

Finance and Procurement Department

Supply Chain Management

Request for Bids (RFB)

APPOINTMENT OF THE SERVICE PROVIDER TO SUPPLY, INSTALL, SUPPORT AND MAINTAIN A MICROFINANCE & ENTREPRENEUR FRANCHISE MANAGEMENT SYSTEM FOR SMALL ENTERPRISE FINANCE AGENCY (sefa).

Bid Information

Bid Number	sefa:80/MFN/2024
Bid Submission Date	23 February 2024 @ 11:00 am
Bid Description	Appointment of the service provider to supply, Install, support and maintain a microfinance & entrepreneur franchise management system for Small Enterprise Finance Agency (sefa).
Bid Validity Period from Date of Publication	120 days
Bid Non-Compulsory Briefing Session	13 February 2024 @ 11:00 am Via Teams Meeting ID: 339 443 039 996 Password:WkrkhD Click here to join the meeting
Address for Non-Compulsory Briefing Session	N/A
Bid Contact Person	Sebotse Mokgabudi on (012) 748-9725 sebotsem@sefa.org.za / procurement@sefa.org.za
Evaluation Method: Points System	80/20
Deadline for Responding to Clarifications for this bid	14 February 2024
Fraud Hotline <i>to report any wrongful or criminal deception or coercion intended to result in financial or personal gain by any sefa employee or person involved in this bidding process</i>	0800 000 663 (For anonymous reporting)
For complaints	procurement_complaints@sefa.org.za

Special Conditions and Requirement of Contract

APPOINTMENT OF THE SERVICE PROVIDER TO SUPPLY, INSTALL, SUPPORT AND MAINTAIN A MICROFINANCE & ENTREPRENEUR FRANCHISE MANAGEMENT SYSTEM FOR SMALL ENTERPRISE FINANCE AGENCY (sefa).

1. INTRODUCTION AND BACKGROUND

- 1.1. Following a Cabinet decision and the State of the Nation address of 2011, the Small Enterprise Finance Agency (SOC) Limited (**sefa**), was established on 01 April 2012 in terms of section 3 (d) of the Industrial Development Corporation Act, No. 22 of 1940 (IDC Act). **sefa** is a wholly owned subsidiary of the Industrial Development Corporation (IDC) and brings together the activities of the three previous structures (Khula, **samaf** and the IDC small business activities).
- 1.2. **sefa** operates as a Development Finance Institution (DFI) to foster the establishment, development, and growth of Small, Micro and Medium Enterprises (SMMEs) and contributes towards poverty alleviation, job creation and economic growth. **sefa** provides products and services to qualifying SMMEs as defined in the National Small Business Act of 1996, as amended in 2004, through a hybrid of wholesale and direct lending channels.

2. BID SUBMISSION REQUIREMENTS

- 2.1. Bids must be submitted in a **sealed envelope and marked** as follows:

ATTENTION: sefa SUPPLY CHAIN MANAGEMENT

Description of the Bid

Bid Number

Name of the Bidder

2.2. GENERAL BID REQUIREMENTS

- a. Bid documents **must** be initialled on every page.
- b. Number of sealed envelopes/files must compose of one (1) **ORIGINAL** and one (1) electronic PDF **copy** of the original bid proposal document on a CD or flash drive.
- c. The bid proposal should be written in English including the certificates.
- d. Submissions of the Bid responses **MUST** be made by depositing the Bid proposal into the Tender Box situated at **sefa** Head Office at the physical address below on

or before the closing date as stated on page 1 of this Request for Bid document under Bid Information.

- e. The bidder will bear all expenses associated with the preparation and submission of this Bid.

2.3. **sefa PHYSICAL ADDRESS**

11 Byls Bridge Boulevard,
Doringkloof,
Centurion,
0157

For more information, please visit the **sefa** website: www.sefa.org.za

2.4. **BID RESPONSES**

2.4.1. **BID FORMAT**

- 2.4.2. Bidders shall submit their bid response in accordance with the requirements as outlined in the Bid Response Template provided in Appendix 1.

- 2.4.3. Each section must be clearly marked, and the documents must be bound.

- 2.4.4. The RFB comprises a number of sections and the bidder's proposal must include all the required information and documentation as outlined in this RFB.

2.4.5. **GENERAL CONDITIONS OF CONTRACT**

- 2.4.5.1. Completion of all Standard Bidding Documents (SBD by hand, attached in **ANNEXURES A**, and adhering to all other requirements as outlined on each form. The following SBD and other forms must be duly completed and signed, and returned as part of the Bid Proposal:

- a. **SBD 1:** Invitation to Bid.
- b. **SBD 4:** Declaration of Interest.
- c. **SBD 6.1:** Preference Points Claim Form.
- d. Original and valid **Tax Clearance Certificate(s)** (TCC) or *PIN* issued by SARS.
- e. In bids where Consortium, Joint Ventures and Sub-Contractors are involved, it is required that each party must submit separate proof of Tax Clearance Certificate(s) or *PIN* issued by SARS.
- f. Submission of a certified copy of a **valid B-BBEE certificate** issued through a SANAS Accredited Agency, with the exception of Exempted Micro Enterprises (EMEs) and Qualifying Small Enterprises (QSEs). These enterprises need to submit B-BBEE **sworn affidavits** as per the requirements of the Department of

Trade and Industry (DTI) for qualifying enterprises except those who fall under the Construction Sector Charter Council (CSCC). Other sworn affidavits will not be accepted. The DTI and CSCC affidavit templates are available under **ANNEXURE B**.

