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EXPRESSION OF INTEREST – PROVISION OF A WORLD CLASS DEBT MANAGEMENT SOLUTION

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ACCRONYMS

- ERP - Oracle EBS
- CBS - Convergent Billing System
- EOI - Expression of Interest

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1.0 INTRODUCTION

Safaricom PLC is the leading integrated communication and financial services provider in Kenya, with a steadily growing subscriber base. The company is continuously expanding and reviewing its business, to meet the changing competitive landscapes, needs, and profiles of its customers. Our efforts are geared towards positively impacting the lives of those in the communities around us and thus we strive to change the present to improve the future.

The company has dynamic operations resulting in different types of debts such as digital lending, postpaid billing debt as well as credit sales debt. Our debt is carried in different systems. To this end and as part of our commitment to effective credit and collections management, we are seeking a provider for a comprehensive and dynamic DEBT MANAGEMENT SYSTEM for our debt portfolios.

2.0 AIMS AND OBJECTIVES

This Expression of Interest (EOI) is intended to identify an experienced and reputable service provider who will supply Safaricom PLC conduct with a Debt Management Solution. The supplier will be tasked with solution design and planning, implementation, testing, technical support and user training.

The interested companies who express interest in providing this system MUST have demonstrable capacity and experience in the designing, supplying, installing, testing, commissioning, supporting & maintaining a dynamic and debt management system. In this regard, the system MUST have the capabilities below;

Requirement ID	Requirement Statement	Must Have/ Good to Have
FR001	Customer Data Management: The debt collection tool should allow for centralized customer data management, providing a single view of customer account details where debt resides in different systems, contact information, and payment history limits, segment, deposits, products, outstanding debt, next billing, Contracts to quickly access and update customer information as needed.	Must Have
FR002	Customer Self-Service Portal: The tool should include a self-service portal where customers can view their account information, payment history, and make payments on their own, which can help reduce the number of overdue accounts.	Must Have
FR003	Credit Scoring and Risk Analysis: The tool should be able to provide real-time credit scoring and risk analysis of customers based on their payment history and creditworthiness.	Must Have
FR004	Behavior Flagging/Segmentation: The tool should be able Flag customers/accounts that have a history of poor payment	Must Have

FR005	Automated Reminders and Notifications: The tool should have the ability to send automated reminders and notifications to customers and account managers about their outstanding debts and high balance usage. This can include SMS, email, or even automated voice calls.	Must Have
FR006	Dispute Registration: The debt collection tool should allow customers to register disputes online or through integration to other channels. The tool should capture all relevant information about the dispute, including the date, time, and nature of the dispute, as well as any supporting documents or evidence.	Must Have
FR007	Dispute Tracking: The debt collection tool should provide a centralized system for tracking and managing disputes, allowing customer service representatives to quickly access and review all relevant information related to the dispute. The tool should also provide a status update on the dispute, including any actions taken and the current status.	Must Have
FR008	Workflow Automation: The debt collection tool should automate the dispute resolution process, including notifications to relevant stakeholders, assignment of tasks to customer service representatives, and tracking of dispute resolution timelines. This can help ensure that disputes are resolved in a timely and efficient manner.	Must Have
FR009	Dispute Analytics: The debt collection tool should allow for data analysis on disputes, including trends and patterns in the types of disputes being registered, the time it takes to resolve disputes, and the effectiveness of dispute resolution strategies. This can help identify areas for improvement and refine its dispute resolution process over time.	Must Have
FR010	Centralized interaction Management: The debt collection tool should allow for centralized interaction management providing a single view of customer interactions across the different channels.	Must Have
FR011	Automatic data capture: The debt collection tool should automatically capture all relevant data related to the customer interaction, including date, time, and nature of interaction as well as any supporting documents or evidence.	Must Have
FR012	Easy Search and retrieval: The debt collection tool should allow for easy search and retrieval of customer interaction data using filters and tags to quickly find relevant information	Must Have
FR013	Collaboration: The debt collection tool should allow for collaboration enabling users to share notes and collaborate on resolving customer issues.	Must Have
FR014	Templates: The debt collection tool should have predesigned letter templates for communication with customers.	Must Have
FR015	Failed Dunning: The debt collection tool should generate reports on failed dunning actions in a timely manner.	Must Have
FR016	Payment Plan Management: The tool should have a feature to help manage payment plans for customers who are struggling to pay their bills. This can include setting up automatic payments or arranging a customized payment plan.	Must Have

