



ANNUAL PERFORMANCE PLAN

2025-2026



national consumer tribunal



THE MINISTER'S FOREWORD

The Public Finance Management Act requires that every public entity prepare a Strategic Plan setting out the overall strategy for the five years covering the state's Medium-Term Development Plan. An Annual Performance Plan is also prepared annually, converting the overall strategy into key annual targets. These two Plans are then submitted to the Executive Authority for approval, and budgets are aligned with them.

This is the NCT's 2025 - 2026 Annual Performance Plan, reflects a blue sky which is aligned with the MTDP and the **dtic's** Industrial Policy. Diversification is achieved through the NCT's commitment to SMME and youth development and training. Digitalisation is achieved through the NCT's commitment to integrating artificial intelligence into its adjudication function.

I accordingly endorse the NCT's 2025 - 2026 Annual Performance Plan.

I thank the management for their work and wish them well in executing the Annual Performance Plan and aligning their work with the government's overall programmes and priorities.

MR. PARKS TAU, MP

MINISTER OF TRADE, INDUSTRY AND COMPETITION



THE DEPUTY MINISTER'S FOREWORD

I am very pleased to note that the NCT's 2025 -2026 APP has taken a bold approach and included all three MTDP priorities whilst maintaining MTDP strategic priority one (Drive inclusive growth and job creation) as an apex priority.

I acknowledge the change in the strategic focus where the NCT has identified that it has a broader role in the consumer and consumer-credit ecosystem. The evolving role of the NCT as a "Convener" in the broader consumer and consumer-credit ecosystem places it at the forefront of having meaningful conversations to shape a better, more equitable and well-functioning ecosystem. These engagements span further into the arena of digitisation. Data collection and analytics will deliver a more sustainable, value-enhancing consumer ecosystem by informing policy decision-making and legislative amendments. In its APP, the NCT has set out to start the process of data collection and developing research papers.

We live in an unequal society where the relative power of consumers is not equal to that of credit providers and goods and services suppliers. Therefore, a comprehensive legislative framework and an equitable, accessible adjudicative process are essential to equity and fairness. The NCT achieves transformation at both micro and macro levels by adjudicating cases. Through its judgments, it makes a difference in shaping the economy, setting precedents, changing industry behaviour and changing people's lives. Through its digitisation and AI introduction, it offers consumers expeditious redress.

The NCT contributes to the overall positive impact on the economy and people's prosperity and well-being. For this reason, the NCT engages in several important initiatives to develop the skills and knowledge of SMMEs and the youth through job shadowing programmes, the appointment of interns, and training people in rural communities to enhance job prospects and ultimately contribute to GDP growth.

I wish the NCT all the success in achieving its desired impact of '*an equitable, compliant and inclusive consumer and consumer credit ecosystem in South Africa.*'



MR. ZUKU GODLIMPI, MP

DEPUTY MINISTER OF TRADE, INDUSTRY AND COMPETITION



ACCOUNTING AUTHORITY'S STATEMENT

Introduction

The President of South Africa formally established the National Consumer Tribunal in September 2006. The NCT was mandated by the National Credit Act to adjudicate applications and referrals under that Act. Subsequently, the introduction of the Consumer Protection Act expanded the NCT's mandate.

The NCT has pioneered consumer adjudication in South Africa. It has consistently delivered on its legislative mandate to promote and advance the social and economic welfare of South Africans. Through expeditious adjudication and developing and deploying flexible, efficient, and sustainable resource and support solutions, it has delivered fairness and transparency in South Africa's consumer and consumer-credit markets. The NCT is proud of its contribution to emerging jurisprudence in a rapidly developing area within South Africa's legal system. It also wears its 12 consecutive audits badge with honour. Number 13 is on its way.

The first year of the new strategic cycle

The NCT is pleased to present its first annual performance plan for the 2025 - 2030 strategic cycle. Our Government of National Unity is encouraging a willingness to seek new and innovative answers to South Africa's apparent intractable problems.

Following our numerous engagements with our Minister, Deputy Ministers, the Parliamentary Portfolio Committee on Trade, Industry and Competition and the **dtic**,

we have sought to craft our plans and enhance our programmes to align with the opportunities and challenges set by the Government of National Unity.

Transformation and Diversification

In our first year, we will lay the foundations for the next 5 years to meaningfully contribute to skills and empower people to enter the job market. These interventions include internship opportunities, mentorship initiatives, job shadowing experiences and training small, medium and micro enterprises. We will offer specialised guidance in finance management, human resources and general operations to enhance employability and unlock opportunities. These initiatives will drive transformation and diversification and build a stronger and more equitable society.

Digitalisation

The NCT is shifting from delivering ever-increasing adjudication efficiency, which has a transactional impact between consumers, credit providers, and debt counsellors, to providing a more transformational impact as an agent or convener of influence for the consumer and consumer-credit ecosystem. We aim to increase trust, compile data, and analyse it to enable the NCT to influence outcomes at different levels of the credit ecosystem.

Consequently, in the first year, we will lay the foundations to set up the data so that algorithms and artificial intelligence can best leverage the data into intelligent outcomes, such as what success would look like in the overall ecosystem, whether there would be lower levels of indebtedness and whether there would fewer or more debt re-arrangement applications. In the longer run, we seek to incorporate artificial intelligence into our adjudicative processes to enhance the Tribunal's role as the apex Tribunal in the consumer and consumer-credit markets. We will also seek to use our acquired knowledge to contribute to emerging policy and legislation.

We will act as agents of influence and change, contributing to economic growth and ever-increasing fairness in consumer-related matters. These aspirations ultimately benefit the lives of our country's people, whom we serve continuously.

Acknowledgements

I wish to thank the Honourable Minister of Trade, Industry, and Competition, Mr. Parks Tau, MP, for his leadership and support of the NCT. The NCT greatly appreciates the ongoing support of the Acting Director-General, the Consumer and Corporate Regulation Division and the Public Entity Oversight Division.

I sincerely thank all the Tribunal Members, governance committee members, the NCT management team and staff for their dedication and hard work in ensuring the NCT successfully meets its mandate.

Conclusion

The NCT is proud of its track record of success in delivering on its adjudicative mandate and its positive impact on the economy and consumers' lives. It is up to the task, excited about the future, and will meet the targets in the 2025-2026 Annual Performance Plan.



MR. TREVOR BAILEY

EXECUTIVE CHAIRPERSON NATIONAL CONSUMER TRIBUNAL

Official Sign-Off

It is hereby certified that this Annual Performance Plan:

- Was developed by the management of the National Consumer Tribunal under the guidance of Mr Trevor Bailey, the Executive Chairperson.
- Takes into account all the relevant policies, legislation, and other mandates for which the National Consumer Tribunal is responsible.
- Accurately reflects the outcomes and outputs which the National Consumer Tribunal will endeavour to achieve from **2025 to 2026**.



Mr Ahmed Moolla
Chief Financial Officer



Mr Bax Nomvete
Chief Information Officer



Mr Prenesen Moodley
Registrar



Mrs Hazel Alwar-Simpson
Full-time Tribunal Member



Mr Trevor Bailey
Accounting Authority

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LIST OF ABBREVIATIONS

AGSA	Auditor-General of South Africa
APP	Annual Performance Plan
CFO	Chief Financial Officer
CMS	Case Management System
COO	Chief Operating Officer
CIO	Chief Information Officer
CGO	Chief Governance Officer
CPA	Consumer Protection Act ("Act No 68 of 2008")
DRA	Debt rearrangement application
GRAP	Generally Recognised Accounting Practice
HR	Human Resources
ICT	Information and Communications Technology
IT	Information Technology
MTEF	Medium Term Expenditure Framework
MTDP	Medium-Term Development Plan
NCA	National Credit Act (Act No 34 of 2005")
NCC	National Consumer Commission
NCR	National Credit Regulator
NCT	National Consumer Tribunal
NDP	National Development Plan
Non-DRA	Non-Debt rearrangement application
PAIA	Promotion of Access to Information Act ("Act No 2 of 2000")
PAJA	Promotion of Administrative Justice Act ("Act No 3 of 2000")
PESTLE	Political, Economic, Social, Technological, Legal, Ethical and Environmental
PFMA	Public Finance Management Act ("Act No 1 of 1999")

POPIA	Protection of Personal Information Act ("Act No 4 of 2013")
SMME	Small Medium & Micro Enterprise
SWOT	Strengths, Weaknesses, Opportunities, Threats
The dtic	The Department of Trade, Industry and Competition
WEF	World Economic Forum

PART A: OUR MANDATE

1 Legislative and Policy Mandates

The NCT's Strategic Plan 2025 - 2030 sets out the need to extend the NCT's mandate with possible legislative amendments.

The work of the NCT is governed by a legislative framework as set out below:

National Credit Act, 34 of 2005 (NCA)	To promote a fair and non-discriminatory marketplace for access to consumer credit and for that purpose to provide for the general regulation of consumer credit and improved standards of consumer information.
Consumer Protection Act, 68 of 2008 (CPA)	To promote a fair, accessible and sustainable marketplace for consumer products and services, and for that purpose to establish national norms and standards relating to consumer protection.
	To provide for improved standards of consumer information; to prohibit certain unfair marketing and business practices.
	To promote responsible consumer behaviour.

The NCT derives its mandate from **Section 27 of the NCA**. The role of the Tribunal is to adjudicate on:

- Applications made in terms of the NCA or the CPA by consumers, credit providers, credit bureaux, debt counsellors (DCs), the National Credit Regulator (NCR), and the National Consumer Commission (NCC).
- Applications for interim relief and review decisions by the NCR and the NCC.
- Matters referred to the Tribunal by the NCR or the NCC regarding complaints related to allegations of prohibited conduct; and

- Debt rearrangement applications (DRAs) to be made an order of the Tribunal in terms of the NCA or consent orders in terms of the CPA.

In delivering on its mandate, the NCT is guided by important **foundational principles** that are aligned with the legislative provisions of the NCA. These require that the NCT conducts itself in a manner that is:

- Inquisitorial;
- Expeditious;
- Informal; and
- In accordance with the principles of natural justice.

2 Institutional Policies and Strategies

To ensure proper governance, the Tribunal has various policies and Standard Operating Procedures (SOPs) in place across the different business units.

3 Relevant Court Rulings

There are three High Court decisions that have provided greater clarity on the interpretation of the CPA and NCA. These decisions have either impacted or confirmed the Tribunal's adjudicative processes and offered guidance to the Tribunal whilst it exercises its adjudicative function.

First Rand Bank Ltd v Annet Ludick (case number: A227/2019) High Court of South Africa, Gauteng Division, Pretoria

The High Court's clarification of section 166 of the NCA holds significant implications for the jurisdiction of the Tribunal. The court has expressly delineated that the Tribunal lacks authority to deliberate on the interruption of prescription and is unequivocally tethered to the three-year prescription period stipulated in the NCA. This judicial clarification serves as a paramount guidepost for the Tribunal, solidifying its boundaries and obligating adherence to the legislatively defined

prescription framework within the NCA. Subsequently, the Tribunal has diligently ensured the practical implementation of the High Court's interpretation in its adjudicatory proceedings. By aligning its decisions with the clarified legal parameters, the Tribunal contributes to legal consistency and precision, upholding the integrity of the NCA and fostering a coherent and standardised approach to matters falling within its jurisdiction.