- g. National Treasury **Central Supplier Database (CSD) registration** (attached proof of registration).
- h. Submission of bidder's **Companies & Intellectual Property Commission (CIPC) registration documents**, listing all Directors or Shareholders and certified copies of the Identify Documents (ID) of Directors or Shareholders (not older than three months).

2.4.5.2. The successful bidder and its staff shall comply with all the laws of the Republic of South Africa and as it relates to this bid.

2.4.5.3. The bidder's staff must be South African citizens and **sefa** reserves the right to validate citizenship.

2.4.6. **PRICE PROPOSAL**

- a. Bidders are required to complete and sign their pricing proposals.
- b. **NB:** Failure to complete and submit a pricing proposal, will lead to disqualification of the bid.

2.5. **LATE BIDS**

Bids submitted at the stated bid address, after the closing date & time, shall not be considered under any circumstances.

2.6. **COUNTER CONDITIONS**

Bidder's attention is drawn to the fact that amendments to any of the bid conditions or setting of counter conditions by the bidder shall render the bid invalid.

2.7. **BID DISTRIBUTION**

- 2.7.1. The distribution of this RFB outside the Republic of South Africa may be restricted or prohibited by the laws of other countries. Recipients of this RFB are advised to familiarize themselves with and comply with all such restrictions or prohibitions applicable in those jurisdictions, and neither **sefa**, nor any of their respective directors, officers, employees, agents, representatives, or advisors, accepts liability to any person or company for any damages arising out of or in connection with the breach of any restriction or provision outside the Republic of South Africa. Persons contemplating submitting a Bid are advised to obtain legal advice as to the possible consequences thereof in terms of the law of the jurisdictions in which they are located.

- 2.7.2. Recipients of this RFB document may only distributed it to other parties whom they wish to involve as part of their bidder consortium in submitting a bid.

2.8. **PRESENTATIONS**

sefa reserves the right to require that any bidder provides a formal presentation of its bid proposal, at a date and time to be determined by **sefa**. All instructions and clarification regarding the purpose and scope of the presentation/demonstration shall be provided by **sefa**. The bidder shall bear all expenses associated with the preparation of such presentations/demonstrations.

2.9. **EVALUATION PROCESS**

Bids shall be evaluated in terms of the process outlined below.

2.9.1. **STAGE 1: ADMINISTRATIVE SCM COMPLIANCE**

During this stage, bid responses will be reviewed for purposes of assessing compliance with the RFB requirements including the General Conditions of Contract as outlined in this RFB, stated Special Conditions of Contract.

2.9.2. **STAGE 2: FUNCTIONALITY EVALUATION**

- a. All bids will be evaluated independently by the evaluation panel members in terms of the defined evaluation criteria for functionality evaluation.
- b. Bids that score less than **70 points out of 100** on functionality shall not be considered further.
- c. Bids will be evaluated on Functional requirements as outlined in **ANNEXURE C**.

2.9.3. **STAGE 3: EVALUATION OF PROPOSAL ON APPLICABLE POINTS SYSTEM**

- 2.9.3.1. Only bidders that have scored a minimum of **70/100** on functionality will be evaluated during stage 3 for pricing and specific goals.
- 2.9.3.2. In terms of Preferential Procurement Regulations pertaining to the Preferential Procurement Policy Framework Act, 2000 (Act 5 of 2000) and the amended regulations, responsive bids will be adjudicated by the State on the applicable point system.
- 2.9.3.3. The applicable preference point system for this tender is the 80/20 preference point system.
- 2.9.3.4. In terms of 80/20 points system, points are awarded to bidders on the basis of:

CRITERIA	POINTS
Price	80
Specific Goals	20
TOTAL	100 POINTS

Specific Goals for this tender and points that may be claimed are indicated per table below:

CRITERIA	POINTS
	(80/20 System)
Enterprises Size of enterprise: Micro, Small, Medium enterprises and Large enterprises • Micro enterprises: maximum 8 points • Small enterprises: 5.6 points • Medium enterprises: 3.2 points • Large enterprises: 0.8 points	8
B-BBEE (Black Ownership)	2
Youth Ownership	6
Spatial: Rural and Township and City- based enterprises	4
TOTAL POINTS	20

Supporting Document for Claiming of Specific Goals:

The bidder must submit proof of either a BBBEE Certificate accredited by SANAS or a Sworn Affidavit. Latest Audited Financial Statement of the bidder (Where applicable in terms of Company's Act) and/or independently reviewed financial statements and/or cashflow budget for the new entities with no financial records. The bidder must also indicate point claims on SBD 6.1.

