



**REQUEST FOR PROPOSAL FOR  
SACCO INTEGRATED MANAGEMENT INFORMATION SYSTEM.**

**NATCON Sacco Ltd  
KCB Towers, 9<sup>th</sup> Floor, Kenya Road, Upper Hill  
P. O. Box 21046 – 00100, NAIROBI  
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**Tender No. NATCON/T/001/2018-2019**

***(RESERVED FOR YOUTH, WOMEN AND PERSONS WITH DISABILITIES-  
AGPO GROUP)***

**CLOSING MONDAY 25<sup>TH</sup> MARCH, 2019 AT 11.00AM**

**MARCH 2019.**

## SECTION I – INVITATION TO TENDER

Tender REF No. NATCON/T/001/2018-2019

Date: 8<sup>th</sup> March 2019

### Tender name: TENDER FOR PROVISION OF A SACCO INTEGRATED MANAGEMENT INFORMATION SYSTEM

- 1.1. The NATCON SACCO is a savings and credit society for National Construction Authority (NCA) staff. NCA is a State Corporation established under the National Construction Authority Act, 2011, with the responsibility to oversee the construction industry and coordinate its development.
- 1.2. NATCON Sacco invites sealed tenders from eligible AGPO candidates for provision of a Sacco Integrated Management Information System.
- 1.3. Interested eligible candidates may obtain further information from and inspect the tender documents at the NATCON Sacco office, situated at the National Construction Authority Headquarters on 9th Floor, KCB Towers, upper Hill during normal working hours.
- 1.4. The document may be downloaded from NCA website: [www.nca.go.ke](http://www.nca.go.ke) free of charge. Bidders who download the tender document must arrange to register with **NATCON Sacco** at [natconsacco@nca.go.ke](mailto:natconsacco@nca.go.ke) the company name, postal, physical, email and telephone address for the purposes of receiving any further tender clarifications and/or addendums if need be.
- 1.5. Bidders must sequentially number/paginate/serialize the tender document in all pages including all attachments.
- 1.6. Prices quoted should be net inclusive of all taxes and delivery costs, must be expressed in Kenya shillings and shall remain valid for a period of (120) days from the closing date of the tender.
- 1.7. Interested bidders shall be required to submit preliminary/mandatory documents and completed tender documents (one original and copy) to be enclosed in plain sealed envelope.

The envelope to be clearly marked “**TENDER FOR PROVISION OF SACCO INTEGRATED MANAGEMENT INFORMATION SYSTEM**” and the tender number be deposited in the tender box provided at 9<sup>th</sup> Floor, KCB Towers or be addressed and posted to;

**The Chairman,  
NATCON Sacco,  
KCB Towers, 9<sup>th</sup>Floor, Kenya Road, Upper Hill  
P O Box 6740–00100, NAIROBI.**

- 1.8. ***Bulky Tenders*** that do not fit into the tender box are to be submitted at the Sacco Reception located on the 9th Floor, KCB Towers, Kenya Road, Upper Hill, Nairobi.  
So as to be received on or before **Monday 25<sup>th</sup> March, 2019 at 11.00 a.m.**  
*Late submissions shall automatically be disqualified whatever the circumstances*
- 1.9. Tenders will be opened immediately thereafter in the presence of the tenderer’s representatives who choose to attend at NCA Boardroom on 9<sup>th</sup> Floor KCB Towers Upper Hill.

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## **SECTION II INSTRUCTIONS TO TENDERERS**

### **2.1 Eligible tenderers**

- 2.1.1. This Invitation to tender is open to all tenderers eligible as described in the instructions to tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2. The procuring entity's employees, committee members, board members and their relative (spouse and children) are not eligible to participate in the tender unless where specially allowed under section 131 of the Act.
- 2.1.3. Tenderers shall provide the qualification information statement that the tenderer (including all members, of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring entity to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.
- 2.1.4. Tenderers involved in corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

### **2.2 Cost of tendering**

- 2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and the procuring entity, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.
- 2.2.2 The price to be charged for the tender document shall not exceed Kshs.1,000/=
- 2.2.3 The procuring entity shall allow the tenderer to review the tender document free of charge before purchase.

### **2.3 Contents of tender documents**

- 2.3.1. The tender document comprises of the documents listed below and addenda issued in accordance with clause 6 of these instructions to tenders
  - i) Instructions to tenderers
  - ii) General Conditions of Contract
  - iii) Special Conditions of Contract
  - iv) Schedule of Requirements
  - v) Details of service
  - vi) Form of tender
  - vii) Price schedules
  - viii) Contract form
  - ix) Confidential business questionnaire form
  - x) Tender security form
  - xi) Performance security form
  - xii) Principal's or manufacturers authorization form
  - xiii) Declaration form
- 2.3.2. The Tenderer is expected to examine all instructions, forms, terms, and specifications in the tender documents. Failure to furnish all information required by the tender documents or to

Submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

## **2.4 Clarification of Documents**

- 2.4.1. A prospective candidate making inquiries of the tender document may notify the Procuring entity in writing or by post, fax or email at the entity's address indicated in the Invitation for tenders. The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives no later than three (3) days prior to the deadline for the submission of tenders, prescribed by the procuring entity. Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all prospective tenderers who have received the tender documents"
- 2.4.2. The procuring entity shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender

## **2.5 Amendment of documents**

- 2.5.1. At any time prior to the deadline for submission of tenders, the Procuring entity, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing an addendum.
- 2.5.2. All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.
- 2.5.3. In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, the Procuring entity, at its discretion, may extend the deadline for the submission of tenders.

## **2.6 Language of tender**

- 2.6.1. The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and the Procuring entity, shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

## **2.7 Documents Comprising the Tender**

The tender prepared by the tenderer shall comprise the following components:

- (a) ) A Tender Form and a Price Schedule completed in accordance with paragraph 9, 10 and 11 below.
- (b) Documentary evidence established in accordance with Clause 2.11 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;
- (c) Tender security furnished is in accordance with Clause 2.12
- (d) Confidential business questionnaire

## **2.8 Form of Tender**

2.8.1 The tenderers shall complete the Form of Tender and the appropriate Price Schedule furnished in the tender documents, indicating the services to be performed.

## **2.9 Tender Prices**

2.9.1 The tenderer shall indicate on the Price schedule the unit prices where applicable and total tender prices of the services it proposes to provide under the contract.

2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable:

2.9.3 Prices quoted by the tenderer shall remain fixed during the term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.22.

2.9.4 Contract price variations shall not be allowed for contracts not exceeding one year (12 months)

2.9.5 Where contract price variation is allowed, the variation shall not exceed 10% of the original contract price.

2.9.6 Price variation requests shall be processed by the procuring entity within 30 days of receiving the request.

## **2.10 Tender Currencies**

2.10.1 Prices shall be quoted in Kenya Shillings unless otherwise specified in the appendix to in Instructions to Tenderers

## **2.11 Tenderers Eligibility and Qualifications.**

**2.11.1** Pursuant to Clause 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if its tender is accepted.

2.11.2 The documentary evidence of the tenderers qualifications to perform the contract if its tender is accepted shall establish to the Procuring entity's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

## **2.12 Tender Security**

2.12.1 The tenderer shall furnish, as part of its tender, a tender security for the amount and form specified in the Invitation to tender.

2.12.2 The tender security shall be in the amount not exceeding 2 per cent of the tender price.

2.12.2 The tender security is required to protect the Procuring entity against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7

2.12.3 The tender security shall be denominated in a Kenya Shillings or in another freely convertible currency and shall be in the form of:

- a) A bank guarantee.
- b) Cash.

c) Such insurance guarantee approved by the Authority.

d) Letter of credit

2.12.4 Any tender not secured in accordance with paragraph 2.12.1 and 2.12.3 will be rejected by the Procuring entity as non-responsive, pursuant to paragraph 2.20

2.12.5 Unsuccessful tenderer's security will be discharged or returned as promptly as possible as but not later than thirty (30) days after the expiration of the period of tender validity prescribed by the procuring entity.

2.12.6 The successful tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.29, and furnishing the performance security, pursuant to paragraph 2.30.

2.12.7 The tender security may be forfeited:

(a) If a tenderer withdraws its tender during the period of tender validity specified by the procuring entity on the

Tender Form; or

(b) In the case of a successful tenderer, *if* the tenderer fails:

(i) to sign the contract in accordance with paragraph 30

**or** (ii) to furnish performance security in accordance with paragraph 31.

(c) If the tenderer rejects, correction of an error in the tender.

## **2.13 Validity of Tenders**

2.13.1 Tenders shall remain valid for 120 days or as specified in the invitation to tender after date of tender opening prescribed by the Procuring entity, pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the Procuring entity as nonresponsive.

2.13.2 In exceptional circumstances, the Procuring entity may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer may refuse the request without forfeiting its tender security. A tenderer granting the request will not be required nor permitted to modify its tender.

## **2.14 Format and Signing of Tender**

2.14.1 The tenderer shall prepare two copies of the tender, clearly / marking each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern.

2.14.2 The original and all copies of the tender shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for unamended printed literature, shall be initialed by the person or persons signing the tender.

2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person or persons signing the tender.

## 2.15 Sealing and Marking of Tenders

2.15.1 The tenderer shall seal the original and each copy of the tender in separate envelopes, duly marking the envelopes as “ORIGINAL” and “COPY.” The envelopes shall then be sealed in an outer envelope.

The inner and outer envelopes shall:

(a) be addressed to the Procuring entity at the address given in the invitation to tender

(b) bear, tender number and name in the invitation to tender and the words: “DO NOT OPEN BEFORE **Monday 25<sup>th</sup> March, 2019 at 11.00 a.m.**”

2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared “late”. —

2.15.4 If the outer envelope is not sealed and marked as required by paragraph 2.15.2, the Procuring entity will assume no responsibility for the tender’s misplacement or premature opening.

## 2.16 Deadline for Submission of Tenders

2.16.1 Tenders must be received by the Procuring entity at the address Specified under paragraph 2.15.2 no later than **Monday 25<sup>th</sup> March, 2019 at 11.00 a.m.** The procuring entity may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 6, in which case all rights and obligations of the procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.16.2 Bulky tenders which will not fit in the tender box shall be received by the procuring entity as provided for in the appendix.

## 2.17 Modification and withdrawal of tenders

2.17.1 The tenderer may modify or withdraw its tender after the tender’s submission, provided that written notice of the modification, including substitution or withdrawal of the tender’s is received by the procuring entity prior to the deadline prescribed for the submission of tenders.

2.17.2 The Tenderer’s modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of paragraph 2.15. A withdrawal notice may also be sent by cable, but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.

