



**Request for Proposal (RFP)**  
for the supply, installation, commission and  
maintenance of an  
**Online Card Payments**  
solution

**TENDER REF: DT 01/2020**

**RFP RELEASE DATE: Thursday, 13<sup>th</sup> November 2020, 9.00, East Africa Time**

**BID CLOSURE DATE: Monday, 23<sup>rd</sup> November 2020, 17:00, East Africa  
Time**

## **CONFIDENTIALITY STATEMENT**

This RFP document contains confidential and proprietary information and is provided only to give suppliers an adequate understanding of Britam Holdings PLC, Britam General Insurance Company (Kenya) Ltd ("Britam GI") and Britam Asset Managers (Kenya) Limited ("Britam AMC") requirements.

The contents of this document are provided solely for use by recipients and in considering their interest in providing services related to this RFP. Its reproduction by photographic, electronic, or other means is permitted only for the purpose of preparing a corresponding proposal response and in any other subsequent activities that may be related to the provision of tendered services.

Interested bidders are required not to disclose to anyone, other than their employees and officers directly connected to responding to this RFP and tendered services, any information concerning this RFP. No news release, public announcement, or any other reference to this RFP or any program thereunder shall be made without expressed written consent from Britam.

Interested bidders are required to sign a Non-Disclosure Agreement (NDA) using the prescribed format below, and return it Britam as part of their confirmation of acquiring the bid document (which serves as registration of interest in participating in this tender). Bids that may be subsequently received from bidders who have not submitted the duly completed NDA will be deemed non-responsive.

**NON-DISCLOSURE AGREEMENT (NDA)**

*<To be sent as part of registration of interest and as part of RFP proposal response documents>*

Procurement Manager  
Britam Holdings PLC  
Mara / Ragati Road Junction, Upperhill  
P O Box 30375-00100, Nairobi

*<Date>*

*<ABC Limited (an entity domiciled in DEF), and its joint venture/consortium/association partners, GHI Limited, JKL Limited and MNO Limited>* (jointly referred to hereinafter as 'the bidder'), hereby register their interest to participate in the tender issued by Britam Life for the supply, installation, commissioning and maintenance of an Online Payment System (Tender Ref: \_\_\_\_\_).

We confirm our understanding that all information in this RFP is provided to the bidder under non-disclosure. In the event that all or part of this information is to be shared with other organizations, in order to be able to answer this RFP, the bidder acknowledges to abide by the requirement to seek prior consent from Britam. Further, the bidder acknowledges responsibility to impose the same confidentiality and non-disclosure obligations on the other organizations and subcontractors.

The bidder acknowledges to abide by the requirement not to release any information to newspapers, (trade) magazines, journals or any other media about the existence and content of this RFP, the acceptance of the proposal, nor the possible award of the contract, without written permission of Britam Life.

All information submitted by bidder in response to this RFP will be treated in confidence. This information will be exclusively distributed to those persons working for or on behalf of Britam Life and who are involved in the evaluation process. Any written or verbal statements regarding this RFP by any person other than the designated contact prior to the award will be deemed unauthorised and will not be relied upon, with the exception of statements made in any formally arranged meeting between Britam Life and the bidder.

Signed:

*(Being duly authorised official to sign on behalf of the bidder, including parties to the joint venture/consortium/association)*

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_

## **EXPRESSION OF INTENT TO PARTICIPATE IN TENDER**

This form is to be completed on receipt of the tender document from Britam.

This page is to be completed immediately and scan copy in PDF format e-mailed to [procurement@britam.com](mailto:procurement@britam.com). The data contained in this form will be used to send out any addenda that may arise. Firms that do not register their interest by completing this form may not be sent addenda that may arise.

Name of the firm's representative completing this form:

\_\_\_\_\_

Firm's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel No: \_\_\_\_\_

Email Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signed by (Name): \_\_\_\_\_

Position in Firm: \_\_\_\_\_

## **PURPOSE OF THE RFP**

Britam is in the process of developing digital offering of its products on its digital touchpoints (Corporate Website, Customer Portal & Mobile App). As part of the offering, customers may be required to pay premiums or invest amounts that are higher than the Ksh 70,000 limit for M-PESA transactions. As a result, Britam has made the strategic decision to partner with a reputable payment gateway to offer online card payments to Britam customers.

The Vendor will be required to present an overview of system's functionalities to permit review of customization necessary prior to installation.

The purpose of this RFP is to give to qualified interested bidders the information necessary to formulate proposals for the supply, installation and support for Online Card Payments.

## **THE REQUEST FOR PROPOSALS**

This RFP is addressed to business application vendors, resellers and integrators offering Information Technology (IT) systems and solutions that address the requirements of Britam as set out in this RFP document.

This RFP invites eligible parties to submit proposals and demonstrate the capabilities of their Online Card Payment functionality as well as their organizational abilities to successfully deploy the system, to enable the evaluation and selection of vendors, resellers and integrators in accordance with the requirements set out in this document.

