

THE NATIONAL CREDIT REGULATOR

OCTOBER 2025

**TERMS OF REFERENCE FOR THE APPOINTMENT
SERVICE PROVIDER FOR EMPLOYEE WELLNESS
PROGRAMME SERVICES FOR A PERIOD OF THREE
YEARS.**

RFQ: NCR988.10.2025

DUE DATE: 30 OCTOBER 2025 AT 11H00 SHARP CAT

EMAIL YOUR SUBMISSION TO: rmaleka@ncr.org.za

COPY: procurement@ncr.org.za

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 hosting services for the employee wellness programme.

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/tender-standard-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 sixty (60) days from the due date for the submission of all bids.

4. **Number of proposals**

Each bid participant must email 1 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**

5.1. Proposals must reach the offices of the NCR before 11:00AM on 30 October 2025, and must be emailed to rmaleka@ncr.org.za , procurement@ncr.org.za

a) RFQ No: NCR988.10.2025

**b) TERMS OF REFERENCE FOR THE APPOINTMENT SERVICE
PROVIDER FOR EMPLOYEE WELLNESS PROGRAMME SERVICES
FOR A PERIOD OF THREE YEARS.**

c) CLOSING DATE: 30 OCTOBER 2025 AT 11H00 AM,

5.2 Please note that this RFQ closes punctually at 11h00 on 30 October 2025.

No late submissions will be considered under any circumstances.

5.3 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.

5.4 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.

5.5 The NCR shall not disclose any details pertaining to the responses received, to any other participant, as this is regarded as confidential information.

5.6 Submissions must not contain documents relating to any RFQ other than the one referred to in this RFQ.

5.7 The responses to the RFQ will be opened as soon as is practical after the expiry of the time advertised for receiving them.

5.8 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 Evaluation Committee. A minimum of 2 days' notice will be given to relevant participants in advance of the presentation date.

6. Timetable

Date & time	Activity
23/10/2025	Issue RFQ document
30/10/2025	Closing date
03/11/2025	Evaluations
14/11/2025	Appointment of a supplier

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

Document that must be Submitted	Guideline		Consequence of non-submission
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	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. Visit https://secure.csd.gov.za/ to obtain your vendor number starting with MAAA. Submit proof of registration.	Disqualification from process
Acceptance of the General Terms and Conditions	Yes	https://www.ncr.org.za/index.php/procurement/tender-standard-bidding-documents/general-terms-conditions	Disqualification from process

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:

8.1 SMME's which are owned by Black people.

SPECIFIC GOAL	ACHIEVEMENT LEVEL	TOTAL NUMBER OF
Persons historically disadvantaged on the basis of race	81%- 100% black ownership	7
	51% - 80% black ownership	5
	31% - 50% black ownership	3
	0 – 30% black ownership	1

8.2 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	1

8.3 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	1

8.4 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	3
	30% - 49% owned by persons who are	2
	0 – 29% owned by persons who are	1

9. 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.

10. 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 REFERENCE FOR THE APPOINTMENT OF A SERVICE PROVIDER TO PROVIDE EMPLOYEE WELLNESS PROGRAMME SERVICES FOR A PERIOD OF THREE YEARS.

1. Background

The NCR's human resources Department requires the services of qualified suitable professional service providers (PSP's) to provide the wellness programme. The required service will be for a period of 3 years (November 2025 – October 2028). The NCR has a staff complement of 180 employees. We have two offices situated at 127-15th Road, Randjespark Midrand 1683. All the required services on this terms of references will be required in these offices.

2. Overall Objectives

- To increase productivity, heighten morale and teamwork; and strengthen the bonds between management, employees and the organisation by providing a sustainable and confidential employee wellness service to all NCR employees.
- To establish and maintain a holistic approach to support employees in managing their personal and social problems
- To provide employees and their immediate family members with a comprehensive resource to help them address personal problems within their diverse needs
- To provide management with a practical resource to aid in the supporting of employees with personal and work-related problems when they impact on an employee's performance
- To establish and maintain a system through which employees at risk can be identified, motivated and referred for assistance
- To develop and improve the life skills and promote self – empowerment
- To promote and encourage employees to have healthy lifestyles
- To promote work life balance and maintain a healthy workforce within a supportive environment.