Size of Enterprise: Micro, Small, Medium enterprises: 8/20- leave as is split is as follows:

- Micro enterprises: maximum 8 points or 100% for micro-enterprises
- Small enterprises: 5.6 points or 70% of the 8 points
- Medium enterprises: 3.2 Points or 40%
- Large enterprises: 0.8 Points or 10%

Verification Method: Statement of Financial Position of the bidder: Latest Audited Financial Statement of the bidder (Where applicable in terms of Company's Act) and/or independently reviewed financial statements and/or cashflow budget for the new entities with no financial records.

Enterprises are divided into the following categories:

Sectors	Size or class of enterprise	Total full-time equivalent of paid employees	Total annual turnover
Finance and Business Services	Medium	51-250	<85.0 million
	Small	11-50	<35.0 million
	Micro	0-10	<7.5 million

B-BBEE (Black Ownership): Maximum 2/20 points.

L1	L2	L3	L4	L5	L6	L7	L8	L0
2	1.75	1.5	1.25	1	0.75	0.50	0.25	0

Verification Method: BBEE certificate and or Sworn Affidavit:

- To accommodate women; youth and persons with disabilities= 2 points for level 1

Youth = 6/20 points which will be allocated follows:

- Youth Less than 30% Youth Owned = Zero Point
- 30% to 49% Youth Owned = 1.8 Points
- 50% to 100% Youth Owned = 6 Points

Spatial: Rural and Township and City-based enterprises: 4/20 points

- Rural = maximum 4 points or 100%
- Township= 60% is 2.4
- City= 0.8 or 20%

Verification method: Copy of Utility Bill, Lease Agreement, Title Deed, outlining the physical address of the company and official letter with stamp from the local councilor.

2.9.3.5. A maximum of 80 points is allocated for price on the following basis:

80/20

$$Ps = 80 \left(1 - \frac{Pt - Pmin}{Pmin} \right)$$

Where

Ps = Points scored for price of tender under consideration

Pt = Price of tender under consideration

Pmin = Price of lowest acceptable tender

2.9.3.6. The points scored by a bidder in respect of Specific Goals will be added to the points scored for price.

2.9.3.7. Only bidders who have completed and signed the declaration part of the Specific Goal form and who have submitted the relevant supporting documents will be allocated points.

2.9.3.8. The points scored will be rounded off to the nearest 2 decimals.

2.9.3.9. Criteria for breaking deadlock in scoring

- a. If two or more tenderers score an equal total number of points, the contract will be awarded to the tenderer that scored the highest points for Specific Goals.
- b. If two or more tenderers score equal total points in all respects, the award will be decided by the drawing of lots.

2.9.3.10. A contract may, on reasonable and justifiable grounds, be awarded to a tender that did not score the highest number of points.

2.9.3.11. **sefa** reserves the right to enter into negotiations with the preferred bidder.

2.9.3.12. **sefa** reserves the right to provide policy relating to the handling of information (Protection of Personal Information Act).

3. POST AWARD CONDITIONS

- 3.1. Services will be rendered during working hours from Mondays to Fridays, unless otherwise stated in the Scope of Work / Terms of Reference.
- 3.2. The successful bidder shall submit a monthly statement of all outstanding payments, credit notes issued, and payments made. Such statements shall also contain the order number, the details of the date of the transaction, the invoice number, remittance number and credit note details.
- 3.3. **sefa** shall not be held responsible in any way for any damages, losses, theft of equipment or any valuables of the successful bidder or injury of his/her employees whilst on site or in the execution of their duties.
- 3.4. All procurement related to this service, as outlined in this RFB, shall be conducted by **sefa's** Supply Chain Management department only.

4. STAFF REQUIREMENTS

- 4.1. The successful bidder must ensure the following:
 - a. That the staff working under this contract are in good health.
 - b. That they are adequately trained prior to commencement of the contract.
 - c. That replacement staff is available should the need arise. The bidder is obligated to inform **sefa** of any removal and replacement and the replacement of staff can only be done with the formal approval of **sefa**.
 - d. Staff must be dressed appropriately and where required;
 - e. The bidder's staff must be South African citizens and **sefa** reserves the right to validate citizenship.

5. RESOURCE REQUIREMENTS

The successful bidder must provide the following equipment, if required by the bidder's staff, in the execution of their duties:

- Laptop or similar device.
- Internet connectivity.
- Transportation and/or vehicle (if required) to deliver the service outlined in this bid.
- Cellphone and/or landline.

6. SERVICE LEVEL AGREEMENT

- 6.1. The successful bidder will be required to enter into a Service Level Agreement with **sefa**.
- 6.2. A performance measurement processes will form an integral part of the Service Level Agreement, to be signed after the successful bidder has been appointed.