The Tender closes on **Monday, 23<sup>rd</sup> November 2020, 17:00, East Africa Time in Nairobi.**

Each bidder is required to acknowledge receipt of the RFP, and notify his intention to submit a bid by emailing to Britam through [procurement@britam.com](mailto:procurement@britam.com) as set out in section 3.1 of this document

Failure to do so shall be interpreted as an intention not to submit a bid and the Bidder will be eliminated from the bid process, and required to destroy the RFP document in keeping with confidentiality requirements.

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## 1. DEFINITIONS AND TERMS USED

**Bidder:** legal entity or party to a joint venture or consortium or association responding to this call for RFP

**Bid Closure:** Last date and time of receipt of proposal responses, which is set at Monday, 23<sup>rd</sup> November 2020, 17:00, East Africa Time

**Joint venture/consortium/association:** grouping of bidders, affirmed by legally binding contracts, with a mutual interest to participate in this tender, and have together solely for the purposes of securing technical expertise that they deem necessary for purposes of meeting Britam GI and Britam AMC's requirements

**Subcontractor:** any person or entity with whom the bidder or party to a joint venture, consortium or association reassigns or subcontracts any part of the work to supply, implement, commission and maintain IT Business Applications to Britam

**Validly registered bidders:** Bidders who have complied, in full, with requirements set out in Section 3.1

**Warranty period:** period of validity of warranties given by the bidder (joint venture/consortium/association) commencing on the date of Operational Acceptance Certificate of the respective system, during which time the bidder (joint venture/consortium/association) is responsible for maintenance and support of the proposed solution, including resolving defects and anomalies.



## **2. INTRODUCTION**

### **2.1 About Britam**

Britam Holdings PLC is a leading diversified financial services group, listed on the Nairobi Securities Exchange.

The group has interests across the Eastern Africa region. The Group offers a wide range of financial products and services in Insurance, Asset management, Banking and Property. The product range includes: life, health and general insurance, pensions, unit trusts, investment planning, wealth management, off-shore investments, retirement planning, discretionary portfolio management, Property development and private Equity.

**For More information please visit <http://www.britam.com/>**

### **2.2 General**

Britam has embarked on a project that will lead to the supply, customisation, installation, and commissioning of a comprehensive online card payments solution.

Britam invites interested bidders with the capacity to supply, implement, commission, and maintain the Online Card Payments system described in Section 4 of this RFP.

Bidding is open to any interested party who meets the criteria set out in this RFP. Bids will be assessed based on the evaluation criteria set forth in Section 5.3, under the legal jurisdiction of the Laws of Kenya.

### **2.3 RFP Terms and Conditions**

Bidders shall be deemed to have examined the RFP documents carefully and must be satisfied that the RFP is fully understood.

Bidders must clearly understand that all information given by Britam is expressly without guarantee.

Bidder shall be deemed to be fully satisfied as to the correctness and sufficiency of this RFP before submitting its proposal. Failure by bidder to read and thoroughly examine the RFP will not excuse any failure to comply with the requirements of the RFP or any resulting agreement, nor will such failure be a basis for claiming any compensation.

Failure to comply with the requirements contained in this RFP may result in the rejection of the bidder's proposal.

These RFP terms and conditions and the other provisions contained in this RFP may be, at Britam's sole discretion, made a part of, and govern any Agreement resulting from, this RFP.

For the avoidance of doubt, bidders are not permitted to disclose any Confidential Information including this RFP to any third party without the prior written approval of the Procurement Manager at Britam.

### 3. General Guidance Notes for Bidders

#### 3.1 Registration of Bidders

Potential bidders are advised to read this document, in its entirety, to establish their interest in participating in this tender and their ability to supply, install, commission and maintain an Online Card Payments solution.

Technical system requirements are an integral part of this document.

In order to fully respond to this tender, interested bidders are required to:

- complete the above NDA, which must be signed by a duly authorised representative of the bidder;
- sign and scan the Britam Supplier Code of Conduct form; and
- submit to Britam a signed Britam Supplier Code of Conduct form and the signed NDA **by email** to [procurement@britam.com](mailto:procurement@britam.com)

The above email which will also serve as the bidder's formal registration of intent to respond to this tender, should include the following information:

- bidder's name;
- bidder's legal registration address (including country); and
- bidder's primary contact person and alternative contact (email and telephone contacts).

Upon receipt of the signed Britam Supplier Code of Conduct Form, signed NDA and registration of interest, Britam will send the following documents to the bidder via the email address of the designated primary point of contact, as confirmation of valid registration of the bidder's interest:

- detailed system requirements for ONLINE CARD PAYMENTS included in this RFP (Section 4)
- Standard forms, formats and templates

**This RFP has been issued for release on Thursday, 13<sup>th</sup> October 2020 and bids close on Monday, 23<sup>rd</sup> November 2020, 17:00, East Africa Time. Bids are required to be electronically submitted to Britam as prescribed in Section 5.2.3 of this RFP document.**

Bids must be submitted on or before Bid Closure to qualify for evaluation. Any bid (or information related to a partially submitted bid) that is received after Bid Closure will not be considered for evaluation.

