REQUEST FOR PROPOSAL (RFP) FOR THE SUPPLY, DESIGN, IMPLEMENTATION, COMMISSIONING AND SUPPORT FOR MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC) ERP

RFP Reference No.: PACOSO/ERP/08/2025

RFP Due Date:	**22nd August 2025. 5:00pm EAT**
RFP Submission:	The tender documents with details can be downloaded from the Parliamentarians Sacco Society Website https://www.pacososacco.co.ke/ for free. Completed tender documents should be sent via email to accounts@pacososacco.co.ke as defined in this RFP and addressed to: **The Chief Executive Officer.** **Parliamentarians Non-WDT Sacco Society Ltd** **P.O Box 44809 – 00100** **Nairobi, KENYA**
Questions/Clarification Contact:	pacososacco@gmail.com

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SECTION 1: LETTER OF INVITATION / INVITATION TO TENDER

Dear Prospective Bidder,

Parliamentarians SACCO, (PACOSO) a regulated Non-Withdrawable Deposit Taking (NWDT) Sacco is currently in the process of acquiring a new ERP system in order to enhance efficiency in its operations. Parliamentarians Regulated Non-WDT Sacco ltd was registered on 18th November 1987 and started operating in 1988 with the aim of enabling Parliamentarians to save and borrow. The Sacco draws members from Kenya National Assembly and Senate, Governors, Commissioners, EALA Members, Former Members of Parliament, Employee of the Sacco and the Presidency. The Sacco is regulated by Sacco Societies Regulatory Authority (SASRA). As at the end of 2024, the Sacco had about 650 members with an asset base of over Kshs. 4.8 billion.

PACOSO seeks proposals from qualified, reputable vendors for the supply, implementation, migration, and ongoing support of a **cloud-based Microsoft Dynamics 365 Business Central-based SACCO Core-Banking ERP System**, inclusive of a **Mobile Banking Platform and Self-Service Portal** to modernize operations, improve member experience, ensure regulatory compliance, and enhance data-driven decision-making.

The RFP document provides detailed information on the scope of work, requirements, terms of reference, evaluation criteria, and other relevant details.

Bidders will be selected on a Quality and Cost Based Selection basis and the procedures described in this RFP. The Bidder will attach a declaration in the proposal, that they are not barred from participating in procurement proceedings and that they will not engage in any corrupt practice as per the attached declaration form.

Completed tender documents should be sent via email to accounts@pacososacco.co.ke with the subject line bearing the tender reference and addressed to:

The Chief Executive Officer.
Parliamentarians Non-WDT
Sacco Society Ltd
P.O Box 44809 – 00100
Nairobi, KENYA.

to be received on or before **22nd August 2025, 5:00 PM EAT**.

SECTION 2:   INSTRUCTIONS TO BIDDERS (ITB)

2.1   Eligible Bidders

2.1.1   Firms duly registered and licensed to provide Microsoft Dynamics 365 Business Central solutions.

2.1.2   Demonstrable experience in implementing ERP solutions in the financial services industry, especially the Sacco sector.

2.1.3   Demonstrable innovations and/or automations in the same sector

2.2   Information to Bidders

2.2.1   The **Procuring Entity, Parliamentarians Non-WDT Sacco Society Ltd ("The Sacco")** will select Bidders among those who submit a proposal, per the method in 2.3

2.2.2   Bidders may associate with other firms to enhance their qualifications, but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy.

2.2.3   In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected. There must be clear evidence attached of a binding contract between the partners.

2.2.4   The Bidders are invited to submit a Technical Proposal and a Financial Proposal, as specified in this document for supply, design, implementation, testing, commissioning and support of a core banking system ERP. The proposal will be the basis for contract negotiations and ultimately for a signed contract with the selected firm.

2.2.5   Parliamentarians Non-WDT Sacco Society Ltd will provide all the necessary inputs needed to carry out the services and make available any relevant information.

2.2.6   The costs of preparing the proposal, including any visit to the Procuring Entity are not reimbursable as a direct cost of the assignment; and

2.2.7   Parliamentarians Non-WDT Sacco Society Ltd is not bound to accept any of the proposals submitted.

2.2.8   Parliamentarians Non-WDT Sacco Society Ltd employees, board members, and their relatives (spouses and children) are not eligible to participate.

2.3   Procurement Method

2.3.1   Bidders will be selected on the **Quality and Cost Based** procurement method.

2.3.2   Bidders must adhere strictly to all requirements and deadlines specified in this document.

2.3.3   Proposals should be prepared in such a way as to provide a straightforward, concise delineation of capacities to satisfy the requirements of the RFP.

2.3.4   Emphasis should concentrate on conformance to the RFP instructions, responsiveness to RFP requirements, and on completeness and clarity of content. All proposals and accompanying documents become the property of Parliamentarians Non-WDT Sacco Society Ltd

2.3.5   In responding to this RFP, the vendor accepts the responsibility fully to understand the RFP in its entirety, and in detail, including making any inquiries to Parliamentarians Non-WDT Sacco Society Ltd as necessary to gain such understanding. Parliamentarians Non-WDT Sacco Society Ltd reserves the right to disqualify any vendor who demonstrates less than such understanding.

2.3.6   Further, Parliamentarians Non-WDT Sacco Society Ltd. reserves the right to determine, at its sole discretion, whether the vendor has demonstrated such understanding. That right extends to cancellation of the award if it has been made.

2.3.7   Such disqualification and/or cancellation shall be at no fault, cost, or liability whatsoever to Parliamentarians Non-WDT Sacco Society Ltd

2.3.8   All information provided by Parliamentarians Non-WDT Sacco Society Ltd. in this RFP is offered in good faith without liability.

2.3.9   Individual items are subject to change at any time. Parliamentarians Non-WDT Sacco Society Ltd. makes no certification that any item is without error. The Sacco is not responsible or liable for any use of the information or for any claims asserted there from.

2.4   Communication

2.4.1   Verbal communication shall not be effective unless formally confirmed in writing by the Sacco's CEO of the Procuring Entity.

2.4.2   In no case shall verbal communication govern over written communication.

2.4.3   Bidders inquiries, questions, and requests for clarification related to this RFP are to be directed in writing to: pacososacco@gmail.com
addressed to:

The Chief Executive Officer.
Parliamentarians Non-WDT
Sacco Society Ltd
P.O Box 44809 – 00100
Nairobi, KENYA

2.5   Clarifications and Addenda

2.5.1   Bidders shall address all clarifications in writing to pacososacco@gmail.com

2.5.2   Any addenda or clarifications will be shared on our website.

2.6   Preparation of Technical Proposals

2.6.1   Bidders shall submit Technical and Financial proposals in separate electronic documents to the above email address.

2.6.2   Mark the Technical Proposal file attachments (or files) clearly:
         "Technical Proposal – RFP [Reference Number]"

2.6.3   The Bidder's proposal shall be presented in the English language.

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

2.6.5   It is expected that the majority of the key professional staff proposed to be permanent employees of the firm or have an extended and stable working relationship with it.

2.6.6   Proposed professional staff must as a minimum, experience indicated in the Appendices, preferably working under conditions similar to those prevailing in Kenya.

