



**REQUEST FOR PROPOSAL (RFP) FOR THE SUPPLY DESIGN,
IMPLEMENTATION, COMMISSIONING AND SUPPORT OF A
MOBILE BANKING SYSTEM.**

RFP REFERENCE NUMBER:

QS/MBS/5TH/MAY/2026

RFP Due Date:

19TH MAY 2026. 5:00pm EAT

RFP Submission:

Completed RFP documents should be sent via email to the Procurement Department through the email

dmmungai@qonasacco.com by **19th May 2026** as defined in this RFP. Kindly note that late applications will not be accepted.

Your RFP documents should be addressed to:

The Procurement Department.

Qona DT Sacco.

P.O. Box 2392-00606,

Good man plaza

Westlands

Questions/Clarification Contact:

All clarifications/questions should be sent to the Procurement Department by **12th May 2026** through email address dmmungai@qonasacco.com.

Kindly reference the tender as the email subject to your email and share your clarifications through the attached excel sheet below.

[Question and Answer Clarification Template](#)

INSTRUCTIONS TO BIDDERS

1.1. Qona Sacco invites all interested organizations to respond to our **REQUEST FOR PROPOSAL (RFP) FOR THE SUPPLY DESIGN, IMPLEMENTATION, COMMISSIONING AND SUPPORT OF A MOBILE BANKING SYSTEM.**

1.2. Further information as pertains to this tender may be obtained by emailing dmmungai@qonasacco.com during normal working hours from Monday to Friday (excluding any public or gazette holiday). All clarifications/questions should be sent to the Procurement Department by **12th May 2026** through email address dmmungai@qonasacco.com.

Kindly reference the tender as the email subject to your email and share your clarifications through the attached excel sheet below.

[Question and Answer Clarification Template](#)

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

1.4. The winning bidder shall be required to provide a performance bond of **15% of the tender price of the contract amount.**

1.5. The Technical Proposal and Financial Proposals are to be sent in together as one email Marked "**Technical Proposal**" and "**Financial Proposal**". Completed Request for Proposal documents should be sent to dmmungai@qonasacco.com to be received on or before **19th MAY 2026. 5:00pm EAT. Kindly note that late submissions will not be accepted.**

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

1.9 The tender will be addressed to:

The Procurement Department.

Qona Sacco DT.

P.O. Box 2392-00606,

Good Man Plaza 1st Floor

Westlands

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1.0 BACKGROUND

In 2001, our journey began with just 10 visionary dreamers, whose bold aspirations and dedication inspired 202 founders living testament to the power of organic human connection. Together, we have cultivated a community that thrives on shared values and collective ambition. At the heart of our mission is the first people. We are united by a vision to empower every individual to achieve their dreams and build a better tomorrow. As a digitally unique, tech-driven, community-based Society, we embrace innovation to create opportunities that truly matter.

To support its strategic objectives, respond to changing market expectations, and enhance member service delivery, the Society intends to re-engineer its digital service channels. A key priority is the implementation of a robust Mobile Banking System that provides members with a seamless, secure, and convenient way to access SACCO services anytime and anywhere, while adhering to strong security and control principles.

Accordingly, the Society is seeking consultancy services from qualified firms with proven expertise in the design, implementation, and support of Mobile Banking Systems for SACCOs and similar financial institutions.

The information contained in this document, including all appendices and attachments, is confidential and subject to the provisions of the applicable non-disclosure agreement. It should not be disclosed to any third party without the prior written consent of the Society.

Aims and Objectives

The objective of this Request for Proposal (RFP) is for the Society to select and onboard a service provider to deliver the business requirements as captured for an agreed contract period. To execute an agreement with the most qualified service provider that presents a technically and economically competitive proposal. The Service provider shall be selected according to **Best Value** as determined by the evaluation committee.

1.1 ELIGIBILITY

1. This Request for Proposal has been sent out on an open tender basis. All eligible bidders are required to respond to the Request for Proposal. The interested Bidders who are dealing in the Supply, Installation, Commissioning and Maintenance of Mobile Banking System and meeting the following requirements can respond: The bidder shall be the owner (Original Equipment Manufacturer) of the mentioned solution.

2. The Bidder shall confirm that the software solution offered shall be capable of functioning as a standalone solution or integrating with the Core Banking, and other downstream system running in the Society as well other internal and external system. The Bidder is also required to provide the interface of their software with Qona Sacco and external existing systems. The Bidder should enclose relevant documentation supporting the above outlined criteria. Below instructions should be considered and the underlying terms and conditions while quoting for the solution:

1.2 FORMAT OF REQUEST FOR PROPOSAL RESPONSE AND OTHER INFORMATION FOR BIDDERS

- The bidder shall include in their offer any additional services or items considered necessary for the successful implementation of this solution.
- The overall summary information regarding the **Supply and Implementation of Mobile Banking Solution** is given in section 2 – Scope of Work. The bidder shall include in their offer any additional services considered necessary for the successful implementation of their proposal.

1.2.1 The Technical Proposal

The Technical Proposal should contain all the relevant technical details in response to the Society requirements as outlined in section 1.1

Bidders willing to be considered for **RFP for Supply and Implementation of Mobile Banking Solution** are expected to furnish society with among others the following vital information, which will be treated in strict confidence by the society:

- Company profile - A brief background of the firm, highlighting experience, capabilities, processes and resources.
- Demonstrate capability and capacity to provide the solution as per the society requirements in section above including a detailed implementation methodology/Approach with clear timelines.
- Legal registration (e.g., Certificate of incorporation/registration, KRA PIN, Tax Compliance Certificate), Professional Affiliations (Where applicable) and Ownership Documentation.
- Relevant Licences including local and International Certifications, if applicable.
- Insurance Covers (Professional Indemnity, Employers Liability, WIBA and other applicable covers, Public Liability)

- Customer references - at least three reference sites where a similar scope of work has been successfully implemented and where the society would obtain references. (**Attach relevant recommendation letters**)
- Audited Financial Statements for the last **two (2) years**
- Curriculum Vitae (CVs) for at least **five (5) staff members**
- Management Policies - Health and Safety, Employment / Human Resource, Employee Integrity Policy, Anti-Bribery and Anti-Corruption Policy, Customer Service Policy, Corporate Social Responsibility (CSR) Policy, Waste Management Policy, Data Protection and Cyber Security Policy, Environmental Policy, Risk Management / Business Continuity Policy
- An overview of the system, and a brief description of how the solution will be deployed, installed, and transitioned into an operational system.
- A resource plan detailing the resources needed to support the implementation efforts e.g. customizing, testing, software, personnel, and implementation requirements.
- Deployment architecture and Proposed hardware
- Any other information/documents which may be considered necessary or useful for this RFP

N.B Shortlisted Bidders will be invited to make presentations of their proposed methodologies.

All bidders are expected to attach a response on each requirement line with a corresponding comment (where relevant) with either of the following responses:

- **Fully Met** - The solution fully meets the stated requirement without any modification or customization.

- **Customization** - The system requires modification/ changes to address the requirement.
- **Not Met** - The solution does not meet the stated requirement at all.

1.2.2 The Financial proposal

The bidder shall, in their offer (Financial Proposal), detail the proposed costs. A detailed Bills of Materials (must be enclosed outlining the unit costs of hardware, software as well as service components of the financial response.) Please use the Commercial Bill of Materials Attached to submit your commercial proposal.

Commercial Bill of Material

The financial proposal shall be separate clearly indicating the unit prices where applicable for carrying out the service as follows:

- a) The Financial Proposal should include a breakdown of the costing for end-to-end delivery of the solution.
- b) The Supplier shall ensure that the prices are fixed during the Original Contract Period.
- c) All costs associated with this requirement shall be included in the financial proposal.
- d) Reimbursable costs should be clearly indicated and included as part of the financial proposal.
- e) The cost should be inclusive of applicable taxes (VAT and withholding Tax etc.) and these should be clearly indicated.
- f) Cost of maintenance over a period of 3 years (mostly relates to license Annual Maintenance Cost; services support after go-live will be subject to a separate contract).
- g) Financials should include a payment schedule, which should be clearly linked to key project delivery milestones.

