

	ANNUAL REVIEW REPORT TERMS OF REFERENCE
	TOR-SACRRA-340
	VERSION: 1
	DATE: 10 FEBRUARY 2026

1. INTRODUCTION AND BACKGROUND

The South African Credit and Risk Reporting Association (SACRRA) is a not-for-profit voluntary association of members who share the credit and risk performance data of their customers for purposes of making informed credit and risk decisions. We aim to give our members control of their data to enable them to comply with existing legislation and to adapt to an ever-changing business environment by providing tools and industry services on data formats, data quality and related challenges. Credit and risk data, also known as payment profile, is applied in all stages of the customer's life cycle allowing our members greater insight into their customers and guarding them against undue risk while assisting sustainable business growth and financial inclusion.

We provide the framework to facilitate the sharing of complete and accurate credit and risk data, enabling our members to comply with credit information sharing provisions of the National Credit Act (NCA) as well as the provisions for performing credit and risk assessments and affordability calculations.

The SACRRA's success rests on our data driven approach. We focus on facilitating data quality and standardisation for the comprehension and common understanding of shared data across all industry sectors as well as for effective application thereof by our members and non-members. We strive to ensure that data of the highest quality and standard is submitted and shared for access by legitimate parties for legally permissible purposes.

We engage broadly with parties directly involved in data submission, transmission, and application of data, and with key stakeholders such as government, regulators and the media for the purposes of ensuring compliance with legislation and fulfilling our mandate on data quality and maximisation of the benefits of data sharing.

For more information visit www.sacrра.org.za.

2. PURPOSE

Suitably qualified and experienced service providers to submit proposals for the design and layout of SACRRA's 2025 Annual Report. The appointed service provider will be responsible for delivering a professionally designed, visually engaging, and print- and digital-ready Annual Report that reflects SACRRA's brand, values, and strategic objectives.

The purpose of this Terms of Reference is to:

- Outline the scope of work and deliverables required from the service provider;
- Provide clarity on roles, responsibilities and expectations;
- Define the proposal requirements and evaluation criteria; and
- Ensure transparency and fairness in the procurement process.

3. SCOPE

The Service Provider will be required to provide:

- 3.1 Suggest and present at least 3 separate layout formats/designs to depict the following theme: Empowerment and Support (*some visual examples: Helping hand, hands lifting or supporting objects, a guiding lighthouse in relation to our focus during 2025 in supporting our members, indirectly consumers, and eventually SMMEs, through improved service and advocacy, elevating the work we've done for members and value added.*)
- 3.2 Search and procure images related to the theme.
- 3.3 Type set content (finishing, image quality, colour checking etc.), recreate tables and/or graphs as necessary, proofread and edit publication before sharing drafts for SACRRA's review, and finalising the publication based on input received. This would include but not be limited to:

Concept development

- Development of a creative design concept aligned to SACRRA's brand identity
- Visual theme development for the Annual Report
- Consistency with SACRRA's corporate identity guidelines

Design and layout

- Professional layout and formatting of the full Annual Report
- Design of cover page and internal pages
- Integration of text, infographics, tables, images and charts
- Visual presentation of governance, strategy, performance and financial information

Infographics and visual elements

- Design of custom infographics and icons where required
- Data visualisation for key statistics

Production Outputs

- Print-ready PDF version (high resolution)
- Digital/interactive PDF version (optimised for online distribution)
- Source files
- Proof layouts and incorporation of revisions and feedback
- Ensuring high-quality design for both print and digital formats

- 3.4 Provide and deliver the following:
- Approximately four rounds of editing after proofreading.
 - Full colour 210mm x 210mm size report, single page, in PDF/electronic format fit for publication on social media platforms and SACRRA's website.
 - Full colour printed report:
 - 300gsm and gloss laminated cover
 - Text pages printed full colour on 128gsm
 - Collated and saddle stitched
 - 100X hard copies delivered at a venue to be confirmed
 - Approximately 30-33 pages – includes outside covers and inside covers with the following categories (indicative):
 - Cover
 - Index (inside cover) – 1 page
 - Chairman's report (photo and text) – ±5 pages
 - Executive Directors report (photo and text) – ±4 pages
 - Annual Financial Statement extracts (2 tables and text) – 3 pages