2.17.3 No tender may be modified after the deadline for submission of tenders.

2.17.4 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity specified by the tenderer on the Tender Form. Withdrawal of a tender during this interval may result in the Tenderer’s forfeiture of its tender security, pursuant to paragraph 2.12.7.

- 2.17.5 The procuring entity may at any time terminate procurement proceedings before contract award and shall not be liable to any person for the termination.
- 2.17.6 The procuring entity shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

## **2.18 Opening of Tenders**

- 2.18.1 The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, at **Monday 25<sup>th</sup> March, 2019 at 11.00 a.m.** and in the location specified in the invitation to tender. The tenderers' representatives who are present shall sign a register evidencing their attendance.
- 2.18.3 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as the Procuring Entity, at its discretion, may consider appropriate, will be announced at the opening.
- 2.18.4 The procuring entity will prepare minutes of the tender opening which will be submitted to the tenderers that signed the tender opening register and will have made the request.

## **2.19 Clarification of tenders**

- 2.19.1 To assist in the examination, evaluation and comparison of tenders the procuring entity may at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance shall be sought, offered, or permitted.
- 2.19.2 Any effort by the tenderer to influence the procuring entity in the procuring entity's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers tender.

Comparison or contract award decisions may result in the rejection of the tenderers' tender.

## **2.20 Preliminary Examination and Responsiveness**

- 2.20.1 The Procuring entity will examine the tenders to determine whether they are complete, whether any computational errors have been made, whether required securities have been furnished whether the documents have been properly signed, and whether the tenders are generally in order.
- 2.20.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected, and its tender security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.
- 2.20.3 The Procuring entity may waive any minor informality or nonconformity or irregularity in a tender which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any tenderer.
- 2.20.4 Prior to the detailed evaluation, pursuant to paragraph 23, the Procuring entity will determine the substantial responsiveness of each tender to the tender documents. For

purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations. The Procuring entity's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

2.20.5 If a tender is not substantially responsive, it will be rejected by the Procuring entity and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

## 2.21 **Conversion to a single currency**

2.21.1 Where other currencies are used, the procuring entity will convert those currencies to Kenya shillings using the selling exchange rate on the date of tender closing provided by the central bank of Kenya.

## 2.22 **Evaluation and comparison of tenders.**

2.22.1 The procuring entity will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20

2.22.2 The comparison shall be of the price including all costs as well as duties and taxes payable on all the materials to be used in the provision of the services.

2.22.3 The Procuring entity's evaluation of a tender will take into account, in addition to the tender price, the following factors, in the manner and to the extent indicated in paragraph 2.22.4 and in the technical specifications:

(a) Operational plan proposed in the tender;

(b) Deviations in payment schedule from that specified in the Special Conditions of Contract;

2.22.4 Pursuant to paragraph 2.22.3 the following evaluation methods will be applied:

### (a) ***Operational Plan.***

The Procuring entity requires that the services under the Invitation for Tenders shall be performed at the time specified in the Schedule of Requirements. Tenders offering to perform longer than the procuring entity's required delivery time will be treated as non-responsive and rejected.

### (b) ***Deviation in payment schedule.***

Tenderers shall state their tender price for the payment on a schedule outlined in the special conditions of contract. Tenders will be evaluated on the basis of this base price. Tenderers are, however, permitted to state an alternative payment schedule and indicate the reduction in tender price they wish to offer for such alternative payment schedule. The Procuring entity may consider the alternative payment schedule offered by the selected tenderer.

2.22.5 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

2.22.6 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing
- (d) Shall not be debarred from participating in public procurement.

## 2.23. **Contacting the procuring entity**

2.23.1 Subject to paragraph 2.19, no tenderer shall contact the procuring entity on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence the procuring entity in its decisions on tender evaluation tender comparison or contract award may result in the rejection of the tenderers tender.

## 2.24 **Award of Contract**

### a) **Post qualification**

2.24.1 In the absence of pre-qualification, the Procuring entity will determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer's financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, pursuant to paragraph 2.1.2, as well as such other information as the Procuring entity deems necessary and appropriate.

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the Procuring entity will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

### b) **Award Criteria**

2.24.3 Subject to paragraph 2.29 the Procuring entity will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.24.4 The procuring entity reserves the right to accept or reject any tender and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the procuring entity's action. If the procuring entity determines that none of the tenderers is responsive; the procuring entity shall notify each tenderer who submitted a tender.

2.24.5 A tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

## **2.25 Notification of award**

2.25.1 Prior to the expiration of the period of tender validity, the Procuring entity will notify the successful tenderer in writing that its tender has been accepted.

2.25.2 The notification of award will signify the formation of the Contract subject to the signing of the contract between the tenderer and the procuring entity pursuant to clause 2.29. Simultaneously the other tenderers shall be notified that their tenders have not been successful.

2.25.3 Upon the successful Tenderer's furnishing of the performance security pursuant to paragraph 31, the Procuring entity will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 2.12

## **2.26 Signing of Contract**

2.26.1 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.

2.26.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.

2.26.3 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

## **2.27 Performance Security**

2.27.1 Within thirty (30) days of the receipt of notification of award from the Procuring entity, the successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in the Performance Security Form provided in the tender documents, or in another form acceptable to the Procuring entity.

2.27.2 Failure of the successful tenderer to comply with the requirement of paragraph 2.29 or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated or call for new tenders.

## **2.28 Corrupt or Fraudulent Practices**

2.28.1 The Procuring entity requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.

2.28.2 The procuring entity will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question;

2.28.3 Further, a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public procurement in Kenya.

### **Appendix to instructions to tenderers**

The following information for procurement of services shall complement or amend the provisions of the instructions to tenderers. Wherever there is a conflict between the provisions of the instructions to tenderers and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers

<b>Instructions to tenderers</b>	<b>Particulars of appendix to instructions to tenderers</b>
2.1	The tender is open to all interested and eligible AGPO registered bidders.
2.10	Kenya Shillings
2.11	Particulars of eligibility and qualifications documents of evidence required.
2.12	Dully filled, signed & stamped Tender Securing Declaration form
2.18	Both Technical and financial proposals will be opened on the same day <b>Monday 25<sup>th</sup> March, 2019 at 11.00 a.m</b>
2.24	Particulars of post – qualification if applicable
2.27	Performance security (in form of bank guarantee) equivalent to 1% of the tender sum required Within fourteen 14 days of the receipt of notification of award

## **SECTION III: GENERAL CONDITIONS OF CONTRACT**

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## **SECTION III GENERAL CONDITIONS OF CONTRACT**

### **3.1 Definitions**

In this contract the following terms shall be interpreted as indicated:

- a) “The contract” means the agreement entered into between the Procuring entity and the tenderer as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- b) “The Contract Price” means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations.
- c) “The services” means services to be provided by the contractor including materials and incidentals which the tenderer is required to provide to the Procuring entity under the Contract.
- d) “The Procuring entity” means the organization sourcing for the services under this Contract.
- e) “The contractor” means the individual or firm providing the services under this Contract.
- f) “GCC” means general conditions of contract contained in this section
- g) “SCC” means the special conditions of contract
- h) “Day” means calendar day

### **3.2 Application**

These General Conditions shall apply to the extent that they are not superseded by provisions of other part of contract.

### **3.3 Standards**

- 3.3.1 The services provided under this Contract shall conform to the 7 standards mentioned in the Schedule of requirements

### **3.5 Patent Right's**

The tenderer shall indemnify the Procuring entity against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the services under the contract or any part thereof.

### **3.6 Performance Security**

Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish to the Procuring entity the performance security where applicable in the amount specified in Special Conditions of Contract.

- 3.6.2 The proceeds of the performance security shall be payable to the Procuring entity as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.

- 3.6.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the Procuring entity and shall be in the form of:

- a) Cash.
- b) A bank guarantee.
- c) Such insurance guarantee approved by the Authority.
- d) Letter of credit.

3.6.4 The performance security will be discharged by the procuring entity and returned to the candidate not later than thirty (30) days following the date of completion of the tenderer's performance of obligations under the contract, including any warranty obligations under the contract.

### **3.7 Inspections and Tests**

3.7.1 The Procuring entity or its representative shall have the right to inspect and/or to test the services to confirm their conformity to the Contract specifications. The Procuring entity shall notify the tenderer in writing, in a timely manner, of the identity of any representatives retained for these purposes.

3.7.2 The inspections and tests may be conducted on the premises of the tenderer or its subcontractor(s). If conducted on the premises of the tenderer or its subcontractor(s), all reasonable facilities and assistance, including access to drawings and production data, shall be furnished to the inspectors at no charge to the Procuring entity.

3.7.3 Should any inspected or tested services fail to conform to the Specifications, the Procuring entity may reject the services, and the tenderer shall either replace the rejected services or make alterations necessary to meet specification requirements free of cost to the Procuring entity.

3.7.4 Nothing in paragraph 3.7 shall in any way release the tenderer from any warranty or other obligations under this Contract.

### **3.8 Payment**

3.8.1 The method and conditions of payment to be made to the tenderer under this Contract shall be specified in SCC

### **3.9 Prices**

Prices charged by the contractor for services performed under the Contract shall not, with the exception of any Price adjustments authorized in SCC, vary from the prices by the tenderer in its tender or in the procuring entity's request for tender validity extension as the case may be. No variation in or modification to the terms of the contract shall be made except by written amendment signed by the parties.

### **3.10 Assignment**

The tenderer shall not assign, in whole or in part, its obligations to perform under this contract, except with the procuring entity's prior written consent.

### **3.11 Termination for Default**

The Procuring entity may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the tenderer, terminate this Contract in whole or in part:

- a) if the tenderer fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring entity.

- b) If the tenderer fails to perform any other obligation(s) under the Contract. if the tenderer, in the judgment of the Procuring entity has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

In the event the Procuring entity terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those undelivered, and the tenderer shall be liable to the Procuring entity for any excess costs for such similar services.

### **3.12 Termination of insolvency**

The procuring entity may at the anytime terminate the contract by giving written notice to the contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not produce or affect any right of action or remedy, which has accrued or will accrue thereafter to the procuring entity.

### **3.13 Termination for convenience**

- 3.13.1 The procuring entity by written notice sent to the contractor may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the procuring entity convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.
- 3.13.2 For the remaining part of the contract after termination the procuring entity may elect to cancel the services and pay to the contractor on agreed amount for partially completed services.

### **3.14 Resolution of disputes**

The procuring entity's and the contractor shall make every effort to resolve amicably by direct informal negotiations any disagreement or dispute arising between them under or in connection with the contract.

If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

### **3.15 Governing Language**

The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties, shall be written in the same language.

