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10th August, 2022

ADDENDUM NO.1

ZNCB/RFP/CR/06/2022: TENDER FOR THE PROVISION OF DEBT COLLECTION SERVICES AT ZAMBIA NATIONAL COMMERCIAL BANK COUNTRY WIDE

Reference is made to the above captioned tender.

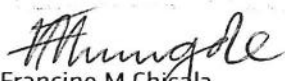
Kindly be informed as follows:

No.	Questions from Bidders	Response from Zanaco
1.	Please clarify on the closing date.	The closing date is Friday, 26 th August, 2022 at 15:00 hours local time. Submissions Must be deposited in the Tender Box Situated on the 4 th Floor, of Zanaco Plc Head Office Building. Submissions made after the date and time stipulated herein, will not be accepted.
2.	Should all the vendors that are registered as Sole Traders or Business Names change to Limited Companies.	Both firms registered as 'Limited Companies' and firms under the Registration of Business Names Act are eligible to participate. Entities shall not be required to change their registration status.
3.	Will you consider the reference letters in the old company name after we change to the new limited company name?	Firms are not required to change their registration status. Entities that recently changed their registration status may include a letter indicating that they changed their registration status and include reference letters in the old company name after change to the 'Limited' company name.
4.	Is the experience you are looking for specific to this work or any other related works?	The Bank is looking for vendors with experience in Debt Collection Services.

5.	Is the acknowledgement date very important since we missed it?	Acknowledgement of the Bid or confirmation of participation in the tender will not affect bid submission or evaluation.
6.	On the status of the company once changed, will Zanaco accept it since it will be a new company?	Firms are not required to change their registration status (see response in item no.2 above).
7.	In an event that all vendors are selected, what criteria are you going to use in the allocation of work?	Initially files will be allocated equally and thereafter, allocation of work will be performance based.
8.	What about where you have other Directors domiciled in other countries is that allowed?	Yes this is allowed. Vendors with Directors in other countries are advised to attach a copy of the Directors' Passport.
9.	Since this is a legal document and the issue of dealing only with Limited company's has not been mentioned in your RFP as a requirement, how are you planning to consider this on firms that operate as business names?	See item no.2 above.
10.	In your RFP specifically on the evaluation criteria, the marks are not adding up to 100 but only 90. Where will the other 10 marks be applied?	The marks should be 100 in total. Note that the distribution has been corrected accordingly. See attached revised Evaluation Criteria.
11.	<p>There is an issue regarding the type of companies. There was emphasis on the companies to be incorporated if they are business names. We have incorporated the company quite right but we cannot have references in name of the new companies. What is your guide? Should we submit everything else in name of the old company where we were trading but indicate and submit evidence that an incorporated company has been registered.</p> <p>The challenge we are seeing is that everything will have to be in the new company which has just been registered that is references, ZRA registration and tax clearance, New list of directors and Police clearance, Bank statements and financial statements which do not exist in the new company name.</p>	<p>All types of firms may participate in the tender. Firms that may have recently changed their registration status must submit information regarding the change. Reference letters and references may be provided for the converted (initial) firm.</p> <p>The Bank requires that all firms submit Certificates of Incorporation.</p> <p>References, ZRA registration and tax clearance, New list of Directors & Police clearance, Bank statements and financial statements are a requirement.</p>

	Kindly guide as this requirement for incorporated companies does not appear to be a condition in the bid documents.	
12.	Certification of Police Clearance from Zambia Police. – Is it clearance for our Law Firm or the Managing Partner. Our Firm is not a Limited Company hence it has no Directors.	This requirement is Not Applicable.
13.	Latest PACRA printout. Please confirm if this is applicable to our Law Firm.	The PACRA printout is required.
14.	Is the closing date the 29 th of April 2022 or the 6 th of May 2022?	The closing date is Wednesday, 31 st August, 2022 at 15:00 hours local time.
15.	On average, what is the minimum amount to be collected per individual or organisation?	100% collection on all cases.
16.	Do you have an intended collection fee scale that you can kindly share with us?	10% on collected amount below ZMW100,000.00 while commission on amounts above ZMW100,000.00 is negotiable.
17.	What is the duration of the engagement.	2 Years.

Please note that all other details pertaining to this RFP remain unchanged.