National Credit Regulator v Dacqup Finances CC trading as ABC Financial Services - Pinetown and Another (Case Number: 382/2021) Supreme Court of Appeal

The Supreme Court of Appeal (SCA) confirmed two pivotal aspects that resonate with the judgment of the Tribunal. Firstly, the SCA affirmed that the burden for the regulator's reasonable suspicion is lower than the regulator having to obtain prima facie evidence before initiating an investigation. This pivotal confirmation implies that when the Tribunal presides over cases, the regulator bears a reduced burden of proof concerning reasonable suspicion. Secondly, the SCA upheld the Tribunal's authority by confirming that it is within its powers to mandate an audit and order the allocation of costs for said audit. This confirmation solidifies the Tribunal's powers to make an appropriate order in terms of prohibited conduct.

Lewis Stores (Pty) Ltd v Summit Financial Partners (Pty) Ltd and Others (case no 314/2020) Supreme Court of Appeal

The SCA clarified a significant legal distinction by holding that a ruling concerning a leave to refer a matter to the Tribunal does not constitute a 'decision' or an 'order' as specified in section 150 of the NCA. Rather, such a ruling involves the exercise of the Tribunal's 'other powers' as outlined in sections 27 and 150. Consequently, the leave ruling is non-appealable under section 148 to the Higher Courts. The SCA's interpretation exempts rulings on applications for leave to refer from the necessitating a public hearing or formal application. This nuanced understanding has led to a practical implication where, in light of the SCA's ruling, the Tribunal has elected to adjudicate all leave to refer applications in chambers. This procedural adjustment aligns with the legal framework articulated by the SCA, streamlining the

process and offering a more expeditious means of handling such matters within the Tribunal's adjudicative purview.

PART B: OUR STRATEGIC FOCUS

4 Situational Analysis

This section provides background on how the NCT's strategy was crafted, its strategic journey to date, its position within the South African consumer and consumer-credit legislative landscape and how the NCT has aligned its strategy with global and local priorities. This is supplemented by an analysis of the NCT's context/environment, a consideration of the external environmental forces impacting the NCT and its strategy execution (PESTLE) as well as an internal analysis of the NCT's Strengths, Weaknesses, Opportunities and Threats (SWOT).

4.1 The NCT's Strategic Journey

In setting out the NCT's strategic focus going forward, it is necessary to explain the overall journey that the NCT has embarked on during the course of its nineteen years of existence.

The NCT was formally established in 2006 with the appointment of a Chairperson and Part-Time Tribunal Members. It serves as the apex consumer and consumer-credit adjudicator and plays a significant role in the consumer and consumer-credit industry. It receives filings for DRAs directly from DCs, and other applications can be filed by the NCC, the NCR, other registrants, and, on a limited basis, from consumers to adjudicate on Non-DRAs.

The illustration below sets out the levels of resolution of consumer and consumer-credit related disputes in South Africa.

The first level of resolution allows for agreement to be reached directly between suppliers of financial services or credit and consumers. The subsequent levels of resolution culminate in referrals to the provincial courts or the NCT. Any further appeals against decisions made are referred to the High Court and thereafter to the Supreme Court and Constitutional Court.

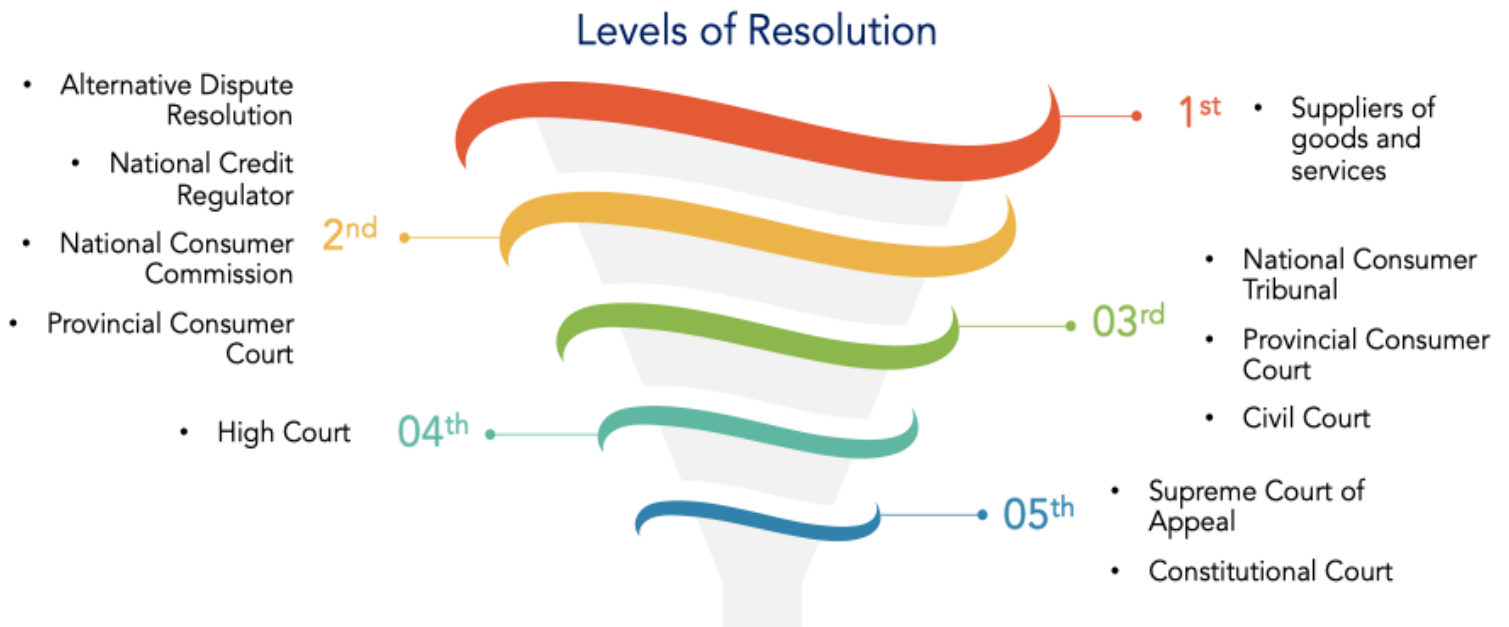


Figure 1: Levels of Consumer dispute resolution in South Africa

Over the years since the NCT's establishment, the number of DRA and Non-DRA cases referred to the NCT has grown considerably. As an alternative to DCs filing DRAs to the NCT, applicants may also file matters in the courts. This process is, however, more expensive and takes longer than the referral of DRAs to the NCT. A DRA referral costs R621.14, and DRA adjudication decisions are delivered within an average of below 25 days. This is considerably less expensive for consumers than for the comparable court process.

The illustration below shows the number of cases filed with the NCT from the 2009 / 2010 to 2023 / 2024 and the corresponding capacity of the NCT's employees and Tribunal Members to meet the increasing demand for case adjudication.

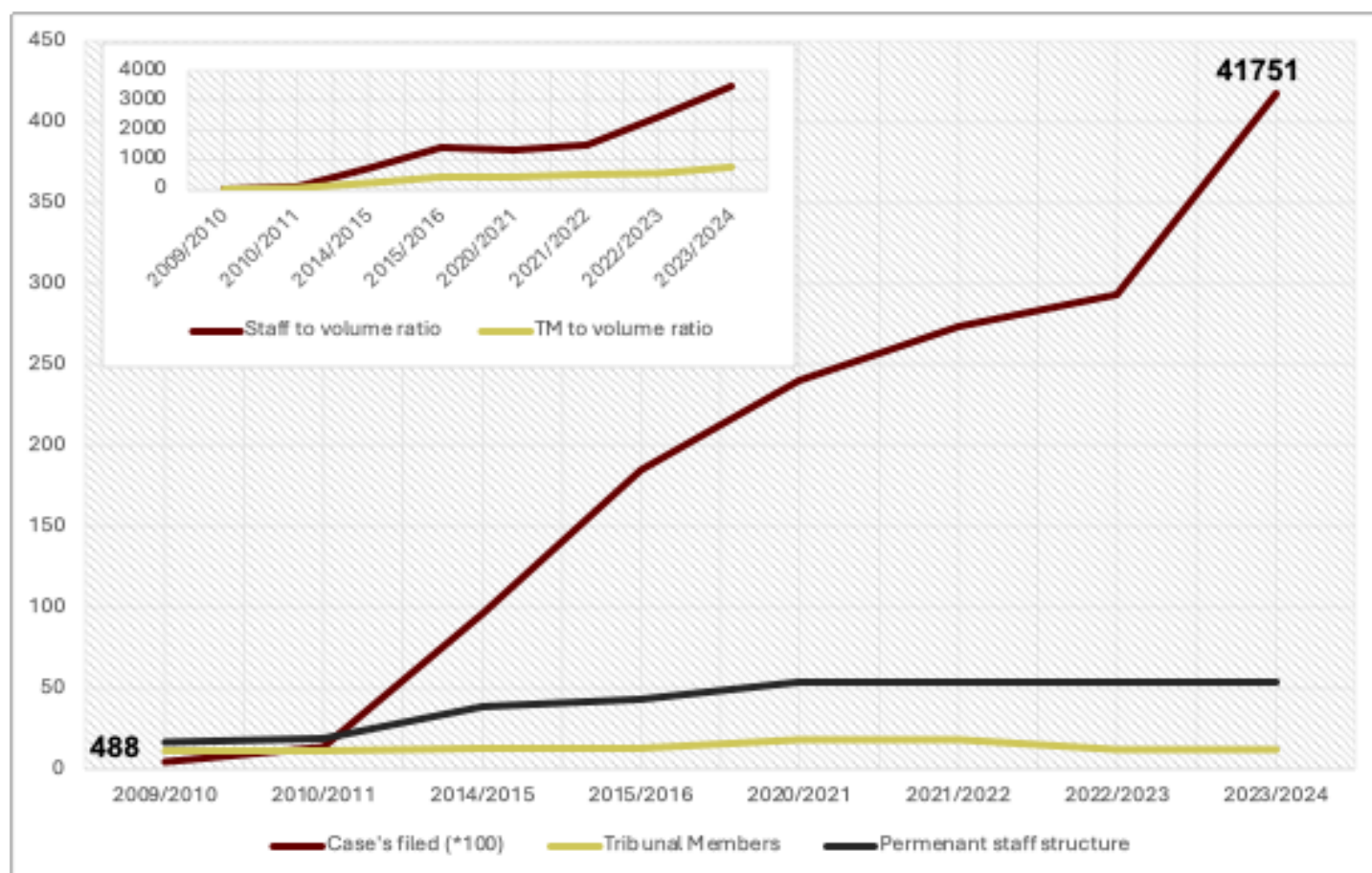


Figure 2: Cases filed with the NCT / comparative increase in employees

It can be seen from the illustration above that whilst the number of cases filed has grown from 488 to 41 751, the number of employees has increased at a much lower rate, whilst the number of Tribunal Members has decreased since inception.

The only way in which the NCT has been able to absorb and deliver its ever-increasing caseload has been to invest in both the digital enablement of its core processes and in developing the skills and competencies of its people. These have been deliberate, purposeful, and intentional strategies successfully executed over the past decade. These have resulted in increased consistency and quality of input,

an increased speed of adjudication and the establishment of a database of case history that extends to almost 300 000 records.

