

APSTAR SACCO SOCIETY LTD

— Twende Pamoja —

REQUEST FOR PROPOSAL

FOR THE SUPPLY, DESIGN, IMPLEMENTATION,
COMMISSIONING AND SUPPORT OF

MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC)

ERP UPGRADE PROJECT

RFP Reference No.	APSTAR/RFP/ERP/2026
RFP Issue Date	13th May, 2026
Deadline for Clarifications	20th May, 2026 at 5:00pm EAT
Proposal Submission Deadline	27th May, 2026 at 5:00pm EAT
Submission Method	Via email to procurement@apstarsacco.coop
Queries & Clarifications	procurement @apstarsacco.coop
Physical Address	Ukulima Co-operative House, Haile Selassie Avenue, P.O. Box 44071-00100, Nairobi, Kenya

CONFIDENTIAL DOCUMENT

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SECTION 1

LETTER OF INVITATION

Letter of Invitation / Invitation to Tender

13th May, 2026

Dear Prospective Bidder,

Apstar DT Sacco Society Ltd (hereinafter referred to as "the Sacco"), a Deposit-Taking Sacco licensed and regulated by the Sacco Societies Regulatory Authority (SASRA) under the Sacco Societies Act, invites proposals from suitably qualified and experienced firms for the Supply, Design, Implementation, Testing, Commissioning, and ongoing Support of Microsoft Dynamics 365 Business Central (D365 BC) as its core Enterprise Resource Planning (ERP) system.

The Sacco currently operates on an older version of Microsoft Dynamics NAV 2016 and is seeking to upgrade to a modern, scalable, and cloud-capable platform. This engagement is a strategic cornerstone of Apstar Sacco's digital transformation roadmap, designed to modernize operations, elevate member experience, automate key processes, strengthen regulatory compliance, and enable data-driven decision-making.

The Sacco has existing alternative channels in place, including ATM/debit card services, a mobile banking application, USSD banking, EDMS, CRB, Business Intelligence (BI), CRM and an internet banking platform. The successful bidder must ensure seamless integration of D365 BC with all existing channels and third-party systems.

Bidders will be selected on a Quality and Cost Based Selection (QCBS) basis as described in this RFP. By submitting a proposal, the Bidder agrees to all terms and conditions set out herein. The Bidder shall attach a signed Anti-Corruption Declaration confirming they are not barred from procurement proceedings and will not engage in any corrupt or fraudulent practice.

Completed tender documents should be submitted via email to procurement@apstarsacco.coop with the subject line bearing the tender reference number, addressed to:

The Chief Executive Officer

Apstar DT Sacco Society Ltd

Ukulima Co-operative House, Haile Selassie Avenue, Off Parliament Road, Red Cross Lane

P.O. Box 44071 – 00100, Nairobi, Kenya

Tel: +254 111 035 600 | Email: procurement@apstarsacco.coop

Proposals must be received by 27th May, 2026 at 5:00pm EAT. Late submissions will not be considered under any circumstances.

Apstar DT Sacco Society Ltd reserves the right to accept or reject any proposal, to annul the procurement process, and to reject all proposals at any time prior to contract award, without incurring any liability to the bidders.

Yours faithfully,

Chief Executive Officer

Apstar DT Sacco Society Ltd

13th May, 2026

SECTION 2

INSTRUCTIONS TO BIDDERS

Section 2: Instructions to Bidders (ITB)

2.1 Eligible Bidders

1. Firms duly registered and licensed in Kenya to provide Microsoft Dynamics 365 Business Central ERP solutions.
2. Firms holding a valid Microsoft Partner status or Microsoft Authorization Certificate for D365 BC.
3. Firms with demonstrable experience implementing ERP solutions in the Kenyan financial services sector, particularly the Sacco and cooperative industry.
4. The firm must have been in existence for at least 5 years with a clear track record.
5. Firms that are not debarred or suspended from participating in procurement proceedings in Kenya.
6. Apstar Sacco employees, Board Members, and their immediate relatives are not eligible to participate.

2.2 Information to Bidders

7. Apstar DT Sacco Society Ltd ("The Sacco") will select a Bidder from among those who submit a complete proposal, using the QCBS method described in clause 2.3.
8. Bidders may associate with other firms to enhance their qualifications, and must clearly indicate whether the association is a Joint Venture (JV) or a sub-consultancy arrangement.
9. In the case of a JV, all partners shall be jointly and severally liable for the entire contract. A binding JV agreement must be attached.
10. Bidders are invited to submit both a Technical Proposal and a separately sealed/password-protected Financial Proposal as described in this RFP.
11. The Sacco will provide all necessary inputs, access to relevant staff, and relevant information to facilitate the project.
12. The costs of preparing the proposal, including any site visits, are wholly at the Bidder's expense and are not reimbursable.
13. The Sacco is not bound to accept any of the proposals submitted.
14. All proposals and accompanying documents become the property of Apstar DT Sacco Society Ltd upon submission.

2.3 Procurement Method

15. Bidders will be selected using the Quality and Cost Based Selection (QCBS) method — technical merit carries 70% weighting and financial competitiveness carries 30%.
16. Bidders must adhere strictly to all requirements and deadlines specified in this RFP. Non-compliance may result in disqualification.
17. By responding to this RFP, the vendor accepts full responsibility to understand the RFP in its entirety, including making any necessary inquiries.
18. The Sacco reserves the right to disqualify any vendor who demonstrates insufficient understanding of the requirements.
19. The Sacco reserves the right to cancel procurement proceedings before contract award and shall not be liable to any bidder for such termination.

2.4 Communication

20. All communication relating to this RFP must be in writing. Verbal communication shall have no effect unless formally confirmed in writing by the Sacco's authorized representative.
21. All bidder inquiries, questions, and requests for clarification must be directed in writing to:
procurement@apstarsacco.coop
22. The Sacco will respond to written queries received before the clarification deadline (20th May, 2026). Responses will be shared with all registered bidders.
23. Bidders are required to register their intent to bid via email to procurement@apstarsacco.coop immediately upon receipt of this RFP so as to receive all addenda and communications.

2.5 Clarifications and Addenda

24. Any addenda or clarifications issued by the Sacco will be shared with all prospective bidders who have registered.
25. The Sacco reserves the right to amend this RFP at any time by issuing written addenda to all registered bidders.
26. Bidders shall acknowledge receipt of any addenda and confirm incorporation in their proposals.

2.6 Preparation of Technical Proposals

27. Label the Technical Proposal file clearly as: "Technical Proposal – APSTAR/RFP/ERP/2026"
28. The proposal shall be prepared in the English language, and clearly paginated
29. Material deficiencies in providing the required information may result in outright rejection of the proposal.
30. The Technical Proposal shall NOT include any financial information. Inclusion of financial data in the technical submission may result in disqualification.