### **3.16 Force Majeure**

The contractor shall not be liable *for* forfeiture of its performance security, or termination for default if and to the extent that it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

### **3.17 Applicable Law.**

The contract shall be interpreted in accordance with the laws of Kenya unless otherwise specified in the SCC

**3.18 Notices**

Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by fax or E-mail and confirmed in writing to the other party's address specified in the SCC

A notice shall be effective when delivered or on the notices effective date, whichever is later.

## SECTION IV SPECIAL CONDITIONS OF CONTRACT

- 4.1 Special conditions of contract shall supplement the general conditions of contract, wherever there is a conflict between the GCC and the SCC, the provisions of the SCC herein shall prevail over those in the GCC.
- 4.2 Special conditions of contract with reference to the general conditions of contract.

<b>General conditions of contract reference</b>	<b>Special conditions of contract</b>
3.6	Performance security equivalent to 1% of tender sum is required.
3.6.3	N/A
3.8	Payments shall be made after delivery and installation of licenses.
3.9	No price adjustments allowed
3.14	In case of a dispute between the service provider and the employer, the same shall be resolved amicably between the parties in the first instance failure to which the dispute shall be referred for arbitration as per provisions of the Arbitration Act of 1995 before a single arbitrator to be agreed on by the parties and in failure of such an agreement by the Chairperson for the time being of the chartered institute of Arbitrators Kenya branch and any award given shall be final
3.17	Laws of Kenya
3.18	<b>Chairman, Natcon Staff Sacco P O Box 21046-00100 Nairobi</b>

**SECTION V:**

**1.0 MANDATORY EVALUATION CRITERIA PRELIMINARY**

**EVALUATION (MANDATORY REQUIREMENTS)**

<b>No.</b>	<b>Criteria</b>	<b>Yes/ No</b>
1.	Copy of certificate of incorporation/Registration	
2.	Copy of current valid tax compliance certificate	
3.	Certified Valid AGPO certificate	
4.	Dully filled, signed & stamped Tender Securing Declaration form (Must attach AGPO Certificate in ICT consultancy to support it)	
5	A valid Single business permit from County Government for 2019	
6	Duly filled, signed and stamped form of tender	
7	Dully filled, signed and stamped Confidential Business Questionnaire	
8	Duly filled, signed and stamped Self Declaration Form	
9	Duly filled, signed and stamped Anti-Corruption Declaration form	
10	Bidder's full compliance to the Terms of Reference	
11	Authority Letter allowing NATCON Sacco to seek references from the tenderer's clients.	
12	Audited accounts for the last three years (2015, 2016 & 2017)	
13.	Must provide one original and one copy of the Tender document which MUST be sequentially Paginated/serialized/Numbered on each page including all the attachments	

**NB: - Bidders must meet all the mandatory requirements to qualify for Mandatory technical evaluation.**

	Requirements	Module	Solution Required	YES/NO
1.	Members Management	Member Master Record file:	<ul style="list-style-type: none"> <li>i. The System will generate a member Number that will be the unique identifier for a member and will be used to reference to the deposits, loans and guarantor ship and all other member related activities.</li> <li>ii. The following member details will be captured in the member management module; <ul style="list-style-type: none"> <li>a) Unique Member number.</li> <li>b) Title</li> <li>c) Full name(s) as per the National Identity Card/Passport and or Birth Certificate</li> <li>d) Date of birth.</li> <li>e) ID/Passport Number and Staff Payroll Number</li> <li>f) KRA PIN</li> <li>g) Postal, Current and permanent/ home addresses.</li> <li>h) Occupation.</li> <li>i) Physical Address- region, county, constituency, town, street, building, floor.</li> <li>j) Emails-Personal and Office</li> <li>k) Telephone contacts- office landline, office cell and personal cell.</li> <li>l) Gender.</li> <li>m) Passport photo</li> <li>n) Duty Station</li> <li>o) Next of Kin detail as per the above criteria</li> </ul> </li> <li>iii. The system should highlight mandatory fields that must be filled when registering. E.g. Identification number, phone records,</li> <li>iv. The system should have alerts for membership on such criteria as. <ul style="list-style-type: none"> <li>a) Dormancy.</li> <li>b) Inactive.</li> <li>c) Special events e.g. birthdays, holidays etc.</li> </ul> </li> <li>v. The system should allow for direct communication to all or part of the membership through SMS or emails.</li> <li>vi. The system should be able to detect and prevent double registration of a member based on a key parameter like ID number.</li> <li>vii. The system should be able to send to all or categories of or selected members different statements e.g. deposits, loans, updates, holiday savings on a click using the preset contacts on the member register.</li> <li>viii. The system should allow a user to include advisory or a note to a member and a journal of communication and other important matters relating to the member linking to the DMS.</li> <li>ix. The system should allow for periodic updating of the members contact details and alert the system administrator whenever a member details are due for updating.</li> </ul>	

			<ul style="list-style-type: none"> <li>x. The system should be able to generate monthly alerts and send to members whose monthly minimum contribution falls due and are not paid.</li> <li>xi. The system should generate a report on all entrance fee paid for a particular period.</li> </ul>	
2.	Member Transactions	Loan Management Module	<ul style="list-style-type: none"> <li>i. This module should integrate seamlessly with other modules in the system.</li> <li>ii. Should be possible through this module to receive, apply, appraise, endorse, track, monitor and evaluate member's transactions, and connect to the DMS source of documents.</li> <li>iii. Should allow for guarantors to accept and state amount to guarantee before loan processing.</li> <li>iv. It should be able to generate number of loans guaranteed by the applicant and their statuses.</li> <li>v. Should also generate number of loans guaranteed by guarantors and their statuses.</li> <li>vi. The system should generate a loan application number in this format. Year/Month/Loan type code and loan no e.g. 20181000001</li> <li>vii. The module should be able to generate an automated electable SMS/email alert as the loan is processed. <ul style="list-style-type: none"> <li>a) When an application is received inform the borrower and the timelines expected.</li> <li>b) Inform the guarantors to a loan of the extent of their guarantee.</li> <li>c) Inform the borrower when the loan is approved and any fees payable before disbursement.</li> <li>d) Inform the borrower when funds are disbursed.</li> </ul> </li> <li>viii. The system should provide for a maker, checker and approver in all loan processes.</li> <li>ix. The system should allow for a full loan approval up to payment through the system. Once a loan is fully approved the system should be able to notify management committee of pending payments from credit committee.</li> <li>x. The system should allow for an online approval by credit committee and disbursement of funds by the signatories.</li> <li>xi. The system should generate the following reports: <ul style="list-style-type: none"> <li>a) Loans applied in a particular period.</li> <li>b) Loans approved in a particular period and the amount approved.</li> <li>c) Loans issued/pending (full/partial) in a particular period.</li> </ul> </li> </ul>	

			<p>d) Loans rejected/deferred citing reason for such.</p> <p>e) The system should generate an appraisal report.</p> <p>f) Relevant reports should bear makers/checkers/approvers/authorizers/ with timestamps. .</p> <p>g) Loans balances as per member and per loan at a given date.</p> <p>h) Loans due for payment on a given date.</p> <p>i) Loan repayment schedule.</p> <p>j) Loans clearance report.</p> <p>k) Loan discharge letter.</p> <p>l) The system should be able to generate defaulters report in periods/ days/ months.</p> <p>m) The loans projected/actual report.</p> <p>n) Total loans collected in a period.</p> <p>xii. The system allows addition/modification of new loan products/parameters.</p> <p>xiii. The System should support early repayment and lump sum loan repayment.</p> <p>xiv. The system should be able to calculate interest charged on loans products on monthly basis and allow for user to select a particular method.</p> <p>xv. The system should support loan rescheduling based on Credit policy.</p> <p>xvi. The system should be able to generate an appraisal report clearly summarizing the entire appraisal requirement and their statuses for ease of approval.</p> <p>xvii. The system should allow for administration rights to configure loan products as per credit policy e.g loan limits or particular products and or amounts.</p> <p><b><u>Loan recovery management.</u></b></p> <p>i. The system should have a loan recovery management method.</p> <p>ii. Allow for direct credits.</p> <p>iii. The system should indicate loans whose recovery is being done at the check off and support importation from the check off source, calculate and distribute interest and principal automatically and update into respective members accounts.</p> <p>iv. A journal of actions taken should be therefore be visible.</p>	
3.		Members Account/Ledger	<p>i. Ability to support bulk import from check off system and update member accounts respectively.</p> <p>ii. Supports different contribution types</p> <p>iii. Support bank deposits.</p> <p>iv. The module should update member savings, shares, and sink fund, loan, and dividend ledgers respectively.</p> <p>v. Generate Specific reports for all types of member related ledgers.</p>	

4.	Risk Management	Guarantors/Security Management.	<p><b><u>Guarantors Management.</u></b></p> <ul style="list-style-type: none"> <li>i. Tracking of guarantors, the loaned and the amount they have guaranteed is as critical as approving the loans.</li> <li>ii. The system should allow a member to guarantee a maximum of defined number of loans e.g 3 loans or as per agreed matrix.</li> <li>iii. The system should allow for release and replacement of a loan guarantee.</li> <li>iv. Provide an algorithm of managing liability a member can have as stipulated by the Sacco to avoid over guaranteeing.</li> <li>v. The system should only allow a subsequent guarantee if the guarantor loan account or any of the previous accounts guaranteed are not in arrears.</li> <li>vi. The system should notify the guarantors any moment their shares are tied to guaranteeing a loan on sms/email. This should be integrated on loan application module.</li> <li>vii. The System should also provide a method of calculating defaulted loans charges, offsetting from loanee account and apportioning any balance to guarantors in ratio of their guarantee and recover.</li> <li>viii. Ability to release the amount guaranteed as the borrower repays the loan.</li> </ul>	
5.	Accounting	Members Personal Accounts	<ul style="list-style-type: none"> <li>i. This module should manage all members transactions related to Accounting, Payments and Receipts. It should provide a means of processing and extraction of the information relating to member's transactions in a precise, accurate and effective manner of extracting and displaying or printing the same for analysis and decision making process.</li> <li>ii. Member payments should be received in the following order; <ul style="list-style-type: none"> <li>a) Deposits</li> <li>b) Interest</li> <li>c) Loan principal.</li> <li>d) Share capital</li> <li>e) Loan application charges</li> <li>f) Insurance fee</li> <li>g) Entrance fee</li> <li>h) Loan scheduling fees</li> <li>i) Bank charges</li> <li>j) Others</li> </ul> </li> <li>iii. Member receipts should indicate balances of. <ul style="list-style-type: none"> <li>a) Total deposits</li> <li>b) Outstanding loan balance</li> <li>c) Share capital</li> <li>d) Any Loan Arrears</li> <li>e) Memo of any applicable relevant communication.</li> </ul> </li> </ul>	

