

Transcript

August 28, 2025, 9:05AM

□ **Jackie Kwinika** started transcription

JK Jackie Kwinika 0:18

Thanks everyone and welcome to the non compulsory briefing session. This is for the tender for the appointment of a of a of the financial advisor or broker for patient fund and group risk life and this forbid number BS2025RFB.

RFB 542 Today is the 28th of August 2025. At the time of my clock is now 1106. This was advertised on the 20th of August at 2025 and it will close.

 0:46
It.

MK Mmamoagi Kungoane 0:46
It.

JK Jackie Kwinika 0:54

On the 18th of August and I am Jackie Kwinika, SCM specialist responsible for this project. I'm with my colleague, the end user manager here. Mr. Dr. Muljanin, please introduce yourself.

 **Dr. Lefaso Motsoeneng** 1:17

Uh, good morning, colleagues. I'm Lefaso Muntone, the end user for this particular. Thank you.

JK Jackie Kwinika 1:26

Thanks Doctor. To the prospective service providers or prospective bidders, I will request that you capture your details in the chapter. You can indicate your company, your name.

And your contact details and then we will. This is for the purposes of recording as this is a non compulsory briefing session, but please capture your details there for record purposes. Thank you.

 **Mmamoagi Kungoane** 2:04
Oh.

 **Jackie Kwinika** 2:06
OK, and I I I request that we.
Conclude the presentation and then take the questions at the end of the presentation so we can try and save some time. Please take notes, make some notes there in a way you don't understand something. Then when we open for questions so we are able to attend to those issues.
issues. Thank you.
I'm handing over to you, Doctor.
Doctor, are you there? Are you able to hear me?

 **Dr. Lefaso Motsoeneng** 2:52
Now I can hear you, Jackie.

 **Jackie Kwinika** 2:55
Yeah, thanks. Please take them through.

 **Dr. Lefaso Motsoeneng** 2:58
Good morning, everyone. We have issued this tender.
To seek an appointment of an experienced reputable financial broker for our pension fund and also our group risk. Our group pension fund is currently now administered by underwriting by All Mutual.
And the other one by Liberty. So in terms of the ACM compliance, we seek to appoint a reputable company registered in terms of compliance with knowledgeable skills and experience to provide financial service, procured services.
For this particular one, in terms of those terms as outlined in the terms of reference for the scope of work and also the competency criteria that is required by the business so that we ensure we comply with the requirement.
Let's set up a financial, uh, regulator. Thank you, Jackie.

 **Jackie Kwinika** 4:02
Thanks, Doctor.

Oh.

And then on the scope of work, Doctor, please.

Enlighten them.



Dr. Lefaso Motsoeneng 4:23

On the scope of work one, it's look at in terms of the person that understand the business environment that we operate because we are an entity of the state schedule 3. Also we do have accounting authority in terms of compliance or ensure that we comply to official duties.

One of the things that we require is also to a broker to share some information, career awareness in terms of the funds, the performance and also if there's issues that relate to risk, such information need to be communicated to our employees.

Uh al also to look at the.

Global trends in terms of what's happening in the market, one we need person that will be proactive that will share the information. Should there be any challenge or risks impact in terms of looking at the market?

Or communica, it was like the same with COVID. That particular brokerage service must be able to inform our staff actively in terms of the challenges, so that in terms of the performance of the fund and also.

Provide support in terms of the payroll, if there's termination of employees or there's onboarding, such broker needs to be available to provide services.

And also the other one that the person must know the legislative environment, the risk because you will require quarterly report in terms of the performance of the fund as requested because now the person will be held in the short term insurance for the employees.



Jackie Kwinika 5:56

It.



Dr. Lefaso Motsoeneng 6:04

And also looking at in terms of the contribution of the employer and employees and all yearly trend analysis, the investment that we can be able to invest the contributions looking at the age analysis of the employees.

And yeah, and also other value added Services that might be ideal to the business

and also if advising the entity, if there's any risk that we need to be aware of in terms of the future outlook. Thank you, Jackie.

JK Jackie Kwinika 6:40

Thanks, Doctor.

And OK and also the issue of ethics and untrustworthiness, you need to adhere to high ethical standard.

And then assistant to bank the employee benefits section and it also provide guidance and training to the HR practitioner and then on different administrative processes provide monthly reports on each aspect which is a new membership. Addition of dependent cancellation and continuation of membership that the broker also to follow up with employees if required to ensure relevant requirements are met with the resolution to any queries present here at the year end session means you will be invited.

If there is a session to come and do some presentation and then also provide financial awareness education including benefits risk analysis to employees on a one-on-one session in case or maybe at an orientation and some employees will.

Might ask you to come and assist them with their financial education. Then you will be also required to provide that kind of support and then provide support for any online E claim system or related services.

To the employees also then administrative capabilities, efficient admin processes for onboarding, reporting and claim management, then dedicated system for tracking member data, contribution and benefit utilisation. Technology infrastructure need to have access to secure digital platforms.

For benefit management and real-time reporting capability for seamless integration with payroll and HR client servicing which is a designated client service individual or a team for the employer and employee queries we need to have someone.

Who can be the middleman for us?

And then also all intermediary fills shall be calculated and paid directly by the insurer to the intermediary. Any additional services beyond the scope of this service must be agreed upon in writing and approved in advance before such services.

Are rendered anything outside of the scope of work in a net approval before it is surrendered and then competencies and expertise.

The broker's experience in providing pro patient fund and group life coverage services, pro brokerage services, a patient fund admin experience, qualification and

financial planning, economics, finance or similar on NPF level 7 or higher. Experience in managing, overseeing and providing advice in patient fund.