The Technical Proposal must provide the following information:

- Company Profile and organizational background.
- Microsoft Partnership level, certification level, and/or Authorization Letter.
- Description of the firm's relevant experience (last 5 years) using Form 5 (Appendix E). For each assignment, indicate modules implemented, contract value, duration, and client contacts.
- Solution Approach and Methodology – technical approach, concept design, development, quality assurance, UAT, and risk management.
- Proposed Project Plan – phases, milestones, timelines, and organogram.
- List of proposed key personnel, their roles, tasks, and timing. Where an expert performs multiple roles, state this explicitly.
- CVs of all proposed professional staff, recently signed, including number of years with the firm.
- Detailed training plan and change management approach.
- System architecture design with hardware/software specifications for optimal performance.
- Completed Functional and Technical Requirements Compliance Table (Appendix F).
- Data migration plan including timelines and validation approach.
- SLA framework and post-implementation support model.
- Reference letters from at least five (5) similar Sacco/financial services ERP implementations.

2.7 Preparation of Financial Proposals

31. Label the Financial Proposal file clearly as: "Financial Proposal – APSTAR/RFP/ERP/2026"
32. The Financial Proposal must be in a sealed envelope and separate from the Technical proposal. Only bidders who pass shall be notified.
33. All prices must be quoted in Kenya Shillings (KES), inclusive of all applicable taxes (VAT and all other statutory charges).

The Financial Proposal must detail all costs, including:

- D365 BC license fees (user licenses and cloud subscriptions)
- Implementation and customization fees
- Data migration costs
- Systems integration costs (partner banks, PSPs including PesaLink/RTGS/EFT providers, CRBs, alternate channels, IPRS, NTSA, and KRA)
- Transactional Member Portal and Board Portal development fees
- Training and change management fees
- Annual Maintenance and Support fees (Year 1, Year 2, Year 3 and beyond)
- Business Ready Enhancement Plan (BREP) annual fees, if applicable
- Hardware and third-party software (if any)
- Proposed milestone-based payment schedule
- All assumptions and exclusions must be explicitly stated

2.8 Deadline for Submission

34. Proposals must be received by 27th May, 2026 at 5:00pm EAT at the email address: procurement@apstarsacco.coop
35. Proposals received after the due date and time will not be considered and will be returned to the sender.
36. Bidders are wholly responsible for the timely delivery of their proposals.
37. The Technical Proposal shall be opened immediately after the deadline by the Tender Opening Committee. The Financial Proposal remains sealed until Technical evaluation is complete.

2.9 Validity of Proposals

38. Proposals shall remain valid for ninety (90) days from the submission deadline (i.e., until 25th August, 2026).
39. During this period, the Bidder must keep available, at their own cost, the professional staff proposed for the assignment.
40. If the Sacco wishes to extend the validity period, Bidders shall agree to the extension in writing.

2.10 Selection and Notification

41. Bidders scoring above the minimum technical threshold will proceed to the Demo and Presentation stage.
42. Bidders successful at the demo stage will proceed to the Negotiation and Contracting phase.
43. Written notifications will be sent via email to both successful and non-successful bidders.

2.11 Confidentiality and Corrupt Practices

44. Information relating to evaluation of proposals shall not be disclosed until the winning firm has been notified of the award.
45. The Sacco requires all Bidders to observe the highest standards of ethics during selection and contract execution.
46. Any proposal found to involve corrupt, fraudulent, or collusive practices shall be rejected immediately.
47. A Bidder found to have engaged in corrupt or fraudulent practices risks debarment from public procurement in Kenya.

2.12 Performance Security

48. The winning bidder shall provide a performance bond of 10% of the total contract amount within thirty (30) working days of notification of contract award.
49. The performance security shall be in the form of a bank guarantee denominated in Kenya Shillings or a freely convertible currency acceptable to the Sacco.
50. The performance security shall be discharged within twenty-eight (28) days following satisfactory completion of all contract obligations, including warranty obligations.

2.13 Taxes

51. The Bidder bears full responsibility for all taxes, levies, duties, and statutory contributions applicable in Kenya arising from the contract.
52. The contract price shall include all applicable taxes. The Bidder is deemed familiar with all tax laws applicable in Kenya.
53. Where required by law, tax deductions will be made from payments and remitted directly to the Kenya Revenue Authority (KRA). The Sacco will furnish the Bidder with relevant tax deduction certificates.
54. The Bidder shall indemnify and hold the Sacco harmless from and against any liabilities arising from the Bidder's failure to comply with applicable tax laws.

SECTION 3

BACKGROUND INFORMATION

Section 3: Background Information

3.1 About Apstar DT Sacco Society Ltd

Apstar DT Sacco Society Ltd is a licensed Deposit-Taking (DT) Sacco regulated by the Sacco Societies Regulatory Authority (SASRA) under the Sacco Societies Act. Operating under the motto "Twende Pamoja" (Let's Go Together), Apstar Sacco is headquartered at Ukulima Co-operative House, Haile Selassie Avenue, Nairobi, with a growing national branch network of over 9 branches.

The Sacco is open to all Kenyans — individual salaried persons, business persons, institutions, groups, and diaspora members — regardless of their country of residence. Apstar Sacco offers a comprehensive range of financial products including personal loans, business loans, home/mortgage loans (in partnership with Kenya Mortgage Refinance Company – KMRC), auto loans, micro-credit loans, savings products, and e-channel services.

The Sacco currently operates on an older version of Microsoft Dynamics NAV as its core ERP system. While this platform has served the Sacco adequately, it no longer meets the evolving digital landscape, member expectations, and increasingly stringent regulatory requirements. The Sacco is therefore seeking to upgrade to Microsoft Dynamics 365 Business Central (D365 BC) as the backbone of its digital transformation strategy.

Apstar Sacco has existing alternative channels in place, including ATM/debit card services, a mobile banking application, USSD banking, and an internet banking portal. All these channels must be seamlessly integrated with the new ERP platform.

3.2 Project Objectives

The ERP Modernization Project is expected to achieve the following strategic objectives:

55. Implement a robust, scalable, and fully customized D365 BC ERP solution tailored to Apstar Sacco's operational requirements.
56. Enhance efficiency and automation across all core functions: FOSA banking, BOSA management, loan and credit management, procurement, human resources, finance, risk management, and regulatory compliance.
57. Seamlessly integrate with third-party systems including partner banks, mobile money providers (M-Pesa, Airtel Money), payment service providers (PSPs), credit reference bureaus (CRBs), government identity verification systems (IPRS, NTSA, KRA), and SASRA reporting portals.
58. Provide real-time dashboards, reporting, and business analytics to support data-driven decision-making at all levels.
59. Strengthen ICT security, data governance, and regulatory compliance (SASRA, Kenya Data Protection Act, POCAMLA, ISO 27001).
60. Leverage Artificial Intelligence (AI) and modern technology to automate and digitize Sacco processes, including credit scoring, anomaly detection, and member behavior analytics.
61. Ensure seamless integration and continuity with existing alternate channels (mobile app, USSD, internet banking, ATMs, Agency Banking).
62. Deliver a secure, modern Transactional Member Portal (web and mobile app) enabling self-service for members.
63. Provide a Staff Self-Service Portal integrated with the HR module for leave, payslips, appraisals, and loans.

