



Request For Information (RFI)	RFI No: RFI 01-2025	
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PART A REQUEST FOR INFORMATION (RFI)			
Description of the works/goods/services	Invitation to Partner with SEDFA on the Development of the BizAssist Enterprise System		
Deadline for submission	Date: 20 June 2025	Closing Time:	12:00 pm
Submission Address Details	Small Enterprise Development and Finance Agency (Sedfa) Tender Box Office Block A, The Fields, Ground Floor 1066 Burnet Street Hatfield 0833		
Briefing Session (Virtual)	A virtual briefing with interested ICT companies is scheduled as per the details below: Date: 10 June 2025 Time: 10:00 am Link: Microsoft Teams Meeting ID: 318 374 032 817 Passcode: dA9wX3nS		
Contact Person	Ms. F Leeuw Tel Number: (012) 441 1333 Email: fleeuw@sedfa.org.za		

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PART B				
To be completed by the ICT Company responding to this RFI				
(Registered full name of the company)				
Company Registration Number				
Address (Physical address of the company)				
Name of the contact person				
Contact Details				
Email Details				
Description of the goods and/or services				
Please find below our responses to Sedfa's questions:				
No.	Statement	Yes	No	Comments
1.	We are interested in submitting a response in terms of Sedfa's RFI process requirements			
2.	We have noted the deadline for the RFI submission			
3.	We intend to submit the information in the name of the organization stated above			
4.	We would like to receive all further information and correspondence at our e-mail address above			
5.	We have read and understood all the important notes for this RFI			
6.	We are submitting a solution prototype to support this RFI process.			
Name and surname		Signature		Date

Declaration of Interest

1. PURPOSE OF THE FORM

Any person (natural or juristic) may make an offer or offers in terms of this RFI. In line with the principles of transparency, accountability, impartiality, and ethics as enshrined in the Constitution of the Republic of South Africa and further expressed in various pieces of legislation, it is required for the bidder to make this declaration in respect of the details required hereunder.

Where a person/s are listed in the Register for Tender Defaulters and / or the List of Restricted Suppliers, that person will automatically be disqualified from the bid process.

2. Bidder's declaration


- 2.1 Is the bidder, or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest¹ in the enterprise, employed by the state?

YES/NO

- 2.1.1 If so, furnish particulars of the names, individual identity numbers, and, if applicable, state employee numbers of sole proprietor/ directors / trustees / shareholders / members/ partners or any person having a controlling interest in the enterprise, in table below.

Name	Identity Number	Name of State institution

¹ the power, by one person or a group of persons holding the majority of the equity of an enterprise, alternatively, the person/s having the deciding vote or power to influence or to direct the course and decisions of the enterprise.

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- 2.2 Do you, or any person connected with the bidder, have a relationship with any person who is employed by the procuring institution? **YES/NO**

2.2.1 If so, furnish particulars:

.....

.....

- 2.3 Does the bidder or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest in the enterprise have any interest in any other related enterprise whether or not they are responding to this RFI? **YES/NO**

2.3.1 If so, furnish particulars:

.....


.....

3. **DECLARATION**

I, the undersigned, (name)..... in submitting the accompanying response for this RFI, do hereby make the following statements that I certify to be true and complete in every respect:

- 3.1 I have read and I understand the contents of this disclosure;
- 3.2 I understand that the accompanying response to this RFI will be disqualified if this disclosure is found not to be true and complete in every respect;
- 3.3 The bidder has arrived in responding to this RFI independently from, and without consultation, communication, agreement or arrangement with any competitor. However, communication between partners in a joint venture or consortium² will not be construed as collusive bidding.
- 3.4 In addition, there have been no consultations, communications, agreements or arrangements with any competitor regarding the quality, quantity, specifications, prices, including methods, factors or formulas used to calculate prices, market allocation, the intention or decision to respond to this RFI or not to respond to this

² Joint venture or Consortium means an association of persons for the purpose of combining their expertise, property, capital, efforts, skill and knowledge in an activity for the execution of a contract.

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RFI, with the intention not to win the bid and conditions or delivery particulars of the products or services to which this bid invitation relates.

