

**CONFIDENTIAL**

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

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

**"PROVISION OF DEBT COLLECTION SERVICES FOR NMB BANK PLC ACROSS THE COUNTRY"**

The content of this document is strictly for the purpose of preparing your response for provision of debt collection services for NMB Bank. You are authorized to use this document only in preparing a response to this NMB Request ONLY.

It is forbidden to replicate 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 appendices, should be returned to NMB BANK PLC together with your application.

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 NMB staff involved in this tender process through the following channels:*

NMB's Postal Address: Attn. to CEO [envelope marked "strictly private and confidential"]. Phone Numbers: Toll free number: +130 5455 8186 Email Address: [nmbbank@whistleblowing.co.za](mailto:nmbbank@whistleblowing.co.za) NMB Website: [www.whistleblowing.co.za](http://www.whistleblowing.co.za) [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 DEBT COLLECTION SERVICES FOR NMB PLC ACROSS THE COUNTRY"** NMB Bank Plc. will use this Proposal as a basis for a decision regarding the **"PROVISION OF DEBT COLLECTION SERVICES FOR NMB PLC ACROSS THE COUNTRY"**

Accepted	Not Accepted

### 1.2. Obtaining the tender document

This document can be obtained from NMB Website by all eligible interested candidates through this link <https://nmmbank.co.tz/tenders> you will be required to purchase the document at a non-refundable fee of TSHS. 100,000/= payable to NMB Account No. 302040002 Account Name – Tender Fees at any NMB Branch. This is a mandatory requirement for submission and the original Bank slip MUST be accompanied with the tender document upon submission of proposal.

Accepted	Not Accepted

### 1.3 Schedule for decision making

The closing/opening time and date for written Proposals is on **10<sup>th</sup> July 2023 at 1500 hours**, by which time your Proposal must be sealed, clearly marked **"PROVISION OF DEBT COLLECTION SERVICES FOR NMB PLC ACROSS THE COUNTRY"** 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@nmmbank.co.tz](mailto:tendersubmission@nmmbank.co.tz) Maximum capacity if **20MB per email**

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

Accepted	Not Accepted

#### 1.4 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

#### 1.5 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

#### 1.6 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

#### 1.7 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

### 1.8 Format of Proposal

You are requested to submit your Proposal in A4 format, with printing on one side of a page only.

Accepted	Not Accepted

### 1.9 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

### 1.10 Clarifications

A prospective candidate requiring any clarification of the tender document may notify NMB in writing addressed to NMB Secretary Tender Committee through address provided on the invitation to tender or email [procurement@nmbtz.com](mailto:procurement@nmbtz.com) The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives no later than three (3) days from the date of receiving request. Any clarification of the bidding document will be communicated through the same link of obtaining the tender document and can be accessible to all prospective vendors.

Accepted	Not Accepted

### 1.11 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)

Accepted	Not Accepted

### 1.12 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

**1.13 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

**1.14 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

**1.15 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.

“Provision of Debt Collection Services for NMB Bank Plc Across the Country”

Accepted	Not Accepted

## 2. Statement of Requirement

NMB has more than 230 branches and more than 700 offsite ATMs across the country divided in 7 Zones namely – Dar es Salaam Zone, Northern Zone, Lake Zone, Highland Zone, Southern Zone, Western Zone and Central Zone. NMB is looking for a service provider who will be able to provide Debt Collection services for each specified zone.

The scope of work for this service will include the following activities: -

1. Collecting debts from the Principal’s defaulting customers at any location within Tanzania

### **The evaluation of the eligible vendor shall follow the following process**

#### ***Preliminary Examination***

The Bank will examine the tenders to determine whether they are complete, with all the attachments like registration certificates, statutory certificates etc.

The Bank may waive any minor informality or nonconformity or irregularity in a proposal which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any tenderer.

Prior to the detailed evaluation, pursuant to the above paragraphs, the Bank will determine the substantial responsiveness of each tender to this RFP document. For purposes of these paragraphs, a substantially responsive tender is one which conforms to the terms and conditions of the RFP document without material deviations. The Bank’s determination of a tender’s responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

If a tender is not substantially responsive, it will be rejected by the Bank and may not subsequently be made responsive by the tenderer by correction of the non-conformity.

The following are the document that will be used in preliminary evaluation: -

S/N	Mandatory Requirements
1	Submission of a Valid Business License
2	Submission of VAT and/or TIN Registration Certificates
3	Submission of Certificate of Incorporation
4	Submission of Statement of Litigation
5	Submission of compliance certificate.( Certificate issued by Ministry of Finance for Auctioneers)
6	Submission of Power of Attorney Document
7	Submission of Audited Financial Statement for the past three years (2020,2021,2022)

The bidders will be required to provide information regarding directors/shareholders of the company as shown in the table below: -

Full Name	Number of Shares or % shareholding	Nationality	Identity Number (Passport)

**Detailed Evaluation.**

The Bank will evaluate and compare the tenders which have been determined to be substantially responsive subject to passing preliminary evaluation.

1	Specific Experience of the company in similar debt collection agency Services for the past three years (Minimum 3 projects – provide reference/recommendation letters)
2	Availability of potential resources to provide debt collection agency services to the Bank
3	Understanding of assignment (Methodology to be used) - Please submit a signed and Stamped procedures and methodology of executing the services which will forms part of the contract.
4	Proper presentation of your bid

**Post Qualification:**

Due Diligence will be conducted for assessment of the bidders' ability to perform the work. The Bank shall examine the following aspects:-

- a) The bidder's capacity to discharge duties of similar nature and magnitude comparable to the Bank.
- b) Quality of service offered by the bidder established through reference checks from previous client.

**3. Commercial Requirement**

**3.1 Capability**

- 3.1.1 Please indicate where you have fulfilled similar requirements on other completed or ongoing projects of a 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

	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 your ability to perform proposed functions using current systems or the need to make additional Investment
- 3.1.8 Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal
- 3.1.9 Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage
- 3.1.10 Give details on Knowledge of relevant consumer protection and regulations that is applicable in your procedures

### **3.2 Service Provisioning and Management**

- 3.2.1 Please describe your proposed account management structure for the NMB Contract.
- 3.2.2 Please describe your proposed staffing plans in respect of the NMB Contract.

### **3.3 Quality Process**

- 3.3.1 Please provide details of any quality assurance certification that your company holds e.g. ISO 9000 or equivalent standard. Please include a copy of any certificate. If no accreditation held, please attach an outline of your quality assurance policy.
- 3.3.2 Please describe your solution delivery and project management methodology/framework including the recommended project organizational structure and governance framework

### **3.4 Supplier Organisation**

- 3.4.1 Provide a complete description of all third parties / consortia members to this tender, i.e. foreign supplier, local suppliers and or agencies involved in this bid.
- 3.4.2 Clarify how third parties / consortia members will be organised and managed.
- 3.4.3 Identify which part of the product / service each third party / consortia member will deliver (if any):

Names of third party / consortia members (if any)	Total % Purchases	Local / foreign purchases

3.4.4 Who will have overall responsibility for delivery e.g. single contractor, joint venture?

3.4.5 Please indicate whether third parties / consortia members have worked together before and give details.

3.4.6 Describe your business resumption strategy and contingency development plans.

## 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. This is the fee paid as commission for the service rendered and needs to be in percentage of the collection to be capped at a maximum of TZS 100million or less.

### 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 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.

#### **4.3 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.