LIST OF QUESTIONS AND RESPONSES

A: List of Questions from one provider

1. Strategic Objectives & Leadership Alignment

- What are the primary business outcomes you expect BizAssist to deliver in Year 1?
  - Customer Facing Capabilities (Onboarding, Business Consultation)
  - Application Basic Screening and Assessment
  - Application Due Diligence Process (application information verification and validation)
- Which KPIs or impact metrics will SEDFA use to measure programme success?

  Assuming the question is with regards to KPI for this project

  - The automation of Sedfa End to end funding value chain capabilities
    - Customer Consultation/ Activation Capability in-place
    - Deal Origination Capability in place
    - Deal Conclusion Capability in place
    - Product and Service Delivery Capability in place
    - Portfolio Management and Business Support Capability in place
- How do you envision BizAssist complementing—or replacing—existing systems or external partner tools?
  - Sedfa currently has systems for
    - Business Development Service functions
    - Funding Application and Onboarding functions
    - Core Loan Management functions
  - The specified required BizAssist functions will replace these functionalities
- How far along are you in aligning SEDA and SEFA's operational workflows?
  - Early stages
    - Macro Level Structure and Divisional Level Business Capabilities (Level 0) have been defined
    - Department Level Business Capabilities (Level 1) have been defined
    - Functional Level Business Process (Level 2-5) integration and Modelling is pending

- Have you mapped the processes that will need harmonization (e.g., onboarding, disbursements, compliance)?
  - Refer above

- Are there departments or processes where you anticipate integration challenges?

  - No anticipated challenges from department perspective. Application Processing Turnaround times is priority area. The following process areas are linked to it;

    - Automation of Application Basic Screening and Assessment (Ai and 3rd Party)

    - Automation of Due Diligence Process (application information verification, validation, credit and risk, financial and market analytics) (Ai and 3rd Party)

    - Automation of Approval and Contracting (contract management, online signature)

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2. Scope, Functional Requirements & Human Experiences

- Of the 8 BizAssist modules, which 3 are your top priorities for the initial rollout?

  - The following are critical modules as per Core Sedfa functions

    - Business Development Module

    - Financial Assistance Module

    - Customer Onboarding Module

- Are there any critical workflows (e.g., credit checks, pre-funding verification, loan committee approvals) we need to build natively?
  - The critical workflows should be inline with the priority modules and related functionalities from application origination, basic assessment and verification and due diligence

- How much customization freedom should be granted to end-users (e.g., case managers or regional officers)?
  - Question not clearly understood. But ability to customize functionality by end-users should is not recommended. The flexibility should be on the ability for the system to cater for customer application/customer categories/products etc.

- Are any dashboards or BI tools (e.g., Microsoft BI, Zoho Analytics) currently in use? If so, what are the limitations?

- Currently using Ms PowerBI. There is no limitations from the BI Tool side except the complexities of extracting from some of the source system. Not due to BI Tool limitations. E.g. Reporting in our environment requires combination of multiple source system data like finance and HR

- How mature is your current data tagging, cleansing, and reporting capability?
    - Currently extensively using the BI Tool. We have a DataWarehouse through which we consolidate the performance data from source systems

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3. SME Onboarding, Training & User Adoption

- What selection criteria will SEDFA apply for the “starter pack” of SME licenses?
- Will entrepreneur onboarding be done via physical workshops, virtual tools, or hybrid?
    - As per the requirements the goal is to operate a highly digitized organization. In this context the only physical interaction would be clients walkin at the branches. Still the execution of the consultation should be managed through the specified BizAssist functionality
- What language, accessibility, and mobile-readiness features are required?
    - Mobile access to functionality for self service (enquiries, status check, applicant communication notifications)
- Would SEDFA benefit from having **diagnostic tools**, like the Financial Health Check, to allocate interventions and monitor improvement?
    - Yes. Critical functionality on Basic Assessment and Verification processes is the affordability checks and credit worthiness of the applicants

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4. Integration & Data Infrastructure

- What legacy systems will need to be integrated with BizAssist (ERP, CRM, loan origination, HR, etc.)?
    - Finance system – facilitate the disbursement and collection of funds
    - HR - linked to organizational structures for process role assignments

- Credit Guarantee System – The system used to manage the credit guarantee business is operated as a subsidiary

- Khula Business Premise system– The system used to manage the Property Management capability is operated as a subsidiary

