sefa
Small Enterprise Finance Agency

Bylsbridge Office Park
Building 14| Block D | 11 Bylsbridge Boulevard
Cnr Jean Ave and Olievenhoutbosch Road |
Centurion | 0157
PO Box 11011 | Zwartkop | 0051

T +27 12 748 9600
F +27 12 748 9791
E helpline@sefa.org.za
www.sefa.org.za

REQUEST FOR QUOTATION (RFQ): APPOINTMENT OF SERVICE PROVIDER TO SUPPLY AND INSTALL OUT-OF-THE-BOX SME LENDING PLATFORM AT SEFA.

MILESTONES	INFORMATION
RFQ NO	001/LEND/2023
Issue Date	06 February 2023
Closing Date and Time	**10 February January 2023 @11:00am**, No late submissions will be accepted.
Method of submission.	Responses should be submitted electronically to tamsanqam@sefa.org.za **It is the Bidder's responsibility to ensure that the email is received on time by sefa.**

1. INTRODUCTION AND BACKGROUND

1.1. Small Enterprise Finance Agency hereinafter referred to as sefa, is a wholly owned subsidiary of the Industrial Development Corporation of South Africa Limited (IDC) and reports to the Small Business Development Department (DSBD, its Executive Authority.

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. SPECIFICATION

2.1 Sefa is looking for a lending solution which will makes its lending process easier by improving customer onboarding, increasing transparency and streamlining back-office operations. Key elements of the platform should entail the following features:

- This should be a single integrated platform which covers the full customer lifecycle,
- It should already have up to 85% of business requirements covered out of the box,

- It should be a no-code to low code platform with the shortest possible time to delivery,
- The platform should have advanced AI powered precision of loan decision-making,
- Enable the best possible customer experience shortening the application-approval-disbursement process to take place within 24 hours for bridge finance type products,
- Should have web forms and API for loan application data capture, verification and underwriting, credit committee,
- Should have Powerful financial analysis capabilities, based on all available data and collateral assessment,
- Capability to Integrate with 3rd party data and service providers, Open banking ecosystem,
- Should have OCR capability and customer documents recognition,
- Scorecards of any complexity and Machine Learning models,
- Ability to perform covenant compliance checks, collateral and client monitoring and recommended actions.

Minimum functionality:

At the minimum the platform should have the following modules:

- Multichannel communication with a client, from application to disbursement
- Fully automated decision-making process
- Flexible product catalogue and proposal matrix calculation
- UI for application initiation and processing, smart data capture
- OCR, built-in document management system
- Enable regular changing of limit and other terms
- Provide recommendations for customers retention
- Provide recommendations for bad debt management
- Ability to perform transaction authorisations
- Capability for immediate response to events as well batch calculations
- Pre-collection, Collection and Recovery process automation
- Integration with IVE, including predictive and progressive mode
- Configurable Web UI for all agents, personal and group tasks and queues
- Mobile application for Field collectors, GPS and offline mode
- Collection agency management, API for integration

Real-time and batch event processing

3. QUOTATION RESPONSE

3.1 Bidders shall submit their response in accordance with the response format specified below (Each section must be clearly marked, and the documents must be emailed).

3.1.1 **Schedule 1**

3.1.1.1 Completion of all Standard Bidding Documents by hand and other requirements as reflected in the Special Conditions of Contract which covers the following:

- **SBD 4:** Bidder's disclosure (duly completed and signed);
- **SBD 6.1:** Preference Point Form (duly completed and signed);
- Original and valid Tax Clearance Certificate(s) (TCC) or *PIN* issued by SARS;
- Valid certified B-BBEE from accredited verification agency, certificate issued by registered auditor, accounting officer or a Sworn Affidavit indicating the contribution level of bidding entity;
- National Treasury Central Supplier Database (CSD) (attached proof of registration); and
- Submission of bidder's Companies & Intellectual Property Commission (CIPC) company registration documents listing all Directors or Shareholders and certify ID copy of Directors or Shareholders. Including company profile

