TENDER DOCUMENT

FOR

SUPPLY, INSTALLATION, IMPLEMENTATION, TESTING, TRAINING, COMMISSIONING, MAINTENANCE AND SUPPORT OF MICROSOFT DYNAMICS 365 (BUSINESS CENTRAL) CORE BANKING SYSTEM

TENDER NO. AZ/ICT/OT/01/09/2025

TENDER CLOSING DATE – THURSDAY 9TH OCTOBER 2025

AT 12.00 NOON

ALL TENDERERS ARE ADVISED TO READ CAREFULLY THIS TENDER DOCUMENT IN ITS ENTIRETY BEFORE MAKING ANY BID

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1. Invitation to Tender

1.1 Azima DT Sacco invites sealed Tenders from eligible and competent firms for the Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System.

1.2 Further information as pertains to this tender may be obtained from Azima DT Sacco Offices either physically or through our official contacts during normal working hours from Monday to Friday (excluding any public or gazetted holiday) between 8:30 a.m. & 13:00 p.m. and 2.00 p.m. & 5:00 p.m.

1.3 Prices quoted should be inclusive of all taxes, must be in Kenya Shillings and shall remain valid for **120 days** from the closing date of the tender.

1.4 All Tenders must be accompanied by an Original tender security (Value **Kshs. 100,000.00**) in the form of Unconditional Bank Guarantee from a reputable bank in Kenya and valid for **120 days** from the date of tender opening.

1.5 Bidders must prepare separate proposals for Technical and Financial, seal each in separate Envelopes clearly marked as "**Technical**" and "**Financial**" Proposal. The two proposals will then be put inside an outer envelope clearly marked "**Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System**" and the **Tender Number**.

1.6 The Technical Proposal and Financial proposal are to be clearly Marked "**Technical Proposal**" and "**Financial Proposal**".

1.7 The Technical Proposal document will be opened immediately after the closing time in the presence of the bidders' representatives who choose to attend. The Financial Proposals for bidders meeting the technical requirements will be opened later during evaluation of bids in the presence of the respective bidders who may choose to attend.

1.8 Bidders are required to sequentially serialize all the pages of the bid document submitted including any addendum, appendixes and attachments.

1.9 Completed tender documents should be deposited in the tender box located at Azima Sacco Plaza, 1st floor so as to reach the undersigned on or before the closing date.

1.10 Completed tender documents are to be enclosed as per 1.5 above clearly indicating the **TENDER DESCRIPTION AND TENDER NO.** addressed to: -

THE CHIEF EXECUTIVE OFFICER,

AZIMA DT SACCO SOCIETY LIMITED

P.O. BOX 1124-01000.

THIKA.

2. Instruction to Tenderers

2.1 The Tenderer's shall be written in English.

2.2 In preparing the Technical Proposal, tenderers are expected to examine the documents constituting this tender in detail. Material deficiencies in providing the information requested may result in rejection of a proposal.

2.3 While preparing the Technical Proposal, tenderers must give particular attention to the following:

a) The key professional staff proposed be permanent employees of the firm or have an extended and stable working relationship with it.

b) Proposed professional staff must as a minimum, have the experience as indicated in staff qualification requirements, preferably working under conditions similar to those prevailing in Kenya.

c) Only one Curriculum Vitae (CV) may be submitted for each position and;

d) Alternative professional staff shall not be accepted.

2.4 The Technical Proposal shall provide the following information using the attached Standard Forms;

(i) A brief description of the firm's organization and an outline of recent experience on assignments of a similar nature. For each assignment the outline should indicate among other things the profiles of the staff involved, duration of the assignment, contract amount and firm's involvement.

(ii) Any comments or suggestions on the Terms of Reference, a list of services and facilities to be provided by the Client.

(iii) A description of the methodology and work plan for performing the assignment.

(iv) The list of the proposed staff team by specialty, the tasks that would be assigned to each staff team member and their timing.

(v) CV's recently signed by the proposed professional staff and the authorized representative submitting the proposal.

(vi) Estimates of the total staff input (professional and support staff, staff-time) needed to carry out the assignment supported by bar chart diagrams showing the time proposed for each professional staff team member.

(vii) A detailed description of the proposed methodology, staffing and monitoring of training, if specified training as a major component of the assignment.

2.5 The Technical Proposal shall not include any financial information.

Please note that:

a) The costs of preparing the proposal and of negotiating the Contract, including any visit to Azima DT Sacco Society Ltd are not reimbursable as a direct cost of the assignment.

b) The Sacco is not bound to accept any of the proposals submitted.

c) Azima DT Sacco Society Ltd employees, Supervisory committee members, board members and their relatives (spouse and children) are not eligible to participate.

2.6 Throughout this tendering document:

a) the term **"in writing"** means communicated in written form (e.g. by mail, e-mail), with proof of receipt;

b) if the context so requires, "singular" means "plural" and vice versa;

c) "Day" means calendar day, unless otherwise specified as "Business Day". A Business Day is any day that is an official working day of the Procuring Entity. It excludes official public holidays.

2.7 Submission, Receipt, and Opening of Proposals

2.7.1 The original proposal (Technical and financial) shall be prepared in indelible ink or computer printed. It shall contain no interlineations or overwriting, except as necessary to correct errors made by the firm itself. Any such corrections must be initiated and countersigned by the persons or person authorized to sign the proposals.

2.7.2 The completed Technical and Financial Proposals must be delivered at the submission address on or before the time and date of the stated deadline. Any proposal received after the closing time for submission of proposals shall be returned to the respective consultant unopened.

