AMREF REGULATED NON-WDT SACCO SOCIETY LIMITED

Proposal for Supply, Installation and Commissioning of Digital Lending System.

January 2026

INTRODUCTION

AMREF SACCO is a regulated NWDT national savings and credit co-operative that was registered on 7th September 1983 by a group of staff from AMREF under the Co-operative Societies Act (Cap490) Laws of Kenya. On July 1, 2021, AMREF SACCO was licensed by the SACCO Societies Regulatory Authority (SASRA) under the SACCO societies act 2008.

Our objective is to be the most efficient and reliable one-stop provider of competitive financial services providing quality and innovative financial services that empower our clients socially and economically.

AMREF SACCO invites qualified vendors to submit proposals for the supply, installation and commissioning of a Digital Lending system. This platforms will support our organization in enhancing financial services, improving customer experience, and expanding our digital offerings.

SCOPE OF WORK

The vendor will be responsible for the following:
1. **Digital Onboarding**
   • Development of digital customer onboarding and integration with IPRS
2. **Digital Lending**
   • Development or customization and integration of the digital lending platform with Business central 365 core banking system.
3. **Share Trading platform**
   • Development or customization of a share trading platform for members to buy and sell shares
4. **Management portal**
   • User management, workflow management, product management and analytics dashboards and reporting.

SUBMISSION REQUIREMENTS.

Vendors are required to submit the following:

I.   **Company Profile**: Include background information, expertise, and experience in developing similar platforms.
II. **Technical Proposal**: Detailed description of the proposed platforms, features, technologies, and approach to customization and integration. (Appendix II)
III. **Financial Proposal:** Itemized cost breakdown, including licensing, development, implementation, and ongoing support fees.
IV. **Delivery Timeline:** Estimated delivery and implementation timeline.
V.   **References:** At least three references from previous clients who have used similar platforms

EVALUATION CRITERIA

Proposals will be evaluated based on the following criteria:

a) **Technical Compliance**: Alignment with the technical requirements specified.
b) **Cost**: Competitiveness of the financial proposal.
c) **Experience**: Demonstrated experience and success in delivering similar solutions.
d) **Support & Maintenance**: Availability and quality of post-implementation support.
e) **Timeline**: Ability to meet the delivery and implementation timeline

SUBMISSION

The proposals shall be submitted via email to **procurement@amrefsacco.org** with the subject line **'PROPOSAL FOR SUPPLY, INSTALLATION AND COMMISSIONING OF DIGITAL LENDING SYSTEM'** by Friday, 30th January 2026, at 5:00 PM (EAT).

CURRENCY FOR PRICING OF TENDER

All Prices shall be quoted in Kenya Shillings inclusive of Value Added Tax (V.A.T). Expressions in other currencies shall not be permitted.

Appendix 1: Functional requirements

#	Feature Area	Expected Functionality
1	Member Onboarding Digital KYC & IPRS Integration	The application should be to enable the members to onboard themselves easily and handle the whole process of end to end seamlessly i.e. onboarding, Digital KYC – AI facial match against government IPRS database (ID & Passport).
2	Loan origination, Tracking & Performance Digital Guarantorship	Enable members to submit new loan applications electronically with all supporting documents. i) Capture the loan purpose, amount requested, repayment terms, and other relevant loan details ii) Provide digital consent confirmation/approval from their guarantors, iii) The application should be able to check against the guarantor limitation rules as approved by the SACCO credit policies in real-time iv) Provide real-time and daily updates on loan application status, repayments, outstanding balances, and key performance metrics using a reporting and dashboard module.
3	Loan Approval/Denial Workflow	i) The system should provide a back-end workflow portal to manage the loan approval process i.e. approval, rejection, corrections, including configurable workflows and decision-making hierarchies. ii) Communicate loan approval/denial decisions electronically to Members and allow any corrections or updates to be actioned without resubmitting another loan application streamlining the overall process and enhancing efficiency iii) Offline Functionality -Allow basic functionalities (data capture, loan applications) even in areas with limited internet connectivity. Data

