



**PROCUREMENT OF TMRC INTEGRATED SYSTEM TENDER DOCUMENT**

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## **SECTION I - INVITATION TO TENDER**

### **TENDER NAME: PROCUREMENT OF TMRC INTEGRATED SYSTEM**

TMRC invites sealed tenders from eligible suppliers for supply, delivery, installation, and commissioning of TMRC Integrated System Interested eligible Suppliers may get further details from the TMRC Office during normal working hours i.e. **Monday to Friday between 9.00 a.m. to 5.00 p.m.**

Completed tender documents are to be enclosed in plain sealed envelopes, marked "**Tender for Supply of Integrated TMRC System**" to be addressed as follows: -

Tanzania Mortgage Refinance Company Limited  
15<sup>th</sup> Floor, Golden Jubilee Towers,  
Ohio Street  
P.O Box 7539  
Dar es Salaam, 11101  
Tanzania  
Tel: +255 22 2215100

**To be received on or before 3<sup>rd</sup> November 2023 at 16.30pm**

Tenders will be opened immediately thereafter in the presence of the tenderers representatives who choose to attend the opening at **TMRC Boardroom on 6<sup>th</sup> November at 11.45am** local time next day.

## **SECTION II: INSTRUCTIONS TO TENDERERS**

### **2.1 Contents of Tender Documents**

2.1.1 The tender document comprises of the documents listed: -

- i) Instructions to tenderers
- ii) General Conditions of Contract
- iii) Special Conditions of Contract
- iv) Schedule of Requirements
- v) Details of service
- vi) Contract form
- vii) Confidential business questionnaire form

The Tenderer is expected to examine all instructions, forms, terms, and specifications in the tender documents. Failure to furnish all information required by the tender. Documents or to submit a tender not substantially responsive to the tender documents in every. Respect will be at the tenderers risk and may result in the rejection of its tender.

### **2.2 Tender Prices shall be Submitted as Financial Bid**

2.2.1 The tenderer shall indicate in the Price schedule the unit prices where applicable and total tender prices of the services it proposes to provide under the contract.

2.2.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.

2.2.3 Prices quoted by the tenderer shall remain fixed during the term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

2.2.4 Contract price variations shall not be allowed for contracts not exceeding one year (12 months).

2.2.5 Where contract price variation is allowed, the variation shall not exceed 10% of the original contract price. However, if the provider considers doing so, he must initiate a discussion with the TMRC before such variations are affected.

2.2.6 Price variation requests shall be processed by the TMRC within 30 days of receiving the request.

### **2.3 Tenderers Eligibility and Qualifications.**

2.3.1 Pursuant to Clause 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if its tender is accepted.

2.3.2 The documentary evidence of the tenderers qualifications to perform the contract if its tender is accepted shall establish to the TRMC's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

## **2.4 Validity of Tenders**

- 2.4.1 Tenders shall remain valid for 30 days or as specified in the invitation to tender after date of tender opening prescribed by the TMRC. A tender valid for a shorter period shall be rejected by the TMRC as nonresponsive.
- 2.4.2 In exceptional circumstances, the TMRC may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses there to shall be made in writing. A tenderer granting the request will not be required nor permitted to modify its tender.

## **2.5 Sealing and Marking of Tenders**

- 2.5.1 The tenderer shall seal the original and each copy of the tender in separate envelopes, duly marking the envelopes as "ORIGINAL" and "COPY." The envelopes shall then be sealed in an outer envelope. The inner and outer envelopes shall:
- (a) be addressed to the TMRC at the address given in the invitation to tender in page 3
  - (b) bear, tender number, and name in the invitation to tender and the words:  
**"DO NOT OPEN BEFORE 3<sup>rd</sup> November 2023".**
- 2.5.2 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared "late".
- 2.5.3 If the outer envelope is not sealed and marked as required by paragraph 2.5.2, the TMRC will assume no responsibility for the tender's misplacement or premature opening.

## **2.6 Deadline for Submission of Tenders**

- 2.6.1 Tenders must be received by the TMRC at the address specified on not later than **3<sup>rd</sup> November 2023 at 16.30pm.**
- 2.6.2 The TMRC may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.4.2, in which case all rights and obligations of the TMRC and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

## **2.7 Opening of Tenders**

- 2.7.1 The TMRC will open all tenders in the presence of tenderers' representatives who choose to attend, on **6<sup>th</sup> November 2023 at 11:45 am** and in the location specified in the invitation to tender. The tenderers' representatives who are present shall sign a register evidencing their attendance.
- 2.7.3 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and such other details as the TMRC, at its discretion, may consider appropriate, will be announced at the opening.
- 2.7.4 The TMRC will prepare minutes of the tender opening which will be submitted to the tenderers that signed the tender opening register and will have made the request.

## **2.8 Clarification of Tenders**

2.8.1 To assist in the examination, evaluation, and comparison of tenders the TMRC may at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance shall be sought, offered, or permitted.

2.8.2 Any effort by the tenderer to influence in the TMRC's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers tender.

Comparison or contract award decisions may result in the rejection of the tenderers' tender.

## **2.9. Contacting the TMRC**

2.9.1 No tenderer shall contact the TMRC on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.9.2 Any effort by a tenderer to influence the TMRC in its decisions on tender evaluation tender comparison or contract award may result in the rejection of the tenderers tender.

## **2.10 Award of Contract**

### **a) Post Qualification**

2.10.1 The TMRC will determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.10.2 The determination will consider the tenderer's financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderer's qualifications submitted by the tenderer as well as such other information as the TMRC deems necessary and appropriate.

2.10.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the TMRC will proceed to the next lowest evaluated tender to make a similar determination of that tenderer's capabilities to perform satisfactorily.

### **b) Award Criteria**

2.10.4 TMRC will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.10.5 The TMRC reserves the right to accept or reject any tender and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the

grounds for the TMRC's action. If the TMRC determines that none of the tenderers is responsive; the TMRC shall notify each tenderer who submitted a tender.

2.10.6 A tenderer who gives false information in the tender document about its qualification or who refuses to enter a contract after notification of contract award shall be considered for disqualification from participating in future procurement.

### **2.11 Notification of Award**

2.11.1 Prior to the expiration of the period of tender validity, the Procuring entity will notify the successful tenderer in writing that its tender has been accepted.

2.11.2 The notification of award will signify the formation of the Contract subject to the signing of the contract between the tenderer and the TMRC simultaneously the other tenderers shall be notified that their tenders have not been successful.

### **2.12 Signing of Contract**

2.12.1 At the same time as the TMRC notifies the successful tenderer that its tender has been accepted, the TMRC will simultaneously inform the other tenderers that their tenders have not been successful.

2.12.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the TMRC.

2.12.3 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

### **2.13 Corrupt or Fraudulent Practices**

2.13.1 The TMRC requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts.

The TMRC will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

2.13.2 Further, a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in TMRC Procurement.

## **APPENDIX TO INSTRUCTIONS TO THE TENDERERS**

The following information for procurement of services shall complement or amend the provisions of the instructions to tenderers. Wherever there is a conflict between the provisions of the instructions to tenderers and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers.



<b>Instructions to tenderers</b>	
	Eligibility - <b>Not barred from participating in public tenders</b>
	Of eligibility and qualifications documents of evidence required - see. <b>confidential Business questionnaire and special conditions plus Financial and technical capacity.</b>

### SECTION III GENERAL CONDITIONS OF CONTRACT

#### 3.1 Definitions

In this contract the following terms shall be interpreted as indicated:

- a) "The contract" means the agreement entered between the TMRC and the tenderer as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- b) "The Contract Price" means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations.
- c) "The services" means services to be provided by the contractor including materials and incidentals which the tenderer is required to provide to the TMRC under the Contract.
- d) "The TMRC" means the organization sourcing for the services under this Contract.
- e) "The contractor" means the individual or firm providing the services under this Contract.
- f) "GCC" means general conditions of contract contained in this section
- g) "SCC" means the special conditions of contract
- h) "Day" means calendar day

#### 3.2 Application

These General Conditions shall apply to the extent that they are not superseded by provisions of other part of contract.