2.7.3 After closing of proposals submissions, the bids shall be opened immediately at the Azima Sacco Plaza - Sacco Boardroom 1st Floor, in presence of bidders who choose to attend.

2.7.4 The address for obtaining further information and for purchasing tender documents is as provided above.

2.7.5 Prices quoted shall be in Kenya Shillings (Kshs.), should be inclusive of all taxes and delivery and shall remain valid for 120 days from the opening date of the tender.

2.7.6 Canvassing or lobbying for the tender shall lead to automatic disqualification.

3. Evaluation Criteria

3.1 Evaluation criteria shall include;

    a) Preliminary evaluation / mandatory requirements

    b) Technical evaluation – marks shall be awarded, and max score is 80marks.

    c) Financial evaluation – lowest financials shall score 20 marks.

Note: Due diligence will be conducted to verify the information provided.

a) Preliminary requirements (Mandatory)

    The following mandatory requirements must be met notwithstanding other requirements in the tender document: This stage shall be evaluated on a PASS/FAIL basis.

NO.	DOCUMENTS TO BE SUBMITTED	COMPLIANCE (PASS/FAIL)
1.	Bidders shall serialize all pages of each tender document submitted.	
2.	Submission of "Technical proposal" and "Financial proposal" clearly labelled.	
3.	**Certified** copy of Certificate of Incorporation/Registration	
4.	**Certified** Copy of Confirmation of Directors (CR. 12 - within the last 6months) and Directors' Identity Cards.	
5.	Copy of Valid Tax Compliance Certificate (Expired TCC will not be accepted)	
6.	Duly filled, signed and stamped Confidential Business Questionnaire. (**Indicate all the directors and respective shares**) in the format provided (**10.**).	
7.	Valid Manufacturers Authorization (If not self-owned)	
8.	Registration with the Ministry of ICT i.e., Relevant ICTA Certificates (Cloud Computing, Systems & Application)	
9.	Evidence of Professional Indemnity Cover	
10.	Evidence of registered physical location of business premise	
11.	Registration with the Office of Data Protection Commissioner i.e., Valid Data Protection Certificate	
12.	Duly filled, signed and stamped Forms of tender, Tender Security of Kshs. 100,000/- valid for an additional thirty (30) days after the expiry of the tender validity period.	
13.	Commitment in writing for a 3 Year Post implementation Maintenance/ Support duly signed and stamped with SLA.	

NB: Only Bidders who will have met all the Preliminary Requirements shall be considered for Technical Evaluation.

b) Technical evaluation

The proposals shall be evaluated on their basis of responsiveness to the Terms of Reference as follows: -

Item	Evaluation parameter and scoring criteria	Weighting Score	Total Score
1.	TECHNICAL SPECIFICATIONS The solution will be evaluated on meeting the detailed technical requirements (compliance) as outlined under the terms of reference "technical requirements".	(35marks) for full compliance as per technical requirements.	
2.	Company profile – Company should have been in existence for more than five (5) years. Provide organizational structure documenting key management staff	(5marks)	
3.	VENDOR EXPERIENCE Experience of Supplying & implementing Similar Systems and Mobile Integration in Sacco (Provide contact details of the Sacco, Contract extracts/award letter, Recommendation letters and project details).	3marks for each project up to a maximum of 5 (15marks)	
4.	Physical Location Company has Offices in Nairobi (Please provide address and contact person)	(3marks)	
5.	Value of Professional Indemnity Cover: Kshs 5million and above	(3marks)	
6.	Provision for integration with other system	(2marks)	
7.	TECHNICAL STAFF Academic/Professional Qualifications and Experience of; One (1) Team Lead and at least three (3) key technical staff with; Relevant Specific relevant qualifications i.e., Systems Analyst, certifications for Systems development, database administration, mobile and cloud technologies and with a minimum of 3yrs experience in implementation and support for Sacco Solutions. (Submit CVs & Certificates of key personnel showing of expertise with emphasis on the solution)	Team Lead Degree in ICT related field (3marks) (key staff 1mark for each) Experience (2marks for each)	
8.	Financial Turnover in IT Systems implementation activities in each of the last 3 consecutive years	>100M & 200M (2.5marks) > 200M (5marks)	
9.	Project Implementation Plan (Provide a detailed logical execution plan, Data Migration Plan, Test Plan, Training Plan and Risk Management Plan)	(5marks)for complete plan	
	TOTAL	85	
Bidders must attain a minimum of 70 points out of 85 to proceed to the next section of demonstration/POC.		
10.	Demonstration on Core Banking System	15 marks	1
TOT		100	

Note: The pass mark to proceed for further evaluation stage shall be 70%.

Bidders must attain 70% of the total score to proceed to the financial stage.

c) Financial evaluation

Bidders scoring 70% and above in the technical evaluation will be subjected to financial evaluation. The financial evaluation stage entails:

i. Checking whether the following documents have been submitted: -

✓ Financial proposal form dully filled and signed.

✓ Price Schedule fully filled and signed.

ii. Checking for errors

iii. Calculate the financial proposal using the following formulae: - Financial Score = 20 X Pm/P;

where: -

Pm: Lowest priced financial proposal

P: Total bid price of the bid under consideration

The bidders will be ranked and the one with the highest combined score will be considered for shortlisting.

Qualifications

1. Vendor must be a legal entity registered in Kenya.

2. Vendor must be a reputable company with prior rich experience in the field.

3. Proven and solid knowledge and experience in providing similar service to reputable organizations.

4. Able to provide user training and all documents in English.

5. Solid knowledge on Systems implementation and Android technologies & Cloud computing

The vendor should provide a proposal including an implementation plan.

