

CONFIDENTIAL

**NMB BANK PLC
("NMB")**

**REQUEST FOR PROPOSAL
("RFP")**

"PROVISION OF LOCATION-BASED OPERATIONAL SUPPORT ON AREAS OF TRAINING, COMPLIANCE MONITORING, TECHNICAL SUPPORT, AND ONBOARDING TO NMB AGENTS (NMB WAKALA)"

You are authorized to use this document only in preparing a response to this NMB Request ONLY"

It is forbidden to make copies of this document without the express written permission of the REQUESTOR. The content remains the property of NMB BANK PLC. This document, together with all such copies, should be returned to NMB BANK PLC together with your Proposal. Should you decide not to submit a Proposal, this document should be returned to NMB BANK PLC not later than the closing date for the submission of the Proposal.

The address of the Requestor is:

**SECRETARY
NMB MANAGEMENT TENDER COMMITTEE,
NMB HEAD OFFICE,
Ohio Street/Ali Hassan Mwinyi Road, P O Box 9213,
Dar es Salaam, Tanzania.**

Telephone: 255222322442 Telefax: +255 22 2321361

Please escalate your concerns confidentially about any unacceptable practices by any Bank staff involved in this tender process through the following channels:

NMB's Postal Address: Attn. to CEO [envelope marked "strictly private and confidential"] Toll Free Phone Numbers: 0658 / 0779 / 0685 / 0800 751 000 Email Address: whistleblowing@nmbbank.co.tz NMB Website: www.nmbbank.co.tz [then select the Whistle Blowing Section.

1 THE REQUEST

1.1 Invitation

You, your company are hereby invited to submit a Proposal for **“PROVISION OF LOCATION-BASED OPERATIONAL SUPPORT ON AREAS OF TRAINING, COMPLIANCE MONITORING, TECHNICAL SUPPORT, AND ONBOARDING TO NMB AGENTS (NMB WAKALA)”** NMB Bank Plc. will use this Proposal as a basis for a decision regarding the **“PROVISION OF LOCATION-BASED OPERATIONAL SUPPORT ON AREAS OF TRAINING, COMPLIANCE MONITORING, TECHNICAL SUPPORT, AND ONBOARDING TO NMB AGENTS (NMB WAKALA)”**

Accepted	Not Accepted

1.2 Schedule for decision making

The closing/opening time and date for written Proposals is on **09th September, 2022 at 1500 hours**, by which time your Proposal must be sealed, clearly marked **“PROVISION OF LOCATION-BASED OPERATIONAL SUPPORT ON AREAS OF TRAINING, COMPLIANCE MONITORING, TECHNICAL SUPPORT, AND ONBOARDING TO NMB AGENTS (NMB WAKALA)”** and submitted to NMB Bank in either of the following ways: -

- Hard copy delivery at the TENDER BOX located on ground floor NMB Bank New Building, near the reception desk of Head office; Or
- You can send your proposal by courier addressed to Secretary NMB Tender Committee NMB Bank Head Office located at **Ohio/Ali Hassan Mwinyi Road P. O. Box 9213, Dar es Salaam** ; Or
- Through email tendersubmission@nmbbank.co.tz Maximum capacity is **20MB per email**

NMB BANK PLC shall be entitled to reject any Proposal received after the due date and time.

Accepted	Not Accepted

1.3 Disclosure of reasons

NMB PLC reserves the right not to disclose any of its reasons for the taking of decisions resulting from this Request for Proposal.

Accepted	Not Accepted

1.4 Completeness of Proposal

You are specifically required, in your Proposal, to respond in writing to each of the points of Section 1 of this Request for Proposal, in this sequence and with retention of this numbering

system. Your responses could consist of "Noted", "Accepted" or "Not Accepted", together with an associated or supporting statement where appropriate.

You are also required, in your Proposal, to respond in writing to each of the points of Section 3, and 4, of this Request for Proposal, in this sequence and with retention of the numbering system.