### **3.3 Standards**

3.3.1 The services provided under this Contract shall conform to the standards mentioned in the requirements.

### **3.4 Inspections and Tests**

3.4.1 The TMRC or its representative shall have the right to inspect and/or to test the services to confirm their conformity to the Contract specifications. The TMRC shall notify the tenderer in writing, in a timely manner, of the identity of any representatives retained for these purposes.

3.4.2 The inspections and tests may be conducted on the premises of the tenderer or its subcontractor(s). If conducted on the premises of the tenderer or its subcontractor(s), all reasonable facilities and assistance, shall be furnished to the inspectors at no charge to the TMRC.

3.4.3 Should any inspected or tested services fail to conform to the Specifications, the TMRC may reject the services, and the tenderer shall either replace the rejected services or make alterations necessary to meet specification requirements free of cost to the TMRC.

### **3.5 Payment**

The method and conditions of payment to be made to the tenderer under this Contract shall be specified in SCC.

### **3.6 Prices**

Prices charged by the contractor for services performed under the Contract shall not, except for any Price adjustments authorized in SCC, vary from the prices by the tenderer in its tender or in the TMRC's request for tender validity extension. No variation in or modification to the terms of the contract shall be made except by written amendment signed by the parties.

### **3.7 Assignment**

The tenderer shall not assign, in whole or in part, its obligations to perform under this contract, except with the TMRC's prior written consent.

### **3.8 Termination for Default**

The TMRC may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the tenderer, terminate this Contract in whole or in part:

- a) if the tenderer fails to provide any or all the services within the period(s) specified in the Contract, or within any extension thereof granted by the TMRC.
- b) if the tenderer fails to perform any other obligation(s) under the Contract.
  
- c) if the tenderer, in the judgment of the TMRC has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

In the event the TMRC terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services like those undelivered.

### **3.9 Termination for Insolvency**

The TMRC may at the anytime terminate the contract by giving written notice to the contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not produce or affect any right of action or remedy, which has accrued or will accrue thereafter to the TMRC.

### **3.10 Termination for Convenience**

3.10.1 The TMRC by written notice sent to the contractor may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the TMRC convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

3.10.2 For the remaining part of the contract after termination the TMRC may elect to cancel the services and pay to the contractor on agreed amount for partially completed services.

### **3.11 Resolution of Disputes**

The TMRC's and the contractor shall make every effort to resolve amicably by direct informal negotiations any disagreement or dispute arising between them under or in connection with the contract.

If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

### **3.12 Force Majeure**

The contractor shall not be liable **for** termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

### **3.13 Applicable Law**

The contract shall be interpreted in accordance with the laws of Tanzania unless otherwise specified in the SCC.

### **3.14 Notices**

Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by fax or E-mail and confirmed in writing to the other party's address specified in the SCC.

A notice shall be effective when delivered or on the notices effective date, whichever is later.

#### SECTION IV SPECIAL CONDITIONS OF CONTRACT

4.1 Special conditions of contract shall supplement the general conditions of contract, wherever there is a conflict between the GCC and the SCC, the provisions of the SCC herein shall prevail over those in the GCC.

4.2 Special conditions of contract with reference to the general conditions of contract.

General conditions of contract reference	Special conditions of contract
3.5	Specify method and conditions of payment - <b>30 days after presentation of an invoice and all other relevant documents.</b>
3.6	Specify price adjustments allowed - only <b>under written agreement</b>
3.14	Specify resolution of disputes - through <b>Arbitration procedure by Tanzanian Laws</b>
3.16	Specify applicable law - <b>The laws of Tanzania</b>
3.17	Indicate addresses of both parties TMRC <b>physical address is as given on the top page</b>

## SECTION V: SCOPE OF WORK

### 5.1 Scope of Works

The scope of the supply and implementation of Microsoft Dynamics ERP entails but is not limited to:

1. Implement the system functionality including the streamlining and automation of business processes, whilst maintaining maximum standard system functionality for the undernoted modules
  - Lending Management System
  - Treasury and Risk Management Capability
  - Financial Accounting, Management Accounting and Asset Accounting.
  - Banking and Cash Management
  - Supply Chain Management
  - Human Resources Management and Payroll Services
  - Business Intelligence (Dashboard Reporting) and Analytics
  - Collaboration, Workflows and Document management
  - Governance, Risk and Compliance.
  - Integrations - Ability to support integration to other systems and to payment channels, MUSE, Local Banks, BOT and TRA
  - Integration with IFRS 9 Tool
  
2. Provide Concurrent Microsoft dynamics 365 business central licenses as broken down as below:

Year	Quantity
1	10

3. Project Management
4. Train TMRC users appropriately on the utilisation of the system
5. Provision of support and annual maintenance
6. Knowledge transfer during deployment and implementation of the solution.
7. The vendor shall ensure proposed solution adequately caters for scale up to 20 licenses.
8. The vendor/supplier shall be required to undertake discovery to determine best deployment and implementation approach upon award.

### 5.2 Functional Requirements

Functional requirements are indicated in (Table I – Business Requirements Matrix table). **This table 1 should be completed in its entirety in the vendor response.**

### 5.3 Solution Design

Vendors are expected to come up with a detailed design on how they plan to implement the solution to achieve the solution’s objectives. High availability and failover option to the disaster recovery site should also be detailed in the design. Additionally, centralized visibility and/or management should be considered from both feasibility and autonomy perspectives.

**Table1 – Business Requirements**

Note: The section below contains detailed functionality wise Scope of Work. Further requirements will be defined during the blueprinting phase.

**Appendix 1: Business Requirements Specification Document**

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>1. Mortgage Loans Management</b>			
<b>1.1. Portfolio Management</b>	<p>The Solution should be able to perform the following.</p> <p>1.1.1 Create various loan types such as mortgage loans, borrowers note loans, general loans etc.</p> <p>1.1.2 Change, display, rescind, reactivate, and roll over, extending existing loan contracts.</p> <p>1.1.3. The system should be able to enter and post business operation activities such as.</p> <ol style="list-style-type: none"> <li>i. Commitment maintenance-create/approve/amend/cancel (delete)/close.</li> <li>ii. Linking a commitment to customer</li> <li>iii. Revolving and non-revolving commitments</li> <li>iv. Commitment enquiries               <ol style="list-style-type: none"> <li>I. Charges,</li> <li>II. Payoffs,</li> <li>III. Loans in arrears</li> <li>IV. Interest set up.                   <ul style="list-style-type: none"> <li>• Input annual interest rate (fixed)</li> <li>• Input annual interest rate (variable)</li> <li>• Change/updating interest application date.</li> <li>• Adjust interest amount in next interest payment.</li> <li>• Interest calculation method</li> <li>• Account level interest rate change</li> <li>• Interest rate change history</li> </ul> </li> </ol> </li> </ol>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>• Base code level interest change</li> <li>V. Penalty interest-calculate and apply various types of penal interest such us late payment, noncompliance to loans terms and conditions etc.</li> <li>VI. Portfolio movement/asset classification-aging analysis-past due</li> <li>VII. Loan charges and taxes</li> <li>VIII. Loan settings/variations maintenance</li> <li>IX. Lending events transaction codes</li> <li>X. Covenants /conditions tracking.</li> <li>XI. Delinquency profiles/marketing/maintain delinquent customers -manual &amp; automatic.</li> <li>XII. Process and manage loan restructuring Maintaining general and specific provisions (ECL and BOT provisioning)</li> <li>XIII. Maintaining legal and collection status</li> <li>XIV. Capital transfers-waivers and write-offs.</li> <li>XV. Notify on capital transfers 30 days, 7 days and 1 day before due date.</li> <li>XVI. Provide end of day report</li> <li>XVII. Originate re/refinancing indexed loans.</li> <li>XVIII. Originate re/refinancing floating rates loans.</li> <li>XIX.</li> </ul>		
<p><b>1.2 Loan Origination</b></p>	<ul style="list-style-type: none"> <li>i. Loan application</li> <li>ii. Loan processing</li> <li>iii. Credit scoring/risk scoring</li> <li>iv. Fund availability checking (not a reason to decline an application)</li> <li>v. Linking loan commitment under this module with Finance module to match facility's information such as repayment schedule in both modules.</li> <li>vi. Credit decision-approve, decline, amend.</li> <li>vii. Quality control-rules here I hope checks will be done on capital adequacy, profitability, collateral adequacy, coverage ratio, others, (NPL Level (Assets and Mortgage), Liquidity Ratio, Assets Growth, Deposits Growth, Loss making trend, ROA, ROE etc) these can be captured under others.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>viii. Upload/attach documents.</li> <li>ix. Letter templates</li> <li>x. Maintain Applications pending approval/pipeline.</li> <li>xi. online approval and rejection process</li> </ul>		
<b>1.3 Collateral Management</b>	<p>1.3.1 The Collateral Management Module should be able to have an object management capability and perform the following.</p> <ul style="list-style-type: none"> <li>i. Create, change, remove, add, display an object (collateral)</li> <li>ii. Link/delink collaterals to customer accounts/facilities.</li> <li>iii. Collateral value/revaluation calculation Government Securities Valuation Model</li> <li>iv. Liquidation process for individual mortgages comprised in portfolio.</li> <li>v. Collateral Release process</li> <li>vi. Align with Basel II, and regulatory changes.</li> <li>vii. Interfacing/integrating through a port for PMLs to submit data to the system for collateral updates (monthly).</li> <li>viii. Ability to identify collateral noncompliance according to set collateral parameters.</li> <li>ix. Create and request for grace periods for collaterals.</li> <li>x. Track grace periods per facility</li> <li>xi. Maintain candidate mortgages for being collateral (collateral pipeline)</li> <li>xii. Evaluate and accept qualifying/passed candidate mortgages as collateral.</li> <li>xiii. Accept Hybrid/Mixed Collaterals for a particular facility.</li> <li>xiv. Allow replenishment of collateral</li> <li>xv. Track maturity dates of collaterals, Government Securities, and Individual Mortgages</li> <li>xvi. Notify on near maturing collaterals, Government Securities, and individual mortgages 2 months, 1 month and 2 weeks before maturity</li> </ul>		
<b>Loan Monitoring</b>	<ul style="list-style-type: none"> <li>i. Ability of system to generate repayment schedule and maintain/update the schedule indicating paid and unpaid interest payments.</li> <li>ii. Process Interest Payments</li> </ul>		



Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>iii. Link repayment schedule with Outlook to provide interest reminders 14 days, 1 day before due date.</li> <li>iv. Linking the system with Interest collection account statement for paid interest notification</li> <li>v. Letter Template for interest reminders</li> <li>vi. Notify under coverages both on mortgage and total coverage.</li> <li>vii. Notify on Grace Periods expiry as well as be able to count on number of grace periods per facility.</li> <li>viii. Monitoring and managing non-performing assets (NPAs) as per criteria set by Regulations.</li> <li>ix. Option to modify repayment schedule and options for different customer scenarios that may arise due to restructuring</li> </ul>		
<b>1.4 Loan Risk Management</b>	<p>1.4.1 The Loans Management System should cater for the following.</p> <ul style="list-style-type: none"> <li>i. PML Credit Limit Computation</li> <li>ii. Predictive models for loan defaults</li> <li>iii. Profitability Analysis</li> <li>iv. Capital/investment in TMRC analysis.</li> <li>v. Market Risk Analysis</li> <li>vi. Asset and Liability Management</li> <li>vii. Default Risk and Limit System</li> <li>viii. Bad Debt Process</li> <li>ix. Write Off Process</li> <li>x. Written off loan collection account – separate from the normal ones.</li> </ul>		
<b>1.5 Loans and contracts management</b>	<p>1.5.1 The system should be able to handle new business capture the process below.</p> <ul style="list-style-type: none"> <li>i. Uploading/attaching documents.</li> <li>ii. Products/accounts set up.</li> <li>iii. Limit marking</li> <li>iv. Loan establishment(creation) after origination</li> <li>v. Loan disbursement for commitment linked loans.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>vi. Loan insurance</li> <li>vii. Loan reversals</li> <li>viii. Repayments-full/partial repayments</li> <li>ix. Track and manage pre-payment scenarios.</li> <li>x. Process Prepayment Penalty</li> <li>xi. Loan settlements</li> <li>xii. Repayments reversals</li> <li>xiii. Loan amendments - balloon/moratorium</li> <li>xiv. Loan redraws.</li> <li>xv. Tranche Loans</li> </ul>		
<p><b>1.6 Reporting</b></p>	<p>1.6.1 The System should have standard reports not limited to the following.</p> <ul style="list-style-type: none"> <li>i. Loan applications status reports</li> <li>ii. Outstanding loan report</li> <li>iii. Loan disbursements status reports for selected periods.</li> <li>iv. Transaction workflow reports.</li> <li>v. Position/Trend in individual facilities</li> <li>vi. Revenue Analysis Reports</li> <li>vii. Accounting Reports</li> <li>viii. Credit Facility Report</li> <li>ix. Facility Remaining term to maturity Report</li> <li>x. Limit Utilization Report</li> <li>xi. Loan Insurance Distribution Report</li> <li>xii. Loans Demographic Distribution Report</li> <li>xiii. Summary of Loans converted from Pre to Refinance</li> <li>xiv. Bond Reconciliation report</li> <li>xv. Collateral exceptions report</li> <li>xvi. Pipeline loans report</li> <li>xvii. Total Portfolio performance report</li> <li>xviii. Comparison reports between PMLs on financial and mortgage indicators</li> <li>xix. Regulatory Reports (Tanzania Specific)</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	xx. Interest aging reports xxi. Loan maturity calendar/reports		
<b>2. Treasury, Funding and Risk Management</b>			
<b>2.1 Money Market</b>	2.1.1 The System should have the following money trading and back-office activities. <ul style="list-style-type: none"> <li>i. Trade and book different money market products (Bonds, fixed Term Deposits, Investment Collective investment Schemes, Commercial Paper, Sharia Instruments etc.).</li> <li>ii. Online investment proposal and approval process</li> <li>iii. Evaluation and grading of counter parties' risks.</li> <li>iv. Create Correspondences, SWIFT Settlements, and Interest Calculation etc.</li> <li>v. Ability to mark to market of financial instruments.</li> <li>vi. Computation of provisions for expected credit losses as per IFRS requirements</li> <li>vii. Attachment of supporting documents (FDR certificates and the likes)</li> <li>viii. Abilities to link with bank statement.</li> <li>ix.</li> <li>x. Post to Accounting, Payment Run, Accrual Deferral and Valuation.</li> <li>xi. Reports (Transaction, position, revenue, maturities obligations and accounting).</li> </ul>	YES	
	2.1.2 The System should have standard reports not limited to the following. <ul style="list-style-type: none"> <li>i. Investment portfolio report.</li> <li>ii. Investment limits reports.</li> <li>iii. Cash flow forecast report reports.</li> <li>iv. Interest revenue and expenses reports.</li> <li>v. Provisions for expected credit losses report</li> <li>vi. Regulatory Reports (Tanzania Specific).</li> <li>vii. Borrowing Investments maturity analysis</li> <li>viii. TMRC Investments maturity analysis</li> </ul>	YES	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>2.2 Funding and Equity Investment</b>	<p>The system should be able to perform the following (different type of funds) and their individual processes.</p> <p>2.2.1 Bond Issuance</p> <ul style="list-style-type: none"> <li>i. Bond issuance process</li> <li>ii. Assist on updating Information Memorandum and Pricing Supplement</li> <li>iii. Records of bond investors for each tranche</li> <li>iv. records of previous TMRC bondholders</li> <li>v. Records of potential investors</li> <li>vi. Register for all bondholders as per CSDR (possibility to link with CSDR)</li> <li>vii. Informing public/regulator on bond issuance outcome</li> <li>viii. Automatic communication on bond coupon payment processes</li> <li>ix. Reminder for coupon payment to bondholders</li> </ul> <p>Other borrowing process</p> <ul style="list-style-type: none"> <li>x. KYC review process of lender</li> <li>xi. Approval and signing of line of credit agreement.</li> <li>xii. TMRC bank account credited with Borrowed Fund-Bank account Credit notification.</li> <li>xiii. Finance informing management on receipt of borrowed funds.</li> <li>xiv. Posting line of credit receipt</li> <li>xv. Originate floating rates bonds.</li> <li>xvi. Originate indexed bonds.</li> </ul> <p>2.2.2 Funds received as Grants/Contributions/Subsidies</p> <ul style="list-style-type: none"> <li>xvii. Inform and request and Stakeholders on funding requirement.</li> <li>xviii. Legal department prepare Grants/Contributions/Subsidies agreement if applicable.</li> <li>xix. Risk department to conduct risk analysis of the stakeholders.</li> <li>xx. Finance department receive Grants/Contributions/Subsidies agreement if applicable.</li> </ul>	<p>YES</p>	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>xxi. TMRC bank account credited with Grants/Contributions/Subsidies</li> <li>xxii. Finance informing management on receipt of Grants/Contributions/Subsidies</li> <li>xxiii. Accountant post Grants/Contributions/Subsidies receipt</li> <li>xxiv. Amortization of capital/revenue grant</li> <li>xxv. CFO post transaction to GL module</li> <li>xxvi. CFO post transaction to Permanent GL entry</li> <li>xxvii. Acknowledging receipt of funds sent investor/stakeholder.</li>   <li>2.2.3 Capital Fund Receipts</li> <li>xxviii. Risk department to conduct risk analysis of the investor.</li> <li>xxix. Legal department submit shareholding agreement.</li> <li>xxx. TMRC bank account to be credited with capital investment.</li> <li>xxxi. Finance responds to Investors acknowledging receipt of fund.</li> <li>xxxii. Finance advises legal on receipt of funds and number of shares bought.</li> <li>xxxiii. Finance informing management on receipt of capital investment fund.</li> <li>xxxiv. Distribution of shares</li> <li>xxxv. Computations of dividends</li> <li>xxxvi. Accountant post capital receipt</li> <li>xxvii. CFO post transaction to GL module</li> <li>xxviii. CFO post transaction to Permanent GL entry</li> </ul>		
<p><b>2.2 Risk Management</b></p>	<p>2.2.1 The system should be able to undertake the following market risk activities but not limited to the below.</p> <ul style="list-style-type: none"> <li>i. Risk Hierarchy</li> <li>ii. Mark to Market Risk</li> <li>iii. Sensitivity Analysis</li> <li>iv. Exposure</li> <li>v. Cash Flow/Gap Analysis</li> <li>vi. Value at Risk</li> <li>vii. Risk Simulation</li> </ul>	<p>YES</p>	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>viii. Regulatory risk</li> <li>ix. Stress testing</li> <li>x. Investors Financial covenants</li> </ul>		
	2.2.2 The system should be able to perform credit risk activities. <ul style="list-style-type: none"> <li>i. Limits</li> <li>ii. Reservations</li> <li>iii. Utilizations</li> </ul>	YES	
<b>2.3 Interfaces</b>	2.3.1 The system should have the following capabilities. <ul style="list-style-type: none"> <li>i. Ability to load exchange rates.</li> <li>ii. Ability to interface with Routers System</li> <li>iii. Ability to link with SWIFT and generate various SWIFT messages (MT101, MT303 etc.).</li> <li>iv. Ability to link with MUSE.</li> <li>v. possibility to link with CSDR)</li>   <li>vi. Ability to link with Payroll system.</li> <li>vii. Ability to link with regulators (BOT, TRA, CMSA, DSE, BRELA, NSSF, WCF and others)</li> <li>viii.</li> <li>ix. Ability to interface with proposed document management system.</li> <li>x. Ability to interface with Biometric solution.</li> <li>xi. Abilities to link with bank system.</li> <li>xii.</li> </ul>	YES	
<b>2.4 Bank Communication Management</b>	2.4.1 The system should be able to have perform the following. <ul style="list-style-type: none"> <li>i. Merge payments from various payment runs.</li> <li>ii. Create batches and route them for approval.</li> <li>iii. Approve payments before they are delivered to the bank.</li> <li>iv. Bank Statement monitor capability.</li> <li>v. Ability to perform bank reconciliation.</li> <li>vi. Ability to alert on minimum balance requirement per TMRC Policy</li> </ul>	YES	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	vii. Ability to alert on maximum balance requirement per TMRC Policy viii.		
<b>3. Financial Accounting, Management Account and Asset Management</b>			
<b>3.1 Management Accounting</b>	i. User driven planning and forecasting ii. Departmental Budget maintenance iii. Variance Analysis iv. Cost CENTER hierarchies v. Profit CENTER hierarchies vi. Profit CENTER and cost CENTER reporting vii. Consolidated budgeting viii. Sensitivity analysis of budget	YES	
<b>3.2 Financial Accounting</b>	i. Ability to maintain a standard chart of accounts. ii. Produce Trial Balance iii. Produce Monthly Profit and Loss Statements and Balance Sheet. iv. Produce cash flow statement. v. Perform bank reconciliation. vi. Accounts Payable functionality for processing payments vii. Accounts receivable functionality for revenue recognition viii. Attachment of supporting documents (All payment documentation should be accessible during transaction processing)  ix. x. Various general ledger reports xi. Various general ledger reconciliation xii. xiii. Age Analysis Reports xiv. Accrual/Deferral processes and management xv. xvi. Budgeting xvii. Multi-Currency xviii. Request for payments or funds	YES	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>xix. Statutory obligation payments (TRA/NSSF/WCF/DSE/CMSA etc)</li> <li>xx. Payment of Interest on Borrowing (TMRC Bond and Line of Credit)</li> <li>xxi. Receivable Invoicing process</li> <li>xxii. Processing of LPO and Management</li> <li>xxiii. Manage amortisation of prepaid expenses</li> <li>xxiv.</li> </ul>		
<b>3.3 Cash and Bank Accounting</b>	<p>3.3.1 Bank accounting</p> <ul style="list-style-type: none"> <li>i. Manual Bank Statement</li> <li>ii. Automatic Bank Statement Processing</li> <li>iii. Bank Reconciliation</li> <li>iv. Cash Forecasting and Cash Planning</li> <li>v. Cash Journal</li> <li>vi. Cheque Printing</li> <li>vii. Automatic Payments</li> <li>viii. Minimum balance alert</li> </ul> <p>3.3.2 Petty Cash process and management</p> <ul style="list-style-type: none"> <li>i. Petty cash holder submits fund request to CFO.</li> <li>ii. The CFO recommends for approval.</li> <li>iii. Accountant processes the transaction for payment.</li> <li>iv. The authorized signatories approve the payment through the banking system (online or physical)</li> <li>v. Instruction to process the payment is sent to bank (online or physical)</li> <li>vi. The petty cash holder/custodian receives the petty cash amount requested.</li> <li>vii. The heads of department requests for petty cash for their respective departments</li> <li>viii. The HOD handles the individual requests within the department.</li> <li>ix. The HOD retires the amount utilized to the Petty cash holder within two weeks of requesting.</li> </ul>	<p>YES</p>	



Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>ii. The petty cash holder reviews the supporting documents retired, posts to the system and circulate the payment vouchers to the signatories for signing.</li> <li>iii. The documents are then filed for record keeping.</li> <li>iv. Petty cash retirement and posting</li> </ul> <p>3.3.3 Payment of Interest on Borrowing (TMRC Bond and Line of Credit)</p> <ul style="list-style-type: none"> <li>i. Interest Payment Calendar</li> <li>ii. TIM prepare interest payment letters and obtain necessary signatures.</li> <li>iii. TIM submit interest payment instruction letters to respective Bank.</li> <li>iv. TIM/Accountant receive a copy of interest payment instruction and all other supporting documents.</li> <li>v. TIM/Accountant process payment on the system</li> <li>vi. CFO Authorize the processed payment.</li> <li>vii. TIM print the payment voucher and files to respective files.</li> </ul> <p>3.3.4 Other Payments</p> <ul style="list-style-type: none"> <li>i. CEO approve donations payment.</li> <li>ii. CEO approval submitted to finance payment for payments.</li> <li>iii. Accountant Process the payment Physically or electronically.</li> <li>iv. CFO Authorize the payment.</li> <li>v. Instruction to process the payment is sent to bank Physically or electronically.</li> <li>vi. Account print payment acknowledgement from the system and files to respective payment vouchers</li> </ul> <p>3.3.5 Statutory obligation Payments</p> <ul style="list-style-type: none"> <li>i. Statutory payment calendar</li> <li>ii. Accountants reconcile on TRA (PAYE, WTax, SDL, VAT &amp; Corporate Tax)/NSSF/WCF/HESLB/City Service Levy etc.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>iii. Accountants prepare tax returns.</li> <li>iv. Accountant process or request for Control numbers</li> <li>v. Accountant Prepare the payment.</li> <li>vi. Accountants process the payment.</li> <li>vii. Managers review the payment.</li> <li>viii. CFO authorize the payment.</li> <li>ix. Accountants prepare instructions for payment to be sent to Bank (physically or electronically)</li> <li>x. Account print payment acknowledgement from the system and files to respective payment vouchers</li> </ul> <p>3.3.6 Receipts of Interest Revenue (Loans, Bonds, Bills, FDR etc)</p> <ul style="list-style-type: none"> <li>i. Interest received.</li> <li>ii. TMRC bank account credited with interest amount.</li> <li>iii. Finance informing management on status of interest receipts.</li> <li>iv. Accountant post Interest Revenue</li> <li>v. CFO post transaction to GL module</li> <li>vi. CFO post transaction to Permanent GL entry</li> </ul>		
<b>3.4 Asset Accounting</b>	<ul style="list-style-type: none"> <li>i. Asset Register (Fixed Assets by location, type etc.)</li> <li>ii. Asset disposals, additions, transfer</li> <li>iii. Asset depreciation,</li> <li>iv. Assets impairments</li> <li>v. Assets revaluation</li> <li>vi. Asset Reports (Asset History Sheet, etc.) Monthly, Quarterly and Annual report</li> <li>vii. Attachment of supporting documents</li> <li>viii. To perform lease accounting IFRS 16</li> <li>ix. Amortization of capital grant</li> </ul>	YES	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>3.5 Posting Journal Vouchers</b>	<p>3.5.1 Manual entries Posting</p> <ul style="list-style-type: none"> <li>i. Accountant process Posting of Payroll entries and accruals.</li> <li>ii. Accountant process Posting of monthly accrued expenses.</li> <li>iii. Accountant process Posting of monthly amortization of prepayments.</li> <li>iv. Accountant process Posting of Bonds discount amortization.</li> <li>v. CFO Authorize the adjustments.</li> </ul> <p>3.5.1 Adjustments/Reversal/Others</p> <ul style="list-style-type: none"> <li>i. Reconciliation of respective accounts</li> <li>ii. Accountants process the adjustments.</li> <li>iii. CFO Authorize the adjustments.</li> </ul>	<p>YES</p>	
<b>3.6 Internal and External Reporting Process</b>	<ul style="list-style-type: none"> <li>i. Closure of the month/Quarter/Year</li> <li>ii. Trial Balance is generated from the system.</li> <li>iii. Balance sheet, Income statement and Expenses reports are prepared using TMRC templates.</li> <li>iv. Once the report is complete, it's circulated to rest of Finance staff for review and comments,</li> <li>v. CFO comments and approve the financial statements.</li> <li>vi. Monthly performance report is prepared for management review and comments.</li> <li>vii. Management comments and approve the financial statement.</li> <li>viii. Monthly performance report is produces for management using TMRC Templates</li> <li>ix. Monthly BOT Return is prepared from financial statements using Standard BOT reporting template.</li> <li>x. Necessary Internal approval for BOT Return is obtained,</li> <li>xi. BOT Return is uploaded in the BOT Electronic Data Interface on or before 7th after reporting period.</li> <li>xii. Quarterly report is prepared as per TMRC excel Template.</li> <li>xiii. Quarterly Finance performance report and SP implementation status report is prepared.</li> </ul>	<p>YES</p>	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	xiv. Quarterly reports shared within department for review and approvals. xv. Department approvals obtained. xvi. Quarterly report shared with HIA and Credit department for inclusion of finance agenda on BARC and BCC ii. On annual Basis the final TB is shared by External auditors for review		
<b>3.7 Periodic processing</b>	i. Accruals of Interest Income and posting ii. Accruals of Interest Expenses and posting iii. Foreign Currency valuation and posting iv. Reversal of transactions (accruals, wrong entries, etc)		
<b>4. Procurement (Supply Chain Management)</b>			
<b>4.1 Purchasing</b>	i. RFQ/Quotation ii. Suppliers account management iii. Procurement planning iv. Purchase requisition v. Electronic Tendering process (Single/Many) vi. Electronic Evaluation process vii. Electronic approval process viii. Quote, order, and invoice process ix. Fixed Asset/Inventory management x. Purchase Order xi. Vendor Master Data xii. Service Entry Sheets xiii. Service Master xiv. Reports xv. Vendor portal xvi. Vendor contracts management process – and notifications to be sent 3 months before expiry for renewal or termination process. xvii. Goods/Service delivery process xviii. Attachment of supporting documents xix. Budgeting for procurements	YES	

