

**THE NATIONAL CREDIT REGULATOR**

**TERMS OF REFERENCE: CONDUCT AN IMPACT  
ASSESSMENT OF THE NATIONAL CREDIT  
REGULATOR EDUCATIONAL AND INVESTIGATION  
ACTIVITIES FOR PERIOD OF 36 MONTHS**

**AUGUST 2025**

**RFP NUMBER: NCR978.08.2025**

**COMPULSORY BRIEFING-DATE: 25 AUGUST 2025 AT 10:00AM**

Microsoft Teams [Need help?](#)

[Join the meeting now](#)

Meeting ID: 324 946 362 094 7

Passcode: qq7Qj3vW

**DUE DATE: 10 SEPTEMBER 2025 AT 11H00 SHARP CAT**

**ADDRESS: 127-15TH ROAD RANDJES PARK MIDRAND**

**(NCR OFFICE EMAIL YOUR RFP QUERIES TO:**

**Mlebepe@ncr.org.za**

**SUBMISSION COPY MEMORY STICK OF THE ENTIRE PROSAL**

**SUBMISSION **MUST** INCLUDE 1 ORIGINAL, 1 COPY AND SOFT**

## **PART A- GENERAL TERMS OF CONDITIONS (SCM)**

### **1. General Information for Bidders**

The National Credit Regulator (NCR) was established in terms of section 12(1) of the National Credit Act, Act 34 of 2005 and came into being on 1 June 2006.

The NCR will determine which bidding organisation ("bid participant"), if any, is appointed in response to this request for submission to appoint conduct an impact assessment of the national credit regulator educational and investment activities

#### **General Terms**

This tender is issued in terms of the Public Finance Management Act 1 of 1999 (PFMA), the Preferential Procurement Policy Framework Act 5 of 2000 (PPPFA), the Preferential Procurement Regulations, 2001/2022 (PPR), Supply Chain Management Regulations issued by the National Treasury and BBBEE Act.

Parties that wish to submit proposals are required to indicate that they are willing to accept the General Conditions and Procedures of the NCR (Annexure B and B.1 that can be downloaded from NCR website - <https://www.ncr.org.za/index.php/procument/tenderstandard-bidding-documents/general-terms-conditions>). **Please read this document carefully and confirm your agreement to the terms prior to submitting your proposal.**

### **2. The Proposal Format**

- **Economy of proposal preparation**

The proposal should be prepared simply and economically, providing a straightforward and concise description of the bid participant's ability to meet the requirements of the proposal request.

Clear factual responses are required. The content of the proposals shall determine the merit of each participant, not brochures or other marketing material. To facilitate the review of proposals, participants are required to organise their responses

according to the format presented below. Should a participant wish to provide additional information, that information should be referred to and provided in a file of annexure.

### **3. Validity of proposals**

The proposals must include a statement as to the period for which the proposal remains valid. The proposal must be valid for at least ninety (90) days from the due date for the submission of all bids.

### **4. Number of proposals**

Each bid participant must provide two (2) hard copies (original copy & 1 Copy) and one (1) memory stick of their entire proposal, including all the documentation referred to in Section 7 below, in the format specified in that section. All submitted proposals will become the property of the NCR and will not be returned. The proposal must be signed and dated in black ink by the bidder or authorized representative of the bidder and initialled on each page.

### **5. Submission of proposals**

Proposals must reach the offices of the NCR before 11:00AM on 03 September 2025 and must be enclosed in a sealed envelope which must be clearly labelled/addressed on the outside.

**a) RFQ No: NCR978.08.2025**

**b) TERMS OF REFERENCE TO CONDUCT AN IMPACT ASSESSEMENT OF  
THE NATIONAL CREDIT REGULATOR EDUCATIONAL AND  
INVISTIGATIONAL ACTIVITIES FOR THE PERIOD OF 36 MONTH**

**c) CLOSING DATE: 10 SEPTEMBER 2025 AT 11H00 AM,**

- I. Proposals are to be submitted in the marked tender box, in the reception area, National Credit Regulator, 127-15th Road, Randjiespark, Halfway House, Midrand. The tender box will only be available for the depositing of proposals between 08h00 and 16h30 on weekdays (excluding public holidays).
- II. Please note that this RFP closes punctually at 11h00 on 03 September2025. No late submissions will be considered under any circumstances.
- III. **All** the documentation referred to in Section 7 below must be submitted. Failure to submit all the documentation referred to in this section may result in a

submission being discarded, and not considered for evaluation.