1.2.3 Bidders are requested to hold their proposals valid for a minimum of one hundred and twenty (120) days from the closing date for the submission. The Society will make its best efforts to arrive at a decision within this period.

1.2.4 Assuming that the Contract will be satisfactorily concluded, the bidders shall be expected to commence the assignment after the final agreement is reached.

1.2.5 The contracting arrangements shall clearly define the responsibilities and the services provided by each firm in the event of a joint venture.

1.2.6 Completed RFP documents should be sent via email to the Procurement Department through the email [**dmmungai@qonasacco.com**](mailto:dmmungai@qonasacco.com) by **19th May 2026**

1.2.7 The Society reserves the right to accept or to reject any bid, and to annul the bidding process and reject all bids at any time prior to the award of the contract, without thereby incurring any liability to any Bidder or any obligation to inform the Bidder of the grounds for its action.

1.2.8 The vendor's terms and conditions will not form part of any contract with Society in relation to this tender.

Canvassing is prohibited and will lead to automatic disqualification.

1.2.9 **Cost of bidding** The Bidder shall bear all costs associated with the preparation and submission of its bid, and the Sacco will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

1.2.10 Clarification of Bidding Document

1. All correspondence related to the contract shall be made in English.
2. All clarifications/questions should be sent to the Procurement Department by **12th May 2026** through email address dmmungai@qonasacco.com.

Kindly reference the tender as the email subject to your email and share your clarifications through the attached excel sheet below.

[Question and Answer Clarification Template](#)

3. It is the responsibility of the Bidder to obtain any further information required to complete this RFP.
4. Completed RFP documents should be sent via email to the Procurement Department through the email dmmungai@gonasacco.com by **19th May 2026**

1.2.11 Amendment of RFP Document

At any time prior to the deadline for submission of bids, the society, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment.

To allow prospective Bidders reasonable time to take any amendments into account in preparing their bids, the Society may at its sole discretion extend the deadline for the submission of bids based on the nature of the amendments.

1.2.12 Deadline for Submission of Bids

Completed RFP documents should be sent via email to the Procurement Department through the email dmmungai@gonasacco.com by **19th May 2026** . Bidders will not be able to submit proposals after the deadline.

Proposals from bidders should be submitted in two distinct parts, namely:

- "Technical Proposal"
- "Financial Proposal"

Responsiveness of Proposals

- The responsiveness of the proposals to the requirements of this RFP will be determined. A responsive proposal is deemed to contain all

documents or information specifically called for in this RFP document and referenced evaluation criteria. A bid determined not responsive will be rejected by the Sacco and may not subsequently be made responsive by the Bidder by correction of the non-conforming item(s).

- The Financial proposal shall clearly indicate the total cost of the project but should be broken down to clearly indicate the cost of Equipment, the installation & Commissioning charges, Software licenses subscription, after implementation maintenance and support charges and any other levies. Further details are given in section 1.2.2 of this RFP document. A detailed Bills of Materials (must be enclosed outlining the unit costs of hardware, software as well as service components of the financial response.) Please use the Commercial Bill of Materials Attached to submit your commercial proposal.

[Commercial Bill of Material](#)

- A two-stage procedure will be adopted by the Society for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated. Technical proposals will be evaluated based on the criteria indicated in section 3.0.
- All costs pertaining to the preparation of a proposal and negotiations of a contract shall be borne by the firms submitting proposals. Society shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- The Society reserves the right to accept or to reject any bid, and to annul the bidding process and reject all bids at any time prior to the award of the contract, without thereby incurring any liability to any Bidder or any obligation to inform the Bidder of the grounds for its action.
- **Amendment of Bidding Document:** At any time prior to the deadline for submission of bids, the society, for any reason, whether at its own

initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment.

All prospective Bidders that have received the bidding documents will be notified of the amendment in writing, and it will be binding on them. To allow prospective bidders reasonable time to take any amendments into account in preparing their bids, Society may at its sole discretion extend the deadline for the submission of bids based on the nature of the amendments.

• **Cost Structure and non-escalation**

No price escalation under this contract shall be allowed. The society shall not compensate for any costs incurred in the preparation and submission of this Request for Proposal.

• **Taxes and Incidental Costs**

The prices and rates in the financial offer will be deemed to be inclusive of all taxes (Vat, withholding tax and any applicable duties) and any other incidental costs.

- Hardware costs must be costed at DDP (Delivered Duty Paid).

Responsiveness of Proposals

The responsiveness of the proposals to the requirements of this Request for Proposal will be determined. A responsive proposal is deemed to contain all documents or information specifically called for in the Request for Proposal document. A bid determined not responsive will be rejected and may not subsequently be made responsive by the Bidder by correction of the non-conforming item(s).

Correction of Errors

Bids determined to be substantially responsive will be checked by society for any arithmetical errors. Errors will be corrected by the Society as below:

Where there is a discrepancy between the amounts in figures and in words, **the amount in words will govern**, and where there is a discrepancy between the

unit rate and the line total resulting from multiplying the unit rate by the quantity, **the unit rate as quoted will govern**. The price amount stated in the Bid will be adjusted by the Society in accordance with the above procedure for the correction of errors.

- Evaluation and Comparison of Bids

Technical proposals will be evaluated prior to the evaluation of the financial bids.

1.3 REQUIREMENT BRIEF

The RFP response is to consist of :-

✓Company profile in the following format: -

- a) A brief Introduction–summary of company history, accomplishments, and philosophy. See Annexure I
- b) Certificate of incorporation or registration see Annexure I
- c) Owners and Directors of the company submitting the RFP bid see Annexure 1
- d) Complete business address (Physical, postal, telephone and e-mail) see Annexure I
- e) General details of company personnel
- f) Number of technical personnel with relevant technical qualifications for each area of
- g) Technology/service provided, and which is pertinent to the successful implementation as per requirements of this RFP.
- h) All copies of any certificates included in the bid response should be certified as "true copy of original" else the Society May not use them in the evaluation process.
- i) Relevant reference sites with contact details where a similar solution has been implemented.

See Annexure IV

NB: Please note that this information should be included in the technical proposal of the bid. Incomplete / insufficient information will lead to disqualification of the bid.

1.4 PAYMENT TERMS

The Society's preferred Payment terms will be:

- a) **100%** on completion of two months of successful functioning. Delivery proof and installation reports shall be submitted in originals only while claiming payment in respect of orders placed.

- b) While claiming the delivery payment the bidder must submit the following documents in the original:
 - i. Bidder's signed commercial invoice

 - ii. Bidder's project completion certificate that all components, parts, sub systems, consumable for the successful implementation, commissioning and testing of the systems including basic tools for the day-to-day maintenance at site in good condition and if any shortfall is noticed during installation, commissioning and testing will be delivered free of further cost to the society.

 - iii. Proof of taxes and duties paid where applicable.

 - iv. Purchase order issued by Qona Sacco.

1.5 SUPPLY, INSTALLATION AND COMMISSIONING

The Mobile Banking Solution shall be completed within the set period as stipulated in the project plan. The installation will be deemed incomplete if any component of the solution is not delivered or may be delivered but not installed and or not operational. In such an event, the supply and installation will be termed as incomplete, and system(s) will not be accepted, and the warranty period will not commence.

1.6 ORDER CANCELLATION

The society reserves its right to cancel the purchase order at any time by assigning appropriate reasons in the event of one or more of the following reasons:

- a) Delay in delivery beyond the specified period for delivery
- b) Serious discrepancies noted in the items delivered.
- c) Breaches in the terms and conditions of the order.

1.7 SOFTWARE, DRIVERS, AND MANUALS

The bidder shall supply the necessary drawings and documents to the Society without any additional cost. The drawings and documents shall be in English.

These documents and drawings include:

- a) All general arrangement and installation drawings inclusive of installation instructions.
- b) Complete assembly drawings
- c) Operation and maintenance instruction manual and descriptive literature wherever applicable shall also be supplied.
- d) User Manuals for the application software.
- e) Technical details including connectivity diagram and the architecture of the solution.

- f) The supply of all drawings and manuals shall be completed in accordance with the completion schedule.
- g) The supply of all manuals shall be completed in accordance with the completion schedule.

