



THE NATIONAL CREDIT REGULATOR

MARCH 2018

**TERMS OF REFERENCE (TOR)
FOR A SERVICE PROVIDER TO REVIEW AND
AMEND DC COURSE MATERIAL
AND DRAFT EXAM PAPERS & MEMOS**

RFQ NUMBER: NCR480.03.18

DUE DATE: 26 MARCH 2018

1. BACKGROUND AND INTRODUCTION

The National Credit Act No 34 of 2005 (“the Act”) came into effect on the 1st June 2007. The implementation of the Act brought about a new concept of debt counselling to the credit industry. Debt Counselling was introduced to provide for the restructuring of debts for over-indebted consumers. The Debt Counselling process entails a variety of important stakeholders including debt counsellors (DC), credit providers (CP), consumers, Payment Distribution Agencies (PDA), and the justice system incorporating National Consumer Tribunal (NCT), Magistrate Courts and legal representation in cases where such is required.

The National Credit Regulator (NCR) is tasked with the training, registering and monitoring of Debt Counsellors for compliance purposes in terms of the Act. In line with the PMFA and procurement procedures, the NCR has to appoint suitably qualified service provider to assist with the drafting and updating of Debt Counselling Training Course material, the setting of examination papers and associated memorandum in line with specific processes and procedures as prescribed by the National Credit Regulator. The training material must be continuously updated and aligned with the new developments in the industry.

In line with Act Regulations, all aspiring debt counsellor must go through a course which is approved by the NCR. The NCR has currently enlisted the services of six (6) training service providers that are rendering the training to aspiring debt counsellors.

2. PURPOSE

The purpose of this Terms of Reference (TOR) is to select a suitably qualified service provider who will on behalf of the NCR draft Debt Counselling exam papers and associated memorandum and update Debt Counselling course material in line with legislative changes and when required to do so by the NCR. Suitably qualified and interested parties are invited to apply to the NCR for appointment as a service provider. The selection process of the preferred service provider will be done in line with the criteria outlined in the TOR.

3. SCOPE OF THE PROJECT

a) Drafting of examination papers, associated memorandums and material update.

The preferred training service provider must draft twelve (12) relevant examination papers and associated memorandums per annum in line with the content of the Debt Counselling training material. The training material must be updated in line with changes in the credit industry and as may be required by the NCR.

i. Content

- The content of examination must be based on the Act and relevant credit industry matters.
- The content of examination and memorandum must be accurate and relevant.
- The curriculum must include debt counselling process.

ii. Delivery of examination papers and memorandum

- The examination paper and memorandum must be delivered to the NCR in a PDF and word through electronic mail communication. The submission must be done on the last business day of each month. The NCR will be responsible for the distribution of such material to various training services providers.

iii. Specific criteria, knowledge and experience.

- When assessing the proposals, the NCR will take into consideration the training service provider's experience and knowledge of debt counselling industry.

b) Review and amend debt counselling course material

The successful bidder must review the current debt counselling course material and amend the content to align it with the industry developments such as amendments to the Act, Courts judgements and any other relevant debt counselling developments which are currently not part of the course content. These enhancements must help equip the aspiring debt counsellor with the most updated, relevant and necessary skills needed to practise in the debt counselling industry. The current training duration for DC training is a period of ten (10) days.

c) The scope of the project includes the following:

- Reviewing the content of current debt counselling study material which is set for duration of ten (10) days.
- Drafting additional modules to the training and incorporate the current debt counselling developments and other practical issues.
- Making amendments to some of the current modules, in line with the amendments of the Act and other debt counselling industry developments.

d) Deliverables (debt counselling course)

The supplier is required to provide the NCR with monthly reports, specifying the following information:

- One set of examination paper and memorandum per month by the last business day of the month.
- Breakdown of work done for that month.

The supplier may be required to make a presentation to the NCR management on the project plan. The cost of such presentation is included in the fees payable in terms of this agreement.

e) Duration for these services

The preferred service provider will be contracted for a period of thirty-six (36) or forty eight (48) months dependent on the budget.

4. PROPOSALS

Interested parties should send a proposal to the NCR and include the following information:

- a)** Company profile and list of recognized industry bodies that you affiliated to
i.e. SITA etc.

- b) Contact details of at least two references from amongst recent clients with whom similar work has been conducted in the past 6 Months
- c) What your understanding is of the terms of reference? i.e. what will be your approach (Methodology).
- d) The proposal should contain a work plan, showing tasks, timelines etc.
- e) What experience do you have in the relevant areas i.e. setting question papers and amending educational material?
- f) What experience you have in presenting a debt counselling course or similar course?
- g) What experience do you have within the debt counselling industry?
- h) Certification of all team members, highlighting experience relevant to this exercise. Confirmation that the proposed team members will in fact be available to undertake this exercise at the appropriate time and meet the necessary deadlines.
- i) The proposal should indicate the cost for the amendments of debt counselling course and the writing of a facilitator's guide.

5. FUNCTIONALITY EVALUATIONS

Proposals will be evaluated using the following evaluation criteria:

CRITERION	WEIGHT
1. Experience on writing and amending courses	25
2. Understanding the terms of reference	25
3. Experience presenting the current debt counselling course or a similar course	10
4. Experience within the debt counselling industry	20
5. Previous experience on similar project (CV)	10
6. Approach to work (methodology)	10