



...towards a prosperous future together

ST/OT/SAB/03/24- REQUEST FOR PROPOSALS (RFP) FOR DIGITAL MEMBER SELF-ONBOARDING SOLUTION.

19th April, 2024.

ADDENDUM 1:

We make the following clarifications and amendments to the principal tender document (hereafter abbreviated as the PTD) for Request for Proposal (RFP) for Digital Member Self-Onboarding Solution

1. RELATIONSHIP WITH THE PRINCIPAL TENDER DOCUMENT

Save where expressly amended by the terms of the addendum, the PTD shall continue to be in full force and effect. The provisions of this addendum shall be deemed to have been incorporated in and shall be read and construed as part of the PDT.

2. AMENDMENTS AND CLARIFICATIONS

No.	REQUESTED CLARIFICATION	STIMA DT SACCO RESPONSE
1.	We would formally request you for an extension of two weeks from amended date	Tender closing date has been extended to 2nd May 2024 at 12.00Noon.
2.	Please note that our Company is registered in India. Instead of submitting CR12 for locally registered firm, kindly allow us to submit the Copy of our Company registration and Passport Copies of all Directors, including their share holding pattern in the Company.	An equivalent of CR12 is allowed. This shall be from the country of registration of the bidder.
3.	As an international vendor currently, we are billing in USD. So, we are requesting the Sacco to allow us to submit our proposal in USD.	Bids in US Dollar are accepted and for the purposes of comparison will be converted to Kenya shillings using the Central Bank of Kenya (CBK) mean rate as at date of Bid Closure.
4.	1.4 Proposals must be accompanied by a Tender Security of Kshs. 100,000.00 valid for 120 days. Kindly give relaxation to us in this term considering the prospective bidder as an existing vendor and an international OEM.	Tender security is a mandatory requirement in this tender.

5.	1.3 Requirement Brief. Annexure IV is missing, kindly share.	Attached to this addendum.
6.	We are humbly inquiring as part of our processes if we could have an NDA in place between the two parties to help progress our preparations.	NDA will be signed with the winning bidder.
7.	Kindly mention the volume of documents and no of pages per document/record being processing in the organization per day/month/year on an average?	N/A in this tender
8.	Please share the details of all existing IT solutions where integration is envisaged with EDRMS. Do you require document exchange, or do you just require to view the electronic documents from within your other applications?	N/A in this tender
9.	How many total no of users for the Document Management Systems are required, please provide an estimate on the number of users who would be accessing the DMS platform.	N/A in this tender
10.	How many concurrent users will be using the DMS platform?	N/A in this tender
11.	Kindly mention all the initiation channels that will be used to input documents into the DMS. e.g. Email, Scanning, Fax etc	N/A in this tender
12.	Kindly confirm total number of scanners present or will be there in future to scan, index and upload physical documents present in various departments that would be scanning the documents.	N/A in this tender
13.	How many pages approximately will be scanned in a day? How many fields needs to be extracted via OCR extraction?	N/A in this tender
14.	Please specify the number of users (Concurrent/Named) for our RMS (Record Management solution) for various departments. (As RMS is a part of DMS system but need separate user licensing for RMS) RMS is a module within DMS which helps user to apply policies such as retention & disposal, assign document to file plan to create a record out of documents. How many record manager license is required.	N/A in this tender
15.	Apart from production, what are the other environments that are needed viz. UAT, Development, Disaster Recovery?	PROD, DR AND UAT
16.	Do you require clustering ? Active - Passive or Active - Active	Active - Active
17.	Do you have any existing DMS platform from where migration of documents are required into new DMS platform? If Yes, Please mention the volume and format of these documents.	N/A in this tender
18.	Is there a requirement of archiving documents directly from MS Office including Outlook, PowerPoint, etc. If yes how many users need access to archive the documents directly from the MS office applications	N/A in this tender
19.	Kindly, confirm on size of each document & how much yearly increment in the document size is expected so that the system software & hardware can be proposed accordingly.	N/A in this tender
20.	For how many departments/sub departments DMS & RMS solution need to be configure? Request you to share the scope of DMS & RMS implementation?	N/A in this tender
21.	Our DMS system allows the users to create linear workflows which consist of multiple maker /checkers for document verification/approval & rejection purpose. Please confirm the linear workflow is sufficient to	N/A in this tender

