

# Commercial in Confidence



**TENDER  
SPECIFICATION:  
Debt Fund Loan  
Management  
System**

**DATE**

**Prepared by: Brent Smithson**

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# 1.NOTICE OF TENDER

**Project Name:** Debt Fund- Loan Management System

Project Location: UK

Bids must be received prior to: 30<sup>th</sup> May 2025 @1600

**Submission:** Via email to Brent Smithson [brent.smithson@weareumi.co.uk](mailto:brent.smithson@weareumi.co.uk) and copy to [simon.goon@weareumi.co.uk](mailto:simon.goon@weareumi.co.uk)

## 2.ABOUT UMi

<https://www.weareumi.co.uk/>

Established in 2007 and a wholly employee-owned business, operating across the UK.

We're on a mission to make it easier for businesses to do more and go further by taking the hard work out of finding and using the best information, expertise, and finance. We believe that businesses have the power to make a difference and by working together we can collectively achieve more than we could alone. This tender opportunity is a great example of that as we look for a partner to support our ability to procure a Loan Management System.

## 3.BACKGROUND

We are seeking proposals from qualified vendors to supply and implement a Loan Management System (LMS) capable of supporting our lending operations. The LMS will be expected to manage the full lifecycle of loans, integrate with existing systems, and provide comprehensive reporting capabilities. The system must be secure, user-friendly, and scalable.

As stated in our introduction, UMi believes business has the power to make a positive difference in the world in which we live. It is essential therefore that the partner we select is committed to behaving responsibly. At UMi we measure that by not only our environmental impact but commitment to initiatives such as the real living wage, supplier payment terms etc. We will be looking for a partner who has a similar ethos and ability to demonstrate how they put that into practice.

## 4.SPECIFICATION

We have allocated a budget of £104,486 inclusive of VAT for this project which includes implementation costs and ongoing support/licences for 5 years.

Please ensure your price includes VAT and covers the below specification.

The primary objectives of this procurement are:

- To implement a Loan Management System that supports diverse loan structures, including bridging loans, fixed-rate loans, and tranche drawdowns.
- To improve the efficiency, accuracy, and reporting of loan portfolio management.
- To ensure seamless integration with key external platforms (e.g., Companies House, finance systems, e.g. Xero, Direct Debit collection systems) and other software systems, e.g. Microsoft Dynamics 365 and PowerBI.
- To provide a platform that offers comprehensive training, documentation, and ongoing support.

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## System Requirements

### Core Functionality

Mandatory requirements of the proposed system:

- Handling loan repayment holidays and interest-only periods at the start and potentially later in the loan term.
- Managing bridging loans, fixed-rate loans, and loans with tranching drawdowns.
- Managing fees such as arrangement, portfolio and exit fees.
- Maintaining detailed security records for secured loans.
- Providing a built-in loan repayment calculator.
- Offering a user-friendly interface with comprehensive training and reference manuals.
- Supporting detailed note-taking and documentation per loan.
- Allowing data file downloads, including batch exports, as JSON and .csv
- Connecting via API to Companies House for company searches and have an API to connect to other third-party systems such as credit search providers.
- Managing restructured loans and amendments to loan terms.
- Ability to handle impairments.
- Enabling approved external stakeholders to access the system.
- Supporting multiple discrete portfolios with configurable access hierarchies and tailored reporting.

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## Reporting Requirements

Mandatory requirements of the system to generate, at minimum, the following reports:

- Current value of impairments.
- Current capital value of the loan portfolio.
- Summary and status of workflow stages within the loan pipeline.
  - Capture reasons and data for non-completions at each stage.
- Analysis of sources of deal flow.
- Loan arrears reporting (capital and interest).
- Forecasting of:
  - Future revenues.
  - Fees.
  - Capital and interest payments on a quarterly and annual basis (key requirement).
- Ability to create additional custom reports as needed.

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## Integration Requirements

Mandatory requirements of the Loan Management System, at a minimum:

- Provide an API connection to accounting software such as Xero accounting software:
  - Reconcile invoices against Xero's live bank feed.
  - Mark invoices as paid or part-paid (for capital).
- Be compatible with Direct Debit collection systems.
- Provide an API connection capability to Microsoft Dynamics 365
- Data exports via .csv or JSON or API connections.

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#### Support & Security

##### Mandatory requirements:

- The system must offer ongoing vendor support.
- The platform must meet high standards of data security and comply with relevant regulatory and legal requirements.

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#### Proposal Submission Requirements

Vendors are requested to provide the following information in their proposal:

1. Overview of the proposed solution.
2. Demonstration of how the system meets or exceeds each requirement listed above.
3. Implementation plan and timeline.
4. Details of training, user manuals, and ongoing support.
5. Pricing structure (licensing, implementation, ongoing support).
6. Case studies or references from similar implementations.
7. Security certifications and data protection measures.
8. Service Level Agreements (SLAs) for support and maintenance.

All potential suppliers are required to meet our minimum standards for data protection and information security. At a minimum, suppliers must hold a valid Cyber Essentials accreditation at the time of bidding or be willing to achieve this accreditation prior to contract award.

## 5.KEY CONTACTS FOR Q&A

Potential partners can contact the following members of the UMi team during the formal submission period for further clarification of our requirements. There will not be time allocated in this period for general 'sales' discussions.