3.2 Verification of Business sustainability.

Are you currently involved in any litigation or arbitration (or any other legal process which may result in legal of financial liability)? _____
If yes what is the financial exposure as a result of the litigation, arbitration or other legal process and on what basis has this financial exposure been calculated?

What other exposure could result from the litigation, arbitration or other legal process and will this financial exposure or other exposure materially prejudice the bidder's financial position or its ability to successfully and timely implement any contract which may be awarded to it pursuant to this tender?

Have you ever:	Responsible(tick)	
	Yes:	No:
Forfeited any payment on a contract?		
Been declared in default of a contract?		
Negotiated the premature termination of a contract?		
Had an uncompleted contract assigned to another?		

3.3 Preparation of Financial Proposal

3.3.1   The Financial Proposal should clearly identify as a separate amount, the local taxes, duties, fees, levies and other charges imposed under the law on the consultants, the sub consultants and their personnel.

3.3.2   Consultants shall express the price of their services in Kenya Shillings.

3.3.3   The Proposal must remain valid for at least 120 days after the submission date. During this period, the consultant is expected to keep available, at his/her own cost, the professional staff proposed for the assignment. If the client wishes to extend the validity period of the proposals, the consultants shall agree to the extension.

3.3.4   Fees and Expenses:

The selected consultant is responsible for any and all costs and expenses incurred while carrying out the terms of the contract.

The proposal shall specify and state a firm, not-to-exceed price (including total fees and expenses) in order to complete the project.

The consultant should state the position of taxation on the fees and expenses quoted.

The activities listed in the TOR are the minimum requirements to be undertaken.

The consultant may also provide additional requirements that may benefit the client in meeting its goals on the Implementation of the Sacco System.

4.   Technical Requirements

TERMS OF REFERENCE

4.1 Project Overview:

Azima DT SACCO was registered as a Savings and Credit Co-operative Society on 13th July 1966 under the name Kenya Canners SACCO Society Limited to offer financial services to common bond members. In the year 2006, the Sacco opened its common bond to allow members from other organizations and general public to join. The Sacco re-branded in July 28th 2016 to Azima DT Sacco Ltd to gain a national outlook.

The Sacco is currently being regulated by the Sacco Societies Regulatory Authority (SASRA).

4.2 Project Objectives and Expected Deliverables:

The Sacco seeks to Implement, Test and Commission Microsoft Dynamics 365 (Business Central) Core Banking System that will enable it to Reduce operational costs, automate tasks, streamlines record keeping, improve accuracy in reporting and data capture, offer members better services, improve efficiency and bring services closer to members.

4.3 System Features Request

The system rendered will offer the following features, but is not limited to them:

a. Member information management

- Back-office member onboarding
- Payment of registration fee via M-PESA/Direct cash deposit.
- Registration of next of kin details
- Viewing & editing member details
- Support referral program for members who bring in new members.

b. Account management

- Crediting member's deposits account via M-PESA
- Crediting member's deposit account via back-office entry
- SMS notifications requesting members to save into their deposits account.
- Viewing statements on deposits & share capital accounts
- A current account for loan & annual dividends disbursement
- Transfer of cash from current account to M-PESA
- Shares and Dividends management
- Member savings accounts
- Interest accrual
- Withdrawal tracking
- Standing orders and recurring deposits

- Fixed deposit management

c. Loan applications management

- Loan application via mobile & web applications
- Guaranteeing loan application via mobile & web applications
- Locking of member's deposits on guaranteeing loan applications
- Enable for loan product configuration.
- Viewing loan statements via mobile & web applications
- Loan repayment reminders via SMS
- Loan repayment via M-PESA
- Loan repayment via back-office entry
- Unlocking member's guaranteed deposits on loan repayment proportionate to amount guaranteed.
- Debt recovery from member's deposit account.
- Loan book reporting
- Loan disbursement
- Repayment schedules
- Interest calculation
- Delinquency tracking
- CRB integration

d. Analytics & reporting

- Analysis on loan applications: monthly loans uptake, loans repaid on time, defaulted loans.
- Average loan repayment duration per loan type
- Loan uptake & repayment per customer
- Analysis on members deposits: available deposits, locked deposits, trends on savings

e. System's security

- Encryption of data in transit & personally identifying information at rest
- Database replication and Backup
- System Users Administration

f. Mobile money Integration (M-Pesa), EFT, RTGS, Bank Transfers & Pesalink

g. Guarantor management

h. HR & Payroll management

    i. Procurement Management

    ii. Asset Management

i.   Electronic Document Management

j.   Financial management module (Chart of accounts integration, member check off posting module, dividend module, finance reporting module, SASRA reporting module, General Ledger, Budgeting, Accounts Payable & Receivable, Bank Reconciliation, Fixed Assets management, Cash Flow Forecasting)

k.   Member self-service portal (onboarding process, loan application process, member bio data management, member account/guarantor/guarantee statements, member requests generation/management)

l.   Staff self-service portal (Imprest request, leave management, staff loan application, pay slip generation & P9 reports)

m.   User administration and audit trails

4.4 Expected deliverables are:

The system implementation shall cover the following among others:

1.   Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System.