Valid license from FSCA, a member of financial planning suit or equivalent registered as a key individual or representative under the financial service provider.

The group life admin experience same as the group the the patient fund admin and these are not the same person. We are looking at different people when I have one member which is the fund admin member 2 which is the group life admin.

And then number three is the billing admin.

Where we have updated I believe in the previous tender this was at NQF level 7 and then we have reduced this to NQF level 5 and then the qualification are the same.

Which is the financial planning, economics or finance at NKF level 5. Then in the previous tender we're looking at NKF level 7 experience in providing patient fund and group life brokerage services specific to billing statement and.

Old Mutual on Liberty Payroll.

Track record of the bidder, which is the references. The bidder must provide references from clients in the provision of patient fund and group life on behalf of clients with similar staff complement as the banks are the bidder to provide confirmation of the staff complement from clients of the submitted reference letters. Biller's proposal must indicate 5 years experience in provision of patient fund and group life on behalf of clients with a similar staff complement as the bank sitter. The professional indemnity insurance also need to be provided.

And then also the bidder need to have a license from FSCA with the bidder must hold a valid category one and or category 2 financial services provider license with appropriate.

Subcategories for patient fund benefits and risk cover benefit. It means your license must show us that you do patient fund and also you do risk cover because you find out you give us a license that does not show us this.

Categories.

It won't be sufficient to cover this. The license that you need to give us it need to also show this sub categories.

And the duration of the contract is 10 years, considering the center licenses ending in in 2030. And then if the since the license they say they're not renewing, it means the contract will end in 2030. But if they are renewing our license, it means it will run.

Over the period of 10 years, provided there are no issues with the delivery on the SLA, then the pricing structure is very clear as we had issues also on the pricing

structure.

In the previous tender where people will only code for patient fund or they will only code for risk cover, we're looking for both services from one company and we're expecting us to give us both services and if you're not in a position.

To give us both services, I don't think there is a need for you to submit.

For this tender, if you are not able to provide us with both services, we are looking for someone who can give us both services. I believe I am clear. I won't be seeing people submitting for one service.

I will quickly present the pricing so you can see how it looks like.

And then this is the pricing schedule that you are expected to complete and submit.

We're looking for group life if you're going to give us the admin fee and the patient fund admin fee. Please if you know that you will only code for group life or you only do group life, you won't be considered and also if you only do patient fund you.

I won't be considering you. Your proposal will be non-responsive as you did not fully give us what we are looking for. Give us group life and patient fun. You only complete the information.

Only capture it on the yellow section. Yeah. Then if there's any other additional cost that you'll be quoting us, please include them on this under additional can include the if there is a.

Somewhat whatever fee you call, I'm not sure, onboarding.

3.

It's going to happen 12 times per year and then it's 100 times. You can edit at the bottom here if there is some kind of fee that you have or set up fee. If you're going to set up someone on your systems, please indicate it underneath here. Do not change this admin fee.

And if you call this admin fee a service fee at your company, please do not come here and tamper and say this is a service fee.

You are not allowed to do that. You are not allowed to tamper with the white sections. The only sections that you are allowed to work on is the yellow section. I believe this is clear. I won't have any issues when you submit.

Your your your your proposal indicator admin fear for year one until year 10.

And then please ensure that you provide your escalations.

So you don't have issues come year seven or year 10 of the contract. I believe this is also clear, but if you have got any sessions you can just note it, we'll deal with it at the end of the session.

And then we're at bullet .7 on the of the pricing structure. The price insurance must be completed as per the annexure A. Failure to comply with the requirements will lead to disqualification of the bidder. You see it's clear. Do not tamper with any section, only capture on the intersection if you tamper on the other.

Section, you might find yourself being disqualified.

Quoted prices will remain fixed for the year of that of the for the particular year for the duration of the contract. Hence you need to ensure that you calculate your escalation until year 10. The attached pricing sheets will be completed in full.

Bankster will not entertain price adjustment after signing of the contract.

The pricing sheets will show vet separately. The bidders are therefore required to indicate a total bidding price by completing the pricing schedule provided in full.

Sufficient results should be included into enabled by except to fully understand the makeup of the overall pricing, all pricing assumption, excluded cost and.

The estimated cost should be clearly documented. The bankster assumes that the pricing document as supplied is complete and covers all costs associated with this project. Submission requirements. All submissions should be delivered in individual envelopes as per clause 851 and 852.

Below, respondents should take particular care to ensure that there are no discrepancies between all submission presented to the bank centre. Please whatever that is on the hard copy, ensure that it's also on the soft copy and also on the.

A copy of the original ensure that they've got the same information that brings that reserve the right to reject any submission. If there are discrepancies identified in the submissions, there too documents should be submitted as follows.

Hard copy should be the original submission, clearly marked original, one copied vision of the original and soft copy vision, preferably on a memory stick.

Original which is envelope one. Envelope 2 is the hard copy of the original and a soft copy. Envelope 3 is pricing and SPD one. Please do me a favor and include this.

Pricing and SBD one on the soft copy because most of the time you find that the pricing and SBD one are not included on the soft copy. Please do include them.

Please do include them.

Each envelope must be clearly marked with the following, which is the tender name, tender number and also your your name as the bidder to say this is for XY and Z company. Please include your name there because it's easy for us.

To identify your proposal, submissions that are fixed sent via telex or electronic mail delivered will not be accepted. The only form of submission is for you to bring hard

copies here at the offices, either you Courier them or.