3. Scope of Services

The scope of services is a comprehensive Employee Wellness programme consisting of the following core elements:

- 3.1 **EWP Services** which include counselling services (telephonic, virtual and face to face) and trauma debriefing to employees and families in common households. Telephonic session should be unlimited and a maximum of five (5) face to face sessions per matter.
- 3.2 **HIV/AIDS Management Program** in partnership with the employees' medical aid provider which includes prevention of intervention treatment care and support
- 3.3 **Health and Productivity Management** which includes chronic disease management, injury on duty, incapacity, health promotion, awareness and education
- 3.4 **Wellness Management includes** but is not limited to work life balance interventions such as stress management, retirement planning, financial fitness amongst others
- 3.5 **Group Trauma Debriefing:** Two (2) sessions per year

4. Expected deliverables

4.1 Implementation of an Employee Wellness program (EWP) that focuses on the following:

- Psychological support services in relation to employees mental, social, physical and spiritual wellbeing, including the provision of counselling services for the employee and their next of kin
- Personal support for traumatized employees as and when required in cases of personal incidents and accidents related to self or their next of kin

4.2 Development and Implementation of a Health and Productivity Management Programme:

- Life threatening disease awareness and management including but not limited to HIV/AIDS, Diabetes, TB, Hypertension and other related chronic diseases.

4.3 Provisioning of annual health screening assessment services for the duration of the contract which include:

- Voluntary Counselling and Testing (VCT)
- Personal Health assessment (PHA) and personal stress assessment (PSA)
Hypertension (BP monitoring)
- Blood sugar level testing
- Eyes and ear testing

4.4 Development and implementation of Work Life Balance Program inclusive of:

Life skills program that includes:

- Financial fitness
- Retirement planning
- Stress management
- Conflict management
- Independent Psychological assessment

Management Training

- Training of managers on EWP case referrals and management
- Management support services through management systems on Absenteeism and leave management

5. Reporting

- Monthly reports on all programme conducted
- Statistical analysis, interpretation and recommendation for action
- Quarterly report on all programmes conducted
- Annual report on all programmes conducted

6. Specific Requirements

Proposals must state how the following will be managed:

- Language
- Face-to-face consultation with clients in the urban and remote areas
- Confidentiality

7. THE FUNCTIONALITY EVALUATION CRITERIA

VALUES: 1=Poor: 2=did not meet the requirements: 3= partially met the requirement: 4= meet the requirements: 5=Exceed the requirements

The Bidder's capacity will be assessed according to the following evaluation criteria

1.	<u>COMPANY PROFILE AND EXPERTISE</u>	WEIGHT
1.1	The Company must have practical experience in the Employee Wellness Programme. The Bidder must be relevant to the service need and requirement of the NCR related to wellness. This bidder must indicate their expertise on the following:	15

- **Psychological services**
- **Counselling services**
- **Customised therapy related to the service required**

Bidders must provide their Company Profile

The proposal should include:

- The company should be owned by South African citizen/s;
- Indicate the percentage of work to be sub-contracted in rand value and provide the company's documents and the nationality of the company's directors, if any and;
- The subcontracted company should be majority owned by South African citizen/s.

If the proposal does not meet the above requirements, it will be given a lesser score (scoring of 2).

5 =>5 Years-Exceed the requirements (If the provided company's profile indicates that it has more than 5 years' practical experience in Employee Wellness Programme and the company is majority owned by South African citizen/s).

4 =3-<5 Years-Meet the requirements (If the provided company's profile shows that it has 5 years' wellness experience and the company is majority owned by South African citizen/s)

3 =2< 3 years- Partially met the requirement (If the provided company's profile indicates that less than 3 years' wellness experience and the company is majority owned by South African citizen/s).

2 =1<2 years- Did not meet the requirements (if the company's profile shows that it has wellness experience of less than 2 years and the company is not majority owned by South African citizen/s).

1 =< 1-Year- (if the company's profile shows that the company has wellness experience of less than 1 year and it is not majority owned by South African citizen/s).