- 3.5 The terms of the accompanying response to this RFI have not been, and will not be, disclosed by the bidder, directly or indirectly, to any competitor, prior to the date and time of the official RFI opening or of the awarding of the contract.
- 3.6 There have been no consultations, communications, agreements or arrangements made by the bidder with any official of the procuring institution in relation to this procurement process prior to and during this RFI process except to provide clarification where so required by the institution; and the bidder was not involved in the drafting of the specifications or terms of reference for this bid.
- a. I am aware that, in addition and without prejudice to any other remedy provided to combat any restrictive practices related to bids and contracts, bids that are suspicious will be reported to the Competition Commission for investigation and possible imposition of administrative penalties in terms of section 59 of the Competition Act No 89 of 1998 and or may be reported to the National Prosecuting Authority (NPA) for criminal investigation and or may be restricted from conducting business with the public sector for a period not exceeding ten (10) years in terms of the Prevention and Combating of Corrupt Activities Act No 12 of 2004 or any other applicable legislation.

I CERTIFY THAT THE INFORMATION FURNISHED IN PARAGRAPHS 1, 2 and 3 ABOVE IS CORRECT.

I ACCEPT THAT THE STATE MAY REJECT THE BID OR ACT AGAINST ME IN TERMS OF PARAGRAPH 6 OF PFMA SCM INSTRUCTION 03 OF 2021/22 ON PREVENTING AND COMBATING ABUSE IN THE SUPPLY CHAIN MANAGEMENT SYSTEM SHOULD THIS DECLARATION PROVE TO BE FALSE.

.....

Signature

.....


Date

.....

Position

.....

Name of bidder

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PART C TERMS AND CONDITIONS

1. CONFIDENTIALITY

All information related to this request for information both during and after completion is to be treated with strict confidence. Should the need, however, arise to divulge any information gleaned from the service which is either directly or indirectly related to the Sedfa, written approval to divulge such information will have to be obtained from Sedfa.

The Respondents must ensure that confidential information is: maintained confidential; not disclosed to or used by any unauthorised person; so as to prevent any disclosure or unauthorised use with at least the standard of care that Respondents maintain to protect their own confidential information; only used for the purpose of considering and responding to this RFI; and not reproduced in any form except as required for the purpose of considering and responding to this RFI.

Respondents must ensure that: access to confidential information is only given to those of its partners, officers, employees and advisers who require access for the purpose of considering and responding to this RFI; and those partners, officers, employee and advisers are informed of the confidential information section and keep that information confidential. The response to this RFI remains at all times the property of the Sedfa. No rights other than as provided in this RFI and in respect of the confidential information are granted or conveyed to respondents.

2. SUBMISSION GUIDELINES


The RFI Returnable shall include as a minimum:

- Company background and relevant experience
- Proposed approach to the development and implementation of the BizAssist Enterprise System and the provision of ICT services to small enterprises
- Project timeline and key milestones
- Detailed cost estimate and proposed equity investment structure

3. METHOD OF DELIVERY

The RFI submissions must be sealed and placed in the Tender Box located at the following address:

Small Enterprise Development and Finance Agency (Sedfa) Tender Box
Office Block A, The Fields, Ground Floor
1066 Burnet Street
Hatfield 0833

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All submission responses must be clearly marked as follows:

- **Reference No.: RFI 01/2025**
- **Closing Date: 20 June 2025**
- **Closing Time: 12:00 pm**

All proposals must be submitted by **20 June 2025 at 12:00 pm**. Late submissions will not be considered.

4. HANDLING OF CORRESPONDENCE AND DOCUMENTS

The submission may not be addressed to any Sedfa employee, nor may any Sedfa employee deposit a RFI in the tender box on behalf of a respondent, except one lodged by courier.

Sedfa does not take responsibility for RFI's delivered to any other site than the Tender Office as specified in the above. Any RFI which is not delivered as above will be deemed a late RFI and not qualify for consideration.

Your RFI submission should have a thorough index and reference all documentation submitted. RFI documentation should be neatly filed/ bound.

5. QUERIES AND QUESTIONS

No questions, during the RFI period will be answered telephonically.

Questions must be submitted in writing, via e-mail to:

Attention: Ms. F Leeuw

E-mail: fleeuw@sedfa.org.za


Subject Line: **RFI 01-2025 Development of the BizAssist Enterprise System**

The closing time for clarification of questions and queries must be submitted by the **13 June 2025**.

