KUSCCO LTD.

Kenya Union of Savings & Credit Co-operatives Ltd.

-The SACCO Family Union-

(RE-ADVERTISEMENT)

Expression of interest for Integrated Enterprise & Financial Solutions

Date	**1st October, 2025**
Submission Deadline	**21st October, 2025 at 5:00pm**
Document Addressed To	The Group Managing Director, Kenya Union of Savings and Credit Cooperatives (KUSCCO) Ltd, KUSCCO Centre, Kilimanjaro Avenue, Upper Hill, P.O. Box 28403-00200, Nairobi. ***Ensure all submissions are in hardcopy and submitted to the Procurement Department, KUSCCO Ltd.***

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Terms of Reference (TOR)

Integrated Enterprise & Financial Solutions

1. Background

The organization seeks to implement a suite of integrated digital solutions to enhance operational efficiency, ensure compliance, improve customer experience, and strengthen governance. The solutions must be scalable, secure, and adaptable to current and future business needs.

2. Objectives

Automate and streamline key business functions.

Provide real-time visibility and reporting across departments.

Ensure compliance with regulatory requirements.

Enhance customer engagement and service delivery.

Strengthen internal controls, governance, and audit oversight.

3. Eligibility

- Must be a Kenya Company in the industry for more than 10 years.
- Valid certifications Tax, trade licenses, government certifications.
- Vendor submit CVs of the persons involved in this project.
- Client references.
- All costs to be quoted in Kenya Shillings with Tax inclusive.
- Payment plan should be beyond 2025.
- Full implementation should be under 60 days.

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4. Scope of Work

- The vendor shall provide, customize, implement, and support the following modules:

Modules

Customer Relationship Management (CRM)

- Centralized customer database.
- Lead management, sales tracking, and pipeline monitoring.
- Customer segmentation and targeted campaigns.
- Analytics and dashboards.

Human Resource & Payroll Management

- Employee records management.
- Recruitment, onboarding, and performance appraisal.
- Payroll processing, tax, and statutory deductions.
- Leave and attendance management.

Procurement & Inventory Management

- Vendor registration and management.
- Procurement planning and approvals workflow.
- Stock/inventory tracking and valuation.
- Purchase requisitions, LPOs, and GRNs.

Fixed Asset Management

- Asset register with tagging.
- Depreciation management.
- Asset tracking (movement, disposal, maintenance).

Accounting, Reconciliation & Financial Reporting

- General ledger, trial balance, and chart of accounts.
- Bank reconciliation.
- Real-time financial statements (P&L, balance sheet, cash flow).
- Consolidated reporting.

Receivables, Payables & Budgets

- Accounts receivable and payable management.
- Budget preparation, monitoring, and variance analysis.
- Automated alerts on overdue invoices and expenses.

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Compliance & Regulatory Reporting

- Automated compliance reports per local regulations.
- Audit trail of transactions.
- Support for IFRS and other relevant standards.

Advocacy & Campaign Management

- Member/stakeholder engagement campaigns.
- Event and advocacy activity management.
- Impact monitoring and reporting.

Audit Oversight

- Internal audit tracking and reporting.
- Risk management tools.
- Exception reporting and audit trails.

Customer Support & Service Desk

- Ticketing system for service requests.
- SLA monitoring.
- Knowledge base and self-service portal.
- Omni-channel support (email, chat, phone).

Core Lite – Savings, Loans & Shares

- Member account management.
- Savings and loan portfolio management.
- Shares/subscription tracking.
- Interest computation and schedules.

5. Deliverables

Fully implemented, tested, and integrated solution.

User training and documentation.

Technical support and maintenance plan.

Data migration strategy.

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6. Roles & Responsibilities

Vendor: Solution provision, customization, implementation, and training.

Client: Provide data, process documentation, and user participation.

7. Duration

The implementation is expected to take under 60 days, including training and user acceptance testing.

8. Reporting & Governance

The project will be monitored by a joint steering committee with weekly progress updates and milestone reviews.

9. Evaluation Criteria

Proven experience in financial/enterprise software.

References from similar clients.

Technical capacity and support structure.

Cost-effectiveness and scalability of the solution.

10. Proposal Submission Form Template:

To be filled out by the Applicant / Vendor

Instructions: This form must be completed in its entirety and submitted alongside the detailed technical and financial proposals. Please ensure all mandatory compliance items are addressed and supporting document references are provided.

A. Vendor Identification and Eligibility Confirmation

Information Required	Applicant Response
Legal Name of Company	
Physical Address in Kenya	
Year of Company Incorporation	

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Years of Operation in the Industry (Must be more than 10 years)	
Authorized Contact Person for this Proposal	
Contact Person Title	
Contact Phone Number	
Contact Email Address	

B. Mandatory Compliance Checklist

Failure to check "YES" ([X]) to all items below may lead to immediate disqualification.

Mandatory Requirement	**Compliance ([X]/[ ])**
Must be a **Kenya Company** in the industry for more than 10 years.	[ ]
Valid **Tax Compliance Certificate** is attached.	[ ]
Valid **Trade Licenses** and relevant **Government Certifications** are attached.	[ ]
Proposal confirms all costs are quoted in **Kenya Shillings (KES)**.	[ ]
Proposal confirms all costs are **Tax Inclusive**.	[ ]
Proposed **full implementation period is under 60 days**.	[ ]
Proposed **Payment Plan is beyond 2025**.	[ ]
CVs of all persons involved in the project are attached.	[ ]
Client References (similar projects) are attached.	[ ]

C. Key Technical Scope Acknowledgment

Acknowledge the inclusion of the following required modules within your proposed solution:

- [ ] Customer Relationship Management (CRM)

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- [ ] Human Resource & Payroll Management
- [ ] Procurement & Inventory Management
- [ ] Fixed Asset Management
- [ ] Accounting, Reconciliation & Financial Reporting
- [ ] Receivables, Payables & Budgets
- [ ] Compliance & Regulatory Reporting
- [ ] Advocacy & Campaign Management
- [ ] Audit Oversight
- [ ] Customer Support & Service Desk
- [ ] Core Lite – Savings, Loans & Shares

D. Declaration and Sign-Off

I, the undersigned, hereby certify that the information provided in this Submission Form is true and correct, and that we have the technical and financial capacity to execute the project as specified in the Terms of Reference.

We confirm that this proposal is valid for a minimum of **90 Calendar Days** from the submission deadline.

Name of Authorized Signatory:	
Title:	
Signature:	
Date:	
Company Stamp/Seal (Mandatory):	[Affix Company Seal Here]

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11. Internal Authorization and Approval to Procure

This document serves as the formal internal authorization for the release of the Terms of Reference (TOR) for the "Integrated Enterprise & Financial Solutions" project.

The signatories below confirm that the project scope, budget allocation, and mandatory requirements (including the under 60-day implementation and beyond 2025 payment plan) have been thoroughly reviewed and approved.

Executive and Departmental Sign-Offs

Role	Name	Signature	Date
Group Managing Director (GMD) - Final Approval	Arnold Munene		30/09/2025
Head of Finance	Fiona Ogali		30/09/2025
Head of IT / Technical Lead	Alex Muthuma		30/09/25
Lead Procurement Officer	Davis Ngechu		30/9/2025
Company Seal / Stamp			

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