



METROPOLITAN
NATIONAL SACCO LTD.
BUILDING BETTER LIVES TOGETHER

**REQUEST FOR PROPOSAL
(RFP)FOR**

**SETUP, CONFIGURATION, CUSTOMIZATION,
TESTING, AND COMMISSIONING OF A CORE
BANKING SYSTEM AND ALTERNATIVE CHANNELS
AS A SERVICE**

September 2022

Procurement Reference No: MNS/ICT/MIS/13/22

Date: 23rd September 2022

CLARIFICATION AND ADDENDUM No. I

In accordance with the Tender for “**Request for Proposal for Setup, Configuration, Customization, Testing and Commissioning of a Core Banking System and Alternative Channels as a Service**” Metropolitan National SACCO issues Clarification I and Addendum No I as follows.

Clarification No. 1

Sr. No	RFP Page/Reference	Clarification
1	Stage 1: Preliminary Requirements	<p>All copies attached must be certified by a Commissioner of oaths as true copies of the original</p> <p>Only the audit financial statement, tax compliance certificate, and the list of current directors (CR12) need to be certified as a true copy by a commissioner for oaths.</p> <p>Any joint venture agreements MUST be registered in Kenya.</p>
2	System Requirements Specifications	<p>Please note that a part of the RFP Excel Sheet - System Requirements Specifications on the " Vault and Till Sheet" Table 20.0 section as shown on the screenshot below is not editable and it's requesting for a password for us to be able to fill in the table.</p> <p>Issue addressed. Please download the amended CBS and Alternative Channels System Requirements Specifications</p>
3	Stage 1: Preliminary Requirements	<p>In case of Joint Venture, please confirm if we need to submit, Tax, Incorporation, audited statements and any other documents for JV partner</p> <p>Yes, in the case of a Joint Venture, the bidder(s) will be required to submit Tax, Incorporation Certificate audited statements for each JV partner.</p>
4	Stage 1: Preliminary Requirements	<p>Provide evidence of Security Standards Certification either ISO/IEC 27001 or PCI DSS for both the Core Banking System and Alternative Channels.</p> <p>We have ISO 27001, CMMI & ISO 9001 2015 certifications for the company and not for the products, please let us know if this is acceptable.</p> <p>The Valid/Verifiable ISO 27001 OR PCI DSS certification is for the vendor(s) providing the Core Banking System and Alternative Channels.</p>
5	Stage 1: Preliminary Requirements	<p>Previous handling of at least 3 Core Banking System projects for Deposit-Taking SACCOs/Credit Unions/Micro Finance/Banks similar in scope and complexity in the last 5 years. Provide relevant Documentary proof ONLY LPO/Contract/Reference Letters will be considered.</p> <p>Please let us know if we can provide global implementation references.</p> <p>Acceptable reference for Developing Countries/ Low and Middle-income countries(LMIC). Only Project LPOs/Contracts/Reference Letters will be accepted references.</p>
6	Stage 1: Preliminary Requirements	<p>Previous handling of at least 3 Alternative Channels projects for Deposit-Taking SACCOs/Credit Unions similar in scope and complexity in the last 5 years Provide relevant Documentary proof ONLY LPO/Contract/Reference Letters will be considered.</p> <p>Please let us know if we can provide global implementation references?</p> <p>Acceptable reference for Developing Countries/ Low and middle-income countries(LMIC). Only Project LPOs/Contracts/Reference Letters will be accepted references.</p>

7	System Requirements Specifications/ Contract Extension	<p>The technical points run into 2000+ points for these two Tenders. With due respect, please appreciate that any Technical Team will need first reading and review, which means (dual exercise) 4000 points are to be read and confirmed.</p> <p>In view of the steep working, we request you to kindly allow Bid extension of at least 10 days, so as to make a good Bid Proposal.</p> <p>Without adequate time, there could be responses, which are false positive and false negative and it will affect the quality of Bid, Your Scoring and may lead to erroneous commercials also.</p> <p>Hope you will appreciate the same and allow 10 more days for Bid Submission.</p> <p>No contract extension will be provided.</p>
8	Tender Submission	<p>* In addition to the one (1) original bid, the number of bid documents is: Two (one original and one copy) and one copy on email</p> <p>Submission is (1) original bid, the number of bid documents is: Three (one original and two copies) hard copies. No email submission.</p>

Addendum No. I

The following RFP sections are hereby amended.

ITC 2.1 – amended form restricted tender to Open Tender.