2.6.7   The Technical Proposal shall provide the following information using the Standard Forms in the appendix;

   i)   The Company Profile

   ii)   A brief description of the firm's organization and an outline of recent experience (last 5 years) on assignments of a similar nature. For each assignment use the **Bidder Experience Form** (Form 5), the outline should indicate inter alia, the profiles of the staff proposed, duration of the assignment, the contract amount and the firm's involvement.

   iii)   Any comments or suggestions on the Request for proposal, a list of services and facilities to be provided by the Sacco.

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

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

   vi)   Where a bidder's staff performs multiple roles as outlined in 4.3 in the RFP, clearly indicate the same in the technical proposal.

   vii)   CVs recently signed by the proposed professional staff and the authorized representative submitting the proposal. Key information should include the number of years working for the firm/entity and the degree of responsibility held in various assignments during the last five (5) years.

   viii) A detailed description of the proposed methodology, staffing, and monitoring of training, as training is a major component of the assignment.

   ix)   A detailed system architecture design with specific server hardware and software specification for optimal performance of the solution

   x)   Any additional information as requested in the Appendices.

2.6.8   The Technical Proposal shall not include any financial information.

2.7   Preparation of Financial Proposals

2.7.1   Mark the Financial Proposal file attachments (or files) clearly:
         "Financial Proposal – RFP [Reference Number]"

2.7.2   **The File attachments must be password protected/locked.** Only bidders who have passed the Technical evaluation stage shall be requested to share

passwords to their financial proposals through the formal email address from the Sacco.

2.7.3   In preparing the Financial Proposal, Bidders are expected to take into account, the requirements and conditions outlined in the RFP documents. The Financial Proposal should follow the Standard Forms.

2.7.4   It should list all costs associated with the project delivery including;
   i)   Cost of delivering the solution
   ii)   Implementation Costs
   iii) User license fees
   iv)   Business Ready Enhancement Plan (BREP) annual fees, if applicable
   v)   Annual system support and maintenance fees, and when this is due to be paid.
   vi)   Mobile banking Services charges

2.7.5   If applicable these costs should be broken down by activity. This is however, not mandatory.

2.7.6   The Financial Proposal should identify as a separate amount, the local taxes, duties, fees, levies, and other charges imposed under the law on the Bidders, the sub-Bidders, and their personnel. These costs should be included in the total financial proposal cost.

2.7.7   Bidders shall express the price of their services in Kenya Shillings.

2.8   Deadline for Submission

2.8.1   Proposals must be received by **5:00pm EAT, 22nd AUGUST, 2025** to the email address provided.

2.8.2   Proposals received after the due date and time will not be considered and will be returned unopened to the sender.

2.8.3   Regardless of the method used for delivery, Respondents shall be wholly responsible for the timely delivery of submitted proposals.

2.8.4   After the deadline for submission of proposals, the Technical Proposal shall be opened immediately by the tender opening committee.

2.8.5   The Financial Proposal shall remain sealed/locked up to the time for the opening of financial proposals. Only bidders who have passed the technical evaluations shall be formally contacted to provide passwords to open the financial proposals.

2.9   Validity of Proposals

2.9.1   Proposals shall remain valid for a period of ninety (90) days from the submission deadline. During this period, the Bidder is expected to keep available, at their own cost, the professional staff proposed for the assignment.

2.9.2   The Sacco will make their best effort to complete negotiations within this period. If the Sacco wishes to extend the validity period of the proposals, the Bidders shall agree to the extension.

2.10   Selection and Notification

2.10.1   Bidders determined by Parliamentarians Non-WDT Sacco Society Ltd to possess the capacity to compete for this project will be selected to move into the demo and presentation stage.
2.10.2   Bidders who shall be deemed successful at the demo stage will be selected to move into the negotiation and contracting phase of this process.
2.10.3   Written notifications will be sent via email to the successful and non-successful bidders.
2.10.4   The Procuring Entity may at any time terminate procurement proceedings before contract award and shall not be liable to any bidder for the termination.
2.10.5   The procuring Entity shall give prompt notice of the termination to the bidders and on request may give its reasons for termination within 14 days of receiving the request from any bidder.

2.11   Confidentiality

2.11.1   Information relating to the evaluation of proposals and recommendations concerning awards shall not be disclosed to the Bidders who submitted the proposals or to other persons not officially concerned with the process until the winning firm has been notified that it has been awarded the Contract.
2.11.2   Corrupt or Fraudulent practices
   i)   The Procuring Entity requires that the Bidders observe the highest standards of ethics during the selection and award of the Supply and Consultancy contract and also during the performance of the assignment. The bidder shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.
   ii)   The Bidder shall declare whether or not they have a conflict of interest.
   iii)   The Procuring Entity will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
   iv)   Further a Bidder who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public procurement in Kenya.

2.12   Performance Security

2.12.1   The winning bidder shall be required to provide a performance bond of **10% of the tender price of the contract amount**.
2.12.2   Within thirty (30) working days of receipt of the notification of contract award, the successful bidder shall furnish to the Procuring Entity, the performance

security where applicable in the amount specified in Special Conditions of Contract.

2.12.3   The proceeds of the performance security shall be payable to the Procuring Entity as compensation for any loss resulting from the Bidder's failure to complete its obligations under the Contract.

2.12.4   Performance security shall be denominated in the currency of the Contract or a freely convertible currency acceptable to the Procuring Entity and shall be in the form of a bank guarantee.

2.12.5   Performance security will be discharged by the Procuring Entity and returned to the candidate not later than twenty-eight (28) days following the date of Completion of the bidder's performance of obligations under the contract, including any warranty obligations under the contract.

2.13   Taxes

2.13.1   **"Taxes"** means all present and future taxes, levies, duties, charges, assessments, deductions or withholdings whatsoever, including any interest thereon, and any penalties and fines with respect thereto, wherever imposed, levied, collected, or withheld under any regulation having the force of law and "Taxation" and shall be construed accordingly.

2.13.2   Local Taxation
   i)   Nothing in the Contract shall relieve the Bidder and/or their Sub-Contractors from their responsibility to pay any taxes, statutory contributions, and levies that may be levied on them in Kenya in respect of the Contract. The Contract Price shall include all applicable taxes and shall not be adjusted for any of these taxes.
   ii)   The Bidder shall be deemed to be familiar with the tax laws in the Procuring Entity's Country and satisfied themselves with the requirements for all taxes, statutory contributions, and duties to which they may be subjected during the term of the Contract.
   iii)   In instances where discussions are held between the Procuring Entity and the Bidder regarding tax matters, this shall not be deemed to constitute competent advice and hence does not absolve the Bidder of their responsibility to due diligence on the tax issue.

2.13.3   Tax Deduction
   i)   If the Procuring Entity is required to make a tax deduction by Law, then the deduction shall be made from payments due to the Bidder and paid directly to the Kenya Revenue Authority. The Procuring Entity shall upon remitting the tax to Kenya Revenue Authority furnish the Bidder with the relevant tax deduction certificates.

2.13.4   Tax Indemnity
   i)   The Bidder shall indemnify and hold the Procuring Entity harmless from and against any liabilities, which the Employer

may incur for any reason of failure by the Bidder to comply with any tax laws arising from the execution of the Contract whether during the term of the Contract or after its expiry.

ii)   The Bidder warrants to pay the Procuring Entity (within fourteen (14) days of a formal demand from the Procuring Entity), an amount equal to the loss, liability, or cost which the Procuring Entity determines has been (directly or indirectly) suffered for or on account of the Bidder's Tax liability arising from the Contract.

iii)   Where the amount in 2.13.4 ii) above remains unpaid after the end of the fourteen (14) days moratorium, the Procuring Entity shall be entitled to compensation for financing charges.