2.   Project Implementation, Risk Management & Data migration Plan

3.   An Inception report and Implementation report

4.   Systems Documentation (End User & System Manuals).

5.   Training of Users and System Administration staff.

6.   3Year Support & warranty

5. Detailed Technical Specifications

The Recommended Minimum Technical Specifications for the system requested are described in detail below:

Core Sacco Banking Systems	Required Specifications	Compliance (Yes/No)
	General/common requirements	
	Latest release of the proposed system	
	Scalable and highly parameterized	
	Support for both cloud-based and on-premise deployment	
	Friendly Graphical User Interface with support	
	Drill-down and pop alerts	
	Availability of standard reporting tools and ability to create own reports	
	Ability to save or export reports in other formats e.g., XLS, PDF, CSV, TXT	
	Ability to import data in formats e.g., XLS, CSV, TXT	
	Support for data analytics and integration with data analytic tools	
	Support for Open database connectivity.	
	Cross platform compatibility	
	FULLY integrated system working from one SQL Server database for all functionality	
	Support any of the following databases (1) Oracle (2) Sybase (3) MS SQL (4) My SQL	
	Database designed to ensure concurrency, data integrity and fault-tolerance.	
	Good data retention	
	Provide a complete database dictionary.	
	Updated user & System manuals (Technical & Functional documentation).	
	Provide time and identity stamps for all reports exported or printed from the system	
	Support for unlimited number of accounts without capacity degradation.	
	All passwords must be encrypted minimum of 128 Bit encryption.	
	User roles & privileges to control what users can view/modify/approve in the system	
	Ability to access system from commonly used business gadgets – PC, laptops etc.	
	Should support concurrency; run efficiently without deadlocks	
	Effectively support Compliance reporting SASRA, Management A/c	
	Provide Audit Trail and a secure retrieval Mechanism	
	Capability to integrate with DMS for document management, Customer Relationship Management System (CRM) etc.	

	Assurance of system uptime and availability of 99.99%	
	Should integrate easily with Microsoft Office products	
	Should be able to automate key routine processes – Provision for Depreciation etc.	
	Support for Maker-checker application on all aspects in input and maintenance of data and information	
	Provide a feature/tool to create customizable reports	
	Role Level/ Joint transaction supervision/Approval levels	
	Must be able to replicate simultaneously Every entry in Members Personal Account (MPA) into the corresponding product Ledger with same similar timings (Date and Time), transaction Id No, Document No, Transaction amount and the member system Identification No.	
	Customers statements	
	Provide a report showing summarized customer information.	
	Ability to display or print selected all member related account statement on a single roll	
	Print consolidated statements, or single statements for customer and ledger accounts	
	Ability to automatically sent periodical (MONTHLY) customer statement via email	
	Ability to exports statements in standard formats – excel, word, Pdf etc.	
	Ability to customize statements for different Sacco needs	
	Ability to charge customer statement based on the number of printed pages.	
Account Opening and Operations	Account Opening and Operations	
	Support for manual and automated capture photos and scan related to signatories	
	Support Capturing of Biometrics and other modern authentication methods – PIN, OTP	
	Support for the range of details required in opening all the member account	
	Allow capturing of secondary marketing representative information (Maintainable)	
	Allow capturing and tracking of Customer relationship officer information (Maintainable)	
	Support for various account status - Normal (active), Dormant, closed (Withdrawn)	
	Integration of account opening with real time SMS alerts and notification system.	
	Support for time-bound earmarks or pop-up notifications e.g., When member fails on monthly	
	Ability to automatically create a member's Share Capital account, non-Withdrawable deposits	
	Support and track dormancy and status activation for various accounts	
	Ability to Capture, Maintain and Track Account mandates/ Signing Instructions.	

	Ability to Capture, Maintain and Track Institutional Signing Instructions /Information	
	Provide a report of account with pending account opening requirements e.g., photos	
	Alert account holder via SMS of every transaction on the account except the SMS cost	
	Membership and Account information update	
	Provide a mechanism for controlled update of members and account details	
FINANCIAL MANAGEMENT	Internal Accounts and Ledger organizations /Chart of	
	Provide support general Ledger Accounting	
	Support a standard, multi-tiered SACCO G/L chart of accounts.	
	Support for maker-checker application in Ledger account opening	
	Provide ability to limit access to the G/L.	
	Provide ability for journals to be effectively dated, separate posting date from value date	
	Provide statistical, budgetary and managerial reports	
	Support a moving average on G/L account balances (e.g., report of balances changes	
	Provide for Extensive comparative and historical data.	
	Lock periods to prevent unauthorized changes.	
	Journal Entry	
	Support for manuals and bulk input of entries	
	Provide a controlled way to auto-reverse entries	
	Budget Management	
	Provide Multi level budgeting	
	Provide for Resource re-allocation	
	Provide Standard reports.	
	Store different sets of budget figures to project future needs and compare projections.	
	Automatically create budgets using prior-year information, or choose from other	
	Provide alternative budget details capturing methods	
	Ability to store different sets of budget figures to project future needs and compare	
	Interest on Deposit /Dividend processing	
	Able to generate dividend slips and sent to customers via email	
	Able to calculate tax at the rate and method given.	
	Prior year Adjustments	
	All prior year adjustments to be subject to secondary approval	
	Cheque writing & printing	
	Automate cheque writing and printing	
	Finance and Accounts requirements	
	Direct Banking	
	Should allow for a receipt module	

