



Invest in secure hands

EXPRESSION OF INTEREST

Reference No: BSL/EOI/09/2023

**FOR THE SUPPLY, IMPLEMENTATION, TESTING AND
COMMISSIONING OF A CORE SACCO SYSTEM**

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1. INTRODUCTION

1.1 About Balozi SACCO

Balozi Co-operative Savings and Credit Society Ltd was founded and registered in 1975 under the Co-operative Society Act. It is a non-withdrawable deposit-taking SACCO regulated by the SACCO Societies Regulatory Authority (SASRA)

Balozi wishes to replace its existing systems with a robust system that will enhance and transform its services through the following goals:-

- i. Efficient processes, with a high degree of automation, data and processing validations, and embedded controls and fraud detection mechanisms;
- ii. Alignment with global best practice and standards;
- iii. Greater flexibility with regard to channels, including web and mobility, for purposes of business acquisition/retention, service delivery, and interaction with customers and external parties; and
- iv. Improved business intelligence, analytics, and reporting.

1.2 Purpose

This document has been issued with the aim of providing information that will assist interested bidders and solution vendors to express their interest in supplying, implementing, testing, and commissioning of various business applications required by Balozi Sacco.

Expressions of Interest (EOI) responses received from interested vendors will be evaluated and ranked, in terms of best fit to meet Balozi's goals as outlined above. Shortlisted bidders and solution providers will then be invited to participate in Balozi Sacco's Request for Proposal (RFP) process.

1.3 Disclaimer

The envisioned outcome of this document is the receipt of EOI submissions. Balozi reserves the right not to initiate the subsequent evaluation process.

Further, this document shall not be construed as a request or authorization to perform work at the expense of Balozi. Any work performed and/or expenditure incurred to facilitate submission of an EOI, will be at the respondent's own discretion and expense.

Balozi reserves the right to accept or to reject any EOI submission or response, and to annul the process and reject all responses at any time during the EOI evaluation, without thereby incurring any liability to any vendor.

2. ABOUT THE EXPRESSION OF INTEREST (EOI)

2.1 Overview

Balozi seeks to leverage technology to transform its business (Customer Experience, Product offering, Processes and Operations). This will be achieved by deploying appropriate business applications capable of supporting current and future needs.

The scope of this EOI, seeks to supply, implement, test and commission a business application i.e. Core Sacco System which should support the following processes:

1. Mobile banking
2. Internet banking
3. Agency banking
4. Financial Management
5. Fixed Asset Management
6. Credit Management
7. Payroll Management
8. Human Resources Management
9. Customer Relationship Management (CRM) system
10. Electronic Document Management System (EDMS)
11. Data Migration Services
12. Procurement Module
13. Membership Management
14. Analytical reports and dashboard
15. System security, administration, and management

2.2 Eligibility

This document may be referenced by Original Equipment Manufacturers (OEMs), system integrators, value-added-resellers, system vendors or software development companies that offer systems and solutions required by Balozzi Sacco as listed above.

The following scenarios may lead to disqualification of submitted EOI submissions, and exclusion from the envisioned subsequent evaluation process:

- i. Failure to adhere to the use of standard templates (refer to Appendix); and
- ii. Late EOI submission (refer to Section 2.6).

2.3 Content of the EOI Submission

As a minimum, EOI submissions should include the following information, which should be presented as prescribed by the templates included in the Appendix section of this document.

EOI Section	Nature of expected content	Template provided
Company Profile	<ul style="list-style-type: none">• Company name• Organization profile (company and association/joint venture partner(s));• Name of proposed solution;• Information demonstrating firm's operational and technical capacity to deliver work to Balozzi Sacco. <p><i>Company profile information should be limited to a maximum of 5 pages</i></p>	
Firms Experience and references	<ul style="list-style-type: none">• Detailed information related to a minimum of three (3) previous, related engagements; and• Provide client reference letters or any other alternative confirmation of involvement in providing similar services	
System functionality and features	<ul style="list-style-type: none">• Information to assist in the detailed assessment of the ability of proposed systems/solutions to meet Balozzi's vision and processes (reference section 1 & 2).	