Bidders are advised to ensure that their bid responses fully comply with all requirements outlined under Section 5.1.1, 5.1.2 and 5.2.3 of this RFP for their bid to be deemed responsive. This encompasses eligibility of bidders, minimum response requirements and compliance with submission requirements. Non-responsive bids will be eliminated at the preliminary evaluation stage as outlined in Section 5.3.1.

### **3.2 Submission and Acknowledgement of Bidding documents**

Bid documents should be addressed as follows and submitted in PDF format via e-mail to **procurement@britam.com**:

#### **REQUEST FOR PROPOSAL: ONLINE CARD PAYMENTS**

**The Procurement Manager  
Britam Head Office  
Mara / Ragati Road Junction, Upper Hill  
P O Box 30375-00100, Nairobi**

The subject of the e-mail should indicate: "**Do not open before, Friday, 23<sup>rd</sup> November 2020, 17:00, East Africa Time**"

Britam shall be entitled to reject any proposal received after the due date and time. No extension of the closing date and time shall be allowed or granted by Britam.

A two-stage procedure will be adopted by the Company for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated.

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

**4. FUNCTIONAL AND TECHNICAL SPECIFICATIONS; STANDARD FORMS,  
FORMATS AND TEMPLATES**  
**TO BE PROVIDED/SENT TO BIDDER IN LINE WITH PROCEDURE AND  
REQUIREMENTS DETAILED IN SECTION 3.1**

## 5. INSTRUCTIONS TO BIDDERS

### 5.1 Eligibility and applicable regulations

Ref No	Subject	Description
5.1.1	Eligible bidders	<p>A bidder may be legally domiciled in any part of the world, and may be a private entity (ies), or a combination of the two with a formal intent to enter into an agreement or under an existing agreement in the form of a joint venture, consortium, or association. A bidder who is not legally domiciled in Kenya must demonstrate to Britam Life's satisfaction that it has the will, ability and resources, either on its own or with / through a legally binding and supported arrangement with a competent agent / partner or subsidiary in Kenya to deliver the services envisaged in this RFP.</p> <p>In the case of a joint venture, consortium, or association, parties will be required to formally nominate a Prime Bidder, who will be assigned authority to enter into negotiations and/or make decisions, which are jointly and severally liable on all parties. The assignment of this authority to the Prime Bidder must be evidenced by duly signed Power of Attorney documents, from each party to the joint venture, consortium, or association.</p> <p><b>Copies of all contracts and powers of attorney documents relevant to the joint venture, consortium, or association must be submitted as part of the RFP proposal response to Britam.</b></p> <p><b>Only bidders who have complied with requirements set out in Section 3.1 above will be considered valid for purposes of evaluating RFP responses.</b></p>
5.1.2	Minimum requirements	<p><b>In addition to compliance with Section 3.1 and 5.1.1, bidders (including all parties to joint venture, consortium, or association) must meet the following minimum requirements and provide the necessary supporting documentation:</b></p> <ul style="list-style-type: none"> <li>a) Certificate of registration (or its equivalent) that is valid in accordance with any legally recognised jurisdiction;</li> <li>b) Tax compliance certificate (or its equivalent) that is valid in accordance with any legally recognised jurisdiction;</li> <li>c) CR12 (This is an official communication by the registrar of companies in Kenya as to whom the directors/shareholders of a company are) or its equivalent that is valid in accordance with any legally recognised jurisdiction in your area of operations;</li> <li>d) Company Profile, with a clear organogram and area of speciality;</li> <li>e) capacity to supply, implement, commission and maintain required ONLINE CARD PAYMENTS solution and IT Business Applications generally (to be evidenced by previous experience and references, and suitably qualified technical</li> </ul>

Ref No	Subject	Description
		<p>staff);</p> <p>f) evidence of having supplied, implemented, commissioned and supported the proposed Online Card payments system</p> <p>g) sound financial ability supported by latest 3 year audited financial reports, annual turn-over (applies to the bidders and individual parties to a joint venture/consortium/association) should not be less than KES 50 million.</p> <p>RFP proposal responses must also meet the following minimum requirements to be deemed substantively responsive, as a prerequisite for further technical and financial evaluation:</p> <p>a) strict adherence to general instructions to bidders;</p> <p>b) strict adherence to standard forms, formats and templates as included under Section 5.2.1,5.2.2 and Section 6 of this RFP document;</p> <p>c) strict adherence to instructions on submission of RFP proposal response;</p> <p>d) valid/executed Power of Attorney (in the case of a joint venture, consortium, or association – from all individual parties); and</p> <p>e) separate submission of Technical and Financial Proposal.</p> <p><b>RFP proposal responses that do not meet the above minimum requirements will be deemed as substantially non-responsive and will be eliminated from further consideration in the evaluation process. Any communication notifying bidders about eliminated RFP proposal responses will be at the sole discretion of Britam.</b></p> <p><b>No additional information or supporting documentation will be accepted from bidders after Bid Closure Date, other than specific clarifications regarding already submitted documentation that may be requested at the sole discretion of Britam during the evaluation phase.</b></p> <p>Bidders are allowed to modify / withdraw previously submitted RFP proposal responses, prior to Bid Closure Date. Provision of new information, supporting documentation or re-submission is subject to the above terms.</p>