		synchronization occurs when back online.
		iv) The portal should be able to provide a dashboard that displays the status of all loan applications
4	Document Management & Collateral management	i) The application should include a built-in document management module that ensures all member information is efficiently organized and easily accessible to loan officers for onboarding, loan processing, and supporting documentation. Additionally, it should be able to integrate with the existing document management system. ii) This module will manage, store, and track electronic documents and images for record retention. iii) The solution should have a secure storage mechanism to protect data integrity and confidentiality.
5	Automated Credit Scoring and overdraft facility	i) The application should be able to interface with the CRB, AMREF Sacco core banking system and retrieve account balances, loan balances, and statements to enable the member to get a credit score and ensure that the member can only access the loans, which they are qualified.
6	Payments	Pay into individual wallet accounts
7	Diaspora Remittances	The solution should allow customers in the diaspora to deposit and save.
8	Share trading marketplace	The application should offer a share trading marketplace to enable members to carry out the following. i) Listing – Enable members to quickly list the shares they wish to sell and propose a selling price ii) Bidding – interested buyers can then competitively bid with their proposed pricing iii) Acknowledge - The selling member can then accept the bid iv) Payment – the buying member deposits the agreed upon amount to the Sacco Escrow account pending share transfer. v) Validation - Once the Sacco validates the payment it initiates the share transfer certificate for approval by both members. vi) Transfer of Share & Payment - The shares are transferred to the buying member and payment transferred to the seller of the shares. vii) Dashboard - Show updated share balances for both.
9	User Management & Security	i) The mobile application should provide an easy secure authentication interface for users to register themselves, factoring in 2FA and OTP. ii) The Back-end portal should be able manage user accounts and access permissions for back-office staff based on roles and responsibilities – factoring in maker-checker. iii) The solution should provide Role-based access control (RBAC) to ensure that users only have access to the features and data they are authorized to view or modify iv) The solution should have the ability to incorporate robust password management features, including the ability for users to create strong passwords, enforce password complexity requirements, implement password expiration policies, and support password resets in a secure manner v) The solution should be capable to automatically lock out a user due to multiple incorrect password attempts in the app vi) The app should be able to lock out a member due to being inactive after a

			set timeline
10	Data Security	i)	The solution should factor in industry-standard data security measures to protect sensitive client information i.e. encryption, access controls and code obfuscation.
		ii)	The solution should provide a comprehensive audit trail of all user activity within the App, including timestamps and user actions.
		iii)	How does the system protect members from sensitive information from exposure to unintended third parties.
		iv)	How does the system protect members from other installed apps on the phone attempting to harvest data
		v)	How does the system protect members to prevent identity impersonation from lost or stolen devices or device credentials (e.g. all customer data is stored encrypted on the phone, in the event of attack from inside a rootkit-ed phone)
		vi)	How does the system protect members to prevent account takeover or identity impersonation from credentials harvested via key loggers or other malware.
		vii)	Does the system ensure that all data transmitted should have end-to-end encryption of the data itself, not relying only on HTTPS.
		viii)	Are all database or file-level activity additionally be logged, so that changes made by a DBA or other IT staff directly to the system database are also logged
		ix)	The system have capability for configurable session timeouts - terminate the App session and automatic log-off application after the lapse of a defined period of inactivity
		x)	The system should store data in the backend system in a structured manner, e.g., using a Relational Database Management System (RDMS).
		xi)	Approval by Data Protection Commissioner through data processor and data controller certificates.
11	User Notifications	i)	The system should be able to send automated SMS or push notifications to members for any defined parameters e.g. corrections, guarantor notification, overdue loan payments, reminders etc.
		ii)	The Administrator portal should allow an administrator to send SMS/Email alerts to customers, both individually and in bulk
12	Reporting, Analytics & Dashboards	i)	The application should have an easy to configure dashboard for tracking various organization KPI's or KRIs. Available for all levels within the Sacco i.e. CEO, Credit, Finance and ICT.
		ii)	The Staff should be able to generate reports on loan performance, client demographics, delinquency rates and other key metrics e.g. Transaction focused reports, Audit trail report.
		iii)	The administrator web portal should generate configurable reconciliation, settlement, and Management information system reports filtered by date/time range such e.g. new member registrations and frequency of login/engagements.
		iv)	Share a sample list of what MIS reports are available from your solution, and briefly describe each
		v)	The system reports should be exportable/downloadable as TXT, XLS, CSV, XML, PDF

		vi) The solution should have performance-tracking features i.e. tracking features that allow management to monitor loan disbursements, Loan performance and collections targets. vii) Does the solution provide loan officers with access to performance analytics and reporting tools within the application and display key performance indicators (KPIs), loan portfolio metrics, and customized reports to track performance, identify trends, and make data-driven decisions?
13	Instant new product launch	i) The solution should enable launch of new products through a management console for quickly provisioning services via the mobile app e.g. when new products are launched or when loan terms and parameters change?
14	Fraud Management	i) Behavior tracking/ behavioral metrics to capture anomalous activities ii) Activity log reporting to pick out suspicious behaviors iii) The solution should support the maker/checker paradigm where an action by one user may require authorization by another user, so that a particular action cannot be performed by one user alone. It should be configurable by an administrator, as to which user actions or functions are subject to maker/checker rules and which are self-authorized.