SECTION 4

TERMS OF REFERENCE & SCOPE OF WORK

Section 4: Terms of Reference (TOR) and Scope of Work

4.1 Scope of Work

The services to be rendered by the successful bidder include, but are not limited to:

64. End-to-end implementation of MS Dynamics 365 Business Central with all essential modules detailed in Section 5.
65. Customization of system workflows for SACCO-specific requirements (e.g., share capital management, BOSA operations, dividend processing, unique savings products, micro-credit, SASRA regulatory reporting), as detailed in the specific deliverables below.
66. Full data migration from the current legacy ERP system and any other existing data repositories, with complete data integrity assurance.
67. Integration with all relevant external systems: alternate channel providers (mobile app, USSD, internet banking), partner banks, mobile money providers, PSPs (including PesaLink, RTGS/EFT providers, Visa/MasterCard acquirers), credit reference bureaus (CRBs), government data sources (IPRS, NTSA, KRA), and SASRA portals.
68. Development of a Transactional Member Portal accessible via web browser, Android and iOS mobile applications.
69. Delivery of a Staff Self-Service Portal integrated with the HR and Payroll modules.
70. Comprehensive training, change management, quality assurance, testing, and post-implementation hypercare support.

4.2 Specific Deliverables

Deliverable	Details & Expectations
i) Project Governance & Management	Assign a dedicated Project Manager; define roles and responsibilities for all workstreams. Participate in a joint Project Steering Committee with the Sacco. Develop and maintain a detailed project plan with approved timelines, milestones, and deliverables.
ii) Business Process Review	Review Apstar Sacco's existing Functional Requirements Document (FRD). Conduct in-depth analysis of all current business processes. Update and recommend process flows leveraging standard D365 BC functionalities where possible.
iii) Implementation & Customization	Configure all standard and SACCO-specific D365 BC modules: member onboarding, FOSA, BOSA, micro-credit, loan management, finance, procurement, HR & payroll, risk, BI, analytics, and ICT security.
iv) Data Migration	Evaluate and audit all data in the legacy ERP. Develop a comprehensive data mapping and migration strategy. Execute migration with full validation and an auditable trail. Obtain written Sacco sign-off at each milestone.
v) Systems Integration	Integrate with all existing alternate channels via secure APIs. Integrate with partner banks, ATM networks, mobile money providers (M-Pesa, Airtel Money), PSPs (PesaLink, RTGS, EFT), CRBs, government data sources (IPRS, NTSA, KRA), and SASRA portals.

Deliverable	Details & Expectations
vi) Transactional Member Portal	Design and develop a secure, fully responsive web portal and mobile app (Android/iOS). Enable members to view accounts/statements, transfer funds, apply for loans, guarantee loans online, manage ATM cards, and receive notifications.
vii) Staff Self-Service Portal	Integrated with HR module: payslips, leave application/approval, P9/P10, staff loans, bio data management, and performance appraisal.
Viii) ICT Security & Compliance	Implement RBAC, maker-checker controls, and comprehensive audit trails. Encrypt all data at rest and in transit. Ensure compliance with Kenya Data Protection Act, ISO 27001, and SASRA ICT regulations. Deliver a BCDR plan.
ix) Testing & Quality Assurance	Conduct unit, integration, system, and User Acceptance Testing (UAT). Document test cases, track defects, and remediate all issues before each go-live milestone. Obtain written Sacco sign-off at every milestone.
x) Training & Change Management	Develop a comprehensive training plan for all user levels (end-users, admins, managers, board). Deliver training materials, user manuals, quick reference guides, and SOPs. Implement a change management strategy.
xi) Go-Live & Hypercare Support	Execute a detailed go-live strategy including cutover activities and system stabilization period. Provide free post-implementation hypercare support for a minimum of twelve (12) months post go-live.
xii) Reporting & Documentation	Submit regular progress reports (minimum monthly). Deliver complete project documentation: configurations, customizations, integrations, and SOPs. Deliver a final project closure report.
xii) Annual Maintenance & Support	Provide ongoing annual maintenance and support post-implementation. Define SLAs with clear uptime guarantees, response times, and an escalation mechanism.

4.3 Key Personnel Requirements

The bidder's team must include the following key expertise. Where an expert performs multiple roles, this must be explicitly stated in the Technical Proposal.

Key Expert	Key Responsibilities
Project Manager	Oversees the entire ERP implementation. Coordinates the bidder's teams, manages schedules and risks, and serves as the primary liaison with Apstar Sacco's project team and Steering Committee.
Business Analyst	Reviews the Sacco's FRD, documents business requirements, analyses current workflows, and translates operational needs into detailed technical specifications.
ERP Consultant / SME	Provides Sacco-industry-specific insights, advises on best practices, ensures SASRA regulatory compliance, and tailors the system to Apstar Sacco's specific operational needs.
System Architect	Designs the overall technical framework and integration architecture. Ensures all ERP components, integrations, and portals work seamlessly and are built to scale.
Software Developers / Engineers	Build, configure, and customize ERP modules. Develop integrations with third-party systems and ensure software meets all functional and non-functional requirements.
QA & Testing Specialists	Design and implement testing protocols (unit, integration, regression, UAT) to ensure the system is defect-free and complies with all security standards.

Key Expert	Key Responsibilities
Data Migration Specialist	Manages the full ETL (Extract, Transform, Load) lifecycle from legacy systems into D365 BC, ensuring data integrity, completeness, and auditability.
DevOps / Infrastructure Engineer	Oversees deployment, configuration, maintenance, and monitoring. Sets up cloud/on-premises infrastructure, ensures high availability, and manages backup and recovery systems.
Change Management & Training Specialist	Develops training programs, materials, and documentation. Facilitates user adoption, manages stakeholder communications, and provides post-implementation support.
UI/UX Designer	Designs intuitive, accessible interfaces for the Member Portal, Board Portal, Staff Portal, and ERP system to maximize usability and adoption.
Security Specialist	Responsible for cybersecurity architecture, data protection implementation, RBAC design, and ensuring compliance with Kenya Data Protection Act and ISO 27001.
Integration Specialist	Manages all integrations with external systems: banking platforms, PSPs, mobile money providers, CRBs, IPRS, KRA, NTSA, SASRA portals, and alternate channels.
Support Engineers	Provide ongoing user assistance, troubleshoot issues, monitor system performance, apply updates, and facilitate continuous improvements post-production.

4.4 Minimum Qualifications of the Bidding Firm

71. Must be a duly registered company in Kenya with a valid tax compliance certificate from KRA.
72. Must hold a valid Microsoft Partner status or Authorization Certificate for D365 BC.
73. The firm must have been in existence for at least 5 years with a verifiable track record in ERP delivery within the financial services / Sacco sector.
74. Must have completed at least five (5) full ERP implementations in the Kenyan Sacco sector, evidenced by reference letters.
75. Must demonstrate in-depth knowledge of Kenya data privacy laws and international data security standards (ISO 27001).
76. Must have adequate resources, infrastructure, and tools required for successful ERP delivery.
77. Key personnel must hold graduate degrees in IT, Computer Science, Software Engineering, or related disciplines.
78. Must demonstrate a robust quality assurance framework ensuring accuracy, completeness, and compliance of all deliverables.