1.8 WARRANTY

The entire system shall be under warranty for its proper operation, performance as specified in the tender technical specifications and shall be free from defective material and workmanship. During the said warranty period of not less than 12 months, the bidder shall without any extra cost be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship. The bidder must warrant all components, accessories, spare parts against any manufacturing defects during the warranty period. During the warranty period the bidder shall maintain the solution and repair/ replace all defective components at no extra charge to the society.

1.9 ANNUAL MAINTENANCE CHARGES

The bidder shall quote his rates per year per system for all-inclusive maintenance services after the expiry of the 12 months warranty period. All applicable taxes should be indicated accordingly. The cost of the annual maintenance quoted may have impact on evaluation of the price. The annual maintenance charges shall cover the regular maintenance of the solution, cost of the replaced parts and the manpower cost. The costs and rates shall remain firm and valid for a period of five years from the date of expiry of the warranty period. However, the Society reserves the right to review the annual maintenance contract rates periodically.

1.10 LOCAL SUPPORT

The bidder shall be capable of meeting the service and support standards as specified in this tender. Service support shall be available 24/7 at no extra cost.

1.11 ONSITE SUPPORT

The onsite support charges will be payable on call/need basis. The rate will be valid for a period of three years. Thereafter the onsite support will be decided on mutually agreeable terms.

1.12 LIABILITIES

This Request for Proposal is not an offer by the society, but an invitation for bidder responses. No contractual obligation on behalf of the whatsoever shall arise from the Request for Proposal process unless and until a formal contract is signed and executed by duly authorized officials of the Society and the bidder(s).

1.13 TRAINING

The bidder will be required to coordinate and carry out both Technical and Functional user training. The bidder will also be required to involve the society resources during installation, commissioning, and testing of the system(s). The staff will be trained in a proper operating environment and shall include apart from operations of the system, system changes/improvements/configuration, trouble shooting and routine maintenance.

1.14 PROJECT MANAGEMENT

Bidder Solution Requirements

1.1. Provide details of experience in similar implementations. Kindly attach details of similar implementations, indicating the solutions/s implemented, scope, modules, and the status of the implementation. The bidder should have had prior experience. The bidder should indicate the site, duration of the project and the number of customers supported by the solution implemented.

1.2. Provide details of at least three references where similar implementations have been successfully implemented in large organizations/banking/ financial institutions within the last three years

(attach evidence for the respective area of interest). Indicate the system integrator who implemented the solution if it was not you.

1.3. Kindly provide contact details of individuals of the reference sites mentioned above where the Society can undertake site visits.

1.4. Demonstrate in-depth capability in the application of project management techniques and methodologies employed.

1.5. The bidder should demonstrate the team's capability by indicating the number and times similar projects were undertaken by individual members of the teams and the roles undertaken. The bidder is required to provide a resource matrix highlighting critical roles.

1.6. Attach testimonials citing relevant experience of successful implementations undertaken by the member/s and the role the member/s played. (Attach evidence for the respective area of interest). Please attach detailed resumes of the listed resources. It is expected that the resources will not change until the project is fully implemented.

1.7. Evidence of certifications and registration by professional bodies for the proposed team to be involved in similar design, implementation, and support of Mobile Banking Solution.

1.8. The partner should indicate the expected costing of the solution when fully implemented. (Note: pricing should be included in the financial bid document.)

1.9. The partner is expected to provide requisite hands-on training to enable the society team to configure, manage and monitor the application post implementation and support. (Admin, technical etc.), including location and time commitment.

1.10. The bidder shall confirm their ability to mobilize resources to commence the project immediately after being issued with award letter by the society.

1.11. The bidder should have a team that can deliver the solution within stipulated time. The bidder shall provide the detailed project plan and the resource loading of the proposed project resources.

1.12. A detailed indicative project plan should be included clearly indicating expected deliverables, resources required, milestones, outcomes, and time schedules.

1.13. Ability to deliver the solution in both Agile and hybrid (Phased Approach) methodology, demonstrate application of each methodology in the implementation process.

1.14. Any dependencies and pre-requisites necessary for successful implementation should be clearly indicated, and rationale provided.

1.15. Include post implementation support (on warranty basis) capturing key service offering items. The expected post implementation support period should not be less than 12 months.

1.16. The bidder shall support the testing exercise by providing the testing strategy, test scripts, tools, and resources required to carry out this exercise. The bidder expects the following tests to be conducted during this project:

- **Unit testing** tests the minimal software component, or module. Each unit (basic component) of the software is tested to verify that the detailed design for the unit has been correctly implemented.
- **Integration testing** exposes defects in the interfaces and interaction between integrated components (modules). Progressively larger groups of tested software components corresponding to elements of the architectural design are integrated and tested until the software works as a whole.
- **Load testing** is the practice of modeling the expected usage of a software program by simulating multiple users accessing the program's services concurrently (using production-sized infrastructure and production-sized data sets).

- **System integration testing** verifies that a system is integrated to any external or third-party systems defined in the system requirements.
- **Acceptance testing (UAT)** is to be conducted by the end-user, customer, or client to validate whether or not to accept the project deliverables.
- **Security Testing.** The bidder will be required to work closely with the Society resources to carry out and sort out all security related issues. The bidder will be responsible for the resolution of all issues raised.
- **A/B testing** of different application functionalities.

▪ In addition to the above it is expected that the bidder shall apply automated test in the implementation The proposed solution complies with this requirement.

1.15 EVALUATION CRITERIA

Evaluation criteria shall include –

- a. Preliminary evaluation / mandatory requirements
- b. Technical evaluation – marks shall be awarded, and max score is 70 marks.
- c. Financial evaluation – lowest financials shall score 30 marks.
- d. Due diligence will be conducted to verify the information provided.

1.16. Mandatory requirements

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

NO.	DOCUMENTS TO BE SUBMITTED	COMPLIANCE PASS/FAIL
1.	Tender document which MUST be paginated/serialized/Numbered sequentially on all pages including attachments from the beginning of the document to the end. This includes ALL the attachments in PDF format.	
2.	Submission of a financial proposal, clearly labelled "financial proposal"	
3.	Submission of "technical proposal" form in the format provided dully filled, signed and stamped.	
4.	Power of attorney/ Authorization Letter, giving the name of person who has been authorized to submit/execute this agreement as a binding document and this person should sign all the documents related to this tender.	
5.	Confirmation of directors (CR.12) for limited companies issued by the registrar of companies - This should be the one issued within three months to the date of this tender. OR (for sole proprietor and partnership companies to provide copies of director's I.Ds)	
6.	Copy of Certificate of Incorporation/Registration with the registrar of companies.	

7.	At least one certificate from affiliated regulatory or accrediting bodies/associations (where applicable)	
8.	Submission of Valid Tax compliance certificate (Expired tax compliance certificates will not be accepted)	
9.	Dully filled, signed and stamped Confidential Business Questionnaire in the format provided. (Indicate all the directors or partners and respective shares)	
10.	Submit one year (12 months) warranty for all software to be supplied	
11.	Submit valid manufacturers authorization	
12.	Submit brochures/technical literature for the solution including Operation and maintenance instruction manual, user manuals and descriptive literature wherever applicable shall also be supplied.	
	Insurance Covers (Professional Indemnity, Employers Liability, WIBA and other applicable covers, Public Liability)	
	Customer references - at least three reference sites where a similar scope of work has been successfully implemented and where the society would obtain references. (Attach relevant recommendation letters)	
	Audited Financial Statements for the last two (2) years	
	Management Policies - Health and Safety, Employment / Human Resource, Employee Integrity Policy, Anti-Bribery and Anti-Corruption Policy,	

	Customer Service Policy, Corporate Social Responsibility (CSR) Policy, Waste Management Policy, Data Protection and Cyber Security Policy, Environmental Policy, Risk Management / Business Continuity Policy	
	Curriculum Vitae (CVs) for at least five (5) staff members	

MINIMUM SYSTEM FEATURES REQUEST

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

MEMBER ACCOUNT MANAGEMENT

The solution must provide:

a) **Balance Inquiry** – Members can check the real-time balance of their various accounts, including:

