



THE NATIONAL CREDIT REGULATOR
FEBRUARY 2014

TERMS OF REFERENCE (TOR)
OUTCOMES EVALUATION OF EDUCATIONAL
WORKSHOPS AND MEDIA CAMPAIGNS OF
THE NCR

RFP NUMBER: NCR218/01/14

DUE DATE: 28 FEBRUARY 2014

GENERAL TERMS OF CONDITIONS

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 of a service provider to give us an outcome evaluation of educational workshops and media campaigns of the NCR (Impact assessment).

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 (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 (see Section 1.5 below and Annexure B.1). Please read this document carefully prior to submitting your proposal.

1.1 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 for, in a file of Annexure.

- **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. Refer to the quarters in the terms of reference (TOR).

- **Number of proposals**

Each bid participant must provide **Four (4)** hard copies and **1 CD** of their entire proposal, including all the documentation referred to in 1.5 below, in the format specified in that section. All submitted proposals will become the property of the NCR, and will not be returned. Receipt of all proposals will be recorded in a register at the point of receipt. One copy of the proposal must be signed and dated in black ink by the bidder or authorized representative of the bidder and initialled on each page.

1.2 Submission of proposals

- 1.2.1 Proposals must reach the offices of the NCR before 11:00 on 28 February 2014, and must be enclosed in a sealed envelope which must be clearly labelled/addressed on the outside:

(a) RFP No: NCR218/01/14

**(b) TERMS OF REFERENCE OUTCOMES EVALUATION OF
EDUCATIONAL WORKSHOPS AND MEDIA CAMPAIGNS OF THE
NCR**

(c) CLOSING DATE: 28 FEBRUARY 2014

- 1.2.2 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).
- 1.2.3 Please note that this RFP closes punctually at 11h00 on 28 February 2014. No late submissions will be considered under any circumstances.
- 1.2.4 **All** the documentation referred to in Section 1.5 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.

- 1.2.5 If responses are not delivered as stipulated in this Section 1.3, such responses will be considered “**late**”, and will not be considered for evaluation.
- 1.2.6 The NCR shall not disclose any details pertaining to the responses received, to any other participant, as this is regarded as confidential information.
- 1.2.7 Envelopes must not contain documents relating to any RFP other than the one referred to in this RFP.
- 1.2.8 The responses to the RFP will be opened as soon as is practical after the expiry of the time advertised for receiving them.
- 1.2.9 Only the participants that are short-listed after the evaluation process will be informed of the results of the submission adjudication process.
- 1.2.10 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.

1.3 Timetable

Date & time	Activity
07.02.2014	Issue tender document
28.02.2014	Closing date
04.03.2014	Evaluations – functionality criteria
05.03.2014	Consolidation of scores
05.03.2014	Verification of scores
07.03.2014	Presentations from the shortlisted candidates if clarity is required
10.03.2014	Consolidation of scores
10.03.2014	Verification of scores
13.03.2014	Adjudications by the Adjudication Committee
17.03.2014	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.

1.4 Documentation to be submitted

Please Note

All of the documentation described below must be submitted, with no omissions whatsoever. Where a particular form or format of documentation is stipulated, this is the **only** form or format in which these documents must be submitted. Failure to adhere to these requirements may result in the rejection of the entire submission.

All of the documentation referred to below (in Parts One – Ten) must be submitted. For ease of reference and to facilitate the evaluation process, you are requested to clearly mark each part of the submitted documentation as it is referred to below.

Part One – Proposal drafted in response to Terms of Reference

Section 2 of this document below, contains the terms of reference (TOR) for the above mentioned tender. Bid participants are required to draft a proposal that will clearly indicate to the Evaluation Committee how they will fulfil the requirements as set out in the TOR.

Bid participants should include the following information when drafting their proposals:

- Proposals should make clear the relevant skills, experience and capacity of the participant, in respect of this particular TOR. This is an important evaluation criterion. Bid participants should ensure that their proposals focus on how they will address the requirements of this TOR, rather than on achievements.
- Proposals must contain the details of the proposed approach to be adopted in order to deliver the service in accordance with the TOR.
- Proposals should clearly indicate whether or not bid participants have the internal capacity to meet the requirements of the TOR.

Part Two – Pricing Proposal

Please see Annexure A – SBD 3.1 (Pricing Schedule – Firm Prices). **DO NOT RETYPE THESE FORMS**. They must be completed on the original and signed, all in black ink. Forms with photocopies and/or other reproductions of signatures may be rejected. Additional information may be added on a separate page if necessary.

The total price that the participant will charge to deliver services in accordance with the TOR must be clearly indicated. The pricing proposal should contain sufficient information to allow the Evaluation Committee to estimate the cost of the service, to a high degree of accuracy.

Please note that a financial proposal must be submitted in a **separate sealed envelope** together with your submission. The financial Proposal will be opened once all technical proposals have been evaluated. This appointment will be made in line with QBS.