In considering its next strategic period, the NCT must make a number of important choices about where to deploy its resources and what value to deliver going forward. The changes in its external context have informed these choices, as set out below.

4.2 Aligning of NCT Strategy to Global & Local Strategic Priorities

In crafting its Strategy, 2025 - 2030, the NCT is mindful of the ongoing importance of the National Development Plan 2030, the mutually reinforcing agenda set by the NDP, the Africa Agenda 2063, and the Sustainable Development Goals (SDGs). These plans serve to create high-order **desired areas of impact** to which the NCT Strategy should be aligned.

The NDP 2030 remains our long-term country plan towards 2030 and is aligned to our international commitments on the continent and globally



NDP VISION 2023

Reduce poverty, inequality and unemployment.



AFRICA AGENDA 2063

A prosperous Africa based on inclusive growth and sustainable development.



SUSTAINABLE DEVELOPMENT GOALS (SDGs) 2030

End poverty, protect the planet and ensure prosperity for all.

Figure 3: The NDP, AA & SDGs

In assessing progress on the achievement of the SDGs, a number of priority SDGs have been identified:

- **SDG 16: Peace, Justice and Strong Institutions**
 - 16.3: promote the rule of law at the national and international levels, and ensure equal access to justice for all
 - 16.5: substantially reduce corruption and bribery in all its forms
- **SDG 8: Decent work and economic growth (target for review for missed 2020 target)**
 - 8.2: achieve higher levels of productivity of economies through diversification, technological upgrading and innovation, including through a focus on high value added and labour-intensive sectors
 - 8.5: by 2030 achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
 - 8.6: by 2020 substantially reduce the proportion of youth not in employment, education or training
 - 8.9: by 2030 devise and implement policies to promote sustainable tourism which creates jobs, promotes local culture and products
- **SDG 1: No Poverty**
 - 1.3: Social Protection Systems for all, including and Floors, Key to Eradicating Poverty and Promoting Prosperity
 - 1.4: by 2030 ensure that all men and women, particularly the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership, and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services including microfinance
 - 1.5: by 2030 build the resilience of the poor and those in vulnerable situations, and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters

Figure 4: Priority SDGs for Strengthening

It is clear that the NCT has a significant role to play in **SDG: 16 Peace, Justice and Strong Institutions** and in particular to 16.3. *'Promote the rule of law at national and international levels, and ensure equal access to justice for all'*.

The NCT also contributes directly to **SDG 8: Decent work and economic growth** and **SDG1: No Poverty** and in particular 1.4 *'by 2030 ensure that all men and women, particularly the poor and vulnerable, have equal rights to economic resources, as well as financial services including microfinance.'*

The NCT also has the potential to influence **SDG 1.4**. *'access to basic services, ownership and control over land.'*

The most significant shift in the NCT's external strategic context, to which the 2025 - 2030 NCT Strategy must respond, is the **policy direction** set by the 7th Administration of the Republic of South Africa, a Government of National Unity (GNU) brought into being following the 2024 national elections. In establishing the priorities of the new administration, the National Planning Commission provided

insights into how a strengthened articulation of the National Development Plan may inform the 2024 - 2029 Medium-term Development Plan. It stressed the importance of identifying a number of **key strategic priority reforms** required to rapidly advance the achievement of the National Development Plan. The three criteria highlighted are:

- Reforms that will accelerate the developmental objectives of the NDP.
- Reforms that are capable of execution within the medium term.
- Reforms that will have the most significant impact, taking into account data and evidence ...

The NCT has taken into account this need for reform, in line with the developmental objectives of the NDP, as well as the need to consider 'data and evidence' to inform the reform and strategy processes going forward.

The MTDF of the 7th Administration has proposed three key strategic priorities set out in the illustration below:

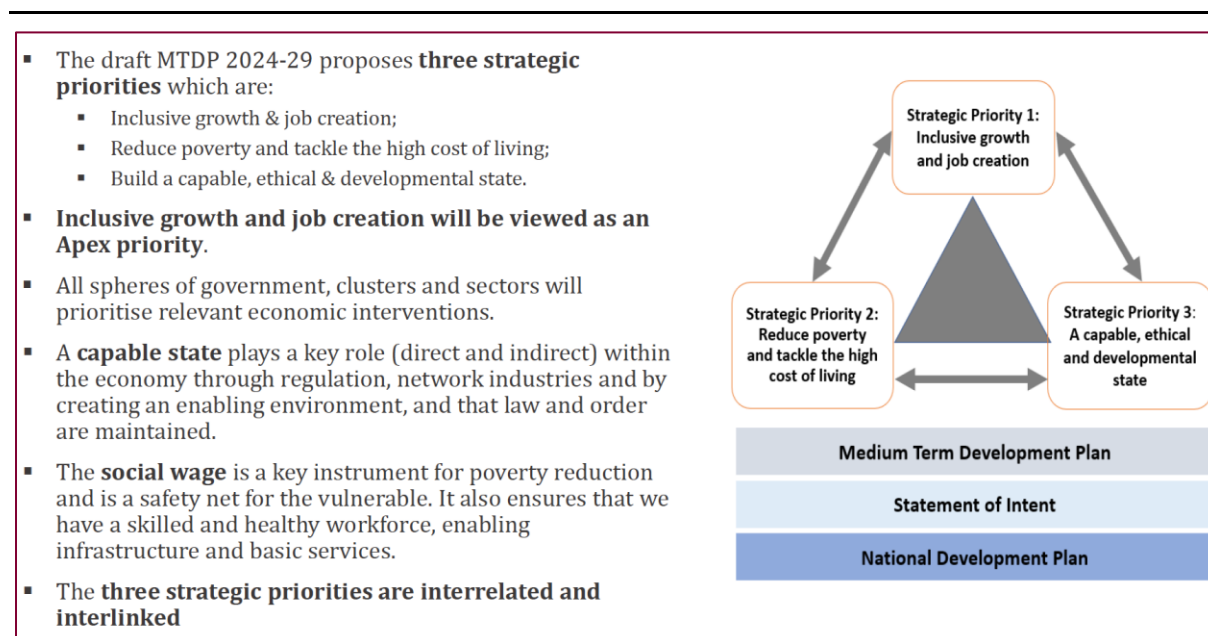


Figure 5: MTDP Strategic Priorities

The **dtic** has embraced the direction provided by the SDGs and by the MTDF strategic priorities and has committed to playing its part in delivering on these priorities.

The following table sets out how the NCT intends to position itself to best contribute to these strategic priorities.

#	Alignment Required	NCT contribution
1	National Planning Commission - 'Reforms that will have the most significant impact, taking into account data and evidence'	To utilise NCT data, in combination with data sourced from elsewhere in the consumer and consumer credit system as well as data analytics, to inform sound decision making, relevant and impactful policy and legislation.
2	SDG 16.3. 'Promote the rule of law at national and international levels, and ensure equal access to justice for all'.	Increase access to NCT, in particular in rural and disadvantaged areas.
		Promote the NCT as a cost-effective, expeditious alternative to the courts in relation to DRA matters.
		To engage with African and other global consumer and consumer-credit regulators to exchange leading practices and enhance the capacity for learning and the adoption of relevant jurisprudence.
	SDG 1.4. ' <i>by 2030 ensure that all men and women, particularly the poor and vulnerable, have equal rights to economic resources, as well as financial services including microfinance.</i> '	Deeper understanding of the consumer and consumer credit candidate in respect of both the formal and less formal finance markets as well as developmental credit.
		Strengthen the overall consumer ecosystem through engagement, data, and broader adjudication of consumer and consumer-credit-related disputes.

#	Alignment Required	NCT contribution
4	SDG 1.4. 'access to basic services, ownership and control over land.'	Extend the mandate of the NCT to cover municipal debt.
5	Strategic Priority 1: Inclusive growth and job creation.	Stimulate the economy through DRAs and Non-DRAs that are timeously adjudicated.
		Targeted training to develop SMMEs to increase job prospects and youth development interventions.
6	Strategic Priority 2: Reduce poverty and tackle the high cost of living.	By making an impact through adjudication of matters in relation to the NCA and CPA.
		Targeted training to develop SMMEs to increase job prospects and youth development interventions.
7	Strategic Priority 3: A capable, ethical and developmental state.	To ensure financial, digital and ethical sustainability. To ensure human resources can deliver on strategy.

4.3 External Environment Analysis

In considering actual and potential shifts in the NCT's external environment to which its strategy must respond, the NCT has considered both global risks in its broader environment and local risks in its more immediate environment.

The World Economic Forum (WEF) has identified the following 'top ten' global risks for the next two and thereafter 10 years.

"Please estimate the likely impact (severity) of the following risks over a 2-year and 10-year period."



Source: World Economic Forum Global Risks Perception Survey 2023-2024.

Figure 6: WEF Global risks - 2 & 10 years

The NCT has also conducted an extensive PESTLE assessment to better understand the nature and potential impact of forces for change in the external environment. It has classified these forces as either **pre-determined elements** or **critical uncertainties**.

Pre-determined elements are forces with a high degree of certainty that they will play out as forecast. **Critical uncertainties** reflect likely forces with a less certain actual impact of future trajectory.

Political, Economic, Social, Technological, Legal, and Environmental (PESTLE)

The following table sets out the shifts and changes in the NCT's external context, both currently experienced and forecast to impact the NCT over the five years of its 2025 - 2030 strategic period.

4.3.1 Political

#	What? - Force	Type	So, what? Implications for NCT
1	The priorities of the 7 th Administration - Government of National Unity (GNU)	Pre-determined element	Need to align the NCT's Strategy / APP behind the priorities of the 7 th Admin - Priority 1 - Inclusive growth & job creation, Priority 2 - Reduce poverty & tackle high cost of living; Priority 3: A capable, ethical and developmental state.

4.3.2 Economic

The assumptions contained in this section are based upon the **National Treasury 2024 Budget Review Economic Outlook**. It sets out a number of key assumptions:

- South Africa's 2023 GDP growth estimate has been revised down to 0.6 percent due to widespread power cuts, operational and maintenance failures in freight rail and at ports, and high living costs.
- The medium-term outlook has improved marginally, with average growth of **1.6 percent forecast**, compared with **1.4 percent** at the time of the 2023 Medium Term Budget Policy Statement (MTBPS).
- GDP growth has averaged only 0.8 percent since 2012, a rate of economic growth that is insufficient to address high levels of unemployment and poverty.

- Long-term growth is highly dependent on improving capacity in energy, freight rail and ports, and on continuing to reduce structural barriers to economic activity.
- The economic growth strategy prioritises macroeconomic stability, structural reforms and improvements in state capability to raise growth rates in sustainable manner.

It also provides a forecast view on household consumption which is of relevance to the NCT.

Household consumption

Household consumption remains under significant pressure after contracting for two consecutive quarters in 2023. This reflects the effects of inflation and borrowing costs, weak consumer confidence and shrinking real incomes. Growth in credit extended to households has **steadily declined** since February 2023. The household consumption forecast for 2024 has been revised down to 1.3 percent compared to 1.4 percent at the time of the 2023 MTBPS. Risks to the near-term outlook remain skewed to the downside due to the possibility of food prices remaining elevated for a large percentage of households even as inflation declines and tight credit conditions ease. Improvements in confidence, employment and real incomes, alongside an anticipated easing of interest rates by the end of 2024, will sustainably raise household spending over the medium term.

