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## Terms of reference

### Awareness

Community digitisation project

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Prepared by FinMark Trust

## 1. About FinMark Trust

FinMark Trust (FMT) is an independent trust whose purpose is to make financial markets work for the poor by promoting financial inclusion and regional financial integration. FMT does this by conducting research to identify the systemic constraints that prevents consumers from accessing financial markets, and by advocating for change based on research findings. Thus, FMT has a catalytic role, driven by its purpose to start processes of change that ultimately lead to the development of inclusive financial systems that can benefit all sectors.

## 2. Background and contextual information

FMT in collaboration with the World Bank (WB) has developed and is in the process of implementing a community digitisation program that seeks to foster inclusive growth in disadvantaged South African communities through further development of digital ecosystems. The program will be anchored by the enhancement, availability and usage of digital payments within communities, through the promotion of a tighter integration of payments into the community with the wider financial system supported by interventions aimed at social and economic upliftment. The project is based on a holistic community engagement involving all stakeholders including financial services customers and merchants operating in those communities.

## 3. Problem statement

South Africa has for well over a decade experienced low economic growth. This reality, coupled with the muted growth experienced in 2023 exacerbated the economic situation. Many South Africans are trapped in a state of poverty, with 55% of the population living below the poverty line. Employment in the existing economic structures does not offer an immediate solution, as unemployment is high and steadily increasing. With limited state resources to address the situation, it is essential that support programs (e.g., the current grant program, other support programs and existing structures within communities) are coordinated to maximise their impact on increased economic activity in communities. It is therefore the intention of this program to facilitate engagements within two pilot communities in the Gauteng Province (Tembisa and Hammanskraal) to assess the concept of establishing digital financial ecosystems by leveraging digital payments and coordinating support for the ecosystem.

To realise the program objectives, it is essential that the available services in the pilot areas and the needs of the community members are established to ensure that any solution developed takes into consideration what is already available and bridges the gap for what is required for the success of the project. To understand these requirements FMT and WB conducted a series of studies, between 2021 and 2023, to measure the level of digital financial services usage, document barriers hindering adoption of digital payment services, and better understand the needs of community members in the pilot sites. Insights from the research indicated that despite the growing availability digital payment solutions in South Africa many

people in Tembisa and Hammanskraal continue to rely on cash transactions. This is driven by among others lack of awareness, trust concerns and limited knowledge of digital payment solutions.

#### 4. Objectives

FMT seeks to appoint a service provider that will (i) raise awareness among residents of Tembisa and Hammanskraal about the program, its objectives and the benefits of using digital payments, (ii) encourage residents to use digital payments more often, in diverse scenarios, aiming to embed the usage of digital payments in the daily lives of community members. This will increase trust and build long-term acceptance of digital payments in the two pilot sites.

#### 5. Scope of Work / Approach

The selected service provider/s will be responsible for designing, implementing, and monitoring the community awareness campaign, specifically tailored to Tembisa and Hammanskraal for the community digitisation programme. This will entail:

- Developing a comprehensive awareness campaign strategy tailored to the cultural and contextual needs of Tembisa and Hammanskraal. This includes formulating key messages, selecting appropriate communication channels, and designing campaign materials that resonate with the target audience.
- In collaboration with FMT, identifying and engaging with key local stakeholders, including community leaders and relevant organizations to obtain necessary permissions and support for conducting the awareness campaign within the communities.
- The implementation of the awareness campaign across various media channels. This will include digital platforms, community radio, posters, and other relevant communication methods to ensure widespread reach and engagement.
- Tracking the campaign rollout from the start and monitoring community awareness levels. Based on this provide recommendations to the program on various campaigns to be deployed on an on-going basis and develop the required material.

#### 6. Output/ Deliverables

The service provider will be required to deliver the following:

- A campaign plan that outlines the campaign's approach, messaging, branding, and selected communication channels. The campaign should reach various groups in the communities including individuals (youth, women, etc.) and enterprises. This plan should provide a clear implementation plan for executing the awareness campaign.
- Execution of the awareness campaign.

- A campaign monitoring report detailing the impact and effectiveness of the campaign. This should include data on campaign rollout, changes in community (enterprises and individuals) awareness and attitudes, and recommendations for future campaigns.
- Provide messaging and content to maintain awareness and support beyond the initial campaign period. This must include updated and additional campaign materials for continuous community engagement.