You send someone to come and submit physically at the office and then this that is the address there and then also the park is is very big. I think we've got two gates at the park and then some one of the gate does not have a security.

Official manning the gate and then you find people going there and waiting at the gate until the time passes, the the closing time passes. Please ensure that you go to gate one which is the visitor's gate and then the other gate they don't allow the visitors in. They must get.

Start by that gate and find that your proposal comes in late and we won't consider those issues to say I was by gate XY and Z. Being start is suited in a very large office park with the court office at the main gate. Please allow at least 30 minutes to clear security and navigate through the office park.

Office pack.

That is our address there.

And then service providers required to sign the submission register. Yeah, please ensure that whoever you are sending or when you are coming, please submit sign the submission register and those of you with 20 companies and you are sending your friends to come and submit for you please.

If you have marked your envelope with your company name, it's easy for that person to see which company is submitting because sometimes you find people using the a different name that they have submitted the proposal there and it becomes a challenge. Please ensure that the name that is submitted the the company that submit the tender.

Correspond with the name on the register. Unsuccessful bidders will also be informed when the process is concluded. A tender will be constructed late if received after the specified date and time. Service providers are therefore strongly advised to ensure that tenders be dispatched, allowing enough time for any unforeseen events that.

Delay the delivery of the tender. Yeah, you see advisable. If you come a day before closing, you'll ensure that you are able to submit your tender done coming here around 10:11 and you got stuck in traffic.

OK, any queries are addressed to myself, jkk@benxita.org.zt and then you copy SM at benxita.org.zt and then if you do not find any joy in doing so, you escalate to rapplas@benxita.org.zt and.

Copyinfo@benkita.org dot Z if I am not giving you the feedback on time.

OK, this is a tender date, closing date. The last day for questions is for September. For September you must ensure that you have sent through your queries and whatever you need clarity on. Then after that it means.

You are no longer allowed to send those questions. You need to ensure that at least by the 4th of September you send through those questions that this is still closing on the 18th of September and then our wish is to have.

Contract signed by 21st November. That is a wish tender evaluation will have be in three phases a compliance in eligibility, technical and functional evaluation or price and preference point evaluation and compliance the.

Issue of CSD is addressed and also issue of directorship is addressed. We don't if you are a government employee.

You need to ensure that you comply with the legislations as stated here, and also your tech compliance issues need to be on point, but we will be afforded a chance to provide clarity in terms of any information that we might find addressed on the reports or during evaluation.

processes.

Compliance and eligibility. We will be looking at your submission of the proposal and annexure A. If I remember correctly, there were people who submitted a blank check of a pricing schedule with no pricing, with no amount, with nothing.

Just printed out our presentation and submitted and then does does not comply with this requirement and then you will be disqualified if you do that again. We will disqualify you and say this must be completed in full. We will disqualify if you just send us that blank check and some people will go.

Go and try to be creative and do the pressing schedule on some systems that they have developed and then thanks we are we are thankful for your development of system. But however for the purpose of this tender please use our pricing sheet to. Populate your pricing. You can do your your, your, your innovative pricing on the site and then take that innovative information and transfer it into our spreadsheet please. And then we also require you to fully complete and sign SBD one for.

6.1 which will also include our banksita preference point claim document and then also there is a special conditions that need to be completed and signed which is part of this document I think around the.

I will show you quickly now as part of this document. Around the end of the document you will find it submission of CSD report. You need to submit a CSD report and then if you are not able to provide CSD report, give us an M AAA number so we

are able to check you.

If you can't give us this CSD report and your AAA number, you will have problems.

I'm telling you I'm advising you. Please ensure that if even if it says non-compliant or whatever information it's saying, we are not looking for that information. We want your.

A CSD number so we can see that you are registered whether you are non-compliant or whether you are the final registration process. That is not the issue we are looking for at the time of closing. At time of closing we want to see that you have got a CSD report other issues will deal with them.

During the evaluation processes, but at closing give us CSD whether compliant, non compliant whatsoever or give us the M AAA number, the bidder to submit valid license from FSCA.

This is for your company or your organization. That license must also tell us that you can do patient fund and you can do risk cover.

The bill to submit registration of team members from FSCA for group life and patient fund admin. These two people must be registered with FSCA. Then you must provide proof.

That they are registered.

Professional indemnity insurance must also be provided from your insurer. I believe that is clear.

And then under functionality if you pass this section.

All is well under this section and then we will test you here under functionality to say patient fund admin.

Has got the higher financial planning, economics, finance or similar at NQF level 7 or higher. Experience in managing, overseeing and providing advice in patient fund valid license.

Please give us a valid license, valid license from FSC. When those people register you, they give you something that gives us proof that you have got a valid license. Please provide that valid license. Do not go and give us some screenshot from someone.

But we don't even know where you're pulling them from. If there is a license, give us your license to operate, not screenshot.

OK, you must be a member of a fan of the Financial Planning Institute of South Africa or something that is equivalent, an organization that is equivalent to this one. Yes, you can belong to them.

We are fine with that registered as a key individual or representative under the

financial service provider. When we are registered for sure, there's something that they give you to show that you are registered. Give us that thing to tell us you are registered.

As part of these people, as part of this bidder, please, this is clear group life.

We want the same information, but it will be the risk that the experience will be related to group life, billing admin, NQF level 5, then experience in providing patient fund and group life.

Brokerage building experience in in in in that.

Then the criteria of evaluation will provide you. This is high level and then we'll drill down to the lower level 25 points for patient fund admin.

Another thing I observed in the previous tender is you you you give us a synopsis of what we have been doing for the past 70 years and that's not what we are looking. You must tell us that you did.