SECTION 5

FUNCTIONAL & TECHNICAL REQUIREMENTS

Section 5: Functional and Technical Requirements

Vendors must demonstrate compliance with all requirements below. The complete Compliance Table to be filled by the Bidder is provided in Appendix F. Use the following response codes:

Code	Meaning
FA	Fully Available – standard feature available out-of-the-box
CS	Customizable – can be developed or configured to meet the requirement
NA	Not Available – feature is not available in the proposed solution

5.1 Member Management

- Online and branch-based member registration with full KYC capture (personal details, ID/passport, photo, signature, next of kin, employer details). Integration with IPRS for real-time identity verification.
- Configurable automated account opening workflow with multi-level approvals for new member accounts, share subscriptions, and product enrolment.
- Regulatory compliance checks aligned with SASRA requirements and AML/CFT obligations.
- Share capital management: recording contributions, movements, and member share balances.
- Member savings products management (non-withdrawable deposits, fixed deposits, etc.).
- Dividend calculation and payment using straight-line and pro-rata methods, with validation and sign-off workflows.
- Rebate management and member refund processing.
- Consolidated Member 360° view dashboard showing all accounts, loans, transactions, and correspondence.
- Check-off management: processing employer remittances and generating remittance advice.
- CRB integration for credit risk management and blacklisting checks.
- AI-powered credit scoring for loan eligibility and anomaly detection for irregular repayment patterns.

5.2 Banking Services (FOSA)

- FOSA account opening with full KYC capture and IPRS integration.
- Teller operations with real-time posting: cash deposits, withdrawals, EFTs, cheque deposits, bankers' cheques, and inter-account transfers.
- Treasury management: cash issuance to/from tellers, bank float management, M-Pesa Head Office float issuance and return.
- M-Pesa and Airtel Money integration for deposits, withdrawals, agency banking, bulk payment processing, and reconciliation.
- ATM/debit card integration with Co-op Switch/VISA card services for card-based transactions.

- Payments processing: SWIFT, RTGS, Pesalink, EFT, direct debits, and standing orders.
- Standing order creation, processing, suspension, stopping, and automated register maintenance.
- FOSA periodic activities: interest computation and posting, fee/commission processing, and multi-employer salary processing.
- FOSA loan management: multiple loan products, appraisal workflow, disbursement, repayment tracking, and default management.
- Comprehensive loan recovery and automated reconciliation module
- Accurate End-of-Day reporting and treasury balancing.

5.3 Finance and Accounting

- General Ledger with Chart of Accounts aligned with IFRS and SASRA reporting formats, supporting a minimum of 5 nesting levels.
- Multi-dimensional business unit setup disaggregated to Sacco requirements (branch, product, cost center).
- Multi-year budgeting and forecasting with budget-vs-actual analysis and Excel import/export capability.
- Automated bank reconciliation with statement imports and configurable matching rules.
- Fixed asset management: acquisition, depreciation (multiple methods), disposal, insurance tracking, revaluation, and asset register.
- Procurement management: purchase requisitions, LPO/PO generation, multi-level approval workflows, supplier management, GRN, invoicing, and payment processing.
- Imprest and petty cash management with approvals and reporting.
- Cash book management with automated bank reconciliations.
- Statutory compliance: PAYE computation, NHIF/SHA, NSSF deductions, and KRA remittances.
- SASRA regulatory reporting in all prescribed formats.
- Multicurrency transaction support.

5.4 Credit and Loan Management

- Configuration of multiple loan products (personal, business, mortgage/KMRC, auto, micro-credit, emergency) with variable interest rates, fees, repayment terms, and insurance.
- Dynamic automated credit scoring using pre-set and configurable parameters.
- Multi-level loan appraisal and approval workflows with automated email notifications at each stage.
- Collateral management: capture, lien registration, collateral release, and tracking.
- Loan disbursement and collection integrated with FOSA accounts and external bank accounts.
- Automated repayment schedules, amortization tables, and overdue/arrears reminders.
- Comprehensive loan recovery and automated reconciliation module
- CRB integration for pre-disbursement appraisal and post-disbursement monitoring.
- SASRA-compliant defaulter tracking, loan aging reports, and provisioning calculations.
- Online loan application, guarantorship requests, and online guarantorship approval via Member Portal.
- AI-powered predictive analytics for loan default risk assessment.

5.5 Human Resources and Payroll

- Comprehensive employee information management: personal data, job roles, employment contracts, leave records, salary scales, job grades, and probation tracking.
- Full payroll processing: gross pay computation, all statutory deductions (PAYE, NHIF/SHA, NSSF, HELB), net salary computation, payslip generation, bank transfer files, and tax returns (P9, P10).
- HR functions: employee recruitment and onboarding, confirmation, promotion, performance appraisals, disciplinary management, succession planning, and exit interview management.
- Staff performance management, Annual Performance Plans (APP)
- Leave management with online application, multi-level approval, and leave balance dashboards.

- Transport, medical scheme, and employee welfare management.
- HR budget control and workforce analytics.
- Staff Self-Service Portal: payslips, leave management, bio data updates, staff loan statements, P9/P10, and performance dashboard.
- AI-powered employee performance analytics and attrition prediction.

5.6 Micro-Credit Management

- Individual account opening within groups and group account management.
- Linking of individual accounts to group accounts.
- Tracking of individual and consolidated group savings and share capital.
- Micro-credit loan management: separate loan accounts per member, interest accrual, repayment tracking, defaulter reporting, CRB integration, dynamic credit scoring.
- Collateral security management
- Comprehensive loan recovery and automated reconciliation module
- AI-powered group credit scoring based on real-time and historical data.
- Individual and group reports for savings and loan performance.

5.7 Risk Management and Audit

- Built-in maker-checker controls for all sensitive transactions.
- Comprehensive internal audit trail logging for all insertions, modifications, and deletions.
- AML/CFT: regulatory compliance alerts, suspicious transaction reporting, and money laundering checks.
- Loan portfolio monitoring with early warning systems for delinquency, provisioning triggers, and remedial action.
- AI-powered anomaly detection for fraud and irregular transaction patterns.
- Risk management modules: credit risk, operational risk, liquidity risk, and business risk.
- Audit module with complete transaction tracking, ledger registers, and audit reporting across all Sacco functions.

5.8 SASRA Regulatory Module

- Capital adequacy returns.
- Liquidity statements and investment returns.
- Statement of Financial Position and Statement of Comprehensive Income.
- Deposit returns and loans provisioning report.
- Defaulter aging reports and loan performance reports.
- Exception reports for deposits and loans.
- All other SASRA-prescribed regulatory returns.

5.9 Business Intelligence and Analytics

- Real-time, role-based dashboards for financial, membership, loan, and operational performance metrics.
- Ad-hoc reporting with drill-down capability to transactional-level data.
- Native Microsoft Power BI connector for enhanced analytics and visualizations.
- AI-driven financial forecasting and predictive analytics for cash flow, budget control, and loan default risk.
- Customizable report builder for management and board.

5.10 Transactional Member Portal (Web and Mobile App)

The portal must be accessible via USSD (feature phones), Android and iOS mobile applications, and a responsive web portal, offering all the following functionalities:

- Account summary for all account types (BOSA, FOSA, micro-credit), statements, and new account opening online.
- Funds transfer: between own accounts, to any Sacco account, M-Pesa transfers, PesaLink, inter-Sacco transfers, and bank transfers.

