



Terms of Reference

Community Digitalisation

Community Liaison Officer – Thembisa

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Prepared by FinMark Trust

FinMark Trust

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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 prevent 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 lack of awareness, trust concerns and limited knowledge of digital payment solutions -among other reasons. Additionally, awareness and knowledge of digital financial products and services that

is provided by financial service providers rarely reaches people in townships and rural areas thus inhibiting the use of digital payment solutions. To address the lack of trust, promote the level of awareness of the value of digital payments, and assist consumers and enterprise owners with the day-to-day challenges they experience in their use of digital payment solutions, in-community support in the form of trained and skilled individuals who will act as informed conduits to FSPs is a critical intervention that is required.

4. **Objectives**

To ensure sustainability and seamless continuation of the deployed interventions aimed at promoting trust, awareness and knowledge of digital payments, FMT seeks to appoint Community Liaison Officers (CLO) for one of two pilot sites – Thembisa. CLO will serve as the primary point of contact between the community (both consumers and enterprises) and financial service providers (FSPs). To this end, the CLO will ensure that information offered by FSPs specifically relating to the use of digital payments is readily available to community members. The CLO will also offer support to community members in terms of addressing issues related to digital payment solutions and escalating these concerns to the relevant FSPs, where required.

5. **Scope of Work / Approach**

FMT seeks to appoint a consultant with in-depth knowledge and understanding of the community of Thembisa and has working knowledge of digital financial services with a specific focus on digital payments. The consultant will be responsible for:

- **Query dispute resolution-** this includes liaising with the appropriate FSP and, if required, escalating disputes with the Ombud for Financial Services Providers (FAIS Ombud). The consultant will also be responsible for keeping a record of all disputes reported to ensure that they are resolved to the extent possible.
- **Operational support** – this includes providing first-level operational support where the use of digital payments is concerned to primarily enterprises and additionally consumers. The consultant will be responsible for providing information to enterprise owners and consumers on the digital financial products/services offered by FSPs.
- **Continuously promoting the adoption of basic transport payment solutions:** The consultant will support the adoption of digital payment solutions for basic transport, encouraging residents to transition from cash-based methods to digital payment systems for public transport.

6. **Output/ Deliverables**

The core deliverable of the CLO is to support the resolution of disputes related to digital payments within the Thembisa community so that the adoption and usage thereof is sustained. This will include but is not limited to:

- **Progress Report** – Provide monthly reports on the progress of the digital payment adoption interventions. These reports should include a record of the number of disputes

and/or queries reported to the CLO highlighting the nature of each dispute and/or query and the progress made in resolving them. Additionally, the report should outline recommendations to improve interventions aimed at increasing digital payment adoption and usage.

- **FSP engagement plan** – Provide proof of engagement with FSPs to resolve issues faced by community members
- **Troubleshooting & Feedback** – Establish mechanisms for residents to report issues and challenges with digital payment and address issues in a timely manner, providing technical support and/or liaising with FSPs when necessary.
- **Broader contribution to the community digitalisation project through execution of daily activities** – Increase trust in the financial ecosystem, increase usage of digital payment services and increase the willingness of FSPs to engage community members.

7. **Proposal Content**

Individuals should submit a detailed proposal (**maximum 10 pages**). It should include:

- A detailed curriculum vitae;
- The methodology that will be used in carrying out the various activities, including the expected approach, considerations, and constraints;
- An overview of the key stakeholders who will be engaged throughout the dispute resolution and/or query lodging process;
- A high-level outline of a record keeping document that will assist in tracking disputes and queries.

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 project.

9. **Required skills and qualifications**

Applications from interested individuals must provide evidence of the technical capacity to undertake this exercise. Required skills / qualifications include the following:

- Proven understanding of the financial services sector and relevant stakeholders;
- Experience in the financial sector (preferably formal banking sector);
- Extensive understanding and knowledge of the Thembisa community;
- Knowledge of community development/project management/community coordination;
- Ability to communicate in isiZulu, Setswana and English ;

- Ability to interact and deal with a wide and diverse client group;
- Exceptional understanding of stakeholder engagement processes;
- Personal commitment, efficiency and flexibility, teamwork spirit with the ability to work independently or under minimum supervision;
- Excellent computer literacy and report writing skills and;
- Excellent written and verbal skills in English are essential.

10. Selection criteria

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

	Criteria	Weighting
1	Competence and previous experience	25%
2	Knowledge of the financial services	30%
3	Knowledge of the Thembisa community	20%
4	Relevant qualification	25%
	Maximum score	100%

11. Submission and timing

Proposals: Proposals for the project should be submitted by close of business on **7 July 2025** at 17:00 (SAST) by email to Ms. Akhona Mabasa (akhonam@finmark.org.za). The successful candidate will be notified by **11 July 2025**.

Timing: It is envisaged that the project duration will be **12 months** from the date of contract signature.

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 **Ms. Akhona Mabasa (akhonam@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.