7. SUPPLIER DUE DILIGENCE

- 7.1. **sefa** reserves the right to conduct bidder due diligence to short listed bidders prior to final award or at any time during the contract period. This may include site visits if applicable.
- 7.2. **sefa** reserves the right to request the successful bidder and its staff to undergo a security vetting and/or credit vetting processes via external services providers such as Credit Bureaus and the South African Police Services. By submitting a bid proposal, the bidder gives explicit approval for **sefa** to conduct such vetting requirements, if and when required.

8. BID CANCELLATION

In the case of the cancellation of this RFB, **sefa** shall endeavour to inform all bidders, through the same medium used for the communication of the RFB.

9. MATERIAL CHANGES

- 9.1. Any material changes in the control and/or composition of any bidder or any core member of a bidder after submission of a Bid, shall require the prior written approval of **sefa**, and any failure to seek such approval from **sefa** shall result in **sefa** being entitled, in its sole discretion, to exclude the relevant bidder from any further participation in the bid process or to cancel the engagement. This shall be interpreted to include post appointment and subcontracting of work arising out of this bid to complete certain work.
- 9.2. **sefa** shall be the sole arbiter as to what constitutes a "material change in the control and/or composition of any bidder", and as to what constitutes a "core member of a

bidder” for purposes of such approval. Any request for such approval shall be made to **sefa’s** Supply Chain Management in writing and shall provide sufficient reasons and information to allow **sefa** to make such a decision. **sefa** reserves the right to accept or reject any such request for approval.

10. FRAUD ALERT

- 10.1. **sefa** takes a zero-tolerance approach to fraud, corruption and bribery.
- 10.2. **sefa** is committed to acting fairly, with integrity, in all its’ relationships and business dealings both internally and externally (with its suppliers, contractors and other stakeholders).
- 10.3. Please note that under no circumstances will **sefa** ever require any payment to secure an award of an RFP or a tender. Individuals that claim that an upfront payment to an individual, third party or a **sefa** official, is a blatant attempt at defrauding bidders and such a scam must immediately be reported to the **sefa** Anti-Corruption line. **sefa** follows a fair, competitive and transparent procurement process in evaluating and awarding bids.
- 10.4. Should you or anyone wish to report any suspected fraud, corruption or bribery, you can BLOW the whistle by calling a free hotline on **0800 000 663**.

11. COMMUNICATION

- 11.1. **sefa** may communicate with bidders where clarity is sought after the closing date of the bid and prior to the award of the contract, or to extend the validity period of the bid, if necessary. Such communications will be done via the Supply Chain officials listed as the contact persons for this bid process.
- 11.2. All communication (enquiries/clarifications) relating to this bid shall take place between the bidder and the Supply Chain Management officials listed as the contact persons for this bid process. Such communication shall be done in writing only.
- 11.3. Communication between the closing date and the award of the bid, between the bidder and other **sefa** officials or persons acting in an advisory capacity for the State, in respect of this bid, is prohibited.

12. CONTACT DETAILS

12.1. Main Contact

Name : Sebotse Mokgabudi/Tamsanqa Mgudlwa

Tel : (012) 748-9725/747 2540

Email : sebotsem@sefa.org.za/procurement@sefa.org.za

NB: Communication outside this platform is **strictly prohibited** and should bidders be found to be in contact with any of **sefa's** staff members on matters relating to this bid, such bidders shall automatically be disqualified from this bid process.

13. SCOPE OF WORK / TERMS OF REFERENCE

The Scope of Work / Term of Reference is attached as **ANNEXURE D**.

14. ANNEXURES

- Annexure A : Standard Bidding Documents: SBD1 to SBD 6.1 Forms
- Annexure B : Sworn Affidavit Templates for EMEs and QSEs
- Annexure C : Functionality Requirements Criteria
- Annexure D : Scope of Work / Terms of Reference
- Appendix 1 : Bid Proposal Template

ANNEXURE A

Standard Bidding Documents: SBD1 to SBD 6 .1 Forms

Document Name	Template
National Treasury. Government Procurement: General Conditions of Contract, July 2010	 NT General Conditions of Contr
SBD 1	 SCM-Bid documents SBD 1.pdf
SBD 6.1	 SBD 6.1 IN TERMS OF PPR2022-Revised
SBD 4	 Standard Bidding Document (SDB) 4_An
GCC	 GCC

Sworn Affidavits for EMEs and QSEs

Department of Trade and Industry (DTI) Templates

Applicable to all sectors except Construction



DTI Sworn Affidavit
EME Gen.pdf



DTI Sworn Affidavit
QSE.pdf

Also available from the DTI:

https://www.thedti.gov.za/economic_empowerment/docs/Affidavit-QSE-Gen.pdf

https://www.thedti.gov.za/economic_empowerment/docs/Affidavit-EME-Gen.pdf

Construction Sector Charter Council (CSCC) Templates

Applicable for EMEs and QSEs in the construction industry, residing under the CSCC.