- Loan services: apply for loans with dynamic credit scoring, AI-powered pre-approval screening, view balances/statements, and next payment due date.
- Online guarantorship: request guarantorship from other members and guarantee loans via the portal.
- Lipa na Apstar-Cash paybill integration for receiving and sending payments.
- ATM card management: apply for card, change card account, block/unblock card, PIN change.
- Standing order management and scheduled transfers.
- SMS and push notifications for all account movements and transactions.
- Easy online user registration without requiring a branch visit.
- Feedback and complaints management.
- AI-enhanced chatbot for handling routine member inquiries and service requests.
- Security: 2-factor authentication, end-to-end encryption, virtual keyboard, session timeout, and account lockout after failed attempts.

5.11 Board Portal

- AI-driven KPI dashboard with key financial, membership, and operational performance indicators and anomaly highlights.
- Online loan appraisal report access and online loan approval capability.
- Online approval of Payment Vouchers, Purchase Requisitions, and CAPEX requests.
- Access to all SASRA regulatory reports and Sacco performance reports.
- Board member allowance payslips and P9/P10 forms.
- Simplified, decision-oriented reports for governance purposes.

5.12 ICT Security and System Administration

- Role-based access control (RBAC) aligned with separation of duties and least-privilege principle.
- User permissions management, maker checker provisions
- Automatic comprehensive logging of all user activities, data changes, and system events.
- Database encryption at rest and in transit; restriction of concurrent logins for the same user.
- Automatic logout of idle users; configurable lockout after failed login attempts.
- Separate, isolated test environment and training environment.
- Scheduled automated database backups with encryption and cloud backup support.
- Disaster Recovery and Business Continuity plan with documented failover procedures and RTO/RPO targets.
- Full compliance with Kenya Data Protection Act 2019 and ISO 27001 principles.
- Security alerts for both the ERP system and the DBMS.
- Scalable architecture to meet future membership growth, product expansion, and regulatory changes.
- System Administration module covering all setups: BOSA, FOSA, Finance, HR, Payroll, Mobile Banking, Web Portal, and User Management.
- User support ticketing system within the core banking
- Parameterized system setup for easy system management

5.13 Records Management

- Members Records Management
- File Movement Module

5.14 Procurement Management

- Procurement Planning
- Vendor Management
- Inventory / Store Management
- Purchase Requisitions
- Order Processing

-
- Provision to allow attachment of procurement supporting documents / reports at the point of LPO generation.
 - Stock Issuance
 - Payments
 - Reports

5.15 Legal Management

- Security Perfection
- Litigation Management
- Contract Management
- Reports

5.16 Identity and Data Verification Integrations

The system must support real-time verification and data exchange with authoritative national and financial data sources. Bidders must demonstrate the capability to integrate with the following government and regulated data systems via secure, compliant APIs:

- IPRS (Integrated Population Registration System) – for real-time national ID and passport identity verification during member onboarding and KYC processes.
- KRA (Kenya Revenue Authority) – for tax PIN verification, PAYE/VAT compliance validation, and automated statutory remittances.
- NTSA (National Transport and Safety Authority) – for vehicle registration and ownership verification in support of auto loan collateral assessment.
- Safaricom (M-Pesa) – for mobile number verification, M-Pesa transaction processing, bulk disbursements, and agency banking reconciliation.
- CRB (Credit Reference Bureaus) – for real-time credit status checks, blacklisting verification, and post-disbursement loan monitoring.
- BRS (Business Registration Service) – for business/entity verification and KYC validation for corporate and group members.

Bidders shall describe their approach to managing these integrations securely, including API gateway design, data governance compliance (Kenya Data Protection Act 2019), and mechanisms for ensuring availability, auditability, and failover in case of third-party service interruptions.

SECTION 6

MANDATORY REQUIREMENTS & ELIGIBILITY

Section 6: Mandatory Requirements and Eligibility

The following mandatory documents must be submitted with every proposal. Any proposal missing any mandatory document shall be deemed non-responsive and will not be evaluated further.

#	Mandatory Requirement	Bidder Response (Yes/No)	Status
MR1	Certificate of Registration / Incorporation from the Registrar of Companies.		Pass/Fail
MR2	Valid Microsoft Authorization Certificate or Letter confirming Microsoft Partner status for D365 BC (must be current/not expired).		Pass/Fail
MR3	Audited financial accounts for the last three consecutive years (2023, 2024, and 2025).		Pass/Fail
MR4	Valid Tax Compliance Certificate from Kenya Revenue Authority (KRA), valid as at the date of tender submission.		Pass/Fail
MR5	Completed and duly signed Confidential Business Questionnaire Form (Appendix C).		Pass/Fail
MR6	Certified copy of the latest CR12 issued by the Registrar of Companies.		Pass/Fail
MR7	Valid Single Business Permit from the relevant County Government.		Pass/Fail
MR8	Completed and signed Anti-Corruption Declaration Form (Appendix D).		Pass/Fail
MR9	Data Protection Compliance Certificate or signed declaration of full compliance with the Kenya Data Protection Act 2019.		Pass/Fail
MR10	Bank Guarantee (Bid Bond) equivalent to 2% of estimated contract value (valid for 120 days from submission date).		Pass/Fail
MR11	Valid Communications Authority of Kenya license (required for USSD and SMS services to be provided).		Pass/Fail

SECTION 7

TENDER EVALUATION CRITERIA

Section 7: Tender Evaluation Criteria

7.1 Technical Evaluation (Maximum: 70 Marks)

Only bidders scoring a minimum of 52.5 marks (75% of 70) on the Technical Evaluation will proceed to the Financial Evaluation stage. The Sacco reserves the right to set a higher threshold at its discretion.

	Evaluation Criteria & Sub-Criteria	Max. Marks	Score
1	MANDATORY DOCUMENTS – All documents in Section 6 (MR1–MR11) must be present and valid. Any missing document renders the bid non-responsive.	Pass/Fail	—
2	SPECIFIC EXPERIENCE OF THE FIRM – At least 5 (five) completed D365 BC or Dynamics NAV implementations in Kenyan DT Saccos (3 marks each, max 15 marks). At least one implementation in a Sacco with an asset base of KES 1 billion or above (3 marks). All required modules implemented – member management, FOSA, BOSA, loans, finance, HR, BI, risk, ICT security (3 marks). Attach award letters/contracts as documentary evidence.	15	
3	REFERENCE LETTERS – At least 5 reference letters from Sacco clients (last 5 years, 2021–2026). References must confirm scope, modules, duration, and client satisfaction. 1 mark per qualifying reference letter.	5	
4	MAINTENANCE & SUPPORT TRACK RECORD – Documentary evidence of at least 5 active support and maintenance contracts. Attach award letters or signed contracts as evidence.	3	
5	WORK PLAN, METHODOLOGY & TECHNICAL APPROACH – Understanding of TOR and Technical Requirements (5). Technical approach, methodology and system concept design (5). Training and knowledge transfer plan (3). Overall project work plan and proposed timelines (4). Risk management framework (3). Change management plan (3). Data migration plan with timelines and validation approach (4). Quality standards certifications e.g., ISO 9001, ISO 27001 (3).	30	

	Evaluation Criteria & Sub-Criteria	Max. Marks	Score
6	TEAM COMPOSITION & QUALIFICATIONS – At least 5 CVs of key technical staff with defined project roles (4). Certified copies of professional and academic certificates for all key staff (2). Microsoft Dynamics certifications for at least 2 technical staff (2). At least 2 CVs of helpdesk/support personnel (2).	10	
7	TECHNICAL REQUIREMENTS COMPLIANCE (Appendix F) – Completeness and accuracy of the compliance table. FA = full item score; CS = 50% of item score; NA = 0.	7	
TOTAL TECHNICAL SCORE		70	

7.2 Financial Evaluation (Maximum: 30 Marks)

The formula for determining the Financial Score (Sf) shall be:

$$Sf = 30 \times (FL \div FC)$$

Sf = Financial Score | FL = Lowest Compliant Financial Proposal | FC = Price of Proposal Under Consideration

Additional considerations in Financial Evaluation:

- Total Cost of Ownership (TCO) over a minimum 10-year project lifecycle.
- Milestone-based payment schedule and payment flexibility.
- Competitiveness of the overall pricing structure (implementation, licensing, BREP, training, support).