Ref No	Subject	Description
5.1.3	Conflict of interest	<p><b>A bidder shall not have a conflict of interest.</b> All bidders found to have a conflict of interest shall be disqualified. A bidder may be considered to have a conflict of interest with one or more parties in this bidding process, if they:</p> <ul style="list-style-type: none"> <li>a) have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the bid of another bidder, or influence the decisions of Britam regarding this bidding process; or</li> <li>b) submit or participate in more than one bid in this bidding process; or</li> <li>c) participated as a consultant in the preparation of the design or technical specifications of requirements included in this RFP.</li> </ul> <p><i>For purposes of clarity, an eligible bidder is allowed to submit only one bid as a response to this RFP either individually as a bidder or as a partner in a joint venture. No bidder can be a subcontractor while submitting a bid individually or as a partner of a joint venture. A bidder, if acting in the capacity of subcontractor in any bid, may participate in more than one bid but only in that capacity. A bidder who submits or participates in more than one bid (other than as a subcontractor) will cause all the bids in which the bidder has participated to be disqualified.</i></p>
5.1.4	Fraudulent practises	<p><b>Britam requires all prospective bidders to adhere to the highest ethical standards during the entire process, from providing RFP proposal response, to selection, evaluation and contracting/negotiation stages.</b></p> <p>Britam will reject a proposal for award of tender if it determines that a bidder has, directly or through an agent, engaged in either of the following:</p> <ul style="list-style-type: none"> <li>a) canvassing – meant to influence Britam’s decision prior to, during or after submission of the RFP;</li> <li>b) corrupt practice – offering anything of value with a view influencing the outcome of the selection and evaluation process;</li> <li>c) fraudulent practice – misrepresentation or omission of fact;</li> <li>d) collusive practice – scheme or arrangement between bidders to negatively influence the evaluation and selection process; and</li> <li>e) coercive practice – harming or threatening to harm persons and other bidders involved in this process.</li> </ul>

Ref No	Subject	Description
5.1.5	No commitment to contract and cost of bidding	<p>This RFP should not be considered as an order. This document shall neither be viewed as a request or authorization to perform work at Britam's expense. <b>Any work performed by a bidder in connection to responding to the RFP will be at the bidder's own discretion and expense. This RFP does not represent a commitment to purchase, lease, or enter into any contractual obligations.</b> Britam reserves the right, at its sole and absolute discretion, to reject any responses, to modify the RFP or to terminate the RFP in part or in whole at any time. Bidders are hereby advised that Britam is not committed to any course of action as a result of its issuance of this RFP and/or its receipt of proposal responses from bidders.</p>
5.1.6	Queries / requests for clarification from bidders	<p>All correspondence related to the RFP shall be made in English and in writing. Any clarification sought by a bidder(s) in respect of this RFP shall be made by <b>17<sup>th</sup> November 2020</b> before the deadline for submission of responses, in writing, to <a href="mailto:procurement@britam.com">procurement@britam.com</a> and with the subject <b>Online Card Payments Request for Clarification. Please note that enquires made or clarifications sought by bidders who have not validly registered their interest (see Section 3.1) or made via telephone or verbally will be rejected and are not allowed.</b></p> <p>Queries / requests for clarification and replies thereto shall then be circulated to all other bidders (without divulging the name of the respondent raising the queries) in the form of an addendum via email to bidder's designated contact persons.</p> <p>Britam will endeavour to provide responses to queries / requests for clarification within 48 hours of receipt.</p>
5.1.7	Amendments to the RFP	<p><b>At any time prior to the deadline for submission of responses, Britam may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective vendor, modify the RFP documents by issuing an addendum which will be deemed to be an integral part of this RFP once issued.</b></p> <p>All bidders who have validly registered their interest in this RFP will be notified of the amendment in the form of an addendum via email to bidder's designated contact persons.</p> <p>To allow vendors reasonable time to take any amendments into account in preparing their responses, Britam may at its sole discretion extend the deadline for the submission of responses based on the nature of the amendments.</p>