Patient fund brokerage services 'cause you will speak to your your your big.

Brokerage insurance jargon and we don't know that jargon here. Tell us you did patient fund brokerage services and then so we are able to score you points then say you were some big, big ways. We don't want big ways here. Tell tell us that I did patient fund brokerage.

Services for this company and then for this, yes, it is very clear we're able to give you points. We don't need to assume that because you were the CEO for XY and Z Group Life Services.

Now we must assume that you have got this experience. We don't want to assume. Tell us you did this work. You've got patient fund brokerage services experience at this client for over 14 years. It's very clear, no questions to be asked. But what you are giving us, you give us your your summary that you have been in the brokerage. You have been in the insurance services for 40 years. What were you doing for that 40 years?

Please help us so we can help you. The bidder should submit the following for the person assigned as patient fund admin in the team CV or a professional profile or a resume or employee profile indicating the employer.

Or the client month and year the work was done. Description of the work done relevant to providing patient fund. This is very clear. We are helping you, but you'll go and dig your CV that you did in 94 and.

Which does not match what we are looking for. Who is the employer who want to know? Who is the client who want to know month and the year the work was done.

You cannot say you did for Banksita in 1999.

When did it start? When did it end with Ben Sita? Are you still there at Ben Sita?

Those are the question we need to ask ourselves. Please tell us the month and the year. When did it start? When is it ending? Description of the work that you were doing there at Ben Sita? Were you doing group live? Were you doing?

Patient fund, you must tell us we must not assume because Benghita has got patient fund and group life. It means you are doing those things. Please be clear on your CV. Please draft CV specifically for this project if you want to be appointed.

Qualification in financial planning, economics, finance or similar. We want to see the paper of the qualification. You find that on your CV we have got that pH. D in financial planning, but there's no paper.

Attach the paper so we're able to see that you have got that qualification valid license. The valid license must be there. You must you find that on your CV you say member of FCSA what what what what.

A member of Financial Planning Institute. But where is the paper? Why is it so difficult for you to attach that paper to show your membership, to show your qualification, to show your licenses? Please ensure that all those documents are attached and when we say a valid document, we are not looking.

A screenshot. We need a document that it's valid. You know how a valid document need to look like. Please provide that information so we're able to help you and evaluate you correctly. Experience without qualification and accreditations will not be considered.

If you attach the qualification and you tell us you've got 40 years experience but the accreditation is not there, we're not. You're not going to be scored points for that. It's ensure that you comply with all these requirements. Then this is the metric that we're going to use.

And then this I believe we have also I just made an adjustment here to give you some point because the previously I think it was five or more years that we're looking for but we did an adjustment also you had to so you're able to scale score points if you've got less than five years experience.

And then year three years to less than five years, we're going to give you three points. But if you've got less than three years, it's a 05 years or more relevant experience, it's five points.

I think it's clear. There is one thing I believe I have missed here.

Which is very important.

The service provider should provide a minimum of three team members to fulfill the three roles detailed below, not one person.

We are not looking for a Jack of all trades. Yeah, we're looking for a minimum of three people to come and help us as a patient fund admin.

As a group life admin and as a billing admin, these are three people with these three skills that we're looking for. Group life, same one, the description, all all those things, same metric. Only difference is one group life experience from this.

Percent 25 points for that and a 25 points for for the patient fund. I'm trying to be as detailed as possible, so I don't encounter the same challenges we had in the previous project.

Billing admin.

Three or more years, we give you five points and then three to less than five, we'll give you 3 points. Anything less than three, we'll not give. I want to give you points here. We're working with our money, working with people's money. Yeah, please bear with us.

Then here we are looking at only NKF level 5 or higher if we have got NKF level 6.

Hoy it. NKF level 7 Hoy it. NKF level 10 Hoy it. NKF level 12 Hoy it. Yeah, fine. But also yeah, be specific. Be specific on your experience. Don't say you have been working with these things. What?

Tell us you are doing billing for patient fund and group life cover. You just tell us what is here and if you have really done it, you are not lying us. We also do our own due diligence if you say you do it.

This is Ben Sita. We've got the right to say. Ben Sita, do you know Jackie? Did he do this thing with you over this five year period? And then they will say yes, we know him or no, we don't know him. Very clear.

No qualification. We don't check your experience. We want that paper so you are able to handle this money's.

Professionally, so references.

There we go. And also we did some adjustment. Yeah, based on the challenges we had in the previous project, there were some adjustment that were made here as the previous one, we wanted the letter to show us.

On the letter that you the staff compliment of your client is that 70 or more it was a challenge.

On the previous project and then we will try to address that by requesting that you have a table where you will show us the staff complement as some reference. Most

of the reference did not have that staff complement.

And then, but some did have, yes, but some not have. And we said let's add a table so you are able to give us those references are only you are able to give us the staff complement on the table, but the references with one the actual reference.

Signed by your client and the client's letter had signed dated. Indicate the type of work you have done because some people will submit a blank check of a reference letter. You just say that they've done work successfully at work XYZ signed.

And then, but we don't know what work were you doing there? Tell us I did passion fund and group life for this client.

And then it's very clear that client must tell us, you're not telling us, the client must tell us XYZ did this for us and then they must sign, they must date that and then they must indicate that we are doing the patient one and group life.

Work and then what else? We need to have the client contact details being the contact name, phone and e-mail address so we are able to contact them and ask them do you know this? Do you know this reference letter? Did you write this reference letter for this person and then?