SECTION III – APPENDIX TO INSTRUCTIONS TO TENDERS

The Appendix to Instructions to Tenderer is intended to provide specific information in relation to the corresponding clause in the Instructions to Tenderer .

A. General	
ITT 2.1	The Procuring Entity is: The Metropolitan National SACCO
ITT 2.1	Open Tender
ITT 2.1	The name of the BID is: SETUP, CONFIGURATION, CUSTOMIZATION, TESTING, COMMISSIONING, AND MAINTENANCE OF A CORE BANKING SYSTEM AND ALTERNATIVE CHANNELS AS A SERVICE The identification number of the BID is: MNS/ICT/MIS/13/22
ITT 2.1.3	In the case of a Joint Venture , all parties to the Joint Venture shall be individually and jointly liable.
ITT 2.12	Restrictions to eligibility criteria are as follows: N/A
B. Contents of Bidding Document	
ITT 2.21	<u>Clarification will be sought on email using the address below:</u> Email: procurement@metrosacco.co.ke
ITT 2.16.2	In addition to the one (1) original bid , the number of bid documents is: Two (one original and one copy) and one copy on email.
ITT 2.16.2	The written authorization to sign on behalf of the Bidder MUST have a power of attorney.
C. Evaluation and Comparison of Bids	
ITT 2.23.1	The currency that shall be used for bid evaluation and comparison purposes to convert all bid prices expressed in various currencies into a single currency is: Kenya Shillings The source of exchange rate shall be: Central Bank of Kenya The date for the exchange rate shall be: Previous working day from Date of Opening
ITT 2.24	The evaluation criteria shall be as per Section IV – Evaluation Criteria

1) Stage 1: Preliminary Requirements

Firms that do not meet any of the following mandatory requirements shall be rejected at this stage. Item No. 13 added.

No.	Requirements *(All copies attached must be certified by a Commissioner of Oaths as true copies of the original)*	Pass/Fail
1.	Duly filled, signed, and stamped Form of Tender	
2.	Duly filled, signed, and stamped Technical Submission Form	
3.	Copies of audited financial statements for the company for the last three accounting years (2018-2019, 2019-2020, 2020-2021).	
4.	The bid security should remain valid for thirty (30) days beyond the tender validity period.	
5.	Detailed project plan indicating allocation of technical staff and time for the deployment of the solution.	
6.	Power of Attorney authorizing the signatory of the Bid to commit the Bidder(s)/(Joint Venture if applicable)	
7.	Dully-filled up Confidential Business Questionnaire, stamped and signed form of tender in the format provided and signed by the authorized person.	
8.	A certified list of current directors, not older than 6 months from the date on the tender advertisement	
9.	A copy of a registered Joint Venture agreement shall be entered into by all partners if the bid is a consortium	
10.	Duly filled, signed, and stamped and filled Confidential Business Questionnaire Form (all Joint Venture partners if applicable)	
11.	Proposed Service Level Agreement (SLA) for Core Banking System and Alternative Channels	
12.	Provide evidence of Security Standards Certification either ISO/IEC 27001 or PCI DSS for both the Core Banking System and Alternative Channels.	
13.	<p>The Core Banking System and Alternative Channels MUST be hosted in Kenya.</p> <p>The hosting environment MUST meet ALL the CBS and Alternative Channels System Requirements Specifications – Additional Requirements</p>	

Bid evaluation shall be on the basis of a pass/fail system and if the bid fails in any of the general pre-qualification (mandatory requirements) will not proceed to the Technical Evaluation stage.

2) SECTION VIII: TERMS OF REFERENCE

Scope of professional services -Data Migration from current SACCO Core System – assist in cleanup of loans data.

3) , FORM FIN II - PRICE SCHEDULE

< Bidder is required to add or amend items as may be required based on their proposed solution >

Initial Setup/Software as a Service

S/NO	DESCRIPTION	UNIT	QUANTITY	UNIT PRICE ALL TAXES INCLUSIVE (KES)	TOTAL PRICES ALL TAXES INCLUSIVE (Ksh)
1.	Setup Costs (Core Banking System and Alternative Channels) with unlimited user licenses.	No upfront payment (costs will be recouped through the monthly usage fees)			
1.1	Software Configuration/Customization				
1.2	Data migration				
1.3	Training of Technical & end Users				
2.	Facilitate cleanup of existing SACCO system loans data and account balances				
3.	Core Banking Usage Fees (Monthly)				
4.	Transaction Fees/ Revenue Share for Alternative Channels Use				
	TOTALS				

Bidders will not be paid any setup fees.