			<ul style="list-style-type: none"> <li>f) Authentication number</li> <li>g) Person remitting</li> <li>k) Any other (Memo for narration)</li> <li>l) Others.</li> </ul> <ul style="list-style-type: none"> <li>iv. The system should produce an acknowledgment for payments received and not yet posted to the bank statement. Eg. Cheques</li> <li>v. The system should be able to alert when a dormant/inactive member transacts.</li> <li>vi. The system should be able to compute the interest earned on deposits, dividends on shares and interest on loans.</li> <li>vii. The system should be able to automatically transfer or allocate members deposit to share capital when member deposits with provided share capital.</li> <li>viii. The system should have capacity to enforce minimum contributions as per Sacco policy(for instance all members with loans should contribute at least 0.25% of the loan advanced as monthly deposits contribution)</li> <li>ix. The system should have the ability to generate different statements for each saving product, loans and even send through email.</li> <li>x. The system should have the ability to link directly with the bank and update payment made through the bank and mobile money.</li> <li>xi. The system should be able to give within periods total collections on; <ul style="list-style-type: none"> <li>a) Deposits</li> <li>b) Loan repayments</li> <li>c) Interest paid</li> <li>d) Other collections like loan clearance charges, lump sum charges etc.</li> </ul> </li> <li>i.</li> </ul>	
6.		Cash Book / Bank Reconciliation Management	<ul style="list-style-type: none"> <li>i. The system should not allow the person who does posting to be the same person to reconcile.</li> <li>ii. Cash Book/ bank management should enable the user track all payments and receipts.</li> <li>iii. Authentication reference should be available for all transactions and viewed on the reconciling window.</li> <li>iv. It should be possible to perform automated bank reconciliation for multiple bank accounts with authorised human intervention.</li> <li>v. Reconcile the bank account with the statements generated from the system.</li> <li>vi. Allow flexibility for such reconciliation to be done either weekly, daily, monthly etc.</li> <li>vii. The system should automatically produce a reconciliation report at the end of the reconciliation period.</li> <li>viii. The system should indicate not yet reconciled items appearing on the member statement.</li> </ul>	

			<ul style="list-style-type: none"> <li>ix. The system should allow the cashbook to have bank reconciliation capabilities where un-reconciling transactions (unmarked transactions) can be identified by type (i.e. un-presented cheques, un-posted bank credits/debits, disputed bank charges etc)</li> <li>x. The system should produce a summary of the bank reconciliations by bank account with the totals summarised in the base currency(in case of multiple currency transactions)</li> <li>xi. The system should be linked to e-banking software to facilitate bank transfers and loading of bank statement transactions.</li> <li>xii. There should be a maker checker and approver.</li> </ul>	
7.		<b>Budgets &amp; Budgetary Controls</b>	<ul style="list-style-type: none"> <li>i. The budgeting functionality should be inbuilt within the General Ledger.</li> <li>ii. Using the budgetary interface, the solution should be able to allow capturing the budgets at the start of the year.</li> <li>iii. Each item in the budget should be linked to a particular ledger.</li> <li>iv. Refer to our budget and management report.</li> </ul>	
8.		<b>General Ledger</b>	<ul style="list-style-type: none"> <li>i. This aspect and module should integrate seamlessly with other subsidiary modules and capture all necessary details for transactions. As a result it should be possible through this module to drill to the sub ledgers and source documents.</li> <li>ii. It should provide a one page / screen view of the organization's financial state and performance. i.e. chart of accounts</li> <li>iii. The authorized user should be able to add/modify General ledger accounts and classify them as required for reporting purposes in relevant financial reports.</li> <li>iv. There should also be a clear set methodology to link them to relevant Regulatory reports and audit schedules.</li> <li>v. The account codes should be categorized to enable easy identification of account types – Income; expenses; non-current assets; current assets; equity and reserves; non-current liabilities; and current liabilities.</li> <li>vi. It should be able to create subaccounts within ledgers for a department/branch/ company.</li> <li>vii. The system should have capabilities of drilling-down from summarized accounts to transaction listings.</li> <li>viii. The system of account should be group, branch and departmental based.</li> </ul>	
9.		<b>Data and System Interface</b>	<ul style="list-style-type: none"> <li>i. This should enable importation and exportation of data and connectivity from and to other systems. E.g. excel, PDF.</li> <li>ii. Customized reports will generally be available from the main system with minimal need to export for customization.</li> <li>iii. The solutions should use a standard data platform and universal development tools that enables importation and connectivity.</li> </ul>	

10.		Interest/Dividends Module	<ul style="list-style-type: none"> <li>i. The system should be able to compute the interest earned on deposits and other saving products on either pro rata basis or on year end balances and have an electable way of paying the same to the members.</li> <li>ii. It should also calculate withholding tax payable on interest and facilitate payment to tax agencies.</li> <li>iii. It should also calculate dividends payable on fully paid share capital and an electable method of paying the same to members.</li> </ul>	
11.	Security & Access	Password Management	<ul style="list-style-type: none"> <li>i. Security profiling should be comprehensive to the extent that control is limited to specific menus and users of the system.</li> <li>ii. Each user will have a unique ID and password with different levels of access.</li> <li>iii. The password should satisfy the required complexities and expire regularly.</li> <li>iv. An admin panel for managing users should be available for among other uses, user creation, assigning rights, managing passwords, etc.</li> <li>v. The system administrator should not have rights to delete/amend transactions.</li> <li>vi. The system should assign rights to specific areas/modules based on the user. E.g.</li> <li>vii. The trail should give a maximum of 3 attempts to log in.</li> <li>viii. The system should automatically lock itself and send a notice to the system administrator once the system has attempted login with incorrect credentials for 3 times.</li> <li>ix. Since the system is web based the provider should provide an elaborate means of avoiding any unauthorized access.</li> <li>x. What are the alternative means of accessing the system when there are disruptions on the internet connection?</li> </ul>	
12.	Backups / Restore	Backups / Redundancies	<ul style="list-style-type: none"> <li>i. The system should have the ability to automatically and regularly create backups.</li> <li>ii. These data stored at the website (cloud) servers for members</li> <li>iii. The backup should cover all aspects of the system.</li> <li>iv. 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.</li> <li>v. The system should have an elaborate way of restoring a backup.</li> <li>vi. The system should indicate when last a backup was taken and send an alert if a back-up has not been taken as per the scheduled time.</li> <li>vii. The system should not allow a backup with alterations made on a similar application.</li> </ul>	
13.	Web link and Web Services	Web link, Web Services and	<ul style="list-style-type: none"> <li>i. The system should offer functions for online services including members to access and view</li> </ul>	

		Web Portal	<p>their account details, account statements, Guarantors, and guaranteed loans and how they are performing, Loan eligibility status, loan application status, etc.</p> <p>ii. Where members want to update their personal details, the system should allow them to notify the Sacco through an email and the details will be updated from the office.</p> <p>iii. Give details on how you will secure the portal from unauthorized access/intrusion.</p>	
14.	Mobile Banking	M-banking	<p>i. The system should have a robust M-banking platform with the ability to offer these services either through a bank or as an independent platform approved by the Sacco.</p> <p>ii. The system should be able to post mobile transactions to the MPA without any human intervention.</p> <p>iii. The system should integrate the mobile banking with a main bank account.</p> <p>iv. It should also be able to reconcile the postings with the Bank account.</p>	
15.	Mobile App		<p>i. An android app that allow members to view their statement, apply for loans and check guarantors.</p>	
16.	Integration with Mobile money platforms		<p>i. Ability to support mobile money platforms Integration i.e. real-time processing of loans recoveries and member deposits.</p> <p>ii. Linking of Mobile money platform deposits to respective general ledger accounts.</p>	
17.	Financial Year closing.	End of year operations	<p>i. The application should have clearly defined end of year operations that close the books of accounts and prepare balances for the new financial year in all the activities in BOSA.</p> <p>a) Trial balance.</p> <p>b) Statement of comprehensive income.</p> <p>c) Balance sheet</p> <p>d) Cash flow statement</p> <p>e) Changes in equity</p>	
18.	Controls	Audit Trails	<p>i. The application should be able to log audit trails with relevant detail e.g. user names, time of logging in and out,</p> <p>ii. The audit trail should also show affected accounts.</p> <p>iii. There should be permanent records showing a trail of all activities done.</p> <p>iv. Alerts to the system administrator and user via email on any change of user.</p>	
19.		Audit Reports	<p>i. The application should also be able to produce Audit reports for exceptional transactions as defined by the Sacco.</p> <p>ii. The report should be able to give the role of the user as well as the rights that they have been given</p>	

20.	Reporting	Reports	<ul style="list-style-type: none"> <li>i. The system should be able to produce reports to be printed or saved as excel, word, web pages, and pdf files to be sent via email.</li> <li>ii. The system should be able to allow the user to customize reports by adding and removing filters.</li> <li>iii. All reports should be periodical within certain dates.</li> <li>iv. The system should allow bulk sending of reports on email.</li> </ul>	
21.		Management Reports	<ul style="list-style-type: none"> <li>i. The application should across all activities be able to produce reports that aid decision making and exceptional reports that aid auditing.</li> <li>ii. The system should show Product performance analysis reports; loans, deposits and other savings products through summaries, charts and tables.</li> </ul>	
22.		Financial Reports	<ul style="list-style-type: none"> <li>i. The application should have relevant financial reports for each activity and consolidated reports for all activities. Between certain dates. E.g. Trial Balance, Cash book, Comprehensive Income, Statement of Financial Position, budget analysis and cash flow. These should be flexible enough to produce up to daily, monthly and quarterly reports.</li> </ul>	
23.		Report Generator	<ul style="list-style-type: none"> <li>i. The application system should have an interface that allows a user to select specific fields and compile reports for office use.</li> </ul>	
24.	Internal / External Audit	Audit Schedules	<ul style="list-style-type: none"> <li>i. The application system should be able to produce audit schedules for analysis by internal and external auditors as guided by the Sacco in all activities.</li> </ul>	
25.	Manuals	Online Help	<ul style="list-style-type: none"> <li>i. The application system should have an online help facility for users to refer to for guidance in various operations.</li> <li>ii. The vendor should also provide operational manuals for training purposes and reference in all activities covering all functions in sufficient detail.</li> </ul>	
26.	Support	SLA	<ul style="list-style-type: none"> <li>i. Provide a detailed service and support agreement draft.</li> <li>ii. What are the hours of support and how does the support department operate?</li> <li>iii. Can the support be done online via online programs like Skype, team viewer etc.</li> </ul>	
<b>OVERAL RESPONSIVENESS ON TECHNICAL SPECIFICATIONS</b>				

## TECHNICAL EVALUATION:

Tenderers will be required to pass the preliminary evaluation and mandatory technical evaluation to be considered for technical evaluation.

