

MUNICIPAL COMMITTEE KAMALIA

IMPROVEMENT OF SEWERAGE SYSTEM AND CONSTRUCTION OF WASTE WATER TREATMENT PLANT IN KAMALIA

PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS

Technical Evaluation – Summary

A. Overall Eligibility Criteria (Part-A)

Category	Description	Requirement	Bidders Name				
			IFC	Hanif Anjum	M/S Sohail Kashif & Co	Al Hamd	HMS Enterprises
Legal	<p>A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be non-Responsive. The bidder must submit affidavit with these points mentioned in the affidavit:</p> <p>a. The firm has no conflict of interest with one or more parties in this Bidding process.</p> <p>b. The firm is not associated or have been associated, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design and other documents to be used.</p> <p>c. The firm doesn't have controlling shareholders in common with one or more parties in this Bidding process.</p> <p>d. The firm hasn't received or have received any direct or indirect subsidy from one or more parties in this Bidding process.</p> <p>e. The firm has not the same legal representative, as that of, one or more parties in this Bidding process, for purposes of this Bid.</p>	Mandatory	✓	✓	✓	✓	✓



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f. The firm doesn't have a relationship with one or more parties in this Bidding process, directly or through common third parties, that puts it in a position to have access to information about or influence on the Bid of another Bidder or Agency regarding the decisions of the Procuring Agency regarding this Bidding process.	Valid legal entity of the bidder / firm/ company e.g. Certificate of registration from SECP or registrar of firms or sole proprietorship affidavit or partnership deed etc.	Mandatory	✓	✓	✓	✓	✓
	Certificate of registration with active Income Tax & active Provincial Sales Tax on Services under Relevant Authority.	Mandatory	✓	✓	✓	✓	✓
	Affidavit on Non-Judicial Stamp paper for No litigation OR submission of Litigation History of last 10 years.	Mandatory	✓	✓	✓	✓	✓
	Affidavit declaring "Neither the firms nor its Directors, Stakeholders, as a whole or as a part of the firm have ever been black listed/ defaulted by any government agency / department / organization / Donors or settled dispute in plea bargain or Volunteer recovery".	Mandatory	✓	✓	✓	✓	✓
	Bid Properly signed	Mandatory	✓	✓	X	✓	✓
	Bid Security	Mandatory	✓	✓	✓	✓	✓
Signed Integrity Pact		Mandatory	✓	✓	X	✓	✓
<b>Bid Responsiveness</b>			<b>Responsive</b>	<b>Responsive</b>	<b>Non-Responsive</b>	<b>Responsive</b>	<b>Responsive</b>



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PACKAGE-3: PROVIDING & FIXING OF MANHOLE COVERS

Technical Evaluation – Summary

ELIGIBILITY CRITERIA (PART-B): Technical specifications

Sr.No	Description/Specifications	Bidder to Specify	Bidders Name				
			IFC	Hanif Anjum	Al Hamd	HMS Enterprises	Suhail Kashif
1.	RPC Manhole Cover Manufactured with 100% Recycled Plastic Composite Material, 650mm (26"dia) with clear opening size 600 mm (22"dia) and RPC manhole frame having diameter 790 mm (31.1") with average breaking load capacity of 10 Ton and weight including frame of 50kg (Minimum).	(Mandatory)	✓	✓	✓	✓	X
<b>Bid Responsiveness</b>			Responsive	Responsive	Responsive	Responsive	Non-Responsive
<b>Overall Responsiveness (A+B)</b>			Responsive	Responsive	Responsive	Responsive	Non-Responsive



**B. Overall Technical Evaluation Result**

Sr. No.	Category	Total Marks	Bidder's Name			
			IFC	Hanif Anjum	Al Hamd	HMS Enterprises
1	Financial Soundness	40	39	36	40	40
2	General & Relevant Experience	45	30	35	45	45
3	Personnel Capabilities	15	15	15	15	9
<b>TOTAL OBTAINED MARKS</b>		<b>100</b>	<b>84</b>	<b>86</b>	<b>100</b>	<b>94</b>
<b>STATUS</b>			<b>PASS</b>	<b>PASS</b>	<b>PASS</b>	<b>PASS</b>