SECTION 3. BACKGROUND INFORMATION

3.1 Introduction

Parliamentarians SACCO, a regulated Non-Withdrawable Deposit Taking (NWDT) Sacco is currently in the process of acquiring a new ERP system in order to enhance efficiency in its operations. Parliamentarians Regulated Non-WDT Sacco ltd was registered on 18th November 1987 and started operating in 1988 with the aim of enabling Parliamentarians to save and borrow. The Sacco draws members from Kenya National Assembly and Senate, Governors, Commissioners, EALA Members, Former Members of Parliament, Employee of the Sacco and the Presidency. The Sacco is regulated by Sacco Societies Regulatory Authority (SASRA). As at the end of 2024, the Sacco had about 650 members with an asset base of over Kshs. 4.8 billion.

PACOSO seeks proposals from qualified, reputable vendors for the supply, implementation, migration, and ongoing support of a cloud-based Microsoft Dynamics 365 Business Central-based SACCO Core-Banking ERP System, inclusive of a Mobile Banking Platform and Self-Service Portal.

3.2 OBJECTIVE OF THE ASSIGNMENT

The objective of this assignment is to deploy a robust, scalable, and integrated core banking ERP system (cloud) based on Microsoft Dynamics 365 Business Central that will achieve the following;

i.) Implement a robust, scalable ERP solution (D365 BC) tailored to Parliamentarians Non-WDT Sacco operations.
ii.) Enhance efficiency across core functions such as credit management, procurement, HR, finance, and risk management.
iii.) Seamlessly integrate with third-party systems (banks, payment service providers, credit bureaus, etc.).
iv.) Provide real-time reporting and analytics for data-driven decision-making.
v.) Strengthen ICT security, data governance, and regulatory compliance (SASRA, Data Protection Act, POCAMLA, etc.).
vi.) Leverage on new technologies to automate and digitize Sacco processes.
vii.) Seamless integration with alternate channels already in place.

SECTION 4: TERMS OF REFERENCE (TOR)

4.1 Scope of Work

The services to be rendered by the successful bidder involves:

i) End-to-end implementation of MS Dynamics 365 Business Central with all essential modules.

ii) Customization of system workflows for SACCO-specific requirements (e.g., share capital, dividend processing, unique savings products).

iii) Data migration.

iv) Integration with external systems (alternative channels providers, banks, mobile money providers, payment service providers, credit bureaus, etc.).

v) Training, change management, quality assurance, and post-implementation support.

4.2 Specific Deliverables: Tasks to be Performed

Below are the key activities and responsibilities expected of the successful bidder:

Deliverable	Details
i) Project Governance and Management	• Bidder to assign a Project Manager and define roles and responsibilities for each workstream as guided by these terms of reference. • Be part of a Project Steering Committee (jointly with the Sacco). • Develop and maintain a detailed project plan-defining timelines, milestones, and deliverables with approvals from the Sacco
ii) Business Process Review and Documentation	• Review current Functional Requirements Document developed by the Sacco • Conduct an in-depth analysis to familiarize with the Sacco's current business processes. • Update and recommend requirement/process flows leveraging standard D365 BC functionalities.
iii) Implementation and Customization	Configure standard modules of D365 BC to address: 1) Core BOSA Operations (member registration, deposits, loans, shares) 2) Finance & Accounting Module 3) Dividends and interest management

	4) Loan Management & Guarantors Module
	5) Human Resource Management & Payroll
	6) Procurement Module
	7) Fixed Assets Management
	8) Business Intelligence & Reports Module
	9) System Administration Module
	10) Internal Electronic Document Management Module
	11) Mobile Banking Module with an App
	12) Bulk SMS Platform
	13) Members' Portal
	14) Customer Relationship Management (CRM)
	15) Anti- Money Laundering Module
	16) Audit Trail, Access Control, and Security
	17) Integration APIs (MPESA, Email/SMS gateways)
	18) Customize or develop additional functionalities specific to a NON-WDT-SACCO (e.g., share capital, dividend management, local regulatory reporting).

Deliverable	Details
iv) Data Migration	- Evaluate existing data - Develop a mapping strategy to ensure data integrity during migration. - Implement data validation processes and retain an audit trail. - Successful migration of all Sacco data and get signoffs
v) Systems Integration	- Integrate with external banking systems for settlement, direct debits, mobile, USSD, etc. - Integrate with payment service providers (M-Pesa, Airtel Money, etc.). - Implement secure APIs or other methods for real-time/batch data exchange with all integration partners.

vi) ICT Security and Compliance	• Implement role-based access controls (RBAC) and audit trails. • Ensure compliance with Kenya Data Protection Act and other relevant security standards (ISO 27001). • Provide a business continuity and disaster recovery plan.
vii) Testing and Quality Assurance	• Conduct unit, integration, system, and user acceptance testing (UAT). • Document test cases, track issues, and remediate prior to go-live. • Obtain user sign-off for each milestone.
viii) Training and Change Management	• Develop a comprehensive training plan for all user levels (end-users, system admins, managers). • Provide training materials and user manuals. • Implement change management strategies to foster user acceptance.
ix) Go-Live and Post-Implementation Support	• Execute a go-live strategy, including cutover activities and system stabilization. • Provide free post-implementation support for the first year.
x) Reporting and Deliverables	• Regularly submit progress reports to the Sacco's Committee. • Deliver complete project documentation (configurations, customizations, SOPs). • Provide a final project report upon closure.
xi) Annual Maintenance and Support	• Annual Support and maintenance of the system • Define SLAs and an issue escalation mechanism.

4.3 Qualifications and Expertise

The ideal bidder should possess the following qualifications:

1. Duly registered and with a tax compliance certificate.

1. The bidder firm must have been in existence for at least 5 years and have a clear track record for ERP solutions in the financial services sector, especially Saccos.
2. The firm must have conducted several ERP implementations in the Sacco sector, specifically with at least five (5) implementations.
3. *User-Centric Approach:* The firm should adopt a user-centric design approach, prioritizing the needs and preferences of the Sacco, members, and other stakeholders. A focus on usability and accessibility will be integral to the successful adoption of the proposed ERP system.
4. *Data Privacy and Security Expertise:* The firm should have in-depth knowledge of data privacy laws and international data security standards. They must demonstrate the ability to design and implement robust data protection measures within the ICT system to safeguard sensitive information.
5. *Resources and Infrastructure:* Have access to the necessary resources, infrastructure, and tools required for successful ERP upgrade. Adequate technical capabilities and resources are essential for efficient project delivery.
6. *Quality Assurance and Compliance:* Have a robust quality assurance framework to ensure the accuracy, completeness, and compliance of their deliverables with the project requirements and established standards.
7. *Educational Background:* The key personnel leading the project should possess graduate degrees in relevant fields such as Information Technology, Computer Science, Software Engineering, or a related discipline.
8. Have a team of highly skilled and experienced professionals with expertise in information technology, software development, systems analysis, financial industry, data management, and cybersecurity.