7.3 Combined Total Evaluation Score (TES)

Proposals will be ranked by their combined Technical and Financial scores:

$$TES = St + Sf \text{ (Maximum: 100)}$$

St = Weighted Technical Score | Sf = Weighted Financial Score

The firm achieving the highest TES will be invited for demos and presentations. Successful demo candidates will advance to contract negotiation and award.

SECTION 8

PROPOSAL FORMAT GUIDELINES

Section 8: Proposal Format Guidelines

8.1 Technical Proposal

The Technical Proposal must be submitted using Form 1 (Appendix A) and must cover, at a minimum:

79. Company Profile and organizational overview.
80. Microsoft Partnership Level / Certification details and Authorization Letter.
81. Relevant Experience – completed using the Bidder Experience Form (Appendix E), with one form per reference assignment, supported by a copy of the LPO, contract, or award letter.
82. Reference letters from a minimum of 5 similar Sacco ERP implementations.
83. Solution Approach and Methodology including proposed system architecture.
84. Proposed Project Plan with phases, milestones, resource allocation, and risk register.
85. Completed Functional and Technical Requirements Compliance Table (Appendix F).
86. Key Personnel CVs, certifications, and defined project roles. Where a person holds multiple roles, state this clearly.
87. SLA framework and post-implementation support model including escalation procedures.
88. Hardware specifications and proposed hosting options (on-premise, cloud, or hybrid).
89. Data migration plan.
90. Change management and training plan.

8.2 Financial Proposal

The Financial Proposal must be submitted using Form 2 (Appendix B) and must cover:

91. Detailed cost breakdown – itemized for each cost component (see Form 2).
92. Proposed milestone-based payment schedule.
93. Clearly stated list of all assumptions and exclusions.
94. Validity period of the financial proposal (minimum 90 days).

All prices must be in Kenya Shillings (KES), inclusive of all taxes (VAT and other applicable statutory charges). Prices excluding taxes must also be shown for reference.

SECTION 9

ACTIVITY SCHEDULE & CONTACT DETAILS

Section 9: Proposed Activity Schedule and Contact Details

9.1 Activity Schedule

Activity	Date
RFP Issue Date	13th May, 2026
Bidder Registration / Expression of Interest Deadline	15th May, 2026
Last Date for Written Clarifications	20th May, 2026 at 5:00pm EAT
Proposal Submission Deadline	27th May, 2026 at 5:00pm EAT

Note: All dates above are indicative. The Sacco reserves the right to revise the schedule and will communicate any changes to all registered bidders.

9.2 Contact Details

Organization	Apstar DT Sacco Society Ltd
Addressee	The Chief Executive Officer
Physical Address	Ukulima Co-operative House, Haile Selassie Avenue, Off Parliament Road, Red Cross Lane, Nairobi
Postal Address	P.O. Box 44071 – 00100, Nairobi, Kenya
Tender Email	procurement@apstarsacco.coop
General Enquiries	info@apstarsacco.coop
Telephone	+254 111 035 600
Website	www.apstarsacco.coop

APPENDIX A**FORM 1 – TECHNICAL PROPOSAL SUBMISSION FORM****Appendix A – Form 1: Technical Proposal Submission Form**

[Insert Date]

To: The Chief Executive Officer, Apstar DT Sacco Society Ltd, P.O. Box 44071 – 00100, Nairobi, Kenya.

Dear Sir / Madam,

RE: TECHNICAL PROPOSAL – SUPPLY, DESIGN, IMPLEMENTATION, TESTING, COMMISSIONING AND SUPPORT OF MICROSOFT DYNAMICS 365 BUSINESS CENTRAL (D365 BC) – RFP No.: APSTAR/RFP/ERP/2026

We, the undersigned, offer to provide the above-referenced services in accordance with your RFP No: APSTAR/RFP/ERP/2026. We hereby submit our Technical Proposal together with a separate sealed Financial Proposal.

We hereby declare that:

95. All information and statements in this Proposal are true and accurate. We accept that any misrepresentation or misstatement may lead to our disqualification.
96. Our Proposal shall remain valid and binding upon us for a period of ninety (90) days from the submission deadline (i.e., until 18th August, 2026).
97. We meet all eligibility and experience requirements stated in Sections 4.4 and 6 of this RFP.
98. We have no conflict of interest as defined in Section 2.11 of this RFP.
99. We confirm that we are not insolvent, in receivership, bankrupt, or in the process of being wound up.
100. We have not been debarred from participating in public procurement proceedings in Kenya.
101. We undertake to observe all applicable laws of Kenya against fraud, corruption, bribery, and anti-competitive practices including bid rigging.
102. We commit to provide a performance security as specified in Section 2.12 should we be selected.
103. We undertake, if our Proposal is accepted and the Contract is signed, to initiate Services within one (1) week of contract execution.
104. We understand that the Sacco is not bound to accept any proposal received.

Yours faithfully,

[Authorized Signature]

[Full Name & Designation]

[Company Name]

[Company Seal]

[Date]

APPENDIX B

FORM 2 – FINANCIAL PROPOSAL SUBMISSION FORM

Appendix B – Form 2: Financial Proposal Submission Form

[Insert Date]

To: The Chief Executive Officer, Apstar DT Sacco Society Ltd, P.O. Box 44071 – 00100, Nairobi, Kenya.

RE: FINANCIAL PROPOSAL – RFP No.: APSTAR/RFP/ERP/2026

We, the undersigned, offer to provide the services for the ERP implementation in accordance with RFP No: APSTAR/RFP/ERP/2026. Our Financial Proposal is for the total amount of KES _____ [Amount in Figures] (Kenya Shillings _____ only), inclusive of all applicable taxes. The estimated local taxes amount to KES _____.

Cost Item	Amount (KES Excl. VAT)	Amount (KES Incl. VAT)
1 D365 BC License Fees (User Licenses / Cloud Subscriptions)		
2 Implementation & Customization Fees		
3 Data Migration Costs		
4 Systems Integration (Banks, PSPs, CRBs, Channels, IPRS, NTSA, KRA)		
5 Transactional Member Portal (Web + Android + iOS)		
6 Board Portal Development		
7 Staff Self-Service Portal		
8 Training & Change Management		
9 BREP Annual Fees (Year 1)		
10 Annual Maintenance & Support – Year 1 (post go-live)		
11 Annual Maintenance & Support – Year 2		
12 Annual Maintenance & Support – Year 3 onwards (per year)		

Cost Item		Amount (KES Excl. VAT)	Amount (KES Incl. VAT)
13	Hardware / Third-Party Software (if applicable)		
14	Any Other Costs (please specify)		
GRAND TOTAL (Inclusive of all taxes)			

Our Financial Proposal shall remain valid for ninety (90) days from the submission deadline. No commissions or gratuities have been or are to be paid by us to any agent or third party in relation to this Proposal.