- IV. If responses are not delivered as stipulated in this Section 5.1, such responses will be considered “**late**” and will not be considered for evaluation.
- V. The NCR shall not disclose any details pertaining to the responses received, to any other participant, as this is regarded as confidential information.
- VI. Envelopes must not contain documents relating to any RFP other than the one referred to in this RFP.
- VII. The responses to the RFP will be opened as soon as is practical after the expiry of the time advertised for receiving them.
- VIII. Only the participants that are short-listed after the evaluation process will be informed of the results of the submission adjudication process.
- IX. After the evaluation process is completed, the Evaluation Committee may, prior to making a final selection, draw up a shortlist of participants and require them to make a detailed presentation to the Adjudication Committee. A minimum of 2 days’ notice will be given to relevant participants in advance of the presentation date.

## 6. Timetable

Date & time	Activity
19/08/2025	Issue RFP document
25/08/2025	Compulsory Briefing
10/09/2025	Closing date
11/09/2025	Preliminary evaluation
15/09/2025	Evaluations by the Evaluation Committee
17/09/2025	Adjudication Committee meeting
22 /09/2025	Appointment

The National Credit Regulator reserves the right to determine the structure of the process, the right to determine the number of short-listed participants, the right to withdraw from the proposal process, and the right to change this timetable at any time without notice.

## 7. Documentation to be submitted.

Document that must be Submitted	Guideline		Consequence of Non-submission
Invitation to Bid – SBD 1	Yes	Complete and sign the supplied pro forma document	Disqualification from process
Tax status SBD 1	Yes	Written confirmation that SARS may on an ongoing basis during the tenure of the contract disclose the bidder's tax compliance status. Proof of Registration on the Central Supplier Database Vendor number	Disqualification from process
Declaration of Interest – SBD 4	Yes	Complete and sign the supplied pro forma document	Disqualification from process
Preference Point Claim Form – SBD 6.1	Yes	Non-submission will lead to a zero (0) score on Specific goals	Zero points awarded for specific goals
Registration on Central Supplier Database (CSD)	Yes	<p>The Service Provider must be registered as a service provider on the Central Supplier Database (CSD). If not registered, to complete the registration of company prior to submitting the proposal.</p> <p>Visit <a href="https://secure.csd.gov.za/">https://secure.csd.gov.za/</a> to obtain your vendor number starting with MAAA. Submit proof of registration.</p>	Disqualification from process
Document that must be Submitted	Guideline		Consequence of Non-submission

Acceptance of the General Terms and Conditions	Yes	<a href="https://www.ncr.org.za/index.php/document/tender-standard-biddingdocuments/general-terms-conditions">https://www.ncr.org.za/index.php/document/tender-standard-biddingdocuments/general-terms-conditions</a>	Bidders confirm that they read
------------------------------------------------	-----	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------

## 8. Evaluation Criteria

Proposals will be evaluated on the 80/20 preference points scoring system: that is, 80% of the points awarded will be based on price, as indicated in the table below; and 20% of the points awarded will be based on specific goals, allocated as indicated in the table below:

B-BBEE status level of contributor	Specific goals	Price
Total maximum points	20	80

The points system is outlined for the 80/20 to address the preferential procurement as followed:

## 9. SMME's which are owned by Black people.

SPECIFIC GOAL	ACHIEVEMENT LEVEL	TOTAL NUMBER OF
Persons historically disadvantaged based on race	81%- 100% black ownership	7
	51% - 80% black ownership	5
	31% - 50% black ownership	3
	0 – 30% black ownership	

## 10. SMME's which are owned by People with disability

SPECIFIC GOAL	OWNERSHIP LEVEL	POINTS
Persons historically disadvantaged on the basis of disability	50 %- 100% owned by persons living with disabilities	3
	30% - 49% owned by persons living with disabilities	2

	0 – 29% owned by persons living with disabilities	
--	---------------------------------------------------	--

#### 11. SMME's which are owned by Women.

SPECIFIC GOAL	ACHIEVEMENT LEVEL	POINTS
Persons historically disadvantaged on the basis of gender – Women	81% - 100% owned by women	7
	51% - 80% owned by women	5
	31% - 50% owned by women	3
	0 – 30% owned by women	

#### 12. SMME's which are Youth owned business.

SPECIFIC GOAL	OWNERSHIP LEVEL	POINTS
Persons historically disadvantaged based on age	50%- 100% owned by persons who are youth	3
	30% - 49% owned by persons who are youth	2
	0 – 29% owned by persons who are youth	1