<p>1.2</p>	<p>The Bidders employees or Specialist must possess the following competencies and qualifications:</p> <p>1.2.1 COMPETENCIES</p> <p>Proven Assessment of the following competencies by the proposed team of the service provider:</p> <ul style="list-style-type: none"> • Emotional Intelligence, • Patience, • Complexity Management. <p>1.2.2 QUALIFICATIONS & ACCREDITATIONS</p> <p>Bidders proposed team must have at least the following qualifications, short CV's of the team must be provided as evidence:</p> <ul style="list-style-type: none"> • Psychological Degree/ Relevant Degree; • Registered Psychologist; • Registered Counsellor. <p>1.2.3 INDUSTRY AFFILIATION</p> <p>Bidders must provide the proof of the relevant industry affiliation/ accreditation.</p> <p>5= Exceed the requirements (if the provided competencies and qualifications indicates that the:</p> <ul style="list-style-type: none"> • Team leader is a South African Citizen and has extensive practical experience of more than 5 years in Psychological services, Counselling services and Customised therapy related to the service required. • Team members have extensive practical experience of more than 3 years in Psychological services, Counselling services and Customised therapy related to the service required. <p>4= Meet the requirements (if the provided capacity statement shows that the team leader is a South African Citizen and has 5 years' practical experience in employee wellness programme. Team members have practical wellness experience of 2 years).</p> <p>3= Partially met the requirement (if the provided capacity statement indicates that the team leader is a South African Citizen and the experience included is less than 5 years and team members have less than 2 years wellness experience).</p>	<p>15</p>
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	<p>2= Did not meet the requirements (The team leader is not a South African Citizen and does not have the required wellness experience. If team members do not have the required wellness experience).</p> <p>1= No indication of work experience.</p>	
2	<p><u>APPROACH ON EXPECTED DELIVERABLES AND METHODOLOGY</u></p> <p>Bidders are required to provide the following indicating their approach to deliver NCR's requirements:</p> <ul style="list-style-type: none"> • High level project plan for the next three years – with Milestones in respect of the NCR's requirements and scope of work (as in point 4- expected deliverables). • Annual plans indicating how each requirement/monthly talks will be undertaken and facilitated (e.g. Topics for monthly talks will include: living with Diabetes, cancer and substance abuse). • Provide a wellness calendar with the implementation plan thereof. • Training Plan: Bidders must indicate how the required training will be undertaken without disturbing the organizations operations. Proposals should also outline how NCR's operations will be affected and recommendation to avoid interruptions. • Consultation process Management: Bidders must indicate how each of the following areas will be addressed and managed: Language issues; Face-to-Face consultation with clients in the urban and remote areas; Confidentiality; etc. <p>8. 5 = Exceed the requirements (provided project plan indicating expansion on the proposed expected deliverables and key issues for consideration in the project as stated on the scope of work. In addition, a detailed explanation on how the project scope will be achieved and risk matrix).</p> <p>4= Meet the requirements (demonstrated familiarity with the</p>	30

	<p>subject matter by providing a detailed project plan, with clear timelines on the scope of work stated and expected deliverables. In addition, a clear explanation on how the project scope will be delivered and risk matrix).</p> <p>3= Partially met the requirement (no clear timeless and proper plan on the proposed approach in relation to the scope of work and the expected deliverables. No clear explanation on how the project objectives delivered and risk matrix).</p> <p>2= Did not meet the requirements (proposed approach is not aligned to the scope of work. No explanation on how project scope will be achieved and risk matrix).</p> <p>1= No methodology provided.</p>	
3	<p><u>REPORTING</u></p> <p>Reporting format: Bidders must provide a sample of their reporting format</p> <ul style="list-style-type: none"> NCR requires a monthly, quarterly and annual reporting with trend analysis <p>5= Monthly and Quarterly Reports indicating trends analysis detailed in tables and graphs</p> <p>4= Monthly and Quarterly reports with trend analysis without any graphs or tables or with only one.</p> <p>3= Monthly and Quarterly Reports without trend analysis</p> <p>2= Only a monthly or quarterly report submitted</p> <p>1=No reporting format submitted</p>	10
4	<p><u>TURNAROUND TIMES</u></p> <p>Bidders must indicate in their proposal how the set and required turnaround times will be met:</p> <ul style="list-style-type: none"> 24hours for a normal referral 4 hours for trauma referral 5 days for projects <p>5 =12 hour for a normal referral, 3 hours for trauma referral and 4 days for projects</p> <p>4= 24 hours for normal referral, 4 hours for trauma referral and 5 days for projects</p>	20

	<p>3= 28 hours for normal referral, 5 hours for trauma referral and 7 days for projects</p> <p>2= 36 hours for a normal referral, 8 hours for trauma referral and 10 days for projects</p> <p>1= No indication of turnaround times</p>	
5	<p><u>REFERENCES</u></p> <ul style="list-style-type: none"> The bidder must provide the references letters on letterhead indicating the contact name, telephone number and email address. Contact details of 3 relevant references from amongst recent clients with whom similar work has been conducted in the past 36 months. <p>5= More than 3 reference letters</p> <p>4= 3 reference letters</p> <p>3= 2 reference letters</p> <p>2= 1 reference letter</p> <p>1= No letter submitted/ No relevant letter submitted</p>	10

Bidders are required to score a minimum of 70% points on functionality to qualify to be evaluated in the next level (BBEE and price). Bidders who do not score the minimum of 70% points on functionality will be disqualified and not be evaluated on price and BBEE.