System Architecture	<ul style="list-style-type: none"> Information related to technical architecture of the proposed systems. 	
Approach and methodology	<ul style="list-style-type: none"> Outline typical/recommended approach and methodology proposed by your firm in the supply, implementation, testing and commissioning of proposed solutions; This should also include the following: <ul style="list-style-type: none"> ✓ Project plan/schedule; ✓ Nature of work done at each phase of the project; ✓ Typical stage-gates and activities such as provision of sand-box environment, sign-offs, training (technical and user); and ✓ Milestones / stage deliverables. Any assumptions made in modelling your approach, methodology and project plan, for example, estimating availability of client resources/staff members and data readiness, should be outlined. 	

EOI Section	Nature of expected content	Template provided
Certificate of incorporation	<ul style="list-style-type: none"> Valid certificate of incorporation 	
Current TAX compliance certificate	<ul style="list-style-type: none"> Valid certificate issued by appropriate TAX body, with jurisdictional authority where the bidding organization is registered 	
Audited financial statements for the last three (3) years.	<ul style="list-style-type: none"> Audited financial statement for the last 3 years 	
Trading license	<ul style="list-style-type: none"> Valid license issued by appropriate body, with jurisdictional authority where the bidding organization is registered 	

2.4 Evaluation criteria

EOI submissions will be evaluated based on the following considerations:

Area of focus	Evaluation Considerations
Certificate of Incorporation, Current TAX compliance certificate, Audited financial statements for the last three (3) years, Trade license	<ul style="list-style-type: none">• Sound financial standing over the last 3 years, based on revenues, profitability and available cash.• Evidence of tax compliance and years of existence.• Evidence of valid trading license
Company Profile	<ul style="list-style-type: none">• Evidence of strong technical and operational capabilities.
Firm experience and references	<ul style="list-style-type: none">• Previous experience in deployment of similar solution(s)
Detailed system functionality and features	<ul style="list-style-type: none">• Ability of proposed system(s)/solution(s) to support Balozis's current and future needs (functions and processes)
Approach and methodology	<ul style="list-style-type: none">• Appropriateness of typical/recommended approach and methodology, that supports:<ul style="list-style-type: none">— Stage-wise management of the project;— Sign-offs and taking ownership; and— Knowledge transfer.

Preferential treatment will be given to the following:

- Organizations with the ability to deliver multiple system/solutions of this EOI ; and,
- Firms with local presence.

2.5 Clarifications

Requests for clarifications should be submitted in writing by way of email to info@balozisacco.com.

We shall endeavor to respond to all clarifications, by way of an email to vendors who will send requests within the timeframe given (without disclosing identity of who raised clarification request).

Refer to key dates in section 2.7 below.

2.6 Submission

The EOI shall be submitted separately in a sealed envelope clearly marked as set out below:

BALOZI EOI REFERENCE NUMBER:

BSL/EOI/09/2023

The EOI document should be addressed to the:

Chief Executive Officer

Balozi Sacco Ltd.

P.O. Box 11539 - 00400,

Nairobi Kenya

Sealed envelopes shall be deposited in the **Tender Box on 3rd floor, Golf View Office Suites, Balozi Sacco, Wambui Road, Muthaiga**

Submissions are expected to reach Balozi as per the deadline given in section 2.7 below on key dates. Late submissions will be disqualified.

EOI respondents are required to use the prescribed template (see Appendix section) when preparing their responses and ensure all pages are numbered.

2.7 Key Dates

For your reference, the following key dates apply.

