



THE NATIONAL CREDIT REGULATOR

JULY 2018

**TERMS OF REFERENCE (TOR)
TO APPOINT TRAINING
INSTITUTIONS TO PROVIDE
DEBT COUNSELLING COURSE
TO ASPIRANT DEBT
COUNSELLORS**

RFQ NUMBER: NCR520.07.18

DUE DATE: 25 JULY 2018

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ASPIRANT DEBT COUNSELLORS**

INTRODUCTION

The National Credit Act No 34 of 2005 (“the Act”) came into effect on 1 June 2007. Debt counselling was introduced as a debt relief measure intended to provide for the restructuring of debts for over-indebted consumers. The provision of debt counselling services is done by registered debt counsellors who must undertake and pass a debt counselling course prior to registration. In terms of the Act, the National Credit Regulator (“the NCR”) is required to develop a debt counselling training material for aspirant debt counsellors. The completion of this training serves as one of the requirements for successful registration as a debt counsellor. The first training material was developed in 2007 and subsequently revised when the Act was amended.

To this end, the NCR has appointed six (6) training service providers to provide this service at a fee to the aspirant debt counsellor. The training course is conducted over a period of 10 (ten) days and the candidates sit for an examination to be tested on the knowledge. In recent times, there has been a high demand for the course particularly in areas where the current training service providers do not offer the training and it is for this reason, that the NCR would like to appoint more training service providers to increase access.

TERMS OF REFERENCE

The NCR seeks to appoint training service providers to offer training on the debt counselling course in accordance with the following terms of reference:

1. Offer training to aspiring debt counsellors

In order to provide this service, the training service provider must:

- Be registered with the relevant training regulatory body (Sector Education and Training Authority-SETA), i.e. **BANKSETA**-Banking Sector Education and Training

Authority; ETDP - Education, Training and Development Practices Sector Education and Training Authority and **FASSET** - Financial and Accounting Services Sector Education and Training Authority;

- Be properly registered in terms of applicable legislation;
- Have assessors and moderators that are properly registered to do assessments and moderation;
- Provide the required physical, human and administrative resources to deliver the training and summative assessment;
- Provide trainers who are qualified and experienced to offer the training;
- Keep an accurate and detailed learner database;
- Endeavour to offer high quality and meaningful training at all times
- Offer continuous support and assistance to any learner participating in the training, including providing each learner with learner course material.
- Not change, alter, colour the layout or any other feature of the Debt Counselling Course material which is available to the Training Service Provider without NCR's approval;
- Provide learners with information regarding the NCR requirements for registration of Debt Counsellors;
- Administer the summative assessment in an ethical and consistent manner and afford all learners the opportunity to write the examination within a reasonable time after completing the debt counsellor course;
- Maintain an acceptable standard of training as measure by the outcome of the examination and results of the moderation. The NCR may randomly select administered summative assessments for moderation. Findings and feedback will be provided to the Training Service Provider;
- Have the ability, resources and infrastructure to train aspiring debt counsellors for a period of 10 (ten) days;
- On completion of the examination, provide detailed feedback to the learner within 2 (two) weeks of the completion of the examination;
- Provide the certificate of "successful completion" to all candidates who have successfully passed the examination.

2. Submit monthly reports on training to the NCR

The training service provider must have the ability to:

- Provide monthly progress reports to the NCR. Reporting items will include, but not limited to the following:
 - Number of delegates trained and assessed;
 - Success rate of the learners;
 - Results of the moderation; and
 - Feedback on attendance

3. Financial Implications

- The NCR is not involved in the costs and charges for the course offered, however, the cost for each learner may not exceed R 8000.00 (inclusive of VAT).
- The NCR shall provide the following modules at no cost:
 - Over-indebtedness
 - Reckless credit
 - Consumer Credit Information
 - NCR Registration requirements and codes of conduct
 - The debt counselling process
 - The court application/ process
 - Legislative background
 - Building your debt counselling business

DELIVERABLES

- The training service provider will be required to meet the criteria in terms of the facilities, expertise and knowledge as required in fulfilling the project.
- The training service provider may be required to make a presentation and demonstrate to the NCR management their understanding of the NCA, Regulations as well as the debt counselling industry.

INFORMATION AND SUBMISSION OF PROPOSALS

- Further information can be requested from Mr Morris Maluleke at mmaluleke@ncr.org.za .

INTERESTED PARTIES SHOULD SEND A PROPOSAL INCLUDING THE FOLLOWING:

- Company profile and the list of recognized industry bodies that you affiliated to (if any).
- Clients for whom similar work was undertaken, with a contact number and name;
- Approach to work (Methodology).
- What experience you have in presenting a debt counselling course or similar course?
- What experience do you have within the debt counselling industry?
- What experience you have on a similar project? (CV)
- What your understanding is of the terms of reference, i.e. what will you be doing?
- The percentage of the work if any that will be outsourced to third parties.
- The proposal should contain a work plan, showing tasks, timelines etc.
- Contact details of at least three references from amongst recent clients with whom similar work has been conducted in the past 12 Months.
- Bidders must also submit a proof of registration on the central supplier database (CSD) system.
- BBBEE certificate or affidavit.
- Tax clearance certificate.

EVALUATION CRITERIA - FUNCTIONALITY

Proposals will be evaluated using the following evaluation criteria:

Criterion	Maximum Points to be Awarded
1. Understanding the terms of reference	20
2. Experience presenting the current debt counselling course or a similar course	20
3. Experience within the debt counselling industry	35
4. Previous experience on similar project (CV)	10
5. Approach to work (methodology)	15
Grand Total for All Evaluation Criteria	100

Bidders are required to score a minimum of **70%** points on functionality to qualify to be invited to do a presentation to the Evaluation panel if applicable. Bidders who do not score the minimum of **70%** points will be disqualified.