FR017	Account Management: The tool should be able to provide an overview of all accounts with outstanding balances, along with their payment history and any notes about the account.	Must Have
FR018	Customer Communication: The tool should allow for easy communication with customers through various channels such as email, SMS or phone, with call scripting and messaging templates.	Must Have
FR019	Real-time Customer Feedback: The tool should include a feature for real-time customer feedback, allowing customers to provide their input on the collection process and helping to improve their collections practices.	Must Have
FR020	Integration with Billing and CRM Systems: The tool should integrate with the billing and CRM systems, so that all customer information and billing data is up-to-date and accurate.	Must Have
FR021	Aging Reports: Aging reports provide a snapshot of the current status of outstanding debts, organized by the length of time they have been overdue. These reports can help identify which accounts are the most delinquent and require immediate attention.	Must Have
FR022	Collection Effectiveness Reports: Collection effectiveness reports measure the success of the collection efforts by comparing the total amount collected to the total amount of outstanding debt. These reports can help identify trends in collections performance over time and identify areas for improvement.	Must Have
FR023	Cash Flow Reports: Cash flow reports provide an overview of the cash inflows and outflows, including the amount of revenue collected, the amount of outstanding debts, and the timing of these inflows and outflows. These reports can help forecast future cash flows and identify any potential cash flow issues.	Must Have
FR024	Collection Activity Reports: Collection activity reports provide details on the collection efforts made on each account, including the date and type of contact made, the outcome of the contact, and any follow-up actions required. These reports can help track progress and identify areas for improvement in the collections process.	Must Have
FR025	Performance Metrics Reports: Performance metrics reports provide detailed data on key performance based on set (KPIs) in an organized manner for ease of reference and consolidation.	Must Have
FR026	Portfolio Performance Reports: Portfolio performance reports provide an overview of the overall performance of the debt portfolio, including the percentage of accounts that are current, delinquent, or in collections, as well as the total amount of outstanding debt to help track portfolio performance over time and identify trends and patterns in the portfolio.	Must Have
FR027	Account Segmentation Reports: Account segmentation reports provide insights into the types of accounts that are the most delinquent and require the most attention. These reports can	Must Have

	help segment accounts by various criteria, such as the amount of outstanding debt, the age of the debt, and the credit risk of the customer.	
FR028	Recovery Reports: Recovery reports provide an overview of the amount of debt that has been recovered through various channels, such as payment plans, settlement agreements, and legal action. These reports can help track the effectiveness of the recovery efforts and identify areas for improvement.	Must Have
FR029	Bad Debt Reports: Bad debt reports provide details on the amount of debt that has been deemed uncollectible and written off as bad debt. These reports can help identify trends in bad debt write-offs over time and help take action to reduce bad debt in the future.	Must Have
FR030	Customer Segmentation Reports: Customer segmentation reports provide insights into customer behavior patterns and payment history, helping to segment customers by various criteria such as payment behavior, creditworthiness, and demographics. These reports can help tailor collections process to better serve the needs of different customer segments.	Must Have
FR031	Data Analysis: The debt collection tool should allow for data analysis to identify which dunning methods are the most effective, which customer segments are responding best to dunning, and which accounts are the most overdue.	Must Have
FR032	Artificial Intelligence (AI) and Machine Learning (ML): AI and ML algorithms can be used to analyze customer behavior patterns and payment history, identify high-risk customers, and suggest appropriate actions to collect debts.	Must Have
FR033	Chatbots: A chatbot can be integrated into the debt collection tool to provide automated responses to customers' queries and concerns. This can help reduce the workload on human agents and improve the overall customer experience.	Must Have
FR034	Interactive Voice Response (IVR): An IVR system can be integrated into the tool to allow customers to check their account balance, make payments, and request payment arrangements through automated phone prompts.	Must Have
FR035	Payment Processing: The tool should be able to process payments securely and seamlessly through various channels, such as online portals, mobile apps, or over the phone.	Must Have
FR036	Multilingual Support: The tool should be able to support multiple languages, which can be helpful in serving customers in different regions.	Must Have
FR037	Cloud Implementation: The system must be implementable on our cloud.	Must Have

3.0 SUBMISSION OF ENQUIRIES AND RESPONSES

All enquiries relating to this EOI and the final responses should be addressed to;
RAMAYO@Safaricom.co.ke ; copy to bids@Safaricom.co.ke on or before **28th AUGUST 2023 15:00PM EAT.**

