



METROPOLITAN
NATIONAL SACCO LTD.
BUILDING BETTER LIVES TOGETHER

REQUEST FOR PROPOSAL (RFP)FOR

RETENDER

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

November 2022

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

Date: 4th November 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. I

Sr. No	QUERY	Clarification
1	Does each group of members (eg. Teachers service commission, Ministries, Armed Forces, Police Service etc) operate as a separate entity within the National Metropolitan SACCO (NMS) or the entire 100 thousand members are under one common entity called National Metropolitan SACCO ? This query is raised based on the questionnaire shared for "Funds Transfer" Module. Internal Fund Transfer within the same NMS and External Funds Transfer between different NMS	No. All Members are handled as one entity.
2	If each group work as a separate entity within NMS, - (a). how many such entities are available ? - (b). Does each entity will have a separate user logins ? - (c) . Is separate cheque books used for different entity or common NMS cheque book will be used ? - (d). Do all the entities offer same products or each entity will have different set of product offerings ?	No. All Members are handled as one entity.
3	Currently how many branches are functioning under NMS ?	8 branches.
4	Kindly share the below volume information. The same will be required for estimating the data migration efforts from legacy to Co-Bank+ Application. (a). Active Members - 100,000 (b). Current & Savings Accounts (CASA) - (c). Active Fixed (FD)/ Recurring Deposits (RD) - (d). Active Loans (e). Chart of Accounts / General Ledger Accounts with non-zero balance for the current financial year	This information will be provided ONLY to the successful bidder.
5	Kindly share the current/to-be products offerings for the NMS Members across various modules. The same will be required for estimating the efforts for Product Parameterization & Testing efforts. (a). Different types of Memberships offered (for example A Class Members with voting rights & Nominal Members for the purpose of raising Funds etc) - (b). Number of Current & Savings Account (CASA) products offered (for example Normal Savings Account, Premium Savings Account, Current Account with & without OD limit, Minor Account, Board/Directors Account, Staff Account etc) - (c). Number of Fixed (FD)/ Recurring Deposit products offered - (d). Number of Loan Products offered -	This information will be provided ONLY to the successful bidder.
6	Please let us know the staff details whom needs to be trained on Co-Bank+. This will help us to plan the Training Schedule and the number of Training lots based on the Number of People to be trained. (a). Total number of staff for know-how training - (b). Number of ICT staff & Department Champions for 1st level support training -	Staff to be trained ~150 ICT staff – 4 Department Champions – 8
7	Please mention the key 5 data related issues that NMS is facing now. This gives us a fair idea on the efforts required to do the data cleansing.	This information will be provided ONLY to the successful bidder.

Sr. No	QUERY	Clarification
8.	Will the submission date of 11 th November 2022 be extended to at least a minimum of two (2) weeks to allow bidders sufficient time to respond comprehensively?	Yes. Submission has been extended to 25 th November 2022.
9.	Is the Bid currency KES or USD is allowed? Refer to section III, ITT 2.23.1	Bid can be provided in any currency. For evaluation and contract purposes any foreign currency bid shall be converted to KES using the central bank rate on 25 th November 2022.
10.	Prices quoted should be Net inclusive or exclusive of all applicable taxes? Refer to Section I, 1.4	Price should be exclusive of all taxes.
11.	What is the validity of the Bid Security?	30 days beyond bid validity
12.	For bidders who are partnering with 3 rd party partners, can they be allowed to bid as Prime and provide a Subcontracting agreement with the partners, where the roles and responsibilities of each party are clearly outlined, instead of entering into a JVA? Also does the JVA have to be registered in Kenya?	No. You MUST enter into a JV agreement. The JV must be registered in Kenya.
13.	What is the RFP scope? Is it CBS, Digital Channels (Internet, mobile banking – both USSD and App, Agency Banking), BI & Analytics system, Custodial Services system, KYC System, AML System ? The worksheet titled ‘Risk Management’ contains both AML and KYC system requirements, hence not clear whether the Sacco is looking for full-fledged AML & KYC systems.	The CBS and Alternative Channels System Requirements Specification provides the scope. Please indicate whether your solution includes a fully-fledged AML/KYC functionality.
14.	The Scope for CRM system in the RFP is integration. However, the requirements in the worksheet titled ‘Customer Service’ include functionalities that are handled by a CRM system, clarify whether the scope is integration of CRM to CBS or provision of a CRM system to handle the requirements under ‘Customer Service’	The bidder is encouraged to propose a solution that they are best suited to deliver.
15.	Clarify the expectation of worksheet titled ‘Additional Technology’ given these are not handled by the CBS but by a Security provider	The additional technology requirements are for the CBS hosting environment.
16	Clarify the TOR as mentioned in the RFP:	Please ask specific questions regarding the TOR. The SACCO is looking to implement a CBS/Alternative Channels as a Service integrated to an EDRMS, ERP and BI Platform. Implementation of a CBS/Alternative Channels and EDRMS is the first step.
17	Clarify the scope of ‘Vendor to assist in cleaning up the existing member data’	The vendor will be required to assist in cleaning up current data to fit their CBS dataset requirements.
18	Clarify the scope of ‘Data migration for the legacy/current Sacco system’	The SACCO will discuss with the successful bidder the data to migrate from the

Sr. No	QUERY	Clarification
		current value MIS system.
19	Clarify the scope of End User Training? Is it Functional Training only? How many staff members that need to be trained?	Functional, Technical and Champions Training.
20.	<p>Clarify the envisaged Architecture:</p> <p>Confirm the existing systems at the Sacco premises that will be integrated to the CBS, e.g CRM etc and if these will remain on-premise or will also be hosted in the Data Center.</p> <p>What is the current scope of integration with the CBS?</p> <p>Will the Sacco require a DR site in addition to the other environments that will be at the Data Center?</p>	<p>The SACCO is looking to implement a CBS/Alternative Channels as a Service integrated to an EDRMS, ERP and BI Platform.</p> <p>Implementation of a CBS/Alternative Channels and EDRMS is the first step</p>
21.	Confirm the total number of Branches, accounts, number of users, and transactions, including projections for growth	<ul style="list-style-type: none"> • No. of users –150 staff members. Client requires unlimited user licences. • No. of branches – 8 branches • No. of customers - ~100,000 • No. of customer accounts - ~ 350,000 • No. of transactions per day - ~50,000
22.	In Section VIII, 1.7 ‘On-going support services’, kindly clarify the scope of SLA that is required by the Sacco, given the Sacco is getting the solution as a SERVICE. Also confirm the required Support period (i.e no. of years)	<p>Providing the solution as a service does not change the support requirements.</p> <p>Provide information of how you propose to provide 1st, 2nd and 3rd level of support. SACCO staff should be trained to offer 1st level of support.</p> <p>Please provide your sample SLA taking the above into consideration.</p>
23.	Kindly share the clarifications that were shared for the initial RFP – before the re-tender for the sake of the current bidders who did not participate.	Please check the website – previous tender clarifications/addenda.

Addendum No. I

The following RFP sections are hereby amended(highlighted in red).

The tender submission date has hereby been extended to **25th November 2022 at 10hrs.**

Hence, the deadline for seeking further clarification is **17th November 2022.**

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.....