4 EVALUATION CRITERIA

4.1 Quotations shall be evaluated in terms of the following process.

4.1.1 **STAGE 1: INITIAL SCREENING PROCESS:**

4.1.1.1 During this phase, quotations response will be reviewed for purposes of assessing compliance with Request for Quotation (RFQ) requirements including the general bid conditions, which requirements include the following:

- Submission of original certified valid B-BBEE certificate **(To be remove, we can still move to the next stage if the SP didn't submit the BBBEE Certificate or submitted invalid certificate, unfortunately they will have to forfeit the BBBEE points on preferential point system)**
- In the event of submission of a B-BBEE Sworn Affidavit, bidder must ensure that the Affidavit is stamped by the Commissioner of Oath and indicate the contribution level of the Bidding entity;
- Proof of registration report from National Treasury Central Supplier Database (CSD); **(To be remove, Bidders to be given 7 working days to be registered on CSD,)**
- Submission of bidder's Companies & Intellectual Property Commission (CIPC) Company Registration documents listing all Directors or Shareholders and original certified ID copies of Directors or Shareholders; and
- Completion of all Standard Bidding Documents (SBD's) and other requirements as reflected in the Special Conditions of Contract.
- Submission of original and valid Tax Compliance Status (TCS) Certificate or unique security personal, Identification (PIN) issued by the South African Revenue Services certifying that the taxes of the bidder are in order must be submitted at the closing date and time of bid.
- In bids where Consortium, Joint Ventures and Sub-Contractors are involved, each party must submit a separate proof of TCS or pin, Consortium, Joint Ventures and Sub-Contractors agreement signed by both parties. **Failure to comply with the requirements in Stage 1 (SCM Compliance) may lead to disqualification of the proposal.**

4.1.2 STAGE 1: FUNCTIONAL EVALUATION CRITERIA

Score	Definition
1	Does not meet the requirements
2	Partially meet the requirements
3	Fully meets the requirements

Score	Definition
4	Exceeds the requirements
5	Significantly exceeds the requirements

<table>
<tr><th>Sub Criteria</th><th>Description</th><th>Weight</th></tr>
<tr><td rowspan="2">Company Track Record and Experience</td><td>
The bidder must demonstrate the experience and knowledge of implementing SME lending Platform project by providing at least three (03) contactable reference letters.
Submit reference letters from previous and current clients on the client’s letterhead, and the letter should contain the following:

Name of organisation.
Description of the contract.
Duration of the contract and
Contact person, contact details and email address

Points allocation:
<table>
<tr><td>No contactable reference letters provided</td><td>0</td></tr>
<tr><td>One (01) reference letter submitted on implementing SME lending Platform</td><td>1</td></tr>
<tr><td>Two (02) reference letters submitted on implementing SME lending Platform</td><td>2</td></tr>
<tr><td>Three (03) reference letters submitted on implementing SME lending Platform</td><td>3</td></tr>
<tr><td>Four (04) reference letters submitted on implementing SME lending Platform</td><td>4</td></tr>
<tr><td>Five (05) and more reference letters submitted on implementing</td><td>5</td></tr>
</table>
</td><td rowspan="2">60</td></tr>
</table>

Sub Criteria	Description		Weight
	SME lending Platform		
Technical Requirements	Bidder must provide a comprehensive approach that details the solution for each of the following requirements. 1) **Systems Design and Development Approach** Described in detail the technical design & Development approach. The Service Provider will be expected to comply with suggested methodology, Standards & best practice. 2) **Data Conversion & Migration Strategy** Demonstrable knowledge of the data conversion and migration approach. Describe the services/tools that will be used for data conversion and migration. 3) **Integration/Interface Requirements** Demonstrate with evidence that the Service Provider understand the integration complexity and can deliver of this critical scope item. Describe the integration plan that service provider will apply for the identified integration requirements. Describe the technology solution(s) including the deployment plan to deliver of the integration scope item. Data collection and data owner engagement plan. Data model design methods. 4) **Provide details of the methodology** Proposed to support **sefa** including, remote, on premise, after hours, holiday support and escalations. 5) **Provide a detailed Knowledge and Skills Transfer Plan indicating how knowledge and skills will be transferred to DBSA employees**		**20**