	Cheque received to produce serialized receipts	
	To allow Receipts tagged to respective bank accounts internally as banked	
	Membership withdrawal	
	Should process membership withdrawal based on the SACCO business rules	
	Should liquidate loan interest and suspended interest due to Loan dormancy	
	A notice period of 60 days.	
	Should not allow processing before guarantors are replaced	
	Should report on pending withdrawal cases and expected liabilities.	
	Module should close member accounts on processing	
	Petty Cash	
	Should allow petty cash based on the SACCO policy	
	Allow Imprest float Reimbursement	
	Users to have accounts to request petty cash	
	Should be flexible and be able to limit number of requisitions	
	Petty Cash requisition to have a description or purpose column	
	Petty Cash requisition to be tagged to respective expenses ledgers Should have more than one	
	Should not allow requisition if surrender hasn't	
	been done as per specifications	
	Should give a report of all petty cash pending approvals	
	Should give a report at any time of un surrendered petty cash	
	In the petty Cash reports, it should show the requested and surrendered dates and user	
	Account Reconciliations	
	Provide supporting tools and Reports to ensure effective and efficient reconciliation	
	Should allow automatic bank reconciliations	
	Marketing and Business development requirements	
	Support key reporting requirement relating to sales and marketing	
	Business intelligence reports	
	Pre-format reporting	
	SASRA and related reports	
	SASRA loan categorization	
	Loans provisioning summary	
	Loan delinquency report	
	Produce reports formats in SASRA recommended	
	Provide for Cash flow report	
	Provide for Detailed and Summary trial balance	
	Provide for Statement of Comprehensive	
	Income, Statement of Financial Position	
	Provide for Portfolio report	
	SASRA deposit return	

	Loans defaulter aging report – SASRA	
	Insider lending.	
	Financial Ratios.	
	Provide Report writing tools and Data analytics capability.	
	Sectoral Lending Report - SASRA	
	Members Reports	
	Dormant Accounts report	
	Negative balances report	
	Membership withdrawal report	
	Change of status report	
	Deceased report	
	Member recruitment report in different dimensions	
	Monitoring activities/reports	
	General ledger audit trail activities	
	MPA audit trail activities	
	User audit trail activities/transaction audit trail	
	Entry logs	
	Change logs	
	Credit requirements	
	Loan appraisal	
	The system to consider multiplier factor i.e., 3 times or 4 times but allow adjustments as applicable	
	Should be flexible to Loan policy	
	All appraisals are subject 1/3 rule applicable of (basic salary)	
	Disqualify members on membership period since joining e.g., 6 months.	
	Disqualify refinancing of loans not serviced for a specific period e.g., half the original loan period; exception to this rule required secondary approval.	
	Ceiling period for each product (attach separate list of product and periods). Flexible to a lower period	
	Reject loans for dormant members	
	To allow insurance as per the rate provided (loan balances, commissions, premature interest, external loans	
	Microfinance loans- set up separate parameters for appraisal	
	Provide a mechanism for Recouping of deposits for those with less deposit.	
	Popup tags at appraisal level. E.g., on inadequate guarantor-ship, arrears, etc.	
	Capture details of related accounts by use a unique identifier e.g., Member ID, Pin number	
	Ability to generate Loan list report as at demand date	
	Loan registration	
	This entails capturing of data into the system i.e., Member number, product, amount applied, period, loan purpose, guarantors and amounts pledged by guarantors	

	The system should display loan repayment schedules and allow printing of the same Members and guarantors' biometric data by popping up the Signature, Photo and Status.	
	Dormant/Active or Suspended	
	Able to send alerts on other types of loans registered for the same member.	
	The system should alert the Loan Applicant and guarantors of the Loans registration	
	The System should not allow the personnel who have registered the loan to be Appraise	
	Loan approval	
	Approver should be able to check loan	
	application and re-open if there are errors for correction. Should not be able to edit the Loan awarded upward but resend the same to be done by the appraiser	
	The approver should be different from loan application personnel (maker and checker be different)	
	Duo – approval for loans in one department	
	Approved loans report and rejected loans report	
	System should have loan approval levels based on amounts	
	Person approving should not Disburse the loan to payment account	
	Loan disbursal	
	Disbursement should be done by Finance	
	Department, able to aggregate duties	
	Person Disbursing should be able Re-open loans with errors but not edit	
	System should display the amount applied, charges levied, net payable and the account to be credited	
	The system should reject posting loan with negative net pay out	
	Disbursement report- To name, loan account, member number, principal amount, charges and net pay.	
	System should alert member via SMS of the amount disbursed, date and time	
	System should be able to effect charges e.g., Appraisal fee, Top-up clearance interest, etc.	
	New loans granted	
	New loan report – The report to contain member number, name, amount,	
	Create New loans monthly recovery advise to external payroll institutions	
	Loan recovery billing	
	Ability to recover loans as instructed e.g., end month or as per standing order date	
	Principle Loan billing to stop at the maturity of loan and should not bill in excesses of outstanding loan balance.	
	Interest billing to cease at the arrears 3rd month on arrears	