Ref No	Subject	Description
5.1.8	Proposal validity	<p><b>RFP proposal responses are required to be held as valid for a period of 180 days after submission date.</b></p> <p>During this period, bidders shall maintain the availability of professional staff nominated in their proposal response. Britam will make its best effort to complete the evaluation, selection and negotiation process within this period. Should the need arise, however, Britam may request bidders to extend the validity period of their proposals.</p> <p>Bidders who agree to such extension shall certify that they maintain the availability of the professional staff nominated in the proposal responses, or in their confirmation of extension of validity of the proposal, bidders could submit new staff in replacement, who would be considered in the final evaluation for contract award.</p> <p>Bidders who do not agree have the right to refuse to extend the validity of their proposals.</p>

## 5.2 Content and format of response

Ref No	Subject	Description
5.2.1	Content of RFP responses – Technical Proposal	<p><b>RFP proposal responses, including any supporting documentation, should be prepared, in the English language. In preparing their responses, bidders are expected to examine in detail documents comprising this RFP. Material deficiencies in providing requested information may result in rejection of a bidder’s RFP proposal response.</b></p> <p><b>The Technical Proposal shall provide the following information using the laid out presentation in Section 6 (Standard Forms, Formats and Templates).</b></p> <p><b>The Technical Proposal shall not include any financial information. A Technical Proposal containing financial information may be declared non responsive.</b></p> <p><u>Letter of introduction</u></p> <p><b>Form – 1(a): Letter of Introduction</b> provides a standard format for use by bidders to communicate key aspects about themselves (including details on a joint venture, consortium or association), area(s) of interest (Specific systems name – attributed to the bidder or party in the joint venture, consortium or association) and any other details about their proposal response that is deemed relevant.</p> <p><u>Description of the Organization</u></p> <p>Brief description of the bidder’s organization (maximum 2 pages). In the event of a joint venture, consortium, or association, a brief description of each party within (2 page</p>

Ref No	Subject	Description
		<p>maximum restriction applies for each individual party).  In support of the above, the following information should be submitted by bidders (including all parties to a joint venture, consortium or association):</p> <ol style="list-style-type: none"> <li>a) Certificate of registration (or its equivalent) that is valid in accordance with any legally recognised jurisdiction;</li> <li>b) Tax compliance certificate (or its equivalent) that is valid in accordance with any legally recognised jurisdiction;</li> <li>c) Latest 3 years audited financial statements (See Section 5.1.2, minimum requirements)</li> <li>d) CR12 (This is an official communication by the registrar of companies in Kenya as to whom the directors/shareholders of a company are) (or its equivalent) that is valid in accordance with any legally recognised jurisdiction; and</li> <li>e) Duly executed Power of Attorney.</li> </ol> <p>Copies of all contracts and powers of attorney documents relevant to the joint venture, consortium, or association must be submitted as part of the RFP proposal response to Britam.</p> <p>Additional guidance for use by bidders: <b><i>Form 2: Description of the Organization</i></b></p> <p><u>Description of Solution</u></p> <p>Under this section, bidders are required to provide information outlined below using the format prescribed by <b><i>Form 3: Description of Solution – ONLINE CARD PAYMENTS.</i></b></p> <ol style="list-style-type: none"> <li>a) Bidders should address the following: <ul style="list-style-type: none"> <li>- product bio;</li> <li>- product components and high-level architecture;</li> <li>- system integration and Service Oriented Architecture (SOA) capabilities;</li> <li>- relevant strategic partnerships,</li> <li>- product technical support;</li> <li>- documentation support;</li> <li>- detailed technical functionality (refer to Appendix section); and</li> <li>- recommended environment (compatibilities around database, web server, application server, fat/thin client, and Operating System);</li> <li>- deployment architecture;</li> </ul> </li> </ol>

Ref No	Subject	Description
		<ul style="list-style-type: none"> <li>- details of whether the application is offered on a software as a service, infrastructure as a service or on-premise model and</li> <li>- proposed hardware and any 3<sup>rd</sup> party software licenses required by the solution e.g. database licenses.</li> </ul> <p><u>Previous / Recent Experience</u></p> <p>Assessment of previous experience by bidders (including parties to a joint venture, consortium or association) is a critical element of the technical evaluation. <b>Bidders are required to provide detailed information for a MINIMUM of THREE (3), and a MAXIMUM of EIGHT (8) previous engagements undertaken within the last FIVE (5) years for the solution using the format prescribed by Form 4: Previous / Recent Experience.</b></p> <p>Bidders are advised that previous / recent experience quoted should be relevant and aligned to the financial services industry. Specifically, it should relate to the following comparable scenarios:</p> <ul style="list-style-type: none"> <li>a) industry – financial services;</li> <li>b) organizational structure;</li> <li>c) seamless integration with a third-party financial management system.</li> </ul> <p>Information provided should include:</p> <ul style="list-style-type: none"> <li>- client details (name, address, industry);</li> <li>- year of engagement;</li> <li>- a brief description of the engagement (maximum 500 words for each engagement);</li> <li>- outline of key resources / professional staff who participated (<b>and a specific confirmation whether any of the key resources / professional staff are included in the proposed team for the Britam engagement</b>);</li> <li>- duration of the assignment;</li> <li>- contract amount; and</li> <li>- role played by the bidder (or party to a joint venture, consortium or association).</li> </ul> <p>A bidder (or party to a joint venture, consortium or association) is only allowed to quote as previous / recent experience engagements in which they were legally contracted by the client as a corporation or as one of the major firms within a joint venture. Engagements completed</p>