<table>
<tr><th>Sub Criteria</th><th>Description</th><th>Weight</th></tr>
<tr><td></td><td>Points allocation:
<table><tr><td>No information Provided</td><td>0</td></tr><tr><td>Approach does not meet the requirements</td><td>1</td></tr><tr><td>Approach partially meets the requirements</td><td>2</td></tr><tr><td>Approach fully meets the requirements</td><td>3</td></tr><tr><td>Approach exceeds the requirements</td><td>4</td></tr><tr><td>Approach significantly exceeds the requirements</td><td>5</td></tr></table></td><td></td></tr>
<tr><td>Workforce Transition, Training and Change Management</td><td>The bidder provides a comprehensive Training and Change management approach that details the following:
1) Training approach Provide a training approach and plan for the end users, which includes:
• What training material will be developed,
• How will continuous training post project closure be achieved.
• How will training be provided for the end users and the technical team.
• Provide a detail of how the service provider will manage knowledge /Knowledge transfer plan
2) Change management approach
• Provide a detail of how the service provider will transition the solution to achieve buy in from the stakeholders.
• Provide a detail of how the service provider will manage communication in the project with different stakeholders.
• Provide a detail of how the service provider will manage conflicts during the project execution
3) Workforce Transition Plan</td><td>20</td></tr>
</table>

Sub Criteria	Description	Weight
	• Provide a detail of how the service provider will map end users' roles and responsibilities. **Points allocation**: No information Provided — **0** Approach does not meet the requirements — **1** Approach partially meets the requirements — **2** Approach fully meets the requirements — **3** Approach exceeds the requirements — 4 Approach significantly exceeds the requirements — 5	
	Total	**100**

Minimum qualifying functional score is 70 points out of 100.

4.2 STAGE 2 - EVALUATION OF PROPOSAL ON APPLICABLE POINTS SYSTEM

4.2.1 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.

4.2.2 The applicable preference point system for this tender is the 80/20 preference point system. Points for this tender (even in the case of a tender for income-generating contracts) shall be awarded for:

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)**
Black ownership	10
30% Black Women Ownership	5
Any % of ownership by Black Designated Groups >0	3
Reconstruction Development Programme Objective: Promotion of SMMEs (Entities that are EME or QSE)	2
Total Points	**20**

Black ownership: 100% Black owned entities will score the full 10 points and between 51% - 99% black owned entities will score 4 points.

5 ENQUIRES

For the duration of this RFQ until the eventual appointment of the service provider and Contracting, **ALL** enquiries regarding this RFQ MUST be addressed to Supply Chain Office at tamsanqam@sefa.org.za

Please note:

1. Quotations should be emailed to reach **sefa** by no later than **11:00 am** on the **10 February 2023**.
2. Quotation should be valid for at least **60 days**.
3. Please indicate your delivery period: ______________________
4. Is the delivery period firm for the duration of the contract?

Yes	No	N/a

5. Is/are the price(s) firm for the duration of the contract?

Yes	No	N/a

6. Is the offer strictly to specification?

Yes	No	N/a

7. If not to specification, state deviation(s); ___
8. All Prices must be **VAT inclusive if the Service Provider is VAT vendor**, if no indication is given, prices will be evaluated as inclusive;
9. **No quotations received after the closing time and date will be accepted**.
10. It is the responsibility of the **tenderer to verify the receipt** of any email forwarded to this office.
11. If you are unable to quote, please email this page back to the sender and state the reason below

Reason for no quote: ____

12. This quotation is subject to the general conditions of contract, unless otherwise stated by issuer

I / we agree that the offer herein shall remain binding upon me / us and open for acceptance by sefa during the validity period indicated and calculated from the closing time stated above.

_________________ _______________________ ___________

Signature of Tenderer | Name and Capacity | Date

SBD 4

BIDDER'S DISCLOSURE

1. PURPOSE OF THE FORM

Any person (natural or juristic) may make an offer or offers in terms of this invitation to bid. 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.

Full Name	**Identity Number**	**Name of State institution**

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 /

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.

partners or any person having a controlling interest in the enterprise have any interest in any other related enterprise whether or not they are bidding for this contract? **YES/NO**

2.3.1 If so, furnish particulars:
…………………………………………………………………………………
…………………………………………………………………………………

3

4 DECLARATION

I, the undersigned, (name)……………………………………………………………………. in submitting the accompanying bid, 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 bid will be disqualified if this disclosure is found not to be true and complete in every respect.

