- o Detailed project product requirements may not be available until shortly before or even after loan approval;
- o At least two people within the Bank must be talked to for each future project;
- o The planning process is to some degree influenced by political factors;
- o The buyer of products is normally the executing agency of the recipient country rather than the Bank;
- o Consultants will normally play a strong role in influencing
- product selection; and
 (NOTE: Canadian Consultants gain 11% of Bank Consulting
 spending).
- o A new private sector market may emerge with ADB funding.

These factors have influenced our work plan.