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## **Request for Proposal**

# **Business Process Management System**

### **Unicomer Address:**

Edificio Pan-American Life (PALIC), Nivel 3 y 5,  
Alameda Manuel Enrique Araujo y Calle Nueva No 1, Colonia Escalón,  
San Salvador, El Salvador C.A.

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## 1. Letter of Invitation

San Salvador, December 1, 2021

Felipe D'Andrea

Analista de Negócios Internacionais

Interact Solutions

Dear Felipe D'Andrea:

Unicomer Group is an international retailing group that operates several chains of retail brands in the consumer durables sector, specializing in furniture, appliances, electronics, and consumer finance operations. Unicomer Group operates over 1,200 stores in 24 countries in Central America, the Caribbean, South America, and New York and employs 15,000 associates. We offer a wide array of financial services, including instalment loans, credit cards, microfinance, among others. We provide these services to over three million customers across our territories.

The Request for Proposal ('RFP') received describes the functional and technical requirements identified by Unicomer Group for the Business Process Management (BPM) system solution. Along with the RFP documentation, Unicomer Group presents the vendor selection procedure to be followed among the participants. This RFP is in no way a commitment to purchasing the requested solution but an invitation to Vendor. All details would need to be negotiated and executed through a formal Purchase Agreement and contract once the selection process is finalized.

Information shared during this RFP process is strictly confidential as per the signed NDA. The expected time for this process will be between 10 to 12 weeks. We look forward to your participation.

Respectfully yours,



Raquel Estrada  
Project Lead



Carlos Paredes  
Corporate Finance Project  
Manager



Lucía Gadala  
Continuous  
Improvement Manager

## 2. Summary and Background

### 2.1 Company Background

Unicomer Group was founded in 2000 when it acquired the retail operations in Central America of the multinational Dutch conglomerate CETECO.

The parent company of Unicomer Group is Unicomer Group Co. Ltd. ("the Company"), incorporated and registered in the British Virgin Islands. Its principal offices are located in San Salvador, El Salvador.

The company's main activities and its subsidiaries ("the Group") are the operations of retail stores in Central America, Ecuador, Paraguay, the Caribbean, and the states of Texas and New York in the United States of America. During 2014 and year 2016, Unicomer Group acquired a retail operation in Aruba, Paraguay, Curacao, Bonaire and St. Maarten. The stores sell consumer durables such as electronics, appliances, and furniture, and provide the financing for a portion of those sales. The Group also provides short term cash loans to customers with proven credit history.

Its mission is to serve and meet the needs of its customers with a variety of products and services with more than 15,000 associates who offer their customers the broadest top of the line product selection with financing options. Unicomer Group sales are made through different chains (20+) located in different countries.