Date	Activity
28 th September 2023	<ul style="list-style-type: none">EOI made available
9 th October 2023	<ul style="list-style-type: none">Deadline for receiving requests for clarifications
13 th October 2023	<ul style="list-style-type: none">Deadline for receiving responses to the EOI
19 th October 2023	<ul style="list-style-type: none">Deadline for submitting EOI document

2.8 Current Business Environment

For purposes of reference by interested respondents, Balozi's current operational environment is divided into the following key areas:

- 1) Membership management
 - Onboarding
 - Withdrawal
 - Benevolent fund registration
- 2) Human Resource (HR)
 - Payroll
 - Recruitment
 - Training
 - Leave management
 - Staff appraisal
 - Staff grievances and discipline
 - Contract management
- 3) Credit management
 - Loan appraisal, approval
 - Debt collection
 - CRB referencing
 - Forecasting, analysis and reporting
- 4) Customer care & Marketing
- 5) Finance and accounts
 - Fixed asset management
 - Budgeting
 - Receipting
 - Payments
 - Imprest management
 - Investment management
 - Bank reconciliations
 - Financial statement reporting
 - Refunds
 - GL & COA management
 - Forecasting, analysis and reporting
- 6) Document management
 - Scanning, indexing, file compression.
 - Storage and retrieval
- 7) Procurement management
 - Inventory
 - Requisition
 - Analysis

- Reporting
- 8) System Administration
- 9) Mobile banking
- 10) Web portal

The above operations are supported by various systems, and in some cases handled through manual processes.

3. APPENDIX – RESPONSE FORMATS AND TEMPLATES

A. Company Profile Format

Company Profile	Details				
Company details <ul style="list-style-type: none"> • Name • Year of incorporation • Registered office address • Key contact details(email and day phone contact) 					
Summary list of clients, where similar work has previously been performed	Name of client	Size of client (Financial, number of customers, or employee size)	Industry	Country	Nature of workdone
Operational and technical capabilities (Specific to area of interest covered in the EOI)	Areas of specialization	No of years of experience	No of technical resources	No of functional resources	

Notes

- Attach summarized company profile information,
- Areas of specialization include (For example);implementation of entire system or specificmodules, upgrade of previously implemented systems or modules, post go-live support, training, project management, providing quality assurance services etc.

B. Specific firm experience/reference template.

Country:		Duration of assignment(Months):	
Location within country			
		Total Number of staff-months of the assignment:	
Address:		Approx. value of the services provided by your firm under the contract (KSH):	
Start date (Month/year):		No of professional staff-months provided by associated consultants:	
Completion date (Month/year):			
Name of associated consultants, if any:		Name of senior professional staff of your firm involved and functions performed (indicate significant profiles such as Project Director/Coordinator, Project Manager, Module Leads etc.)	
Narrative description of the project:			
Description of actual services provided by your staff within the assignment:			

C. Detailed system functionality and features

Name of the proposed system(s)/solution(s) including versions:				
Key Modules	Sub Module (where applicable)	Functionality provided/supported	Year of Release	Any other relevant information/diagrammatic outline

D. System Architecture

DESCRIPTION	VENDOR RESPONSE
List Operating System environments that your solution is compatible with (highlight preferences, if any, that may deliver optimal performance)	
List databases that your solution is compatible with (highlight preferences, if any, that may deliver optimal performance)	
Indicate mandatory supporting application software such as MS SQL	
List hardware requirements needed to support your solution (database, servers and any other applicable hardware.) For sizing purposes, assume to typical Financial client and/or previous engagements. Include assumptions made.	
Identity and discuss integration, integration adapters and Service Oriented Architecture capabilities that are standard to your solution.	
Software version number of proposed solution and date of release.	
System licensing model	
Delivery channels & systems that the proposed system can integrate with e.g. Web portals, USSD, Mobile Applications, CRM, EDMS systems, Biometrics, Call Centre applications, IPRS, CRB and any other system that may deployed in future	
Location(s) of the technical Support centre, which will provide service for Balozi.	
Data Migration Services	
Business Intelligence Services	
Indicate which peripheral systems form part of the solution.	