#	What? - Force	Type	So, what? Implications for the NCT
1	Low levels of economic growth coupled with gradual reductions in interest rates.	Pre-determined element	Will bring some relief to consumers but not enough to significantly impact the current and expected volume of DRAs. DRA filings are expected to grow in excess of 10% per annum over the following three years.

#	What? - Force	Type	So, what? Implications for the NCT
2	Increased use of less formal sector 'mashonisas' to gain access to credit as traditional formal market rejects applications based on affordability	Pre-determined element	Need for the NCT to find ways of playing a role in the less formal sector and not only in formal sector. Need to gather more data on this sector to better understand potential forms of redress and regulation.
3	Increase in debt defaults as lag effects of the economy impact consumers.	Pre-determined element	Increase in DRAs filed at the NCT. Consumers already placed under debt review may be unable to comply with DRA orders. Consumers with municipal and student debt, are excluded from the debt review process. This presents as an opportunity for legislative changes to assist consumers.
4	Increase in e-commerce, including education	Pre-determined element	Likely increase in cases involving on-line retailers and credit providers. May have implication for legislation and regulations.
5	Increase in cross-border on-line transactions.	Pre-determined element	May require review of legislation and regulations as well as understanding of global leading practice.
6	Pressure on the fiscus will grow as competing developmental	Pre-determined element	Financial constraints and austerity measures on the fiscus with cuts in budgets of government

#	What? - Force	Type	So, what? Implications for the NCT
	priorities limit available funding.		departments and public sector entities.

4.3.3 Social

#	What? - Force	Type	So, what? Implications for the NCT
1	Increasing digital coverage in rural areas.	Pre-determined element	Improved access to the NCT for rural Debt Counsellors and citizens. Will require ongoing awareness creation in rural areas.
2	Increase in levels of anxiety, depression and isolation as hybrid / on-line working becomes standard.	Pre-determined element	Increasing need for debt relief and debt re-arrangement to relieve stress.

4.3.4 Technology

#	What? - Force	Type	So, what? Implications for the NCT
1	Advances in data management & cognitive automation with applications and tools available at reasonable cost.	Pre-determined element	Increased availability and the NCT access to AI and data management tools at an affordable price point are needed. We need to accelerate ICT enablement and AI adoption.
			The NCT will require AI and data science skills to be able to take advantage of new technologies.
2	The rise of 'big data,' predictive analytics, artificial intelligence,	Pre-determined element	The NCT will increasingly be able to forecast caseload presciently. Cases will be adjudicated faster

#	What? - Force	Type	So, what? Implications for the NCT
	and intelligent forecasting.		and more efficiently. The NCT able to use analytical tools to make sense of data - inform strategic decision making, policy etc.
3	Increase in number and types of social media platforms used as well as rapid adoption of new platforms.	Pre-determined element	The NCT will need to increase its engagement via social media and be responsive to the emergence of new platforms.
4	Increase in cyber-attacks and ransomware.	Pre-determined element	Requires vigilance and the adoption of technology counter-measures to preclude system failures.

4.3.5 Legal

#	What? - Force	Type	So, what? Implications for the NCT
1	Amendments to consumer / credit legislation and regulation.	Pre-determined element	Clear that legislation and regulations will be amended to maintain relevance with changing external context. Need for the NCT to positively influence such amendments based on its repository of data, knowledge and expertise on the sector.
		Critical uncertainty	Unclear as to whether current amendments will come into force -

#	What? - Force	Type	So, what? Implications for the NCT
			may require rapid pivot to cover debt relief applications.
2	Rise of concerns regarding the ethical use of algorithms as well as the rise of 'deep fakes'	Pre-determined elements.	Need for ICT to have oversight of algorithms used and to review them for potential prejudice or discrimination. Need to have means of verifying documents submitted to ensure authenticity.

4.3.6 Environmental

#	What? - Force	Type	So, what? Implications for the NCT
1	Increased pressure on the environment through lack of progress on climate mitigation.	Pre-determined element	The NCT needs to adopt environmentally friendly practices and continue to reduce its carbon footprint.
2	Increase in weather variability and significant weather events impacting peoples' livelihoods, homes	Pre-determined event	Need to consider the potential impact of adverse weather events on debt defaults and what the appropriate regulatory response should be.

#	What? - Force	Type	So, what? Implications for the NCT
	and possessions adversely.		

Forces in the external environment do not play in isolation, they have a cumulative impact offering up both strategic challenges and opportunities. The following overall implications are apparent for the NCT when all of the above forces are connected and the overall impact is assessed and evaluated:

- The next phase of ICT enablement for the NCT will be focused around **the use of cognitive automation to supplement the process automation already achieved**. This will have particular application in making the use of the NCT systems easier to use. This may be focused around a better user experience - including chatbots and support for filers. It will also allow for greater intelligence to be brought to bear in the automation of processes requiring greater discretion or intelligent decision making such as Non-DRA's.
- The rise of AI will require **the adoption of new tools, careful consideration of unintended consequences in algorithm use, and the development of new skills and competencies, both for ICT specialists and** for the overall users of NCT systems.
- The increasing need to make sense of data will require the **adoption of more intelligent analytical tools** and the linking of data sources inside and outside of the NCT. This will require a greater focus on data science and management, as well as the acquisition and development of the relevant skills. It will also require greater vigilance, as external connections to other associated databases provide opportunities for hostile intrusion.
- Increased indebtedness across areas such as **student and municipal debt** offers opportunities for the NCT to expand its DRA adjudications to these areas, bringing relief and efficient adjudication to these consumer segments.

4.4 Internal Environment Analysis

The following tables set out an assessment of the NCT's Strengths, Weaknesses, Opportunities and Threats (SWOT).

Strengths	Weaknesses
<ul style="list-style-type: none">○ Deep understanding and expertise in consumer and credit legislation and adjudication.○ Efficient, automated and connected Case Management System that enables efficient remote and digital adjudication and digital accessibility.○ Consistent and impartial adjudicative approach followed by NCT resulting in few cases taken on review.○ NCT offers an affordable, efficient and time effective alternative to the Courts reducing cost to consumers and increasing benefit / value.○ Positive relationships with stakeholders.○ Strong financial controls and achievement of clean audits for twelve successive years and sound corporate governance.	<ul style="list-style-type: none">○ Human resource capacity○ Slow pace of ICT enablement / projects increases lead time to benefits realisation.○ Budgetary constraints limit capital spending and acquisition of technology solutions.○ Lack of an enabling legislative mandate to expand adjudicative and other services to adjacent consumer / credit areas.○ Flat structure limits opportunities for career progression internally.○ Lack of management continuity.○ Lack of employee benefits

Strengths	Weaknesses
<ul style="list-style-type: none"> ○ Strong, capable leadership and clear strategic direction. 	

Opportunities	Threats
<ul style="list-style-type: none"> ○ To transition into adjacent areas of regulation and adjudication, in particular into developmental credit, student / education loans and municipal debt. ○ To create linkages with other external databases of consumer debt, apply intelligent analysis across more a more holistic and representative universe of consumer data. ○ Knowledge sharing with other national, regional and international consumer protection agencies to enhance adoption of leading practice and contribute to global / African regulators capability. ○ Use deeper engagement and communication to influence behavioural change to establish positive consumer practices/behaviour. 	<ul style="list-style-type: none"> ○ Potential ongoing reduction in funding from the fiscus. ○ Length of time required to make changes to enabling legislation, reducing flexibility and growth into adjacent sectors / areas of adjudication. ○ ICT security threats and safeguarding of public information - vulnerability to cyber-terrorism and ransomware. ○ Burn out and reduced productivity due to high work burden on leadership and managers. ○ Lack of effective knowledge management systems results in lack of institutional memory.

<ul style="list-style-type: none"> ○ Increase stakeholder and consumer awareness of the NCT, in particular in rural areas. ○ To utilize the next phase of cognitive automation of NCT's system. ○ Become an employer of choice who develops competent consumer / credit practitioners for careers inside and outside of the NCT. 	
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In the preceding sections, the NCT has considered the areas of strategic alignment required. These set out the **'ask'** to which the Strategy and APP must respond. It has also considered how its external environment will change or shift going forward and how the NCT strategic response will need to **adapt** to this changing environment.

The implications of the comparison between the NCT's **'ask'** and its **potential response** are clear:

- The NCT is **willing and able** to contribute **increasing forms of value**, in collaboration with all of its partners in the broader consumer and consumer credit system.
- This increased value would include **extending its role** to other areas of consumer and / or credit adjudication (education / learning, municipal and other government consumer debt) as well as other forms of development credit, the less formal market and areas such as consumer protection (food and other product standards cases).
- It would also include using its technology capability to **link fragmented sources of consumer data** to mine for intelligence to inform strategic decision making, policy development and legislative changes.

4.4.1 Resources

To ensure the clear **independence and impartiality** that underpins administrative justice, the NCT will continue to implement an optimal structure that effectively segregates **non-compatible functions** from one another. This contributes to ensuring robust internal control processes. The Chief Operating Officer (COO) oversees the non-case operations of the NCT. All senior managers, therefore, report directly to the COO. In turn, the **Executive Chairperson** oversees the COO, Executive Assistant, Full-time and Part-Time Tribunal Members, and Executive Strategic Oversight. The Registrar reports directly to the Executive Strategic Oversight indirectly to the COO.

Registrar's Unit

The Registrar leads the Registrar's unit and is responsible for effective case flow management, records and quality assurance management, and communications. The unit also provides support to the Tribunal's adjudicative function.

Finance Unit

The Finance unit is led by the Chief Financial Officer (CFO). The Finance Unit, together with the other business units, continues to manage costs effectively in a volatile, relatively unpredictable environment. The ongoing monitoring of the NCT's budget and oversight over spending by the Finance function will be critical in ensuring that the NCT is able to deliver on its mandate successfully. This, together with adherence to sound financial disciplines and savings generated by ongoing increases in efficiency, will be essential in ensuring that available funding is optimally utilized.

ICT Unit

The Chief Information Officer (CIO) is responsible for ensuring the integrity and security of the NCT's ICT infrastructure, systems, applications, data, and information flow in accordance with authorised, secure access. The ICT Unit will play a pivotal role in developing systems to enhance the NCT's efficiency and effectiveness in the future.

Governance Unit

The Governance Unit is led by the Chief Governance Officer (CGO) and is responsible for managing audit, risk, compliance, and reporting and providing legal support to NCT. This unit will also support the governance committees.

Human Resources and facilities Unit

HR and Facilities Manager drives the Human Resource Strategy and Plan. Human resources functions incorporate amongst others, organisation design, strategic workforce planning and sourcing as well as human resource development - including ongoing learning. To ensure consistent communication of business objectives as well as changes and the engagement of people at all levels, HR also manages internal communications.

Tribunal Members

Tribunal Members are appointed by the President of the Republic of South Africa. The Tribunal has four Full-Time Tribunal Members (inclusive of the EC) and eight Part-Time Tribunal Members. The Tribunal Members are responsible for the Tribunal's adjudicative function, which includes the adjudication of DRAs and Non-DRAs.

The **proposed future organisational structure as reflected in the strategic plan** of the NCT sets out the operational structures, based on the NCT's Strategy and APP, which will best enable it to deliver on its mandate.