6. FORMAT OF SUBMISSION


Each RFI shall be supplied in printed and in electronic format. All printed and electronic copies of each submission shall be identical to the original submission identified as follows:

- 1 x Original RFI; and
- 1 x Copy RFI – electronic memory stick.

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7. IMPORTANT NOTES

- 7.1 Please note that this enquiry is not a Request for Quotation/ Proposal but a Request for Information (RFI) only and therefore non-committal and does not constitute a guarantee of business or an agreement to negotiate a binding agreement.
- 7.2 This RFI is a stand-alone information gathering and market-testing exercise, intended **only** to inform and assist Sedfa's further decisions. No respondent, through submission of information will gain any right to participate in any future process and participates herein on the basis that it is providing information voluntarily to strengthen a potentially beneficial process for all stakeholders. In addition, no participant shall be prevented or excluded from participation in the bidding process due to submission of information in response to this RFI.
- 7.3 Through making a submission, a respondent accepts the terms and conditions which govern this process.
- 7.4 All participants responding to this FRI process need to ensure that they have received all information and remain solely responsible for satisfying themselves as to the information required in responding hereto and are fully responsible for all costs incurred in relation hereto and under no circumstances will any resultant costs be borne by Sedfa.
- 7.5 Sedfa reserves the right not to proceed with any further engagements to the requirements presented.
- 7.6 Please complete the attached acknowledgement Form and return it by email as indicated on the form within 3 days of receiving this invitation.

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PART D

BACKGROUND ON THE RFI REQUEST AND REQUIREMENTS

1. Introduction

The Small Enterprise Development and Finance Agency (SEDFA) is pleased to invite Information and Communication Technology (ICT) companies to submit proposals for a strategic partnership. SEDFA aims to develop the BizAssist Enterprise System and is seeking capable partners to collaborate on this ambitious project. This initiative includes the provision of shared ICT services to small enterprises, ensuring they have access to cutting-edge technology and support for their growth and development.

2. Background on SEDFA

The Small Enterprise Development and Finance Agency (SEDFA) is a pivotal organization dedicated to supporting and empowering small enterprises. Established under the National Small Enterprise Amendment Act 21 of 2024, SEDFA operates as a Schedule 3B State Owned Company in terms of the Public Finance Management Act 1 of 1999, as amended.

SEDFA's primary functions include providing financial assistance, business development services, and capacity building programs to foster the growth and sustainability of small businesses.

Operating in a diverse and dynamic economic landscape, SEDFA plays an essential role in driving economic development and job creation. The agency is committed to nurturing entrepreneurial talent, facilitating access to markets, and enhancing the overall competitiveness of small enterprises. By offering tailored financial products, technical support, and strategic partnerships, SEDFA ensures that small businesses have the necessary resources and expertise to thrive.

SEDFA's mission is underpinned by a strong focus on inclusivity and innovation. The agency actively seeks to support underserved and marginalized communities, promoting equitable economic opportunities for all.

The BizAssist Enterprise System is envisioned as a comprehensive platform designed to streamline and enhance the support services provided to small enterprises. This system will play a pivotal role in bolstering SEDFA's mission to foster sustainable growth and development within the small enterprise sector.

The small enterprise ecosystem in which SEDFA operates is vibrant and multifaceted, encompassing a wide range of industries and sectors. Small enterprises are the backbone of this ecosystem, contributing significantly to innovation, employment, and economic diversification. These businesses often face unique challenges, such as limited access to finance, markets, and technical expertise. Nevertheless, they are remarkably

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resilient and adaptive, leveraging creativity and entrepreneurship to overcome obstacles.

SEDFA, through the BizAssist Enterprise System, aims to address these challenges by providing small enterprises with the tools and resources they need to thrive. By integrating financial assistance, business development, market access, training, and analytics, the system will create a supportive environment that empowers small businesses to succeed. This holistic approach not only strengthens individual enterprises but also enhances the overall competitiveness and sustainability of the small enterprise ecosystem.

Brief Description of the BizAssist Enterprise System

The BizAssist Enterprise System is a multifaceted platform that integrates various tools and resources to support small enterprises. It aims to provide end-to-end solutions, from initial business planning to ongoing management and growth. The system facilitates access to financial services, business development resources, and market opportunities, thereby empowering small businesses to thrive in a competitive environment.