Accepted	Not Accepted

1.5 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

1.6 Number of copies

You are requested to submit two complete sets of your Proposal, together with two sets of all supporting documentation. You are also required to submit a soft copy (electronic copy), in MS-Word format or PDF format together with your proposals.

Accepted	Not Accepted

1.7 Format of Proposal

You are requested to submit your Proposal in A4 format, and the proposal not limited to the following information:-

1. Technical Proposal covering Scope of work as articulated in Section 2 of this RFP
2. Financial Proposal for undertaking these services

Accepted	Not Accepted

1.8 Misrepresentation

NMB PLC, decision-making process, will to a large extent be reliant upon the information supplied by you. Should it be found that aspects of such information are incomplete, untrue or misleading, NMB PLC reserves the right to terminate negotiations with you.

Accepted	Not Accepted

1.9 Access to NMB PLC

You may require access to persons, departments, or building of NMB PLC in order to acquire further information for the preparation of your response to this Request for Proposal. You are requested to arrange such appointments through Procurement office.

Accepted	Not Accepted

1.10 Completeness of Proposal

You are expected to provide to NMB PLC an accurate and complete Proposal as requested in more detail hereunder. Should you find the said requests incomplete or ambiguous, and then the onus rests upon you to obtain clarification from the Requestor.

NMB PLC will require that any omissions by you or mistakes on your part in this regard be rectified within a time scale agreed to by NMB PLC.

You are expected to make an unequivocal statement to this effect in your Proposal, since NMB PLC will require that such an undertaking be included in any contractual agreement, which may result from the selection process.

Accepted	Not Accepted

1.11 RFP Official Contact

Upon release of this RFP, all supplier communications concerning this Proposal request should be directed to the RFP Requestor. Unauthorised contact regarding this RFP with other NMB PLC employees may result in disqualification. Any oral communications will be considered unofficial and non-binding to NMB PLC. You are to rely only on written statements issued by the RFP Requestor.

Accepted	Not Accepted

1.12 Influencing

It is specifically brought to your attention that any attempts at influencing NMB PLC decision-making process outside of the Tender Committee responsible, may lead to disqualification.

Accepted	Not Accepted

1.13 Costs and Selection

All costs incurred by you in preparing the Proposal and providing any additional information to NMB PLC, shall be borne by you. The issuance of this RFP does not obligate NMB PLC to accept any of the resulting Proposals. NMB PLC makes no commitments, implied or otherwise, that this RFP process will result in a business transaction with one or more of the suppliers.

Accepted	Not Accepted

1.14 Contracts

Please attach to the end of your Proposal a copy of your standard contract for NMB PLC's review. NMB PLC reserves the right to draft the Memorandum of Agreement.

Accepted	Not Accepted

1.15 RFP Responses

NMB PLC is not under any obligation to search for clarification through additional or unformatted information submitted as a supplement to the formatted response. Where a proposal contains conflicting information, NMB PLC at its option may either request clarification or may consider the information unresponsive.

Accepted	Not Accepted

1.16 Payment Conditions

NMB Bank Plc. prefers to pay all its local registered vendors through Bank transfer to their NMB Account. Therefore, we are encouraging vendors to open account with the Bank to facilitate payment process. Local Vendors who are maintaining Bank Account with NMB Bank will be given added advantage in the selection process

Accepted	Not Accepted

2. Statement of Requirement/Scope of Work:

NMB Bank plc is the largest commercial bank in Tanzania with vast branch network in all parts of the country, providing banking services to individuals, small and medium size corporate clients, as well as large businesses.

NMB PLC would like to invite experienced, qualified vendors for proposals of KPI-based support of its 15,000 agents (and counting) through ground interactions countrywide.