Final CSC EME
Affidavit - March 20

Also available from the CSCC:

<http://www.cscconline.org.za/documents/Final%20CSC%20EME%20Affidavit%20-%20March%202018.pdf>

FUNCTIONAL EVALUATION CRITERIA

ONLY BIDDERS WITH THE HIGHEST FUNCTIONALITY SCORES THAT IS MORE THAN 31.5 OUT OF 70 AS PER THE REQUIREMENTS WILL BE FURTHER EVALUATION ON SYSTEM DEMONSTRATION.

The below scoring scale shall be used to evaluated technical proposals:

SCALE	DEFINITION								
0	No information provided								
1	Does not meet the requirements								
2	Partially meet the requirements								
3	Fully meets the requirements								
4	Exceeds the requirements								
5	Significantly exceeds the requirements								
ELEMENT	WEIGHT (%)								
1. BIDDER'S EXPERIENCE - The bidder must have five (05) years or more 'experience in providing the licensing, support and services for the proposed software solution. The system must be an existing Commercial-Off-The-Shelf solution with minor modifications/customization and configuration required. - The bidder must submit at least a minimum of three (03) signed contactable references letters in the last three (03) years for similar system. Please refer to Table (a) of Section 2 of this document for the format in which the required information must be provided. - Signed reference letters from previous and current clients on the client's letterhead, and the letter should contain the following: - Name of department/organization. - Description of the contract; and - Contact person, contact details, and email address. <table border="1"> <thead> <tr> <th>Requirements</th><th>Scale</th></tr> </thead> <tbody> <tr> <td>No experience in implementing Microfinance & Entrepreneur Franchise Management system and no reference letters provided.</td><td>0</td></tr> <tr> <td>1-2 years' experience in implementing Microfinance & Entrepreneur Franchise Management with at least 1 reference letter.</td><td>1</td></tr> <tr> <td>3-4 years' experiences in implementing Microfinance & Entrepreneur Franchise Management system with at least 2 reference letters.</td><td>2</td></tr> </tbody> </table>	Requirements	Scale	No experience in implementing Microfinance & Entrepreneur Franchise Management system and no reference letters provided.	0	1-2 years' experience in implementing Microfinance & Entrepreneur Franchise Management with at least 1 reference letter.	1	3-4 years' experiences in implementing Microfinance & Entrepreneur Franchise Management system with at least 2 reference letters.	2	20
Requirements	Scale								
No experience in implementing Microfinance & Entrepreneur Franchise Management system and no reference letters provided.	0								
1-2 years' experience in implementing Microfinance & Entrepreneur Franchise Management with at least 1 reference letter.	1								
3-4 years' experiences in implementing Microfinance & Entrepreneur Franchise Management system with at least 2 reference letters.	2								

Five (05) years' experiences in implementing Microfinance & Entrepreneur Franchise Management with at least 3 reference letters.	3
Above five to six years' experiences in implementing Microfinance & Entrepreneur Franchise Management with at least 3 reference letters.	4
Seven and above years' years or more experience in implementing Microfinance -& Entrepreneur Franchise Management with at least 3 reference letters.	5

2. SKILLS AND QUALIFICATIONS

- Bidders should possess relevant qualifications, skills in ICT and relevant System development and implementation.
- The bidder must demonstrate skill in providing, developing and implementation of Financial Service System.
- Qualifications, relevant skills, expertise, and experience of the proposed team dedicated to **sefa**.
- Minimum acceptable qualification of a 3-year Diploma or equivalent certificate in ICT for the technical implementation team members
- Minimum acceptable qualification of a 3-year Diploma or equivalent certificate in Project Management for the Project Manager/ Administrator
- Enterprise Architecture certification for the technical implementation team lead

NB:As proof attach CV, qualifications, or certificates of core team.

Requirements	Scale
No information provided	0
Short term programmes certificates on Financial Services (Entrepreneur Franchise Management) system implementation, software configuration, Project management and IT support skills	1
Certificates (1 year) on Financial Services (Entrepreneur Franchise Management) system implementation, software configuration, Project management and IT support skills.	2
Diploma in ICT of equivalent on Financial Services (Entrepreneur Franchise Management) system implementation, software configuration, Project management and IT support skills.	3