3.3 The bidder has arrived at the accompanying bid 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 submit or not to submit the bid, bidding with the intention not to win the bid and conditions or delivery particulars of the products or services to which this bid invitation relates.

3.4 The terms of the accompanying bid 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 bid opening or of the awarding of the contract.

3.5 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 the bidding process except to provide clarification on the bid submitted 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.

3.6 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

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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.

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**

SBD 6.1

PREFERENCE POINTS CLAIM FORM IN TERMS OF THE PREFERENTIAL PROCUREMENT REGULATIONS 2022

This preference form must form part of all tenders invited. It contains general information and serves as a claim form for preference points for specific goals.

NB: BEFORE COMPLETING THIS FORM, TENDERERS MUST STUDY THE GENERAL CONDITIONS, DEFINITIONS AND DIRECTIVES APPLICABLE IN RESPECT OF THE TENDER AND PREFERENTIAL PROCUREMENT REGULATIONS, 2022

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1. GENERAL CONDITIONS

1.1 The following preference point systems are applicable to invitations to tender:

- the 80/20 system for requirements with a Rand value of up to R50 000 000 (all applicable taxes included); and
- the 90/10 system for requirements with a Rand value above R50 000 000 (all applicable taxes included).

1.2 **To be completed by the organ of state**

a) The applicable preference point system for this tender is the 80/20 preference point system.

b) The 80/20 preference point system will be applicable in this tender. The lowest/ highest acceptable tender will be used to determine the accurate system once tenders are received.

1.3 Points for this tender (even in the case of a tender for income-generating contracts) shall be awarded for:

(a) Price; and

(b) Specific Goals.

1.4 **To be completed by the organ of state:**

The maximum points for this tender are allocated as follows:

	POINTS
PRICE	80
SPECIFIC GOALS	20
Total points for Price and SPECIFIC GOALS	**100**

1.5 Failure on the part of a tenderer to submit proof or documentation required in terms of this tender to claim points for specific goals with the tender, will be interpreted to mean that preference points for specific goals are not claimed.

1.6 The organ of state reserves the right to require of a tenderer, either before a tender is adjudicated or at any time subsequently, to substantiate any claim in regard to preferences, in any manner required by the organ of state.

2. DEFINITIONS

(a) **"tender"** means a written offer in the form determined by an organ of state in response to an invitation to provide goods or services through price quotations, competitive tendering process or any other method envisaged in legislation;

(b) **"price"** means an amount of money tendered for goods or services, and includes all applicable taxes less all unconditional discounts;

(c) **"rand value"** means the total estimated value of a contract in Rand, calculated at the time of bid invitation, and includes all applicable taxes;

(d) **"tender for income-generating contracts"** means a written offer in the form determined by an organ of state in response to an invitation for the origination of income-generating contracts through any method envisaged in legislation that will result in a legal agreement between the organ of state and a third party that produces revenue for the organ of state, and includes, but is not limited to, leasing and disposal of assets and concession contracts, excluding direct sales and disposal of assets through public auctions; and

(e) **"the Act"** means the Preferential Procurement Policy Framework Act, 2000 (Act No. 5 of 2000).

3. FORMULAE FOR PROCUREMENT OF GOODS AND SERVICES

3.1. POINTS AWARDED FOR PRICE

3.1.1 THE 80/20 PREFERENCE POINT SYSTEMS

A maximum of 80 or 90 points is allocated for price on the following basis:

80/20

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

Where

Ps = Points scored for price of tender under consideration

Pt = Price of tender under consideration

Pmin = Price of lowest acceptable tender

3.2. FORMULAE FOR DISPOSAL OR LEASING OF STATE ASSETS AND INCOME GENERATING PROCUREMENT

3.2.1. POINTS AWARDED FOR PRICE

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

80/20

$$Ps = 80\left(1 + \frac{Pt - P\,max}{P\,max}\right)$$

Where

Ps	=	Points scored for price of tender under consideration
Pt	=	Price of tender under consideration
Pmax	=	Price of highest acceptable tender