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>4.2 Inventory Management</b>	<ul style="list-style-type: none"> <li>i. Goods Movement (goods receipt/goods issue)</li> <li>ii. Reservation</li> <li>iii. Stock Valuation/balance sheet valuation</li> <li>iv. Stock taking process.</li> <li>v. Stock damage process</li> <li>vi.</li> </ul>	YES	
<b>4.3 Invoice Verification</b>	<ul style="list-style-type: none"> <li>i. Invoice capturing and processing,</li> <li>ii. Goods Receipt Invoice Receipt Account Management</li> <li>iii. The system should be able to accommodate supplier performance evaluation.</li> <li>iv. The system should be able to track and manage contract lifecycles for different suppliers.</li> <li>v. Goods/Service delivery process</li> </ul>	YES	
<b>5. Human Resources Management</b>			
<b>5.1 Personnel Management</b>	<ul style="list-style-type: none"> <li>i. Administration</li> <li>ii. Recruitment</li> <li>iii. Personnel development</li> <li>iv. Talent Management</li> <li>v. Benefits/compensation management</li> <li>vi. Personnel Cost planning</li> </ul>		
<b>5.2 Training</b>	<ul style="list-style-type: none"> <li>i. Participation</li> <li>ii. Training plan process</li> <li>iii. Course menu/follow up and appraisal.</li> <li>iv. Course resources.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>5.3 Organizational Management</b>	<ul style="list-style-type: none"> <li>i. Organizational Staffing structures</li> <li>ii. Organizational Unit, Position and Job Set Up</li> <li>iii. Integration with Cost Centres</li> </ul>		
<b>5.4 Employee and manager Self Service</b>	<ul style="list-style-type: none"> <li>i. Time Management (Integration with biometric system)</li> <li>ii. Leave Management</li> <li>iii. Payment Review</li> <li>iv. Personnel Information</li> <li>v. Manager Self Service</li> <li>vi. Approvals of employee requests.</li> <li>vii. Delegation</li> <li>viii. Employee performance management</li> </ul>		
<b>5.5 E-Recruitment</b>	<ul style="list-style-type: none"> <li>i. Processing of job requisition.</li> <li>ii. Candidate online application</li> <li>iii. Application review process</li> <li>iv. Interview process</li> <li>v. Results communication process.</li> <li>vi. Automated communication with applicants (emails, status updates, etc.)</li> </ul>		
<b>6. Payroll</b>			
<b>Payroll</b>	<ul style="list-style-type: none"> <li>i. Seamless Integration with HR</li> <li>ii. Seamless Integration with General Ledger</li> <li>iii. Seamless Interface with the Banking System</li> <li>iv. Multiple Payroll processing.</li> <li>v. Simulation, release payroll, bank transfer and remuneration statement</li> <li>vi. Access Level Facility</li> <li>vii. Standard Statutory Reports</li> <li>viii. Management of different payroll scenarios like bonuses, increments, deductions, etc.</li> <li>ix. Pay slip distribution processing.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>x. Advance salaries management and prepayment</li> <li>xi. Staff loans processing and management</li> <li>xii. Other benefits allowance processing</li> <li>xiii. Online payroll approval process</li> <li>xiv. Posting of Payroll transactions to GL</li> <li>xv. Periodic payroll processing for new staffs</li> </ul>		
<b>7. Documents Management System and Collaboration</b>			
<b>Collaboration &amp; Document sharing</b>	<ul style="list-style-type: none"> <li>i. Maintain an Entire Loan document history and communication.</li> <li>ii. Attach files to loan application or folder.</li> <li>iii. Set version control on key files.</li> <li>iv. Route documents for approval</li> <li>v. Link to the internet or internal network</li> <li>vi. Maintain a knowledge base.</li> <li>vii. Allow external applicants to upload documents.</li> <li>viii. Maintain documents uploaded from procurement module.</li> <li>ix. Maintain documents uploaded from Finance module.</li> <li>x. Maintain documents uploaded from Human resource module</li> </ul>		
<b>8. Business Intelligence and Analytics</b>			
<b>Dashboard and Analytics</b>	<ul style="list-style-type: none"> <li>i. Access all the information in the system.</li> <li>ii. Produce live dashboards.</li> <li>iii. Provide reports from external sources like Primary Mortgage Lenders, Credit Berea etc.</li> <li>iv. Interactive reports and diagrams, graphs etc.</li> <li>v. Trend analysis to monitor performance of loans, money market instruments.</li> <li>vi. The system should support the use of analytics to identify patterns and anomalies in the logs.</li> <li>vii. Ability to create and manage KPIs (Key Performance Indicators)</li> <li>viii. The system should generate audit reports in various formats for different stakeholders.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>ix. It should support the generation of ad-hoc reports as required.</li> <li>x. It should provide trend analysis for audit findings and recommendations.</li> <li>xi. Customized and ad-hoc report generation</li> </ul>		
<b>9. Governance, Risk and Control (GRC)</b>			
<b>Risk and system access.</b>	<ul style="list-style-type: none"> <li>i. Manage Access Control</li> <li>ii. Identify SOD violations.</li> <li>iii. Automate granting of access.</li> <li>iv. Standardize Risk Management Practices</li> <li>v. It should generate alerts for any instances of non-compliance.</li> <li>vi. Supervisor/Manager approval of access rights.</li> <li>vii. The system should maintain a log of all user activities and transactions.</li> <li>viii. It should allow auditors to review these logs to identify any suspicious or unauthorized activities.</li> </ul>		
<b>9.1 Risk Management</b>	<ul style="list-style-type: none"> <li>i. System should support preparation and updating of Risk and Control Self Assessments</li> <li>ii. System should support preparation of Key Risks Indicators Report</li> <li>iii. System should support preparation of stress testing model</li> </ul>		
<b>9.2 Compliance Management</b>	<p>The system should generate alerts for any instances of non-compliance with the following limits.</p> <ul style="list-style-type: none"> <li>i. Minimum Capital Requirements</li> <li>ii. Capital Adequacy Ratios</li> <li>iii. Investments Ratio</li> <li>iv. Credit Limits</li> <li>v. Petty Cash limits</li> <li>vi. Average monthly bank current account balances</li> <li>vii. Average monthly balances for short term investments (e.g., FDRs)</li> <li>viii. Cost to Income Ratio</li> <li>ix. Risk Grading – tier 1</li> </ul>		



Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<ul style="list-style-type: none"> <li>x. Available for sale bond limits</li> <li>xi. Long term investment limit</li> <li>xii. Maturity Gap</li> <li>xiii. Short term funding coverage ratio</li> <li>xiv. Leverage ratio</li> <li>xv. Open loan exposure ratio</li> <li>xvi. Non-Performing Loans ratio</li> <li>xvii. Loans Portfolio limit</li> </ul> <p>- The system should provide alerts on non-compliance with financial covenants from various equity and debt agreements.</p> <ul style="list-style-type: none"> <li>i. Shelter Afrique covenants</li> <li>ii. IFC financial covenants</li> <li>iii. Others</li> </ul> <p>iv. -The system should support the KYC review process for suppliers, shareholders, non-member banks and investors</p>		
<b>10. Hardware and Networking and Security Requirements</b>			
<b>10.1 Hosting</b>	i. Must provide on TMRC Premise hosting		
	ii. Must Have security Management capabilities		
	iii. Must State recommended hardware, operating system, related software's, and database requirements.		
	iv. Must State recommended processing power, memory, storage that is required for optimum performance.		
	v. Proposed system Architecture should include a drawing and a detailed end user training plan and documentation.		
<b>10.2 Data Backups</b>	i. Full Database Backup		
	ii. Incremental data backups		
	iii. Real time replication with a disaster recovery instance		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>10.3 Data Restores</b>	i. Must support full and incremental data restoration		
<b>10.4 Data Integrity</b>	i. Should show data consistency		
<b>10.4 Data Protection</b>	i. Must protect any additional structures and fields including relationships on systems and other vendor induced changes.		
	ii. Must conform to latest applicable data protection and loss standards		
<b>10.5 Maintenance and Support</b>	i. Maintenance and Support – Local		
	ii. Maintenance and Support – Regional		
	iii. Maintenance and Support – Global		
	iv. Prompt response to software failure		
	v. Access to Maintenance Releases fixes and software patches.		
<b>10.6 User Credentials</b>	i. Describe how usernames and passwords will be stored locally and remotely through directory integration with LDAP, RADIUS, or other method.	User Credentials	
	ii. Describe how Authentication challenges are protected.		
	iii. Describe how integrity will be maintained through the lifespan connection.		
<b>11. Project Details and Scope</b>			
<b>11.1 Scope of Work</b>	i. Supply, implementation, and support of the System to cover the entire processes at TMRC as outlined in the requirements section of this RFP. This would include configuration of the ERP system and customization wherever required. Customization must however be kept at absolute minimum. . ii. The implementer is also expected to provide disaster recovery connectivity and perform disaster recovery tests to ensure that the DR site is working. The service provider must provide a detailed overview of its standard disaster recovery options. iii. Provide Change Management Services iv. Provide Training for TMRC officials. v. Provide one year post go-live project support.		
<b>11.2 Project Requirement</b>	The System Implementer/Vendor/Experts should propose a suitable project management team structure with diversified required expertise and competencies to		