We'll take it from there. Let me read it in full so I can try and clarify any ambiguity. The bidar should submit formal reference letters from current or previous client. If your current client is happy with your services, you are able to ask them.

To say when my client give me a reference letter. However, they will also say each submitted reference client must have been receiving the relevant service from the provider for at least a year.

Here's another angle. If you've done this thing, maybe in the last four months, the client might not have had to see if there are issues in the project, but after a year they are able to pick up if there are any issues or there are no issues, so they're able to give you a reference to say where.

I have with the service we have received so far, but you cannot say that in a month. Please give us a one month client and say there are no issues and the client is happy in that one month. We are not going to consider that letter as per.

Hey, this.

The terms of reference, I will continue reading on behalf of clients with a minimum of at least 70 staff members. Then these 70 staff members, remember, even if it's not showing on the reference, you're going to give us a list to say.

Client XYZ has got staff complement of 100 and then it is compliant, but anything that is less than 70, if they've got 69 staff members or 65 staff members, we don't do

rounding here.

It means that letter does not comply to the requirements, only that specific letter. But if you got others, we're able to also provide them. The bidder's proposal must demonstrate five years of experience in administration of patient fund and group life on behalf of clients reference letter or list.

To serve as a demonstration of five years in providing patient fund or group risk services.

Let's say on one of your clients you've been servicing for the past 22 years, it means you are able to get points here as you will tell us that Benk Sita. I have been working with Benk Sita for 22 years and that means you it.

Doing patient fund or group risk or great services and then it means you will get this tick for the five years experience. However, you cannot have that five years experience and come and tell us your CIPC is from.

Your registration documents are conflicting the experience.

The the registration documents must not conflict your experience, please, if you registered last year.

Maybe.

The registration document for last year, but we have been operating. I'm not sure if it's illegally for the previous years. We cannot come and claim those years that we are operating maybe without a registration, but we'll clarify if.

I'm not clear in providing clarity, but we need something that will confirm that we have been doing this business, this kind of work for over five years.

I think I'm still clear. The bidder to submit a list of clients who staff complement of at least 70 who provide a table to help you with that submitted client must be the same as the submitted references. Yes client.

List and client reference needs to be the same. Thank you. It's clear. And then the one year issue has also been addressed. You cannot provide us with new client unless that client is a recurring client. If the client is a recurring client.

Please also find a way to indicate that to say, yeah, maybe it's an old reference and here it's a new reference, something like that. Please find a creative way to provide proof that this new client has been existing for the past 15 years.

Based on this old reference because we'd not prescribed on the period of the reference. It means even if you did work for your client in 1994 and then until 2000, you are able to provide that reference to say I did work from 94 to 2000 for this.

This line and then the staff complement was a 190. I think that's very clear. One point

for each reference will be provided that meets all these criterias. This will be cross referencing, cross checking these details and so we are able to provide points for that.

And then you are expected to at least score 75 out of 100. Then if you've missed 25 points someone, it means we're able to proceed and appoint you.

Based on this paper, OK, table that we have requested is here. Now who is the client? You tell us contact personal details, staff compliment, one of those numbers there anything less than 70.

It's a 0, which means we're not going to consider at least must be 70 or more contract start date and contract end date is going to help us also check those five years. If you've got the five years, then the type of services you are providing must tell us all.

Group life, patient fund, OK.

Then we're good. This is very clear. You can submit as many as you can. I think this is limiting to 1234. Yeah, this is limiting you. You can simply.

Provide this on a different sheet or a different document and tell us client contact person, staff complement, contract period, type of services. If you want to add more, but if you've got one client is fine, please add your one client here. But if you've got more clients that you would like to add, feel free to to do so.

And on a on a different document you can simply copy and say this is the client, this is the contact staff compliment contract period and type of services on a different sheet so you can show us your 15 or 100 clients.

OK, and then this is how we score. 0 is non-responsive, one is poor, 2 is fair, three is the average, 4 is good, five is excellent. OK, here's an example on the references we giving you 30 points.

30 points for the references and then if you give us one reference, it means we're going to give you 6 points for the reference. 2 references is 12/3 references is 184245.

It's empty. I believe it's clear that is the metric we are using to around off or what a special tool that we use to round off. But to help you understand how we do it, this one point here is going to be come out to.

What is one point is gonna be 6? Yeah, on the references and then five is gonna be 30.

Just to try and summarize how we calculate our functionality score. That's the the formula there, but that the summary I've provided, that's how we come to five points

is equals to 30 on the references.

Anyone not scoring 70, you are out of the process at 75, apologies, 75 you are out of the process and those scoring 575 or more you go through to price and preference points evaluation and then 80 points for price and 20 for preference.

Reference points is a bank stop reference point system which is stated here. If you own by black person, 51% is 7 point.

Empowerment of women, 33% women ownership, four points. Youth empowerment is 33%. If you've got 33% youth ownership, you've got three points. Persons with disability, 10% ownership is 3 points.

5% threshold of employment is 3 points. Promotion of small and medium business is 3 point.

If you provide, you need to give us proof of whatever you are claiming. If you're saying ownership is a 10% disability or 50% disability, you need to provide maybe your disability.

Certificate, something of some sort. And then also if you've got 5% threshold for employment of persons, provide that disability certificate to indicate the 5% and then also ownership by youth you're going to show us.

Also, your youth ownership of what BA certificate can show us your youth ownership and also the CSD.

There's a section on the CSD that shows ownership also and also the black ownership and then identity document also can be provided to prove ownership. Then there is a full explanation of what a black person is.