To deliver a successful ERP, the bidder's team should include the following key expertise (where an expert performs multiple roles in the project, indicate in technical proposal):

Key Expert	Key Responsibilities/Expectations in the Project
Project Manager	Oversees the entire ERP implementation, coordinates the bidder's teams, manages schedules, risks, and serves as the primary liaison with the Sacco.
Business Analyst	Works with Sacco management and end users to review the current FRD from the Sacco and document business requirements, analyse current workflows, and translate needs into technical specifications.
ERP Consultant / Subject Matter Expert (SME)	Provides industry-specific insights, advises on best practices, ensures compliance with regulatory requirements, and tailors the system to the Sacco's operational needs.
System Architect	Designs the overall technical framework and integration strategy, ensuring all components of the ERP work together seamlessly and are scalable.
Software Developers / Engineers	Build and customize ERP modules, integrate third-party systems, and ensure the software meets both functional and non-functional requirements.

Key Expert	Key Responsibilities/Expectations in the Project
Quality Assurance (QA) and Testing Specialists	Implement testing protocols (unit, integration, user acceptance) to ensure the system is defect-free, performs well, and complies with security standards.
Data Migration Specialist	Manages the extraction, transformation, and loading (ETL) of data from legacy systems into the new ERP platform, ensuring data integrity throughout the process.
DevOps / Infrastructure Engineer	Oversees deployment, maintenance, and monitoring of the ERP system, sets up the required infrastructure as provided by the Sacco (cloud), and ensures high availability.
Change Management and Training Specialist	Develops training programs and documentation, facilitates user adoption, addresses resistance to change, and provides post-implementation support.
UI/UX Designer	Designs intuitive and user-friendly interfaces to enhance user experience, minimize training needs, and boost overall productivity.
Security Specialist	Focuses on safeguarding the ERP system against cyber threats and ensuring that sensitive financial data is protected.
Integration Specialist	Handles integrations with external systems such as banking platforms, payment gateways, or other financial software to ensure seamless data flow.
Support Engineers	Ensures smooth ERP operations post-production by providing ongoing user assistance, troubleshooting issues, monitoring system performance, applying updates, and facilitating continuous improvements through feedback loops with the development team

SECTION 5:   TECHNICAL REQUIREMENTS

The vendor must demonstrate compliance with the following technical and functional requirements. In the Complied (FA/CS/NA) column, indicate whether you meet the requirement (**FA = Fully Available, CS = Customizable, NA = Not Available**).

No	Item	Functionality	Status
1.0	**Core Banking**	**General/common requirements**	
		Latest release of the proposed system	
		Support for both on premise and cloud-based deployment	
		Friendly Graphical User Interface with support for Drill- down and pop alerts	
		Availability of standard reporting tools and ability to create own reports	
		Ability to save or export reports in various formats Including XLS, PDF, CSV, TXT	
		Ability to import data in formats e.g. XLS, CSV, TXT etc.	
		Support for data analytics and integration with data analytic tools	
		Scalable and highly parameterized	
		Support for Open database connectivity.	
		Cross-platform compatibility	
		FULLY integrated system working from one SQL Server database for all functionality	
		A database designed to ensure concurrency, data integrity and fault tolerance.	
		Good data retention capabilities.	
		Provide a complete database dictionary.	
		The System should have an updated user manual (Technical & Functional documentation).	
		Provide time and identity stamps for all reports exported or printed from the system	
		All passwords must be encrypted in adherence to the ICT password policy	
		User roles & privileges to control viewing modification, and approvals of system data.	
		Assurance of system uptime and availability of 99.99%	
		Should support concurrency; run efficiently without deadlocks.	
		Effectively support Compliance reporting.	

No	Item	Functionality	Status
		Provide Audit Trail and a secure retrieval Mechanism	
		The system to be scalable enough to integrate with any other system the Sacco may have in place, e.g. EDMS, Customer Relationship Management System (CRM) etc.	
		Should be able to automate key routine processes	
		Support for Maker-checker on all aspects in input and maintenance of data and information	
		Provide a feature/tool to create customizable reports	
1.1		**360 Degree view of Customer information**	
		Should be able to show/view key members/ Account information on a one screen	
		Ability to search the system by any character in any field related to an account.	
		Provide ability to search for and list members with specific criteria. 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.	
		Support for Effective KYC application in terms of update and Information. Integration of the Core Banking system with IPRS	
1.2		**Customer Statements**	
		Provide a report showing summarized customer information and statements	
		Ability to display or print selected member related account statement on a single roll	
		Print consolidated statements, or single statements for customer and ledger accounts	
		Ability to automatically send periodical (MONTHLY) customer statement via email	
		Ability to export statements in standard formats such as excel, word, Pdf etc.	
		Ability to customize statements for different Sacco needs	
		Ability to charge customer statements based on the number of printed pages.	

1.3		**Anti-Money Laundering** • Customer Identification: Verify the identity of new customers using reliable, independent source documents, data, or information. • Real-Time Monitoring: Track transactions in real- time to detect suspicious activities. • Pattern Recognition: Use machine learning	

		algorithms to identify unusual transaction patterns that may indicate money laundering. • Suspicious Activity Reports (SARs): Automatically generate and file SARs when suspicious activities are detected. • Audit Trails: Maintain detailed records of all transactions and AML-related activities for audit purposes • Compliance Checks: Ensure all transactions comply with local and international AML regulations. • Workflow Automation: Automate workflows for handling AML alerts and investigations • Integrate with the Financial Reporting Centre (FRC)	
1.4		**Credit requirements**	
1.4.1		**Loan appraisal**	
		The system to consider multiplier factor as per policy times to ordinary members,	
		Provide a mechanism for recovering of deposits on loan disbursement for those with less deposits.	
		Pop-up tags at appraisal level and Approval Level	
		Capture details of related accounts by use a unique identifier e.g. ID, PIN, personal staff number etc.	
		Loan list report based on different filters	
1.4.2		**Loan registration**	
		This entails capturing of data into the system i.e. Member number, product, amount applied, period, loan purpose, loan type and guarantors/Collaterals or any other securities	

		provided in the credit policy.	
		The system should display loan schedules with remarks on amounts qualified	
		The system should allow loan refinancing/top-up	
		Send an SMS notification to loan guarantors and applicant	

		Members and guarantor's bio data, this entails capturing of data into the system i.e. Member number, product, amount applied, period, loan purpose and guarantors.	
		New monthly BOSA loan granted report.	
		Report - Loan arrears recovered report	
1.4.3		**Loan adjustment and check off variation**	
		The system should enable rescheduling of loans	
		Provide a report of adjusted loans.	
		Loans Cleared Reports	
1.4.4		**Loan cash payment**	
		System to allow loan clearance, loan month's interest plus accrued interest since last check-off if any.	
		Allow loan Part payment	
		Loan Cash payment report	
1.5		**Check-off system (BOSA)**	
		The system should be able to upload data from excel. The data will contain member number, deposits contribution, principle, interest amongst other	
		The system should also allow download of data in various formats including excel, PDF Etc. This will help in reconciliation in case of erroneous upload	
		Facilitate refunds to savings account on erroneous recoveries	
		Check off reports for each month.	
1.6		**Guarantor Management**	
		Members should not guarantee more than their non-withdrawable deposits but allow the guarantee multiplier as per the credit policy	
		System to lock-out those who have over-guaranteed and defaulting on loan repayment	

No	Item	Functionality	Status
		During recovery of own deposits, the system to prorate according product(s) balances.	
		During recovery of defaulted loans from guarantors the system to prorate according to amount guaranteed.	
		To enable guarantors' replacement for outgoing members	
		Release loan guarantors when loan is fully paid	
		Send SMS/Email to indicate amount guaranteed and applied.	
		Members should not guarantee more than their non- withdrawable deposits	
		Reports: - Loans Guarantee report, Loans Guarantors report, Guarantors alternative report.	
		Guarantors recovered report, Guarantors reinstated report, Notification/letter of intension to recovery to Guarantors Notification/letter of recovery to Loanee and Guarantors	
1.7		**SMS/Email prompts on loan default**	
		Automatic SMS/Email generation on 1st day of the month when instant loan falls in arrears.	
1.8		**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	
1.9		**Loan Journals**	
		The system should allow passage of journal for:	
		Loan payments from savings account	
		Deposits and other savings accounts	
		Guarantor recovery	
		Correction of wrong postings	
		Transfer of funds especially to related accounts	
		Description of AC affected i.e. AC name and AC number	

		View journal before sending for approval	
		Reports for journal	
1.10		**Interest/Dividends Module**	
		The system should be able to compute the interest earned on deposits and other saving products on either	

No	Item	Functionality	Status
		pro rata basis or on year end balances and have an electable way of paying the same to the members.	
		The system should have an automated Divided Hub and a Divided Slip with the capability of request allocation from the member side through the digital channels example the member portal	
		It should also calculate withholding tax payable on interest and facilitate payment to tax agencies.	
		It should also calculate dividends payable on fully paid share capital and an electable method of paying the same to members.	
1.11		**Credit Scoring/CRB reporting**	
		Automate CRB reporting requirement	
		Integrate CRB credit scoring in the loan processing module.	
1.12		**Loan Liquidation**	
		Provide an effective way to manage inactive loans with suspended interest.	
1.13		**Refunds Management**	
		Provide an effective to process loan related Refunds	
1.14		**General Reports**	
		Loan balance listing - This report gives a summary of outstanding balance of members' loans, monthly principle, monthly interest, Instalment amongst others.	
		It also displays shares and non-withdrawable deposits	
1.15		**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.	
		Generate reports.	
1.16		**Recouped deposit – The report to display recouped deposits. Be able to filter the report according to dates**	
		System to alert defaulters when due for payment.	

No	Item	Functionality	Status
2.0		**Finance and Accounts requirements**	
2.1		**Receipts/Payments**	
		Should allow for a receipt module	
		Cheque received to produce serialized receipts	
		To allow Receipts tagged to the respective bank accounts internally as banked	
2.2		**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 and or 14 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	
2.3		**Fixed Deposits**	
		Should implement FD based on the Sacco business rules	
		Can allow guarantorship by the FD for other Sacco Loans	

No	Item	Functionality	Status
		Automatic liquidation/Rollover on maturity as per instructions	
		Can allow Revoking the FD Before maturity	
		Can allow for call deposits	
		Should produce a certificate as per the FD Specifications Reports	
		To produce total Fixed deposits at any time	

No	Item	Functionality	Status
		required	
		Report on the FDRs captured by dates and maturity dates	
2.4		**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	
		Petty Cash should have more than one authorizer	
		Petty Cash to be surrendered within the stipulated period	
		Should not allow requisition if surrender has not 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	
2.5		**Account Reconciliations**	
		Provide supporting tools and Reports to ensure effective and efficient reconciliation	
		Should allow automatic bank reconciliations	
2.10		**Finance Reports**	
		Should allow mapping of accounts as per SASRA	

No	Item	Functionality	Status
		Reports	
		Reports should be summarized but allow drill down	
		Deposit Reports	
2.11		**Internal Accounts and Ledger organizations/ Chart of Accounts)**	
		Provide support of 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.	

No	Item	Functionality	Status
		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 change across different dates).	
		Provide for Extensive comparative and historical data.	
		Lock periods to prevent unauthorized changes.	
		Effective support for branch accounting and Reporting	
2.12		**Journal Entry**	
		Support for manuals and bulk input of entries	
		Provide a controlled way to auto reverse entries	
2.13		**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 computation methods. (allow for adjustments)	
		Provide alternative budget details capturing methods	
		Ability to store different sets of budget figures to project future needs and compare projections.	
		Ability to automatically create budgets using prior year information, or choose from other computation methods.	
2.14		**Interest on Deposit /Dividend processing**	
		Able to generate dividend slips and send to customers via email	
2.15		**Prior year Adjustments**	
		All prior year adjustments to be subject to secondary approval	
2.16		**Debtor/Creditor Management**	
		Cheque writing & printing	

No	Item	Functionality	Status
2.17		Automate cheque writing and printing	
		SASRA and related reports	

2.18		SASRA loan categorization	
		Loans provisioning summary	
		Loan delinquency report	
		Produce reports in SASRA - recommended formats	
		Provide for Cash flow report	
		Provide for Detailed and Summary trial balance	
		Provide for Statement of Comprehensive Income, Statement of Financial Position etc.	
		Provide for Portfolio report	
		SASRA deposit return	
		Loans defaulter aging report – SASRA	
		Insider lending.	
		Financial Ratios.	
		Provide Report writing tools and Data analytics capability.	
2.19		**Members Reports**	
		Dormant Accounts report	
		Negative balances report	
		Membership withdrawal report	
		Change of status report	
		Deceased report	
		Member recruitment report in different dimensions	
2.20		Monitoring activities/reports	
		General ledger audit trail activities	
		MPA audit trail activities	
		User audit trail activities/transaction audit trail	
		Entry logs	
		Change logs	
3.0	**Bank Integration**	**ATM Bridge**	
		Support auto-restart	
		Ability to manage Customer card info and status	
		Provide an auto-reconciliation template (output file).	
		Allow for secured offline/independent transition mode	
		Sent status notifications in case of failure/malfunction.	
		Seamlessly integrate with core and embedded application.	
		Provide basic reports – linked cards	
		Trans – mode per customer per day etc.	

4.0	**Mobile Integration**	**Mobile Banking**	
		An efficient and reliable Mobile Banking solution capable of performing Mobile registration, Banking (account management, fund transfer, depositing and withdrawing, Loaning etc.	
		Integration of the Mobile application with the core banking solution	
		Should run on different platforms including Android and	
		iPhone/iOS smartphones.	
		Able to support for low end handset and USSD	
		Mobile application should be downloadable from application stores (Google Play and Apple Store)	
		Allow continuous maintenance services for the mobile apps and USSD	
		Administrator's module and dashboard with the right number of controls	
4.1		**Mobile App requirements**	
		Personalization app relating to client brand	
		Mobile app needs to alert the users to download the latest version if available.	
		App should work in all networks irrespective of mobile device make and model.	
		The application should support different devices	
		Ability to launch marketing campaigns	
		Provide enhanced security measures for customers using mobile banking via SMS verification, Alerts, One-time Passcodes, tokens, Security Questions, IMEI etc.	
		Allow customers to perform a variety of financial and non-financial solutions encompassing standard banking features	

4.2		**Accounts operation requirements**	
		Support for Online customer self-registration and activation.	
		Support for all types of accounts available at the Sacco.	
		Account statement for a chosen period (with option to view on screen or download in Excel/PDF formats)	
		Mini statement for all accounts.	
		Account Balance Enquiry	
4.3		**Funds Transfer requirements**	
		Money Transfer to other Sacco accounts	
		Mobile wallet to Sacco account.	
		Schedule fund Transfer (Standing Order)	
		Bill Payments	
		Purchase of airtime	
		Debit/Credit SMS alert	
		Loan repayment due alerts	
		Pin Change SMS alerts	
		Service request notification	
		History of funds transfers	
4.4		**Customer Service Request requirements**	
		A fully functional members web portal	
		Standing order request.	
		Account statement request.	
		Mobile banking PIN change request	
		Any other service requests the Sacco may wish to add.	

No	Item	Functionality	Status
4.5		**Bill payments requirements**	
		Bill payment (Electricity, water, KPLC, DSTV, Go TV, etc.)	
		Outstanding balance/repayment status	
		Next payment due date	
4.6		**Loans requirements**	
		Application for E-loans - Salary Advance, Instant Advance	
		Outstanding balance/repayment status	
		View statement for loan account	
		Amount dues and Next payment due date.	
		Downloading requirements	
		Easily downloadable from using the following options	
		Download URL sent in the	

		SMS for successful registration Google Play Store and Apple Store (iOS)	
4.7		**Security features/ requirements**	
		Multi-factor authentication (Token/OTP/CAPTCHA/ Security Question, etc.)	
		Data transmission with end-to-end encryption	
		Mobile PIN for securing financial transactions	
		Application PIN for accessing the application and non- financial transactions	
5.0	**Human Resource and Payroll**	**Key features**	
		Effectively support HR Management and Sacco staff payroll processing	
		Handling all aspects of the Sacco HR data processing requirement	
		Ability Manage staff attendance, Leave Management, Performance management, Trainings etc.	
		Seamless integration with the Core Solution	
		Support for related journal input	
		Ability to Produce and disseminate Payslips via email	
		Produce pay-roll by products/Reports that include: • Statutory Deductions • P9 Form • Payslips • Salary Summary • Bank Details • Pension Report	
		Full integration with the system SMS alert s system	
		Provide all required Operational and Statutory reports	
		Can clearly define Basic Salary, Allowances, 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	

No	Item	Functionality	Status
		Ability to capture Staff Dependents and beneficiaries	
		Capture Staff Disciplinary related cases	
		Have a self-service staff portal integrated with the Human Resource Module where staff can use self-services like leave application, Payslip generation, apply for trainings, staff appraisal etc.	
		Generation of reports that include payroll summary	
6.0	**Procurement**	**Requirements**	
		Should allow the Sacco to fully manage all aspects of its procurement activities	
		Set up budget links for control purpose	
		The system should provide for a procure to pay function (Ability of the system to link with the account for settlement of payments)	
		Process both Internal and external Requisition	
		Provide a notification mechanism to Approvers	
		Provide necessary reports to support the functionality	
		Support procurement of Assets and Inventory management	
		Allows capturing and management of vendor details (Prequalified or Otherwise)	
		Allow processing of vendor related transactions.	
		Ability to display vendor summary details.	
		Allow ease of navigating vendor transaction information	
		Ability to track and manage inventory/stores	
		Order management: - Should inventory reach a specific threshold, the system should prompt re-order.	
		Generate credit note on Goods returned	
7.0	**Stores Inventory Control**	**Order management:** - Should inventory reach a specific threshold,	

		the system should prompt reorder.	
7.1		**Asset tracking: -** When a product is in a warehouse or store, it should be tracked via its barcode and/or other tracking criteria, such as serial number, lot number or revision number.	
7.2		**Inventory optimization: -** A fully automated demand forecasting and inventory optimization system to attain key inventory optimization metrics such as: • Reorder point: the number of units that should trigger a replenishment order • Order quantity: the number of units that should be reordered, based on the reorder point, stock on hand and stock on order • Lead demand: the number of units that will be sold during the lead time Stock cover: the number of days left before a stock out if no reorder is made	
8.0	**Asset Management**	Should allow tagging of assets as per physical tagging	

No	Item	Functionality	Status
		Ability to Input and calculate the depreciation of assets	
		Should produce the number and value of assets at any time	
		Capability to dispose Assets	
9.0	**Bulk SMS Alerts**	SMS Alerts and Notifications	
		Integrate with the following business processes	
		Member Registration – send new account details.	
		Balance Enquiries	
		Statement Enquiries	
		Loan Processing Enquiries	
		Guarantor information/Enquiries	
		Loan Default Information	
		Bulk SMS	
		Provide an effective Bulk SMS feature capable of timely communication to both individual and groups.	
		Support for all Telecom service provider Numbers	
		Provide a portal to manage SMS units	
		The Bulk SMS portal to have a MFA	
		Ensure Effective reporting to support reconciliation and Decision making	
		Have an automated Bulk SMS re-Oder level notification	
		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	
10.0	**Support (SLA) & maintenance**	Notifications of scheduled change and upgrades.	
		Help Desk and Ticketing support capabilities	
		Online loan application and guarantorship	
		Guarantor acceptance	
		Online membership application	
11.0	**Member portal and self-care Module**	Update of membership information, Email address, Postal address, mobile number, Next of Kin, Constituency ,County etc.	
		Upload of members signature and passport	
		Statement view for Interest on savings, Loan statement, Savings	

		statement	
		View of loan guaranteed and loan guarantors	
		View of next of kin details	
		Dash board for members loans and savings	

SECTION 6: TENDER EVALUATION CRITERIA

6.1 Technical Evaluation

6.1.1 The mandatory documents are critical to the bidder's proposal to be evaluated. Any proposal missing any compliance document shall be deemed non-responsive.

6.1.2 The procuring entity reserves the right to not proceed with evaluation of a non-responsive bidder.

Evaluation Criteria	Total Points

1. MANDATORY DOCUMENTS
The following Mandatory Documents are required to be submitted:
  a) Certificate of Registration/Incorporation.
  b) Microsoft Authorization Certificate/Form or a letter Authorizing the bidder to deal with the product(s) under consideration/quoted for.
  c) Provide copies of audited accounts for the last recent three years (2022,2023 and 2024)
  d) Valid Tax Compliance Certificate from Kenya Revenue Authority (KRA).The certificate should be valid as at the day of tender submission
  e) Filled Confidential Business Questionnaire Form (MUST be filled and signed by authorized signatory) – *Appendix*
  f) Attach certified copy of the latest CR 12 issued by the Registrar of Companies.
  g) Attach copy of Valid Single Business Permit from County Government
  h) Anti-corruption declaration that the bidder will not engage in any corrupt or fraudulent practice - *Appendix*
  i) Data Protection Compliance Certificate
	9 Marks

2. SPECIFIC EXPERIENCE OF THE FIRM
The firm must demonstrate experience in delivering an ERP solution to a Sacco similar in size to the Procuring Entity.
  a) Regulated NON-WDT Sacco with asset base of KES 4 billion and above (Attach award letter /contract.)
  b) Modules to be Implemented (at a minimum)
 	
  1) Core BOSA Operations (member registration, deposits, loans, shares)
 	
  2) Finance & Accounting Module
  3) Dividends and interest management
	12 Marks

4) Loan Management & Guarantors Module		
5) Human Resource Management & Payroll		
6) Procurement Module		
7) Fixed Assets Management		
8) Business Intelligence & Reports Module		
9) System Administration Module		
10) Internal Electronic Document Management Module		
11) Mobile Banking Module with an App		
12) Bulk SMS Platform		
13) Members' Portal		
14) Customer Relationship Management (CRM)		
15) Anti- Money Laundering Module		
16) Audit Trail, Access Control, and Security		
17) Integration APIs (MPESA, Email/SMS gateways)		
3. REFERENCE LETTERS FROM SUCCESSFUL IMPLEMENTATIONS		

Evaluation Criteria	Total Points
The firm should have at least five (5) reference sites where they have undertaken a) Similar assignment in the last five years (2019-2024). Bidders must attach copies of reference letters for each assignment.	**5 Marks**
4. MAINTENANCE AND SUPPORT CONTRACT The firm must demonstrate its track record in providing maintenance and support contract to its clients. a) Provide documentary evidence of the support at least five (5) contract such as an award letter for support and maintenance.	**4 Marks**

5. WORK PLAN AND METHODOLOGY
The bidder should provide a logical, well-structured work plan consistent with the time frames and terms of reference. These will be based on:
  a) Understanding of the Procuring entity's TORs and Technical Requirements in the RFP. Attach responses to the Technical Requirements section of the RFP document. The bidder must be honest in this section
  b) Technical Approach and Methodology including proposed concept design of the System, including user requirements, development, quality assurance, user testing, and Project organogram
  c) Transfer of knowledge (detailed training plan and proposed schedule of activities.
  d) Overall Project Work plan (schedule of activities) and proposed timelines
  e) Risk Management framework to the project
  f) Change Management Plan for the project
  g) Comprehensive Data migration plan (schedule of activities and timelines)
  h) Quality Standards Certification
	30 Marks

6. ORGANIZATION AND TEAM COMPOSITION
The bidder should provide evidence of technical Training and Experience of their staff.
  a) The bidder should provide at least five (5) CVs of Key Technical staff who will be engaged in the assignment in the standard format.
  b) As evidence of relevant training, bidders should attach copies of professional and academic certificates of the Key Technical Staff in 6(a) above.
  c) Bidders should provide at least two (2) CVs of help desk and support personnel
	10 Marks

TOTAL TECHNICAL EVALUATION SCORE	**70 Marks**

6.1.3   Only bidders scoring above the minimum technical threshold will proceed for financial evaluation. The Procuring Entity reserves the right to determine this threshold.

6.2 Financial Evaluation

6.2.1 The tender evaluation Committee will determine whether the financial proposals are complete i.e. Whether the Bidder has costed all the items of the corresponding Technical Proposal and correct any computational errors.

6.2.2 The cost of any un-priced items shall be assumed to be included in other costs in the proposal.

6.2.3 In all cases, the total price of the Financial Proposal as submitted shall prevail.

6.2.4 The formulae for determining the Financial Score (Sf) shall be as follows: -

Sf = 30% x FL/FC
Where;
Sf = the financial score,
FL = the lowest-priced financial proposal and
FC = the quote of the proposal under consideration.

6.2.5 Other considerations in financial evaluation shall include;
  i) Competitiveness of pricing structure (implementation, BREP, training, support).
  ii) Total cost of ownership (TCO) over the project's life cycle (at least 5 yrs).
  iii) Payment terms and flexibility.

6.3 Total Tender Evaluation Score

6.3.1 Proposals will be ranked according to their combined **technical (St)** and **financial (Sf)** scores. The combined Total Evaluation Score, **TES**, is calculated as follows:

TES = St + Sf.

Where;
St = the weighted Technical Proposal score of a bidder
Sf = The weighted i Financial Proposal score of a bidder;
TES = evaluated out a total possible score of 100%

6.3.2 The firm achieving the highest combined technical and financial score will be invited for demos and presentations.

SECTION 7:   PROPOSAL FORMAT

7.1   Technical Proposal

7.1.1   The Technical proposal shall be submitted in the **Technical proposal Submission Form** (Form 1) in the appendices.

7.1.2   The Technical Proposal should cover broadly the following (use preferred formats in appendices where applicable);
   i)   Company Profile
   ii)   Microsoft Partnership level or certification
   iii)   Relevant Experience in the **Bidder Experience Form** (Form 5)
   iv)   references from similar implementations
   v)   Solution Approach and Methodology
   vi)   Proposed Project Plan (phases, milestones, timeline, resources)
   vii)   Completed Technical Requirements Table (Complied/Not Complied/Remarks)
   viii) Key Personnel (CVs, certifications, roles)
   ix)   SLA & Support Model

7.1.3   The details in 2.6.7 are complementary and simply provide the comprehensive guidelines of the expected technical proposal.

7.2   Financial Proposal

7.2.1   The Financial Proposal be submitted in the **Financial Proposal Submission Form** (Form 2) in the appendices.

7.2.2   The Financial Proposal should cover broadly the following;

	Description	Quant	Unit Price	Total Price
1	Microsoft Essential licenses fees	5		
2	**Professional, Support and Maintenance Fees for;**			
	Supply, implementation, customization, training, Data Migration, testing and Maintenance of the following modules:			
	1) Core BOSA Operations (member registration, deposits, loans, shares)			
	2) Finance & Accounting Module			
	3) Dividends and interest management			
	4) Loan Management & Guarantors Module			
	5) Human Resource Management & Payroll			
	6) Procurement Module			
	7) Fixed Assets Management			
	8) Business Intelligence & Reports Module			
	9) System Administration Module			
	10) Internal Electronic Document Management Module			
	11) Mobile Banking Module with an App			
	12) Bulk SMS Platform			
	13) Members' Portal			
	14) Customer Relationship Management (CRM)			
	15) Anti- Money Laundering Module			
	16) Audit Trail, Access Control, and Security			
	17) Integration APIs (MPESA, Email/SMS gateways)			
	18) Customize or develop additional functionalities specific to a NON-WDT-SACCO (e.g., share capital, dividend management, local regulatory reporting).			
	Total Professional fees, system support and maintenance fees			
3	Other Costs (Specify)			

7.2.3   The Financial Proposal should provide **Mobile Banking Services charges** applicable in the following format:

1	USSD Charge	
		Charges
	Charges for a dedicated USSD code integrated with the ERP System	

2	Revenue Share Model	
	Item	**Charges**
	Mobile Loan Disbursement	
	Mobile Money Collections (C2B)	
	Bank Transfers	
	Balance inquiry	
	Membership information	
	Mini Statement	
	Mobile Application	
	Other charges	

3	Bulk SMS Services	
	SMS Volume	**Rate/sms**

7.2.4   The details in 2.7.4 are complementary and simply provide the comprehensive guidelines of the expected technical proposal.

7.2.5   The Financial Proposal should be inclusive of all applicable taxes.

SECTION 8:   TIMELINES AND CONTACT

8.1   Proposed Activity Schedule

RFP Issuance Date:	**5th August, 2025**
Last Date for Clarifications:	**12th August 2025**
Proposal Submission Deadline:	**22nd August, 2025**
Demos & Presentations Start Date:	**12th September, 2025**
Evaluations & Site Visits Start Date:	**19th September, 2025**
Expected Project Start Date:	**15th October, 2025**

8.2   Contact Details

All communication and queries regarding this RFP should be made in writing to:

The Chief Executive Officer.
Parliamentarians Non-WDT
Sacco Society Ltd
P.O Box 44809 – 00100
Nairobi, KENYA
Email: accounts@pacososacco.co.ke

APPENDICES AND STANDARD FORMS

FORM 1: TECHNICAL PROPOSAL SUBMISSION FORM

[Insert Date]

To: Chief Executive Officer,
       Parliamentarians Non-
       WDT Sacco Society
       P.O. Box 44809– 00100
       Nairobi, Kenya.

