

# **STANDARD REQUEST FOR PROPOSALS (RFP)**

**UCSCS /01/2015 – PROVISION OF FEASIBILITY STUDY ON  
MICRO CREDIT BUSINESS**

**(SELECTION OF CONSULTANTS)**

**DATE OF (RFP) SUBMISSION IS ON OR BEFORE TUESDAY 21<sup>ST</sup> APRIL 2015 AT  
1200 NOON**

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## **INTRODUCTION**

1. This Standard Request for Proposals (SRFP) has been prepared for use by public entities in Kenya in the procurement of consultancy services and selection of consultants.
2. The SRFP includes Standard form of Contract for Large Assignments and small assignment which are for lump sum or time based payments.
3. A separate SRFP has been provided for selection of individual professional consultants.
4. The General Conditions of Contract should not be modified and instead the Special Conditions of Contract should be used to reflect the unique circumstances of the particular assignment. Similarly the information to consultants should only be clarified or amended through the Appendix to information to Consultants.
5. This SRFP document shall be used where a shortlist of consultancy firms already exist or has been obtained through a shortlist after an advertisement of Expression of Interest for Consultancy required.

**SECTION I - LETTER OF INVITATION TO TENDER**

**TENDER REF: NO. USCSC/RFP/01/2015**

**TENDER NAME. FEASIBILITY STUDY ON MICRO CREDIT BUSINESS**

**DATE. 8<sup>TH</sup> APRIL 2015**

- 1.1 UKULIMA SACCO SOCIETY LIMITED invites proposals for the following Consultancy services. Feasibility study on micro Business to determine the need, feasibility, costs and benefits of engaging in micro credit business.
- 1.2 Interested eligible candidates may obtain further information from and inspect the tender documents at procurement office on 4<sup>th</sup> floor during normal working hours.
- 1.3 Completed tender documents are to be enclosed in plain sealed envelopes marked with tender reference number and be deposited in the Tender Box at Ukulima Co-operative House on 2<sup>nd</sup> floor so as to be received on or before Tuesday, 21<sup>st</sup>April at 1200 Noon
- 1.4 Prices quoted should be net inclusive of all taxes and delivery must be in Kenya Shillings and shall remain valid for 120 days from the closing date of the tender.
- 1.5 (RFP) Tenders will be opened immediately thereafter in the presence of the Candidates or their representatives who choose to attend at Ukulima Boardroom on 2<sup>nd</sup> Floor Ukulima Co-operative House.
- 1.6 Ukulima Sacco reserves the right to reject any (RFP) tender without giving reasons for the rejection and does not bind itself to accept the lowest or any tender

Chemarum Victor

For: CHIEF EXECUTIVE OFFICER

## **SECTION II – INFORMATION TO CONSULTANTS (ITC)**

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- 2.3 Preparation of Technical Proposal
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- 2.5 Submission, Receipt and opening of proposals
- 2.6 Proposal evaluation general
- 2.7 Evaluation criteria
- 2.8 Mandatory requirements
- 2.9 Technical and financial proposal format
- 2.10 Terms of reference