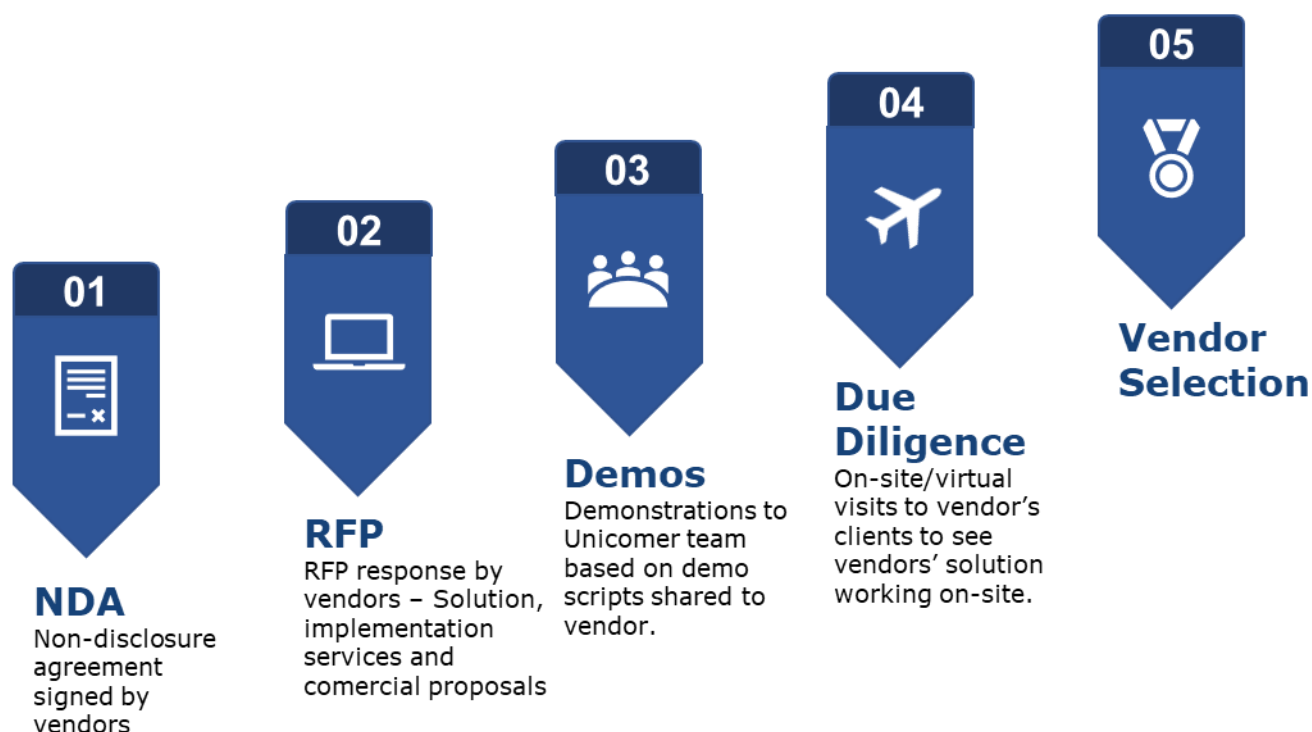


In Central America and South America, the countries with the biggest operations are Guatemala, Costa Rica and Ecuador. In Caribbean countries, the most relevant countries in terms of volume and operations are Jamaica, Trinidad and Barbados.

Across the countries, the Group make operation in multiples currencies like Quetzals, Cordoba, Lempiras, Easter Caribbean Dollar, Guilder, Florins, US\$ Dollar, among others.

### 3. Vendor Selection Process

The Vendor selection process will consist in 5 main steps that need to be fulfilled by the Vendor participants:



The purpose of this RFP is to encourage selected supplier ('The Vendor') to submit Proposal to Unicomer Group for the for the BPM system solution.

As a first step, NDA document must be signed to be eligible to receive the RFP Kit.

On the RFP kit provided, along with this communication, you have received the following documents required for the process:

1. NDA: at this point of time received and signed by the Vendor and sent back to Unicomer.
2. Cover letter including letter of invitation, company background, Business process background, RFP process and main guidelines, project scope and timelines.
3. Annex 1 Solution requirement is stated in Functional and technical requirement document.
4. Annex 2 Financial Proposal guidelines.

5. Annex 3 Company Details: Vendor information needs to be included in company's detail file.
6. Annex 4 Service Level Agreement: Vendor needs to include level of service that can be provided.
7. Annex 5 Customer references proposal for the evaluation
8. Annex 6 List of key Deliverables
9. Annex 7 Consulting team roles for the implementation project
10. Annex 8 Detailed list of requirements
11. Annex 10 Tax and Billing preferences

It is mandatory to receive from the Vendor the Annexes 1 to 10 as per the timeline mentioned in section 6. In addition to the checklist of documents mentioned in section 9.1 and 9.2.

The detail of the contacts from Unicomer Group that will be leading this RFP process and will be your single point of contact is included the "Bidding conditions" section, any parallel communication that is outside this team will not be consider part of this RFP process. Along the process, the Vendor participants will be introduced to different Stakeholders from Unicomer Group, but it is imperative that all the communication will be respected and managed only through the specific persons designated in the reported section.

As part of the evaluation process, Unicomer Group will include in the evaluation factors the accomplishment of the correct use of the designated communication channels specified during the process.

## 4. Proposal guidelines and content for Solution

Vendor must be an eligible legal entity and have the capabilities and the experience to meet all the requirements stated in this RFP. The Vendor will submit the final Proposal with this RFP. The instructions set forth in this RFP may not be changed by The Vendor.

Each Proposal must have the following content:

### A. Executive Summary:

Please provide your overall proposal summary in 10 slides maximum.

### B. Price solution quotation guidelines:

The Vendor is requested to include a price quotation for the Proposed Solution. Please fill out in Annex 2 excel sheet, as the instructions.

The quotation should clearly describe the pricing structure used. All discounts, free of cost items or other price reductions given or made in relation to the solution must be expressly stated for Unicomer Group to be able to identify them and take them into consideration when evaluating the Proposal.

Payment term dates is also required to be included in the commercial proposal.