4. POINTS AWARDED FOR SPECIFIC GOALS

4.1. In terms of Regulation 4(2); 5(2); 6(2) and 7(2) of the Preferential Procurement Regulations, preference points must be awarded for specific goals stated in the tender. For the purposes of this tender the tenderer will be allocated points based on the goals stated in table 1 below as may be supported by proof/ documentation stated in the conditions of this tender:

4.2. In cases where organs of state intend to use Regulation 3(2) of the Regulations, which states that, if it is unclear whether the 80/20 or 90/10 preference point system applies, an organ of state must, in the tender documents, stipulate in the case of—

(a) an invitation for tender for income-generating contracts, that either the 80/20 or 90/10 preference point system will apply and that the highest acceptable tender will be used to determine the applicable preference point system; or

(b) any other invitation for tender, that either the 80/20 or 90/10 preference point system will apply and that the lowest acceptable tender will be used to determine the applicable preference point system,

then the organ of state must indicate the points allocated for specific goals for both the 90/10 and 80/20 preference point system.

Table 1: Specific goals for the tender and points claimed are indicated per the table below.

(Note to organs of state: Where either the 90/10 or 80/20 preference point system is applicable, corresponding points must also be indicated as such.

***Note to tenderers: The tenderer must indicate how they claim points for each preference point system.*)**

The specific goals allocated points in terms of this tender	**Number of points allocated (80/20 system) (To be completed by the organ of state)**	**Number of points claimed (80/20 system) (To be completed by the tenderer)**
Black Ownership	**10**	
30% Black women ownership	**5**	
Any % of ownership by Black Designated Group >0	**3**	
Reconstruction Development Programme Objective: Promotion of SMEEs (Entities that are EME or QSE)	**2**	

DECLARATION WITH REGARD TO COMPANY/FIRM

4.3. Name of company/firm…………………………………………………………………….

4.4. Company registration number: ……………………………………………………………...

4.5. TYPE OF COMPANY/ FIRM

- ☐ Partnership/Joint Venture / Consortium
- ☐ One-person business/sole propriety
- ☐ Close corporation
- ☐ Public Company
- ☐ Personal Liability Company
- ☐ (Pty) Limited
- ☐ Non-Profit Company
- ☐ State Owned Company

[TICK APPLICABLE BOX]

4.6. I, the undersigned, who is duly authorised to do so on behalf of the company/firm, certify that the points claimed, based on the specific goals as advised in the tender, qualifies the company/ firm for the preference(s) shown and I acknowledge that:

i) The information furnished is true and correct;

ii) The preference points claimed are in accordance with the General Conditions as indicated in paragraph 1 of this form;

iii) In the event of a contract being awarded as a result of points claimed as shown in paragraphs 1.4 and 4.2, the contractor may be required to furnish documentary proof to the satisfaction of the organ of state that the claims are correct;

iv) If the specific goals have been claimed or obtained on a fraudulent basis or any of the conditions of contract have not been fulfilled, the organ of state may, in addition to any other remedy it may have –

(a) disqualify the person from the tendering process;

(b) recover costs, losses or damages it has incurred or suffered as a result of that person's conduct;

(c) cancel the contract and claim any damages which it has suffered as a result of having to make less favourable arrangements due to such cancellation;

(d) recommend that the tenderer or contractor, its shareholders and directors, or only the shareholders and directors who acted on a fraudulent basis, be restricted from obtaining business from any organ of state for a period not exceeding 10 years, after the *audi alteram partem* (hear the other side) rule has been applied; and

(e) forward the matter for criminal prosecution, if deemed necessary.

…………………………………………
SIGNATURE(S) OF TENDERER(S)

SURNAME AND NAME: ……………………………………………………….
DATE: ……………………………………………………….

ADDRESS: ……………………………………………………….

……………………………………………………….

……………………………………………………….
……………………………………………………….

Dear Prospective Bidders

sefa takes a zero-tolerance approach to fraud, corruption and bribery.

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).

Please note that under no circumstances will **sefa** ever require any payment to secure an award of an RFQ 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 suppliers 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.

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