

SCOPE OF SERVICES

INTRODUCTION

A start-up specialist financial lender that serves the public sector employees and institutional organization plans to develop the following;

- i. A Loan Management Platform; and
- ii. A website

The Company requires the services of an experienced Security Architecture Consultant/ Software Developer to provide the following services;

1. Loan Management Platform

Background – The Company is currently maintaining its Loan Book using Excel spreadsheets. The excel loan books has the following features

- i. Loan book ref/ number – every approved loan is allocated a number and no two or more loans share numbers.
- ii. Personal details of the account (first name, surname, NRC No., Employee No. etc.)
- iii. Details of the Loan (start date, end date, tenor of the loan, disbursed amount and monthly installments
- iv. Collection data – loan repayments

The company now requires to develop a Loan Management Platform, that matches or improves on the manual processes and this platform should provide an end to end Services and should include the following functionalities

- a) Origination – to match application forms, and should be able to register clients, and approval (post assessment and validation of data);
[Overview: Clients- Create Client – Pending Approval – Approved Clients- Rejected Clients]
- b) Create Loan – this should be from the registered clients, and once approved, should move to next cycle
[Overview: create Loan – pending Approval – awaiting Disbursements – Disbursed, – written off – Closed]
- c) Loan Management – service unlimited number of loans and credit lines
- d) Reporting Features - Borrower reports (amortization tables, billing, and payoff & account statements). Managerial reports (payments & portfolio summaries, collection, late accounts, etc).
- e) Interest calculation - Options include amortized, balloon and interest-only loans. Interest calculation based on Actual/365, Actual/360 and 30/365, 30/360. Support for adjustable rate loans, and segregation of other fees income and Insurance.

- f) Other functionalities are – download data in particular format (to match submission requirement to MOF in Excel for any approved loans each month and upload payments from MOF file onto the platform.

2. Website

The company intends to develop a website that can be used by its clients to obtain information, act as a marketing tool and also as an application channel for its financial products. It also intends to build a mobile app (phase 2) that will operate on different mobility platforms (iOS, Android and at the advice of the developer- Windows mobile).

Goals/Objectives

The objectives of the website and mobile app are:

- As a source of information where customers can obtain information in respect to interest rates, companies activities, contact details etc
- enable users to register their interest, submit applications for loans, submit supporting documents (scanned PDF of NRC, bank statements etc) and track progress of the loan application.
- Use the website to know about offers and promotions from various merchants such as super markets, service providers etc.
- enable external users to interact effectively by sending their feedbacks and concerns, if any.

An example of an existing website is <https://www.expresscredit.co.zm/>

Website Structure

1. Welcome page
 - This page will contain the company logo and name plus other details such as finance products, fees, Q&A, contact us page, etc
2. Login Page
 - Users will be entering their userid and password to enter into the secure page of the website and to apply for loans.
3. Public user registration(CMS):
 - Users can create logins accounts by registering their information:
 - a. First Name.
 - b. Last Name.
 - c. User ID (can be set to email address, mobile no. or ID)
 - d. NRC No.
 - e. Email ID.
 - f. Mobile No.
 - g. Password.
 - h. Confirm Password.
 - i. Checkbox to approve terms and conditions.

* * All the above fields are mandatory.

3. My Offers & Promotions

Within the secure page (once Client logs in), they shall be two streams as follows;

- a) Loan Application form (Applicant will complete the application online, and will provide details such as gross and net pay, employer details, etc (A copy of the paper form application can be provided).

b) Once these details are completed-

- i. The data is received and assessed by company employees (back office)
- ii. If approved- updates to the Clients application status to “approved” and other details such as when funds will be paid, or request for more information etc.
- iii. The loan application, signed contract etc. to be emailed to client, and a copy stored securely on the system.

Offers and promotions page – this page will offer products and services from various merchants of goods and services, on a promotional or discounted basis, and exclusive to the Company’s customers. These page shall have other categorizes for:

- i. Foods & Groceries
 - ii. Mobile, Internet and telephone Services
 - iii. Leisure
 - iv. Financial Services and Insurance
 - v. Restaurants & Pubs; and
 - vi. Ability to add up more categories up to maximum 6.
 - vii. CMS should have the ability to manage documents, photos, videos and other files related to Advertising, Offers and Promotions and should user friendly.
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Request for Proposals

Please submit your proposal as follows:

Item	Description	Amount (ZMW)*	Duration
1	Loan Management Platform		
2	Website only		

Optional Items

Item	Description	Amount (ZMW)	Duration
1	Website, complete with My Offers and promotions functionality		
2	Mobile App (Android and IOS)		

**Please provide a breakdown, include payment structure such as one off, yearly payment etc.*

Also, provide support to identify

- Software and hardware requirements
- Servers
- Hosting,
- Regulatory requirements- do we need to register website etc with ZICTA?