4.4.2 Financial Resources

Expenditure per economic classification

Description	2025/26	2026/27	2027/28	Medium Term	Average Growth rate
	Budget	Budget	Budget	TOTAL	
	R'000	R'000	R'000	R'000	%
Grant allocation	53.7	55.6	58.1	167.4	4%
Filing Fees	22.4	24.4	26.2	73.0	8%
Interest received	1.6	1.6	1.6	4.80	0%
Total Income	77.7	81.5	85.9	245.20	5%
Expenditure					
Compensation of employees	52.9	55.9	59.3	168.1	6%
Goods and services	24.8	25.0	26.2	76.0	3%
Capital Expenditure	-	.5	.6	1.1	10%
Total Expenditure	77.7	81.5	85.9	245.20	5%
Surplus / Deficit	-	-	-	-	

4.4.3 Broad-Based Black Economic Empowerment

The NCT is currently non-compliant. We have appointed a service provider to develop an implementation plan to get us to a level of compliance.

4.4.4 Women, Youth, and People with Disabilities

The NCT has an employment equity plan that focuses on the employment of women and people with disabilities. We have incorporated measures within our outcome indicators that specifically contribute to the employment and development of youth.

PART C: MEASURING OUR PERFORMANCE

5 Institutional programme performance information

Information in this section of the Annual Performance Plan has been developed through the utilisation of a **Results Based Approach**, underpinned by a modified version of Theory of Change. It must be noted that the NCT has a specific sectoral contribution, with direct outcomes and impact, to make to the consumer credit ecosystem. Its intentional actions in this sector however also have a broader societal outcomes and impact, aligned to the broader remit of the dtic. In the next section we will confirm how the NCT's outputs contribute to achieving its intended outcomes and impact. We will further discuss the NCT's wider impact on the economy and society.

5.1 Programme 1: Administration

5.1.1 Purpose of the programme

Provide strategic leadership to the Tribunal to ensure the successful implementation of its legislative mandate through flexible, efficient, and sustainable resources and supporting services.

Outcomes, Outputs, Performance Indicators, Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
MTDP Priority 3 (A capable, ethical, and developmental state)											
1.	A capable Tribunal	Supportive and sustainable economic policy environment	Unqualified audit opinion obtained.	An unqualified opinion issued by the external auditors on the Annual financial statement and with no material findings on compliance	- -	- -	- -	An unqualified opinion issued by the external auditors on the Annual financial statement	An unqualified opinion issued by the external auditors on the Annual financial statement	An unqualified opinion issued by the external auditors on the Annual financial statement	An unqualified opinion issued by the external auditors on the Annual financial statement

				with legislation and on the Annual Performance Report.				and with no material findings on compliance with legislation and on the Annual Performance Report.	and with no material findings on compliance with legislation and on the Annual Performance Report.	and with no material findings on compliance with legislation and on the Annual Performance Report.	and with no material findings on compliance with legislation and on the Annual Performance Report.
2.	A capable Tribunal	Enabling environment for investment and improved competitiveness	Suppliers paid	Average number of days taken to pay Suppliers	-	-	-	20 days	15 days	15 days	15 days
3.	A capable Tribunal	Supportive and sustainable economic	Approved financial sustainability report	Number of financial sustainability reports approved by	-	-	-	1	1	1	1

		policy environment		the Executive Chairperson							
4.	A capable Tribunal	A dynamic science, technology and innovation ecosystem for growth	Systems availability	Average percentage availability of systems during business hours.	98.15%	99.38%	99.58%	98%	98%	98%	98%
5.	A capable Tribunal	A dynamic science, technology and innovation ecosystem for growth	Security assessment audits	Number of designated security assessment audits conducted	2 (1 Internal and 1 external) penetration tests were completed and the results reviewed	2 (1 Internal and 1 external) penetration tests completed and the results reviewed.	1 external and 1 internal penetration tests completed and project action plan developed to address findings.	2 (1 Internal and 1 external security audit)	2 (1 Internal and 1 external security audit)	2 (1 Internal and 1 external security audit)	2 (1 Internal and 1 external security audit)

6.	A digitally enabled Tribunal	<p>A dynamic science, technology and innovation ecosystem for growth</p> <p>Enabling environment for investment and improved competitiveness</p>	An Artificial Intelligence (AI) System for DRAs	Implementation of an Artificial Intelligence based system to auto evaluate DRA applications.	-	-	-	-	Development source code approved, unit and integration testing.	AI based DRA System in production.	-
7.	A digitally enabled Tribunal	<p>A dynamic science, technology and innovation ecosystem for growth</p> <p>Enabling environment for</p>	An Artificial Intelligence System for the auto-generation of condonation rulings.	Implementation of an Artificial Intelligence system for the auto-generation of condonation rulings	-	-	-	-	Approved business requirements specifications.	AI based program for the auto-generation of condonation rulings.	-

		investment and improved competitiveness									
8.	A capable Tribunal	Supportive and sustainable economic policy environment	System generated compliance reports	Number of compliance reports generated by the compliance monitoring system.	-	-	-	1 compliance monitoring system developed	4 compliance system reports	4 compliance system reports	4 compliance system reports
9.	A capable Tribunal	Increased employment and work opportunities / Economic transformation and equitable inclusion of women, youth and persons	Positions filled	Percentage of filled positions against approved organisational structure	95.86%	95.75%	88.4%	85%	85%	85%	85%

		with disabilities for a just society									
10.	A capable Tribunal	Increased employment and work opportunities Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Interns employed	Number of interns appointed	8	8	8	5	5	5	5
11.	A capable Tribunal	Increased employment	Mentoring programmes	Number of mentoring programmes implemented	-	-	-	-	4	4	4

		and work opportunities Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society									
12.	A capable Tribunal	Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Culture/ wellness surveys or interventions	Number of culture/wellness surveys or interventions conducted	-	-	-	2	2	2	2

13.	An accessible Tribunal	Enabling environment for investment and improved competitiveness	Engagements with external stakeholders	Number of engagements with external stakeholders	29	51	34	24	24	24	24
<p style="text-align: center;">MTDP Priority 1 (Inclusive growth and job creation)</p> <p style="text-align: center;">MTDP Priority 2 (Reduce poverty and tackle the high cost of living)</p>											
14.	A capable consumer and consumer-credit ecosystem	Increased employment and work opportunities Economic transformation and equitable inclusion of women, youth and persons with disabilities	Public Training sessions	Number of public training sessions held to increase employment prospects	-	-	-	-	5	5	5

		for a just society.									
15.	A capable consumer and consumer-credit ecosystem	Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Trained SMME's	Number of SMME's trained	-	-	-	-	25	25	25

16.	A capable consumer and consumer-credit ecosystem	Increased employment and work opportunities Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Youths provided with work experience	Number of youths provided with work experience through job shadowing	-	-	-	-	10	10	10
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Annual and Quarterly Targets

No	Output Indicators	Annual Target 2025/26	Q1	Q2	Q3	Q4
1.	An unqualified opinion issued by the external auditors on the Annual financial statement and with no material findings on compliance with legislation and on the Annual Performance Report.	An unqualified opinion issued by the external auditors on the Annual financial statement and with no material findings on compliance with legislation and on the Annual Performance Report	-	An unqualified opinion issued by the external auditors on the Annual financial statement and with no material findings on compliance with legislation and on the Annual Performance Report	-	-
2.	Average number of days taken to pay Suppliers	15 days	15 days	15 days	15 days	15 days
3.	Number of financial sustainability reports approved by the Executive Chairperson	1	-	1	-	-
4.	Average percentage availability of systems during business hours.	98%	98%	98%	98%	98%
5.	Number of designated security assessment audits conducted	2 (1 Internal and 1 external security audit)	-	-	2 (1 Internal and 1	-

					external security audit)	
6.	Implementation of an Artificial Intelligence based system to auto evaluate DRA applications.	Approved Development, unit and integration testing.	Approved Business requirements specifications.	Approved functional and technical design specifications.	-	Development source code approved, unit and integration testing.
7	Implementation of an Artificial Intelligence system for the auto-generation of condonation rulings	Approved business requirements specifications.	-.	-	-	Approved business requirements specifications.
8.	Number of compliance reports generated by the compliance monitoring system.	4 Compliance system reports	1 Compliance system report	1 Compliance system report	1 Compliance system report	1 Compliance system report
9.	Percentage of filled positions against approved organisational structure	85%	85%	85%	85%	85%
10.	Number of interns appointed	5	-	-	-	5
11.	Number of mentoring programmes implemented	4	-	-	-	4

12 .	Number of culture/wellness surveys or interventions conducted	2	-	1	-	1
13 .	Number of engagements with external stakeholders	24	6	6	6	6
14 .	Number of public training sessions held to increase employment prospects	5	0	0	3	2
15 .	Number of SMME's trained	25	0	0	12	13
16 .	Number of youths provided with work experience through job shadowing	10	-	-	-	10

5.2 Programme 2: Adjudication

5.2.1 Purpose of the programme

To provide the necessary administrative and adjudicative and other related services to ensure that the NCT delivers successfully on its mandate.

Case Management

The purpose is to provide services to ensure that all cases are timely prepared, that filing parties and applicants are communicated with, and that all pertinent information is recorded and disseminated. The case management process involves numerous steps, from capturing an application to managing the flow of a case, initiating adjudication, and finally, issuing judgments to the parties.

Adjudication

The purpose is to adjudicate on both substantive and interlocutory applications. It ensures that competent, professional, impartial Tribunal members are available to attend to matters, that the procedures followed are fair, and that Tribunal Members' decision-making is substantively sound in accordance with legal precedents and requirements.