## **2.1 Introduction**

- 2.1.1 The Client named the Appendix to “ITC” will select a firm among those invited to submit a proposal, in accordance with the method of selection detailed in the appendix. The method of selection shall be as indicated by the procuring entity in the Appendix.
- 2.1.2 The consultants are invited to submit a Technical Proposal and a Financial Proposal, or a Technical Proposal only, as specified in the Appendix “ITC” for consulting services required for the assignment named in the said Appendix. A Technical Proposal only may be submitted in assignments where the Client intends to apply standard conditions of engagement and scales of fees for professional services which are regulated as is the case with Building and Civil Engineering Consulting services. In such a case the highest ranked firm of the technical proposal shall be invited to negotiate a contract on the basis of scale fees. The proposal will be the basis for Contract negotiations and ultimately for a signed Contract with the selected firm.
- 2.1.3 The consultants must familiarize themselves with local conditions and take them into account in preparing their proposals. To obtain first hand information on the assignment and on the local conditions, consultants are encouraged to liaise with the Client regarding any information that they may require before submitting a proposal and to attend a pre-proposal conference where applicable. Consultants should contact the officials named in the Appendix “ITC” to arrange for any visit or to obtain additional information on the pre-proposal conference. Consultants should ensure that these officials are advised of the visit in adequate time to allow them to make appropriate arrangements.
- 2.1.4 The Procuring entity will provide the inputs specified in the Appendix “ITC”, assist the firm in obtaining licenses and permits needed to carry out the services and make available relevant project data and reports.
- 2.1.5 Please note that (i) the costs of preparing the proposal and of negotiating the Contract, including any visit to the Client are not reimbursable as a direct cost of the assignment; and (ii) the Client is not bound to accept any of the proposals submitted.
- 2.1.6 The procuring entity’s employees, committee members, board members and their relative (spouse and children) are not eligible to participate.
- 2.1.7 The price to be charged for the tender document shall be kshs.1,000/=
- 2.1.8 The procuring entity shall allow the tenderer to review the tender document free of charge before purchase.

## **2.2 Clarification and Amendment of RFP Documents**

2.2.1 Consultants may request a clarification of any of the RFP documents only up to seven [7] days before the proposal submission date. Any request for clarification must be sent in writing by paper mail, cable, telex, facsimile or electronic mail to the Client's address indicated in the Appendix "ITC". The Client will respond by cable, telex, facsimile or electronic mail to such requests and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all invited consultants who intend to submit proposals.

2.2.2 At any time before the submission of proposals, the Client may for any reason, whether at his own initiative or in response to a clarification requested by an invited firm, amend the RFP. Any amendment shall be issued in writing through addenda. Addenda shall be sent by mail, cable, telex or facsimile to all invited consultants and will be binding on them. The Client may at his discretion extend the deadline for the submission of proposals.

## **2.3 Preparation of Technical Proposal**

2.3.1 The Consultants proposal shall be written in English language

2.3.2 In preparing the Technical Proposal, consultants are expected to examine the documents constituting this RFP in detail. Material deficiencies in providing the information requested may result in rejection of a proposal.

2.3.3 While preparing the Technical Proposal, consultants must give particular attention to the following:

- (i) If a firm considers that it does not have all the expertise for the assignment, it may obtain a full range of expertise by associating with individual consultant(s) and/or other firms or entities in a joint venture or sub-consultancy as appropriate. Consultants shall not associate with the other consultants invited for this assignment. Any firms associating in contravention of this requirement shall automatically be disqualified.
- (ii) For assignments on a staff-time basis, the estimated number of professional staff-time is given in the Appendix. The proposal shall however be based on the number of professional staff-time estimated by the firm.
- (iii) It is desirable that the majority of the key professional staff proposed be permanent employees of the firm or have an extended and stable working relationship with it.

- (iv) Proposed professional staff must as a minimum, have the experience indicated in Appendix, preferably working under conditions similar to those prevailing in Kenya.
- (v) Alternative professional staff shall not be proposed and only one Curriculum Vitae (CV) may be submitted for each position.

**2.3.4** The Technical Proposal shall provide the following information using the attached Standard Forms;

- (i) A brief description of the firm's organization and an outline of recent experience on assignments of a similar nature. For each assignment the outline should indicate *inter alia*, the profiles of the staff proposed, duration of the assignment, contract amount and firm's involvement.
- (ii) Any comments or suggestions on the Terms of Reference, a list of services and facilities to be provided by the Client.
- (iii) A description of the methodology and work plan for performing the assignment.
- (iv) The list of the proposed staff team by specialty, the tasks that would be assigned to each staff team member and their timing.
- (v) CVs recently signed by the proposed professional staff and the authorized representative submitting the proposal. Key information should include number of years working for the firm/entity and degree of responsibility held in various assignments during the last five (5) years.
- (vi) Estimates of the total staff input (professional and support staff staff-time) needed to carry out the assignment supported by bar chart diagrams showing the time proposed for each professional staff team member.
- (vii) A detailed description of the proposed methodology, staffing and monitoring of training, if Appendix "A" specifies training as a major component of the assignment.
- (viii) Any additional information requested in Appendix "A".