The tender submission date remains **30th September 2022 at 10hrs.**

All other bid terms and conditions remain the same.

ACKNOWLEDGEMENT OF CLARIFICATION NO I AND ADDENDUM No. I

We, the undersigned hereby certify that the clarification is an integral part of our bid and the alterations set out in the Clarification and Addendum have been incorporated in our tender Technical Proposal.

Signed.....

Tenderer.....

Date.....



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September 2022

Procurement Reference No: MNS/ICT/MIS/13/22

Date: 23rd September 2022

ADDENDUM No. II

In accordance with the Tender for “Request for Proposal for Setup, Configuration, Customization, Testing and Commissioning of a Core Banking System and Alternative Channels as a Service” Metropolitan National SACCO issues **Addendum No II** as follows.

The following RFP section is hereby amended.

ITT 2.16.2 – amended to enable submission of CBS and Alternative Channels System Requirements Specifications by email.

SECTION III – APPENDIX TO INSTRUCTIONS TO TENDERS

The Appendix to Instructions to Tenderer is intended to provide specific information in relation to the corresponding clause in the Instructions to Tenderer .

A. General	
ITT 2.1	The Procuring Entity is: The Metropolitan National SACCO
ITT 2.1	Open Tender
ITT 2.1	The name of the BID is: SETUP, CONFIGURATION, CUSTOMIZATION, TESTING, COMMISSIONING, AND MAINTENANCE OF A CORE BANKING SYSTEM AND ALTERNATIVE CHANNELS AS A SERVICE The identification number of the BID is: MNS/ICT/MIS/13/22
ITT 2.1.3	In the case of a Joint Venture , all parties to the Joint Venture shall be individually and jointly liable.
ITT 2.12	Restrictions to eligibility criteria are as follows: N/A
B. Contents of Bidding Document	
ITT 2.21	<u>Clarification will be sought on email using the address below:</u> Email: procurement@metrosacco.co.ke
ITT 2.16.2	In addition to the one (1) original bid , the number of bid documents is: Three (one original and two copies) submit as hard copies and the CBS and Alternative Channels System Requirements Specifications on email (procurement@metrosacco.co.ke) clearly labelled with the company name
ITT 2.16.2	The written authorization to sign on behalf of the Bidder MUST have a power of attorney.
C. Evaluation and Comparison of Bids	
ITT 2.23.1	The currency that shall be used for bid evaluation and comparison purposes to convert all bid prices expressed in various currencies into a single currency is: Kenya Shillings The source of exchange rate shall be: Central Bank of Kenya The date for the exchange rate shall be: Previous working day from Date of Opening
ITT 2.24	The evaluation criteria shall be as per Section IV – Evaluation Criteria

The tender submission date remains **30th September 2022 at 10hrs.**

All other bid terms and conditions remain the same.

ACKNOWLEDGEMENT OF ADDENDUM No. II

We, the undersigned hereby certify that the clarification is an integral part of our bid and the alterations set out in the Clarification and Addendum have been incorporated in our tender Technical Proposal.

Signed.....

Tenderer.....

Date.....



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September 2022

Procurement Reference No: MNS/ICT/MIS/13/22

Date: 29th September 2022

CLARIFICATION AND ADDENDUM No. III

In accordance with the Tender for “Request for Proposal for Setup, Configuration, Customization, Testing and Commissioning of a Core Banking System and Alternative Channels as a Service” Metropolitan National SACCO issues Clarification III and Addendum No III as follows.

Clarification No. III

Sr. No	RFP Page/Reference	Clarification
1	General	<p>There seems to be a bit of confusion with the below issue, we have two contradicting pieces of information, kindly advise how to go about it. Are we supposed to initialize the bid documents alone or even the attachments?</p> <p>Initialize the bid documents and the attachments.</p>
2	General	<p>Kindly share the following details for hardware sizing:</p> <ol style="list-style-type: none"> 1. No. of users – unlimited licenses. 150 staff members 2. No. of branches – 8 branches 3. No. of customers - ~100,000 4. No. of customer accounts - ~ 350,000 5. No. of transactions per day - ~50,000
3	General	<p>What will be the location for hosting of DC and DR</p> <p>The CBS vendor will decide the hosting location of the DC and DR sites. Both sites MUST be in Kenya.</p>
4	General	<p>Kindly elaborate the user defined fields for classifying customers and accounts.</p> <p>CBS should enable the creation of additional fields for classifying customers and their accounts.</p>
5	General	<p>Kindly elaborate on the changes in account details mid-stream of FD.</p> <p>Changes could be extending the FD period, interest payment frequencies</p>
6	General	<p>Following clause is missing. Please include:</p> <p>Intellectual Property Rights</p> <ol style="list-style-type: none"> a. the Licensor hereby confirms that: <ol style="list-style-type: none"> i. to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party. ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources. b. the Licensee hereby states that; <ol style="list-style-type: none"> i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution. ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies. iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution. iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor. <p>This clause will not be included in the bid document. The successful bidder will sign a contract that include IPR clauses</p>