- BOSA account
- Share capital accounts
- Deposit accounts
- Loan accounts

b) **Mini and Full Statements** – Access to:

- Summary of recent transactions (last 10 transactions)
- Full statement for a specified period (downloadable as PDF)

c) **Account-to-Account Transfers** – Members can transfer funds between their own SACCO accounts:

- From dividend account to loan repayment account
- From deposit fund account to share capital account
- From BOSA to any other account

d) **Beneficiary Management** – Ability to:

- Add beneficiaries (internal and external)
- Edit beneficiary details
- Delete beneficiaries

- View saved beneficiaries

e) **Personal Information Update** – Members can:

- Update phone number
- Update email address
- Update next of kin details
- Update physical address (subject to approval)

SHARE CAPITAL AND DIVIDEND MANAGEMENT

The solution must provide:

a) **Share Trading Marketplace** – Platform for members to:

- Buy shares from other members
- Sell shares to other members
- View available shares for sale
- View share price trends

b) **Share Purchase** – Members can:

- Purchase shares directly from the SACCO
- Pay via mobile money or bank transfer
- View share purchase history

c) **Dividend Management** – Members can:

- View dividend balances
- View dividend history
- Capitalize dividends (convert to shares)
- Withdraw dividends to mobile wallet or bank account

d) **Share Valuation** – Real-time display of:

- Current share value
- Member's total share capital
- Share performance trends

FUNDS TRANSFER AND PAYMENTS

The solution must provide:

a) Deposits and Withdrawals:

- **Deposits** to SACCO accounts from:
 - M-Pesa (via STK Push)
- **Transfer** from SACCO account to:
 - M-Pesa (B2C)
 - Airtel Money (B2C)
 - Bank account (via PesaLink, EFT, RTGS)

b) Internal Transfers:

- Transfer funds to other SACCO members
- Transfer between own accounts

c) Utility Bill Payments:

- Electricity (KPLC tokens)
- Water (Nairobi Water, other water utilities)
- Cable TV (DStv, GOtv, Zuku, Startimes)
- Internet services

d) Airtime and Data Purchase:

- Top up mobile phone airtime
- Purchase data bundles
- Support for all major networks (Safaricom, Airtel, Telkom)

e) Transaction Management:

- View transaction history
- Download transaction receipts
- Dispute/query transactions
- View transaction limits
- Reversal mechanism for failed transactions

LOAN MANAGEMENT

The solution must provide:

a) Loan Application:

- Apply for various mobile loan products
- Instant loan products (with automated credit scoring)
- Short-term and long-term loans
- Real-time loan appraisal

b) Guarantor Management:

- Request guarantors via the app
- Guarantors can accept/decline guarantee requests via the app
- View guaranteed loans and obligations
- Receive notifications for guarantor requests
- Release guarantor functionality

c) Loan Status and Limit Check:

- Real-time updates on loan application status
- Outstanding loan balances
- Member's eligible loan limit based on savings and shares
- Loan product catalog (view types, interest rates, terms)

d) Loan Repayment:

- Repay loans from mobile money wallets
- Repay from SACCO account
- Repay from bank account
- View repayment schedule
- Early settlement option with accurate interest adjustment

e) Loan Management Features:

- View loan statement
- Loan top-up functionality
- Loan restructuring request
- Download loan documents

WHATSAPP BANKING MODULE

The solution must provide:

a) **WhatsApp Business API Integration** for:

- Balance inquiry
- Mini-statement delivery
- Loan application
- Airtime purchase
- Bill payment
- Account notifications

b) **Secure Authentication** for WhatsApp transactions

M-Pesa Merchant Payments

The system must allow members to perform the following transactions directly from their Sacco account:

- **Buy Goods (Till Number):** Input a merchant Till Number and Amount to settle a payment.
- **Paybill (Business Number):** Input a Business Number (Paybill), Account Number, and Amount to settle a bill (e.g., KPLC, Nairobi Water, DSTV).
- **Beneficiary Management:** Ability to save frequently used Till and Paybill numbers as "favorites" for quick access.
- **Transaction Receipt:** Instant generation of a digital receipt including the M-Pesa reference code.

OTHER ESSENTIAL FEATURES

The solution must provide:

a) **Notifications and Alerts:**

- SMS notifications for all transactions
- Push notifications for in-app activities
- Email notifications for statements
- Customizable notification preferences

b) **Security Features:**

- PIN authentication

- Biometric authentication (Fingerprint, Face ID)
- Multi-factor authentication (2FA)
- Device binding (IMSI/IMEI locking)
- Transaction encryption (end-to-end)
- Secure login
- Session timeout
- Anti-fraud mechanisms

c) Registration and Onboarding:

- User-friendly registration process for new members
- Self-service activation
- Account verification
- Terms and conditions acceptance

d) Customer Support:

- Access to support channels within the app
- Chat support
- Call support
- Email support
- FAQ section
- Ticket submission and tracking

e) Integration:

- Seamless integration with SACCO's core banking system
- Third-party systems integration (M-Pesa, Airtel Money, PesaLink, banks, bill payment platforms, CRB)
- Real-time data synchronization
- API-first architecture

f) Reporting and Analytics:

- Transaction reports
- User activity reports
- System usage reports
- Custom report builder

- Dashboard with key metrics

g) **Self-Service Features:**

- Password/PIN reset via OTP
- Update personal information
- Manage beneficiaries
- Manage notification preferences

h) **Sim-Swap check (IMSI Change check).** The solution should be able to detect when a line has been fraudulently swapped and block key transactions which could lead to loss of money.

i) **Source code escrow agreement** – The source code should be placed in an escrow during the project delivery and implementation.

Technical evaluation

The proposals shall be evaluated on their basis of responsiveness to the Terms of Reference, and will apply the basis for the evaluation criteria as follows: -

Item	Evaluation parameter and scoring criteria	Weighting Score	Total Score
1.	<p>Technical Specifications</p> <p>The solution will be evaluated on meeting the detailed technical requirements (compliance) as outlined in the technical specifications of the RFP.</p>	50 marks for full compliance as per technical requirements.	50
2.	<p>Company profile – Company should have been in existence for more than four (4) years and organizational structure documenting key management staff</p>	2 marks for each year	8
3.	<p>Technical Staff</p> <p>At least 4 key technical staff with specific qualifications and experience to install and support the solution (Submit CVs and certificates of key personnel showing areas of expertise with emphasis on the digital onboarding solution). staff qualifications should be relevant to the assignment</p>	5 marks for each key technical staff with relevant qualifications.	15
4.	<p>Past Performance</p> <p>Previous handling of 3 similar projects in the last 6 years – Provide a list of major customers where the product has been implemented successfully. (Provide contact details of</p>	5 marks for each project implemented successfully	15

	company/organization, LPO/award letter, Recommendations letters, project details, etc).		
5.	<p>Project Implementation Plans</p> <p>Comprehensive and clear project execution plan with timelines for each activity.</p> <p>(Execution plan, training plan, test plan,</p>	3 marks for each implementation plan with relevant timelines	12

	and support plan.)		
	TOTAL		100
<i>Bidders must attain a minimum of 80 points out of 100 to proceed to the next section of demonstration.</i>			

6.	<p>Demonstration on the Mobile Banking solution Selected vendors will be invited to demonstrate the capabilities and functionalities of their product in a structured setting as outlined in this RFP. as under:</p> <p>a) Vendor experience and qualifications – demonstrates experience and qualifications to assess the ability to deploy successfully in an environment similar to Qona Sacco (e.g., industry experience, implementation methodology, ability to manage implementation risks, and mitigation strategies). 5 points</p> <p>b) Functionality features – ability of the bidder to meet the society's stated business requirements and integrate into or enhance the society's business processes. Additionally, fit with our existing architecture and application landscape will be a key consideration. 5 points</p> <p>c) Technology platform – upgradable and scalable technology platform that enables stable performance and easy integration. 5 points</p>	20
	<p>d) Ease of implementation, use and support – the solution's perceived adaptability amongst the end-users (e.g., intuitive user interface, ease of deployment, ease of ongoing maintenance, local support). 5 points</p>	
TOTAL		100

Note: The pass mark to proceed for further evaluation stage shall be 70%.
Bidders must attain 70% of the total score to proceed to the financial stage.