Francine M Chisala

HEAD – SUPPLY CHAIN MANAGEMENT

ATTACHMENT HEREINBEFORE MENTIONED – EVALUATION CRITERIA

1. PRELIMINARY EVALUATION CRITERIA

The Qualification Information and Bidding forms to be submitted are as follows:

1.1 PRELIMINARY EVALUATION

CRITERIA	COMPLIANCE (YES/NO)
Fully signed Supplier Declaration Form (Attach Signed Copy)	
Submit Certificate of Incorporation of the Company (Attach copy)	
Submit Valid Tax Clearance Certificate (Attach Copy)	
Latest Pacra Printout (Attach Copy)	
Provide List of Directors (Other than the Directors on the Pacra Printout, if applicable). Provide this information on your Company's letter head. State if "None". For foreign Directors please attach a copy of the Passport.	

1.2 TECHNICAL EVALUATION – PART 1

TECHNICAL COMPLIANCE STATEMENT	BIDDER COMPLIANCE /RESPONSE (BIDDERS MUST STATE 'YES' OR 'NO')
To recover all the money owed to the Bank by Debtors assigned by the Bank to the Debt Collection Agent in the shortest possible time.	
To adopt only legally acceptable methods in the recovery of the money so as not to compromise the Bank's image and good standing and to forward copies of all correspondence and Court documents to the Bank. Bidders must Indicate willingness to comply (Yes or No)	
To make recommendations to the Bank in deserving cases on the best course of action to be taken where recovery of debt proves difficult. Bidders must Indicate willingness to comply (Yes or No)	
Not to enter into any repayment arrangement with Debtors without obtaining prior written approval of the Bank.	
In the event where any Debtor offers property or any asset(s) for sale, the Debt Collection Agent shall immediately advise the Bank and the	

<p>Bank, if it accepts such an offer, shall value and advertise the same for sale after the execution of all necessary documentation to enable it sale the offer property or asset(s).</p> <p>Bidders must Indicate willingness to comply (Yes or No)</p>	
<p>The Debt Collection Agent shall be required to submit monthly progress reports to the Head – Retail Credit & Collections or other designated Officers of the Bank as the Bank advises in the following format for each of the assigned cases:</p> <ul style="list-style-type: none"> • Customer contact made/Not made • Customer Promise to Pay made • Customer Promise to Pay Kept • Customer Promise to Pay Broken • Amount Collected • Status Summary, Challenges encountered, Prospect of Recovery/Outlook <p>Bidders must Indicate willingness to comply (Yes or No)</p>	

1.3 TECHNICAL EVALUATION – PART 2

No.	Award Criteria	Score	Bidders Score
1.	<p>Experience of the firm: Bidder's experience in providing debt collection services</p> <ul style="list-style-type: none"> • Five (5) years and above will grant the bidder 25 points • Three (3) to four (4) years will grant the bidder 15 Points • One (1) to Two (2) years will grant the bidder 5 points • No experience shown will not grant a bidder any marks 	25	
2.	<p>Experience of the Individual/s: Experience of Key Consultant with provision of CV</p> <ul style="list-style-type: none"> • Five (5) years and above will grant the bidder 40 points • Three (3) to four (4) years will grant the bidder 20 Points • One (1) to Two (2) years will grant the bidder 15 points. • No experience shown will not grant a bidder any marks 	40	
3.	<p>Letters of Reference:</p> <p>Reference letters from satisfied clients where the bidder successfully provided similar services</p> <ul style="list-style-type: none"> • Three (3) or more reference letters from satisfied companies will grant the bidder 35 Points. • Two (2) reference letters from a satisfied company will grant the bidder 20 Points • One (1) reference letter from a satisfied company will grant the bidder 10 points • If no letter is received, will not grant a bidder any marks <p>NB: The reference letters MUST have the following.</p> <ol style="list-style-type: none"> 1. Must be authorized and signed from any personnel in management from the satisfied client. 2. Must be on the satisfied company's headed letter. 3. The letter must indicate that the bidder successfully provided Debt Collection Services 4. Bidders can provide letter obtained in the last 3 years 	35	
4.	Total Bidder Score	100	

Pass Mark: The Pass mark to proceed to Commercial evaluation shall be 75 points and above. Bidders Must also be responsive in Part 1 of the Technical Evaluation Criteria to be considered Responsive.