4.0 EOI Requirements for the bidders

	Requirement	Response	Comments & Attachments
1	<p>Company profile</p> <p>(Provide a brief overview of your company, including its background, organizational structure, key personnel and years of experience in implementing debt management systems. Highlight any relevant certifications, industry affiliations or awards that demonstrate your expertise in debt management systems. Describe your company's approach to debt management, unique strategies or technologies that set you apart. Provide your Certificate of incorporation/Registration certificate and list of your operation locations)</p>		
2	<p>Financial Capability</p> <p>(Audited Financial statements for the past three years.)</p>		
3	<p>Technical Expertise</p> <p>(Detail the tools, technologies, and systems that your company uses for debt management including any data analytics capabilities. Provide examples of successful debt management system implementation projects you have undertaken, including details of strategies and methodologies employed. How does your company stay updated with the latest trends, regulations, and best practices in debt management systems? Share the services offered and length of time the company has been in that business. Provide specific details on technical capability and reference projects handled for Microservices or Cloud implementations. Demonstrate your support and response structure for technical support)</p>		
4	<p>Legal Compliance</p> <p>(Confirm that your company operates in compliance with all applicable laws, regulations and industry standards including data privacy and consumer protection laws.</p>		

	Provide details of any licenses, certifications, or registrations required for operating as a debt collection service provider)		
5	Client References (Provide at least 3 references from your clients including their contact information along with a brief description of the debt collection services or projects provided to them. Share a list of your implementation partners if any. Provide certified technical teams and demonstrate competency for deployment and support.		
6	Valid Tax compliance certificate		
Note: Please provide any other additional information that Safaricom should be aware of.			

5.0 INSTRUCTIONS TO RESPONDENTS

Below are instructions that responses to this EOI MUST adhere to;

1. Please provide all responses in standard file formats i.e. XLSs, DOC(X) and PDF.
2. Please NOTE that the receipt of a response shall not bind Safaricom into any contractual agreements with the vendor responding to this EOI. Such arrangements shall only come into place once a tender process has been undertaken and an award issued to successful bidder(s) as evaluated technically and commercially.
3. Please NOTE that any costs associated with the preparation and submission of the response to the EOI shall be borne by the vendor.
4. Please indicate if you intend to submit this bid as a joint venture/consortium or any other joint format and state the partner in this case.
5. Please submit your organization and staff experience information in the format provided in appendix 1 (Information on staff and organization experience) of this document.
6. Please share accompanying links to demos/documentation on the necessary technical descriptions of previous work undertaken of a similar nature.

6.0 NEXT STEPS

Once Safaricom PLC receives responses to this EOI on the closure date indicated, an Evaluation Committee will be constituted to evaluate the responses provided by the EOI respondents.

- The Evaluation Committee constituted shall evaluate all the responses to the EOI and including all supporting documents, links & documentary evidence. Please NOTE that failure to submit requisite supporting documents or documentary evidence, may lead to rejection of the EOI response.
- The Evaluation Committee may seek additional documents as it deems necessary, at its discretion as part of the evaluation exercise that will be undertaken
- EOI respondents who meet the minimum requirements will be called for a detailed presentation for further evaluation of their technical capability, product quality, Quality Analysis procedure, etc. as part of the EOI evaluation.
- Only those EOI respondents that meet the minimum requirements indicated in the Aims and Objectives section will be shortlisted following successful presentation of their offering/solution proposal
- Successful potential partner(s) will be notified accordingly.

Below is a summary of activities from when the EOI will be sent out to closure/contracting.

NOTE: These dates are tentative and any changes that deviate from the below will be communicated.

No.	Activity	Approximate Dates
1.	EOI sent out	24 th July 2023
2.	EOI receipt	28 th July 2023
3.	EOI responses review and evaluation	04 th August 2023
4.	EOI Presentations and Demo (clarifications and further discussions on partnership)	15 th August 2023
7.	Tender Process	28 th August 2023
9.	Evaluation, Award and Contracting	15 th September 2023

7.0 NOTE

Safaricom PLC reserves, at its sole discretion, the right to select or reject either in totality or partially, any or all proposals made in the context of this EOI. Any such decisions made will be final and no correspondence will be engaged into, other than for informing the bidders of the outcome of the process.

Appendix 1: Information on staff and organization experience**Table 1: Please provide a list of your company's Key Technical Staff who will be on this project**

Name	Current Position	Years of Professional Experience

Table 2: Please provide a list of your company's Relevant Project experience in the last two (2) years

Project Description	Year of Project Delivery	Client	Project Outcome