A) Business Functional Requirements

BFR ID	REQUIREMENT	PRIORITY (E) - ESSENTIAL (M) - MANDATORY (O) - OPTIONAL	CAPABILITY AVAILABLE (C) OR TO BE ACQUIRED (A)?	BRIEF DESCRIPTION OF THE SOLUTION (NECESSARY IF CAPABILITY IS AVAILABLE)
BFR01	<p><u>Precise identification of Agent locations</u></p> <p>This will be done as an exercise at once then new ones will be mapped as they get recruited. The following will be considered:</p> <ul style="list-style-type: none"> a) Mapping all agents' locations on GPS for the areas mentioned for support. It involves capability of capturing GPS by accuracy. Vendor needs to provide visual of what is captured through portal projecting on a map. b) Keeping live-taken shop image of the mapped agents premises retrievable from a portal (viewable from a database). c) Tagging the mapped agents by unique identifier like their phone number, TIN, agent ID and names. 	E		
BFR02	<p><u>Supply of Materials to agents' premises</u></p> <ul style="list-style-type: none"> a) Providing agents with day-to-day work materials such as receipt rollers, posters, forms, branding, etc. as issued by the bank. b) Ability to track the distributed materials agent-wise and give such visibility to bank. 	M		
BFR03	<p><u>1st line of technical support</u></p> <p>Assisting to fix agent's common issues by replacing POS charger or battery and translating App-related error messages. Trainings and such spares to be provided by the bank.</p>	M		

BFR ID	REQUIREMENT	PRIORITY (E) - ESSENTIAL (M) - MANDATORY (O) - OPTIONAL	CAPABILITY AVAILABLE (C) OR TO BE ACQUIRED (A)?	BRIEF DESCRIPTION OF THE SOLUTION (NECESSARY IF CAPABILITY IS AVAILABLE)
BFR04	<u>Training</u> Building capacity of agent operators through on-spot trainings of how to use NMB Wakala services, informing support channels, operational efficiencies, procedures, bank products, etc. with evidence to the bank. Training of trainers will be provided by bank.	M		
BFR05	<u>Compliance</u> Ensuring agents adhere to statutory regulations and bank's policies by: <ul style="list-style-type: none"> a) Inspect any misconducts through a checklist e.g., placement of Tariff poster and Withdrawal number, issuing of NMB-branded receipts, shop closure or relocation, etc. b) Report the misconducts c) Register agents on Financial Services Registry (FSR) if any supported agent is not. 	M		
BFR06	<u>Lead generation</u> Assisting suitable growth of NMB agent base through: <ul style="list-style-type: none"> a) Spotting and providing criteria and application forms to interested strategic agents as per branch's priorities and targets. b) Reporting the leads to the branch 	E		
BFR07	<u>Reports & proofs of visits</u> <ul style="list-style-type: none"> a) Providing softcopy reports in a prescribed frequency to the bank regarding operations done by the vendor on the ground activities. b) Generate proof of the visits such as by QR code scanning of agent visited 	M		
BFR08	<u>Support</u> <ul style="list-style-type: none"> a) Dedicated team leader per region, who is at least with A-level education and residing in the region he/she supervises b) TAT in replacing operator is less than 6 days c) Supporting the portal on troubleshoots 	M		

B) *Additional Details—Requires vendor to provide*

NOTE: These details will form a basis for costing and quality assurance. At one point the bank would need to validate them.

S/N	OPERATIONAL ASPECT	EXPLANATIONS
AD01	Provide details of recruitment criteria for your ground team (age range, locality of the support staff, minimum education, etc.)	
AD02	During support, how do you generate proof of operations mentioned in requirements BFR01 – BFR08 above?	
AD03	What are the means you use to move ground team to the agents from one premise to another? Own vehicles, Bodaboda (own or hired), daladala, etc.	
AD04	Tools and/or gears provided to the ground team to facilitate their work and be identifiable	
AD05	What technologies you have in place to be used in managing these operations? Which do you have in place and which ones to acquire?	
AD06	How quality assurance (data quality, logistics, feedback, etc.) is done for the ground team especially if operations involve several regions concurrently?	
AD07	How do you maintain the following for your ground team? <ul style="list-style-type: none"> • Motivation • High integrity • Punctuality • Smart & neat 	
AD08	Remuneration modality/ basis to the bank <ul style="list-style-type: none"> a) What makes your support costs variable or incremental? i.e., when bank increase number of districts/regions for support; and when bank adds number of agents per demarcation of the support b) What makes costs fixed? i.e., they apply regardless the bank expands agent base or not 	
AD09	Provide detailed support matrix to your ground team and to the client (in this case NMB)	