Component Description of the BizAssist Enterprise System

- **Financial Assistance Module:** This component offers tools for applying for loans, grants, and other financial products tailored to small enterprises.
- **Business Development Module:** Provides resources and guidance on business planning, management, and capacity building programs designed to enhance business operations.
- **Market Access Module:** Connects businesses with potential markets and customers, offering tools for market research, networking, and sales strategies.
- **Training and Support Module:** Includes training programs, webinars, and technical support to help businesses navigate challenges and leverage opportunities effectively.
- **Analytics and Reporting Module:** Offers insights and analytics to track business performance, enabling informed decision-making and strategic planning.
- **Case Management Module:** Assists businesses in efficiently handling customer cases, inquiries, and issues, ensuring timely resolution and improved customer satisfaction.
- **Customer Onboarding Module:** Streamlines the process of onboarding new customers, providing a seamless and efficient experience for both the business and the customer.
- **Ecosystem Coordination Module:** Facilitates collaboration and communication among various stakeholders within the business ecosystem, enhancing coordination and resource sharing.

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- Open-source ERP Solution Module: Assists small businesses with their enterprise and business management by providing a flexible and cost-effective open-source ERP solution. This module integrates various business processes, including accounting, inventory management, human resources, and customer relationship management, to streamline operations and improve efficiency.

See a high-level BizAssist System Description in Annexure A below.

3. Partnership Structure and Investment

SEDFA is interested in forming a strategic partnership that includes an equity investment in the partnering with an ICT company. This investment underscores SEDFA's commitment to the success of the project and the long-term collaboration between the parties.

The partnership will entail the provision of ICT development services in relation to the development and maintenance of the BizAssist Enterprise System, as well as ICT services to Small, Medium, and Micro Enterprises (SMMEs) and ecosystem partners. SEDFA is interested in building an equity partnership in an ICT company that will become the premier ICT delivery partner, providing exceptional ICT services to small enterprises and the broader ecosystem. The ICT partner will operate as a part subsidiary of SEDFA, ensuring seamless integration and alignment with SEDFA's strategic goals.

4. Intellectual Property

SEDFA will retain ownership of all intellectual property rights related to the development of the BizAssist Enterprise System. This includes all software, documentation, and any other materials produced as part of the project.


5. Roles and Responsibilities

- SEDFA: SEDFA will be responsible for developing the business specifications for the BizAssist Enterprise System. This includes outlining the functional requirements and ensuring that the system aligns with SEDFA's strategic objectives.
- Partner: The selected ICT partner will be responsible for the technical development and implementation of the system. This includes software development, testing, deployment, ongoing technical support, and the provision of ICT services to Small, Medium, and Micro Enterprises (SMMEs).

6. Submission Requirements

Interested ICT companies are requested to submit a detailed proposal that includes the following:

- Company background and relevant experience

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- Proposed approach to the development and implementation of the BizAssist Enterprise System and the provision of ICT services to small enterprises
- Project timeline and key milestones
- Detailed cost estimate and proposed equity investment structure

7. Request For Information (RFI)

- The RFI is a stand-alone information gathering and market-testing exercise that will intend only to inform and assist SEDFA further deliberation and development of a strategy for the Bizassist Enterprise system.
- The purpose of this RFI process is to enhance SEDFA's understanding of the current market for similar type Enterprise Solutions and the range of possible supplier offerings. Information is requested from interested Service Providers to supply the below mentioned information to SEDFA.
- As this is a Request for Information only, no Service Provider will be awarded through this process.
- From this RFI and response and/or submissions thereto, SEDFA will compile an RFP document which will include an indicative schedule of activities and timelines. In responding to this RFI, SEDFA encourages all RFI Respondents to put their best effort into the construction and development of the proposal

Annexure A: *BizAssist System Description*

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1. Introduction

The Small Enterprise Development and Finance Agency (SEDFA) is envisioned as a pivotal institution aimed at driving economic transformation and inclusive growth by providing comprehensive support to Micro, Small and Medium Enterprises (MSMEs).