Ref No	Subject	Description
		<p>by individual professional staff working privately or through other consulting firms cannot be claimed as the experience of the bidder, or that of bidder's associates, but can be claimed by the individual resource / professional staff in their CV. <b>Bidders should be prepared to substantiate the claimed previous / recent experience if so requested by Britam.</b></p> <p>Guidance for use by bidders: <b><i>Form 4: Previous / Recent Experience</i></b></p> <p><u>Approach and Work Plan</u></p> <p>Bidders are required to provide a description of the approach, methodology and work plan for performing the engagement to supply, install, commission and maintain the Online Card Payments Solution (maximum of 5 pages)</p> <p>Forms, formats and templates to be used for providing the approach and work plan are listed below.</p> <p><b><i>Form 5: Approach &amp; Methodology</i></b></p> <p><b><i>Form 6: Work Plan</i></b></p> <p><b><i>Form 7: List of Resources / Professional Staff</i></b></p> <p><i>Note</i></p> <p><i>Form 5: Approach and Methodology covers all aspects on deployment, data migration, training, post go-live support. Any additional tools or resources that will be deployed by the bidder should be highlighted. Further, bidders should highlight specific resources (such as facilities) that Britam should provide to facilitate their work.</i></p> <p><i>Form 6: Work Plan should be consistent with work schedule or Gantt Chart indicating the timing proposed for each activity that is part of supply, implement, commission and maintain lifecycle in an iterative approach. Bidders are reminded that their work plan should be mapped to Britam's target implementation schedule as outlined in the guidance section of Form 6.</i></p> <p><i>Form 7: List of Resources and Professional Staff includes an outline of team structure (diagram or listing), proposed team (area of expertise, role within the project team, nationality, level of project deployment – Full Time / Part Time, location</i></p>

Ref No	Subject	Description
		<p><i>of project deployment – On-site / Off-site.</i></p> <p><u>CVs</u></p> <p>Bidders should provide detailed CVs for all project staff included in Form 7. CVs should be in the format prescribed by <b>Form 8: Detailed CVs for Proposed Staff.</b></p> <p><u>Comments and suggestions on the Terms of Reference (Optional Section)</u></p> <p>Britam is open to feedback, comments and suggestions regarding this RFP. Specifically, the organization is keen to evaluate comments and suggestions on the following:</p> <ul style="list-style-type: none"> <li>a) items that could improve the quality/ effectiveness of the engagement, including impact on Work Plan and overall project schedule; and</li> <li>b) practical options on mode of deployment and operation of the Online Card Payment solution</li> <li>c) (b) above, bidders should provide information on: <ul style="list-style-type: none"> <li>- how suggestions made fit into the Britam environment (solely based on the understanding that can be extracted from this RFP); and</li> <li>- list of previous / recent experience in implementing comments and suggestions made.</li> </ul> </li> </ul> <p><b>Form 9: Comments and Suggestions (Optional)</b> is provided to guide responses for this section, which should be limited to a maximum of 2 pages.</p> <p>Bidders are not required to provide the financial impact of the above comments at this stage. Britam retains the sole discretion of further pursuit or rejection of any of the above comments and suggestion (either partially or in full).</p>
5.2.2	Content of RFP responses – Financial Proposal	<p><b>Bidders should use the format prescribed under Item 1: Summary of Financial Proposal and Item 2: Detailed Financial Proposal (Section 4) in preparing their Financial Proposals.</b></p> <p>Bidders are required to provide a detailed breakdown of the full cost of supplying, implementing, commissioning and maintaining their proposed solution, indicating gross amount and applicable taxes. In particular, this should include:</p> <ul style="list-style-type: none"> <li>a) Licence fees (bidders must refer to number and name of each licensed software component and licensing model e.g. named user, number of employees, ), with clear indication whether this includes provision of underlying source code to Britam or whether an escrow process for the software and supporting documentation is available as an integral part of the licensing agreement, and the</li> </ul>