**Note:** The applicants must score total 65 marks and at least 50 % marks in each category, to qualify.



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PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS**

**1 Name of Firm: IFC (International Fabrication Company)**

**1.1 Eligibility Criteria**

Category	Description	Requirement	Remarks
Legal	A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be non-Responsive. The bidder must submit affidavit with these points mentioned in the affidavit:  a. The firm has no conflict of interest with one or more parties in this Bidding process.  b. The firm is not associated or have been associated, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design and other documents to be used.  c. The firm doesn't have controlling shareholders in common with one or more parties in this Bidding process.  d. The firm hasn't received or have received any direct or indirect subsidy from one or more parties in this Bidding process.  e. The firm has not the same legal representative, as that of, one or more parties in this Bidding process, for purposes of this Bid.  f. The firm doesn't have a relationship with one or more parties in this Bidding process, directly or through common third parties, that puts it in a position to have access to information about or influence on the Bid of another Bidder or influence the decisions of the Procuring Agency regarding this Bidding process.	Mandatory	✓
	Valid legal entity of the bidder / firm/ company e.g. Certificate of registration from SECP or registrar of firms or sole proprietorship affidavit or partnership deed etc.	Mandatory	✓
	Certificate of registration with active Income Tax & active Provincial Sales Tax on Services under Relevant Authority.	Mandatory	✓
	Affidavit on Non-Judicial Stamp paper for No litigation OR submission of Litigation History of last 10 years.	Mandatory	✓
	Affidavit declaring "Neither the firms nor its Directors, Stakeholders, as a whole or as a part of the firm have ever been black listed/ defaulted by any government agency / department / organization / Donors or settled dispute in plea bargain or Volunteer recovery".	Mandatory	✓



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Bid Properly signed	Mandatory	✓
Bid Security	Mandatory	✓
Signed Integrity Pact	Mandatory	✓
<b>Bid Responsiveness (A)</b>		<b>Responsive</b>

**1.2 ELIGIBILITY CRITERIA (PART-B): Technical specifications**

Sr. No	Description/Specifications	Bidder to Specify	Remarks
1.	RPC Manhole Cover Manufactured with 100% Recycled Plastic Composite Material, 650mm (26"dia) with clear opening size 600 mm (22"dia) and RPC manhole frame having diameter 790 mm (31.1") with average breaking load capacity of 10 Ton and weight including frame of 50kg (Minimum).	(Mandatory)	✓
<b>Bid Responsiveness (B)</b>			<b>Responsive</b>
<b>Overall Responsiveness (A+B)</b>			<b>Responsive</b>

**1.3 Technical Evaluation Result**

Sr. No.	Category	Maximum Marks	
1	Financial Soundness	40	39
2	General & Relevant Experience	45	30
3	Personnel Capabilities	15	15
<b>Total</b>		<b>100</b>	<b>84</b>

**1.3.1 Financial Soundness**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Available Cash/Bank Credit Line limit or combination of both = 10 million PKR	20	19	Cash Rs: 4.96M Rs: 2.66 M Rs: 2.08 M Total Rs = 9.73 M
ii)	Average Working Capital in last five financial years= 10 million PKR	20	20	AWC=Rs: 175 M
<b>Sub-total</b>		<b>40</b>	<b>39</b>	



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**1.3.2 General & Relevant Experience**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Projects of General Nature completed over last 05 years. a. Max 03-projects having minimum cost Rs. 10 million each. (General nature project includes supply of items related to sewerage system)	30	30	Rs: 19.4 M Rs: 30.2 M Rs: 26.8 M
iii)	Any construction project with satisfactory completion certificates granted by the departments for the other projects enlisted at Sr. no. i & ii. (02-projects)	15	0	
<b>Sub-total</b>		<b>45</b>	<b>30</b>	

**1.3.3 Personnel Capabilities**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Personnel in employment of the contractor a) Number of Managers/Engineers (Min 01 No.)	6	6	Civil/9805
	b) Experience of Manager/Engineers (MBA Manager /PEC registered with 07 years' experience)	3	3	
ii)	Number of support staff in Employment of Contractor			DAE Civil
	a) Number of Supervisors (Min 1. No)	3	3	
	b) Experience of Supervisor (Minimum 05 -years)	3	3	
Sub-total:		<b>15</b>	<b>15</b>	



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**2 Name of Firm: Hanif Anjum**

**2.1 Eligibility Criteria**

Category	Description	Requirement	Remarks
Legal	A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be non-Responsive. The bidder must submit affidavit with these points mentioned in the affidavit: <ul style="list-style-type: none"> <li>a. The firm has no conflict of interest with one or more parties in this Bidding process.</li> <li>b. The firm is not associated or have been associated, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design and other documents to be used.</li> <li>c. The firm doesn't have controlling shareholders in common with one or more parties in this Bidding process.</li> <li>d. The firm hasn't received or have received any direct or indirect subsidy from one or more parties in this Bidding process.</li> <li>e. The firm has not the same legal representative, as that of, one or more parties in this Bidding process, for purposes of this Bid.</li> <li>f. The firm doesn't have a relationship with one or more parties in this Bidding process, directly or through common third parties, that puts it in a position to have access to information about or influence on the Bid of another Bidder or influence the decisions of the Procuring Agency regarding this Bidding process</li> </ul>	Mandatory	✓
	Valid legal entity of the bidder / firm/ company e.g. Certificate of registration from SECP or registrar of firms or sole proprietorship affidavit or partnership deed etc.	Mandatory	✓
	Certificate of registration with active Income Tax & active Provincial Sales Tax on Services under Relevant Authority.	Mandatory	✓
	Affidavit on Non-Judicial Stamp paper for No litigation OR submission of Litigation History of last 10 years.	Mandatory	✓
	Affidavit declaring "Neither the firms nor its Directors, Stakeholders, as a whole or as a part of the firm have ever been black listed/ defaulted by any government agency / department / organization / Donors or settled dispute in plea bargain or Volunteer recovery".	Mandatory	✓





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Bid Properly signed	Mandatory	✓
Bid Security	Mandatory	✓
Signed Integrity Pact	Mandatory	✓
<b>Bid Responsiveness (A)</b>		<b>Responsive</b>

**2.2 ELIGIBILITY CRITERIA (PART-B): Technical specifications**

Sr.No	Description/Specifications	Bidder to Specify	Remarks
1.	RPC Manhole Cover Manufactured with 100% Recycled Plastic Composite Material, 650mm (26"dia) with clear opening size 600 mm (22"dia) and RPC manhole frame having diameter 790 mm (31.1") with average breaking load capacity of 10 Ton and weight including frame of 50kg (Minimum).	(Mandatory)	✓
<b>Bid Responsiveness (B)</b>			<b>Responsive</b>
<b>Overall Responsiveness (A+B)</b>			<b>Responsive</b>

**2.3 Technical Evaluation Result**

Sr. No.	Category	Maximum Marks	
1	Financial Soundness	40	36
2	General & Relevant Experience	45	35
3	Personnel Capabilities	15	15
<b>Total</b>		<b>100</b>	<b>86</b>

**2.3.1 Financial Soundness**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Available Cash/Bank Credit Line limit or combination of both = 10 million PKR	20	16	Cash Rs: 23.9 M CL= Rs:184 M (By Alfalah) T= Rs:207.9 M. Leftover CL for this Bid (7.9)
ii)	Average Working Capital in last five financial years= 10 million PKR	20	20	Rs:211.88 M AWC.
<b>Sub-total</b>		<b>40</b>	<b>36</b>	