The evaluation criteria summarized below will be used to evaluate the technical responsiveness of the tenders.

### Evaluation Criteria

	<b>EVALUATION MATRIX</b>	<b>Max Score</b>	<b>Total Scores</b>		
a)	Provide a comprehensive company profile	5			
b)	Outline a comprehensive Methodology to demonstrate Understanding of the complete scope of the assignment and how the proposed solution will achieve the requirements of the Sacco.	5			
c)	<p>Submit best practice baseline of the proposed solution and all the corresponding Process Flows, which shall constitute and Integrated Sacco Management Information System. The system should be able to incorporate all the desired, unique characteristics and improvements in the process, vouchers and reports as depicted on copies available in a file as well as are inter alia specified below.</p> <p>The system should allow for the creation and customization of independent multi-companies/subsidiaries/agencies within the same ERP framework. The multi agencies should operate on the same ERP framework but be able to run as separate entities and produce independent reports. Most versatile and scalable platforms in the market should be used. These should be compatible with MS Windows or Linux based environments with minimum requirements for specialized hardware.</p> <p>Firm <b>MUST</b> provide proof of having provided/supported such a system to at least five (5) SACCOS. (Note: Enclose signed orders, signed contracts or completion certificates). (3 marks for each).</p>	15			
d)	Bidder to provide five recommendation letters on client's letter head signed and stamped with contact name from clients provided above (2 marks for each). ( <i>NATCON may contact referees for verification</i> )	10			
e)	<table border="1"> <tr> <td>Team Leader: Professional qualifications</td> <td>Master's Degree in Relevant, field – (5 marks) and Degree in Information Technology or similar – (5 Marks)</td> </tr> </table>	Team Leader: Professional qualifications	Master's Degree in Relevant, field – (5 marks) and Degree in Information Technology or similar – (5 Marks)	10	
Team Leader: Professional qualifications	Master's Degree in Relevant, field – (5 marks) and Degree in Information Technology or similar – (5 Marks)				

	and experience	Experience in implementing at least 5 similar Projects of KSh. 1million and above over the last 5 years ( <i>provide CV in the format provided</i> )	10	
		Professional Qualification: Registered with relevant professional body. Must have at least 10 years post-registration experience implementing similar projects ( <i>shown by work experience in CV</i> )	10	
f)	Professional qualifications and experience of Two other key technical personnel	Degree in information Technology (IT) – (5 mark each)	10	
		Professional Qualification: Registered with relevant professional body Must have at least 5 years post-registration experience implementing similar projects	10	
	<ul style="list-style-type: none"> <li>• <b>For professional and academic qualification certified copies of certificates by either Commissioner of Oaths must be attached (failure to certify certificates will disqualify staff)</b></li> <li>• <b>For experience, attach CVs of proposed staff signed by CV owner failure to which staff will be disqualified</b></li> </ul>			
g)	Financial capability: Liquidity ratio for the three financial years: <ul style="list-style-type: none"> <li>• 2:1 ratio Max – 5 points</li> <li>• 1: 1 ratio Max – 2 points</li> <li>• Less – 0 point</li> </ul>		5	
	Average annual turnover for the last two years– 2.5 points for every Kshs. 5 million handled (Max - 5)		5	
h)	Bidder to provide a detailed work plan with time lines for undertaking this assignment, all staff MUST sign a letter of commitment on availability throughout assignment period		5	
	<b>TOTAL Marks</b>		<b>100</b>	

**NOTE:**

The pass mark in Technical evaluation shall be 80%. Bidders who do not score the minimum shall not proceed to Financial Evaluation.

**SECTION III: TERMS OF REFERENCE FOR PROVISION OF SACCO INTEGRATED MANAGEMENT INFORMATION SYSTEM**

**1. Preliminary**

- a. The Supplier shall take upon himself the whole risk of executing the service or delivery of the services provision in accordance with these conditions and specifications that may be applicable.
- b. The Supplier shall be liable for and keep NATCON Sacco Ltd indemnified against legal claims, loss, or proceedings for personal injury leading to death of any person or for injury or damage to property arising from the carrying out the works, other than that which may arise from the negligence, omission or default of NATCON Sacco, its servants or agents.
- c. The Supplier shall insure against liability at common law or under the relevant Workers Compensation legislation in respect of all persons employed by the Supplier and shall also insure against liability to third persons or in respect of their property in an amount satisfactory to NATCON Sacco. Evidence of current insurance should be submitted to NATCON Sacco together with copies of the policies applicable.
- d. The Supplier shall observe and comply with the provisions of all relevant Acts, Ordinances, Regulations, By-laws, orders, rules and all requirements of the government authority having jurisdiction over the service provision.

**2. Expected System Technical Specifications**

The successful bidder is expected to provide a system meeting the following requirements:

	<b>Requirements</b>	<b>Module</b>	<b>Solution Required</b>
1.	Members Management	Member Master Record file:	<ul style="list-style-type: none"> <li>xii. The System will generate a member Number that will be the unique identifier for a member and will be used to reference to the deposits, loans and guarantor ship and all other member related activities.</li> <li>iii. The following member details will be captured in the member management module;               <ul style="list-style-type: none"> <li>p) Unique Member number.</li> <li>q) Title</li> <li>r) Full name(s) as per the National Identity Card/Passport and or Birth Certificate</li> <li>s) Date of birth.</li> <li>t) ID/Passport Number and Staff Payroll Number</li> <li>u) KRA PIN</li> <li>v) Postal, Current and permanent/ home addresses.</li> <li>w) Occupation.</li> <li>x) Physical Address- region, county, constituency, town, street, building, floor.</li> <li>y) Emails-Personal and Office</li> </ul> </li> </ul>

			<p>z) Telephone contacts- office landline, office cell and personal cell.</p> <p>aa) Gender.</p> <p>bb) Passport photo</p> <p>cc) Duty Station</p> <p>dd) Next of Kin detail as per the above criteria</p> <p>xiv. The system should highlight mandatory fields that must be filled when registering. E.g. Identification number, phone records,</p> <p>xv. The system should have alerts for membership on such criteria as.</p> <p>d) Dormancy.</p> <p>e) Inactive.</p> <p>f) Special events e.g. birthdays, holidays etc.</p> <p>xvi. The system should allow for direct communication to all or part of the membership through SMS or emails.</p> <p>xvii. The system should be able to detect and prevent double registration of a member based on a key parameter like ID number.</p> <p>xviii. The system should be able to send to all or categories of or selected members different statements e.g. deposits, loans, updates, holiday savings on a click using the preset contacts on the member register.</p> <p>xix. The system should allow a user to include advisory or a note to a member and a journal of communication and other important matters relating to the member linking to the DMS.</p> <p>xx. The system should allow for periodic updating of the members contact details and alert the system administrator whenever a member details are due for updating.</p> <p>xxi. The system should be able to generate monthly alerts and send to members whose monthly minimum contribution falls due and are not paid.</p> <p>xxii. The system should generate a report on all entrance fee paid for a particular period.</p>
2.	Member Transactions	Loan Management Module	<p>xviii. This module should integrate seamlessly with other modules in the system.</p> <p>xix. Should be possible through this module to receive, apply, appraise, endorse, track, monitor and evaluate member's transactions, and connect to the DMS source of documents.</p> <p>xx. Should allow for guarantors to accept and state amount to guarantee before loan processing.</p> <p>xxi. It should be able to generate number of loans guaranteed by the applicant and their statuses.</p> <p>xxii. Should also generate number of loans guaranteed by guarantors and their statuses.</p> <p>xxiii. The system should generate a loan application number in this format. Year/Month/Loan type code and loan no e.g. 20181000001</p> <p>xxiv. The module should be able to generate an automated electable SMS/email alert as the loan is processed.</p> <p>e) When an application is received inform the borrower and the timelines expected.</p> <p>f) Inform the guarantors to a loan of the extent of their guarantee.</p> <p>g) Inform the borrower when the loan is approved and any fees payable before disbursement.</p>

			<p>h) Inform the borrower when funds are disbursed.</p> <p>xxv. The system should provide for a maker, checker and approver in all loan processes.</p> <p>xxvi. The system should allow for a full loan approval up to payment through the system. Once a loan is fully approved the system should be able to notify management committee of pending payments from credit committee.</p> <p>xxvii. The system should allow for an online approval by credit committee and disbursement of funds by the signatories.</p> <p>xxviii. The system should generate the following reports:</p> <ul style="list-style-type: none"> <li>o) Loans applied in a particular period.</li> <li>p) Loans approved in a particular period and the amount approved.</li> <li>q) Loans issued/pending (full/partial) in a particular period.</li> <li>r) Loans rejected/deferred citing reason for such.</li> <li>s) The system should generate an appraisal report.</li> <li>t) Relevant reports should bear makers/checkers/approvers/authorizers/ with timestamps. .</li> <li>u) Loans balances as per member and per loan at a given date.</li> <li>v) Loans due for payment on a given date.</li> <li>w) Loan repayment schedule.</li> <li>x) Loans clearance report.</li> <li>y) Loan discharge letter.</li> <li>z) The system should be able to generate defaulters report in periods/ days/ months.</li> <li>aa) The loans projected/actual report.</li> <li>bb) Total loans collected in a period.</li> </ul> <p>xxix. The system allows addition/modification of new loan products/parameters.</p> <p>xxx. The System should support early repayment and lump sum loan repayment.</p> <p>xxxi. The system should be able to calculate interest charged on loans products on monthly basis and allow for user to select a particular method.</p> <p>xxxii. The system should support loan rescheduling based on Credit policy.</p> <p>xxxiii. The system should be able to generate an appraisal report clearly summarizing the entire appraisal requirement and their statuses for ease of approval.</p> <p>xxxiv. The system should allow for administration rights to configure loan products as per credit policy e.g loan limits or particular products and or amounts.</p> <p><b><u>Loan recovery management.</u></b></p> <ul style="list-style-type: none"> <li>v. The system should have a loan recovery management method.</li> <li>vi. Allow for direct credits.</li> <li>vii. The system should indicate loans whose recovery is being done at the check off and support importation from the check off source, calculate and distribute interest and principal automatically and update into respective members accounts.</li> <li>viii. A journal of actions taken should be therefore be visible.</li> </ul>
3.		Members Account/Ledger	vi. Ability to support bulk import from check off system and update member accounts respectively.