	Should be able to accrue loan interest on monthly basis both on MPA (as a debit balance) and Interest Receivable Ledger while recognizing the same as income	
	Should be able to post interest paid both in MPA (as credit entry) and Interest Receivable ledger as a credit entry	
	Be able to flag any under-repayment of principal and Interest through a report	
	Inform the member and the guarantors of any underpayment via SMS	
	Loan balance offsetting and recovery stoppage	
	Enable offsetting (refinancing) of loan on granting new loan	
	Enable Cash and direct receipting on clearing loan in full.	
	Loan stoppage report - The report to contain member number, name, instalment, product, and loan balance	
	loans recovery Stoppage advise to external payroll institutions.	
	Loan defaults auto recovery	
	All loan arrears to be recovered automatic at close of the day when funds are available in savings accounts	
	New Loan posting should recover all loan defaults arrears due including interest.	
	Report - Loan arrears recovered report.	
	Loan adjustment	
	This occurs where a member requests for the existing loan period to be adjusted for a lesser period subject to approval	
	The system should enable such variations but should block adjustment where the period is extended beyond the initial posting period.	
	Provide a report of adjusted loans.	
	Loan cash payment	
	System to allow loan clearance plus any applicable charge and accrued interest since last check-off	
	Should allow loan part payment through cheque or cash	
	System to auto reschedule partly paid loans.	
	Loan Cash payment report	
	Check-off system	
	The system should be able to upload data from excel. The system should be able to do this with data which contain member number or employment number or ID number, for deposits contribution, principal and interest	
	The upload should be able to take either debit or credit posting	
	The system should also allow downloading of data to excel. This will help in reconciliation in case of erroneous upload	
	Facilitate refunds to savings account on erroneous recoveries by allowing overpayments	
	Posting of Check off reports for each month.	
	Reconciliations of check off	
	Guarantor Management	
	Only active members to be guarantors	

	System to lock-out members who have over- guaranteed	
	Members should not guarantee more than their non-withdrawable deposits	
	During recovery of the members' deposits, the system to prorate according to product(s) balances.	
	During recovery of guarantors the system to prorate according to amount guaranteed.	
	System to pick A/c with deposits.	
	To enable guarantors' replacement for outgoing members	
	Release guarantors when loan is fully paid	
	Guarantors should not overdraw deposits	
	Auto reverse deposits in case loanee commences repayment	
	Send SMS to indicate amount guaranteed and applied for.	
	Reports: - Loans Guarantee report, Loans	
	Guarantors report, Guarantors replaced report	
	Guarantors recovered report, Guarantors reinstated report,	
	Notification/letter of intention to recovery to Guarantors	
	Notification/letter of recovery to Loanee and Guarantors	
	SMS prompts on loan default	
	Automatic SMS generation on 1st day of the	
	month when loan falls in arrears to member and guarantors	
	Demand notices on defaulted loans	
	Automatic generation of 1st demand notice to defaulter on the 1st month in arrears.	
	Automatic generation of 2nd demand notice to	
	defaulter and Guarantors on the 2nd month in arrears	
	Automatic generation of 3rd notice to defaulter and Guarantors on the 3rd month in arrears and intention to recover	
	Automatic generation of final notice to defaulter and Guarantors informing of deposits recovered	
	Loan Journals	
	The system should allow passage of serialized journal for:	
	Loan payments from savings account	
	Guarantor recovery	
	Credit Scoring/CRB reporting	
	Automate CRB reporting requirement	
	Integrate CRB credit scoring in the loan processing module.	
	Refunds Management	
	Provide an effective way to process loan related	
	Refunds	
	General Reports	
	Loan balance listing - This report gives a summary of outstanding balance of members	
	It also displays shares and non-withdrawable deposits	
	Loan balance request for payment - These reports should list member principal balances	
	One month's interest	

	Accrued interest from last payment to date	
	Cheque clearing commission	
	Sum total	
	Delinquent report - The report contains loans that are in arrears.	
	The reports should have the following categories:	
	Performing – These are good loans not in arrears	
	Watch – loans defaulted for less than 30 days	
	Substandard – loans that in arrears for less than 6 months	
	Doubtful – loans in arrears between 6 and 12 months	
	Loss - defaulted for more than 12 months	
	System to alert defaulters when due for payment.	
	System to generate first, second and final notice to defaulters and guarantors.	
	Recouped deposit – The report to display recouped deposits. Be able to filter the report	
Member Details	360 Degree view of Customer information	
	Should be able to show/view key	
	members/Account information on one screen	
	Ability to search the system by any character in any field related to an account e.g., ID No, Name, Telephone Number, Date of Birth etc.	
	Provide ability to search for and list members with specific feature. E.g., age, gender, region, loans above or below certain amounts, etc.	
	Provide a single inquiry screen showing	
	member's savings and loan account balances both in	
	Support for Effective KYC application in terms of update and Information.	
Statements	Customers statements	
	Ability to display or print selected all member related account statement on a single roll	
	Print consolidated statements, or single	
	statements for customer and ledger accounts	
	Ability to automatically send periodical (e.g., MONTHLY) customer statement via email	
	Ability to exports statements in standard formats – excel, word, Pdf etc.	
	Ability to print statement per product	
	Bulk SMS	
	Provide an effective Bulk SMS feature capable of timely communication to both individual and groups.	
	Support for Effective KYC application in terms of update and Information.	
	Telecom service provider Numbers	
	Provide a portal to manage SMS units	

	Ensure effective reporting to support reconciliation and Decision making	
Human Resource and Payroll	Effectively support HR Management and Sacco staff payroll processing	
	Handling all aspects of the Sacco HR data processing requirement	
	Ability Manage staff Recruitment, Attendance, Leave, Appraisals Management etc.	
	Seamless integration with the Core Solution	
	Support for related journal input	
	Ability to Produce and disseminate pay-slips via email	
	Produce payroll by products as per KRA rules and regulations	
	Full integration with the system SMS alerts system	
	Provide all required Operational and Statutory reports	
	Can clearly define Basic Salary, other earnings and deductions	
	Allow for additional fields in deductions and earnings	
	Allow all deductions to post to the end to respective ledgers	
	Should produce a summarized Saccos payroll of all earnings and deductions	
	Payroll Processing	
	Should be able to process staff payroll every month	
Security Management.	Active Directory Integration to administer users and user permissions.	
	Provide an effective User rights and roles management	
	Secure Hosted and Self-Hosted options	
	Provide a scalable role-based access to information	
	End to End /Complete Encrypted Data Security	
	Restrict user logon to one active session	
	Enforce time limits for idle user sessions	
	Record and report unsuccessful sign-on attempts.	
	Display last log on date and time when users are logging into the system	
	Audit user logon and feature access activities, Log in time, Log out time etc.	
	Provide mechanisms aimed at boosting application and database security,	
	Provide controlled access to exclusive details – e.g., Banks accounts, Select Customer	
	Provide for tamper proof system audit	
	Track all transaction requiring elevated approval	
	Prompt password expiry after a given duration.	
	Any other security implementations `necessary to support the solution	
	Backup & Restoration	