Consultancy fees are expected to be tied to the deliverables received during the project. Please provide in the proposal the payment flows expected according to such deliverables. Please refer to **section 5.3** in the consultancy requirements

### C. Tax guidelines to include in the commercial proposal:

Since Unicomer Group has commercial operations in 24 countries currently, and administrative operations in an additional 3 countries, our preference is for the Vendor to have the flexibility to present a proposal in which Unicomer Group can be invoiced in specific operating countries in Central and South America, and in the Caribbean. Please inform in your proposal if you are unable to invoice to any of our 24 countries listed



in the RFP, or if you have restrictions as to minimum amounts, or a maximum number of clients to be invoiced.

Unicomer will consider the total Price as one of the considerations in selecting a preferred Vendor, and such Price will be calculated by Unicomer to include the effect of any Withholding Taxes that our invoiced entities would have to retain on the Vendor's behalf and pay to the local Fiscal Authorities, representing a tax due by the Vendor for doing business in the countries being invoiced. Please provide a list of countries where you have a legal entity that can invoice our subsidiaries for the products and services described in your proposal, including licenses, periodic maintenance fees, consulting, expense reimbursements, or others.

Unicomer, when paying the invoices, will provide your invoicing entity with Withholding Tax Certificates for any taxes withheld for you based on regulatory statutes. Please state whether you are able and willing to apply such withholding tax credits as partial payment for your invoices. This is usually the case if you invoice from the USA, Mexico, India, or some other countries. Not accepting these certificates as a credit would effectively raise your competitive effective Price by the amount of taxes that our subsidiary would need to pay for you to the local fiscal authority.

Fill in "Annex 10 - Tax and Billing preferences.xlsx" for all tax considerations.

#### D. Company details:

Fill out in the Annex 3 - "Company details file", as detailed as possible. Include comprehensive list of client references, including contact details using the same or similar solution.

Include a list of additional solutions that the company offers.

#### E. Statements of Compliance to:

Annex 1 - RFP Functional and technical requirements includes the Functional and technical requirement document.

The Vendor should state its degree of compliance in relation to all articles and requirements set forth in Annex 1. Vendor should make separate statements of compliance to each of these requirements. When making (separate) Statements of Compliance to Annex 1, Vendor should clearly

state in regard of each requirement in the respective line whether or not Vendor is compliant.

The statement “Supported” should only be used when the requirement is fully compliant by the solution. No conditions or exceptions are permitted when this statement is used. If any assumption is made, should be clearly specified in the vendor comments column.

#### **F. Support Service detailed information:**

The Vendor is requested to include support service documentation for proposed BPM system solution.

Please include flows, service levels (please complete Annex 4), locations and languages where service takes place and escalation level applicable.

#### **G. Customer References:**

Please include 3 Customer references, that Unicomer can use for contact to understand the experience with the Vendor’s solution to present. Please complete the Annex 5 with the information that will allow us to understand the context of the Customers to contact.

## **5. Proposal guidelines and information required to evaluate consultancy implementation**

### **5.1 Project Approach**

Please provide an overview and detail for each section of your company’s approach toward BPM System Solution implementation services.

#### **A. Implementation understanding**

- Provide the approach for functional modules and technical components to implement as part of the service. List in the Annex 6 the key deliverables considered as part of the consulting services.

- Details of different Stages/Phases typically required in your implementation
- The strategy approach to deploy the solution in the 24 countries from Unicomer Group
- Provide a visual roadmap of the implementation consulting services for the project, to understand how the project deliverables will be completed during the project and the expected time in months/weeks planned.

#### B. Implementation Methodology and tools to be used

- Provide the proposal methodology and tools that the project team will follow to ensure project from the initialization through the closing of the project phases.

#### C. Quality Assurance and Control

- Specify your Organization's Quality Assurance strategy for the project and previous experience with QA phases in projects.

## 5.2 Organization and consultancy resources

To have a better appreciation of the resources that will be working with us on this implementation process, please provide the following information.

#### D. Project Governance

Please describe the proposed organization structure for the project. As part of this deliverable, we appreciate to receive the following:

- Project Governance proposal to execute
- Preferred organization chart and roles. Detail the desired management structure for the project.

- Detail of Project Executive Sponsor from your Organization (Leading Role).

Please provide the following information of the Executive Sponsor to be proposed:

- Overall Experience
- Years of experience in the sponsor role
- List of recent projects (last 3-5 years) in which the Sponsor has been directly involved and leading in the role

#### E. Consulting resources included in the proposal

- As requested in Annex 7, provide detail information of the Consulting team roles to be proposed for the implementation services.
- Third parties or Partners requirements:
  - In case the Vendor plans to include resources from third parties/partners to execute part of the deliverables in the project, Unicomer Group will require Vendor participation to support the third party quality and commitments of the services to implement. Please notify in advance the third party planned to be involved, along with this bid.
  - Include a section to specify the methodology the Vendor will use to control and integrate the Third Party/Partner Consultants with the rest of the Vendor's consultant team to guarantee the deliverables of the overall team.
- Unicomer requires that the Vendor specify in this offer a maximum turnover rate expected for the Consultants assigned to the project, to reduce the delays caused by changing constantly the consulting team members.

#### F. Customer References

In the Annex 5 it is required to provide the customer references that Unicomer can contact. We are assuming that the Vendor was responsible for the implementation, not done by partners. Please consider this request when providing the customer references to evaluate, since there will be questions for the experience with the solution and the implementation services

## 5.3 Commercial Terms

The following section contains the requests related to implementation consulting services pricing model.

### G. Pricing Models

Provide us the implementation service commercial offer with a fixed cost model:

- Specifying the total bid amount with the proposed timeframe and scope of the proposal
- Break down the fixed cost proposal according to the deliverable's stages defined
- Unicomer assumes fixed cost will include all the integration efforts with other systems

### H. Rates for future developments

Please specify the rates per resource type to be considered for future developments outside the scope to be defined

### I. Travel expenses

Detail the different travels planned and the expenses required during the different phases of the implementation proposal.

### J. Training Costs

Detail any training costs needed during the different phases of the implementation and strategy to follow.

### K. Financing Options

Please specify any existing financing alternatives associated to the implementation costs.

### L. Tax guidelines to include in the commercial proposal

Please apply the same considerations expressed in the **section 4.C**

#### M. Insurance Policy of Compliance

As part of the implementation consultancy service offer, please provide details of any available Insurance Policy that guarantees your consulting services will be completed in its entirety.

### 5.4 Assumptions

Please specify any assumptions your team has made with respect to our organization, or previous steps required for implementation.

#### N. General Assumptions

Please specify any assumptions your company has made regarding the project. (anything you expect our company to perform prior, within and after the project)

#### O. Critical Success Factors

please specify the factors or characteristics that are deemed critical to the success of the implementation, with that in mind, in their absence the implementation could be at risk. Please classify level of risk for each factor.

#### P. Requirements

As requested in Annex 8, please list any requirement of:

- Facilities and resources your company requires for the consulting team.
- IT Infrastructure requirements during the project

## 6. Bidding conditions

### 6.1 RFP Schedule summary

By November 30<sup>th</sup>, 2021 Vendor should have signed the NDA and is ready to start the participation of the RFP process. The RFP and all the files and annexes it contains will be sent by December 1<sup>st</sup>, 2021. After receiving RFP, Vendor will have three weeks to share any questions regarding the documents and the process. Vendor should send RFP and Annex documents required completely answered by December 22<sup>rd</sup> at 19:00 (EST time).

The vendor will get in advance a demonstration script on December 10<sup>th</sup> to be able to prepare a demo for the week starting January 10<sup>th</sup>. This will be the next stage of the process right after submitting the completed RFP. After RFP submission, vendors will have assigned a date for the functional and technical demonstrations. The time allotted and guidelines for each demonstration will be provided on January 05<sup>th</sup>, 2022.

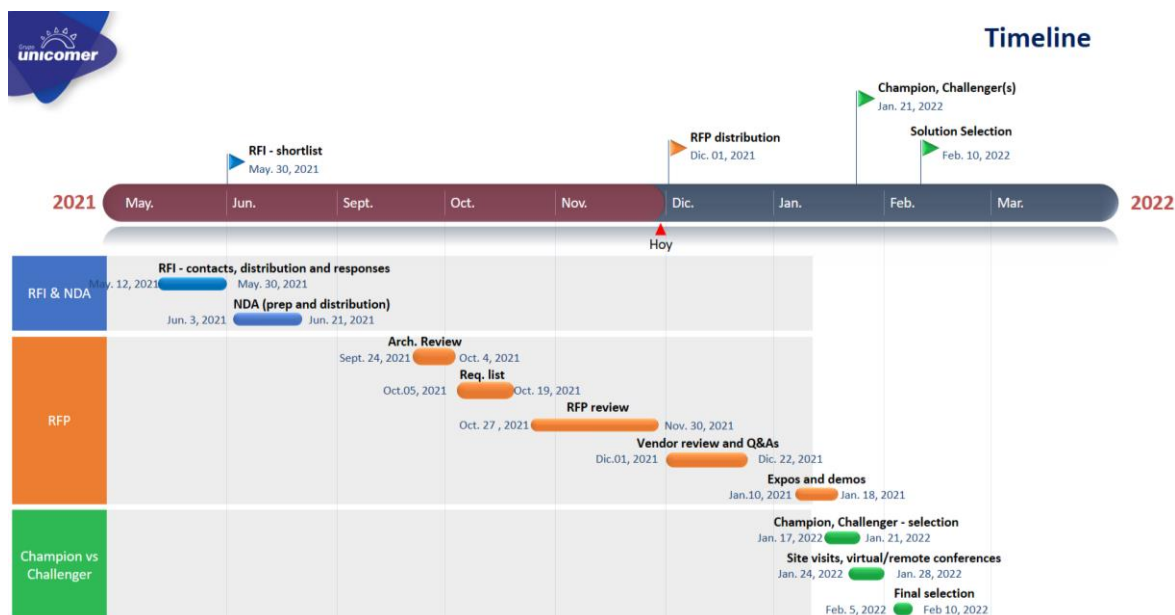
The demo scripts will include the expected requirements from the Future Key Users of the solution but will not be limited to these scripts. The Vendor will be free to include other topics in addition that can support the fulfillment of the previous requirements received in the RFP.

Vendors will be required to coordinate due diligence visits (physical or virtual) with the customer references provided to for Unicomer. The objective is to get a demonstration of your solution working in your customer's site at a later date.

Due diligence/reference visits are planned for the middle of January 2022. During the selection process it will be defined with the vendor the specific customer reference for the due diligence process.

Throughout this RFP process, price and conditions negotiations will take place. Unicomer team will consolidate all documentation, finish results matrix and present the analysis to key stakeholders and steering committee on the First week of February 2022, therefore the expectation is to conclude the recommendation process by the week of February 10<sup>th</sup>, 2022. If Unicomer Group identifies a change in the proposed dates it will be notified and coordinated in advance with the participants and will submit an addendum to this RFP.

RFP process with participants will be managed on the following schedule:



Note that all vendors will not necessarily move to all the steps and deliverables of this project. If the Evaluation team determines that any Vendor does not qualify to proceed with the subsequent activities, Unicomer will notify the Vendor at that stage of the process.

## 6.2 Acknowledgement of receipt of RFP kit

Vendor should acknowledge receipt of the RFP kit no later than **Wednesday December 08<sup>th</sup>, 2021** and should at the same time indicate if it is the Vendor's intention to submit a Proposal. RFP acknowledgements should be sent by e-mail to:

**Raquel Estrada**

[raquel\\_estrada@unicomer.com](mailto:raquel_estrada@unicomer.com)

With copy to:

**Alicia Gutierrez:** [alicia\\_gutierrez@unicomer.com](mailto:alicia_gutierrez@unicomer.com)

**Carlos Paredes:** [carlos\\_paredes@unicomer.com](mailto:carlos_paredes@unicomer.com)



## 6.3 Clarification Questions

After RFP is received by Vendor, requests for further information or clarifications should be submitted in writing through email (in English) no later than **Friday December 17<sup>th</sup>, 2021**. Any information, interpretation advice, modification or clarification given by or agreed upon with Unicomer will be distributed to all Vendor, if deemed necessary by Unicomer at its own absolute discretion.

Clarification questions should be submitted by email to:

**Raquel Estrada**

[raquel\\_estrada@unicomer.com](mailto:raquel_estrada@unicomer.com)

With copy to:

**Lucía Gadala**

[lucia\\_gadala@unicomer.com](mailto:lucia_gadala@unicomer.com)

## 6.4 Submission and Receipt of Proposals

All Proposals should be in English through email as per the provided formats as applicable. The Proposal should be confirmed by duly authorized person(s) of the Supplier. No oral information or email informal communication will be taken into consideration.

Unicomer reserves the right, at its own absolute discretion, to modify or withdraw the RFP prior to the Closing Date and Time. Any modification will be submitted as an addendum to the Vendor.

This RFP does not constitute a commitment to purchase the requested products. It is in no way legally binding for Unicomer. Proposals cannot be withdrawn after submission.

