



STRATEGIC PLAN

2025 - 2030



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 (MTDP). 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 - 2030 Strategic Plan (SP). I have requested that all entity Strategic Plans and Annual Performance Plans reflect a blue sky that aligns with the Medium-Term Development Plan and Industrial Policy, which contributes to **the dtic** and its GDP growth strategy and transformation work.

I am pleased to note that the NCT's five-year strategic plan has a direct impact on diversification and digitalisation. Furthermore, the NCT's outcomes will create an enabling environment for investment and improved competitiveness through artificial intelligence initiatives and expeditious adjudication that reduce the regulatory burden and improve the ease of doing business.

I accordingly endorse the NCT's 2025 - 2030 Strategic 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 - 2030 Strategic Plan 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 over the next five years, where the NCT has identified that it has a broader role to play 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.

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 the lives of South Africans.

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.'

A handwritten signature in black ink, appearing to read 'Z. Godlimpi', with a stylized flourish at the end.

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, supplemented 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 credit markets. The NCT is proud of its contribution to emerging jurisprudence in a rapidly developing area within South Africa's legal system.

The new strategic cycle

The NCT is currently in the final year of its 2021 - 2025 strategic cycle and is pleased to present its 2025 - 2030 Strategic Plan. In doing so, it has had an opportunity to reflect on its past accomplishments while crafting its plans to align with the opportunities and challenges set by the Republic's 7th Administration.

The NCT has a proud history of accomplishment and service delivery over the past almost eighteen years. In the 2024/2025 financial year, the final year of its 2021 -

2025 strategy cycle, the NCT is on course to meet 100% of its KPI targets. We wear our badge of 12 consecutive clean audits with honour. These noteworthy achievements should be viewed against ever-increasing productivity and efficiency. This is borne out by the ever-increasing number of debt rearrangement applications likely to exceed 50,000 in the 2024/25 year.

As the NCT continues to increase its profile and awareness of its offering, we also anticipate an increased number of Non-Debt rearrangement applications being referred to it. Strategically, the NCT has the capacity to deal with the expected increases, which will be supported by additional Tribunal Members, a revised organisational structure, and, as will be discussed later, digital intervention.

It is tempting to pause on our journey and bask in these achievements. However, we are public servants and must serve our country's citizens, particularly consumers and those who are indebted. We aspire to improve the quality of life of those we serve continuously.

In Nelson Mandela's immortal words, 'I have walked that long road to freedom. I have tried not to falter; I have made missteps along the way. But I have discovered the secret that after climbing a great hill, one only finds that there are many more hills to climb. I have taken a moment here to rest, to steal a view of the glorious vista that surrounds me, to look back on the distance I have come. But I can only rest for a moment, for with freedom come responsibilities, and I dare not linger, for my long walk is not ended.'

The NCT's long walk has not ended; it has just begun. In crafting and articulating our 2025 - 2030 Strategy, we have had to consider several important existential and strategic questions, including, 'Why do we exist?' and 'How can we add ever-increasing value?' The NCT Strategy and the Annual Performance Plan for 2025 - 2026 will answer these critical questions.

In our deliberations, we have had to question and challenge the constraints of our current legislative mandate. We will propose amendments to our mandate that will not only enable us to ensure continuity in our current mandate delivery but also expand it in ways that deliver new forms of value for all South Africans.

We will do so by harnessing the collective energy and wisdom of the NCT's stakeholders, tapping into the fragmented silos of information that exist throughout the consumer and credit ecosystem, and utilise the increasing contribution of emerging digital technologies such as big data and cognitive automation, commonly known as Artificial Intelligence.

We will seek to use our human and technological expertise to make sense of the consumer data we can access to intelligently inform and 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.

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.



TREVOR BAILEY

Official Sign-Off

It is hereby certified that this Strategic 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 relevant policies, legislation, and other mandates for which the National Consumer Tribunal is responsible.
- Accurately reflects the impact and outcomes that the National Consumer Tribunal will endeavour to achieve from **2025 to 2030**.