#### 13. Evidence for specific goals

PROOF OF EVIDENCE TO SCORE SPECIFIC GOALS POINTS			
EVIDENCE	YES	NO	ATTACH EVIDENCE ( indicate a page)
Share certificate			
ID Copies stamped by the commissioner of oath			
Sworn affidavits			

BBBEE certificates			
Proof of disability			
CIPC Documents			

**NB: Bidders will only score points based on the evidence submitted.**

#### **14. Reporting of fraud and corruption**

The National Credit Regulator management is commitment to transparency, integrity, and accountability, as described in our Code of Conduct and business principles. Which led to the establishment of the Ethics Line. The Ethics Line seeks to provide an independent and comprehensive service through enhanced anonymity assurance and a wide range of communication channels. Bidders and members of the public are encouraged to use the following toll-free line to report any misconduct relating procurement activities amongst others.

**Fraud / Anti-Corruption Hotline**

**Report any incidents of wrongdoing to the KPMG Ethics Line**

**0800 20 53 17 (Toll Free)**

# **TERMS OF REFERENCES / SCOPE OF WORK**

## **1. INTRODUCTION AND BACKGROUND**

In March 2015 the National Credit Regulator (“the NCR”) was empowered through the National Credit Act (“the Act”) to register anyone wanting to operate as a Payment Distribution Agent (PDA). Prior to enactment of this provision, the NCR accredited PDAs to collect funds on behalf of consumers who are under debt counselling and distribute such funds to credit providers.

The Act required that all PDAs register with the NCR including those that were previously accredited by the NCR prior to the amendments of the Act. Further to this registration requirement, PDAs were required to open a separate trust account with a registered bank into which interest earned on monies collected from consumers must be deposited.

The NCR has also opened a trust account into which all interest earned on monies held by the PDAs is deposited. All NCR registered PDAs are transferring the interest earned to this account.

In terms of Regulation 10A 9(h) (iii) of 13 March 2015, the NCR had to develop a policy on the usage of the trust account funds (interest) for approval by the Minister of Trade and Industry. To comply with this regulation, the NCR developed such a policy, which was approved by the Minister and became implementable on 15 October 2015.

The approved policy requires the NCR to conduct an impact assessment after every three (3) years of implementation of the approved activities on the utilization of the funds and provide a report to the Minister within three (3) months of the end of the financial year.

## **2. UTILISATION OF THE PDA INTEREST**

The approved policy stipulates that the PDA interest earned should be used for the activities aligned to the NCR’s mandate in terms of section 3(e) (i) & (iii) and section 15 of the Act as follows:

- 2.1. Consumer awareness and education campaigns; and
- 2.2. Investigation of prohibited conduct

### 3.PURPOSE OF THE TERMS OF REFERENCE (TOR)

The purpose of this TOR is to appoint a professional service provider for a period of 36 Months from March 2025 to June 2028 to undertake evaluations, impact assessments and brand audit of the NCR's educational and investigations activities conducted within the financial years between 1 April 2024 t

STUDY PERIOD	TYPE OF STUDY	PERIOD	DURATION OF STUDY
April 2024 to March 2025	Evaluation	2024/25	6 months
April 2025 to March 2026	Evaluation	2025/26	6 months
April 2026 to March 2027	Evaluation	2026/27	6 months
January 2027 – June 2027	Impact Assessment	2024/25; 2025/26 and 2026/27	6 months

### 4. METHODOLOGY

In this study, the qualifying professional service provider will have to formulate a comprehensive view of the impact of the NCR's educational and investigation activities for the period under consideration. It is further expected that the qualifying service provider will utilize both qualitative and quantitative tools to measure the impact of these activities.

### 5. SCOPE OF WORK

The scope of work serves as a guide, and the qualifying service provider is expected to demonstrate creativity in value added in their proposals.

### 6. UNIVERSE AND SAMPLING

- Quarterly reports submitted to the Minister of Trade and Industry
- The NCRs registrants.
- The NCRs departments (Debt Counselling, Credit Provider Compliance, Education and Communication and Investigations and Enforcement departments);
- Relevant stakeholders (i.e. consumers, relevant organizations both in the public and private sector).

**In addition, the following specific activities will have to be conducted as part of the overall study**

## **7. EDUCATIONAL ACTIVITIES**

Definition of consumer universe and Sampling.