Undergraduate Degree in ICT on Financial Service (Entrepreneur Franchise Management) system implementation, software configuration, Project management and IT support skills.	4															
Honors Degree, Masters and Doctoral in ICT on Financial Service with (Entrepreneur Franchise Management) system implementation, software configuration, Project management and ICT support skills.	5															
FUNCTIONAL EVALUATION The bidder should provide a Project Management implementation methodology with clear project plan with reasonable time frames and deliverables from start to end of the project as outline on Annexure D (Scope of Work). <table><tr><th>Requirements</th><th>Scale</th></tr><tr><td>No information provided</td><td>0</td></tr><tr><td>The proposed implementation project plan with timelines are provided, however it does not correlate with the required scope of work.</td><td>1</td></tr><tr><td>The proposed implementation project plan with timelines are provided, with task independencies.</td><td>2</td></tr><tr><td>The proposed project management implementation plan correlates with scope of work. All-important activities are indicated in the activity schedule and their timing and sequence is appropriate and consistent with the project objectives.</td><td>3</td></tr><tr><td>The proposed implementation project plan has provided in detail and aligns with the requirements of the project.</td><td>4</td></tr><tr><td>A solid implementation plan with timelines has been provided, a clear methodology has been outlined.</td><td>5</td></tr></table>		Requirements	Scale	No information provided	0	The proposed implementation project plan with timelines are provided, however it does not correlate with the required scope of work.	1	The proposed implementation project plan with timelines are provided, with task independencies.	2	The proposed project management implementation plan correlates with scope of work. All-important activities are indicated in the activity schedule and their timing and sequence is appropriate and consistent with the project objectives.	3	The proposed implementation project plan has provided in detail and aligns with the requirements of the project.	4	A solid implementation plan with timelines has been provided, a clear methodology has been outlined.	5	10
Requirements	Scale															
No information provided	0															
The proposed implementation project plan with timelines are provided, however it does not correlate with the required scope of work.	1															
The proposed implementation project plan with timelines are provided, with task independencies.	2															
The proposed project management implementation plan correlates with scope of work. All-important activities are indicated in the activity schedule and their timing and sequence is appropriate and consistent with the project objectives.	3															
The proposed implementation project plan has provided in detail and aligns with the requirements of the project.	4															
A solid implementation plan with timelines has been provided, a clear methodology has been outlined.	5															
TOTAL FUNCTIONALITY		45														

SYSTEM DEMONSTRATION EVALUATION CRITERIA

- All bids will be evaluated independently by the evaluation panel members in terms of the defined evaluation criteria for demonstration evaluation.
- Bids that score less than **38.5 points out of 55** on demonstration shall not be considered further.
- Bids that score less than overall score of **70 points out of 100** on Functionality and System Demonstration shall not be considered further on the last stage Price & Specific goals.

ELEMENT	WEIGHT (%)
3. DEMONSTRATION	55

The bidder must be able to provide a demonstration of the proposed Microfinance & Entrepreneur Franchise Management system functionalities and capabilities as follows:										
• The Bidder must demonstrate an existing Microfinance & Entrepreneur Franchise Management system functionality with capabilities to discharge loan management activities. • Micro-finance institution setup • User enrolment • Application submission • Application processing • Applicant verification • Affordability assessment • Risk assessment • Contract Management • Funds Disbursement • Collections Management • Applicant record maintenance • Financial Management functionality • Workflows and notifications • Loan Management operational reports • Self service functionality • Proven extensive BI integration/interface capability and compatibility. ▪ CIPC ▪ SARS ▪ Department of Home Affairs ▪ Credit Bureau • The bidder should demonstrate the User-friendly capability of the system. • Demonstration of Software Security features. • The bidder must demonstrate Dashboards reports and ease of data migration. • Demonstration of export feature e.g., to Excel format, Word, PowerPoint, PDF etc. • Platform compatibility. • Role based Audit Trail; and • Adaptability										
<table><tr><th>Requirements</th><th>Scale</th></tr><tr><td>Demonstration that does not correlate with loan management activities</td><td>0</td></tr><tr><td>The bidder demonstrated an existing basic microfinance & entrepreneur franchise management system with capabilities to discharge. Core Loan Management Activities • Micro-finance institution setup • User enrolment </td><td>1</td></tr><tr><td>The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities to discharge.</td><td>2</td></tr></table>		Requirements	Scale	Demonstration that does not correlate with loan management activities	0	The bidder demonstrated an existing basic microfinance & entrepreneur franchise management system with capabilities to discharge. Core Loan Management Activities • Micro-finance institution setup • User enrolment	1	The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities to discharge.	2	
Requirements	Scale									
Demonstration that does not correlate with loan management activities	0									
The bidder demonstrated an existing basic microfinance & entrepreneur franchise management system with capabilities to discharge. Core Loan Management Activities • Micro-finance institution setup • User enrolment	1									
The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities to discharge.	2									

Core Loan Management Activities • Micro-finance institution setup • User enrolment • Application submission • Application processing • Applicant verification • Affordability assessment		
The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities to discharge. Core Loan Management Activities • Micro-finance institution setup • User enrolment • Application submission • Application processing • Applicant verification • Extensive BI integration/interface capability and compatibility. • CIPC • SARS • Department of Home Affairs • Credit Bureau • Affordability assessment • Risk assessment • Contract Management • Funds Disbursement • Collections Management • Applicant record maintenance • Financial Management functionality • Self-service functionalities, • Dashboard reports • Security features • Export features • Platform compatibility • Role based Audit Trail • Adaptability	3	
The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities that exceeds the requirements.	4	
The bidder must demonstrate an existing microfinance & entrepreneur franchise management system with capabilities that significantly exceeds the requirements.	5	
TOTAL DEMONSTRATION		55
TOTAL FUNCTIONALITY & DEMONSTRATION (45 + 55)		100