Financial evaluation

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

- 1) Checking whether the following documents have been submitted: -
 - i. Financial proposal" form dully filled and signed.
 - ii. Price Schedule fully filled and signed.
- 2) Checking for errors
- 3) Calculate the financial proposal using the following formulae: -
Financial Score = $30 \times P_m/P$; where: -

P_m : Lowest priced financial proposal

P : Total bid price of the bid under consideration

Tender Award

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

TECHNICAL EVALUATION CRITERIA- under No.1 Technical specifications. The solution will be evaluated on meeting the detailed technical requirements (compliance) as outline in the technical specifications of the RFP.

#	Requirement Category	Detailed Specification / Requirement	Bidder Response (Met/Not Met)	Bidder's Comments / Reference Page in Proposal
1.0	Member Account Services			
1.1	Account Visibility	System must display real-time balances for all account types: BOSA, Share Capital, Deposits, Loan Accounts, and Dividend Accounts .		
1.2	Statements	Ability to view last 10 transactions (Mini-Statement) and generate/download full statements (PDF) for specific date ranges .		
1.3	Profile Management	Members must be able to update email, phone numbers, and Next of Kin details via the App (subject to OTP/Approval) .		
1.4	Beneficiaries	Ability to add, save, edit, and delete beneficiaries for frequent internal and external transfers .		
2.0	Share Capital & Trading (Critical)			
2.1	Share Marketplace	A digital platform allowing members to view shares for sale, buy shares from others, and sell their own shares to other members .		
2.2	Share Valuation	Real-time display of current share value, price trends, and the member's total share capital portfolio .		
2.3	Dividend Management	Members must be able to view dividend history, capitalize dividends to shares, or withdraw dividends to mobile wallets .		

2.4	Direct Purchase	Capability for members to purchase new share allocations directly from the SACCO via mobile money or bank transfer .		
3.0	Loan Management			
3.1	Instant Loans	Automated application, appraisal (via credit scoring logic), and instant disbursement of mobile loans .		
3.2	Guarantor Request	Applicants can request guarantors directly via the App/USSD by entering a member number or selecting from contacts .		
3.3	Guarantor Approval	Guarantors receive notifications (App/SMS) to Accept or Decline requests securely. Guarantors must view the loan details before accepting .		
3.4	Guarantor Visibility	Members can view a list of all loans they have guaranteed and their current status (active/defaulted).		
3.5	Repayment	Direct loan repayment from M-Pesa, Savings Account, or Bank Integration .		
4.0	Funds Transfer & Payments			
4.1	Mobile Money	Deposits: M-Pesa STK Push integration. Withdrawals: B2C to M-Pesa and Airtel Money .		
4.2	Bank Transfers	Integration with Pesalink or RTGS for transfers from SACCO account to any Commercial Bank account.		
4.3	Bill Payments	Integration with aggregators for KPLC (Prepaid/Postpaid), Water, Zuku/DSTV, and Internet Services .		
4.4	Airtime	Purchase airtime and data bundles for Safaricom, Airtel, and Telkom numbers .		
4.5	Merchant Payment	Pay to Till/Paybill: Ability to pay directly from SACCO account to M-Pesa Buy Goods or Paybill numbers with receipt generation .		
5.0	WhatsApp Banking Module			

5.1	Chatbot Features	Secure WhatsApp interface for Balance Inquiry, Mini-statements, Loan Applications, and Bill Payments .		
5.2	Security	Secure authentication (OTP/Session management) specifically for the WhatsApp channel.		
6.0	Security & Compliance			
6.1	Device Binding	The App must lock/bind to the user's specific device (IMSI/IMEI) to prevent unauthorized access via SIM swaps.		
6.2	Biometrics	Support for Fingerprint and Face ID login on compatible Android and iOS devices.		
6.3	Two-Factor Auth (2FA)	Mandatory OTP (SMS/Email) for high-value transactions, password resets, and new device logins.		
6.4	Data Protection	System must be fully compliant with the Kenyan Data Protection Act (encryption, data privacy, consent logs).		
7.0	System Administration			
7.1	Dashboard	Comprehensive dashboard for Sacco Staff to view transaction volumes, failed transactions, and system health status.		
7.2	Maker-Checker	All administrative actions (creating users, changing limits, reversing transactions) must follow a maker-checker workflow.		
7.3	Audit Trails	Immutable logs capturing User ID, Date, Time, IP, Device, and Action for every activity on the system .		

1.17 ON-SITE/OFFSITE (CLOUD) SOLUTION INTEGRATION

Bidder shall provide an on-site/offsite implementation team during the project analysis, low level design, implementation, and testing. The proposed solution complies with this requirement.

2.0 GENERAL CONDITIONS OF CONTRACT

2.1 INTRODUCTION

Specific terms of contract shall be discussed with the bidder whose proposal will be accepted by the Society. The resulting contract shall include but not limited to the general terms of contract as stated below from 4.2 to 4.16.

2.2 AWARD OF CONTRACT

Following the opening and evaluation of proposals, the Society will award the Contract to the successful bidder or multiple bidders whose bids have been determined to be responsive. The Society will communicate to the selected bidder its intention to finalize the draft conditions of engagement submitted earlier with his proposals. After the agreement will have been reached, the successful Bidder shall be invited for agreement and signing of the Contract Agreement to be prepared by the society in consultation with the Bidder.

2.3 APPLICATION OF GENERAL CONDITIONS OF CONTRACT

These General Conditions (sections 4.2 to 4.14) shall apply to the extent that they are not superseded by provisions in other parts of the Contract that shall be signed.

2.4 BID VALIDITY PERIOD

Bidders are requested to hold their proposals valid for One hundred and twenty (120) days from the closing date for the submission.

2.5 NON-VARIATION OF COSTS

The prices quoted for the service and subsequently agreed and incorporated into the contract shall be held fixed for the contract period.

2.6 PERFORMANCE SECURITY

The Society will require that the prospective bidder who is eventually awarded the tender(s) to execute a performance bond with a reputable Commercial Bank.

- The performance bond amount will be 15 percent (**15%**) of the total bid price before the society can issue any LPO.

- The performance bond will be valid for a minimum of **3 months**.
- Failure to comply with this requirement will void the tender award and the society at its sole discretion may award the tender to any other bidder.
- The Performance Security shall be in the form of a Bank guarantee issued by a commercial bank operating in Kenya and shall be in a format prescribed by the Society. The performance guarantee shall be submitted within **5 days** of notification of award.
- The proceeds of the Performance Security shall be payable to the society as compensation for any loss resulting from the Bidder's failure to complete its obligations under the Contract.

2. The Performance Security will be discharged by the society not later than two months following the date of completion of the Bidder's performance obligations, and the 's acceptance of the final report as specified in the contract.

2.7 DELAYS IN THE BIDDER'S PERFORMANCE

- Delivery and performance of the solution shall be made by the successful Bidder in accordance with the time schedule as per Agreement.
- If at any time during the performance of the Contract, the Bidder should encounter conditions impeding timely delivery and performance of the Solution, the Bidder shall promptly notify the in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the society shall evaluate the situation and may at its discretion extend the Bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.
- Except in the case of "force majeure" as provided in Clause 4.14, a delay by the Bidder in the performance of its delivery obligations shall

render the Bidder liable to the imposition of liquidated damages pursuant to Clause 4.8.

2.8 LIQUIDATED DAMAGES FOR DELAY

The contract resulting from this Request for Proposal shall incorporate suitable provisions for the payment of liquidated damages by the bidders in case of delays in performance of contract.

All equipment must be delivered and implemented within 6 weeks after the company issues a duly signed purchase order. Any delayed installation and commissioning of the equipment will attract a penalty of 2 percent of the cost of the purchase order value for installation for every week of late commissioning up to a maximum of 4 weeks after which the society will cancel the purchase order and blacklist the bidder for at least three years and exercise its rights under the performance bond.

Notwithstanding the provisions detailed in this section above, Society reserves the right to terminate the award at any time and take corrective measures as necessary to protect the Society interests, which interest are solely determined by the society.