	meet your requirements. If yes please share no of workflows need to be created for the document verification/acceptance & rejection purposes?	
22.	Can we understand what kind of workflows, please share some sample use cases and the workflows to be automated. How many steps will be there in each workflows?	N/A in this tender
23.	Also, kindly provide detailed insights of each of workflows like the flow diagram/use case/process maps/no. of eforms/no of fields/integration touchpoints/total process steps etc.	N/A in this tender
24.	Please provide an estimate on the number of users who would be accessing the workflow solution.	N/A in this tender
25.	What is the concurrency of users who will be accessing the workflow solution?	N/A in this tender
26.	What will be the maximum total number of end customer applications that will be initiated from the Portal every month	N/A in this tender
27.	What are the different internal (like CBS, CRM) and external applications (like E KYC, UIDAI, C KYC, etc.) applications with which the BPM based Account Opening application is to be integrated with	N/A in this tender
28.	Is reporting dashboard to monitor and track the applications pending, processed and TAT, etc. also required	N/A in this tender
29.	What will be total and peak number of users required to login into the Business Process Management for Account Opening application processing	N/A in this tender
30.	What will be total and peak number of users required to login into the Enterprise Content Management for directly accessing the digitized documents	N/A in this tender
31.	What will be total and peak number of users required to login into the Enterprise Content Management for directly accessing the digitized documents	N/A in this tender
32.	Will the deployment be done on premise or on cloud	On-premise
33.	Kindly share a process map listing the set of activities that are required as a part of Account Opening process	N/A in this tender
34.	Hardware Sizing Please share the below details to arrive at the hardware sizing: (Existing Data & Projected data in 5yrs) Number of Total Users Number of Concurrent Users Number of Branches Interfaces Required: Please list all the internal & external systems with whom the proposed solution is expected to be integrated. Number of Accounts Number of Customers	N/A in this tender
35.	Digital Account Opening Form - Provide capability to generate Digital Account opening forms. The form is a result of the data captured and images.	N/A in this tender

	Kindly confirm if this functionality Is required at bank employer's end or customer end or both?	
36.	Discrepancy in implementation timeline: Kindly confirm if the duration for implementation is 6 weeks or 6 months? If it is 6 weeks, request you to extend the timeline by another 6 weeks.	Implementation timelines to be discussed with the winning bidder
37.	Is the ID verification specific to Kenya ID or customer can upload ID of any country. Are API's available to validate captured ID details?	Customers can upload ID of any country. Yes, there are APIs to validate the ID field.
38.	Subscription to a third-party API is required. Could you please confirm if the Sacco will provide this subscription?	Any subscription be included in the bidder's financials.
39.	Could you please specify the number of documents that require (OCR)? Additionally, could you confirm if this scope includes multi-page documents?"	Number of documents: Kenya Revenue Authority (KRA) PIN and ID.
40.	Is API-based integration available with Sacco's existing biometric system?	Yes
41.	Following clause is missing in the RFP, please include Intellectual Property Rights a. Licensor hereby confirm that: 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 authorized sources. b. the Licensee hereby states that; 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.	To be agreed with the winning bidder.
42.	Following clause is missing in the RFP, please include: Limitation of Liability	To be agreed with the winning bidder.

	<p>Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>The aforesaid limitation does not apply to any liability of the Licensor towards violation of third-party Copyrights / Intellectual Property Rights or for any loss or damages caused to the Bank's premises or property, solely attributable due to the acts of the Licensor/ Licensor 's employees, representatives.</p> <p>The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.</p> <p>The foregoing states and constitutes the entire obligations and liabilities of Licensor to Licensee.</p>	
43.	<p>Following clause is missing in the RFP, please include</p> <p>Indemnification</p> <p>a. 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</p> <p>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</p> <p>The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p>	To be agreed with the winning bidder.