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
MTDP Priority 1 (Inclusive growth and job creation)											
17.	A confident consumer and consumer-credit marketplace	Enabling environment for investment and improved competitiveness	DRA's Issued	Average number of days from the date of filing of DRA to date of issuing an order to parties.	30.74 days	29.15 days	31.04 days	50 days	48 days	45 days	43 days

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
18.	A confident consumer and consumer-credit marketplace	Enabling environment for investment and improved competitiveness	Set downs issued	Average number of days from the date of closing of pleadings on a Non-DRA to issuing a first notice of set down to the parties.	9.86 days	6.85 days	9.07 days	15 days	14 days	12 days	12 days

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
19.	A confident consumer and consumer-credit marketplace	Enabling environment for investment and improved competitiveness	Non-DRA orders issued	Average number of days from the date of final adjudication of Non-DRA to date of issuing an order.	10.96 days	17.43 days	18.12 days	20 days	20 days	20 days	20 days
MTDP Priority 2 (Reduce poverty and tackle high cost of living)											

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
20.	A confident consumer and consumer-credit marketplace	Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Impact reports on DRA or Non-DRA judgments and orders submitted	Number of Impact Reports on DRA or Non-DRA judgments and orders of the Tribunal	-	-	-	12	12	16	20

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target						
					Audited/Actual Performance			Estimated Performance	MTEF Period		
No	Outcomes	Alignment to dtic Outcomes	Output	Output Indicators	2021/2 2	2022/ 23	2023/ 24	2024/25	2025/26	2026/27	2027/28
MTDP Priority 1(Inclusive growth and job creation)											
MTDP Priority 2 (Reduce poverty and tackle the high cost of living)											

21.	A capable consumer and consumer-credit ecosystem	Supportive and sustainable economic policy environment Enabling environment for investment and improved competitiveness	Reports or research papers submitted	Number of Reports or Research Papers relating to the consumer and consumer-credit industry	-	-	-	-	2	2	2
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Indicators, Annual and Quarterly Targets

No	Output Indicators	Annual Target 2025/2026	Q1	Q2	Q3	Q4
17.	Average number of days from the date of filing of DRA to date of issuing an order to parties.	48 Days	48 days	48 days	48 days	48 days
18.	Average number of days from the date of closing of pleadings on a Non-DRA to issuing a first notice of set down to the parties.	14 days	14 days	14 days	14 days	14 days
19.	Average number of days from the date of final adjudication of Non-DRA to date of issuing an order.	20 days	20 days	20 days	20 days	20 days
20.	Number of Impact Reports on DRA or Non-DRA judgments and orders of the Tribunal	12	3	3	3	3
21.	Number of Reports or Research Papers relating to the consumer and consumer-credit industry	2	-	-	1	1

6 Explanation of Planned Performance over the Medium-Term Period

6.1 Programme 1: Administration

NCT Outcome: A capable Tribunal

By elevating Information and Communication Technology (ICT) to the status of a strategic asset, the Tribunal is poised to transform itself into an intelligent, digitally empowered avenue for consumer justice. This strategic shift involves a wholistic approach to information security, ensuring that sensitive data is shielded from potential cyber threats. Implementing robust backup mechanisms guarantees the preservation and safety of critical information, fostering resilience against unforeseen events. The NCT has adopted a multi-layer approach to combat cyber threats through the implementation of the following measures:

- o Two firewalls are in place to act as the first line of defence against external threats. These firewalls ensure that any potential intrusions are dealt with before they can penetrate and get inside the Network and Server Infrastructure configurations.
- o Trend Micro anti-virus and Anti-Intrusion Software is installed on all servers and laptop devices attached to the network. This software monitors for malware and threats that may arise during normal operation.
- o The NCT uses software encryption to protect against unauthorised access to information stored in our databases, particularly the CMS database.
- o Weekly monitoring of systems and data by running vulnerability scans using Nessus software to expose what vulnerabilities may have

manifested and then implementation of software patching to address these.

- o System and data backups are executed both onsite and offsite (at the NCT's business continuity and disaster recovery site).

The NCT's outputs regarding the uptime of its systems, its security, and its business continuity initiatives contribute to ensuring that the NCT does not suffer major setbacks and that the Case Management system is available to the filing parties as well as Tribunal members 24/7.

The output of paying suppliers within 15 business days, on average will contribute to reducing the administrative burden and supporting SMMEs. The outputs relating to an unqualified audit opinion, Compliance and Risk management, Human Resources outputs on training, organisational culture, and Stakeholder engagements are critical to building a capable Tribunal.

The Human Resource outputs will ensure that the right people, with the right skills are available to provide support to the NCT in achieving its various strategies to improve efficiencies.

To deliver on its' desired impact of 'An equitable, compliant and inclusive consumer and consumer credit ecosystem in South Africa.', the Tribunal needs to be supported by a capable Tribunal.

NCT outcome: A capable consumer and consumer-credit ecosystem

The NCT is the apex Tribunal within the consumer credit ecosystem in South Africa. It has an obligation to strengthen the ecosystem in whatever manner possible to contribute to its overall positive impact on the economy and on the personal prosperity and well-being of South Africans. For this reason, the NCT's outputs are aligned with the development of the skills and knowledge of the youth through job shadowing programmes to train citizens in some rural communities to enhance job prospects. Concerted efforts in youth development and its various initiatives

through its BBEE implementation plan are aligned with the priorities related to women, youth, and people with disabilities.

To contribute meaningfully to the strengthening of the consumer and consumer-credit ecosystem in South Africa, thereby facilitating economic growth, contributing to a capable state, and enabling enhanced consumer equity and inclusion, which is aligned to the Tribunal's desired impact of an 'equitable and compliant consumer credit ecosystem'.

NCT outcome: A digitally enabled Tribunal

By embracing automation and Artificial Intelligence (AI), the Tribunal can optimize its operations, enhance efficiencies, and streamline processes, ultimately resulting in a significant reduction in costs. This digital transformation not only fortifies the security and reliability of information but also positions the Tribunal as a technologically advanced and forward-thinking institution ready to meet the demands of a rapidly evolving legal landscape. The outputs related to artificial intelligence interventions and digital enablement will allow for greater case processing and adjudication efficiency.

The planned digital outputs will enhance the quality and speed of Tribunal functions, enabling the NCT to achieve its desired impact of an 'equitable and compliant consumer credit ecosystem'.

NCT outcome: An accessible Tribunal

The NCT's engagement strategy and output is aimed to creating awareness of the NCT's adjudicative offerings and the possibilities for consumers, suppliers, and registrants to obtain redress. Stakeholder engagements will also focus on making Debt Counsellors more aware of how easy it has become to file cases with the Tribunal 24/7 from various devices in a quick, easy and cost-effective manner by utilising the Case Management system. Filing a debt re-arrangement agreement with the Tribunal is much more cost effective than the Magistrate's courts.

Expanding the NCT's digital access through the utilisation of a range of digital platforms and channels to engage meaningfully with stakeholders will increase the NCT's digital reach going forward.

For the NCT to achieve its desired impact of an 'inclusive consumer credit ecosystem,' it needs to broaden its access beyond the major urban centres in South Africa into more rural areas to ensure awareness of its mandate.

6.2 Programme 2: Adjudication

NCT outcome: A capable consumer and consumer-credit ecosystem

The NCT houses a vast amount of data, structured and unstructured, gathered over many years of its existence, which gives meaning to the phrase, 'data is currency,' within the NCT's context. Transforming available data stored in NCT's databases due to its adjudicative processes into insightful reports provides an evidence-based lens through which policy-making and changes to legislation may be well informed.

By modelling and developing a deeper understanding of the impact of consumer regulation and dispute adjudication, the NCT can inform the appropriate policy and legislative 'levers' that may be used to contribute to accelerated and sustained - economic growth.

For the NCT to achieve its desired impact of a 'Consumer-credit ecosystem,' evidence-based research is critical to positioning the NCT as a convener within the broader consumer and consumer-credit ecosystem.

NCT outcome: A confident consumer and consumer-credit marketplace

For a consumer credit marketplace to be successful, it requires an effective regulatory and policy environment with capable entities that are able to resolve disputes or address areas of conflict constructively, timeously, expeditiously and with a sense of confidence that the outcomes will be fair and equitable. Section 142 of the NCA requires the Tribunal to adjudicate on matters expeditiously.

Three output indicators focus on the average turnaround times to ensure the efficient processing and adjudication of applications before it.

As an adjudicative entity, the NCT is bound by the law and the facts of each case that the regulators, consumers, suppliers, and registrants place before it. The Tribunal's judgments creates certainty in our jurisprudence and the consumer and consumer-credit markets. The continuous increase in cases received by the Tribunal each year is significant, and a testament to the NCT's efforts to give meaning to the constitutional right of access to justice before a court or impartial tribunal, and the Tribunal has inspired confidence through its work. In instances whereby the Tribunal has made a finding of prohibited conduct, consumers can obtain a Certificate of Prohibited conduct from the Chairperson of the Tribunal and can thereafter approach the courts for damages without having to argue the merits of the matter. The Tribunal aims to continue increasing stakeholder confidence through expeditious judgment writing and developing a unique South African consumer and consumer-credit jurisprudence.

The Tribunal will also focus on compiling impact reports that show how its decisions and orders impact the lives of consumers, the economy and the consumer and credit landscape.

At a macro level, the granting of DRA orders implies that more money is being injected into transforming the economy by allowing businesses to recover what they may have written off as bad debt in an orderly fashion. This recovery provides opportunities for reinvestment in people and enterprise development, resulting in job creation and improved operational efficiency. Reducing financial losses strengthens the economic foundation for both SMMEs and larger enterprises.

At a micro level, consumers are assisted by ensuring that their homes and motor vehicles are not repossessed, thereby reducing their financial and psychological stress. In the short term, debt review limits a consumer's economic activity. However, in the longer term, it ensures that once they have paid off their debt at much lower interest rates, they become rehabilitated consumers able to stimulate economic

growth and access credit, thereby contributing to economic growth and enhancing overall societal prosperity. Consumers can now repay their debt with dignity.

Our judgments and decisions in consumer disputes and regulatory matters (known as non-DRA's) give meaning and respect to the values enshrined in the Constitution and the rule of law. Industry behaviour is corrected through administrative fines and consumers obtaining refunds, repairs, and replacements of goods and services.

For the NCT to achieve its desired impact of 'An equitable, compliant and inclusive consumer and consumer credit ecosystem in South Africa', the Tribunal issues judgments and orders expeditiously, and the outcomes of its decisions shape the ecosystem.

7 Programme Resource Considerations

Expenditure per programme

Description	2025/26	2026/27	2027/28	Medium Term	Average Growth Rate
	Budget	Budget	Budget	Total	%
Administration	41.0	43.0	45.4	129.4	5%
Adjudication	36.6	38.5	40.5	115.6	5%
Total	77.7	81.5	85.9	245.2	5%

Human resource allocation per programme:

Programme 1: Administration

	2025/26	2026/27	2027/28
	Budget	Budget	Budget
No of employees	40	40	40
Cost	R28 600 000	R30 200 000	32 000 000

Programme 2: Adjudication

	2025/26	2026/27	2027/28
	Budget	Budget	Budget
No of employees	32	32	32
Cost	24 300 000	25 700 000	27 300 000

*72 employees in total comprise of 56 approved positions, 8 interns and 8 contractors.

The NCT is an entity listed in Schedule 3A of the Public Finance Management Act and is dependent on the state for funding, which covers all operational and capital expenditures. However, the entity has two significant revenue streams: the grant and the filing fees. The filing fees are charged to DCs for DRAs.

The **dtic** avails the grant funding and has, in November 2023, communicated significant decreases to the grant funding over the medium term. These decreases amount to R6,6 million in the 2025/26 financial year and R7,5 million in the 2026/27 financial year, totalling R14,1 million over the two-year period.

The NCT will not lobby for additional funding from the state and will supplement the grant with the filing fees. However, in the 5-year strategy, some projects will be ring-fenced, and additional funding may be required. We anticipate generating R73 million over the medium term with an average growth rate of 8%. Through our engagements with DCs, we have experienced an increase in filings and are now dependent on the filing fee to sustain operations

Income from filing fees fluctuates depending on the number of cases filed with the NCT, making it difficult to budget accurately. Thus, we have a conservative budget for this revenue stream. The filing fee per DRA matter has increased to R667.72 for the 2025/26 financial year.

Employee compensation for the 2025/26 financial year amounts to R52.9 million and totals R168 million over the medium term. It has been determined in accordance with the current organisational structure. To implement the proposed structure, an additional R9,3 million in employee compensation will have to be incurred. The proposed structure is anticipated to be implemented in a phased, staggered manner to maintain financial sustainability. We have experienced an increase in filing fees over the last two years; however, we are uncertain about sustainability. We will make the appointments as we gain more insight into the sustainability of the income generated by filing fees. We anticipate the filing fee to be at least R10 million more annually and thus sufficient to fund these positions.