**2.3.5** The Technical Proposal shall not include any financial information.



## 2.4 Preparation of Financial Proposal

- 2.4.1 The Financial Proposal should clearly identify as a separate amount, the local taxes, duties, fees, levies and other charges imposed under the law on the consultants, the sub-consultants and their personnel, unless Appendix “A” specifies otherwise.
- 2.4.2 Consultants shall express the price of their services in Kenya Shillings.
- 2.4.3 The Proposal must remain valid for 40 days after the submission date. During this period, the consultant is expected to keep available, at his own cost, the professional staff proposed for the assignment. If the Client wishes to extend the validity period of the proposals, the consultants shall agree to the extension.

## 2.5 **Submission, Receipt, and Opening of Proposals**

- 2.5.1 The original proposal Technical and financial shall be prepared in indelible ink. It shall contain no interlineations or overwriting, except as necessary to correct errors made by the firm itself. Any such corrections must be initialed by the persons or person authorized to sign the proposals.
- 2.5.2 The completed Technical and Financial Proposals must be delivered at the submission address on or before the time and date stated in the Appendix “ITC”. Any proposal received after the closing time for submission of proposals shall be returned to the respective consultant unopened.
- 2.5.3 After the deadline for submission of proposals, the documents shall be opened immediately by the committee.

## 2.6 **Proposal Evaluation General**

- 2.6.1 From the time the bids are opened to the time the Contract is awarded, if any consultant wishes to contact the Client on any matter related to his proposal, he should do so in writing at the address indicated in the Appendix “ITC”. Any effort by the firm to influence the Client in the proposal evaluation, proposal comparison or Contract award decisions may result in the rejection of the consultant's proposal.

## **SECTION III - EVALUATION CRITERIA**

**3.1 Evaluation criteria of Technical and financial Proposal**

- 3.2 **Mandatory requirements.**
- (i) **Certificate of incorporation.**
  - (ii) **VAT Certificate.**
  - (iii) **Valid KRA Tax Compliance certificate.**
  - (iv) **PIN Certificate.**

3.3 The evaluation committee appointed by the Client shall evaluate the proposals on the basis of their responsiveness to the Terms of Reference, applying the evaluation criteria as follows

	<u>Points</u>
(i) <b>Specific experience of the consultant related to the assignment</b>	<b>10</b>
(ii) <b>Adequacy of the proposed work plan and Methodology in responding to the terms of reference</b>	<b>10</b>
(iii) <b>Qualifications and competence of the key staff for the assignment -</b>	<b>10</b>
(iv) <b>Suitability to the transfer of Technology Programme (Training)</b>	<b>05</b>
(v) <b>Company profile</b>	<b>05</b>
(vi) <b>A list of at least 3 (three) successful relevant previous Assignments undertaken</b>	<b>10</b>
(vii) <b>Certification from a professional body</b>	<b>05</b>
(viii) <b>Duration to complete the assignment</b>	<b>10</b>
(ix) <b>Provide 3 yrs' (most recent) audited financial reports</b>	<b>05</b>
(x) <b>Cost of Work (See page 22)</b>	<b><u>30</u></b>
<b>Total Points</b>	<b><u>100</u></b>

**NB:**

**TECHNICAL CRITERIA ACCOUNTS FOR 70 POINTS**

**FINANCIALS (COST OF WORK) ACCOUNTS FOR 30 POINTS**

<b>Lowest</b>	<b>-</b>	<b>30 Points</b>
<b>2<sup>nd</sup> Lowest</b>	<b>-</b>	<b>22.5 Points</b>
<b>3<sup>rd</sup> Lowest</b>	<b>-</b>	<b>15 Points</b>
<b>Others</b>	<b>-</b>	<b>7.5</b>