And then the percentages and then ownership must be South African. When we say black, it's black, South African, black, South African. Please bear with me on that one. Be sure that you are a black.

South African to be able to score points on this false information will be dealt with. Should the bankster ascertain that any bidder has submitted and false information, the bankster will may disqualify the bidder or simply provide counselling in award without prejudice.

To any other remedies available to Bankstown report due to the National Treasury. However, an opportunity will be provided for you to prove us wrong.

In the review process, we'll evaluate educated proposals and then please ensure that you submit a responsive proposal. Then all application will go through the BAC, then BAC, then to the CEO, then to the board in case of.

Anything above 5 million and then reasons for rejection and then applicants shall not

contact Bensita or any matter pertaining to the application from the time the application is closed to the time it has been adjudicated.

Then the result of the tender will be published on the website of Benxita and also on the E tenders per term.

And then the insider shall reject the submission if the applicant has committed A proven corrupt or fraudulent act in competing for a particular contract. The tender conditions will observe the right to withdraw or amend the terms of reference by notice in writing.

By advertising the media in which the tender was originally advertised prior to the closing date.

Being that reserve the right to award this tender or partially awarded tender course of preparing application will not be reimbursed. Reserve the right to conduct due diligence. Please ensure that you submit the correct information unless any fraudulent information might get.

Get you into a very serious problem with either FSCA or National Treasury or the Banksita or SAPS, whoever you are contravening or the the or SAPS, please, please ensure that you submit to us.

The correct information.

Yeah, the bank staff reserved the right to verify information and that the banks are reserved the right to request further information and iteration regarding to restriction an employee of the state status before our because some of the directors there are state employees before we award you.

We will request that you provide us with a confirmation to say I am not a state employee, so in case.

We do not pick it up from our systems. You tell us that you are not a state employee. We'll have that on record and we will use that in case we find out you are are a state employee in future. Bankster shall not be liable for any direct, indirect, consensual or other losses or damages.

Including loss of profit that may be anchored by any person, including but not limited to an applicant, shortlisted applicant, successful applicant or any director, officer, associated company thereof as a result of any reliance on or use of information supplied in respond to this.

Tender or as a result of the tender process contemplated in the standard document, makes no representation undertaking warranters whatsoever to any person in respect of the tender or information contained in the tender.

This tender is confidential and a proprietary to the bank Cita and may not be used to use copies or disputed for any purpose other than in relation to the tender process without our approval at the bank Cita.

OP.

Act includes the right to protection will comply with this Act as the bank CITA. All applications duly lodged as per submission will be evaluated in accordance with the stipulated evaluation criteria. All proposal will go through a BECBACCEO.

This tender will be validity. It will be 150 days after closing the fraud alert that issues on fraud alert. I think it's getting better now. It's getting better. People are.

Becoming aware of these fraudulent activities whereby when we publish your your details on on the on our website and also on your what you call on the.

On E tenders, we'll normally publish your name and the amount you have proposed as legislator.

And then people will contact you. I don't know how they get your contacts. Maybe they go to a website or something and then they contact you and promised you that you have won the tender. You need to call Mr. Mashaban on this cell phone number so you can discuss the tender and then for whatever fee you pay and then.

They will help you get the tender 123. Please, please do not entertain those kind of people if you get a tender.

I will send you an award letter to say you have been awarded the tender. What you need from your side is to sign off the award letter, then from after signing the award letter and then we discuss the issue of contracting.

That's what happens and then we will meet online to discuss maybe a kick off meeting which is done everywhere to say how it's going to the project's going to go and then when can we start and then those kind of details, but there will won't be any discussion of saying.

You must pay an X amount of money and then once we hear X amount of money being paid or a meeting somewhere at some shop, there's no, that's not a bank sitter. We don't meet anyone.

At the shops or whatsoever, if whatsoever reason and most of our meetings, we do them online or in person at the Benzita offices inside the office, not at the parking lot of Benzita. In case there is anything that needs to be clarified, who will send you an e-mail?

And then in case you someone tries to do that, report them on the fraud hotline or to the police. And then maybe in case I need any information from you, I'll write you

an e-mail to say you did not do 123 or maybe request clarity.

On something I'll send you an e-mail to say XY and Z is not clear. Provide clarity on XY and Z. Maybe if in case I call you, I'll be calling you to say check the e-mail that in case, but we it's not something that we normally do.

It's out of the extraordinary thing to say. Check your emails. I won't ask you for any fee. If you hear someone asking you for any fee or any sort of payment, that's on you if you pay them.

Please don't even report to me. Go to the police and report them. If you pay people, don't pay any money, even myself. You're not allowed to pay me any money. Yeah, you must submit the correct information. We evaluate you correctly. We give you the job to work without paying zero fees.

Thanks. Hope it's clear. Hope it's very clear. We have had issues of people trying to be single, some hard earned money. Please be careful.

OK. On joint venture, for joint venture agreement, please ensure that there's an agreement between two parties. In case you are joint venturing on maybe an experience of something or you've got two references and your brother has got two references, you want to work together, yeah.

You are allowed by law to work together. Yeah, tell your brother we need to have a signed document to say where a joint venture and then maybe who is the principal in that joint venture? You've got lawyers, you've got legal people. They are.

Maybe documents online that can help you to to structure a JV. Now if you are combining expertise, please have a JV agreement in place. Complete documents SBD1SBD4, SBD 6.1.

Each member must have their opinion completed documents, own CSD documents or own whatever documents, and then you combine whatever that needs to be combined, either it's references or expertise.

It's up to you whatever you are combining, but have documents from both parties and then also an agreement to say we are working together on this project.