Ref No	Subject	Description
		<p>costs associated with this service;</p> <p>b) professional fees for implementation of solution;</p> <p>c) cost of disbursements to facilitate logistical operations of project teams;</p> <p>d) any additional costs related to training (of users and Britam staff) and post go-live support;</p> <p>e) cost of maintenance over a period of 5 years (taking into account product warranty period)</p> <p>The financials should cover the full range of services requested preferably denominated in Kenya Shillings. Bids in other currencies are accepted and for the purposes of comparison will be converted to Kenya Shillings using the Central Bank of Kenya mean rate as at date of Bid Closure.</p> <p>Financials should include a payment schedule, which should be clearly linked to key project delivery milestones.</p> <p>Financials should be presented indicating gross amount and applicable taxes for the purposes of evaluation. Shortlisted bidders will be required to provide a detailed analysis of applicable taxes as part of contract award negotiations.</p> <p>Bidders are also required to provide viable alternative commercial options (such as full cost, leased or combination) for consideration by Britam.</p>
5.2.3	Submission (by bidders), receipt and opening of RFP proposal responses (by Britam)	<p>As a minimum requirement, bidders are required to submit the Technical Proposal and Financial Proposal separately. RFP proposal responses that do not comply with this requirement will be deemed non-responsive.</p> <p>Bids must be physically delivered to Britam, addressed to The Procurement Manager, Britam Head Office, Mara / Ragati Road Junction, Upper Hill, P O Box 30375-00100, Nairobi.</p> <p><b>Bidders are advised to strictly adhere to the below requirements for RFP proposal responses to be deemed responsive. This includes both Technical and Financial Proposals, each of which should adhere to the below requirements.</b></p> <p><b>a) Bidders are required to submit the Technical Proposal and the Financial Proposal in separate PDF files (but not scanned pdf copies) via</b></p>

Ref No	Subject	Description
		<p>separate e-mails.</p> <p>b) <b><u>The financial proposal</u> should be <u>password protected</u>. Only bidders who progress to financial evaluation will be contacted to provide the financial proposal password.</b></p> <p>c) The original proposal (Technical Proposal and Financial Proposal) shall be prepared in indelible ink. It shall contain no interlineations or overwriting, except as necessary to correct errors made by the bidders themselves. The authorised signatory who signed the proposal must initial all such corrections. An authorized representative of the bidder (and on behalf of the joint venture/consortium/association) shall initial all pages of the original Technical and Financial Proposals. As included in section 5.1.2, the authorization shall be in the form of a written power of attorney issued by all individual parties.</p>

### 5.3 Evaluation criteria

Evaluation entails a 5 stage process that focuses on both Technical and Financial aspects.

1. Preliminary evaluation of bids
2. Technical desktop evaluation of bids
3. Demonstrations by short-listed bidders
4. Financial evaluation
5. Site visits

Ref No	Subject	Description
5.3.1	Technical evaluation	<p><b>Technical evaluation refers to - preliminary evaluation of bids, technical desktop evaluation of bids, demonstrations by short-listed bidders, and site visits.</b></p> <p><u>Preliminary evaluation of bids</u></p> <p>Prior to detailed technical evaluation of bids, Britam will undertake a preliminary evaluation of all bids, to ensure all minimum requirements as per Section 5.1.1 and 5.1.2 have been met. Any proposal responses that fail to comply with minimum requirements will be deemed non-responsive and will be eliminated from further evaluation. Technical desktop evaluation of bids will focus on identifying the best fit solution for Britam based on system capabilities (functional, integration, security and technical) and demonstrated ability of the vendor to successfully implement the solution in a comparable environment.</p> <p><b>Evaluation will place special emphasis on the following aspects and utilize the corresponding weighting matrix.</b></p> <ol style="list-style-type: none"><li>a) <b>System capabilities (based on the detailed technical and functional system requirements, Appendix section)</b></li><li>b) <b>Qualification and experience of proposed staff</b></li><li>c) <b>Previous / recent experience in undertaking comparable engagements</b></li><li>d) <b>Proposed approach and methodology, and work plan</b></li></ol> <p><b>Based on the scores, Britam will shortlist certain bidders for the next level of evaluation; demonstration by shortlisted bidders.</b></p> <p><u>Demonstrations by short-listed bidders</u></p> <p><b>This evaluation stage will also combine the financial evaluation (as detailed under Section</b></p>



Ref No	Subject	Description
		<p><b>5.3.2 below).</b></p> <p><b>Demonstration of system capabilities and financial evaluation will account the overall evaluation score at this stage.</b></p> <p>Short-listed bidders will be invited to demonstrate system capabilities which will enable Britam’s validation of system technical and functional requirements that were included in RFP proposal responses. For purposes of effectively evaluating key aspects of critical system functionality, Britam will provide a script that will guide the bidder presentations and demonstrations. This script and the evaluation criteria to be applied will be provided to short-listed bidders after technical desktop evaluation.</p> <p>Based on the combined score for vendor demonstration and financial evaluation, Britam will shortlist a maximum of 2 bidders to advance to the final evaluation stage; site visits.</p> <p><u>Site visits (If need be)</u></p> <p>This will involve visits by Britam staff to selected customer reference sites (selected from bidder’s list of previous / recent engagement experience). It will mainly focus on reviewing system functionality in a live environment, including practical challenges faced. It will also provide an opportunity for Britam to listen to customer feedback about the quality of service offered by the bidder (or party to the joint venture/consortium/association).</p> <p>Bidders should confirm willingness of their client and bidder’s own ability to arrange and facilitate for such a visit, prior to inclusion of the customer site in their list of previous / recent engagements. For purposes of effective site visits, Britam will furnish the bidder (and their client) with a checklist of areas of interest.</p> <p><b>Following site visits, Britam will generate a short-list of 2 bidders, and enter into negotiations with the top ranked bidder.</b></p>