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**2.3.2 General & Relevant Experience**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Projects of General Nature completed over last 05 years. a. Max 03-projects having minimum cost Rs. 10 million each. (General nature project includes supply of items related to sewerage system)	30	20	223.9 M 182.2 M
iii)	Any construction project with satisfactory completion certificates granted by the departments for the other projects enlisted at Sr. no. i & ii. (02-projects)	15	15	
<b>Sub-total</b>		<b>45</b>	<b>35</b>	

**2.3.3 Personnel Capabilities**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Personnel in employment of the contractor			
	c) Number of Managers/Engineers (Min 01 No.) d) Experience of Manager/Engineer (MBA Manager /PEC registered with 07 years' experience)	6 3	6 3	Civil/21771
ii)	Number of support staff in Employment of Contractor	3	3	2 DAE 1 Supervisor
	c) Number of Supervisors (Min 1. No) d) Experience of Supervisor (Minimum 05 -years)	3	3	1 DAE
<b>Sub-total:</b>		<b>15</b>	<b>15</b>	



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**3 Name of Firm: HMS Enterprises**

**3.1 Eligibility Criteria**

Category	Description	Requirement	Remarks
Legal	<p>A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be non-Responsive. The bidder must submit affidavit with these points mentioned in the affidavit:</p> <p>a. The firm has no conflict of interest with one or more parties in this Bidding process.</p> <p>b. The firm is not associated or have been associated, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design and other documents to be used.</p> <p>c. The firm doesn't have controlling shareholders in common with one or more parties in this Bidding process.</p> <p>d. The firm hasn't received or have received any direct or indirect subsidy from one or more parties in this Bidding process.</p> <p>e. The firm has not the same legal representative, as that of, one or more parties in this Bidding process, for purposes of this Bid.</p> <p>f. The firm doesn't have a relationship with one or more parties in this Bidding process, directly or through common third parties, that puts it in a position to have access to information about or influence on the Bid of another Bidder or influence the decisions of the Procuring Agency regarding this Bidding process.</p>	Mandatory	✓
	Valid legal entity of the bidder / firm/ company e.g. Certificate of registration from SECP or registrar of firms or sole proprietorship affidavit or partnership deed etc.	Mandatory	✓
	Certificate of registration with active Income Tax & active Provincial Sales Tax on Services under Relevant Authority.	Mandatory	✓



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**PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS**

Affidavit on Non-Judicial Stamp paper for No litigation OR submission of Litigation History of last 10 years.	Mandatory	✓
Affidavit declaring "Neither the firms nor its Directors, Stakeholders, as a whole or as a part of the firm have ever been black listed/ defaulted by any government agency / department / organization / Donors or settled dispute in plea bargain or Volunteer recovery".	Mandatory	✓
Bid Properly signed	Mandatory	✓
Bid Security	Mandatory	✓
Signed Integrity Pact	Mandatory	✓
<b>Bid Responsiveness (A)</b>		<b>Responsive</b>

**3.2 ELIGIBILITY CRITERIA (PART-B): Technical specifications**

Sr. No	Description/Specifications	Bidder to Specify	Remarks
1.	RPC Manhole Cover Manufactured with 100% Recycled Plastic Composite Material, 650mm (26"dia) with clear opening size 600 mm (22"dia) and RPC manhole frame having diameter 790 mm (31.1") with average breaking load capacity of 10 Ton and weight including frame of 50kg (Minimum).	(Mandatory)	✓
<b>Bid Responsiveness (B)</b>			<b>Responsive</b>
<b>Overall Responsiveness (A+B)</b>			<b>Responsive</b>

**3.3 Technical Evaluation Result**

Sr. No.	Category	Maximum Marks	
1	Financial Soundness	40	40
2	General & Relevant Experience	45	45
3	Personnel Capabilities	15	9
<b>Total</b>		<b>100</b>	<b>94</b>

**3.3.1 Financial Soundness**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Available Cash/Bank Credit Line limit or combination of both = 10 million PKR	20	20	Rs:100 M Rs:84 M Rs:300 M Total= Rs:484 M
ii)	Average Working Capital in last five financial years= 10 million PKR	20	20	Rs:675 Mill AWC
<b>Sub-total</b>		<b>40</b>	<b>40</b>	



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PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS**

**3.3.2 General & Relevant Experience**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Projects of General Nature completed over last 05 years. b. Max 03-projects having minimum cost Rs. 10 million each. (General nature project includes supply of items related to sewerage system)	30	30	1267 M 973 M 666 M
iii)	Any construction project with satisfactory completion certificates granted by the departments for the other projects enlisted at Sr. no. i & ii. (02-projects)	15	15	419 M 917 M
<b>Sub-total</b>		<b>45</b>	<b>45</b>	

**3.3.3 Personnel Capabilities**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Personnel in employment of the contractor e) Number of Managers/Engineers (Min 01 No.) f) Experience of Manager/Engineer (MBA Manager /PEC registered with 07 years' experience)	6 3	6 3	Mech/28302
ii)	Number of support staff in Employment of Contractor e) Number of Supervisors (Min 1. No) f) Experience of Supervisor (Minimum 05 -years)	3 3	0 0	
<b>Sub-total:</b>		<b>15</b>	<b>9</b>	



**IMPROVEMENT OF SEWERAGE SYSTEM AND CONSTRUCTION OF WASTE  
WATER TREATMENT PLANT IN KAMALIA CITY  
PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS**

**4 Name of Firm: Al Hamd**

**4.1 Eligibility Criteria**

Category	Description	Requirement	Remarks
Legal	A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be non-Responsive. The bidder must submit affidavit with these points mentioned in the affidavit:  a. The firm has no conflict of interest with one or more parties in this Bidding process.  b. The firm is not associated or have been associated, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design and other documents to be used.  c. The firm doesn't have controlling shareholders in common with one or more parties in this Bidding process.  d. The firm hasn't received or have received any direct or indirect subsidy from one or more parties in this Bidding process.  e. The firm has not the same legal representative, as that of, one or more parties in this Bidding process, for purposes of this Bid.  f. The firm doesn't have a relationship with one or more parties in this Bidding process, directly or through common third parties, that puts it in a position to have access to information about or influence on the Bid of another Bidder or influence the decisions of the Procuring Agency regarding this Bidding process	Mandatory	✓
	Valid legal entity of the bidder / firm/ company e.g. Certificate of registration from SECP or registrar of firms or sole proprietorship affidavit or partnership deed etc.	Mandatory	✓
	Certificate of registration with active Income Tax & active Provincial Sales Tax on Services under Relevant Authority.	Mandatory	✓
	Affidavit on Non-Judicial Stamp paper for No litigation OR submission of Litigation History of last 10 years.	Mandatory	✓



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**PACKAGE-3; PROVIDING & FIXING OF MANHOLE COVERS**

Affidavit declaring "Neither the firms nor its Directors, Stakeholders, as a whole or as a part of the firm have ever been black listed/ defaulted by any government agency / department / organization / Donors or settled dispute in plea bargain or Volunteer recovery".	Mandatory	✓
Bid Properly signed	Mandatory	✓
Bid Security	Mandatory	✓
Signed Integrity Pact	Mandatory	✓
<b>Bid Responsiveness (A)</b>		<b>Responsive</b>

**4.2 ELIGIBILITY CRITERIA (PART-B) : Technical specifications**

Sr.No	Description/Specifications	Bidder to Specify	Remarks
1.	RPC Manhole Cover Manufactured with 100% Recycled Plastic Composite Material, 650mm (26"dia) with clear opening size 600 mm (22"dia) and RPC manhole frame having diameter 790 mm (31.1") with average breaking load capacity of 10 Ton and weight including frame of 50kg (Minimum).	(Mandatory)	✓
<b>Bid Responsiveness (B)</b>			<b>Responsive</b>
<b>Overall Responsiveness (A+B)</b>			<b>Responsive</b>