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4. Description of the methodology and work plan for performing the assignment
5. Team composition and Task assignments
6. Format of curriculum vitae (CV) for proposed Professional staff
7. Time schedule for professional personnel
8. Activity (work schedule)

**1. TECHNICAL PROPOSAL SUBMISSION FORM**

[\_\_\_\_\_ Date]

To: \_\_\_\_\_ [Name and address of Client]

Ladies/Gentlemen:

We, the undersigned, offer to provide the consulting services for \_\_\_\_\_  
\_\_\_\_\_ [Title of consulting services] in accordance with your  
Request for Proposal dated \_\_\_\_\_ [Date] and our Proposal. We are  
hereby submitting our Proposal, which includes Technical Proposal and a Financial  
Proposal sealed under one envelope-where applicable].

We understand you are not bound to accept any Proposal that you receive.

We remain,

Yours sincerely,

\_\_\_\_\_ [Authorized Signature]:

\_\_\_\_\_ [Name and Title of Signatory]

:

\_\_\_\_\_ [Name of Firm]

:

\_\_\_\_\_ [Address:]

## 2. FIRM'S REFERENCES

### Relevant Services Carried Out in the Last Five Years That Best Illustrate Qualifications

Using the format below, provide information on each assignment for which your firm either individually, as a corporate entity or in association, was legally contracted.

Assignment Name:	Country
Location within Country:	Professional Staff provided by Your Firm/Entity(profiles):
Name of Client:	Clients contact person for the assignment.
Address:	No of Staff-Months; Duration of Assignment:
Start Date (Month/Year):	Completion Date (Month/Year):
Name of Associated Consultants. If any:	Approx. Value of Services (Kshs)
Name of Senior Staff (Project Director/Coordinator, Team Leader) Involved and Functions Performed:	No of Months of Professional Staff provided by Associated Consultants:
Narrative Description of project:	
Description of Actual Services Provided by Your Staff:	

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

Name and title of signatory; \_\_\_\_\_

**3. COMMENTS AND SUGGESTIONS OF CONSULTANTS ON THE TERMS OF REFERENCE AND ON DATA, SERVICES AND FACILITIES TO BE PROVIDED BY THE CLIENT.**

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On the Terms of Reference:

- 1.
- 2.
- 3.
- 4.
- 5.

On the data, services and facilities to be provided by the Client:

- 1.
- 2.
- 3.
- 4.
- 5.

#### **4. DESCRIPTION OF THE METHODOLOGY AND WORK PLAN FOR PERFORMING THE ASSIGNMENT**

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## 5. TEAM COMPOSITION AND TASK ASSIGNMENTS

### 1. Technical/Managerial Staff

Name	Position	Task

### 2. Support Staff

Name	Position	Task



## 6. FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED PROFESSIONAL STAFF

Proposed Position: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Name of Staff: \_\_\_\_\_

Profession: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Years with Firm: \_\_\_\_\_ Nationality: \_\_\_\_\_

Membership in Professional Societies: \_\_\_\_\_

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Detailed Tasks Assigned: \_\_\_\_\_

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### **Key Qualifications:**

*[Give an outline of staff member's experience and training most pertinent to tasks on assignment. Describe degree of responsibility held by staff member on relevant previous assignments and give dates and locations].*

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### **Education:**

*[Summarize college/university and other specialized education of staff member, giving names of schools, dates attended and degree[s] obtained.]*

---

### **Employment Record:**

*[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments.]*

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**Certification:**

I, the undersigned, certify that these data correctly describe me, my qualifications, and my experience.