[Authorized Signature, Full Name, Designation, Company Seal & Date]

APPENDIX C

FORM 3 – CONFIDENTIAL BUSINESS QUESTIONNAIRE

Appendix C – Form 3: Confidential Business Questionnaire

A. Bidder's Details

Name of Procuring Entity	Apstar DT Sacco Society Ltd
RFP Reference Number	APSTAR/RFP/ERP/2026
Name of Bidder	
Country	
City / Town	
Physical Address	
Postal Address	
Contact Person Name	
Contact Person Email	
Contact Person Phone	
Current Trade License No. & Expiry Date	
Year of Incorporation	
Maximum Value of Business Handled (KES)	

B. Company Structure

Provide the following details relevant to your company structure:

- Sole Proprietor: Full name, nationality, ID/passport number.
- Partnership: Names, nationalities, citizenship, and percentage ownership of each partner.
- Registered Company (Private/Public): Nominal and issued capital, names of all Directors (Name, Nationality, Citizenship, % Shares held).

C. Conflict of Interest Disclosure

	Type of Conflict	Yes / No	Details (if Yes)
1	Bidder is directly or indirectly controlled by or under common control with another bidder in this process.		
2	Bidder receives or has received any direct or indirect subsidy from another bidder.		
3	Bidder has the same legal representative as another bidder.		
4	Bidder has a relationship with another bidder that puts it in a position to influence the tender or Sacco's evaluation decisions.		
5	Bidder or any affiliate participated in the preparation of the technical specifications in this RFP.		
6	Bidder has a close business or family relationship with a professional staff of Apstar Sacco directly or indirectly involved in this procurement process.		
7	Bidder would be providing consulting services that create a conflict with delivering the implementation under this RFP.		

On behalf of the Bidder, I certify that all the information provided in this form is correct, complete, and truthful.

[Authorized Signature, Name, Designation, Company Seal & Date]

APPENDIX D

FORM 4 – ANTI-CORRUPTION DECLARATION FORM

Appendix D – Form 4: Anti-Corruption Declaration Form

I, _____ [Authorized Officer Full Name], of Post Office Box _____ [Postal Address], being a resident of _____ [City/Town] in the Republic of Kenya, do hereby make a solemn declaration as follows:

105. THAT I am the _____ [Designation] of _____ [Company Name], a Bidder in respect of RFP No: APSTAR/RFP/ERP/2026 for the Supply, Design, Implementation, Testing, Commissioning and Support of Microsoft Dynamics 365 Business Central (D365 BC) for Apstar DT Sacco Society Ltd. I am duly authorized and competent to make this declaration.
106. THAT I recognize that this procurement is based on a free, fair, open, and competitive tendering process that must not be subject to abuse, corruption, or manipulation.
107. THAT I declare that my firm will not offer, give, or facilitate, directly or indirectly, any inducement, reward, gift, or benefit to any officer of Apstar DT Sacco Society Ltd, their relatives, or business associates, in connection with this RFP or in the subsequent performance of any contract arising from it.
108. THAT I declare that my firm will not engage and has not engaged in any collusive, anti-competitive, or fraudulent practice with any other bidder participating in this RFP.
109. THAT my firm has not been debarred from participating in public procurement proceedings in Kenya.
110. THAT my firm is not insolvent, in receivership, bankrupt, or in the process of being wound up.
111. THAT what is stated herein is true, correct, and complete to the best of my knowledge, information, and belief.

 [Authorized Signature] [Full
 Name & Designation] [Company
 Name & Official Seal] [Date]

APPENDIX E

FORM 5 – BIDDER EXPERIENCE FORM

Appendix E – Form 5: Bidder Experience Form

Please complete one form per reference assignment. Attach a copy of the LPO, contract, or award letter as documentary evidence for each assignment. Bidders must submit a minimum of five (5) completed forms.

Assignment Name / Project Title	
Location (County / City)	
Name of Client Sacco / Organization	
Client Physical Address	
Is the Sacco a licensed DT Sacco (SASRA)?	Yes / No
Approximate Asset Base of Client Sacco (KES)	
Client Contact Person – Full Name	
Client Contact – Designation	
Client Contact – Email Address	
Client Contact – Phone Number	
Assignment Duration (Months)	
Assignment Start Date (Month & Year)	
Assignment End Date (Month & Year)	
Approximate Contract Value (KES)	
Description of Project Scope	
Modules Implemented (list all)	
Software Version Deployed	
Integrations Delivered (list all)	
Unique Value Proposition / Innovation	
Current Status of System (live / under support)	

Any Other Relevant Information	
---------------------------------------	--

[Authorized Signature, Name, Designation, Company Seal & Date]

APPENDIX F

FUNCTIONAL & TECHNICAL REQUIREMENTS COMPLIANCE TABLE

Appendix F – Functional & Technical Requirements Compliance Table

Instructions to Bidder: Fill in the 'Response' column for every requirement using the codes below. Use the 'Remarks' column to describe your solution or proposed customization in detail. Incomplete tables will attract reduced scores.

Code	Meaning
FA	Fully Available – standard feature available out-of-the-box
CS	Customizable – can be developed or configured to meet the requirement
NA	Not Available – feature is not available in the proposed solution

Module A: Member Management (BOSA)

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Online and branch-based member registration with full KYC (personal data, ID, photo, signature, next of kin)		
2	Integration with Government IPRS for real-time identity verification		
3	Automated configurable account opening workflow with multi-level approvals		
4	Share capital management and tracking		
5	Member savings products management (non-withdrawable deposits, fixed deposits, etc.)		
6	Dividend calculation and payment – straight-line and pro-rata methods		
7	Rebate management and member refund processing		
8	Member 360° consolidated dashboard		
9	Check-off management and employer remittance advice		
10	CRB integration for credit risk and blacklisting checks		
11	AI-powered credit scoring and anomaly detection		

Module B: FOSA Banking

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	FOSA account opening with full KYC and IPRS integration		
2	Teller operations: cash deposits, withdrawals, EFTs, cheque deposits, inter-account transfers (real-time posting)		
3	Treasury management: teller cash issuance and return, bank float management, M-Pesa HO float		
4	M-Pesa and Airtel Money integration (agency banking, bulk payments, reconciliation)		
5	ATM/Debit card integration with Co-op Switch / VISA		
6	Payments processing: SWIFT, RTGS, Pesalink, EFT, direct debits, standing orders		
7	Standing order creation, processing, suspension, and stopping		
8	FOSA periodic activities: interest computation, fees/commissions, multi-employer salary processing		
9	FOSA loan management: products, appraisal workflow, disbursement, repayment, and default tracking		
10	Accurate End-of-Day reports and treasury balancing		