44.	Number of users to access the solution.	Profits for Saccos
45.	Proposed/estimated number of accounts to be opened per month.	2200 accounts
46.	Proposed implementation period	WSO2 APIM
47.	There are references to Datasheet across the RFP document. This Datasheet is missing. Also, please note that ITC clauses are also missing in the RFP we received	Attached as part of this addendum

All other Terms and conditions remain as per the Principal Tender Document (PTD).

Yours faithfully,

STIMA DT SACCO SOCIETY LTD.
SUPPLY CHAIN MANAGER

P. O. Box 75629 - 00200,
NAIROBI

FOR: STIMA DT SACCO SOCIETY LIMITED



HENRY MUSAU
SUPPLY CHAIN MANAGER.

ACKNOWLEDGEMENT OF ADDENDUM NO.1.

We, the undersigned hereby certify that the addendum is an integral part of the document and has been incorporated in the tender proposal.

Signed.....

Tenderer.....

Date.....

ANNEXTURE 1V: CONSULTANT'S ORGANIZATION AND EXPERIENCE

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 Sub-consultants 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 3 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 *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:	

TECHNICAL PROPOSAL – STANDARD FORMS

{*Notes to Consultant* shown in brackets { } throughout this Section 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 specified in the tender document.
- c) We have no conflict of interest.
- d) We meet the eligibility requirements as stated in the tender document, and we confirm our understanding of our obligation to abide by the Government's policy in regard to corrupt, fraudulent and prohibited practices.
- 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 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 bidrigging.
- (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. 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, copy available from _____
(specify website) during the procurement process and the execution of any resulting contract.
- (I) We, along with any of our sub-consultants are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the PPRA.
- (e) we undertake to negotiate a Contract on the basis of the proposed Key Experts. We accept that the substitution of Key Experts for reasons other than those stated in the tender document may lead to the termination of Contract negotiations.
- (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 undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than the date indicated in the tender document.

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}

FORM TECH- 6A: TEAM COMPOSITION, ASSIGNMENT, AND KEY EXPERTS' INPUTS

I. N°	Name	Expert's input (in person/month) per each Deliverable (listed in TECH-5)										Total time-input (in Months)		
		Position		D-1	D-2	D-3	D-...				Home	Field	Total
		KEY EXPERTS												
K-1	{e.g., Mr. Abbbb}	[Team Leader]	[Home]	[2 month]	[1.0]	[1.0]								
			[Field]	[0.5 m]	[2.5]	[0]								
K-2														
K-3														
N														
										Subtotal				
NON-KEY EXPERTS														
N-1			[Home]											
			[Field]											
N-2														
N														
										Subtotal				
										Total				

For Key Experts, the input should be indicated individually for the same positions.

Months are counted from the start of the assignment/mobilization. One (1) month equals twenty-two (22) working (billable) days. One working

(billable shall be not less than eight (8) working (billable) hours.

“Home” means work in the office in the expert’s country of residence. “Field” work means work carried out in Kenya, or outside the normal residence of the Expert in Kenya or any other country outside the expert’s country of residence. Full time input Part time input

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 tender document.]

- 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 a professional body}

- 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 2}

- 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) Certificate of Independent Proposal Determination

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

FORM FIN-1: FINANCIAL 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 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. 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 tender document.

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}

FORM FIN-2: SUMMARY OF COSTS

Item	Cost			
	{ Consultant must state the proposed Costs; delete columns which are not used }			
	{ Insert Foreign Currency # 1 }	{ Insert Foreign Currency # 2, if used }	{ Insert Foreign Currency 3, if used } #	{ Insert Local Currency, if used and/or required }
Cost of the Financial				
Including:				
(1) Remuneration				
(2) Reimbursables				
Subtotal [Remuneration + Reimbursables]				
Taxes:				
{ insert type of tax: e.g., VAT or sales tax }				
{ e.g., withholding tax on expert remuneration }				
{ insert type of tax }				
Total Taxes				
Total Cost of the Financial Proposal: { Should match the amount in Form FIN-1 }				

Description of actual services provided by your staff within the assignment:	
Name of Consulting Firm:	Name and Title of Signatory: