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Agency Banking

Technical & Financial Proposal

Wednesday, September 21, 2016

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Document and Contact Information

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| **Proposal Information** |  |
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# EXECUTIVE SUMMARY

|  |  |
| --- | --- |
| **Proposal Addressed to:** | **ICT Department**    Mwalimu Co-operative House  Tom Mboya Street  P.O. Box 62641 00200,  Nairobi, Kenya  Tel: 020 295 6000/0709 898 000  Email: [mwalimu@mwalimunational.coop](mailto:mwalimu@mwalimunational.coop) |
| **Date of Technical Proposal:** | September 21, 2016 |
| **Subject of Approval:** | Request for Approval of Agency Banking as a model for, Delivery, Installation, Implementation, and Commissioning of an Integrated Agency Banking. |

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in this technical proposal referenced above.

We undertake to abide by the Code of Ethical Conduct for Bidders and Providers during the procurement process and the execution of any resulting contract;

# TECHNICAL SPECIFICATIONS AND REQUIREMENTS

## Agency Banking Specification

### Features

|  |  |  |  |
| --- | --- | --- | --- |
| **Feature Technical Specification** | | **Responsiveness Comments** | |
| **Registration/ Recruitment** | The proposed application should be able to capture Names, telephone, National Id No and TSC number on an agent smart phone | Compliant |  |
| Application should be able to send registration details to the core banking in real time | Compliant |  |
| Registration details should be accessible on Core banking client interface for confirmation. | Compliant | |
| **Share variation** | Ability to capture customer share variation details | Compliant |  |
| Ability to send customer share variation details to the core banking in real time. | Compliant |  |
| Ability to effect customer variation details in the core banking | Compliant |  |
| **Loan Application** | Ability for customers to request for different kind of loans i.e Dividend advance, salary advance etc. | Compliant |  |
| Ability to auto appraise customer and show the amount qualified in real time | Compliant |  |
| Ability to send loan details to the core banking in real time | Compliant |  |
| Ability to create relevant loan accounts in the core banking | Compliant |  |
| Ability to post auto appraised loans to the core banking | compliant |  |
| **Account activation** | Ability to activate and generate customer pin | Compliant |  |
| **Cash withdrawal** | Ability to query customer accounts given the ID number | Compliant |  |
| Ability to show customer account no and name | Compliant |  |
| Ability to capture amount the customer intends to withdrawal | Compliant |  |
| Ability to check if customer has enough balance to withdrawal amount requested | Compliant |  |
| Ability to send a one-time use code to customer via sms for transaction verification | Compliant |  |
| Customer should be able to enter their hidden pin on the agent device | Compliant |  |
| Ability to verify customer pin and code | Compliant |  |
| Ability to post withdrawal amount to relevant accounts | Compliant |  |
| Ability to post commissions to the relevant accounts | Compliant |  |
| Ability to authorize agents to disburse funds upon successfully posting | Compliant |  |
| **Cash Deposit** | Ability to capture customer account | Compliant |  |
| Ability to query customer name of the captured customer account | Compliant |  |
| Ability to capture deposit amount | Compliant |  |
| Ability to post deposit amount to relevant accounts | Compliant |  |
| Ability to post commissions to the relevant accounts | Compliant |  |
| Ability to authorize agents to recieve funds upon successfully posting | Compliant |  |
| **Cash Transfer** | Ability to query customer accounts given the ID number | Compliant |  |
| Ability to show customer account no and name and allow customer to select the desired source account | Compliant |  |
| Ability to allow input of destination account no. | Compliant |  |
| Allow capturing of amount | Compliant |  |
| Ability to post transfer amount to relevant accounts | Compliant |  |
| Ability to post commissions to the relevant accounts | Compliant |  |
|  |  |  |
|  |  |  |
| **Share deposit** | Ability to capture customer account | Compliant |  |
| Ability to query customer name of the captured customer account | Compliant |  |
| Ability to capture share deposit amount | Compliant |  |
| Ability to post deposit amount to relevant accounts | Compliant |  |
| Ability to post commissions to the relevant accounts | Compliant |  |
| Ability to authorize agents to receive funds upon successfully posting | Compliant |  |
| **Loan Repayment** | List customer loans for customer to select the loan to pay | Compliant |  |
|  | Allow capturing of loan repayment amount | Compliant |  |
|  | Ability to post amount to relevant accounts | Compliant |  |
|  | Ability to post commissions to the relevant accounts | Compliant |  |
|  | Ability to authorize agents to receive funds upon successfully posting | Compliant |  |
| **Balance Enquiry** | Ability to send account balance amount to the customer through an sms | Compliant |  |
| **Ministatement** | Ability to send/print the last n transactions details to the customer through an sms | Compliant |  |
| **Receipt** | Ability to print a fiscal receipt through a Bluetooth thermal printer. | Configurable |  |
| **Other features** | Ability to extend the application to accommodate more features | Compliant |  |

# COMMENTS ON STATEMENT OF REQUIREMENTS

## DATA SECURITY AND INTEGRITY OF DATA

The Agency Banking offered by TrimLine Solutions is compliant with international accepted standards for secure storage of data on servers and transmission of sensitive data over networks (username/ password, encrypting, biometric access etc.). The integrity of the database must be guaranteed against hacking, system corruption, and unauthorized manipulation. The system logs all security related events. e.g., security features, passwords control, etc.

## DISASTER RECOVERY STRATEGIES

The system allows for automated and manual backups over the network. Disaster recovery strategies for the database are provided comprehensively in the user manuals, this ensures that recovery and/or reconstitution of a corrupt or non-accessible database can be achieved in a minimum of time. e.g., backups, restoration process, etc.

## SUPPORT

We provide initial start-up support to users of the system. As users get acquainted to the system new ideas or areas that might not have been analysed earlier arise. We discuss advice and agree on tackling these new ideas. We evaluate any areas that might require further attention through help desk, e-mail, telephone, remote assistance over the Internet and also on site visits.

## COSTING STRUCTURE

We, the undersigned, offer to provide the consulting services for the Supply, Delivery, Installation, Implementation, Integration and Commissioning of Agency banking for and the total sum of Kenya Shillings One Million and Three Hundred Thousands Shillings only in words (Kshs 1,300,000) broken down as follows.

Costs Breakdown

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Application**  **Area** | **Functional Components** | **Quantity** | **Unit Price** | **Total (Kshs)** |
|  |  |  |  |  |
| **Software** | Initial Software  Development Costs | 1 | 800,000.00 | 800,000.00 |
|  |  |  |  |
| Sub Total |  |  | 800,000.00 |
|  |  |  |  |
|  |  |  |  |
| Customizations and  Integrations | 1 | 500,000.00 | 500,000.00 |
| Sub Total |  |  | 500,000.00 |
|  |  |  |  |  |
| TOTAL |  |  | 1,300,000.00 |
|  |  |  |  |

o **A transactional charge of KES 5 will apply to cater for the maintenance and support**.

## IMPLEMENTATION PHASES AND PERIOD

When installing a computerised solution, organizations must look beyond the license cost of software and any associated costs of infrastructure. Staff will require new skills to operate the system. In addition, there will inevitably be long-term costs associated with ownership and maintenance of a system.

TrimLine has developed a reliable software implementation procedure, which ensures that we not only provide quality implementations, but also enable swift transfer of knowledge to your staff.

### Final Technical Presentations and Initial Needs Diagnosis

We meet our prospective customers and conduct a technical presentation of our system. Feedback at this stage helps us to identify any customer requirements or needs not addressed by the standard system.

### Implementation Planning

We identify key input data requirements and provide the client with the required formats. We also break down the implementation into major areas to be handled separately during implementation.

### Analysis

Working hand in hand with key users, we review the client organization’s critical needs, business processes and critical system requirements and prepare a report in the form of an analysis requirements document.

### Design

Based on the analysis report issues and proposed resolutions, we interpret and endeavour to structure the system by aligning our solution to what the customer anticipates or requires. We prepare a system prototype, which will almost resemble what the customer’s needs. We prepare data migration templates and testing plans.

### Development and Testing

Based on the analysis and design outcomes, we customise the system and / or develop new functionalities required by the customer. We also perform in-house system testing followed by initial system testing by key users.

### Deployment and Training

After analysis, design and development we commence the system rollout. Working hand-in hand with key users, we set up and configure the system based on customer needs. We conduct business oriented and practical basic, advanced and super user training to all the customer’s nominated users.

### Support

We provide initial start-up support to users of the system. As users get acquainted to the system new ideas or areas that might not have been analysed earlier arise. We discuss advice and agree on tackling these new ideas. We evaluate any areas that might require further attention.

## TERMS AND CONDITIONS

These Terms and Conditions are applicable to and form part of the TrimLine proposal. Where the proposal includes a clause or clauses amending standard terms contained herein, all unaltered terms and conditions shall apply.

It is assumed that the person accepting our proposal on behalf of the Customer’s organization has the necessary authority to do so and has complied with any internal procedures before making the commitment.

In case of delay, variation, interruption, suspension or stoppage of work caused by any act or omission of the Customer, their employees, agents or subcontractors, all additional costs and expenses reasonably incurred by TrimLine by reason of such delay, variation, interruption, suspension or stoppage of work will be reimbursed to TrimLine by Customer. This will include costs for idle man hours where TrimLine is unable to reassign resources to other projects.

TrimLine will provide a six month defects warranty for any customizations or modifications made to Agency Banking V.1

We shall not be liable to the Customer for any losses which are not reasonably foreseeable on acceptance of the proposal or for any indirect or consequential losses including loss of revenue, and claims by third parties.

In no event shall TrimLine, its directors or its staff be liable for any loss, damage, cost or expense arising in any way from fraudulent acts, misrepresentation or willful default on the part of the Customer, its directors, employees or agents. The Customer indemnifies TrimLine and holds it harmless against all and any claims made against it by any party whatsoever in respect of such loss damages, costs or expenses and against the actual costs incurred by TrimLine in defending such claims.

In no circumstances shall any liability (whether arising in contract, negligence or otherwise) of TrimLine, its directors or employees, relating to services provided in connection with the project set out in the attached quote (or any variation there) exceed the amount paid by the Customer in respect of the consultancy fees charged for those services.

# TRIMLINE SOLUTIONS PROFILE

## WHO ARE WE?

At TrimLine we recognize the fact that quality software comes as a result of a quality

Development Process. In view of this, we have implemented a Project Management

Process through which quality is continuously monitored and ensured along the Software Development Cycle. Our solutions are thoroughly tested and are presented in a form convenient for the target users but with the details of their sophisticated information needs taken into consideration.

Our developers have an Education background with vast teaching experience and are in full control of the Software Development Process; this enables them to analyze and understand our customer’s needs, which is paramount in facilitating delivery of user friendly and quality IT solutions that we set out to provide to our customers.

## OUR MISSION

We endeavor to provide user friendly, realistic and high quality IT solutions capable of handling our customers’ sophisticated and ever-changing business requirements.

In order to achieve this, we continuously develop the necessary knowledge and competencies through a people dedicated to the delivery of an outstanding service to our customers.

As we do business we pursue the satisfaction and achieve the best welfare of our customers, our people and our other diverse business and peripheral stakeholders.

## OUR COMMITMENT TO YOU

We add value all our customers by offering quality service. We believe in creating and maintaining long-term business relationship through our product delivery, commitment and service to our valued customer.