Module C: Finance and Accounting

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	General Ledger – IFRS aligned, SASRA format, minimum 5 nesting levels		
2	Multi-dimensional business unit setup (branch, product, cost center)		
3	Multi-year budgeting, forecasting, and Excel import/export		
4	Automated bank reconciliation with configurable matching rules		
5	Fixed asset management: acquisition, depreciation (multiple methods), disposal, asset register		
6	Procurement management: PR, LPO/PO, approvals, GRN, invoicing, supplier management		
7	Imprest and petty cash management with approvals		
8	Cash book management with automated reconciliation		
9	Statutory compliance: PAYE, NHIF/SHA, NSSF, HELB, KRA remittances		
10	SASRA regulatory reporting in all prescribed formats		

	Requirement	Response (FA/CS/NA)	Remarks / Solution
11	Multicurrency transaction support		

Module D: Credit and Loan Management

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Multiple loan product configuration (personal, business, mortgage/KMRC, auto, micro-credit, emergency)		
2	Dynamic automated credit scoring with configurable parameters		
3	Multi-level loan appraisal and approval workflow with automated email notifications		
4	Collateral management: capture, lien registration, collateral release		
5	Loan disbursement and collection (FOSA and external bank integration)		
6	Automated repayment schedules and arrears/overdue reminders		
7	CRB integration for pre-disbursement and post-disbursement monitoring		
8	SASRA-compliant defaulter tracking, aging reports, and provisioning		
9	Online loan application and guarantorship via Member Portal		
10	AI-powered predictive default risk analytics		

Module E: Human Resources and Payroll

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Comprehensive employee information management (contracts, leave, grades, appraisals)		
2	Full payroll processing: gross pay, PAYE, NHIF/SHA, NSSF, HELB, payslips, P9, P10, bank files		
3	Recruitment, onboarding, confirmation, promotion, and exit management		
4	Leave management with online application and multi-level approval		
5	Staff Self-Service Portal: payslips, leave, bio data, staff loans, performance		
6	HR budget control and workforce analytics		

	Requirement	Response (FA/CS/NA)	Remarks / Solution
7	AI-powered employee performance analytics and attrition prediction		

Module F: Micro-Credit Management

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Individual and group account opening		
2	Linking of individual accounts to group accounts		
3	Group and individual savings and share capital tracking		
4	Micro-credit loan management: issuance, interest accrual, repayment tracking, defaulter reporting		
5	AI-powered group credit scoring		
6	Individual and group reports for savings and loan performance		

Module G: Risk Management and Audit

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Maker-checker controls for all sensitive transactions		
2	Full audit trail logging: all insertions, modifications, and deletions		
3	AML/CFT compliance alerts and suspicious transaction reporting		
4	Loan portfolio early warning systems for delinquency and provisioning triggers		
5	AI-powered anomaly detection for fraud and irregular transaction patterns		
6	Credit, operational, liquidity, and business risk modules		
7	Comprehensive audit reporting across all Sacco functions		

Module H: SASRA Regulatory Module

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Capital adequacy returns		
2	Liquidity statements and investment returns		
3	Statement of Financial Position and Statement of Comprehensive Income		

	Requirement	Response (FA/CS/NA)	Remarks / Solution
4	Deposit returns and loans provisioning reports		
5	Defaulter aging reports and loan performance reports		
6	All other SASRA-prescribed regulatory returns and exception reports		

Module I: Business Intelligence and Analytics

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Real-time, role-based dashboards (financial, membership, loan, operational)		
2	Ad-hoc reporting with drill-down to transactional level		
3	Native Microsoft Power BI connector		
4	AI-driven financial forecasting and predictive analytics		
5	Customizable report builder for management and board		

Module J: Transactional Member Portal (Web, Android & iOS)

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Account summary for all types (BOSA, FOSA, micro-credit) and statements		
2	Online account opening (FOSA and BOSA)		
3	Funds transfer: own accounts, Sacco accounts, M-Pesa, PesaLink, inter-Sacco, banks		
4	Loan application with dynamic credit scoring and AI-powered pre-approval screening		
5	Online guarantorship: request and guarantee loans via portal		
6	Lipa na Apstar-Cash paybill integration (receive and send payments)		
7	ATM card management: apply, block/unblock, PIN change, change card account		
8	Standing orders and scheduled transfers		
9	SMS and push notifications for all account movements		
10	Easy user registration without requiring a branch visit		
11	AI-enhanced chatbot for member support and inquiries		
12	Security: 2FA, end-to-end encryption, virtual keyboard, session timeout, account lockout		
13	USSD access for feature phone users		

	Requirement	Response (FA/CS/NA)	Remarks / Solution
14	Feedback and complaints management		

Module K: Board Portal

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	AI-driven KPI dashboard with performance indicators and anomaly highlights		
2	Online loan appraisal reports and online loan approval capability		
3	Online approval of Payment Vouchers, Purchase Requisitions, and CAPEX requests		
4	Access to all SASRA regulatory reports and Sacco performance reports		
5	Board member allowance payslips and P9/P10 forms		
6	Simplified, decision-oriented reports for governance		

Module L: ICT Security and System Administration

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Role-based access control (RBAC) with separation of duties and least-privilege principle		
2	Comprehensive automatic user activity and data change logging		
3	Database encryption at rest and in transit		
4	Restriction of concurrent logins for the same user		
5	Automatic idle-user logout (configurable duration)		
6	Account lockout after configurable number of failed login attempts		
7	Security alerts for ERP system and DBMS		
8	Separate, isolated test environment and training environment		
9	Scheduled automated database backups with encryption and cloud backup support		
10	Business Continuity and Disaster Recovery plan with documented RTO/RPO targets		
11	Kenya Data Protection Act 2019 compliance		
12	ISO 27001 alignment		

	Requirement	Response (FA/CS/NA)	Remarks / Solution
13	Full System Administration module for all setups (BOSA, FOSA, Finance, HR, Payroll, Portals)		

Module M: Identity & Data Verification Integrations

	Requirement	Response (FA/CS/NA)	Remarks / Solution
1	Real-time IPRS (Integrated Population Registration System) integration for identity verification		
2	KRA (Kenya Revenue Authority) PIN verification and statutory remittance integration		
3	NTSA (National Transport and Safety Authority) vehicle/asset verification integration		
4	Safaricom M-Pesa API integration for deposits, withdrawals, bulk disbursements, and reconciliation		
5	CRB (Credit Reference Bureaus) integration for credit checks and blacklisting		
6	BRS (Business Registration Service) integration for entity/corporate KYC verification		
7	API gateway design with failover and redundancy for all third-party integrations		
8	Audit logging for all external API calls and responses		

Technical Specifications

	Requirement	Response (FA/CS/NA)	Remarks / Proposed Solution
1	On-premise hosting option		
2	Cloud-based hosting option (Microsoft Azure / AWS)		
3	Hosted by bidder option		
4	Secure IPRS integration		
5	Secure CRB integration		
6	SASRA regulatory reporting portal integration		
7	Scalable architecture for future membership growth and product expansion		
8	Transaction integrity during network and power interruptions		
9	Separate training and test environments provided		
10	One-year post-go-live support guaranteed		
11	Onsite and offsite technical support available		

— END OF DOCUMENT —

Apstar DT Sacco Society Ltd | RFP No.: APSTAR/RFP/ERP/2026 | Issue Date: 6th May, 2026

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