Appendix 2: Technical requirements			
#	Functional Area	Detailed Description	Response (Attach screenshots separately)
	A. Functionality & Features		
1	**Detailed Functionality**	Does the App offer the functionalities outlined below? i) Member Onboarding with Digital AI- KYC connected with GOK data sources such as IPRS Integration ii) Digital loans (all loans) originated with workflows, inbuilt guarantorship & Tracking Performance monitoring iii) Enabled document uploads for non-digital products iv) Notifications i.e. repayment reminders etc. v) Integration to Business central 365 Core banking system. vi) Payout into Mobile money, till and Paybill numbers vii) Payout into all the banks in Kenya viii) Member portal - account balances, loans, guarantors & Statement views ix) Share trading marketplace x) Back-end console to manage the members, staff and products, KPI and KRI Reporting and Dashboards xi) Security – Encryption, 2-factor authentication and code obfuscation xii) Automated corrections management for Onboarding and loans applications	
2	**Ease of Use** **Mobile App /Back End Portal Interface Functionality**	i) The android and IOS app should be user-friendly for members ii) Can the customer see balances for all accounts as well as generate a mini statement i.e. for last ten transactions for each BOSA and LOAN accounts. iii) Does the App have a Loan Calculator? iv) Can the app provide the user with the loan tentative repayment schedule v) Does the app allow the user to save loan application in an unfinished state and return later to complete more details? vi) Does the app allow the user to save onboarding applications in an unfinished state and return later to complete with more details? vii) Does the app facilitate consent during loan applications and for guarantors?	
3	**Scalability & Customization**	i) How does the app accommodate future growth in loan volumes, users and transactions? ii) How is the app able to able to accommodate customizations on specific needs and Workflows? iii) Does your solution provide ability to add new loan products without further system developments?	
4	**Mobile app Platform**	i) The mobile app should Support Android OS and IOS OS and ensure Routine updates.	

		ii) Back-end hosting - The Back-end app should support Windows/Linux OS and proprietary and/or Opensource DBs iii) The application should support redundancy set up (Test, Prod, Backup-DR Set up) iv) Provide monitoring for all micro-services to support IT support management. v) The application should support restart or recovery processes in the event of transaction or process failure. vi) When the core banking system is unavailable, incoming financial transaction requests should be queued for processing and submitted when the core system becomes available. Inquiries in this situation that require access to the core banking system should be gracefully handled with an appropriate "please try later" message.	
B. System Integration & Security			
5	**Seamless Integration**	i) The App should integrate seamlessly with AMREF Sacco's existing Business central 365 core banking system (via APIs for seamless data exchange (customer information, loan details, repayments etc.) ii) The solution should able be integrated to an SMS gateway provided by a third party. iii) Can the solution integrate with IPRS government KYC database. iv) Can the solution be integrated with third-party email providers? v) Integrate with other third parties like MPESA etc. vi) Should have the capability for other futures systems that AMREF Sacco will acquire in its digital strategy vii) Ability to integrate with sovereign payment systems to ensure remittance.	
6	**Data Security**	Ability to meet information security requirements as specified by in *Appendix 1 #10*	
7	**Offline Functionality**	the App should have the ability to function to some degree even in areas with limited internet connectivity	
C. Implementation & Support			
8	**Implementation Timeline**	Ability to deliver all deliverables within AMREF Sacco timeline expectations	
9	**Project Management**	Ability to demonstrate project management methodology and a proven track record of successful mobile App and Back-end portal implementations in a large SACCO or a SACCO of the same size.	
10	**Training & Support**	Ability to offer comprehensive training for staff on how to use the App as well as provide ongoing technical support after implementation	
D. Vendor Experience & Reputation:			
11	**Industry Experience**	The vendor should have a proven track record of success in implementing the solution for SACCO institutions in Kenya	
12	**VALUE ADD**	To cater for AMREF SACCO future products i.e. business loans customers, provide the business loan customers with accounting software that integrates with E-TIMS, Safaricom Daraja portal.	

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