OK, yeah, it's SBD one fully complete and sign.

SBD for fully complete and sign. We had issues of people working for the state bidding for tenders and then please help us, please help us so you don't.

Become a.

Or you don't become reported to authorities for doing things illegally. As a state employee, you know what you need to do. Tell us here which state organ you are working for so we can clarify before we are able to appoint you. Tell us.

I'm working for an organ of state so we can get all the approvals prior to any appointment. So you find that you are appointed and you are a state employee and then you might be in trouble for being appointed without even telling us that you are working for the state. Please provide clarity.

To that. But if you're not working for the state, it's a simple no answer and you don't tell us anything here. But if you're working for the state, you must tell us yes, and then you tell us your name, your ID and where you are working for, whether you are. Board member or something. Please do provide clarity on that.

Please clarify so it help us because there are some other institution where you will be allowed to to maybe be a board member too and then just clarify so we can also clarify from our side before we will provide such kind of an appointment and then you you know.

Yes, no, yes, no there. And then you sign off.

Will you complete the SVD one?

And then you sign off and they give me two witnesses. You have to say these two people has witnessed the document, so we don't delay the process. This is the the claim preference.

Reference points claim form which you will use to claim the form. Here you say yes we're claiming for black. I'm one one owner business is 100% shareholding get 51%. I've got the seven points and then second one, yes, I'm a woman. Whatever race you are there, you score. I own 50%, four points score. There is my ID number and then here is my shareholding percent and then I'm.

Attaching my shareholding certificate or CSD report is showing my CSD my my shareholding will simply see that oh this is the 100% owner on CSD and provide those ID copies.

Then ownership by youth. Yes, you were born in the year 2000. You claim your three points there. You are a youth and then your CSD can show your ID can show that you are still a youth.

And disabilities, same thing there attach, give us proof of disability then small business also those entities that are recently incorporated have been operating for less than one year or you have a projected.

To have an annual turnover of less than 10 million in the first year, you are able to claim for this.

And then you tell us here if you date incorporation financial year ending the turnover in the prior year, the budget that and then turnover to date and then we will know

that you qualify for these points or you don't qualify.

And false information will be dealt with accordingly as explained. And then this is one of the documents that you need to submit. If you made this, if you don't submit this document, you might find yourself in trouble.

Ensure that you have fully complete and submit this document. This is our special conditions of contract document.

Please ensure that you fully complete with a yes and a no and then whether is a no. You will indicate the reason for the no. It's a it's a no because we don't have do 123. You will just indicate it's a no because of 123. But if it's a yes, yes, we are fine.

Nothing wrong with that. It's a yes, yes, yes, yes on everything. And then you sign your date.

You tell us the bidder name and then we've come to the end of the presentation. Hope I did not took too much time to finish the presentation and we are now in a position to take your questions. Hope you will listen attentive.

And I believe we will have a.

Good proposals that are clear and well easy. They are easy to evaluate.

Are there any questions? Anybody need sitting some clarity on the presentation?

I see Durand Durand. The floor is open.



Kate Du Randt 1:04:58

Thank you, Jackie, and thank you for a very good overview of of the bid. I think we are now clearly aware of what you are looking for. I just had one one question or one point in terms of the submission of FSCA licenses.

For the individuals that will be assigned to your account. Now the FSCA does issue a license for a financial services company. So for example, our company Wins and Wealth has a license. However, the representatives and individuals, the key individuals that sit under that license do not.

Have individual licenses granted to them, so I would not be able to give you a copy of my license. I simply fall under the Winsome Wealth license, so the requirement to submit evidence that.

This person is certified by the FSCA or that this person is registered as a representative under the company. The only thing that we can submit is the screenshots from the FSCA website, which will then show that this company is actively registered and that these are the representatives.

Under that company. And then we can also show which categories those

representatives are licensed for, but there isn't an actual document that the FSCA will give us for each individual.

JK Jackie Kwinika 1:06:30

Oh God, that that that is very clear. I I hear you clearly, but if I remember correctly in the previous project we did have documents submitted for individuals. I'm not sure if I will be able to mention that school name. I believe it's a school or institution. It has got F.

KR Kate Du Randt 1:06:53

So, so, so we can, we can give you there. There are certain things that we do have certificates for, for example, to show that we've done the RE exams or to show that we're a member of the FPR, the Financial Planning Institute. There's a certificate for that, but an FSCA license as such.

We don't get we can give you the the RE exam evidence to show that we've passed those exams, but not an FSCA license per individual.

JK Jackie Kwinika 1:07:23

But but you indicating that there is a certificate for the individuals as I believe that certificate has got a logo for FCSA.

KR Kate Du Randt 1:07:36

No, there wouldn't be one for individuals. There is one for the Financial Planning Institute. If you are a member of that, there is a certificate, but there isn't a license certificate for per individual for the FSCA that they grant an individual. It's granted to the.

Financial plan and services provider, which is the company. Obviously if I was a sole proprietor, it might be granted to me in my name, but if you fall under a company, it's granted to the company and then you fall under that company.

JK Jackie Kwinika 1:08:08

OK, fine. Once you register, they don't give you any proof. You just get registered without telling you that you are successfully registered for XY and Z. There's no proof.

 **Kate Du Randt** 1:08:17

You you would, you would get a, you would get an e-mail to say that you've been registered and then when you go onto the FSCA website to look at the current information of who's registered under which company, you can see it on the website, but you don't get a certificate or a license for an individual, only for the company.