Dear Sirs:

We, the undersigned, offer to provide the services for **SUPPLY, DESIGN, IMPLEMENTATION, TESTING, COMMISSIONING AND SUPPORT OF MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC)** in accordance with your **RFP No: PACOSO/ ERP/08/2025** We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed in a separate document.

We hereby declare that:

a) All the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by the Procuring Entity.

b) Our Proposal shall be valid and remain binding upon us for the period of time specified in ITB 2.9 of the RFP.

c) We meet the eligibility and experience requirements as stated in 4.3 in the RFP.

d) Our Proposal is binding upon us and subject to any modifications resulting from the Contract negotiations.

e) We have no conflict of interest in accordance with ITB 2.11.2.

f) We confirm that we are not insolvent, in receivership, bankrupt or on the process of being wound up.

g) That in competing for and executing the contract, we shall undertake to observe the laws of Kenya against fraud and corruption including bribery, as well as against anti-competitive practices including bid-rigging.

h) We commit to provide a performance security as per ITB 2.12 should we be successful.

i) We, along with any of our sub-consultants are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the Kenyan laws/authorities to participate in this RFP process.

j) Our Proposal is binding upon us and is only subject to any modifications resulting from the Contract negotiations.

k) We understand that the Procuring Entity is not bound to accept any Proposal that it receives. We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment within one (1) week.

We remain,

Yours sincerely,

_____

[Authorized Signature]

[Insert Authorized Name]

[Insert Designation]

[Date]

FORM 2: FINANCIAL PROPOSAL SUBMISSION FORM

[Insert Date]

To: Chief Executive Officer,
       Parliamentarians Non-
       WDT Sacco Society
       P.O. Box 44809 – 00100
       Nairobi, Kenya.

Dear Sirs:

We, the undersigned, offer to provide the services for **SUPPLY, DESIGN, IMPLEMENTATION, TESTING, COMMISSIONING AND SUPPORT OF MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC)** in accordance with your **RFP No: PACOSO/ERP/08/2025** and our Proposal.

Our attached Financial Proposal is for the amount of **KES _____ [Amount in Figures and Words]**, including of all taxes in accordance with 7.2.3 in the RFP. The estimated amount of local taxes is *KES _____[Amount in Figures and Words]*.

Our Financial Proposal shall be valid and remain binding upon us, subject to the modifications resulting from Contract negotiations, for the period of time specified in ITB 2.9 in the RFP.

No commissions or gratuities have been or are to be paid by us to agents or any third party relating to this Proposal and Contract execution.

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

We remain,

Yours sincerely,

_____

[Authorized Signature]

[Insert Authorized Name]

[Insert Designation]

[Date]

FORM 3: CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM

a)   BIDDER'S DETAILS

	ITEM	DESCRIPTION
1	Name of the Procuring Entity	Parliamentarians Non-WDT Sacco Society Ltd
2	Name of the Bidder	
3	Full Address and Contact Details of the Bidder. a) Country b) City c) Location d) Building e) Floor f) Postal Address g) Name and email of contact person.	
4	Reference Number of the Tender	
5	Date and Time of Tender Opening	
6	Current Trade License No and Expiring date	
7	Maximum value of business which the tenderer handles.	

b)   GENERAL AND SPECIFIC DETAILS

   i)   Sole Proprietor, provide the following details.

   ii)   Partnership, provide the following details.

   iii)   Registered Company, provide the following details.

   • Private or public Company

   • State the nominal and issued capital of the Company -
      Nominal Kenya Shillings (Equivalent)
      Issued Kenya Shilling (Equivalent)

   • Give details of Directors as follows.

Names of Director	Nationality	Citizenship	% Shares owned

c) DISCLOSURE OF INTEREST-

Interest of the Bidder in the Procuring Entity.
   i)   Are there any person/persons in Parliamentarians Non-WDT Sacco Society
        Ltd who has an interest or relationship in this firm?

If yes, provide details as follows.
   1.
   2.
   3.

   ii)   Conflict of interest disclosure

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Procuring Entity
1	Bidder is directly or indirectly controlled by or is under common control with another bidder.		
2	Bidder receives or has received any direct or indirect subsidy from another bidder.		
3	Bidder has the same legal representative as another bidder		
4	Bidder has a relationship with another bidder, directly or through common third parties that puts it in a position to influence the tender of another bidder, or influence the decisions of the Procuring Entity regarding this tendering process.		
5	Any of the Bidder's affiliates participated as a consultant in the preparation of the design or technical specifications of the works that are the subject of the tender.		
6	Bidder would be providing goods, works, non-consulting services or consulting services during implementation of the contract specified in this RFP Document.		
7	Bidder has a close business or family relationship with a professional staff of the Procuring Entity who are directly or indirectly involved in the preparation of the Tender document or specifications of the Contract, and/or the Tender evaluation process of such contract.		

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Procuring Entity
8	Bidder has a close business or family relationship with a professional staff of the Procuring Entity who would be involved in the implementation or supervision of the Contract.		
9	Has the conflict stemming from such relationship stated in item 7 and 8 above been resolved in a manner acceptable to the Procuring Entity throughout the tendering process and execution of the Contract?		

d) CERTIFICATION

On behalf of the Bidder, I certify that the information given above is correct.

_____

[Authorized Signature]

[Insert Authorized Name]

[Insert Designation]

[Date]

FORM 4: ANTI-CORRUPTION DECLARATION FORM

I _____ *[Authorized Officer Name]* of Post Office Box _____ *[Insert postal address]* being a resident of _____ *[Insert City/town]* in the Republic of _____ *[Country]* do hereby make a statement as follows:-

1. THAT I am the _____ *[Insert designation of Authorized Officer]* of _____ *[Insert Company Name]* who is a Bidder in respect of **RFP No:PACOSO/ERP/08/2025**, for the **SUPPLY, DESIGN, IMPLEMENTATION, TESTING, COMMISSIONING AND SUPPORT OF MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC)** for Parliamentarians Non-WDT Sacco Society and duly authorized and competent to make this statement.

2. THAT I declare that I recognize that this Procurement is based on a free, fair and competitive tendering process which should not be open to abuse.

3. THAT I declare that I will not offer or facilitate, directly or indirectly, any inducement or reward to any Procuring Entity officer, their relations or business associates, in connection with this RFP for or in the subsequent performance of the contract if we are successful.

4. THAT I will not engage/has not engaged in any corrosive practice with other bidders participating in this RFP.

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

_____
[Authorized Signature]

[Insert Authorized Name]

[Insert Designation]

[Date]

FORM 5: BIDDER EXPERIENCE FORM

Assignment Name:	Location *(County/City/Town)*:
Name of Client:	Physical Address:
Clients contact person for the assignment:	Duration of assignment:
Name:	From:
Designation:	To:
Email:	
Phone:	
Description of Project Scope:	
Description of Actual services provided *(e.g. Modules, etc.)***:**	
Software and Version deployed:	
Unique Value Proposition *(Innovative solution/idea in the project)***:**	
Any other Useful Information of the Project:	