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Signature of staff member]*

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Signature of authorised representative of the firm]*

Full name of staff member: \_\_\_\_\_

Full name of authorized representative: \_\_\_\_\_

## 7. TIME SCHEDULE FOR PROFESSIONAL PERSONNEL

Weeks(in the Form of a Bar Chart)

Name	Position	Reports Due/ Activities	1	2	3	4	5	6	7	8	9	Number of Weeks

Reports Due: \_\_\_\_\_

Activities Duration: \_\_\_\_\_

Signature: \_\_\_\_\_  
(Authorized representative)

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

Title: \_\_\_\_\_

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

## 8. ACTIVITY (WORK) SCHEDULE

### (a). Field Investigation and Study Items

	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>
Activity (Work)										
_____										
_____										
_____										
_____										

*[1<sup>st</sup>, 2<sup>nd</sup>, etc, are weeks from the start of assignment)*

### (b). Completion and Submission of Reports

Reports	Date
1. Inception Report	
4. Interim Progress Report (a) First Status Report (b) Second Status Report	
3. Draft Report	
4. Final Report	

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**1. FINANCIAL PROPOSAL SUBMISSION FORM**

\_\_\_\_\_ [ Date]

To: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*[Name and address of Client]*

Ladies/Gentlemen:

We, the undersigned, offer to provide the consulting services for (\_\_\_\_\_) *[Title of consulting services]* in accordance with your Request for Proposal dated (\_\_\_\_\_) *[Date]* and our Proposal. Our attached Financial Proposal is for the sum of (\_\_\_\_\_) *[Amount in words and figures]* inclusive of the taxes.

We remain,

Yours sincerely,

\_\_\_\_\_ *[Authorized Signature]*  
:  
\_\_\_\_\_ *[Name and Title of Signatory]:*  
\_\_\_\_\_ *[Name of Firm]*  
\_\_\_\_\_ *[Address]*

**2. SUMMARY OF COSTS**

Costs	Currency(ies)	Amount(s)
Subtotal		
Taxes		
Total Amount of Financial Proposal		<hr/>

## **SECTION VI: - TERMS OF REFERENCE**

### **FEASIBILITY STUDY AND BUSINESS PLAN FOR**

#### **MICRO CREDIT BUSINESS**

#### **BY UKULIMA CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD**

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## 1.0 BACKGROUND

**Ukulima Sacco** is one of the leading national Sacco Society in Kenya with its headquarters in Nairobi with five FOSAs located in Nairobi, Kisumu, Mombasa, Eldoret and Embu. The Society was registered in 1972 (Registration No CS/2026) under the Co-operative Societies Act CAP 490. Its operations are country wide with twenty nine (29) and sixty nine (69) branches in Nairobi and Upcountry respectively. These are;

### **Nairobi Branches:**

Ahiti	Embakasi	KDB	KNH	NARC - Muguga
Athi River	Govt. Press	KEFRI	KSA	NARL
Bee Keeping	Industrial Area	KEPHIS	KSB	Ngong
CBK	KARI Hqs	KEWI	Limuru / Tigoni	NHIF
Eastleigh	KARI Vet	Kilimo	Maji	NSE
NSSF	Nyayo Hse	OTM	Vet Labs	

### **Upcountry Brances:**

Baringo	Kitui-Mks	Molo	Siaya	Kilifi
Bomet	Koibatek	Mombasa	Suba	Kirinyaga
Bondo	Kuria/Mgr	Moyale	T/River	Kisii
Bungoma	Kwale	Mt.El-g-Wby	Taita-Tvt	Kisumu
Busia	Laikipia	Muranga	Teso	Marsabit
Elwak	Lamu	Mwingi	Tharaka	Mbeere
Embu	Loitokitok	Naivasha	Thika	Meru
Garissa	Machakos	Nakuru	Thrk-Nithi	Migori
Isiolo	Makindu	Nandi/Kpst	T-Mara	Nyeri
Kajiado	Makueni	Narok	T-Nzoia	Rachuonyo
Kakamega	Malindi	Njoro	Turkana	S- Nyanza
Keiyo-Iten	Mandera	Nyambene	U/Gishu	Samburu
Kericho	Marakwet	Nyamira	Vihiga	Wajir
Kiambu	Mariakani	Nyandarua	W/Pokot	

The Society's current membership stands at 37,000.



The Society's main purpose is to empower members drawn from virtually all government ministries, Public Corporations, Institution of higher learning, private companies through provision of quality financial services.