Ref No	Subject	Description
5.3.2	Financial evaluation	<p>A total of 30 points is reserved for Financial Evaluation, taking into account total cost of solution.</p> <p>For the cost of the solution, the maximum number of points will be allocated to the lowest priced proposal. All other price proposals will receive points in inverse proportion according to the following formula:</p> <p><b>Points = [Maximum number of points (30)] x ([Lowest price]/[Price of proposal being evaluated])</b></p> <p><i>Note</i>  <i>Financial Proposals will not be opened prior to financial evaluation phase. Only financial proposals for short-listed bidders will be opened.</i></p>
5.3.3	Negotiations	<p>Prior to award of tender, negotiations will be held at Britam Head Office, Mara / Ragati Road Junction, Upper Hill, Nairobi, Kenya.</p> <p>The aim is to reach an agreement on all points and sign a contract. Representatives conducting negotiations on behalf of the bidder (joint venture/consortium/association) must have written authority to negotiate and conclude a Contract.</p> <p>Negotiations will include a discussion of the Technical Proposal, the proposed technical approach and methodology, work plan, and organization and staffing, and any comments/suggestions made by the bidder regarding this RFP.</p> <p>Britam and the bidder will finalize the Terms of Reference, staffing schedule, work schedule, logistics, and reporting. These documents will then be incorporated in the Contract as "Description of Services". Special attention will be paid to clearly defining the inputs and facilities required from the Britam to ensure satisfactory implementation of the assignment. Britam shall prepare minutes of negotiations which will be signed by Britam and the bidder.</p> <p>Technical negotiations will also encompass confirmation on availability of professional staff for the duration of the project, preferably and to the extent possible, staff included in the original RFP proposal response. Any</p>

Ref No	Subject	Description
		<p>replacement professional resources will be required to possess similar or higher level of qualification and experience.</p> <p>Financial negotiations will include a clarification of applicable taxes, and the manner in which taxes will impact total cost and contract to be awarded. Financial negotiations will reflect all matters agreed as part of the technical negotiations.</p>
5.3.4	Award of contract	<p>Information relating to evaluation of proposals and recommendations concerning awards shall not be disclosed to the bidders or to other persons not officially concerned with the process, until the award of contract is notified to the successful bidder / firm.</p> <p>The contract will be awarded following negotiations with the successful bidder. After negotiations are successfully completed, Britam will promptly notify all other bidders of the unsuccessful outcome of their bids.</p> <p>Selected bidders / firms are expected to commence the assignment on the date of the contract signature.</p>
5.3.5	Warranty period	<p>Britam recommends that bidders undertake to provide a warranty period of at least 12 months, commencing upon successful Operational Acceptance of the solution. Bidders are required to make a specific mention in the event that standard product warranty period for their solution is less than the recommended 24 months' period. Bidders should state applicable warranty period for their solution within Form 5: Approach and Methodology, and make reference to the warranty period when completing the maintenance aspect of their Financial Proposals.</p> <p>During the warranty period, all new versions, releases, and updates to all Standard Software, will be provided to Britam at no extra cost (free).</p>

Ref No	Subject	Description
5.3.6	Next steps	<p>Following issuance of the tender, calling for RFP responses for the supply, installation, commissioning and maintenance of an Online Payment Solution at Britam, the following schedule, in sequential order, is tentatively envisioned, leading up to the award of contract.</p> <ol style="list-style-type: none"> <li>1. Bid Closure: 23 November 2020</li> <li>2. Technical desktop evaluation: 2 weeks to evaluate and communicate short listed bidders</li> <li>3. Preparation for demonstrations by shortlisted bidders: 1 weeks</li> <li>4. Demonstrations to Britam: 1 weeks</li> <li>5. Financial evaluation and communication of combined technical and financial evaluation: 2 weeks</li> <li>6. Preparation for site visits (Britam + short listed bidders): 1 week (If need be)</li> <li>7. Site visits: 1 week</li> <li>8. Final evaluation and communication of outcome: 2 weeks</li> </ol>

## **6. STANDARD FORMS, FORMATS AND TEMPLATES**

**TO BE PROVIDED/SENT TO BIDDER IN LINE WITH PROCEDURE AND REQUIREMENTS DETAILED IN SECTION 3.1**