SCOPE OF WORK / TERMS OF REFERENCE

1. SCOPE OF WORK AND DELIVERABLES

- 1.1 Bidders are invited to supply, install, support and maintain a microfinance & entrepreneur franchise management system which will assist with the implementation of **sefa** Micro-finance funding processes as follows:

2. OBJECTIVES

- 2.1. The purpose of the proposed wholesale or franchise solution is to onboard all **sefa's** current and new microfinance institutions across South Africa. This will enable microfinance institutions to gain access to a lending system including basic ERP modules such as Finance, HR and CRM.
- 2.2. The successful implementation of this solution will enable **sefa** to wholistically monitor the SMME finance opportunities and challenges. It will also empower **sefa** to gain access to SMME finance application data, thus enabling **sefa** to meaningfully contribute towards policy decision making process by tapping into the evidence and data-driven analysis extracted from the wholesale solution.
- 2.3. This solution is also aimed at enabling bulk buying and goods delivery for SMMEs thus giving them buying power by pooling their spending on common products, reducing costs and ultimately increasing their margins.
- 2.4. This will also ensure effectively manage Micro-finance funding in support of achieving strategic objectives and reporting capabilities on microfinance & entrepreneur franchise management system.
- 2.5. **The bidder must provide a detailed description of their system and implementation Architecture.**
- a) What deployment options are supported (On premise, Cloud, etc.)
 - b) Customer support and training offered for the duration of the contract.
 - System support training for the **sefa** technical team.
 - User training and manuals must be provided.
 - Technical system and infrastructure support (level 1, 2 & 3). To be defined further upon SLA conclusion.

- c) What features;
 - Are standard.
 - Will be customized.
 - Will be implemented through plugins and integrations.
- d) What security and risk mitigation do you have (backups, audit , security, role based access, delegation of authority).
- e) Technology employed and technical support in the industry.
- f) The look of the interface.
- g) Integration options (API's).
- h) Licensing options.

3. BUSINESS/ FUNCTIONAL REQUIREMENT DESCRIPTION

BR ID	REQUIREMENTS
BFR 1	• Ability to onboard and manage MFI information (Core)
BFR 2	• Ability to capture and submit an entrepreneur funding application (Core)
BFR 3	• Ability to capture and store entrepreneur funding documentation (Core)
BFR 4	• Ability to process entrepreneur funding application (Core)
BFR 5	• Ability to verify and validate entrepreneur (SARS, DHA, Credit Bureau) (Core)
BFR 6	• Ability to conduct entrepreneur credit assessment (Core)
BFR 7	• Ability to conduct entrepreneur risk assessment (Core)
BFR 8	• Ability to onboard the entrepreneur (Core)
BFR 9	• Ability to create and load entrepreneur funding facility (Core)
BFR 10	• Ability to capture and store entrepreneur funding documentation (Core)
BFR 11	• Ability to disburse entrepreneur funds (Core)
BFR 12	• Ability to provide client and MFI self-service functionality. ▪ Onboarding ▪ Payments • Track and manage portfolio

4. INTEGRATION REQUIREMENT DESCRIPTION

IR ID	REQUIREMENTS
IR 1	Ability to verify and validate Entrepreneur (DHA) (Core)
IR 2	Ability to verify and validate Entrepreneur (Credit Bureau) (Core)
IR 3	Ability to verify and validate Entrepreneur (SARS) (Core)
IR 4	Ability to verify and validate Entrepreneur's business profile (interface with CIPC) (Core)
IR 5	Ability to verify and validate Entrepreneur's business profile (interface with SARS) (Core)
IR 6	Compatibility to configure Fully functioning API suite which allows for seamless integration across platforms.

5. REPORTING REQUIREMENT DESCRIPTION

RR ID	REQUIREMENTS
RR 1	- Ability to generate integrated reports (Entrepreneur, MFI, Loan, Risk etc) (Core) - Custom Reports - Standard Dashboards

6. NON-FUNCTIONAL REQUIREMENT DESCRIPTION

NFR ID	REQUIREMENTS
NFR 1	Auditability: Ability to generate and maintain audit logs
NFR 2	Scalability: Ability to expand product portfolio and still maintain high performance level when transaction volumes increase.
NFR 3	- Security: - Ability to enforce security measures. - User verification - Platform access and threat vulnerability - The Security attributes of the system should derive from best practices, policies, and regulations, covering all aspects including password security, logical access security, operating system security, data classification, and application security and data backups. The bidder must elaborate inter alia on the following security aspects of the proposed system: - The service provider must ensure that effective governance, risk and compliance processes are in place which include security and privacy standards, and compliance policies and procedures.