**Microcredit** is the extension of small loans (microloans) to borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and youth and uplift entire communities by extension. In many communities in Kenya as in other developing nations, women and youth lack the highly stable employment histories that traditional lenders tend to require. Microcredit is a division of microfinance, which is the provision of a wider range of financial services. Microcredit is widely used in developing countries and research has shown that it has enormous potential as a tool for poverty alleviation.

## 2.0 OBJECTIVE OF THE ASSIGNMENT

To consolidate its current and historical growth and good performance, Ukulima Co-operative Savings and Credit Society Ltd has a 5-year (2012-2016) Strategic Plan that guides its growth objectives. In pursuit of its Financial and Customers' strategic objectives, Ukulima Sacco wish to retain the services of a consulting firm to determine the need, feasibility, costs and benefits of engaging in Micro Credit business in Eight (8) major urban centres and their environs. The targeted towns are Nairobi, Kisumu, Mombasa, Eldoret, Embu, Nakuru, Kakamega and Kisii.

## 3.0 SCOPE OF THE SERVICES

Arising from the objectives, the scope of the study is two-fold;

- i. To establish the **Feasibility** of the Micro Credit business by the Sacco.
- ii. To prepare a **Business Plan** for the same.

### 3.1 The Project

The successful consultant will study and prepare a report with recommendations on the following as a minimum:

- a) Integration of micro credit functions in Ukulima Sacco structure and business processes.
- b) Partnership and stakeholder identification and planning.

- i. Participants/Loan applicants - Outline the perceived capability, experience, and demonstration of need as it relates to this business.
- ii. Nature of the Partnership -
  - Address group and individual financial needs.
  - Address intended credit durations and type.
  - Document the objectives, outputs, intended results, and activities.
  - Document how the partnership will be organized and coordinated.
- c) Defined area of operation.
- d) Defined target market.
- e) Optimum scale/size of business.
- f) Business Concept Description
- g) Conceptual design alternatives.
- h) Implementation plan.
- i) Environmental business dynamics.
- j) Operational strategy and goals.
- k) Projected inflows.
- l) Projected Capital and operating costs.
- m) Identify potential funding sources.
- n) Human Resources Plan - Identify the appropriate organizational and management structure. Management and human resource structure, including staffing and training requirements. Full and part-time staffing requirements including the identification of seasonal variations, job descriptions, qualifications and training requirements.
- o) ICT Utilization - Advisory on required core system or existing system upgrade.
- p) Marketing Plan - A marketing strategy for the market entry and build-up (first 3 years of operation) of the business, including;
  - Marketing theme/message and positioning for the business based on needs assessment as well as key individual components.
  - Pricing structures.
  - Ways and means of integrating the marketing with other Sacco functions and initiatives.

- Marketing the synergies with other stake holders and events (e.g. general meetings, educational tours etc.
  - Market size and growth
  - Product line
  - Competition
  - Competitive advantages and disadvantages.
  - Targeted market share in relation to other players.
  - Promotion strategy
- q) Relevant key market research to support viability of the business.
- r) PESTEL Analysis.
- s) Legal and political compliance requirements.
- i. Central and county government regulations.
  - ii. Licensing requirements.
  - iii. Identify any Legal and regulatory requirements that need to be complied with.
  - iv. Other specific regulations.
- t) Environmental Considerations if any.
- u) Implementation Plan for Recommendations
- Preliminary design.
  - Immediate action plans.
  - Short and long term action plans.
- v) Risk management structures, initiatives and activities.
- w) Any other operational requirements.

## **4.0 PROJECT DELIVERABLES**

### **4.1 General**

The project report should be completed and report submitted within Ten (10) weeks from the date of award of tender unless if extended in writing by the Society. The project deliverables and meetings defined below are the minimum requirements for the execution of the study. Should the consultant feel that it is desirable to provide additional information through the study, these should be described

explicitly in the proposal. The consultant is expected to make at least the following four (4) presentations.