2.9 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 also be in English.

2.10 APPLICABLE LAW

This agreement arising out of this Request for Proposal shall be governed by, and construed in accordance with the laws of Kenya and the parties submit to the exclusive jurisdiction of the Kenyan Courts.

2.11 BIDDER'S OBLIGATIONS

The Bidder is obliged to work closely with the Society staff, act within its own authority, and abide by directives issued by the society that are consistent with the terms of the Contract. Bidder is responsible for managing the activities of its personnel, or subcontracted personnel, and will hold itself responsible for any misdemeanors. The Bidder will not disclose the society's information it has access to, during the work, to any

other third parties without the prior written authorization of the society.

This clause shall survive the expiry or earlier termination of the contract.

2.12 THE SOCIETY'S OBLIGATIONS

In addition to providing Bidder with such information as may be required by the bidder to complete the project, the society shall,

(a) Provide the Bidder with specific and detailed relevant information concerning the project.

(b) In general, provide all information and access to society's personnel.

2.13 CONFIDENTIALITY

The parties undertake on behalf of themselves and their employees, agents and permitted subcontractors that they will keep confidential and will not use for their own purposes (other than fulfilling their obligations under the contemplated contract) nor without the prior written consent of the other disclose to any third party any information of a confidential nature relating to the other (including, without limitation, any trade secrets, confidential or proprietary technical information, trading and financial details and any other information of commercial value) which may become known to them under or in connection with the contemplated contract. The terms of this Clause shall survive the expiry or earlier termination of the contract.

2.14 FORCE MAJEURE

a) Neither Bidder nor Society shall be liable for failure to meet contractual obligations due to Force Majeure.

b) Force Majeure impediment is taken to mean unforeseen events, which occur after signing the contract with the successful bidder, including but not limited to strikes, blockade, war, mobilization, revolution or riots, natural disaster, refusal of license by Authorities or other stipulations or restrictions by authorities, in so far as such an event prevents or delays the contractual party from fulfilling its obligations, without its being able to prevent or remove the impediment at reasonable cost.

c) The party involved in a case of Force Majeure shall immediately take reasonable steps to limit consequence of such an event.

d) The party who wishes to plead Force Majeure is under obligation to inform in writing the other party without delay of the event, of the time it began and its probable duration. The moment of cessation of the event shall also be reported in writing.

e) The party who has pleaded for a Force Majeure event is under obligation, when requested, to prove its effect on the fulfilling of the contract contemplated.

2.15 PAYMENTS

The Society's standard payment terms are within 30 days of invoice receipt date following successful installation and commissioning of the requested solution and user confirmation. No advance Payment for work to be done shall be made.

2.16 WARRANTY

Society require a minimum of 12 months' all-inclusive warranty for the supplied equipment if any or as per requirement under section 2.0. This all-inclusive comprehensive warranty will cover without distinction:

a) Adherence to the functional and performance specifications of the equipment, which includes zero quality defects of manufacture or any other hidden defects, which may have escaped notice at the time of acceptance.

b) The assembly of the said equipment needs to be supplied.

c) Accordingly, the bidder/supplier shall be fully responsible for the cost of all repairs resulting from defective equipment and / or incorrect assembly; his responsibility shall cover labor and associate travel costs, the costs of parts replacements and transportation.

d) If the number of defects is such as to establish the design or quality of parts is inferior or inadequate, the supplier shall without delay replace such defective parts free of charge by parts of improved quality or design.

e) Service availability of at least 99.9%.

2.17 WAY FORWARD

Once the bids are opened, bid analysis will commence and bidders will be informed when their bid has been short-listed. Shortlisted bidders will be invited to demonstrate their solution if need be and to decide on site visits. If society may need to visit client sites, bidders will be notified in writing.

Society may also make surprise unannounced visits to the bidder's offices to verify any information contained in the bid document. All visits are at the discretion of the Society.

2.18 BID EFFECTIVENESS

It is a condition of the society that the bidder guarantees the sufficiency, and effectiveness of the solution proposed to meet the requirements as outlined in this document. The society will hold the bidder solely responsible for the accuracy and completeness of information supplied in response to this tender. The society will hold the bidder responsible for the completeness of the solution proposed and that were the bidder to be awarded the tender, they would implement the solution without any additional requirements from the society.

2.19 CONTRACT PROVISION

The society will not make any payments in advance. The society will issue a duly signed purchase order for all the products/system ordered. The purchase order will be paid within 45 days after delivery, implementation, testing and commissioning. Any payments for the maintenance of the system will be subject to a contract to be agreed with the bidder.

2.20 BUYER'S RIGHTS

The society reserves the right to reject any or all the tender bids without giving any reasons and the society has no obligation to accept any offer made.

The society also reserves the right to keep its selection and selection criteria confidential. Bids not strictly adhering to tender document conditions may not be considered by the society whose decision on the matter shall be final. The bidder's terms and conditions will not form part of any contract with the society in relation to this tender. Bids not strictly adhering to Request for Proposal conditions may not be considered by the society whose decision on the matter shall be final. Canvassing is prohibited and will lead to automatic disqualification.

2.21 RESPONSIBILITY AS AN INDEPENDENT CONTRACTOR

The bidder agrees to take overall responsibility for any services rendered; regardless of whether third parties engaged by the bidder or the bidder himself carry them out.

2.22 CERTIFICATE OF COMPLIANCE

All bidders should sign the certificate of compliance as attached and return with their quotations/bids.

We Have read this Request for Proposal document for the supply, installation, commissioning and support for "PROPOSAL FOR MOBILE BANKING SOLUTION and agree with the terms and conditions stipulated therein.

Stamp and signature of the supplier Name.....

Date.....

ANNEXURES

ANNEXURE I - General Information of the Bidder

The Registered name of the company	
Address of Registered office	
Registration Number and Registration Authority	
Year of Incorporation	
Legal Status (Public or Private) Public or Private Ltd.	
Owners, Directors and shareholding value of the company submitting the RFP bid	
Technological Collaborations/Partners	
Business Address for correspondence in Kenya Location:	Street:
	City:
	Pin Code:
	Telephone/Facsimile:
	Email:
	URL:
Name of the contact/ Authorized person	

Contact's Designation	
Contact address if different from above	
Quality Certifications (Enclose Certificates copy)	
Other Office location and addresses in Kenya	
Verifiable letter of Accreditation / Partnership with the principal manufacturer of the equipment (for integrators)	

Annexure II– Particulars of Turnover

Year	Turnover	Turnover under site and facilities Preparation for Data Center Infrastructure	Net worth of the company as at 31st Dec 2025
2022			
2023			
2024			

Note: The Particulars of Turnover in Table 2 has to be certified by company auditor or Company authorized signatory. Please attach audited balance sheets for years 2022, 2023 and 2024.

3.0 TECHNICAL PROPOSAL – STANDARD FORMS

{Notes to Consultant shown in brackets { } throughout Section 3 provide guidance to the Consultant to prepare the Technical Proposal; they should not appear on the Proposals to be submitted.

1. FORM TECH-1: TECHNICAL PROPOSAL SUBMISSION FORM

{Location, Date}

*To: [Name and address of
Procuring Entity] Dear Sirs:*

We, the undersigned, offer to provide the consulting services for [Insert title of assignment] in accordance with your RFP dated [Insert Date] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed in a separate envelope.

{If the Consultant is a joint venture, insert the following: We are submitting our Proposal in association/as a consortium/as a joint venture with: {Insert a list with full name and the legal address of each member, and indicate the lead member}. We have attached a copy {insert: "of our letter of intent to form a joint venture" or, if a JV is already formed, "of the JV agreement"} signed by every participating member, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture.