Goods and services will amount to R76 million over the medium term, with an average increase of only 3%. They comprise expenditures that are the bare

minimum required to maintain operations. The most significant cost is Tribunal Member fees related to our core function.

Capital Expenses have been budgeted for the maintenance of systems and hardware and the implementation of identified ICT projects. The spending in this area will assist the NCT in containing adjudication costs through anticipated ICT enhancements to the Case Management System, increased efficiencies, and the implementation of cost-saving measures.

Materiality implications on an estimated budget

Item	% used	2025/26	2026/27	2027/28
		Budget	Budget	Budget
Budget		R77 700 000	R81 500 000	R85 900 000
Materiality	0,60%	R466 200	R489 000	R515 400

8 Key Strategic Risks

Outcomes	Key Risk	Risk Mitigation
Outcome 1 A confident consumer and consumer-credit marketplace	Exponential increase in caseload.	<ul style="list-style-type: none"> Resourcing strategy. Request to the dtic for additional Tribunal members. ICT interventions

Outcomes	Key Risk	Risk Mitigation
<p>Outcome 2</p> <p>A capable Tribunal.</p>	<p>Financial Unsustainability</p>	<ul style="list-style-type: none"> ○ Implementation of strategies to increase DRA filings. ○ Developing strategies to enhance financial stability.
	<p>Security of systems and data</p>	<ul style="list-style-type: none"> ○ Security assessment and audit conducted. ○ Continuous monitoring of applications and servers and reporting. ○ An independent, internal, and external annual cyber security audit is conducted. This entails extensive penetration testing.
	<p>Inability to timeously recruit the right people with the right skills and values.</p>	<ul style="list-style-type: none"> ○ Resource strategy

Outcomes	Key Risk	Risk Mitigation
	Lack of change management	<ul style="list-style-type: none"> Implementation of communication and consultation with staff and relevant stakeholders.
Outcome 3 A digitally enabled NCT.	Inadequate user adoption.	<ul style="list-style-type: none"> Implement change management strategies. Training on systems.
	Project management capability	<ul style="list-style-type: none"> Effective management and oversight of project plans.
	Data integrity / reliance on AI	<ul style="list-style-type: none"> Understanding the nature of algorithms and the potential for conscious and /or unconscious bias. Benchmarking with other entities who are leading in data science / AI to share lessons and learnings.
	Over-reliance on technology	<ul style="list-style-type: none"> Fail-safe backup and mirror systems implemented.

Outcomes	Key Risk	Risk Mitigation
<p>Outcome 4</p> <p>An accessible NCT.</p>	<p>Lack of knowledge and information of the services and offerings of the Tribunal.</p>	<ul style="list-style-type: none"> ○ Develop and implement a communication strategy to increase accessibility.
<p>Outcome 5</p> <p>A capable consumer and consumer-credit ecosystem</p>	<p>Mergers within the regulatory environment.</p>	<ul style="list-style-type: none"> ○ Engagements with the dtic

PART D: TECHNICAL INDICATOR DESCRIPTIONS (TID)

Programme 1: Administration

1.	Indicator title 1	An unqualified opinion issued by the external auditors on the Annual financial statement and with no material findings on compliance with legislation and on the Annual Performance Report.
	Definition	This indicator measures the audit opinion as expressed in the audit report of the external auditors. The NCT's target is to achieve an unqualified audit opinion with no material findings on Compliance with Legislation and the Annual Performance Report.
	Source of data	The external audit report obtained from the external auditors on the annual financial statements, Compliance with legislation and the Annual Performance Report. Such report is due in terms of the legislation on the 31st of July each year.
	Method of calculation / assessment	Simple count
	Means of verification	External audit report.
	Assumptions	Compliance requirements met

	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	An unqualified opinion issued by the external auditors on the Annual financial statements with no material findings on compliance with legislation and the Annual Performance Report. The same level of performance is required over the strategic planning period.
	Indicator responsibility	Chief Financial Officer
2.	Indicator title 2	Average number of days taken to pay Suppliers
	Definition	To ensure suppliers are settled within 15 days of receipt of invoice.
	Source of data	The invoice register details the date the invoice was received and the date it was paid. It further details the days taken to pay the invoice.

	Method of calculation / assessment	Average number of days taken to pay suppliers. This is calculated by determining the number of days taken to pay an invoice from the date of receipt to the date of payment. The average is then calculated. Please note that disputed invoices will be counted from the date when the dispute is resolved. Written communication will confirm that the dispute was resolved. The calculation is based on days - it includes weekends, public holidays and the period during which the Tribunal is officially closed.
	Means of verification	Invoice register, invoices and email indicating receipt date and proof of payment.
	Assumptions	Invoice is received by the finance unit.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Cumulative (year-end).
	Reporting cycle	Quarterly.
	Desired performance	15 days on average to pay suppliers.
	Indicator responsibility	Chief Financial Officer.

3.	Indicator title 3	Number of financial sustainability reports approved by the Executive Chairperson
	Definition	Report on the financial sustainability of the NCT approved by the Executive Chairperson.
	Source of data	A report approved by the Executive Chairperson setting out cost containment measures. The report will also set out any expenditure areas where we can incur savings due to efficiencies (if there are any).
	Method of calculation / assessment	Count of the number of financial sustainability reports approved.
	Means of verification	One report approved by the Executive Chairperson.
	Assumptions	Availability of all applicable data and information.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.

	Reporting cycle	Annually.
	Desired performance	A report approved by the Executive Chairperson setting out cost containment measures. The report will also set out any expenditure areas where we can incur savings due to efficiencies (if there are any).
	Indicator responsibility	Chief Financial Officer.
4.	Indicator title 4	Average percentage availability of systems during business hours.
	Definition	The measure shows the uptime availability for the following critical business applications for the NCT. 1) Case Management System 2) Office 365 system (includes Outlook, SharePoint and OneDrive) 3) Sage 300 finance System 4) Sage 300 HR and payroll system (includes ESS) 5) Virtual Private Network services 6) Teams Voice 7) E-service desk incident management system 8) NCT Website.
	Source of data	OPS Manager monitoring tool database.
	Method of calculation / assessment	Business hours per day = 9 (7:45 - 16:45 including 1 hour lunch break) Number of working days per month = 22 Number of months in a quarter = 3 Therefore, the calculation method to determine the uptime business hours per quarter is: Total Business hours = (3 * 22 * 9) = hours for the quarter for each business application. Actual hours uptime for each application is derived from the systems generated report from OPS Manager. % availability per business application = (Actual hours/total

		business hours) *100. Overall % availability per quarter = (sum of % availability of each business application/8 (number of applications).
	Means of verification	Systems generated uptime reports.
	Assumptions	No catastrophic events outside of the NCT's direct control.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Cumulative (year-end).
	Reporting cycle	Quarterly.
	Desired performance	Minimum of 98% availability of all identified above critical business applications during business hours.
	Indicator responsibility	Chief Information Officer.
5.	Indicator title 5	Number of designated security assessment audits conducted

	Definition	The measure indicates whether the NCT ICT systems infrastructure has been rigorously and robustly tested to identify any potential vulnerabilities that may exist. External and Internal penetration tests are carried out on an annual basis to identify potential vulnerabilities within the network and server infrastructure.
	Source of data	Assessment reports from the one external and one internal penetration test scheduled and carried out annually.
	Method of calculation / assessment	Simple count of 2 security assessment audit reports, one internal and one external.
	Means of verification	Two security assessment reports (1 internal test report and 1 external test report) produced.
	Assumptions	Penetration testing will be sufficient to highlight potential vulnerabilities. Sufficient budget is available to perform penetration tests.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.

	Desired performance	1 external and 1 internal penetration test performed per annum and a corresponding assessment report produced.
	Indicator responsibility	Chief Information Officer.
6.	Indicator title 6.	Implementation of an Artificial Intelligence based system to auto evaluate DRA applications.
	Definition	The measure indicates the successful implementation of an Artificial Intelligence (AI) based system for the auto evaluation of DRA applications.
	Source of data	Year 1 Quarter 1: Approved business requirements specifications. Quarter 2: Approved functional and technical design specifications. Quarter 4: Development source code approved, unit and integration testing. Year 2 Signed off user acceptance test specifications.
	Method of calculation / assessment	Simple count of 1 approved business requirements specification. Simple count of 1 approved functional and technical design specification. Simple count of 1 development source code approved, unit and integration testing.
	Means of verification	Year 1 Q1: Business requirements specifications approved by Executive Chairperson.

		<p>Q2: Functional and technical design specifications approved by Executive Chairperson.</p> <p>Q4: Development source code, unit and integration testing approved by Executive Chairperson.</p> <p>Year 2</p> <p>Signed off user acceptance test specifications.</p>
	Assumptions	Budget availability for the system.
	Disaggregation of beneficiaries	Not applicable.
	Spatial transformation	Not applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	Development source code, unit and integration testing approved
	Indicator responsibility	Chief Information Officer.

7.	Indicator title 7	Implementation of an Artificial Intelligence system for the auto-generation of condonation rulings
	Definition	The measure indicates the successful implementation of an Artificial Intelligence (AI) based system for the auto-generation of condonation rulings.
	Source of data	Year 1 Quarter 4: Approved business requirements specifications. Year 2 Signed off user acceptance test specifications.
	Method of calculation / assessment	Simple count of 1 approved business requirements specification.
	Means of verification	Year 1 Q4: Business requirements specifications approved by Executive Chairperson. Year 2 Signed off user acceptance test specifications.
	Assumptions	Budget availability for the system.
	Disaggregation of beneficiaries	Not applicable.
	Spatial transformation	Not applicable.

	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	Approved business requirements specifications
	Indicator responsibility	Chief Information Officer.
8	Indicator title 8	Number of compliance reports generated by the compliance monitoring system.
	Definition	Reports on legislative compliance
	Source of data	Compliance Monitoring Reports from Exclaim
	Method of calculation / assessment	Count of compliance monitoring reports
	Means of verification	Exclaim generated compliance monitoring reports. (Compliance monitoring reports generated in a quarter will be based on the previous quarter. This is to ensure that the compliance reports generated cater for the entire previous quarter.)