	The system should have the ability to automatically and regularly create backups	
	These data stored at the website (cloud) servers for members	
	The system should also have a restore feature from the backup taken; it should be able to restore all data to a correct and accurate state as of a specific date and time when the backup was taken	
	The backup should cover all aspects of the system	
	The system should have an elaborate way of restoring a backup.	
	The system should indicate when last backup was taken and send an alert if a back-up has not been taken as per the scheduled time.	
	Support (SLA) & Maintenance	
	Provide a detailed service and support agreement draft with penalties (On Failure to resolve issues).	
	What are the hours of support and how does the support department operate?	
	Ability to support current and new technologies	
	Notifications of scheduled change and upgrades.	

6.   OTHER TECHNICAL SPECIFICATIONS

This section requests specific information from vendors about the technical nature of the proposed application and operating environment. A description of the application including all supported functionality should be included with this section.

i.   ARCHITECTURE

- Describe the client-server architecture of the proposed solution (thin/thick client, etc.).
- Describe the recommended system architecture for high availability.
- Complete the following table, where applicable, in as much detail as possible.
- Vendors may respond by attaching documents to show the same e.g., Network Architecture Diagram.
- Describe performance characteristics. What is the largest number of users at a production site (state hardware and network specifications at this site).

Item
Supported Hardware Platforms for both Client & Server (specify CPU, disk, memory etc.)
Recommended High Availability
Network and Security Configuration
Support Security Infrastructure (e.g., Firewalls, DMZ etc.)
Supported Server Operating Systems (specify vendor/version).
Supported Databases (specify vendor/version)
Can Database be shared with other Applications?
Supported Web Servers (specify vendor/version)
Supported Data Security and Authentication Methods (e.g., SSL, Data Encryption etc.)
Supported Desktop Operating Systems
Supported Internet Browsers (specify version)
Supported Mobile Devices & Technology

ii.   SYSTEMS MODIFICATION AND DEVELOPMENT

- State the development tools used for the software. Does the software have an Application Programming Interface (API) through which to integrate?
- Indicate the availability of the tools to allow SACCO to extend and supplement the software.
- Indicate the availability of the database schema to customers. Can other applications read/write directly into the application's database?
- Describe the ability for the SACCO to modify menus, screen formats and reports.

- Describe how the SACCO will be notified of the extent of functional changes relative to database structures.

- Describe the policies on the vendor making modification for the SACCO and the SACCO making changes to the product or developing new modules. To what extent can the product be customized for the SACCO?

- If custom development is required describe the process used, the tools used, the staff involved and their experience, and the basis for your estimate of the development effort and time.

iii.   DOCUMENTATION

- Describe the documentation available for your system. How many copies are provided? Are any additional copies available? At what cost? May we reproduce the documentation for our own internal use?

- Describe what implementation guideline manuals are provided.

- Will you provide system documentation for our review?

- Is the documentation available on-line?

- Is the documentation available in electronic form so that we may customize it if needed?

- Are all applicable documentation updates associated with an enhancement or maintenance release provided at no additional charge?

iv.   CUSTOMER SERVICE AND SUPPORT

- Describe in detail the customer support services that are provided by your company.

- Is a hotline telephone service part of your support? During what hours is this service available? Is there an additional charge for this service?

- Do you ever charge extra for telephone support if the reported problem is a customer/user problem and not a software problem?

- Do you provide an electronic bulletin board service or Internet site with frequently asked questions?

- Is there a formal user group for your products? Describe the relationship between the user group and your organization: times they meet, etc.

- Describe any user conferences or training events that are available.

- Do you offer consulting services to assist a company in defining, designing and implementing custom enhancements to your system?

- Are the consultants your own Employees or do you recommend third parties? How many consultants are available in Kenya?

- How often is your software updated? When is the next scheduled update?

- Describe your company's policy on modifications that might be made to your system by a customer after initial installation. What impact would such customer modifications have on your system's warranty? On future releases?

v.   SYSTEM INSTALLATION AND IMPLEMENTATION

- Provide a "high-level" implementation plan for your proposed solution so that we may estimate the time requirements in light of our specific plans.

- Describe your implementation experience and methodology.

- Describe the required/suggested involvement of the SACCO staff in the implementation process.

- Discuss the installation support that you will provide and the costs.

- Discuss the technical and non-technical resources that you believe should be represented on our project team.

- How soon can you deliver the system after contract execution?

- Describe the data conversion assistance and tools you can provide during implementation from the current system.

- Do you provide sample data with which to conduct system installation verification testing? Describe the testing process.

- Describe the tools that are provided with the system to support user customization efforts.

- Describe your ability and willingness to customize the proposed system.

- What level of support do you provide for the conversion from our current systems to the new one?

vi.   SYSTEM MAINTENANCE

- Is system maintenance included in the license fee for the software?

- Describe your release schedule for maintenance updates; enhancement updates; tax/legislative updates.