- The target audience will be LSM 1-10, representative of the demographics of the country.
- The evaluation will cover the geographic spread of the country.

## **8. INTERVIEWS**

The following stakeholders and organizations, amongst others, will have to be interviewed to establish the evaluation outcomes of the research:

- NCR Registrants.
- Parliamentarians (National and Provincial).
- Government departments.
- Non-Government Organizations (NGO's).
- Traditional authorities.
- Faith Based Organizations.
- Trade Unions.
- Other regulators.
- Industry associations.
- Journalists, including radio / TV personalities and producers.
- Consumers.

## **9. SECONDARY RESEARCH**

Identity desktop material to be reviewed in this research project including the following:

- General print and online media that covered NCR campaigns.
- Academic and related journals.
- Socio-economic publications.
- Localized education and information publications; and corporate publications.

## **10. CONSUMER AWARENESS**

- Consumer understanding of the roles and responsibilities of the NCR as provided by the NCA as amended; and
- Consumer understanding of their rights under the NCA as amended.

*The above-mentioned should include focus groups representative of the demographics of the areas where education efforts have been undertaken.*

## **11. INVESTIGATIONS ACTIVITIES**

Definition of consumer universe and sampling

- The target audience will be registrants (credit providers, credit bureaus, debt counsellors, alternative dispute resolution agents and payment distribution agents) monitored and investigated.
- The evaluation will cover registrants monitored and investigated activities undertaken during the years under review.

## **12. INTERVIEWS**

The following stakeholders and organizations, amongst others, will have to be interviewed to establish the evaluation outcomes of the research:

- Registrants (credit providers, debt counsellors, credit bureaus, alternative dispute resolution agents and payment distribution agents);
- National Consumer Tribunal (NCT).
- South African Police Service (SAPS).
- National Prosecution Authority (NPA).
- Parliamentarians (National and Provincial).
- Provincial consumer affairs offices.
- NGOs.
- South African Social Security Agency (SASSA).
- South African Fraud Prevention Services (SAFPS) and
- Department of Justice (DOJ).
-

### **13.Positive outcomes**

- An assessment of the factors that have contributed positively towards the realization of the stated goals of the educational and investigations activities.
- An analysis of the factors that have contributed to the effectiveness of these activities.

### **14 Inhibiting factors**

- An identification of the persistent and continuing factors that inhibit progress towards the realization of optimal educational and investigation activities.
- Identify measures that can be employed in addressing these inhibiting factors.

### **16. Research study outputs**

- A project plan detailing key milestones to be delivered which should be discussed and agreed to with the NCR.
- Project inception report detailing the overall structure of the final report and key focus areas.
- Various instruments that will be used in the conduct of this study give the multifaceted nature of data and information gathering of this project.
- The interview instruments and guidelines that need to be developed and agreed to in advance with the NCR.
- A draft report that reflects all items listed under the scope of work and other relevant matters should be presented to the NCR within 8 weeks of the commencement of the study.
- A detailed presentation summarizing the key preliminary findings should be presented to NCR within 6 months thereafter.
- Facilitate at least four workshops per project scope as outlined above with the project coordinator and other team members at NCR with a view to refining the preliminary findings.
- Finalising the report that incorporates NCR comments and further work by the service provider within one month of the presentation at NCR.

## **18.FUNCTIONALITY EVALUATION**

**The functionality criteria will be evaluated as follows: VALUES:**

0=non-submission 1=Poor: 2=did not meet the requirements: 3= partially met the requirement: 4= meet the requirements: 5=Exceed the requirements

DESCRIPTION	WEIGHT	SCORE
<p><b>1.SKILLS, EXPERIENCE AND INTERNAL CAPACITY</b></p> <ul style="list-style-type: none"> <li>Proposals should make clear the <u>relevant skills, experience and internal capacity</u> of the participant, in respect of this TOR</li> <li>The experience of the company in undertaking similar work or projects (5 or more years)</li> <li>Dedicated project lead with appropriate qualifications (B. Degree) in project management and research with at least 5 years' experience</li> <li>The relevant skills level of the entire project team (Brief CVs of the team members showing expertise and qualifications (B. Degree in all areas relevant to this TOR e.g. Research) and at least 3 years' relevant experience.</li> <li>Capacity and experience in operating at a strategic level; and</li> <li>Capability statement.</li> </ul> <p><b>0 points</b> = non submission or submission of a proposal without:</p> <ul style="list-style-type: none"> <li>An indication of capacity and resources of the bidder.</li> <li>CVs of the team members and project lead which meet the requirements inclusive of experience; - Demonstrated practical experience of the bidder - minimum of 5 years (Company profile).</li> </ul> <p><b>1 point</b> = Proposal contains one of the below:</p> <ul style="list-style-type: none"> <li>An indication of capacity and resources of the bidder.</li> <li>CVs of the team members and project leaders meet the requirements inclusive of experience.</li> <li>Demonstrated practical experience of the bidder - minimum of 5 years (Company profile).</li> </ul>	40	