 **Jackie Kwinika** 1:08:37

OK, I'm, I'm, I'm, I'm following and let me allow the doctor to come in. But I I want to pick the question so I can double check on the previous project because I I I remember we did receive.

 **Dr. Lefaso Motsoeneng** 1:08:54

If I may come in, Jackie, on that particular one, you know our previous request for applications, it was our evaluation criteria and we had leaders that submitted.

 **Jackie Kwinika** 1:08:56

Yes, yes, yeah.

 **Dr. Lefaso Motsoeneng** 1:09:10

The documentation. So if the bidder is not going to submit those document, it's a disqualification. I think that's adhered to our criteria in terms of our requirements. Thank you.

 **Jackie Kwinika** 1:09:24

Thanks, Chair.

I'm not sure if there is any other questions, just just double checking from the previous.

Project What exactly we're using? I see Joy, the floor is open.

 **Joy Mathibeli** 1:09:45

Good afternoon, Jackie. Thank you so much for the presentation. My name is Joy from Funeros Capital. I just wanted to understand you have your scheme is administered by two insurers, Old Mutual.

And liberty. So does it mean the employees are divided? Some are with liberty, some are with all mutual?

JK Jackie Kwinika 1:10:10

OK, Chair, please come in, Doctor.

Dr. Lefaso Motsoeneng 1:10:14

If I may come in just to respond, our pension fund, it's administrated, administered by all mutual super fund on the group risk. In terms of the our rules, we do have cover in terms of accidental injuries or soever death it's covered by.

Liberty Life, same employees in terms of splitting the different portfolios. Thank you.

JM Joy Mathibeli 1:10:39

Oh, OK. Thank you.

JK Jackie Kwinika 1:10:42

Thanks. Any other? Actually, let me check. Sorry, I don't see any other hand. Oh, there's a hand from Tamsanga. The floor is open.

TS Thamsanqa Skosana 1:10:57

Thank you, Jackie, and thank you for the presentation. I think I want to revisit the query that Kate raised in terms of the FSCA being the governing body that governs FSPS and then they expect those FSPS to register their.

Individual consultants on their on their register and hence Kate kept on referring to the fact that the FSP might have the FSCA certificate, however, the individuals registered under that particular FSP.

Will not be issued individual FSCA certificates like the CMS does.

So, so I I think and after hearing the the chair validating the fact that you are going to be looking for FSCA certificate certificates for individuals, it will then make the whole process null and void because then everyone is going to fail on that part.

And I I'm cautious of that. So I want to raise that issue and let's get clarity on that so that not that so that it doesn't fail the whole process.

JK Jackie Kwinika 1:12:07

Yeah, I'm with you on that. I'm with you. I'm going to provide provide feedback on on that. I'm going to provide feedback so we can clarify.

TS **Thamsanqa Skosana** 1:12:23

Thank you for that, Jackie. Thank you.

JK **Jackie Kwinika** 1:12:23

On the on the issue of a member certificate.

TS **Thamsanqa Skosana** 1:12:26

Correct. No, thank you.

JK **Jackie Kwinika** 1:12:29

Yeah, so.

Can deal with it. Just let me just go back to home.

My presentation, so to double check exactly what we are asking for.

Yeah.

Cool.

You done?

Hmm.

It had to submit registration of the team members from FSCA for group life and patient fund. OK, OK, OK, I see that.

I can see that. OK, it's fine colleagues. What I will do, I will speak with the chair and then we will update that on our when we post the question and answers on the website, we'll provide more clarity on.

On that issue, I will discuss it with the committee. Let me say I will discuss with the committee so we can provide more clarity on that issue on how we will go about it. Not sure if you are answered colleagues on the issue of licensing.

TS **Thamsanqa Skosana** 1:14:05

We answered, Jackie. Thank you.

JK **Jackie Kwinika** 1:14:08

OK. Thanks. Yeah, we will include it when we put question and answers on the website, maybe around 5 September, I think, yeah, 5 September because 4

September is the last day for taking questions around 5 September, 6 September, we'll post the questions and answer.

On the website and also on E tenders and then we will also provide clarity, more clarity on that question only.

How you can submit your proposal, but for now you can start preparing those proposals. We've provided some clarity here and there. It's just that one issue that we'll need to provide some more clarity on it so.

You are able to submit those proposal, but please prepare them so by around 5-6 you'll have a clear picture of what to be provided on the proposal for that element only.

And then I'm not sure if there is any other query. Please do not type in the comments section if they've got any questions. I believe there's nothing. Do not type the questions in the. Kindly confirm the closing date. Oh, I see, I see it's 17 or.

18 What do we have to date now? It's 18 September, 18 September. If there is anywhere where it's saying 17 September, I'm not sure where is that.

BC Bernice Calana 1:15:36

It's SBD one, Jackie. Hi. Sorry, yes.

JK Jackie Kwinika 1:15:38

SBD one. Thanks. I will update SBD one. The closing date is 18/18 September. I'll update SBD one. Thanks for that.

I'm not sure if there is any other BSFA, any other BSFA, that's all.

Uh.

Why are you laughing? OK, thanks. Thanks for making time to the meeting and wishing you all the best with your proposal. Meeting is adjourned.

BC Bernice Calana 1:16:18

Thank you. Thanks for your time.

JK Jackie Kwinika 1:16:22

Thank you. Bye.

LS Luthando Sibiya 1:16:22

Thank you.

BC **Bernice Calana** 1:16:22
Next.

CJ **Camille Jacobs** 1:16:22
Thank you. Bye.

KR **Kate Du Randt** 1:16:26
Thank you.

● **Jackie Kwinika** stopped transcription