	Assumptions	Systems availability
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative
	Reporting cycle	Annually
	Desired performance	4 Reports
	Indicator responsibility	Chief Governance Officer
9	Indicator title 9	Percentage of filled positions against approved organisational structure
	Definition	The indicator tracks the total number of vacant posts filled against the approved organisational structure. An approved organisational structure is the structure as approved by the Executive Chairperson. For a post to be deemed “filled”, an appointment must have been made and accepted by the candidate. The position of Executive Chairperson and Full-Time

		Tribunal Members are excluded from this calculation as these are Presidential appointments.
	Source of data	Recruitment file and payroll.
	Method of calculation / assessment	<p>The number of filled positions is divided by the total number of approved posts and multiplied by 100 to obtain a percentage. The calculation will exclude positions that may be placed on hold/frozen due to budgetary or organisational constraints as approved by the Executive Chairperson. The calculation will also exclude any positions that are appointed by the Minister or President. The calculation will be done as follows: -</p> <p>Percentage of filled positions against approved organisational structure = $[\text{Number of positions filled} / (\text{Number of approved positions} - \text{Number of frozen positions})] \times 100$. This calculation will be on a per month basis. Example to calculate Quarter 1, when two positions were frozen in May.</p> <p>April = Percentage of filled positions against approved organisational structure = $[\text{Number of positions filled} / (\text{Number of approved positions} - 0)] \times 100$.</p> <p>May = Percentage of filled positions against approved organisational structure = $[\text{Number of positions filled} / (\text{Number of approved positions} - 2)] \times 100$.</p> <p>June = Percentage of filled positions against approved organisational structure = $[\text{Number of positions filled} / (\text{Number of approved positions} - 2)] \times 100$.</p> <p>Calculation for Q1 will be to add up the % achieved in each of the above months and divided by 3.</p>

	Means of verification	Signed Appointment, Offer letters and payroll data
	Assumptions	Budget/funding is available to fill positions.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Cumulative (year-end).
	Reporting cycle	Quarterly.
	Desired performance	Performance higher than the targeted performance of 85% is desired.
	Indicator responsibility	HR and Facilities Manager
10	Indicator title 10	Number of interns appointed
	Definition	The measure shows the extent to which the NCT specifically initiates formal employment and developmental opportunities by providing internship

	programmes that offer meaningful, practical, work-related experience to a graduate student in their field of study or career interest. A graduate intern is someone who is between the ages of 18 and 35, who has completed a qualification but is currently unemployed and needs workplace exposure to enhance chances of future employment. This programme is a planned and structured programme that provides work experience for a specific period varying from twelve to twenty-four months.
Source of data	Recruitment file.
Method of calculation / assessment	Simple count of the number of interns that received an offer letter and signed an internship contract.
Means of verification	Signed Internship contract and Offer letter.
Assumptions	Availability of budget.
Disaggregation of beneficiaries	Target for Youth.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative.
Reporting cycle	Annually.

	Desired performance	5
	Indicator responsibility	HR and Facilities Manager
11	Indicator title 11	Number of mentoring programmes implemented
	Definition	The indicator measures the number of mentoring programmes implemented for all levels of staff.
	Source of data	Mentoring Programme and mentoring agreement.
	Method of calculation / assessment	Simple count of the number of mentoring programmes.
	Means of verification	Mentoring programme and mentoring agreement.
	Assumptions	Mentor and mentee availability
	Disaggregation of beneficiaries	Not Applicable.

	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	4 mentoring programmes
	Indicator responsibility	HR and Facilities Manager
12	Indicator title 12	Number of culture/wellness surveys or interventions conducted
	Definition	The indicator measures the number of annual culture or wellness surveys or interventions conducted to determine the satisfaction index of employees or state of wellness. Interventions may also be conducted to address issues from the culture or wellness survey.
	Source of data	Culture survey results or attendance register for intervention conducted.
	Method of calculation / assessment	Simple count of the number of culture/wellness surveys or interventions conducted.

	Means of verification	Culture Survey results or attendance register for Intervention.
	Assumptions	Availability of budget.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	2
	Indicator responsibility	HR and Facilities Manager
13	Indicator title 13	Number of engagements with external stakeholders
	Definition	The indicator measures the number of engagements with external stakeholders.

	Source of data	Presentations or reports.
	Method of calculation / assessment	Count the number of engagements with external stakeholders.
	Means of verification	Proof of presentation or report submitted to the Executive Chairperson.
	Assumptions	Availability of budget.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually
	Desired performance	24 engagements
	Indicator responsibility	Registrar

14	Indicator title 14	Number of public training sessions held to increase employment prospects
	Definition	This indicator measures the number of public trainings facilitated by the Human Resource unit to enhance employment prospects. The primary focus is on empowering the public by equipping them with relevant skills and knowledge that improve their employability.
	Source of data	Attendance register and Training report
	Method of calculation / assessment	A simple calculation of the number of public training sessions held.
	Means of verification	Attendance Register and report.
	Assumptions	Availability of budget
	Disaggregation of beneficiaries	Not Applicable
	Spatial transformation	Not Applicable
	Calculation type	Non - cumulative

	Reporting cycle	Annually
	Desired performance	5 Public Training sessions held
	Indicator responsibility	HR and Facilities Manager
15	Indicator title 15	Number of SMME's trained
	Definition	SMME's that are trained by the Tribunal staff.
	Source of data	Attendance registers of SMME's that attended the training.
	Method of calculation / assessment	A simple count of the number of the SMME's trained as recorded on the attendance register.
	Means of verification	Verified through the existence of an attendance register.
	Assumptions	Availability of budget and identification and willingness of SMME's to attend training.

	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	25 Training sessions.
	Indicator responsibility	Chief Financial Officer.
16	Indicator title 16	Number of youths provided with work experience through job shadowing
	Definition	The indicator shows the extent to which the NCT specifically initiates formal developmental opportunities by providing job shadowing programmes for youth. Job shadowing is a type of on-the-job training that allows interested students to follow and closely observe relevant employees performing their roles. Youth is defined as persons between the ages of 14 and 35 years in terms of the National Youth Development Agency Act 54 of 2008.

	Source of data	Recruitment file.
	Method of calculation / assessment	A simple count of the number of students that received an offer letter.
	Means of verification	Signed Offer letter.
	Assumptions	Availability of budget
	Disaggregation of beneficiaries	Target for Youth.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	10
	Indicator responsibility	HR and Facilities Manager

Programme 2: Adjudication

No	Indicator title 17	Average number of days from the date of filing of DRA to date of issuing an order to parties.
17.	Definition	A DRA is an application filed in terms of s138(1)(a) of the National Credit Act 34 of 2005. It involves applications filed by Debt Counsellor's, in relation to consent agreements entered into between a specific consumer and the consumer's credit providers. The indicator measures the average number of days turnaround from the date of filing of a DRA to the communication of the outcome thereof to the parties.
	Source of data	The case spreadsheet, case files and the case management system (for matters either filed or finalised on the case management system). Date of filing: Each DRA filed by hand, by fax, by personal delivery or by email requires the finance unit of the Tribunal to confirm that payment is made for the application being filed. The date of filing for these applications is the date that the finance unit, by way of email/or any other written manner that communicates confirmation of payment with the office of the Registrar. Each DRA filed by system filing (XML or e-filing), reflects a digitally imprinted date stamp which is found on the system. Date of order issued: Each DRA finalised by way of an order being granted or refused has a date stamp digitally imprinted if the order was issued through the case management system or has a date stamp reflecting the issuing of an order by the Tribunal to the filing party by way of the date of the email.
	Method of calculation or assessment	The turnaround for each application received is calculated from the date of filing to the date of issuing of order to the filing parties. An average number of days are calculated for all DRA cases finalised during a quarter by way of an order issued. The calculation is arrived at by taking the total number of

		days from the date of filing of a DRA application until the outcome or order is issued to the parties divided by the total number of DRA applications orders were issued for. This average number of days is reported in the quarterly report and reported as an annual figure at the end of the financial year. The calculation is based on business days - it excludes weekends, public holidays and the period during which the Tribunal is officially closed.
	Means of verification	System audit trail to confirm date of filing on system filed matters, date of finance confirmation of payment to confirm the date of filing on matters not filed on the system. Date digitally imprinted on the order for orders issued on the system and date of issuing of order by email for orders issued by way of email.
	Assumptions	On date of filing, all the required information in terms of the Rules of the Tribunal has been provided.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 48 days is targeted.

	Indicator responsibility	Registrar.
18.	Indicator title 18	Average number of days from the date of closing of pleadings on a Non-DRA to issuing a first notice of set down to the parties.
	Definition	A Non-DRA is all other applications filed at the Tribunal other than an application filed in terms of s138(1)(a) of the National Credit Act 34 of 2005. The indicator measures the average number of days turnaround from close of pleadings to the issuance of a first notice of set down for Non-DRA matters.
	Source of data	The case spreadsheet and the case files. Case File contains a Confirmation of the date of close of pleadings, which is signed off on by the Registrar or his/her delegate. This information is collated on a case spreadsheet which electronically calculates the number of business days from the date of close of pleadings to the date of issuing of the initial notice of set down to parties. The specific close of pleadings date of a non-DRA case will be reflected on the confirmation of the date of close of pleadings on the case file.
	Method of calculation	The turnaround for each application received is calculated from the date of the first close of pleadings to the date of issuance of the notice of set down to the parties. This only applies in instances where a set down was issued after pleadings closed for the first time. An average number of days are calculated for all Non-DRA cases where the notice of set down, after a first close of pleadings was issued during a quarter. The calculation is arrived at by taking the total number of days from the confirmation of the first close of pleadings of an application until the date of the issuing of the notice of set down to the parties, divided by the total number of Non-DRA cases set down for hearing. This average number of days is reported in the quarterly report and also reported as an annual figure at the end of

		the financial year. The calculation is based on business days – it excludes weekends, public holidays, and the period during which the Tribunal is officially closed.
	Means of verification	Certificate of close of pleadings and issuing of a notice of set down.
	Assumptions	The full complement of Tribunal members is available for the hearing.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 14 days is targeted.
	Indicator responsibility	Registrar.
19	Indicator title 19	Average number of days from the date of final adjudication of Non-DRA to date of issuing an order.

	Definition	A Non-DRA is all other applications filed at the Tribunal other than an application filed in terms of s138(1)(a) of the National Credit Act 34 of 2005. The indicator measures the average number of days turnaround from the date of final adjudication to the issuance of a judgment to filing parties on Non-DRA matters.
	Source of data	Once adjudication has been complete, an e-mail/fax confirmation validates the date that the final judgment was issued to the parties. This information is collated on a case spreadsheet which electronically calculates the number of business days from the last date of adjudication to the date of issuing the judgment. This information will be filed and stored in the case files. Judgment refers to a decision and reasons in matters, except for an application for a debt re- arrangement agreement being made an order of the Tribunal.
	Method of calculation	Calculate the total number of days from the last date of the adjudication to the date that the judgment was issued to the parties. The calculation is based on business days (5 working days a week) and excludes weekends, public holidays, and the period during which the Tribunal closes for business annually.
	Means of verification	Judgment and judgments issue email.
	Assumptions	The Tribunal members have reached consensus on the appropriate judgment of the matter at the final hearing.
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.

	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 20 days is targeted.
	Indicator responsibility	Registrar and Tribunal Members.
20	Indicator title 20	Number of Impact Reports on DRA or Non-DRA judgments and orders of the Tribunal
	Definition	Impact reports prepared and submitted to the Executive Chairperson.
	Source of data	Actual reports submitted.
	Method of calculation/assessment	Count the number of impact reports submitted to the Executive Chairperson.
	Means of verification	Submission e-mails of impact reports to the Executive Chairperson.
	Assumptions	Judgments and orders are issued.

	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Quarterly.
	Desired performance	12 reports.
	Indicator responsibility	Registrar.
21.	Indicator title 21	Number of Reports or Research Papers relating to the consumer and consumer-credit industry
	Definition	Number of Reports or Research Papers prepared and submitted to the Executive Chairperson.
	Source of data	Actual reports or research papers submitted.
	Method of calculation/assessment	Count of actual reports or research papers submitted to the Executive Chairperson

	Means of verification	Submission e-mails of the reports or research papers to the Executive Chairperson.
	Assumptions	Availability of case data
	Disaggregation of beneficiaries	Not Applicable
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annually.
	Desired performance	2 reports or research papers.
	Indicator responsibility	Registrar

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