			<ul style="list-style-type: none"> <li>vii. Supports different contribution types</li> <li>viii. Support bank deposits.</li> <li>ix. The module should update member savings, shares, and sink fund, loan, and dividend ledgers respectively.</li> <li>x. Generate Specific reports for all types of member related ledgers.</li> </ul>
4.	Risk Management	Guarantors/Security Management.	<p><b><u>Guarantors Management.</u></b></p> <ul style="list-style-type: none"> <li>ix. Tracking of guarantors, the loaned and the amount they have guaranteed is as critical as approving the loans.</li> <li>x. The system should allow a member to guarantee a maximum of defined number of loans e.g 3 loans or as per agreed matrix.</li> <li>xi. The system should allow for release and replacement of a loan guarantee.</li> <li>xii. Provide an algorithm of managing liability a member can have as stipulated by the Sacco to avoid over guaranteeing.</li> <li>xiii. The system should only allow a subsequent guarantee if the guarantor loan account or any of the previous accounts guaranteed are not in arrears.</li> <li>xiv. The system should notify the guarantors any moment their shares are tied to guaranteeing a loan on sms/email. This should be integrated on loan application module.</li> <li>xv. The System should also provide a method of calculating defaulted loans charges, offsetting from loanee account and apportioning any balance to guarantors in ratio of their guarantee and recover.</li> <li>xvi. Ability to release the amount guaranteed as the borrower repays the loan.</li> </ul>
5.	Accounting	Members Personal Accounts	<ul style="list-style-type: none"> <li>ii. This module should manage all members transactions related to Accounting, Payments and Receipts. It should provide a means of processing and extraction of the information relating to member's transactions in a precise, accurate and effective manner of extracting and displaying or printing the same for analysis and decision making process.</li> <li>ii. Member payments should be received in the following order; <ul style="list-style-type: none"> <li>m) Deposits</li> <li>n) Interest</li> <li>o) Loan principal.</li> <li>p) Share capital</li> <li>q) Loan application charges</li> <li>r) Insurance fee</li> <li>s) Entrance fee</li> <li>t) Loan scheduling fees</li> <li>u) Bank charges</li> <li>v) Others</li> </ul> </li> <li>xiv. Member receipts should indicate balances of. <ul style="list-style-type: none"> <li>h) Total deposits</li> <li>i) Outstanding loan balance</li> <li>j) Share capital</li> <li>k) Any Loan Arrears</li> </ul> </li> </ul>

			<ul style="list-style-type: none"> <li>l) Memo of any applicable relevant communication.</li> <li>m) Authentication number</li> <li>n) Person remitting</li> <li>w) Any other(Memo for narration)</li> <li>x) Others.</li> </ul> <ul style="list-style-type: none"> <li>xv. The system should produce an acknowledgment for payments received and not yet posted to the bank statement. Eg. Cheques</li> <li>xvi. The system should be able to alert when a dormant/inactive member transacts.</li> <li>xvii. The system should be able to compute the interest earned on deposits, dividends on shares and interest on loans.</li> <li>xviii. The system should be able to automatically transfer or allocate members deposit to share capital when member deposits with provided share capital.</li> <li>xix. The system should have capacity to enforce minimum contributions as per Sacco policy(for instance all members with loans should contribute at least 0.25% of the loan advanced as monthly deposits contribution)</li> <li>xx. The system should have the ability to generate different statements for each saving product, loans and even send through email.</li> <li>xxi. The system should have the ability to link directly with the bank and update payment made through the bank and mobile money.</li> <li>xxii. The system should be able to give within periods total collections on; <ul style="list-style-type: none"> <li>e) Deposits</li> <li>f) Loan repayments</li> <li>g) Interest paid</li> <li>h) Other collections like loan clearance charges, lump sum charges etc.</li> </ul> </li> </ul>
6.		Cash Book / Bank Reconciliation Management	<ul style="list-style-type: none"> <li>ii.</li> <li>iii. The system should not allow the person who does posting to be the same person to reconcile.</li> <li>xiii. Cash Book/ bank management should enable the user track all payments and receipts.</li> <li>xiv. Authentication reference should be available for all transactions and viewed on the reconciling window.</li> <li>xv. It should be possible to perform automated bank reconciliation for multiple bank accounts with authorized human intervention.</li> <li>xvi. Reconcile the bank account with the statements generated from the system.</li> <li>xvii. Allow flexibility for such reconciliation to be done either weekly, daily, monthly etc.</li> <li>xviii. The system should automatically produce a reconciliation report at the end of the reconciliation period.</li> <li>xix. The system should indicate not yet reconciled items appearing on the member statement.</li> <li>xx. The system should allow the cashbook to have bank reconciliation capabilities where un reconciling transactions (unmarked transactions) can be identified by type (i.e. un-presented cheques, un-posted bank credits/debits, disputed bank charges etc)</li> </ul>

			<p>xii. The system should produce a summary of the bank reconciliations by bank account with the totals summarised in the base currency(in case of multiple currency transactions)</p> <p>diii. The system should be linked to e-banking software to facilitate bank transfers and loading of bank statement transactions.</p> <p>xiv. There should be a maker checker and approver.</p>
7.		<b>Budgets &amp; Budgetary Controls</b>	<p>v. The budgeting functionality should be inbuilt within the General Ledger.</p> <p>vi. Using the budgetary interface, the solution should be able to allow capturing the budgets at the start of the year.</p> <p>vii. Each item in the budget should be linked to a particular ledger.</p> <p>viii. Refer to our budget and management report.</p>
8.		<b>General Ledger</b>	<p>ix. This aspect and module should integrate seamlessly with other subsidiary modules and capture all necessary details for transactions. As a result it should possible through this module to drill to the sub ledgers and source documents.</p> <p>x. It should provide a one page / screen view of the organization's financial state and performance. i.e. chart of accounts</p> <p>xi. The authorized user should be able to add/modify General ledger accounts and classify them as required for reporting purposes in relevant financial reports.</p> <p>xii. There should also be a clear set methodology to link them to relevant Regulatory reports and audit schedules.</p> <p>xiii. The account codes should be categorized to enable easy identification of account types – Income; expenses; non-current assets; current assets; equity and reserves; non-current liabilities; and current liabilities.</p> <p>xiv. It should be able to create subaccounts within ledgers for a department/branch/ company.</p> <p>xv. The system should have capabilities of drilling-down from summarized accounts to transaction listings.</p> <p>xvi. The system of account should be group, branch and departmental based.</p>
9.		<b>Data and System Interface</b>	<p>iv. This should enable importation and exportation of data and connectivity from and to other systems. E.g. excel, PDF.</p> <p>v. Customized reports will generally be available from the main system with minimal need to export for customization.</p> <p>vi. The solutions should use a standard data platform and universal development tools that enables importation and connectivity.</p>
10.		<b>Interest/Dividends Module</b>	<p>iv. The system should be able to compute the interest earned on deposits and other saving products on either pro rata basis or on year end balances and have an electable way of paying the same to the members.</p> <p>v. It should also calculate withholding tax payable on interest and facilitate payment to tax agencies.</p> <p>vi. It should also calculate dividends payable on fully paid share capital and an electable method of paying the same to members.</p>

11.	Security & Access	Password Management	<ul style="list-style-type: none"> <li>xi. Security profiling should be comprehensive to the extent that control is limited to specific menus and users of the system.</li> <li>xii. Each user will have a unique ID and password with different levels of access.</li> <li>xiii. The password should satisfy the required complexities and expire regularly.</li> <li>xiv. An admin panel for managing users should be available for among other uses, user creation, assigning rights, managing passwords, etc.</li> <li>xv. The system administrator should not have rights to delete/amend transactions.</li> <li>xvi. The system should assign rights to specific areas/modules based on the user. E.g.</li> <li>xvii. The trail should give a maximum of 3 attempts to log in.</li> <li>xviii. The system should automatically lock itself and send a notice to the system administrator once the system has attempted login with incorrect credentials for 3 times.</li> <li>xix. Since the system is web based the provider should provide an elaborate means of avoiding any unauthorized access.</li> <li>xx. What are the alternative means of accessing the system when there are disruptions on the internet connection?</li> </ul>
12.	Backups / Restore	Backups / Redundancies	<ul style="list-style-type: none"> <li>xiii. The system should have the ability to automatically and regularly create backups.</li> <li>ix. These data stored at the website (cloud) servers for members <ul style="list-style-type: none"> <li>x. The backup should cover all aspects of the system.</li> </ul> </li> <li>xi. 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.</li> <li>xii. The system should have an elaborate way of restoring a backup.</li> <li>xiii. The system should indicate when last a back-up was taken and send an alert if a back-up has not been taken as per the scheduled time.</li> <li>xiv. The system should not allow a backup with alterations made on a similar application.</li> </ul>
13.	Web link and Web Services	Web link, Web Services and Web Portal	<ul style="list-style-type: none"> <li>iv. The system should offer functions for online services including members to access and view their account details, account statements, Guarantors, and guaranteed loans and how they are performing, Loan eligibility status, loan application status, etc.</li> <li>v. Where members want to update their personal details, the system should allow them to notify the Sacco through an email and the details will be updated from the office.</li> <li>vi. Give details on how you will secure the portal from unauthorized access/intrusion.</li> </ul>
14.	Mobile Banking	M-banking	<ul style="list-style-type: none"> <li>v. The system should have a robust M-banking platform with the ability to offer these services either through a bank or as an independent platform approved by the Sacco.</li> <li>vi. The system should be able to post mobile transactions to the MPA without any human intervention.</li> <li>vii. The system should integrate the mobile banking with a main bank account.</li> <li>viii. It should also be able to reconcile the postings with the Bank account.</li> </ul>

15.	Mobile App		ii. An android app that allow members to view their statement, apply for loans and check guarantors.
16.	Integration with Mobile money platforms		iii. Ability to support mobile money platforms Integration i.e. real-time processing of loans recoveries and member deposits. iv. Linking of Mobile money platform deposits to respective general ledger accounts.
17.	Financial Year closing.	End of year operations	ii. The application should have clearly defined end of year operations that close the books of accounts and prepare balances for the new financial year in all the activities in BOSA. f) Trial balance. g) Statement of comprehensive income. h) Balance sheet i) Cash flow statement j) Changes in equity
18.	Controls	Audit Trails	v. The application should be able to log audit trails with relevant detail e.g. user names, time of logging in and out, vi. The audit trail should also show affected accounts. vii. There should be permanent records showing a trail of all activities done. viii. Alerts to the system administrator and user via email on any change of user.
19.		Audit Reports	iii. The application should also be able to produce Audit reports for exceptional transactions as defined by the Sacco. iv. The report should be able to give the role of the user as well as the rights that they have been given
20.	Reporting	Reports	v. The system should be able to produce reports to be printed or saved as excel, word, web pages, and pdf files to be sent via email. vi. The system should be able to allow the user to customize reports by adding and removing filters. vii. All reports should be periodical within certain dates. viii. The system should allow bulk sending of reports on email.
21.		Management Reports	iii. The application should across all activities be able to produce reports that aid decision making and exceptional reports that aid auditing. iv. The system should show Product performance analysis reports; loans, deposits and other savings products through summaries, charts and tables.
22.		Financial Reports	ii. The application should have relevant financial reports for each activity and consolidated reports for all activities. Between certain dates. E.g. Trial Balance, Cash book, Comprehensive Income, Statement of Financial Position, budget analysis and cash flow. These should be flexible enough to produce up to daily, monthly and quarterly reports.
23.		Report Generator	ii. The application system should have an interface that allows a user to select specific fields and compile reports for office use.