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	<p>meet the requirements of TMRC. The project management team will do the overall project management throughout the life cycle of the project to ensure successful completion of the project.</p> <p>Project management responsibilities will include the following:</p> <ul style="list-style-type: none"> <li>a) Ensure timely delivery of all the deliverable related to System implementation as mentioned in this RFP.</li> <li>b) Manage the total project i.e., ERP delivery, customization and implementation, coordination for site preparation, networking, and hardware delivery.</li> <li>c) Participate in all project and stakeholder meetings.</li> <li>d) Define and control project scope as agreed with TMRC.</li> <li>e) Monitor risk management aspects and project delays; and</li> <li>f) Ensure synchronization of all the activities of the project i.e., development, IT infrastructure procurement, implementation, training etc.</li> </ul>		
<b>12. Project Deliverables</b>			
<b>12.1 Software Licence</b>	Supply, install and configure the System to facilitate seamless enterprise-wide integration across TMRC application systems and relevant external feeder systems. This license will have to cater for additional companies, sites, and users in line with the growth strategy of TMRC.		
<b>12.2 System Implementation Service</b>	<p>The System Implementer should develop a comprehensive and detailed approach and strategy for the implementation of the ERP Solution for TMRC including, but not limited to the following (ERP Implementer may propose others, based on their strategy / methodology):</p> <ul style="list-style-type: none"> <li>a) Project Scope and Plan.</li> <li>b) Overall implementation plan and work plan (in phases).</li> <li>c) Stakeholder Relations Management Plan.</li> <li>d) Project Communication Plan.</li> <li>e) Testing Plan.</li> <li>f) Training and Change Management Plan.</li> </ul>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	<p>g) Cut over and commissioning plan; and                      h) Data Migration Plan.                      i) Post implementation support for a period of months.</p> <p>Customization/ Development should be kept to a minimum and as far as possible industry best practice (vanilla implementation) should be adhered to. Wherever Customization / Development cannot be avoided, it must be done in a manner that will give a reasonable assurance of upward compatibility with future versions of the implemented system. The Development / Customization should meet industry standards and Quality Control parameters.</p> <p>All the Development must meet the requirements for security, performance, ease of use for operations, administration, and management. Typically, it must be in line with industry standard methodologies.</p>		
<b>12.3 Testing Services</b>	<p>The System Implementer should develop an appropriate testing plan that includes at least the following:</p> <ul style="list-style-type: none"> <li>a) Testing of System Functionality (Unit Testing)</li> <li>b) Integration Testing of the system</li> <li>c) User Acceptance Testing of the System</li> <li>d) Performance / Volume Testing</li> </ul>		
<b>12.4 Training</b>	<p>The System Implementer shall provide required functional and technical training to business users and IT staff in operating the solution. The training duration must be suggested by the System Implementer and all training activities shall be conducted at TMRC premises. The ERP Implementer shall provide training on the solution to officials of TMRC as required.</p>		
<b>12.5 Data Migration</b>	<p>The System Implementer will provide the data migration strategy and plan, clearly indicating the responsibilities of TMRC. The System Implementer will provide all the master data formats etc. to ensure proper and accurate data migration. However, it is important to note that TMRC is a new entity with minimal data for migration.</p>		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
<b>12.6 Managing Go Live Event</b>	The System Implementer will provide a detailed list of specific activities for the go live event. Before the go-live event, hardware procurement, purchase of licenses and deployment should be completed, and testing and training programs must be completed. The go-live event will be dependent on the successful User Acceptance Test sign-off.		
<b>12.7 Post Go Live Support</b>	The System Implementer will provide handholding and onsite support for 12 months after going live stage to resolve all implementation, operational and production teething problems and issues and provide handholding service. All project documents will also be converted to final release version during this stage.		
<b>12.8 Change Management</b>	Implementation of new or changed business processes will affect almost all users in TMRC and require change in the functional business processes. During implementation, the ERP Implementer will help in creating and maintaining effective communication and change management vital to the successful adoption and ownership of the new or changed business processes which must be documented. The System Implementer shall also provide adequate change management interventions to ensure the successful implementation and usage of the ERP system by the officials of TMRC.		
<b>12.9 Documentation</b>	The first set of documents relates to functional, hardware and security specifications of the project. The consultants will study the business processes and provide the following project documents: <ul style="list-style-type: none"> <li>a) Project charter.</li> <li>b) AS-IS Document.</li> <li>c) Business Process Blueprint Document.</li> <li>d) Process Mapping with ERP and Gap analysis document.</li> </ul> The second set of deliverables is linked to realization of the Business Blueprint. This will include installation and commissioning of the ERP modules, carrying out the customization where absolutely required, and achieving specific developments for		

Module	Requirement Description	Requirement Response (Y/N)	Requirement Vendor Comment
	TMRC. The System Integrator will also furnish at least the following documents (the ERP System Integrator/Implementer may propose others, based on solution offerings): <ul style="list-style-type: none"> <li>a) Custom development functional specifications document</li> <li>b) Custom development technical specification document</li> <li>c) Data migration strategy document</li> <li>d) All user guides and training manuals</li> <li>e) Project test scripts (Unit Test Scripts and Integration Test Scripts)</li> <li>f) User acceptance testing test scripts</li> <li>g) Cutover strategy document</li> <li>h) System administrator’s routine maintenance procedure document</li> <li>i) Any other, as appropriate and identified during the project</li> </ul>		

**Product brochures**

Please attach technical and user product brochures if applicable

**Table 2 – TMRC IT Risk & Security - Technical Security Checklist**

TMRC IT Risk & Security - Technical Security Checklist		
	Security Criteria	Comments
	<b>Documents</b>	
1	The vendor has agreed/ signed TMRC non-disclosure agreement with TMRC. No engagements with vendor are allowed without a formal non-disclosure agreement in place	
2	Indicate who will provide support - internal team or vendor support with SLA in place/proposed specifying response time and penalties	
3	Is system & security documentation available? Comprehensive security documentation must be provided	
4	System design architecture – are detailed diagrams available?	
	<b>Availability</b>	
1	What is the expected uptime of the solution? Critical systems uptime should be defined by the business owner	
2	Is disaster recovery and business continuity plans built in? Critical systems require business continuity plans	
3	What kind of back up arrangements are proposed? All sensitive data must be properly backed up	
	<b>Integrity &amp; Confidentiality</b>	
1	Does system support strong authentication (two factors) or rich security for mission critical systems? – indicate what is available	
2	Are passwords and PINs encrypted from generation, transmission to storage? Indicate the entire path and how authentication data is secured	
3	What is the PIN/password security features? A PIN must be at least 4 characters for customers and encrypted in transit or storage. Password shall have rich features – expiration, complexity, initial auto generates etc.	
4	Is discretionary access control enforced by the system at all levels – application, OS, database (include versions supported).	
5	Is separation of duties enforced by the system? – one person should not complete critical transactions	
6	Indicate the user roles and groups that are defined by default in the system. Can these be refined? – Please give details	
7	Does the application require the use of an administrator password to be shared among users or hard coded? Only named users should be allowed.	
8	How are new passwords generated and secured? New accounts must have a password and password should not be predictable	
9	What ports and protocols are used and what are the security features?	
10	Are security reports available? – changes to roles/profiles, database access	
11	What Cryptography (Encryption) mechanisms are implemented?	
12	Does system support Intrusion detection functionality?	
13	Confirm object reuse is not allowed – sessions, memory, cache elements etc.	

14	Does the system have secure communication architecture? Sensitive data should be secured in transmission, interfaces, and storage.	
	<b>Operations</b>	
1	What is the OS, database, and applications to be used? Name and version	
2	Does back-end software operate as a service?	
3	How many versions of this product are you supporting and what is the latest version? How long has the latest version been in the market?	
4	Patching and updates procedures – what is the frequency of releases? When is the next release? Is down time required?	
5	System audit should be available. Have audit data logs processing and storage been factored in hardware sizing?	
6	Anti-virus requirements – support for major antivirus vendors and compatible with the ones TMRC is currently using	
7	Identify the maximum number of named users, logged-on users, and concurrent users that the system will accommodate. Capacity should be sufficient to meet business projection	
8	Does the system produce secure output? E.g., confidential or sensitive printed information? If yes, is there a procedure for handling the output?	
9	Is security and technical training included? System users must be provided with sufficient security training.	
10	What are the environment requirements? - control airborne contaminants (Space requirements, humidity & temperature control, electrical power supply requirements)	
	<b>Database</b>	
1	What databases do you support? Commercial databases should be used	
2	Does your application support a clustered database environment? Clustering is important for mission critical.	
3	Will the database be accessible for use by other applications directly? If yes, what are the security controls in place?	
4	Does your application depend on specified schema-owner or usernames/passwords to the database? Does the schema owner need DBA access for the application to function? Requirement – Application should handle all user access	
5	What system database functions require DBA access to be performed? Database should enforce rich password security features	
6	Does the application require a specific OS for the database server?	
7	Describe any communication protocol your system uses to connect to the database. Do the connections stay always connected, or are they transaction based? Should be transaction based	
	Additional security control details	
	Vendor representative (Name, Sign/date))	



## SECTION VI - EVALUATION CRITERIA

The evaluation shall be carried out in three Stages namely:

- a. **Mandatory requirement**
- b. **technical evaluation**
- c. **financial evaluation**

### a) **Mandatory Requirements**

The Mandatory requirements shall be as follows:

1. Must be a registered Company, licensed to provide the services tendered for.  
(Certificate of Incorporation must be attached)
2. Must have been in existence for a minimum of Five (5) Years as a registered Company.
3. Must have carried out similar assignments. (Evidence must be attached)
4. Authorised vendors of the products/ software if different from the bidder. (Attach copy of vendor License/ authorization certificate)
4. Duly filled Business Questionnaire
5. Bid Bond (2% of the Bid amount) valid for 120 days from the date of Tender Opening
6. VRN/VAT Certificate
7. Certificate of Tax Compliance
8. Audited Accounts for the last 3 Years.
9. Any other requirement stipulated in the Tender document

### b) **Technical Evaluation**

The Technical Evaluation shall be carried out as follows: -

ITEM	DESCRIPTION	Max Points
<b>A</b>	<b>Proven experience of the firm in implementation of relevant projects.</b>	<b>15 Points</b>
	A1. Experience in the implementation of the project -especially in a TMRC (1 point for each project up to a maximum of 5 projects):	<b>5</b>
	A2. For each of the above five (5) projects, state whether it has been deployed: <ul style="list-style-type: none"> <li>●Nationally- in Tanzania (1 point per project)</li> <li>●Internationally (1 points per project)</li> </ul>	<b>5</b>
	A3. Firms' years of Experience in Similar Works <ul style="list-style-type: none"> <li>●5-10 years (3 points)</li> <li>●10-15 Years (4 Points)</li> <li>●Above 15 Years (5 Points)</li> </ul>	<b>5</b>

<b>B</b>	<b>Staff qualifications and experience in implementation of similar projects especially the proposed solution (Attach CVs of Team lead and at least four (4) key project implementation members.)</b>	<b>45 Points</b>
	B1. Project/ Team Leaders experience in managing projects of Similar size and magnitude. <ul style="list-style-type: none"> <li>• Below 5 Years (5 Points)</li> <li>• 5 to 10 Years (7 Points)</li> <li>• Above 10 Years (10 Points)</li> </ul>	<b>10</b>
	B2. Staff, (Other 3 proposed staff) experience in implementing similar project is institutions of higher learning. <b>Scores per staff</b> <ul style="list-style-type: none"> <li>• Below 5 Years (2 Points)</li> <li>• 5 to 10 Years (3 Points)</li> <li>• Above 10 Years (5 Points)</li> </ul>	<b>15</b>
	B3. Project/ Team Leader Academic Qualifications <ul style="list-style-type: none"> <li>• Relevant Degree and Above (5 Points)</li> <li style="text-align: center;"><b>or</b></li> <li>• Relevant Higher Diploma (3 Points)</li> <li>• Other relevant Certifications (2 points)</li> </ul>	<b>5</b>
	B4. Other proposed <b>three</b> (3) staff academic Qualifications <b>Scores per staff:</b> <ul style="list-style-type: none"> <li>• Relevant Degree and Above (5 Points)</li> <li style="text-align: center;"><b>or</b></li> <li>• Relevant Higher Diploma (3 Points)</li> <li>• Other relevant Certifications (2 Point)</li> </ul>	<b>15</b>
<b>C</b>	<b>Compliance with the provided technical specifications including provision of technical data sheets (where applicable), licensing (where applicable), detailed description of system and components (e.g., for structured cabling, etc.)</b>	<b>40 points</b>
<b>D</b>	<b>D1. Work plan Presentation:</b> To include time frames, deliverables, milestones, manpower requirements etc.	<b>3</b>
	<b>D2. Proposed completion</b> dates being within the timelines provided in the bid document	<b>2</b>
	<b>D3. Methodology/Design</b> D3.1 Description of implementation methodology/ approach	<b>5</b>
	<b>D3.2. Technical Drawing/Design</b> All relevant Technical Drawings and Designs must be provided	<b>5</b>
	<b>TOTAL</b>	<b>100 Points</b>

The Cut off points for the Technical Score is 75%. Only the bidders who shall score above 75% in the technical score shall proceed for Financial Evaluation.

**c) Financial Evaluation**

ITEM	DESCRIPTION	Max Points
A	A1. Average Annual Turnover	20
	A2. Financial Resources	10
B	Cost Breakdown of the Offer	70
	<ul style="list-style-type: none"> <li>• comparison with market price (i.e. prices offered by other suppliers for the</li> <li>• cost breakdown of the offer showing that the price is fair and reasonable.</li> </ul>	

**SECTION VII- STANDARD FORMS**

**a) CONTRACT FORM**

THIS AGREEMENT made the day of 20 between ..... [Name of procurement entity] of ..... [Country of Procurement entity] (Hereinafter called "The TMRC") of the one part and ..... [Name of tenderer] of ..... [City and country of tenderer] (Hereinafter called "the tenderer") of the other part.

WHEREAS the TMRC invited tenders for certain materials and spares. Viz ..... [Brief description of materials and spares] and has accepted a tender by the tenderer for the supply of those materials and spares in the sum of ..... [Contract price in words and figures]

**NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:**

- 1 In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
- 2 The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - (a) the Tender Form and the Price Schedule submitted by the tenderer.
  - (b) the Schedule of Requirements.
  - (c) the Technical Specifications.

- (d) the General Conditions of Contract.
  - (e) the Special Conditions of Contract; and
  - (f) the TMRC's Notification of Award.
2. In consideration of the payments to be made by the TMRC to the tenderer as hereinafter mentioned, the tenderer hereby covenants with the TMRC to provide the materials and spares and to remedy defects therein in conformity in all respects with the provisions of the Contract
  3. The TMRC hereby covenants to pay the tenderer in consideration of the provision of the materials and spares and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS Whereof the parties hereto have caused this Agreement to be executed accordance with their respective laws the day and year first above written. Signed sealed.

delivered by \_\_\_\_\_ the \_\_\_\_\_ (for the TMRC)

Signed, sealed, delivered by \_\_\_\_\_ the----- (for the tenderer)

in the presence of \_\_\_\_\_ .

**) CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM**

You are requested to give the particulars indicated in Part 1 and either Part2(a), 2(b) or 2(c) whichever applied to your type of business.

You are advised that it is a serious offence to give false information on this form.

<p><b>Part 1 – General:</b></p> <p>Business Name .....</p> <p>Location of business premises. .....</p> <p>Plot ..... No .....</p> <p>Street/Road .....</p> <p>Postal Address .....</p> <p>Tel No .....</p> <p>Fax ..... E-mail.....</p> <p>Nature of Business .....</p> <p>Registration Certificate No..... (Attach Copy) Maximum value of business which you can handle at any one time – Tshs. .....</p> <p>Name of your bankers..... Branch .....</p> <p>TRA Tax Compliance Certificate ..... (Attach Copy ) Business Permit No ..... ( Attach Copy )</p>
<p><b>Part 2 (a) – Sole Proprietor</b></p> <p>Your name in full ..... Age .....</p> <p>Nationality .....</p> <p>Country of origin.....</p> <p>Citizenship details.....</p>

**Part 2 (b) Partnership**

Given details of partners as follows:

Name	Nationality	Citizenship Details	Shares
1.....			
2.....			
3.....			

**Part 2 (c) - Registered Company**

Private or Public

.....

State the nominal and issued capital of company-

Nominal TZS/USD.....

Issued TZS/USD.....

Given details of all directors as follows.

Name	Nationality	Citizenship Details	Shares
1.....			
2.....			
3.....			
4.....			
5.....			

Date.....Signature of Candidate.....

For Citizenship indicate under "Citizenship Details" whether by Birth, Naturalization or Registration.

**a) LETTER OF NOTIFICATION OF AWARD**

Address of TMRC

To:

RE: Tender No. \_\_\_\_\_

Tender Name \_\_\_\_\_

This is to notify that the contract/s stated below under the above-mentioned tender have been awarded to you.

1. Please acknowledge receipt of this letter of notification signifying your acceptance.
2. The contract/contracts shall be signed by the parties within 30 days of the date of this letter but not earlier than 14 days from the date of the letter.
3. You may contact the officer(s) whose particulars appear below on the subject matter of this letter of notification of award.