NFR ID	REQUIREMENTS
	▪ The service provider must be able to provide a periodic audit report and reporting of operational and business processes which include isolation of customer data and applications; the protection of customer data from unauthorised/accidental access; audit trails and events logs; and independent security audit reports. ▪ The service provider must be able to demonstrate that through the system and their cloud environment is configured to be able to manage people, roles and identities through an identity management system, multifactor authentication, user access monitoring & reporting, and fine-grained access control. ▪ The service provider must ensure that there's proper protection of data and information which include a catalogue(s) of data assets; defined user roles and responsibilities of both sefa and service provider; handling of all forms of data; how data is separated of data in multitenant cloud environment; and that the integrity, availability, and confidentiality measures are in place.
NFR 4	• Availability and Performance ▪ Ability to perform at an efficient level. ▪ Ability to minimise downtimes. ▪ Ability of the platform to be available 24/7
NFR 5	• Usability (National & Localized) • A configurable platform which supports multi-currency & multi-lingual setups. Different funding parameters can be set based on the market, location, and overall needs.
NFR 6	• Web-enabled • Out-of-the-box functionality and a well-defined road map – all with minimal infrastructure and up-front investment.

7. BID PROPOSAL FORMAT

All bidders must return their proposals categorised and indexed under the following sections:

8. SECTION 1: LEGISLATIVE REQUIREMENTS

The bidder must supply the required documentation as outlined in this Request for Bid document as outlined in item 2.4.5.

9. SECTION 2: COMPANY PROFILE & REFERENCES

The bidder must attach a copy of the company's profile, clearly outlining the number of years involved in the implementation of an microfinance & entrepreneur franchise management system.

Experience and reference letters as outline in the evaluation criteria, must be submitted as part of this section.

10. SECTION 3: TEAM QUALIFICATIONS, SKILLS, AND EXPERIENCE

The bidder must complete the table in Section 3, outlining the qualifications and experience of the bidders' team/staff that will be assigned to deliver the service to **sefa**. Should any of these team/staff members be replaced, authorization must be requested from **sefa**. The proposed replacement must meet the requirements as outlined in this Scope of Work/TOR.

A Curriculum Vitae must be attached for each staff member who will be assigned to the project team.

11. SECTION 4: PROJECT IMPLEMENTATION PLAN

The bidder must submit a detailed project implementation plan that outlines the steps required.

12. SECTION 5: PRICING PROPOSAL

Bidder must submit a pricing proposal as outlined in the Bid Proposal Template (Appendix 1).

13. SECTION 6: ADDITIONAL INFORMATION

Any additional information pertinent to the proposal can be attached under this Section.

An electronic editable copy of the Bid Proposal Template will be available on the **sefa** website: <http://www.sefa.org.za/publications/tenders>

COVER PAGE

APPOINTMENT OF THE SERVICE PROVIDER TO SUPPLY, INSTALL, SUPPORT AND MAINTAIN AN MICROFINANCE & ENTREPRENEUR FRANCHISE MANAGEMENT SYSTEM FOR SMALL ENTTERPRISE FINANCE AGENCY (sefa).

Bid Number	
Company name	
CSD Number	
Contact Person	
Telephone Number	
e-mail address	

SECTION 1: LEGISLATIVE REQUIREMENTS

Attach all required documentation behind this section.

SECTION 2: COMPANY PROFILE, EXPRIENCE & REFERENCES

Note to the Bidder: The bidder must complete the information set out below in response to the requirements stated in the bid document. If the bidder requires more space than is provided below it must prepare a document in substantially the same format setting out all the information referred to below and return it with this Returnable Schedule]

The bidder must provide the following information:

Table (a) Details of the bidder's experience and reference of the proposed software solution.

(Please refer to Annexure C of the Special Condition of Contract):

Client' Name	Transaction Description	Transaction Value	Project period		Description of service performed and extent of Bidder's responsibilities	Name, title, and telephone contact of client
			Start Date	End Date		

SECTION 3: BIDDER TEAM QUALIFICATIONS AND EXPERIENCE

Complete the table below and attach Curriculum Vitaes as part of this section.

NAME & SURNAME OF TEAM/STAFF MEMBER	ROLE IN THE TEAM	QUALIFICATIONS	YEARS OF EXPERIENCE

SECTION 4: PROJECT IMPLEMENTATION PLAN

Attach required documentation under this section.

SECTION 5: PRICING PROPOSALS

NB: The bidder must provide details of the proposed software licensing structure. Also include the number of estimated users for the system.

Software Solution and Licensing Cost Guide

USER CATEGORY	ESTIMATED USERS
Basic User (intermediaries) Platform registration, Profile maintenance, application submission, record upload, data capturing and submission. These are non- sefa personnel.	200 Basic User licenses (estimated at average 20 per Province)
Administrative Users (sefa Fintech Employees) Application processing (Core Loan Management functions), Report generation.	20 Administrative User licenses (estimated at 2 per sefa provincial office) + 2 at Head Office
Super Users (sefa Fintech Employees) Basic User, Administrative User, Report Generation and System Support.	10 Super User licenses (estimated at 1 per sefa provincial office) + 1 at Head Office

SECTION 7: ADDITIONAL INFORMATION

Any additional information that is considered pertinent to the proposal can be attached under this section.