24.	Internal / External Audit	Audit Schedules	ii. The application system should be able to produce audit schedules for analysis by internal and external auditors as guided by the Sacco in all activities.
25.	Manuals	Online Help	iii. The application system should have an online help facility for users to refer to for guidance in various operations.  iv. The vendor should also provide operational manuals for training purposes and reference in all activities covering all functions in sufficient detail.
26.	Support	SLA	iv. Provide a detailed service and support agreement draft. v. What are the hours of support and how does the support department operate? vi. Can the support be done online via online programs like Skype, team viewer etc.

The vendor should use the most versatile and scalable platforms in the market. These should be compatible with MS Windows or Linux based environments with minimum requirements for specialized hardware.

Further, the System must address and take into consideration the following general technical aspects:

- i. **Platform Scalability.**
- ii. **Support and maintenance:**
  - a) Service Level Agreement (SLA) with penalties (On Failure to resolve issues).
  - b) Software upgrade paths
  - c) License upgrades paths (if any – please clarify)
  - d) Ability to support current and new technologies.
  - e) Notifications of scheduled change and upgrades.
  - f) Vendor Upgrades in response to changes by the regulator or government policy.
- iii. **Security Requirements – please detail the following:**
  - a) Operating System and Database plus upgrades paths.
  - b) Intrusion Prevention / Detection Systems (IPS/IDS).
  - c) Firewall used and settings available.
  - d) Annual/Quarterly/ monthly vulnerability assessment (Open to Audits by international and local ICT Consulting Firms).
  - e) Have a comprehensive password management policy.
  - f) Administrative permissions to server on root access basis for self-managed server.
- iv. **Monitoring tools – should monitor the following;**
  - a) Automating alerts in case of system failure.
  - b) Monitor system resource utilization.
- v. **Technical personnel**
  - a) Certified, qualified and experienced.
  - b) Up-to-date with the latest technological trends.

### **3. Information to be provided by NATCON Sacco**

The NATCON Sacco shall provide the successful bidder with information currently held in its data bank relating to all the Sacco members. Currently, the Sacco has slightly over 100 members with potential to reach over 1000 in the next five years. The Sacco has linkages with several other financial institutions and other relevant regulatory bodies. All information contained in the tender document is confidential. Likewise, all information included by vendors in their Tender will be treated with utmost confidentiality.

**Expected Outputs:**

Comprehensive integration of all modules

1. Accurate data capture,
2. Accurate data transmission, processing and information / report retrieval from the system,
3. A clear audit trail, and
4. Accurate reporting

**NB.**

- a) The bidder can propose more personnel to meet all the required technical skills. The qualification of the total pool of resources will be considered in the evaluation if applicable, however, the additional personnel must also meet the academic qualification, work experience and product support experience.
- b) Cut off points for the technical evaluation shall be 75 marks and bidders who shall not have attained this mark shall not proceed to the next stage of the evaluation process.
- c) NATCO reserves the right to carry out due diligence. Any false information provided will lead to automatic disqualification. The Authority will not accept and/or respond to request for clarification from bidders received 3 days before the tender opening.

**4.0 FINANCIAL EVALUATION AND AWARD CRITERIA**

The Bidder who shall be determined as the lowest quoted bidder after surpassing the minimum technical score shall be considered and recommended for award. All costs **MUST** be clearly factored in the tender sum.

**5.1 PRICE SCHEDULE OF SERVICES**

PRICING SCHEDULE			
	<b>OVERAL PROJECT NAME</b>	<b>DURATION (MONTHS)</b>	<b>LUMPSUM PRICE - VAT INCLUSIVE (KShs)</b>
1	Sacco Integrated Management Information System	12	
Total Price			
PAYMENTS SCHEDULE			
NO	PROJECT NAME	DURATION (MONTHS/DAYS)	% PAYMENT
1	On signing the contract	0	15%
2	On successful installation and functional testing	3	15%
3	On completing software tailoring and customization as per the TOR	1	20%
4	On successful data migration, and successful user acceptance testing	2	30%
5	Support & maintenance and closure	6	20%

NB: 12 Months contract period including support period

Signature of tenderer \_\_\_\_\_

*Note:* In case of discrepancy between unit price and total, the unit price shall prevail. NO HIDDEN COSTS ARE ALLOWABLE. If during contract execution it arises that there are hidden costs then contract termination will be effected.

**NOTE:** Total price in column 1 of price schedule above to be also indicated in the form of tender

## **SECTION VI: TECHNICAL PROPOSAL – STANDARD FORMS**

1. Form of Tender
2. Firm's references
3. Comments and suggestions of service provider on the Terms of Reference.
4. Team composition and task assignments
5. Format of curriculum vitae (CV) for proposed professional staff
6. Time schedule for professional personnel
7. Activity (work schedule)

All firms must submit the above forms. Where necessary, firms may make additional copies of the forms and use additional sheets of paper to enable them give complete information.

**FORM OF TENDER**

Date \_\_\_\_\_

**Tender. NATCON/T/001/2018-2019**

**The Chairman  
NATCON SACCO SOCIETY  
P O Box 21046-00100  
NAIROBI**

Gentlemen and/or Ladies:-

1. Having examined the tender documents including Addenda Nos.  
..... *[Insert numbers]*.the receipt of which is hereby duly  
acknowledged, we, the undersigned, offer to provide **SACCO integrated Management  
Information System** in conformity with the said tender documents for the sum of  
.....  
.....  
..... *(total tender amount in words and figures)* or  
such other sums as may be ascertained in accordance with the Schedule of Prices attached  
herewith and made part of this Tender.
2. We undertake, if our Tender is accepted, to provide the services/ goods at NATCON offices  
in accordance with the conditions of the tender.
3. We agree to abide by this Tender for a period of ..... [Number] days from the date  
fixed for Tender opening in the Instructions to Tenderers, and it shall remain binding upon us  
and may be accepted at any time before the expiration of that period.
4. This Tender, together with your written acceptance thereof and your notification of award,  
shall constitute a Contract between us subject to the signing of the contract by both parties.
5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2019

\_\_\_\_\_

[Signature]

\_\_\_\_\_

[In the capacity of]

Duly authorized to sign tender for an on behalf of \_\_\_\_\_

**BRIEF DESCRIPTION OF FIRM'S ABILITY TO CARRY OUT ASSIGNMENT;  
INCLUDING TECHNICAL CAPABILITIES AND RESOURCES AND EXPERIENCE**

**a) FIRM'S REFERENCES**

Using the format below, provide information on each assignment for which your firm either individually, as a corporate entity or in association, was legally contracted.

Assignment Name:	Country of assignment
Year of assignment:	
Location within country:	Professional staff provided by your firm/entity (profiles):
Name of client:	Number of staff:
Address:	Duration of assignment
Start date: Completion date:	Approximate value of services (Kshs.) or other currency
Name of Associated Consultants if any:	
Name of Senior Staff involved in consultancy and functions performed	
Description of actual services provided	

Firm's Name (for which survey was carried out):\_\_

Name and title of signatory (of that firm)\_\_\_\_\_

**FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED PROFESSIONAL STAFF  
(Tenderers may make copies as necessary and provide as much information as possible on a  
separate sheet of paper)**

Proposed Position \_\_\_\_\_

Name of Firm \_\_\_\_\_

Name of Staff \_\_\_\_\_

Profession \_\_\_\_\_

Date of Birth \_\_\_\_\_

Years with Firm \_\_\_\_\_

Nationality \_\_\_\_\_

Membership in Professional Societies: \_\_\_\_\_

Detailed Tasks Assigned \_\_\_\_\_

**Key Qualifications:**

[Give an outline of staff member's experience. Describe degree of responsibility held by staff member on relevant previous assignments and give dates and locations].

\_\_\_\_\_

**Education:**

[Summarize college/university and other specialized education of staff member, giving names of schools, dates attended and degree(s) obtained.]

\_\_\_\_\_

**Employment Record:**

[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and location of assignments.]

\_\_\_\_\_

**Certification:**

I, the undersigned, certify that these data correctly describe me, my qualifications and my experience.

\_\_\_\_\_ Date:

*[Signature of staff member]*

\_\_\_\_\_ Date:

*[Signature of authorized representative of the firm]*

Full name of staff member: \_\_\_\_\_

Full name of authorized representative \_\_\_\_\_

## CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particulars indicated in Part 1 and either Part 2 (a), 2(b) or 2(c) whichever applied to your type of business.

You are advised that it is a serious offence to give false information on this form.

<p><b>Part 1 General</b></p> <p>Business Name .....</p> <p>Location of Business Premises .....</p> <p>Plot No,..... Street/Road .....</p> <p>Postal address ..... Tel No. .... Fax Email.....</p> <p>Nature of Business .....</p> <p>Registration Certificate No.....</p> <p>Maximum value of business which you can handle at any one time – Kshs. ....</p> <p>Name of your bankers .....</p> <p>Branch.....</p>
---

	<p><b>Part 2 (a) – Sole Proprietor</b></p> <p>Your name in full.....Age.....</p> <p>Nationality.....Country of Origin.....</p> <p>Citizenship details.....</p>																									
	<p><b>Part 2 (b) – Partnership</b></p> <p>Given details of partners as follows</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 20%;">Name</th> <th style="width: 20%;">Nationality</th> <th style="width: 20%;">Citizenship details</th> <th style="width: 10%;">Shares</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>2.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>3.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>4.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table>		Name	Nationality	Citizenship details	Shares	1.	.....	.....	.....	.....	2.	.....	.....	.....	.....	3.	.....	.....	.....	.....	4.	.....	.....	.....	.....
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3.	.....	.....	.....	.....																						
4.	.....	.....	.....	.....																						
	<p><b>Part 2 (c) – Registered Company</b></p> <p>Private or Public</p> <p>State the nominal and issued capital of company</p> <p>Nominal Kshs.</p> <p>Issued Kshs.</p> <p>Given details of all directors as follows</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 20%;">Name</th> <th style="width: 20%;">Nationality</th> <th style="width: 20%;">Citizenship details</th> <th style="width: 10%;">Shares</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>2.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>3.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>4.</td> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table>		Name	Nationality	Citizenship details	Shares	1.	.....	.....	.....	.....	2.	.....	.....	.....	.....	3.	.....	.....	.....	.....	4.	.....	.....	.....	.....
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	<p>Date.....Signature of Candidate.....</p>																									