Mr Ahmed Moolla
Chief Financial Officer



Mr Bax Nomvete
Chief Information Officer



Mr Prenesen Moodley
Registrar



Mrs Hazel Alwar-Simpson
Full-time Tribunal Member
(Oversight)



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 Constitutional Mandate

The NCT carries out its work with due regard to the fundamental rights contained in Chapter 2 of the Bill of Rights of the Constitution of the Republic of South Africa. Specifically, the NCT directly impacts the provision of sections 9, 10, 32, 33, and 34 of the Constitution, as set out below.

Section 9- Equality

‘Everyone is equal before the law and has the right to equal protection and benefit of the law.

No person may unfairly discriminate directly or indirectly against anyone on one or more grounds in terms of subsection (3). National legislation must be enacted to prevent or prohibit unfair discrimination.

The Tribunal plays its role in ensuring that parties have the right to equal protection and benefit of the law and that the decisions of the Tribunal are independent and fair.

Section 10- Human Dignity

‘Everyone has inherent dignity and the right to have their dignity respected and protected.’

Through its adjudication process, the Tribunal ensures that prohibited conduct, and non-adherence to the NCA and CPA are dealt with in its judgments or orders, and in doing so, safeguards the protection of human dignity. Furthermore, the inquisitorial powers of the Tribunal allow for parties to tell their story and in doing so demonstrates respect for their human dignity.

Section 32- Access to Information

‘Everyone has the right to access to:

Any information held by the state', and 'Any information that is held by another person and that is required for the exercise or protection of any rights.'

The Tribunal has developed a policy aligned with the Promotion of Access to Information Act 2 of 2000 (PAIA). The policy allows for persons to request information held by the Tribunal in a simple and methodical manner. The Tribunal expeditiously assesses these requests to ensure the requestor's rights to access is promoted.

Section 33- Just Administration

'Everyone has the right to administrative action that is lawful, reasonable, and procedurally fair.

Everyone whose rights have been adversely affected by administrative action has the right to be given written reasons.

National legislation must be enacted to give effect to these rights, and must:

Provide for the review of administrative action by court, or where appropriate, an independent and impartial tribunal.

Impose a duty on the state to give effect to the right in subsections (1) and (2) and, Promote an efficient administration.'

The Tribunal issues high-quality and reasoned decisions and orders on all matters heard.

Section 34- Access to Courts

'Everyone has the right to have any dispute that can be managed and adjudicated by the application of law decided in a fair public hearing before a court, or where appropriate, another independent and impartial tribunal or forum.'

The Tribunal remains accessible to diverse groups of consumers and credit providers, debt counsellors, providers of goods and services and registrants. Parties can have their matters heard from anywhere in the world and are able to digitally access the Tribunal's remote services 24/7.

2 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.

3 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.

4 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

5 Our Vision

To be an easily accessible, trusted adjudicator of choice for consumer and credit-related matters.'

6 Our Mission

We are sassy – we will positively shape the future consumer landscape by convening robust, insightful conversations, providing a platform for sector engagement, facilitating evidence-based analysis, delivering digitally-enabled adjudication and crafting insightful jurisprudence.

7 Values

Values	This is what we mean...
Integrity	<ul style="list-style-type: none">○ Valuing justice, being ethical and truthful, acting impartially, without fear or favour, in all adjudications and interactions with our stakeholders.
Accessibility	<ul style="list-style-type: none">○ Being known and available to serve our mandate, digitally or face to face in all parts of our country.○ Responding to applications and requests for information appropriately, in a timely manner.○ Being open to new ideas, taking the time to listen and understand our stakeholders' needs and expectations.○ Communicating clearly in simple language.
Accountability	<ul style="list-style-type: none">○ Being open and transparent.

Values	This is what we mean...
	<ul style="list-style-type: none"> o Clearly communicating the basis upon which decisions are made. o Accepting personal and collective responsibility for our actions and the consequences of our actions.
Respect	<ul style="list-style-type: none"> o Considering and valuing the diverse views of others as well as their important contribution as stakeholders. o Treating others in ways that promote dignity and sense of self-worth.
Reliability	<ul style="list-style-type: none"> o Delivering on our commitments and promises - doing what we say we will do, when we say we will do it!
Innovation	<ul style="list-style-type: none"> o Never being satisfied with the status quo. Utilising our intelligence and digital expertise to continuously deliver greater value, greater efficiency and more relevant services. o Collaboratively harnessing the power of technology to deliver on the greater good.