OR

{If the Consultant's Proposal includes Sub-consultants, insert the following:} We are submitting our Proposal with the following firms as Sub-consultants: {insert a list with full name and address of each Sub-consultant.} We hereby declare that:

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

disqualification by the Procuring Entity or maybe sanctioned by the PPRA.

b) Our Proposal shall be valid and remain binding upon us for the period of time specified in the Data Sheet, Clause 12.1.

c) We have no conflict of interest in accordance with ITC3.

d) We meet the eligibility requirements as stated in ITC6, and we confirm our understanding of our obligation to abide by the Government's policy in regard to corrupt, fraudulent and prohibited practices as per ITC5.

e) In competing for (and, if the award is made to us, in executing) the Contract, we undertake to observe the laws against fraud and corruption, including bribery, as well as laws against anticompetitive practices, including bid rigging in force in Kenya; we hereby certify that we have taken steps to ensure that no person acting for us or on our behalf engages in any type of Fraud and Corruption or anti-competitive practices.

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

g) The Consultant shall declare in the Technical Proposal Submission Form, that in competing for and executing a contract, it shall undertake to observe the laws of Kenya against fraud and corruption including bribery, as well as against anti-competitive practices including bid rigging.

(h) We are not guilty of any serious violation of fair employment laws and practices. We undertake to observe the laws of Kenya against fraud and corruption including bribery, as well as against collusive and anti-competitive practices, including bid rigging.

(i) To this effect we have signed the "Certificate of Independent Proposal Determination" attached below. We also undertake to adhere

by the Code of Ethics for persons participating in Public Procurement and Asset Disposal Activities in Kenya.

(l) We, along with any of our sub-consultants are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the PPRA.

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

(k) We understand that the Procuring Entity is not bound to accept any Proposal that it receives.

We remain your sincerely

Authorized Signature

{In full and initials}:

Name and Title of Signatory:

Name of Consultant *(company's name or JV's name)*:

Contact information *(phone and e-mail)*:

{For a joint venture, either all members shall sign or only the lead member, in which case the power of attorney to sign on behalf of all members shall be attached}

4.0 TENDERER'S ELIGIBILITY- CONFIDENTIAL BUSINESS QUESTIONNAIRE

Instruction to Tenderer

Tender is instructed to complete the particulars required in this Form, *one form for each entity if*

Tender is a JV. Tenderer is further reminded that it is an offence to give false information on this Form.

a) Tenderer's details

	ITEM	DESCRIPTION
1	Name of the Procuring Entity	
2	Reference Number of the Tender	
3	Date and Time of Tender Opening	
4	Name of the Tenderer	
5	Full Address and Contact Details of the Tenderer.	<ol style="list-style-type: none">1. Country2. City3. Location4. Building5. Floor6. Postal Address7. Name and email of contact person.

6	Current Trade License Registration Number and Expiring date	
7	Name, country and full address (<i>postal and physical addresses, email, and telephone number</i>) of Registering Body/Agency	
8	Description of Nature of Business	
9	Maximum value of business which the Tenderer handles.	
10	State if Tenders Company is listed in stock exchange, give name and full address (<i>postal and physical addresses, email, and telephone number</i>) of state which stock exchange	

General and Specific Details

b) **Sole Proprietor**, provides the following details.

Name in full:

Age:

Nationality:

Citizenship:

c) **Partnership**, provide the following details:

	Names of Partners	Nationality	Citizenship	% Shares owned
1				
2				
3				
4				
5				

Registered Company, provide the following details. i) Private or public Company ii) State the nominal and issued capital of the Company:

Nominal Kenya Shillings (Equivalent)_____ Issued Kenya Shillings (Equivalent)_ iii) Give details of Directors as follows.

	Names of Director	Nationality	Citizenship	% Shares owned
1				
2				
3				
4				
5				

DISCLOSURE OF INTEREST-Interest of the Firm in the Procuring Entity.

i) Are there any people/persons
in.....(Name of Procuring Entity)

Who has/have an interest or relationship in this firm?
Yes/No..... If yes, provide details as follows.

	Names of Person	Designation in the Procuring Entity	Interest or Relationship with Tenderer
1			
2			
3			

ii) Conflict of interest disclosure

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Tenderer
1	Tenderer is directly or indirectly controlled by or is under common control with another tenderer.		

2	Tenderer receives or has received any direct		
---	--	--	--

	or indirect subsidy from another tenderer.		
3	Tenderer has the same legal representative as another tenderer		
	Tender has a relationship with another tenderer, directly or through common third parties, that puts it in a position to influence the tender of another tenderer or influence the decisions of the Procuring Entity regarding this tendering process.		
	Any of the Tenderer's affiliates participated as a consultant in the preparation of the design or technical specifications of		

	the works that are the subject of the tender.		
	Tenderer would be providing goods, works, non-consulting services or consulting services during implementation of the contract specified in this Tender Document.		
	Tenderer has a close business or family		
	relationship with a professional staff of the Procuring Entity who are directly or indirectly		

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Tenderer
	involved in the preparation of the Tender document or specifications of the Contract, and/or the Tender evaluation process of such contract.		
8	Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who would be involved in the implementation or supervision of the such Contract.		

9	Has the conflict stemming from such relationship stated in item 7 and 8 above been resolved in a manner acceptable to the Procuring Entity throughout the tendering process and execution of the Contract.		
---	--	--	--

Certification

On behalf of the Tenderer, I certify that the information given above is complete, current and accurate as at the date of submission.

Full Name _____

Title or Designation _____

(Signature)

(Date)

5 FORM TECH-2: CONSULTANT'S ORGANIZATION AND EXPERIENCE

Form TECH-2: a brief description of the Consultant's organization and an outline of the recent experience of the Consultant that is most relevant to the assignment. In the case of a joint venture, information on similar assignments shall be provided for each partner. For each assignment, the outline should indicate the names of the Consultant's Key Experts and Subconsultants who participated, the duration of the assignment, the contract amount (total and, if it was done in a form of a joint venture or a sub-consultancy, the amount paid to the Consultant), and the Consultant's role/involvement.

A - Consultant's Organization

Provide here a brief description of the background and organization of your company, and-in case of a joint venture-of each member for this assignment.

B - Consultant's Experience

1. List only previous similar assignments successfully completed in the last 7 years.
 2. List only those assignments for which the Consultant was legally contracted by the Procuring Entity as a company or was one of the joint venture partners. Assignments completed by the Consultant's individual experts working privately or through other consulting firms cannot be claimed as the relevant experience of the Consultant, or that of the Consultant's partners or sub-consultants, but can be claimed by the Experts themselves in their Curriculum Vitae (CV).
 3. The Consultant shall substantiate their claimed experience by presenting copies of relevant documents such as the form of contract (not the whole contract), purchase order, service order, performance certificate, etc., which shall be included in the proposal as part of *Form Tech 7 Mandatory Documentary Evidence*.

Assignment name:	Approx. value of the contract [KES, US\$ etc.]:
Country:	Duration of assignment (months):
Name of Procuring Entity:	Total N ^o of staff-months of the assignment:
Contact Address: Email:	Approx. value of the services provided by your firm under the contract:
Start date (month/year): Completion date:	N ^o of professional staff-months provided by associated Consultants:
Role on Assignment: <i>(E.g. Lead Member in ABC JV, or Sole Consultant):</i>	Name of senior professional staff of your firm involved and functions performed:
Narrative description of Assignment:	
Description of actual services provided by your staff within the assignment:	
Name of Consulting Firm:	Name and Title of Signatory:

FORM TECH-3: COMMENTS AND SUGGESTIONS

Form TECH-3: The Consultant to provide comments and suggestions on the Terms of Reference, counterpart staff and facilities to be provided by the Procuring Entity that could improve the quality/effectiveness of the assignment; and on requirements for counterpart staff and facilities, which are provided by the Procuring Entity, including: administrative support, office space, local transportation, equipment, data, etc.