All Proposals submitted to Unicomer in accordance with this RFP should be valid for a period of 4 months from the Closing Date and Time. During this time, the Proposals will remain binding and may be accepted by Unicomer at any time.

The Vendor submitting a Proposal to Unicomer in accordance with this RFP should (and hence Unicomer should not for any reason be obliged to) bear the responsibility for and pay all costs and expenses and other

charges incurred for preparing, submitting, negotiating the proposal and any other cost associated with this RFP.

The proposal should be sent to:

**Alicia Gutierrez:** [alicia\\_gutierrez@unicomer.com](mailto:alicia_gutierrez@unicomer.com)

**Carlos Paredes:** [carlos\\_paredes@unicomer.com](mailto:carlos_paredes@unicomer.com)

No further than **December 22<sup>nd</sup>, 2021 at 19:00 (EST Time)**. Any extension on the period will be formally informed to the Vendor. Unicomer may require a presentation from the Vendor of their proposal. This will also be formally noticed to Vendors if necessary.

Unicomer reserves the right, at its own absolute discretion, to reject proposals received after the stipulated closing date and time as well as proposals which are incomplete.

All information contained in this RFP should be considered as strictly confidential information of Unicomer and should be respected as agreed and signed in the NDA. Likewise, Unicomer will respect the confidentiality of each proposal received. Unicomer will not disclose the content of any proposal to any person outside the organization.

## **7 Proposal evaluation criteria**

Unicomer will, during the approximate period, evaluate the proposals with an internal process designed for this purpose. Each phase of the evaluation process: RFP kit, demonstrations and due diligence will have its own evaluation criteria designed and reviewed with the major stakeholders.

To facilitate the evaluation of the proposals, Unicomer may, at its own discretion, ask to the Vendor for clarifications of their Proposals. Any response to a request for clarification should be in writing.

In case, the vendor can provide the consultancy for implementation service, it is required to complete section 5 specified in this document, which will also include the commercial offer from the Vendor for such services.

It is Unicomer intention to reduce the number of proposals at an early stage, based on the information given in the proposal. It is therefore of importance that the proposal is complete and competitive. Unicomer will notify the vendor about results of the RFP response evaluation.

## **8 Annexures provided with the RFP kit**

### **8.1 Documents for the solution requirements in section 4.0**

<b>Annex</b>	<b>Description</b>
Annex 1	Functional and technical requirements
Annex 2	Financial proposal
Annex 3	Company Details File
Annex 4	Service Level Agreement
Annex 5	Customer references

### **8.2 Documents for the consultancy implementation requirements in section 5.0**

<b>Annex</b>	<b>Description</b>
Annex 6	List of key Deliverables
Annex 7	Consulting team roles for the implementation project
Annex 8	Detailed list of requirements

Annex 10 –Tax and Billing preferences, list of Unicomer countries to consider in the project scope for the solution and consultancy services

## 9 RFP Deliverables Checklist

Please make sure that you mark with an “✓” and send to us the complete set of documents mentioned below, this way you will make sure your RFP response is complete.

### 9.1 Deliverables required for Solution RFP Evaluation

Checklist	Document	Format
<input type="checkbox"/>	Annex 1	Functional and Technical Requirements (Excel template)
<input type="checkbox"/>	Annex 2	Financial proposal (Excel template)
<input type="checkbox"/>	Annex 3	Company Details File
<input type="checkbox"/>	Executive Summary for solution section 4.0	Power Point Presentation (no more than 10 slides)
<input type="checkbox"/>	Support Service	Fill Annex 4- SLA word document Provide flows and the documentation that supports the requirement
<input type="checkbox"/>	Annex 10 - Tax and Billing preferences	Provide a list of countries where applicable
<input type="checkbox"/>	Annex 5	Customer References completed by Vendor

## 9.2 Deliverables required for Consultancy implementation RFP Evaluation

Checklist	Document	Format
<input type="checkbox"/>	Executive Summary for consultancy requirements - section 5.0	Power Point Presentation (no more than 10 slides)
<input type="checkbox"/>	Complete solution proposal for requirements in section 5.1, 5.2, 5.3	Any document format as long as it explains the details required in sections mentioned
<input type="checkbox"/>	Annex 6	List of key Deliverables
<input type="checkbox"/>	Annex 7	Consulting team roles for the implementation project
<input type="checkbox"/>	Annex 8	Detailed list of requirements
<input type="checkbox"/>	Annex 10 - Tax and Billing preferences	Provide a list of countries where applicable