- Operational overview (±10 tables/graphs, product/project logos and text) – ±15 pages
- Back cover with contact details – 1 page
- Individual files (e.g. in JPG) for key tables, graphs and images – these would be confirmed once a close to final layout proof is ready.
- Editable source files for stock images used in the report.

4. ROLES AND RESPONSIBILITIES

4.1 SACRRA will:

- Provide all approved content and supporting information for graphs and tables
- Provide brand guidelines, logos and previous Annual Reports (where applicable)
- Provide consolidated feedback
- Review and provide feedback within agreed timelines
- Approve final deliverables

4.2 The Service provider will:

- Deliver services in accordance with this TOR
- Adhere to agreed timelines and quality standards
- Maintain confidentiality of all SACRRA information
- Allocate a dedicated project team/contact person

5. SERVICE PROVIDER PROFILE

The preferred Service Provider should meet at least the following requirements:

- Portfolio of evidence for previous annual reports or similar corporate publication designing and printing.
- Experience working with corporate, financial, or regulatory content.
- Have and make use of a competent and adequate design team and/or graphic artist in-house.
- Have access to and make use of a professional copy editor with a track record of professional editing and proofreading of corporate documents, as may be required during the execution of the services.
- Professional project management and communication skills.
- Have a strong delivery bias and ability to deliver high quality outputs within tight deadlines.

6. BUDGET

The proposal to include the consultancy rate to complete the work as set out in section 3 of this document. The proposal to include an activity list with key deadlines to deliver the final version of the electronic and printed report by 4 May 2026. Indication to be provided of any specific cost considerations/clarifications e.g. rate per hour for additional revisions exceeding those included in the proposal, cost per additional page or any fee discounts for a non-profit organisations.

7. REQUEST FOR PROPOSALS

7.1 Interested Service Providers to provide a proposal to SACRRA by close of business on **20 February 2026** to Nomsa Tokoane, Communication and Advocacy Coordinator, on nomsat@sacrra.org.za, with subject line: *Proposal: SACRRA Annual Report Design and Layout*. Proposals to include at least the following information:

- 7.1.1 High-level overview of the organisation/individual - Demonstration of how the company's collective experience can be applied (or adapted) to address the brief set out in this Terms of Reference. Examples of prior work welcome;

- 7.1.2 Demonstrated expertise and qualifications of key individual(s) to work on this project – This refers to the key individuals (e.g. professional editor and designer) that will provide the actual services, rather than the expertise of the company itself;
 - 7.1.3 Proposed methodology and approach to deliver on the Scope of Work and timeline requirements;
 - 7.1.4 Affirmative action or use of local professional capacity and capacity empowerment – A copy of the Service Provider’s B-BBEE Certificate/an Affidavit; and
 - 7.1.5 Absolute cost – Detailed breakdown of cost/rate per hour and where applicable, any discounts or value for money the Service Provider may offer.
- 7.2 Enquiries regarding this Terms of Reference should be directed to the Nomsa Tokoane via above mentioned email.

8. ENFORCEMENT OF THE SERVICES AGREEMENT

- 8.1 The Evaluation Team to interview and vet candidates and make one recommendation in terms of the proposed Service Provider, to the SACRRA Executive Director. The SACRRA Executive Director to endorse or reject the recommendation.
- 8.2 The SACRRA Office is responsible for the final appointment of the Service Provider.
- 8.3 The Services Agreement is to be enforced by the Executive Director of SACRRA but managed by the Head: Operations.
- 8.4 Project Management and main contact would be the responsibility of the Communication and Advocacy Coordinator.