3 COMMERCIAL REQUIREMENTS

3.1 Capability

3.1.1 Please indicate where you have fulfilled requirements of similar nature, type, scale and / or complexity before.

3.1.2 If you have, how would you classify your performance? What problems arose, and how will they be avoided on this contract?

3.1.3 Provide at least three references from current clients who have similar arrangements relating to similar services *to be provided to NMB*

	Reference Number 1	Reference Number 2	Reference Number 3
Client			
Contact's Title			
Phone			

3.1.4 What do you believe are your firm's strengths? What do you believe are the challenges you face?

3.1.5 Please describe the 3 most recent customer complaints and how you resolved them.

3.1.6 Briefly describe your interest in this contract and what factors makes you the best vendor in your opinion (include here any information or material you want NMB to take into consideration while evaluating your ability to perform this contract).

3.1.7 Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal.

3.1.8 Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage.

3.1.9 Give details on Knowledge of relevant consumer protection controls that are applicable in your procedures.

3.1.10 A detailed indicative financial proposal should be enclosed and should clearly indicate the following:

- Detailed Implementation/Delivery Plan
- Resources to be engaged

4 SUPPLIER SPECIFIC INFORMATION

4.1 Vendor Background

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

4.1.1 Please describe the vendor's background, including how long it has been in business.

Date of Incorporation:	
Country of Registration:	
Registration Number:	
Vat Registration Number:	

4.1.2 Are there any current directors serving on boards of other organisations?

Names of Directors	Name of organisation

4.1.3 Please supply a detailed organ gram, disclosing all related holding companies, subsidiaries and associates clearly showing the respective shareholding.

4.1.4 **Pricing** – Please submit your pricing model in a sealed separate envelope covering costs required to provide the service.

4.1.5 **Vendor Background**

Provide below list of mandatory requirements

S/N	CERTIFICATE
1	Submission of a Valid Business License
2	Submission of TIN Registration Certificates
3	Submission of VAT Registration Certificates (If applicable)
3	Submission of Certificate of Incorporation
4	Submission of Certified Power of Attorney
5	Submission of certified declaration on Litigation information regarding your firm
6	Current physical location of your company (which will be inspected for verification); that is a valid right of occupancy of office premises or lease contract

4.2 Annual Reports and Financial Data

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

- 4.2.2 Characterise your company's financial performance for the last three years.
- 4.2.3 Furnish balance sheets/audited financial statements for the last three years – 2019, 2020 and 2021.
- 4.2.4 Include your company's annual report to shareholders for the last two years with your RFP Response.
- 4.2.5 Specify whether there are any pending or threatened claims that could affect your financial standing. Provide details of attorney's and legal advisors as well as confirmation letters from such attorney's with regard to the existence or non-existence of any pending litigation.
- 4.2.6 Furnish a copy of Insurance Cover to this proposal **NOT APPLICABLE FOR THIS PROJECT.**

4.3 Declaration of Interest

- 4.3.2 Has any Director, Partner, Associate, Company Secretary, Senior Manager or Manager in your organisation been employed by NMB? If YES, please give details.
- 4.3.3 Does any Director, Partner, Associate, Company Secretary, Senior Manager, Manager or any person connected with the RFP, have any relationship (family, friend, other) with a person employed in the department concerned with the administration of this RFP and/or any person who may be involved with the evaluation or adjudication of this RFP? If YES, please give details.