Sr. No	RFP Page/Reference	Clarification
7	General	<p>Following clause is missing. Please include:</p> <p>a. Indemnification The Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.</p> <p>b. Altered Version The Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.</p> <p>c. Liability The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p> <p>This clause will not be included in the bid document. The successful bidder will sign a contract that include IPR and infringement/indemnity clauses</p>
8	General	<p>Request you to please extend the submission of the response by at least 2 calendar weeks.</p> <p>The bid submission date has been extended to 11th October 2022.</p>
9	Technical Evaluation Criteria	<p>We request you to modify this clause as :</p> <p>Previous handling of at least 3 Core Banking System projects for Deposit-Taking SACCOs/Credit Unions/Micro Finance/Banks similar in scope and complexity in the last 3 years. Provide relevant Documentary proof ONLY LPO/Contract/Reference Letters will be considered.</p> <p>If a bidder does not demonstrate experience in any of the areas outlined above their bid will be disqualified.</p> <p>*Metropolitan National SACCO reserves the right to seek additional supporting documents for the above projects</p> <p>The clause will not be changed. The bidder will not be disqualified but will get fewer points.</p>

Sr. No	RFP Page/Reference	Clarification
10	General	<p>We request you to modify this as 2% of the contract value as 10% of the overall contract value is a very high amount for bidders to block up front.</p> <p>Performance security remains at 10%.</p>
11	Price	<p>Please confirm where shall we host the CBS? Will it be in Bank's Data center, or bidder's data center? Is cloud deployment under the scope?</p> <p>The bidder shall host the CBS. Hosting MUST be done in Kenya.</p>
12	Price	<p>Core Banking suite involves months of effort in terms of man power, infrastructure and effort. A cost structure with no upfront cost will be extremely capital intensive on the partners. Request Metropolitan National Sacco to relax the commercial bid structure and allow bidders to quote upfront cost.</p> <p>There will not be any upfront payment to any vendor.</p>
13	General	<p>Kindly confirm the number of branches.</p> <p>8 branches</p>
14	General	<p>Looking at in-depth functional & technical requirements, we request you to kindly extend the submission date by at least 3 weeks</p> <p>Bid submission extended to 11th October 2022.</p>

Addendum No. III

The following RFP sections are hereby amended.

The tender submission date has been changed to **11th October 2022 at 10hrs.**

All other bid terms and conditions remain the same.

ACKNOWLEDGEMENT OF CLARIFICATION NO III AND ADDENDUM No. III

We, the undersigned hereby certify that the clarification is an integral part of our bid and the alterations set out in the Clarification and Addendum have been incorporated in our tender Technical Proposal.

Signed.....

Tenderer.....

Date.....



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AS A SERVICE**

September 2022

Procurement Reference No: MNS/ICT/MIS/13/22

Date: 4th October 2022

CLARIFICATION IV

In accordance with the Tender for “Request for Proposal for Setup, Configuration, Customization, Testing and Commissioning of a Core Banking System and Alternative Channels as a Service” Metropolitan National SACCO issues Clarification IV as follows.

Clarification No. IV

Sr. No	RFP Page/Reference	Clarification
I	Preliminary Mandatory Criteria	<p>We have an issue with the below point, normally we sign the joint venture agreements and get it duly commissioned by the commissioner of Oaths, please confirm will that be acceptable? Or provide more clarifications where we should get registered the joint venture agreements.</p> <p>Any Joint Venture Agreement submitted as part of your bid MUST be registered in Kenya. Please contact your lawyer to explain the process.</p>
II	General	<p>All clarifications and addenda issued under this RFP MUST be included as appendices duly signed by the authorized Power of Attorney of the bidder(s)</p>

All other bid terms and conditions remain the same.

ACKNOWLEDGEMENT OF CLARIFICATION NO IV

We, the undersigned hereby certify that the clarification is an integral part of our bid and the alterations set out in the Clarification has been incorporated in our tender Technical Proposal.

Signed.....

Tenderer.....

Date.....