All prices provided must be inclusive of Value-Added Tax (VAT).

Please note that the prices contained in the pricing proposal are the only charges that may be levied if the participant's proposal is successful, unless explicitly agreed to in writing by the National Credit Regulator, and in terms of the General Conditions of Contract.

Part Three – General Conditions and Procedures of the NCR

See Annexure B. Bid participants must indicate clearly that they have read this document, and have no objections to being bound by its contents. Where any provisions of the General Conditions and Procedures conflict with this General Information for Bidders and/or Terms of Reference, the latter will take precedence over the General Conditions of Contract.

Part Four – Contract Form: Rendering of Services

See Annexure C - This will only be completed by the successful bidder once a selection has been made by NCR. Participants do not, therefore, need to complete this form at the bidding stage but their proposals must clearly indicate that they have read this form, and have no objections to signing it as is, if selected as the successful participant.

Part Five – Tax Clearance Certificate

See Annexure D - Please complete form SBD 2. **DO NOT RETYPE THESE FORMS**. They must be completed on the original and signed, all in black ink. Failure to submit a valid, original tax clearance certificate issued by SARS will result in a proposal being rejected.

Please note that the Tax Clearance Certificate submitted must be valid for at least one month after the closing date of the tender.

Part Six – Preference Points Claim Form

See Annexure E – form SBD 6.1. Bid participants must complete Sections 8 and 9 in full. **DO NOT RETYPE THESE FORMS.** They must be completed on the original and signed, all in black ink. Forms with photocopies and/or other reproductions of signatures may be rejected.

Part Seven – Declaration of Interest

See Annexure F – form SBD 4. **DO NOT RETYPE THESE FORMS.** They must be completed on the original and signed, all in black ink. Forms with photocopies and/or other reproductions of signatures may be rejected.

Part Eight – Declaration of past Supply Chain Management Practices

See Annexure G – form **SBD 8. DO NOT RETYPE THESE FORMS.** They must be completed on the original and signed, all in black ink. Forms with photocopies and/or other reproductions of signatures may be rejected.

Part Nine – Non-Disclosure Agreement

See Annexure H – Non-Disclosure Agreement. Participants must indicate clearly that they have read this agreement, and have no objections to signing it, as is.

Part Ten—Certificate of Independent Bid Determination

See Annexure I – Certificate of Independent Bid Determination Participants. They must be completed on the original and signed, all in black ink. Forms with photocopies and/or other reproductions of signatures may be rejected.

Please note that a BBEE certificate must also be attached to the bid documents. None submission will result in zero scoring in this competitive bidding process

1.5 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 B-BBEE codes system, allocated as indicated in the table below.

B-BBEE status level of contributor	Number of points	Price
1	20	80
2	18	
3	16	
4	12	
5	8	
6	6	
7	4	
8	2	
Non-compliant contributor	0	
Total maximum points	20	80

Functionality will be evaluated in terms of section 2.8

Description

- Proposals should make clear the relevant **skills, experience and capacity** of the participant, in respect of this particular TOR
- Proposals must contain the details of the **proposed approach** to be adopted in order to deliver the service in accordance with the TOR
- Proposals should clearly indicate whether or not bid participants have the **internal capacity** to meet the requirements of the TOR

1.6 Conflict of interest

Service providers are required to provide services that are professional, objective and impartial. Service providers must ensure that there is no conflict of interest between existing assignments, obligations and responsibilities to other clients and the services set out in the TOR. In the event of any uncertainty in this regard, full disclosure in the submitted proposal should be considered. Non-disclosure of a conflict of interest may be grounds for termination of any contract.

1.7 Confidentiality agreement

The successful service provider may have access to confidential data or information. The appointment of a successful bidder is subject to that bidder agreeing to the contents of, and signing, the NCR's standard Non-Disclosure Agreement.

1.8 Contact details

This no-contact policy does not apply to any information deemed to be in the public domain, or which is readily available from organs of State, which are repositories of such information.

All communications and enquiries/requests for clarification relating to this proposal should be directed to procurement@ncr.org.za

TERMS OF REFERENCE (TOR)

OUTCOMES EVALUATION OF EDUCATIONAL WORKSHOPS AND MEDIA CAMPAIGNS OF THE NCR

2.1 Introduction

The mandate of the National Credit Regulator (NCR) in terms of the National Credit Act (“the Act”) is to increase knowledge of the nature and dynamics of the consumer credit market and industry, and to promote public awareness of consumer credit matters by implementing education and information measures.

The NCR has been actively involved in educating and creating public awareness to consumers and all role players in the financial services and credit industry, regarding functions and the provisions of the Act. These activities have been conducted as part of the consumer wide education campaign about the protective provisions of the NCA as well as obligations thereof.