The approved business case outlines the strategic framework for the establishment of SEDFA, detailing its objectives, functions, and the rationale behind its formation. The agency will integrate the functions of the Small Enterprise Development Agency (SEDA), the Small Enterprise Finance Agency (SEDA), and the Co-operative Banks Development Agency (CBDA) to create a unified entity capable of delivering both financial and non-financial support.

By leveraging a robust case management system, SEDFA aims to streamline service delivery, enhance coordination among stakeholders, and ensure that SMMEs and co-operatives receive tailored support throughout their lifecycle.

This document outlines the core functionalities of SEDFA's integrated platform, "BizAssist," and highlights its role in enhancing service delivery, supporting entrepreneurs, and promoting sustainable growth within the small business sector.

"BizAssist" will be an SEDFA AI-powered, integrated platform designed to support small businesses throughout their lifecycle. It will also serve as a comprehensive case management system for SEDFA, while also providing a robust suite of tools and resources directly to entrepreneurs.

BizAssist will be a modular-based system, allowing for flexibility and adaptability as SEDFA's business processes evolve and new requirements emerge. This modular approach will enable SEDFA to incrementally add new features and functionalities, ensuring the system remains relevant and effective in the long term.

2. Business Goals and Objectives of BizAssist

- Increase access to finance and support services for small businesses.
- Improve the efficiency and effectiveness of SEDFA's operations.
- Empower entrepreneurs with the tools and knowledge they need to succeed.
- Foster a vibrant and sustainable small business ecosystem.
- Enhance SEDFA's data-driven decision making and program evaluation.

3. Key System Features of BizAssist

I. Client Onboarding & Risk Assessment:

- **Automated Data Collection:** Integrates with external APIs (DHA, CPIC, Credit Bureaus, SARS) to streamline data collection and KYC/AML checks.

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- **AI-Powered Risk Scoring:** Utilizes machine learning to assess loan risk and eligibility for programs.
- **Personalized Onboarding:** Guides entrepreneurs through a tailored onboarding journey based on their needs and risk profile.

II. **Business Planning & Management:**

- **AI-Driven Business Plan Generator:** Assists entrepreneurs in creating comprehensive business plans.
- **Market Research & Analysis:** Provides access to market data, competitor analysis, and industry trends.
- **Financial Forecasting & Modelling:** Enables entrepreneurs to project financial performance and make informed decisions.
- **Business Performance Dashboard:** Tracks key performance indicators (KPIs) and provides real-time insights.

III. **Open-Source ERP Platform:**

- **Shared Business Management Platform:** Offers a customizable, open-source ERP system for managing core business functions (sales, inventory, accounting, etc.).
- **MSME Ecosystem Partner Collaboration:** Facilitates collaboration with other MSME support institutions and suppliers. The system must allow for API integration into ecosystem partners' systems for reporting on support provided to MSMEs, and this integration must be integral to the case management system.
- **Data Analytics:** Provides tools for data-driven decision-making and identifying opportunities for improvement.

IV. **Client Support & Engagement:**

- **AI-Powered Chatbot:** Provides instant support and answers frequently asked questions.
- **Virtual Mentorship:** Offers AI-driven guidance and personalized learning paths.
- **Community Forum:** Fosters peer-to-peer learning and networking among entrepreneurs.

V. **SEDFA Monitoring & Management:**

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- **Case Management System:** Tracks client interactions, program participation, and loan performance.
- **Performance Monitoring Dashboard:** Provides real-time insights into program effectiveness and identifies areas for improvement.
- **Early Warning System:** Alerts SEDFA to potential client challenges or risks.

4. Information Architecture:

- **Client Portal:**

- **Onboarding Module:**

- Business Registration
- KYC/AML Checks
- Financial Information
- Business Plan Creation

- **Core ERP Modules:**

- **Accounting:** Manage financial transactions, invoicing, and reporting.
- **Inventory Management:** Track inventory levels, orders, sales, and deliveries.
- **Sales and CRM:** Manage customer relationships, sales processes, and marketing campaigns.
- **Human Resources:** Employee management, payroll, and attendance tracking.
- **Project Management:** Plan, execute, and monitor projects with task assignments and timelines.
- **Purchasing:** Manage procurement processes, supplier relationships, and purchase orders.