**4.3 Technical Evaluation Result**

Sr. No.	Category	Maximum Marks	
1	Financial Soundness	40	40
2	General & Relevant Experience	45	45
3	Personnel Capabilities	15	15
<b>Total</b>		<b>100</b>	<b>100</b>

**4.3.1 Financial Soundness**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Available Cash/Bank Credit Line limit or combination of both = <b>10 million PKR</b>	20	20	LG: Rs:50 M Cash: Rs:20 M (By Alfalah) Total= Rs:70 M
ii)	Average Working Capital in last five financial years= <b>10 million PKR</b>	20	20	Rs:33 M AWC
<b>Sub-total</b>		<b>40</b>	<b>40</b>	



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**4.3.2 General & Relevant Experience**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Projects of General Nature completed over last 05 years. a. Max 03-projects having minimum cost Rs. 10 million each. (General nature project includes supply of items related to sewerage system)	30	30	Rs:20.57 M Rs:31.6 M Rs:29.8 M Rs:30 M Rs:26 M Rs:19.411 M Rs:26.88 M
iii)	Any construction project with satisfactory completion certificates granted by the departments for the other projects enlisted at Sr. no. i & ii. (02-projects)	15	15	Rs:11.5 M Rs:13.5 M Rs:18.5 M Rs:16 M Rs:16.04 M
<b>Sub-total</b>		<b>45</b>	<b>45</b>	

**4.3.3 Personnel Capabilities**

Sr. No.	Description	Maximum Marks	Obtained Marks	Remarks
i)	Engineers in employment of the contractor & Registered with PEC		6	Elec/48606
	a) Number of Managers/Engineers (Min 01 No.)	6		
ii)	b) Experience of Manager/Engineer (MBA Manager /PEC registered with 07 years' experience)	3	3	1 DAE (Civil)
	Number of support staff in Employment of Contractor			
	a) Number of Supervisors (Min 1. No)	3	3	
	b) Experience of Supervisor (Minimum 05 -years)	3	3	
Sub-total:		<b>15</b>	<b>15</b>	





**MUNICIPAL COMMITTEE KAMALIA**  
**IMPROVEMENT OF SEWERAGE SYSTEM AND CONSTRUCTION OF WASTE WATER TREATMENT PLANT (WWTP) KAMALIA CITY**  
**FINANCIAL EVALUATION**  
**PACKAGE-3 PROVIDING AND FIXING MANHOLE COVER 24" DIA WITH FRAME AT KAMALIA CITY**  
**SUMMARY OF COST**

Ser #	Description	Estimated Cost	Al-Hamd Associates Engineers & Contractors	Muhammad Hanif Anjum	HMS Enterprises JV Kohli Engineering Services Pakistan	IFC
		Amount (PKR)	Amount (PKR)	Amount (PKR)	Amount (PKR)	
1	Providing & Fixing Of Reinforced Plastic Composite (Rpc) Manhole Covers 24" I/D With Rpc Frame	10,986,808.70	10,986,780.00	10,986,780.00	10,986,780.00	<b>Non-Responsive (Bid rejected by bid opening Committee)</b>
2	Enviromental & Social Cost	<b>46,500</b>	40,000	46,500	44,000	
	<b>Total Amount (PKR)</b>	11,033,308.70	11,026,780.00	11,033,280.00	11,030,780.00	
	Discount Offered (%)	-	6.57	7	5.38	
	Discount Offered (PKR)		721,831.45	772,329.60	593,455.96	
	<b>Total Amount (PKR)</b>		<b>10,304,948.55</b>	<b>10,260,950.40</b>	<b>10,437,324.04</b>	
	Above/Below Estimate(%)		6.6%	7%	5.4%	
			Below Estimated Cost	Below Estimated Cost	Below Estimated Cost	