- Must customers request an update release or are they sent automatically

- Describe how you determine the content of maintenance/enhancement releases.

- Describe how your customers influence and contribute to the content of the enhancement update.

- How many prior releases are supported?

- Describe the contents of your system maintenance / update releases for the previous twelve (12) months and the date each was released.

- Is system maintenance available   readily in electronic form (i.e., download from a bulletin board or Internet site).

    vii.   TRAINING

- Describe the training models available to your customers.

- Can training be provided on-site or at a location of our choice?

- Describe any on-line tutorials available with your system.

- Describe your "Train-the-Trainer" program.

- Are course materials provided for each training class?

Describe the specific training classes available for your system. Include the duration of the class, suggested attendees, a short description of the class content, and the languages the classes are provided in. Team Composition and task Assignment.

Technical/Managerial Staff

No	Name	Position	Task

Confidentiality:

It is understood that the successful Consultant may in the course of engagement with the client gain access to confidential data and information. All the data and information are understood to be the property of the Society and shall remain confidential to the successful consultant and the project team. The consultant shall indicate in the proposal that this is agreed to and upon awarding of the proposal may be requested to sign a document agreeing to the same.

I/ We do hereby certify that the above information is correct in all respects:

Full Name……………………………………………………………..……………

Designation/Position……………………………………………………………..…

Signature………………………………………………… Date………………..………..…

Company Stamp/ Seal:

7. TECHNICAL PROPOSAL SUBMISSION FORM

[Date]

To: Azima DT Sacco Society,

P. O BOX 1124-01000,

THIKA.

Ladies/Gentlemen:

We, the undersigned, offer to provide the consulting services for [Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System] in accordance with your Request for Proposal dated _____[Date] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal, [and a Financial Proposal sealed under a separate envelope].

We understand you are not bound to accept any Proposal that you receive.

We remain,

Yours sincerely,

[Authorized Signature]

[Name and Title of Signatory]

[Name and address of Firm]

[Company Stamp]

8.   FINANCIAL PROPOSAL SUBMISSION FORM

[Date]

To: Azima DT Sacco Society,

P. O BOX 1124-01000,

THIKA.

Ladies/Gentlemen:

We, the undersigned, offer to provide the consulting services for (Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System) in accordance with your Request for Proposal dated (_____) [Date] and our Proposal. Our attached Financial Proposal is for the sum of ( ) [Amount in words and figures] inclusive of the taxes.

We remain,

Yours sincerely,

_____

[Authorized Signature]

[Name and Title of Signatory]

[Name of Firm]

[Address]

[Company Stamp]

9. PRICE SCHEDULE

No.	Scope Description and Specification	Quantity	Unit Cost (Kshs)	Total Cost (Kshs)
1.	Supply, Implementation, Testing and Commissioning of Microsoft Dynamics 365 (Business Central) Core Banking System			
2.	Annual Maintenance cost			
3.	User Licenses			
4.	Any other related costs (Specify)			

Note:

You may add other relevant areas which are necessary to the improvement of the system and maintenance. Such additions must be clearly marked, signed and rubberstamp and attached on this page as additional functions.

Amount in words (Kshs.)

………………………………………………………………………………

………..………………………………………………………………………………...…………

…

Name…………………………………………………………

Sign …………………………   Date……………………………

CONFIDENTIAL

10. BUSINESS QUESTIONNAIRE FORM

Part 1 General

Business Name.. Location

of Business Premises Plot No, ... street/ Road ....

Postal address ....Tel No. .... Email…………………………….

Nature of Business ………………………………………………………………………. Registration

Certificate No...

Maximum value of business which you can handle at any one time -Kshs..

Name of your bankers ………………………………………. Branch ………………………………..

Part 2 (a) – Sole Proprietor

Your name in full…………………………………………..………… Age ……………………….

Nationality……………………………………County of Origin …………....………………………...

Citizenship details (ID/Passport) …………………………………………………....……………...

Part 2 (b) – Partnership

Given details of partners as follows;

Name	Nationality	Citizenship details (ID/Passport)	Shares

1. …………………………………………………………………………………………………

2. …………………………………………………………………………………………………

3. …………………………………………………………………………………………………

4. …………………………………………………………………………………………………

Part 2 (c) – Registered Company Private or Public

State the nominal and issued capital of company Nominal Kshs. …………………………………..

Issued Kshs. ………………………………………………………………………………………...

Given details of all directors as follows: -

Name	Nationality	Citizenship details (ID/Passport)	Shares

1. …………………………………………………………………………………………………

2. …………………………………………………………………………………………………

3. …………………………………………………………………………………………………

4. …………………………………………………………………………………………………

Date……………………………………… Signature of Candidate…………………………..………..

11. SELF DECLARATION FORM

SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015.

I, ……………………………………, of Post Office Box …………………………. being a resident of ………………………………… in the Republic of ……………………… do hereby make a statement as follows: -

1. THAT I am the Company Secretary/ Chief Executive/Managing Director/Principal officer/Director of …………………………………………… (insert name of the Company) who is a Bidder in respect of Tender No. ………………… for………………… (insert tender title/description) for ……………………… (insert name of the Procuring entity) and duly authorized and competent to make this statement.

2. THAT the aforesaid Bidder, its Directors and subcontractors have not been debarred from participating in procurement proceeding under Part IV of the Act.

3. THAT what is deponed to herein above is true to the best of my knowledge, information and belief.

………………………………. ………………………………. ……………………….
(Title)   (Signature)   (Date)

Bidder Official Stamp