## **Service Provider's Organization and Experience**

### **A - Service Provider's Organization**

*[Provide here a brief description of the background and organization of your firm/entity and each associate for this assignment.]*

## B - Service Provider's Experience

### Relevant Assignments Carried Out in the Last Three Years That Best Illustrate Qualifications

*[Using the format below, provide information on each assignment for which your firm, and each associate for this assignment, was legally contracted either individually as a corporate entity or as one of the major companies within an association, for carrying out system implementation services similar to the ones requested under this assignment (**Attach letters of awards and completion certificates as proof of evidence**)]*

Assignment name:	Approx. value of the contract (in KShs.):
Country: Location within country:	Duration of assignment (months):
Name of Client:	Total N <sup>o</sup> of staff-months of the assignment:
Address:	Approx. value of the services provided by your firm under the contract (in current US\$ or Euro):
Start date (month/year): Completion date (month/year):	N <sup>o</sup> of professional staff-months provided by associated Consultants:
Name of associated Consultants, if any:	Name of senior professional staff of your firm involved and functions performed (indicate most significant profiles such as Project Director/Coordinator, Team Leader):
Narrative description of Project:	
Description of actual services provided by your staff within the assignment:	

Firm's Name: \_

Name and Title of Signatory: \_\_\_\_\_

## **Comments and Suggestions on the Terms of Reference and on data, services and Facilities to be provided by the Client**

### **A - On the Terms of Reference**

*[Present and justify here any modifications or improvement to the Terms of Reference you are proposing to improve performance in carrying out the assignment (such as deleting some activity you consider unnecessary, or adding another, or proposing a different phasing of the activities). Such suggestions should be concise and to the point, and incorporated in your Proposal.]*

## Team Composition and Task Assignments

<b>Professional Staff</b>				
Name of Staff	Firm	Area of Expertise	Position Assigne	Task Assigned

<b>Support Staff</b>				
Name of Staff	Firm	Area of Expertise	Position Assigned	Task Assigned

# Format of Curriculum Vitae (CV) for Proposed Professional Staff

1. **Proposed Position** [*only one candidate shall be nominated for each position*]: \_\_\_\_\_

2. **Name of Firm** [*Insert name of firm proposing the staff*]: \_\_\_\_\_

\_\_\_\_\_

3. **Name of Staff** [*Insert full name*]: \_\_\_\_\_

4. **Date of Birth:** \_\_\_\_\_ **Nationality:** \_\_\_\_\_

5. **Education** [*Indicate college/university and other specialized education of staff member, giving names of institutions, degrees obtained, and dates of obtainment*]: \_\_\_\_\_

\_\_\_\_\_

6. **Membership of Professional Associations:** \_\_\_\_\_

\_\_\_\_\_

7. **Other Training** [*Indicate significant training since degrees under 5 - Education were obtained*]: \_\_\_\_\_

\_\_\_\_\_

8. **Countries of Work Experience:** [*List countries where staff has worked in the last ten years*]: \_\_\_\_\_

\_\_\_\_\_

9. **Languages** [*For each language indicate proficiency: good, fair, or poor in speaking, reading, and writing*]: \_\_\_\_\_

\_\_\_\_\_

10. **Employment Record** [*Starting with present position, list in reverse order every employment held by staff member since graduation, giving for each employment (see format here below): dates of employment, name of employing organization, positions held.*]:

From [Year]: To [Year]: \_\_\_\_\_

Employer: \_\_\_\_\_

Positions held: \_\_\_\_\_

<p><b>11. Detailed Tasks Assigned</b></p> <p>[<i>List all tasks to be performed under this assignment</i>]</p>	<p><b>12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned</b></p> <p>[<i>Among the assignments in which the staff has been involved, indicate the following information for those assignments that best illustrate staff capability to handle the tasks listed under point 11.</i>]</p> <p>Name of assignment or project: _____</p> <p>Year: _____</p>
--	--

	Location: _____ Client: _____ Main project features: _____ Positions held: _____ Activities performed: _____
--	--

**13. Certification:**

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Signature of staff member or authorized representative of the staff]* *Day/Month/Year*

Full name of authorized representative: \_\_\_\_\_

**TENDER SECURING DECLARATION FORM**

**r.22**

*[The Bidder shall fill in this Form in accordance with the instructions indicated.]*

Date:..... *[of Bid Submission]*

Tender No.....

To: NATCON Sacco society

We, the undersigned, declare that:

1. We understand that, according to your conditions, bids must be supported by a Tender Securing Declaration.

2. We accept that we will automatically be suspended from being eligible for bidding in any contract with the Purchaser for the period of time of **One year** starting **on the date of this tender Opening** if we are in breach of our obligation(s) under the bid conditions, because we:

- (a) have withdrawn our Bid during the period of bid validity specified by us in the Bidding Data Sheet; or
- (b) having been notified of the acceptance of our Bid by the Purchaser during the period of bid validity, (i) fail or refuse to execute the Contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Tenderers.

3. We understand this Tender Securing Declaration shall expire if we are not the successful Bidder, upon the earlier of (i) our receipt of a copy of your notification of the name of the successful Bidder; or (ii) twenty-eight days after the expiration of our Bid.

4. We understand that if we are a Joint Venture, the Tender Securing Declaration must be in the name of the Joint Venture that submits the bid. If the Joint Venture has not been legally constituted at the time of bidding, the Tender Securing Declaration shall be in the names of all future partners as named in the letter of intent.

Signed: .....*[insert signature of person whose name and capacity are shown]* In the capacity of *[insert legal capacity of person signing the Bid Securing Declaration]*

Name: ..... *[insert complete name of person signing the Tender Securing Declaration]*

Duly authorized to sign the bid for and on behalf of: *[insert complete name of Bidder]*

Dated on \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ *[insert date of signing]*

**SELF-DECLARATION FORM**

Date \_\_\_\_\_

To:

**The CEO**  
**NATCON Sacco society**  
**P O Box 6740-00100**  
**Nairobi**

The tenderer i.e. (name and address) \_\_\_\_\_

\_\_\_\_\_ declare the following:

- a) Has not been debarred from participating in public procurement.
  
- b) Has not been involved in and will not be involved in corrupt and fraudulent practices regarding public procurement.

Name.....

Title.....

Signature.....

Date.....

Official Stamp.....

(To be signed by authorized representative and officially stamped)

**ANTI-CORRUPTION DECLARATION COMITMENT/ PLEDGE**

*(Sections 62 of the PPAD Act, 2015)*

I/We/Messrs.....

of Street, Building, P O Box.....

.....

Contact/Phone/E mail.....

declare that Public Procurement is based on a free and fair competitive Tendering process which should not be open to abuse.

I/We .....

declare that I/We will not offer or facilitate, directly or indirectly, any inducement or reward to any public officer, their relations or business associates, in connection with

Tender/Tender No .....

for or in the subsequent performance of the contract if I/We am/are successful.

Authorized Signature.....

Name of Signatory.....

Title of Signatory .....

Official Stamp.....

**TENDER SECURITY FORM**

Whereas .....[name of the tenderer]

(hereinafter called “the tenderer”)has submitted its tender dated.....[date of submission of tender ] for the provision of .....

[name and/or description of the services]

(hereinafter called “the Tenderer”).....

KNOW ALL PEOPLE by these presents that WE.....

Of.....having registered office at

[name of procuring entity](hereinafter called “the Bank”)are bound unto.....

[name of procuring entity](hereinafter called “the procuring entity”) in the sum of .....

for which payment well and truly to be made to the said Procuring entity, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this \_\_\_\_\_ day of 20\_\_\_\_\_.

THE CONDITIONS of this obligation are:

- 1. If the tenderer withdraws its Tender during the period of tender validity specified by the tenderer on the Tender Form; or
- 2. If the tenderer, having been notified of the acceptance of its Tender by the Procuring entity during the period of tender validity:

- (a) fails or refuses to execute the Contract Form, if required; or
- (b) fails or refuses to furnish the performance security, in accordance with the instructions to tenderers;

we undertake to pay to the Procuring entity up to the above amount upon receipt of its first written demand, without the Procuring entity having to substantiate its demand, provided that in its demand the Procuring entity will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions. This guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above date.

\_\_\_\_\_  
[signature of the bank]

*(Amend accordingly if provided by Insurance Company)*

**PERFORMANCE SECURITY FORM**

To: .....

[name of the Procuring entity]

WHEREAS.....[name of tenderer]

(hereinafter called “the tenderer”) has undertaken, in pursuance of Contract No.\_\_\_\_\_ [reference number of the contract] dated\_\_\_\_\_20\_\_\_\_to

supply.....

[Description services](Hereinafter called “the contract”)

AND WHEREAS it has been stipulated by you in the said Contract that the tenderer shall furnish you with a bank guarantee by a reputable bank for the sum specified therein as security for compliance with the Tenderer’s performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the tenderer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the tenderer, up to a total of ..... [amount of the guarantee in words and figures],

and we undertake to pay you, upon your first written demand declaring the tenderer to be in default under the Contract and without cavil or argument, any sum or sums within the limits of ..... [amount of guarantee] as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the            day of 20

\_\_\_\_\_  
Signature and seal of the Guarantors

\_\_\_\_\_  
[name of bank or financial institution]

\_\_\_\_\_  
[address]

\_\_\_\_\_  
[date]

(Amend accordingly if provided by Insurance Company)

**FORM RB 1**

**REPUBLIC OF KENYA**  
**PUBLIC PROCUREMENT ADMINISTRATIVE REVIEW BOARD**

APPLICATION NO.....OF.....20.....

BETWEEN

.....APPLICANT

AND

.....RESPONDENT (*Procuring Entity*)

Request for review of the decision of the..... (*Name of the Procuring Entity*) of .....dated the...day of .....20.....in the matter of Tender No.....of .....20...

**REQUEST FOR REVIEW**

I/We.....,the above named Applicant(s), of address: Physical address.....Fax No.....Tel. No.....Email ....., hereby request the Public Procurement Administrative Review Board to review the whole/part of the above mentioned decision on the following grounds , namely:-

- 1.
- 2.
- etc.

By this memorandum, the Applicant requests the Board for an order/orders that: -

- 1.
- 2.
- etc

SIGNED .....(Applicant)

Dated on.....day of ...../...20...

**FOR OFFICIAL USE ONLY**

Lodged with the Secretary Public Procurement Administrative Review Board on ..... day of .....20.....

**SIGNED**  
**Board Secretary**