- **Shared Service Platform:**

- **Multi-Tenant Architecture:** The ERP system will be designed as a shared service platform to support multiple MSMEs.
- **Business Applications:** Provide a suite of business applications that can be accessed by different MSMEs, ensuring cost-effectiveness and resource optimization.

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- **Data Isolation:** Ensure data isolation and security for each MSME to maintain confidentiality and integrity.
- **Support & Resources:**
 - AI Chatbot
 - Virtual Mentorship
 - Community Forum
 - Market Research & Data
- **SEDFA Dashboard:**
 - **Client Management:**
 - Client Profiles
 - Loan Applications & Disbursements (explore the integration of SEDFALAS into the platform)
 - Program Participation
 - **Performance Monitoring:**
 - Key Performance Indicators (KPIs)
 - Risk Analysis
 - Program Effectiveness
 - **Data Analytics & Reporting:**
 - Business Intelligence Tools
 - Customized Reports

5. Technology Stack:

- **Cloud Computing:** AWS, Azure, or Google Cloud
- **Programming Languages:** Python, Java, JavaScript
- **Databases:** PostgreSQL, MySQL
- **AI/ML Frameworks:** TensorFlow, PyTorch, Scikit-learn
- **Open-Source ERP:** Odoo, ERPNext (can be customized)

6. Data Integration:

- **APIs:** DHA, CPIC, Credit Bureaus, SARS, etc.
- **Data Warehousing:** Centralized data storage and retrieval.

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- **Data Pipelines:** Automated data extraction, transformation, and loading (ETL).

7. Security & Privacy:

- **Data Encryption:** Protect sensitive client data using strong encryption methods.
- **Access Control:** Implement role-based access control to ensure data security and privacy.
- **Compliance:** Adhere to all relevant data protection regulations (e.g., POPIA).

8. Implementation & Maintenance:


BizAssist will serve as the key nerve system of the organization, underpinning all critical operations and strategic initiatives within SEDFA. Its importance necessitates the appointment of a dedicated resource team to manage and oversee the system as a strategic program. This team will ensure the seamless integration of BizAssist into SEDFA's workflows, continuously optimize its functionalities, and drive the system's alignment with the organization's long-term goals and objectives.

To further enhance the development of the BizAssist system, SEDFA could explore the option of co-sourcing development. Such an arrangement could involve SEDFA taking an equity investment in an IT company with robust ICT development and AI capabilities. This would not only provide SEDFA with access to specialized technological expertise but also create a strategic partnership that aligns the interests of both parties. By leveraging the strengths of an external IT company, SEDFA can accelerate the development process, reduce time-to-market, and ensure that the latest technological advancements are incorporated into the BizAssist system. This collaborative approach will also mitigate risks associated with project execution and foster innovation through shared knowledge and resources. Additionally, the system is likely to develop unique intellectual property that will need robust protection. Should SEDFA decide on the co-sourcing option, an investment in business analysis and business specification will be essential.

Agile development methodology will be employed to facilitate iterative development and continuous improvement, ensuring the BizAssist system remains stable and responsive to SEDFA's needs. Regular updates and maintenance will be conducted to promptly address any issues, while ongoing training and support will be provided to SEDFA staff and clients to enhance their proficiency with the system.

9. Financing the System

Consideration should be given to implementing a basic subscription service, particularly for the ERP system and other tailored online services. Additionally, other options for revenue generation, such as advertising, should also be considered. Furthermore, offering premium features and add-ons for advanced functionalities, hosting sponsored

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webinars and training sessions, and partnering with other businesses for co-branded opportunities can provide additional revenue streams.

SEDFA will make the initial investment for the development of the system, ensuring it meets the organization's requirements. A comprehensive costing analysis needs to be conducted to determine the total cost of ownership and to establish a pricing model that reflects the value provided by these specialized services.

10. Future Enhancements:

- **Predictive Analytics:** Develop predictive models to anticipate future client needs and market trends.
- **Blockchain Technology:** Explore the use of blockchain for secure and transparent data sharing.
- **AI-Powered Credit Scoring:** Develop more sophisticated credit scoring models to improve risk assessment.

Note: This documentation provides a high-level overview of the BizAssist system. Further detailed specifications, technical documentation, and implementation plans will be required for a full-scale development and deployment.

END OF THE REQUEST FOR INFORMATION DOCUMENT