- SefaLAS – system currently used for Lending and Investment core business processes (end-to-end). There is obviously historic data on this platform

- eThuse - system currently used for Business Development services business processes (end-to-end). There is obviously historic data on this platform

- Are there existing API integrations we can leverage? Or are file-transfer/batch syncs currently used?
  - We currently use API's not file-transfer. We have the following in place (license status may vary)
    - CIPC – registration status checks (Active)
    - Credit Bureau and other Credit Check Service provider APIs
    - DHA (not actively connected)

- Do you require **real-time** syncing, or are **batch updates** sufficient for financial and client records?
  - No specific preference could be determined case by case on the particular use case. There is limited immediate cycle reporting or processing requirements that require absolute real-time syncing. As long as data is kept up to date with changes.

- Are you currently using middleware platforms like **Zoho Flow**, **Zapier**, or **Microsoft Power Automate**?

  - Microsoft Power Automate

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5. LLMs, Machine Learning & AI Strategy

- Are you using any LLMs (ChatGPT, Gemini, Microsoft Copilot) at SEFA or SEDA currently?

  - Limited Ms Copilot licenses are available for certain users. But not used for any core operational task

- Would you prefer to license external LLMs or eventually **own your own model** (e.g., Happyface, Lama)?
  - Model Ownership is preferred as it also provides us with control for continuous enhancement and customization to our business operating model. Cost benefit analysis will

be considered to make a decision

- Would you want the successful bidder to bring in **ML experts** to support post-investment risk scoring, funding predictions, or cohort trend analysis?
  - We currently do not have any AI technology implemented or used. It will be beneficial to have an expert to also guide and provide practical knowledge of what is available and implementation guidance.

- Has any training begun on using LLMs for diagnostics, reporting, or documentation?

  - No. See previous response

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6. Data Storage, Cloud Strategy & Compliance

- Are you required to **host data locally** in South Africa, or are you open to **cloud hosting**?

  - Open to cloud hosting,

- Which cloud or storage solutions are currently used: AWS, Azure, SAP, Oracle, Zoho, Microsoft 365?
  - Azure and Microsoft 365

- Are there data-governance policies we must adhere to (e.g., encryption standards, retention schedules, POPIA compliance)?
  - Yes, all of the mentioned.

- Has Zoho One been evaluated by SEFA or SEDA before? Would you consider it for ERP and analytics consolidation?

  - Not yet, but will be considered for analytics consolidation

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7. Governance, Reporting & Change Management

- What governance model do you plan for this project (e.g., Steering Committees, Technical Working Groups)?

  - It is an Enterprise Wide system that has a direct impact on the organizational mandate. Also given the potential cost the governance structures will include reporting level (Board, Exco/Project Steering) for implementation(Technical Working Groups, Process Owners, Internal IT etc)

- How often and in what format do you require performance reporting during build and after launch (dashboards, extracts, etc.)?
    - Ideally monthly status update reports depending on the project duration and governance structures that should determine the other frequency of reporting and report detail.
    - E.g. at Technical Working group level there are automated technical job/use case management tools which should be sufficient.

- What change management mechanisms (newsletters, Slack/Teams channels, training forums) are preferred to engage over 1,000 users?

    - We have an enterprise Ms License with Teams capabilities it would be ideal to take advantage of that. For more visibility and intense change management communication we also have an internal newsletter/megazine

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8. Future Development: Agentic Workflows, Blockchain & Innovation

- Have you explored **agentic workflows** (digital assistants, multi-agent SOP automation) as part of future-state design?

    - Not yet, but can be considered for future designs

- Would you like to co-develop automation blueprints or embed workflow agents into SOPs
    - embed workflow agents into SOP, however the automation blueprints is a future consideration
- Do you foresee blockchain playing a role in compliance transparency, funding traceability, or document assurance?
- Yes

- What's your perspective on **future-proofing** the platform for AI, ML, and distributed ledger capabilities?

    - It's a useful concept in ensuring our products and services can withstand the challenges of the future in being adaptable to emerging technologies

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9. Procurement, Budget & Timeline

- What is your ideal go-live window? Are there any fiscal year or Board-related constraints?
  This is an RFI and not a tender as information gathering exercise.

- After this RFI, what procurement route do you foresee: pilot, RFQ, full RFP?
  The outcome of the RFI will determine the route that will be followed.

- Are there budget guardrails we should be aware of when proposing phased implementation?
  This is an RFI and not a tender as information gathering exercise.