<p><b>2 points</b> = Proposal contains two of the below:</p> <ul style="list-style-type: none"> <li>• An indication of capacity and resources of the bidder.</li> <li>• CVs of the team members and project leaders meet the requirements inclusive of experience.</li> <li>• Demonstrated practical experience of the bidder - minimum of 5 years (Company profile).</li> </ul> <p><b>3 points</b> = Proposal contains three of the below:</p> <ul style="list-style-type: none"> <li>• An indication of capacity and resources of the bidder.</li> <li>• CVs of the team members and project leaders meet the requirements inclusive of experience.</li> <li>• Demonstrated practical experience of the bidder - minimum of 5 years (Company profile).</li> </ul> <p><b>4 points</b> = Proposal contains four of the following:</p> <ul style="list-style-type: none"> <li>• An indication of capacity and resources of the bidder.</li> <li>• CVs of the team members and project lead which meet the requirements inclusive of experience;);</li> <li>• Demonstrated practical experience of the bidder - minimum of 5 years (Company profile).</li> </ul> <p><b>5 points</b> = Proposal contains ALL the following:</p> <ul style="list-style-type: none"> <li>• An indication of capacity and resources of the bidder.</li> <li>• CVs of the team members and project lead which meet the requirements inclusive of experience;).</li> </ul> <p>Demonstrated practical experience of the bidder (minimum of 5 years (Company profile).</p>		
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--

<p><b>2. APPROACH AND METHODOLOGY</b></p> <p>Proposals must contain the details of the <b>proposed approach and methodology</b> to be adopted to deliver the service in accordance with TOR.</p> <ul style="list-style-type: none"> <li>Proposed approach in relation to the scope of work and the outputs as detailed in the Terms of Reference.</li> <li>Project Execution Plan.</li> <li>Ability to meet tight deadlines and work schedules (visible from project plan); and</li> <li>Ability to develop a clear and measurable project plan when appointed to undertake the project.</li> </ul> <p><b>0 Points=</b> No submission of approach, execution plan or project plan.</p> <p><b>1 Point =</b> Approach, execution plan or project plan submitted but response is vague and does not successfully address any items as per the proposed approach and methodology.</p> <p><b>2 Points=</b> Response successfully addresses one of four items as per the proposed approach and methodology.</p> <p><b>3 Points=</b> Response successfully addresses two of four items as per the proposed approach and methodology.</p> <p><b>4 Points=</b> Response successfully addresses three of four items as per the proposed approach and methodology.</p> <p><b>5 Points=</b> Response successfully addresses all four items as per the proposed approach and methodology.</p>	<p><b>40</b></p>	
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------	--

<p><b>3. REFERENCE LETTERS</b></p> <p>At least <b>three</b> reference letters from the <b>Project Owner</b> amongst recent clients in the public sector with whom similar work has been conducted in the past 5 years. Letters must be on the organisation's letterhead with project details i.e. duration, scope and contact details.</p> <p><b>NB: Only reference letters as specified above will be considered. All referees should be contactable, failing which the reference will not be considered.</b></p> <p><b>0 Points=</b> No submission of contactable references with whom similar work has been conducted in the past 5 years.</p> <p><b>1 Points</b> = Submission of one contactable reference with whom similar work has been conducted in the past 5 years.</p> <p><b>2 Points</b> = Submission of two contactable references with whom similar work has been conducted in the past 5 years.</p> <p><b>3 Points=</b> Submission of three references with whom similar work has been conducted in the past 5 years.</p> <p><b>5 Points=</b> Submission of more than three contactable references with whom similar work has been conducted in the past 5 years.</p>	<p><b>20</b></p>	
<p><b>TOTAL</b></p>		<p><b>100</b></p>

Bidders are required to score a minimum of 80% points on functionality to qualify to be evaluated in the next level (Price and Specific goals). Bidders who do not score the minimum of 80% points on functionality will be disqualified and not be evaluated on Price and Specific goals.