Brent Smithson – Project Manager – Debt Funds  
Brent.smithson@weareumi.co.uk  
Tel: 07880 065672

Simon Goon  
[simon.goon@weareumi.co.uk](mailto:simon.goon@weareumi.co.uk)

**TEL: 0191 716 1000**

## 6.TENDER AND MOBILISATION PROCESS

### KEY DATES

EVENT	DATE
INVITATION TO TENDER ADVERTISED	06/05/2025
EXPRESSION OF INTEREST DEADLINE	16/05/2025
CLARIFICATION QUESTIONS TO BE SUBMITTED BY	22/05/2025
CLARIFICATION RESPONSES SENT TO ALL BIDDERS BY	28/05/2025
TENDER RETURN DATE AND TIME	30/05/2025 16,00H
EVALUATION COMPLETED	05/06/2025
NOTIFICATION OF RESULTS	09/06/2025
CONTRACT AWARDED	11/06/2025
GO LIVE	JUNE - 2025

## 7.INSTRUCTION TO TENDERERS

### EVALUATION & SELECTION CRITERIA

TENDER SUBMISSIONS WILL BE EVALUATED AGAINST THE CRITERIA BELOW

- 1. PRICE & COST CONSIDERATIONS** 10% OF OVERALL SCORE
  - TOTAL BID PRICE (MUST BE INCLUSIVE OF VAT AND ADDITIONAL COSTS)
  - COST-EFFECTIVENESS WITHIN THE STATED BUDGET.
- 2. TECHNICAL & QUALITY STANDARDS** 40% OF OVERALL SCORE
  - COMPLIANCE WITH TECHNICAL SPECIFICATIONS AND REQUIREMENTS
  - QUALITY OF SERVICES OFFERED
  - INNOVATION AND SUITABILITY OF THE PROPOSED SOLUTION
- 3. EXPERIENCE & CAPABILITY** 30% OF OVERALL SCORE
  - SUPPLIER'S TRACK RECORD IN DELIVERING SIMILAR PROJECTS
  - RELEVANT INDUSTRY EXPERIENCE AND EXPERTISE
  - AVAILABILITY OF SKILLED PERSONNEL
- 4. SUSTAINABILITY & ETHICAL CONSIDERATIONS** 20% OF OVERALL SCORE
  - ENVIRONMENTAL IMPACT AND SUSTAINABILITY INITIATIVES
  - CORPORATE SOCIAL RESPONSIBILITY (CSR) POLICIES

- ETHICAL SOURCING AND FAIR LABOUR PRACTICES

There is no fixed format on which proposal should be submitted. However, proposals must include the following as a minimum:

- Background of your business and why you have the track record and experience to fulfil this requirement

Full breakdown of commercial terms, including a clear summary of implementation costs, licensing fees, and ongoing support charges. Please ensure all costs are inclusive of VAT. If applicable, provide unit-based pricing models or volume-based discounts.

- A suggested method for recovery of costs if performance is not in line with expectations set out in section 4 'service specification'
- Minimum required notice period for mobilisation
- List anything specific/relevant.

Clear evidence of ability to comply with IT security and data sharing requirements

- A mobilisation plan demonstrating:
  - how quickly the service could be mobilised initially
- Contact details for three references with similar requirements
- A risk assessment and suggested mitigating actions

## 8.CONFIDENTIALITY AND NON-DISCLOSURE MEASURES

All documents within or appended to this document, together with any subsequent clarification documents or correspondence are of a strictly confidential nature and will remain the property of UMi Commercial Limited, without exception.

Details of this tender must not be disclosed or discussed with anyone outside of the tendering organisation without the express permission of UMi Commercial Limited.

Where this requirement is not adhered to, UMi Commercial Limited at their sole discretion may exclude the organisation from any further participation in the tender process and seek to start legal proceedings where damages are caused as a result of breaching this confidentiality clause.





## TENDER SUBMISSION FORM

<b>Company Name</b>	
<b>Contact(s) or Relationships within UMi</b>	
<b>VAT Reg No</b>	
<b>Company Reg No</b>	
<b>Address</b>	
<b>Postcode</b>	
<b>Tender Contact Email Address</b>	
<b>Has your firm or any of its Partners/ Directors ever been declared bankrupt?</b>	
<b>Total estimate annual Professional Service Fees, including:</b>	
<b>Audit</b>	
<b>Accounts preparation</b>	
<b>Tax</b>	-

### Sustainability - the following questions must be answered by all suppliers \*

<b>Do you have the following policies?</b>	
Environmental / Sustainability Policy	Y/ N
Anti-Bribery Policy	Y/ N
Health & Safety Policy	Y/ N
Equal Opportunities Policy	Y/ N
Do you take active steps to minimise your impact on the environment? e.g. by reducing waste and your use of raw materials and energy?	Y/ N
Do you hold an environmental management system accreditation such as ISO14001?	Y/ N
If 'No' to the previous question, do you have environmental targets & measurements?	Y/ N
Do you pay the Government's National Minimum/Living Wage?	Y/ N
Are you a recognised Living Wage Employer or Service Provider with the Living Wage Foundation	Y/ N
Do you produce a statement on Modern Slavery?	Y/ N
Are you working towards becoming a Net Zero or Carbon Neutral Organisation	Y/N

\* UMi are committed to improving and understanding sustainability in our supply chain; if you answer NO to any questions it does not mean that we cannot work with you, and we understand that not everything is applicable to all organisations; but we do require this section to be completed by all suppliers.

**Declaration:** I certify that the information given on this form is correct

<b>Sign &amp; date</b>	
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<b>Print name &amp; position in the organisation</b>	

Please ensure this document is included with your bid proposal, by the prescribed deadline.