## 7. Proposal Content

Organisations/Individuals should submit a detailed technical and financial proposal. The technical proposal is expected to be clear and concise and should be a **maximum of 10 pages**.

It should include:

- The approach to deliver the awareness campaign.
- A detailed timeline for executing all project activities.
- A comprehensive list of anticipated project risks and contingency plans.
- Evidence of technical capacity to undertake the assignment.
- Name and qualifications of staff members responsible (i) for overseeing the work; (ii) for undertaking the work.
- Detailed costing for each activity, broken down by professional fees and expenses.

## 8. Safeguarding

The selected service provider has the responsibility to consider and be aware of potential safeguarding issues and the project's potential to integrate gender dimensions and contribute to the advancement of gender equality in addressing the Terms of Reference and be able to demonstrate due diligence in relation to the protection and safeguarding of children and vulnerable groups as per strategies designed to support and manage ongoing risk and abuse, exploitation or neglect of participants in this research project.

## 9. Required skills and qualifications

Applications from interested individuals/organisations must provide evidence of the technical capacity to undertake this assignment. Individuals/core team members' CVs must be included, as well as a description of any further resources that may be required. Required skills / qualifications include the following:

- A qualification in marketing/advertising or related field.
- A minimum 5 years' relevant experience in running awareness campaigns. Some experiences should be attributed to township environments. Examples of similar work undertaken, and the impact achieved must be provided.

- Demonstrated capacity to apply gendered lens to deploying awareness campaigns.
- Excellent computer literacy, including report writing skills.
- Personal commitment, efficiency and flexibility, teamwork spirit;
- Excellent communication, written and verbal skills in **English and two other South African Languages spoken in Tembisa and Hammanskraal** (i.e. Setswana, Sepedi, isiZulu etc.).

## 10. Selection criteria

Contract selection criteria and award will be made based on the following scoring mechanism:

	Criteria	Weighting
1	Competence and previous experience	30%
2	Proposed approach and methodology	25%
2	Local capacity	25%
3	Budget	20%
	<b>Maximum score</b>	<b>100%</b>

## 11. Submission and timing

**Proposals:** Proposals for the project should be submitted by close of business on **20 November 2024 at 17:00** (SAST) by email to **Lesego Mashigo (email: [lesego@finmark.org.za](mailto:lesego@finmark.org.za))**. The successful bidder will be notified by **6 December 2024**.

**Timing:** It is envisaged that the project will be implemented in intervals over **6 months** from the date of contract signature.

The selected consultant must be prepared to meet with FMT on a date to be announced, for a briefing. Once the selection process has been completed, FMT will issue a contract confirming the appointment of the consultant. Any queries relating to the preparation of the application should be referred to **Lesego Mashigo, (email: [lesego@finmark.org.za](mailto:lesego@finmark.org.za))**.

In line with FMT's policy of transparency, answers to queries from one candidate will be circulated to all who indicated their intention to submit a proposal.

### Guidance notes to bidders

*FinMark Trust reserves the absolute right to use its discretion in the interpretation of these award criteria. The following notes are intended to provide broad guidance only on how proposals will be evaluated. Bidders may be required to clarify their proposals by way of a telephone call or presentation.*

*"Relevant, demonstrated competence of firm(s) in this area" - you should aim to demonstrate how the firm's collective past experience can be applied (or adapted) to address the specific brief set out in the terms of reference. You are welcome to describe the firm's general experience of financial sector*

*development issues (e.g. in other geographies or topical areas) but the evaluation will focus particularly on the application of that experience for the specific task at hand.*

*"Demonstrated expertise of key individuals to be involved in this project" – the evaluation places considerable emphasis on the role and demonstrated expertise (i.e. track record) of the key individuals to be involved on the project rather than on the expertise of the firm itself.*

*"Use of local professional capacity (consulting, analysis, coordination etc.)" – FinMark Trust wishes to ensure that local capacity is used and developed. International firms are therefore encouraged to partner with local organisations.*

*"Content, quality and originality of proposal" – proposals should address the brief set out in the terms of reference in a comprehensive manner. Bidders should aim for innovation as well as professional presentation. Whilst similar, relevant experience in other markets will be an advantage for a bidder, each market is different and so proposals need to reflect the particular characteristics of that market, as well as the challenge set by the terms of reference.*

*"Fee basis" – value for money, as well as absolute cost, will be taken into account.*

## **12. Important to note**

If no communication has been received from FMT after 1 month of your submission, please consider yourself as unsuccessful.