2.2 Background

The NCR created public awareness and education through workshops with communities, trade unions as well as information sharing sessions with business chambers and organisations. In addition government departments, local government, faith based organisations, traditional authorities, NGOs and CBOs were targeted as recipients of consumer education awareness campaign. The NCR also undertook major campaigns on consumer awareness through advertising in the print and electronic media, Television, Radio, and Billboards.

In this regard, it has become necessary to measure the outcomes of these campaigns and consumer education programmes. The said outcomes will assist the NCR to measure the effectiveness of its campaigns and to improve/revise its strategies going forward.

2.3 Purpose of the TOR

The NCR would like to procure the services of a suitably qualified and experienced service provider to evaluate the impact of its educational campaigns and initiatives.

2.4 Methodology

The qualifying service provider is expected to combine both primary and secondary research approaches with a view to putting together data and information collected and reviewed from various stakeholders and sources. The utilisation of qualitative and quantitative research tools should enhance the depth and quality of the review and ensure that the objectives of the evaluation research project are met.

2.5 Scope of the Work

This scope of work serves as a guide and is by no means exhaustive. Service providers are expected to indicate value add in addition to this guide. The following activities will have to be conducted as part of the overall study:

(a) 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.

(b) Interviews

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

- Parliamentarians (National and Provincial)
- Government departments;
- NGO's;
- Local government;
- Traditional authorities
- Faith based organisation
- Trade unions
- Business organisations
- Journalists, including Radio Personalities

(c) Secondary research

Identify 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;
- Localised education and information publications;
- Corporate publications

(d) Consumer awareness

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

NB: The above-mentioned should include focus groups representative of the demographics of the areas where education efforts have taken place.

2.6 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 given 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;
- Progress reports for each of the above focus areas of the study to ensure that NCR and the service provider are on the same page in terms of the project plan;
- A draft report that reflects all items listed under the scope of work and other relevant matters should be presented to the NCR within 6 weeks of the commencement of the study;

- A detailed presentation summarising the key preliminary findings should be presented to NCR within one week thereafter;
- Facilitate at least three workshops with the project coordinator and other team members at NCR with a view to refining the preliminary findings and recommendations;
- Finalising the report that incorporates NCR comments and further work by the service provider within two weeks of the presentation at NCR

2.7 Conditions of the bid

- The appointed professional service provider is duty bound to observe confidentiality requirements as some NCR **propriety information will** be availed during the course of literature review;
- It is expected that the appointed professional service provider will work closely with the project coordinator and research team at the NCR;
- The work arising out of this literature review process shall remain the intellectual property of the NCR and all intellectual property rules and regulations shall apply;
- The costs of preparing the literature review for the NCR and matters including the required travelling shall be borne by the professional service provider;
- The NCR reserves the right not to award the bid should circumstances that necessitates that condition arise;

2.8 The functionality criteria will be evaluated based on the following:

Description	Weights
Understanding of the NCR requirements <ul style="list-style-type: none"> • Does the proposal show bidder's understanding of the NCR requirements in relation to the outcomes evaluation of educational workshops and media campaigns of the NCR 	10

<p>Proposals should make clear the <u>relevant</u> skills, experience and capacity of the participant, in respect of this particular TOR</p> <ul style="list-style-type: none"> • The experience of the company in undertaking similar work or projects • The relevant skills level of the entire project team(Brief CV's of the team members) • Capacity and experience in operating at a strategic level; • Capability statement 	30
<p>Proposals must contain the details of the proposed approach to be adopted in order to deliver the service in accordance with the TOR.</p> <ul style="list-style-type: none"> • Proposed approach in relation to the scope of work and the outputs above • Project Execution Plan or Framework • Ability to meet tight deadlines and work schedules; <p>Ability to develop a clear and measurable project plan when appointed to undertake the project;</p>	30
<p>Proposals should clearly indicate whether or not bid participants have the internal capacity to meet the requirements of the TOR. This will include but not limited:</p> <ul style="list-style-type: none"> • Resources and personnel to be dedicated to the project; • Office and administrative capacity to carry on the work of this magnitude • Project team leader; • The percentage of the work if any that will be outsourced 	20

to third parties; <ul style="list-style-type: none"> • Project team professional resumes • Capability statement 	
References <ul style="list-style-type: none"> ▪ Contact details of at least two references from amongst recent clients with whom similar work has been conducted in the past 6 Months. 	10

Bidders are required to score a minimum of 65% points on functionality to qualify to be evaluated in the next level (BBBEE and price). Bidders who do not score the minimum of 65% points on functionality will be disqualified and not be evaluated on price and BBBEE

2.9 Additional information:

- Brief company profile, as relevant to the above mentioned terms of reference.
- Experience in the relevant areas.
- Clientele.
- A proposal including methodology
- 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.
- The proposal should contain a work plan, showing tasks, timelines etc.
- Contact details of at least two references from amongst recent clients with whom similar work has been conducted in the past 6 Months.
- Certificate of incorporation / legal status.
- Financial proposal.