A - On the Terms of Reference

{Improvements to the Terms of Reference, if any}

B - On Counterpart Staff and Facilities

{Include comments on counterpart staff and facilities to be provided by the Procuring Entity. For example, administrative support, office space, local transportation, equipment, data, background reports, etc., if any}

3. F ORMTECH-4: DESCRIPTION OF APPROACH, METHODOLOGY, AND WORK PLAN

Form TECH-4: a description of the approach, methodology and work plan in responding to the terms of reference for performing the assignment, including a detailed description of the proposed methodology and staffing for training, if the Terms of Reference specify training as a specific component of the assignment. {The structure of your Technical Proposal:

- a) Technical Approach and Methodology
- b) Work Plan
- c) Organization and Staffing}

i) Technical Approach and Methodology. {Please explain your understanding of the objectives of the assignment as outlined in the Terms of Reference (TORs), the technical approach, and the methodology you would adopt for implementing the tasks to deliver the expected output(s), and the degree of detail of such output. Please do not repeat/copy the TOR sin here.}

ii) Work Plan. {Please outline the plan for the implementation of the main activities/tasks of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Procuring Entity), and tentative delivery dates of their ports. The proposed work plan should be consistent with the technical approach and methodology, showing your understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents (including reports) to be delivered as final output(s) should be included here. The work plan should be consistent with the Work Schedule Form.}

iii) Organization and Staffing. {Please describe the structure and composition of your team, including the list of the Key Experts, Non-Key Experts and relevant technical and administrative support staff.}

4. FORM TECH-5: WORK SCHEDULE AND PLANNING FOR DELIVERABLES

N°	Deliverables ¹ (D-..)	Months											TOTAL	
D-1	{e.g., Deliverable #1: Report A													
	1) data collection													
	2) drafting													

	3) inception report												
	4) incorporating comments												
	5) Others												
	6) delivery of final report to Procuring Entity}												

D-2	{e.g., Deliverable #2 }												

C2 - Safaricom Internal

5. **FORM TECH-6B: CURRICULUM VITAE (CV)**

Position Title and No.	{e.g., K-1, Team Leader}
Name of Expert:	{Insert full name}
Date of Birth:	{day/month/year}
Country of Citizenship	

Education: {List college/university or other specialized education, giving names of educational institutions, dates attended, degree(s)/diploma(s) obtained}

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous Procuring Entity's and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact Infor for references	Country	Summary of activities performed relevant to the Assignment
[e.g., May 2011present]	[e.g., Ministry of, advisor/consultant to... For references: Tel... /e-mail.....; Mr. Bbbbbbb, deputy manager]		

Membership in Professional Associations and Publications:

Language Skills (indicate only languages in which you can work):_____

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the
	Assigned Tasks
{List all deliverables/tasks as in TECH- 5 in which the Expert will be involved)	

Expert's contact information:(e-mail..... phone) Certification.....

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award.

I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Procuring Entity, and/or sanctions by the PPRA.

Name of Expert _____ Signature _____ Date _____

{day / month/year}

Name of authorized _____ Signature. _____ Date _____

Representative of the Consultant (the same who signs the Proposal

6. FORMTECH-7: MANDATORY SUPPORT DOCUMENTS

[The Consultant shall use this form to submit all the required support documentary evidence as required in the RFP, especially the mandatory and eligibility criteria specified in the Data Sheet ITC 21.1]

- a) Certificate of Incorporation/Certificate of Registration

{Insert here a copy of certificate of incorporation or registration}

- b) Tax Compliance Certificate

{Consultant to insert a copy of the tax compliance certificate from Kenya Revenue Authority or similar body in the case of foreign consulting firms}

- c) Practice License or Certificate for the Firm

{If required, Consultant to insert a copy of the firm's practice license or registration certificate issued by the professional body specified under Data Sheet ITC 21.1}

- d) Similar Consulting Assignments Experience

{Consultant to insert here copies of the form of contract, purchase order, service order, and performance certificate or similar evidence of similar assignments carried out by the firm. The assignments shall be the same as those provided under FORM TECH 2B}

- e) Academic Certificates

{Consultant to insert copies of the required relevant academic certificates relevant to the assignment for all the key experts}

- f) Professional Certificates

{Consultant to insert copies of professional certificates and relevant short-term trainings to demonstrate professional qualifications for all the key experts}

- g) Professional Membership of Key Experts

{If applicable, Consultant to insert copies of professional membership certificate for its key experts}

h) Determination Certificate of Independent Proposal

(The Form is available on Tech FORM TECH-1: TECHNICAL PROPOSAL SUBMISSION FORM).

FINANCIAL PROPOSAL - STANDARD FORMS

{Notes to Consultant shown in brackets { . } provide guidance to the Consultant to prepare the Financial

Proposals: they should not appear on the Financial Proposals to be submitted.}

Financial Proposal Standard Forms shall be used for the preparation of the Financial Proposal according to the instructions provided in Section 2.

FIN-1 Financial Proposal Submission form FIN-2 Summary of Costs

FIN-3 Breakdown of Remuneration FIN-4 Reimbursable expenses

FORM FIN-1: FINANCIAL PROPOSAL SUBMISSION FORM

..... {Location, Date}

To: [Name and address of Procuring Entity]

Dear Sirs:

We, the undersigned, offer to provide consulting services for.....

[Insert title of

assignment] in accordance with your Request for Proposal dated. [Insert Date] and our

Technical Proposal.

Our attached Financial Proposal is for the amount of.....
{Indicate the corresponding to the amount currency} {Insert amounts in words and figures}, including of all taxes in accordance with ITC24.2 in the Data Sheet. The estimated amount of local taxes is..... {Insert currency} {Insert amount in words and figures}.

{Please note that all amounts shall be the same as in Form FIN-2}.

Our Financial Proposal shall be valid and remain binding upon us, subject to the modifications resulting from Contract negotiations, for the period of time specified in the ITC12.1 Datasheet. Commissions and gratuities paid or to be paid by us to an agent or any third party relating to preparation or submission of this Proposal and Contract execution, paid if we are awarded the Contract, are listed below:

Name and Address, Amount and Purpose of Commission of Agents, Currency or Gratuity

{If no payments are made or promised, add the following statement: "No commissions or gratuities have been or are to be paid by us to agents or any third party relating to this Proposal and Contract execution."}

We understand you are not bound to accept any Proposal you receive. We remain, Yours sincerely,

Signature..... (of Consultant's authorized representative) {In full and initials}:

Full name:

{insert full name of authorized representative} Title: {insert title/ position of authorized representative}

Name of Consultant..... (company's name or JV's name): Capacity:

... {insert the person's capacity to sign for the Consultant} Physical Address:

..... {insert the authorized representative's address}

Phone: {insert the authorized representative's phone and fax number, if applicable} Email: {insert the authorized representative's email address}

{For a joint venture, either all members shall sign or only the lead member/consultant, in which case the power of attorney to sign on behalf of all members shall be attached}

5.0 PRICE SCHEDULE

Commercial Bill of Material

	DESCRIPTION	Qty	Unit Cost in Kes	Total cost in Kes
A) One time cost - Supply, delivery installation and implementation costs				
	Hardware/Product Cost (provide itemized cost breakdown)			
	Software/ Licensing Costs (provide itemized cost breakdown)			
	Implementation Cost, installation, and customization costs (provide itemized cost breakdown)			
	Training (provide itemized cost breakdown) (Administrator and User)			
	Logistics costs (provide itemized cost breakdown) if any			
	Other Cost if any (explain in Detail			

	Total one-time cost exclusive of Taxes			
	Post implementation costs - Annual maintenance costs, Support costs (Hardware & software licenses if applicable - Effective year 2.)			
	Grand total Amount in Kes (A+B) above			
	Applicable taxes (VAT, Withholding tax etc.)			
	Grand Total Cost in Kes inclusive of applicable Taxes, reimbursements if any and any other costs			

Signature and Rubber Stamp of the bidder

BREAKDOWN OF POST IMPLEMENTATION COSTS

Based on the information contained in the technical specifications, the prospective bidders should provide a breakdown of costs in the format shown below.

Any charges such as annual maintenance, annual license fee and software support cost should be clearly stated. The privileges that will be experienced by subscribing to such annual charges should be clearly stated. E.g. Maintenance and product upgrade costs etc.

Post implementation costs for the first 1 (one) Year will be considered during financial evaluation and should be the tender sum.

NOTE: These costs will not form part of the Tender Price, but will be used to determine subsequent annual cost and MUST be filled.

Ref No	Cost breakdown (Please break them down)	Compulsory/Option	Cost (Kshs.) VAT Inclusive
2 nd Year			
3 rd Year			
Support for two years (Total) taken to B above			

Bidder's comments (if any):

Signature and Rubber Stamp of tenderer