- Presentation of Work Plan
- Desk Study report.
- Draft Report
- Final Report

#### **4.2 Work Plan**

Upon notification that a consultant is the successful bidder, and before commencing the project, the consultant shall prepare a Work Plan, which shall take the form of a detailed description of the steps to be followed in the study process. This plan will indicate the sequencing and staging of tasks, key decision points, the expected completion date for each task and the interrelationship between the completion of the tasks and the preparation of the study deliverables.

The work plan should be delivered to the Society for approval within one (1) week upon notification by the Society to the Consultant as a successful bidder.

#### **4.3 Desk Study Report**

The desk study report should be delivered to the Society within two (2) week upon approval of the work plan by the Society.

#### **4.4 Draft Report**

The consultant shall prepare a Draft Report for review by the Sacco at the completion of the study. After review by the Sacco, a complete Final Report shall be prepared.

The Draft Report shall be considered a “dry run” for the Final Report i.e. all topics to be covered by the final report shall be addressed, and the Draft Report shall not be prepared until study work is sufficiently far advanced that no significant new information will be introduced between the draft report preparation and preparation of the final report.

The draft report should be delivered to the Society within six (6) weeks upon presentation and discussion of the desk study report between the consultant and the Society.

#### **4.5 Final Report**

The consultant shall prepare the Final Report for acceptance by the Sacco following a thorough review of the Draft Report(s) and satisfactory resolution and clarification of all issues raised during the review period. The Final Report shall include, but not be limited to the following information:

- a) Description of all work undertaken.
- b) A detailed analysis of the feasibility of each opportunity identified.
- c) A ranking of priority products/services proposed.
- d) A ranking of priority areas/regions of operation proposed.
- e) Recommendations on all the areas specifies in part 3.1 above.

The final report should be delivered to the Society within one (1) week upon presentation and approval of the draft report by the Board.

#### **4.5 Meetings**

The following are mandatory meetings to be attended by the successful consultant:

- Presentation of the Work Plan.
- Presentation of the desk study report.
- Presentation of the Draft Report.
- Presentation of the Final Report.

All meetings will be held at the Society's boardroom. The consultant shall indicate in the proposal the personnel expected to attend each of the meetings identified above. Any other meeting may be required as necessary by Ukulima Sacco or the Consultant to satisfactorily execute this TOR.

### **5.0 REQUIREMENTS EXPECTED OF THE CONSULTANT**

#### **5.1 Company profile**

Each consultant should provide the full legal corporate name of each corporate identified in the proposal, and the name, title, address, telephone number, facsimile number, and email address of the individual to be contacted with respect to the submission.

#### **5.2 Academic/Professional Qualifications and Experience**

The consultant should identify all proposed team members and their role in the project. For each proposed member indicate:

- Name and firm association if different from contact;
- Role in the project;

- A brief description of the individual's qualifications and experience, both professional and practical;
- A list of relevant previous assignments and brief description of their roles;
- Three reference for similar projects.

### **5.3 Fees and Expenses**

The selected consultant is responsible for any and all costs and expenses incurred while carrying out the terms of the study. The proposal shall specify and state a **firm, not-to-exceed** price (including total fees and expenses) in order to complete the project. The consultant should state the position of taxation on the fees and expenses quoted.

The activities listed in the TOR are the minimum requirements to be undertaken. The consultant may also provide additional requirements that may benefit the Sacco in meeting its goals on micro credit activity.

### **5.4 Proposal Format.**

All consultants must submit a hard copy of their proposal containing the detailed information to fulfill the project deliverables described above.

### **5.5 Confidentiality**

It is understood that the successful Consultant may be required to retain information and copies of the Findings and Study Report. However, the Findings and Resultant Report is understood to be the property of Ukulima Sacco and shall remain confidential to the successful consultant and the project team. The consultant shall indicate in the proposal that this is agreed to and upon awarding of the proposal may be requested to sign a document agreeing to the same. Prospective bidders may consider forming consortiums thereby building the required skill sets to complete the study.