8 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 consumer-credit legislative framework 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).

8.1 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 Tribunal 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 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 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.

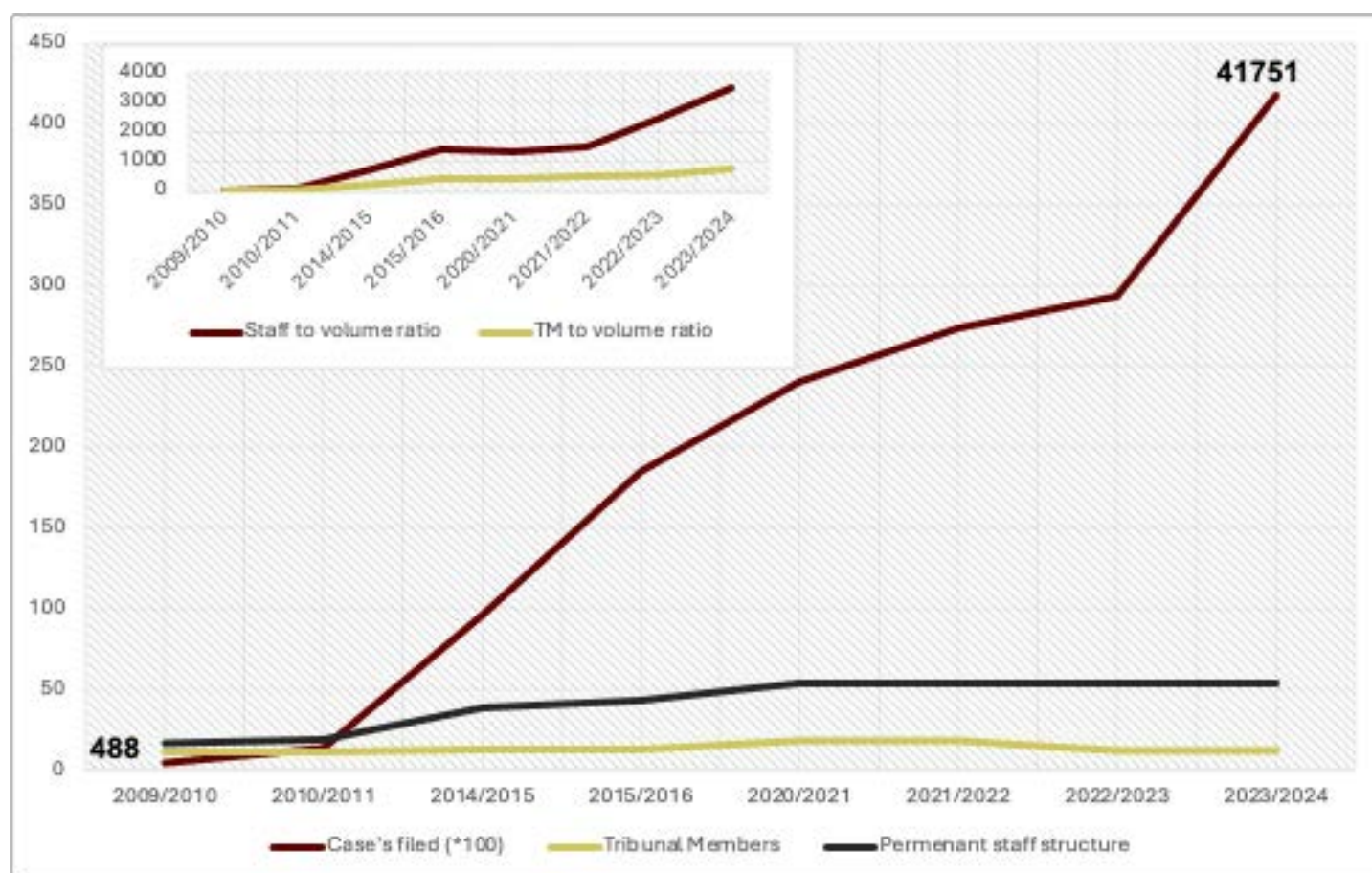


Figure 2: Cases filed with the NCT / comparative increase in employees

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.

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

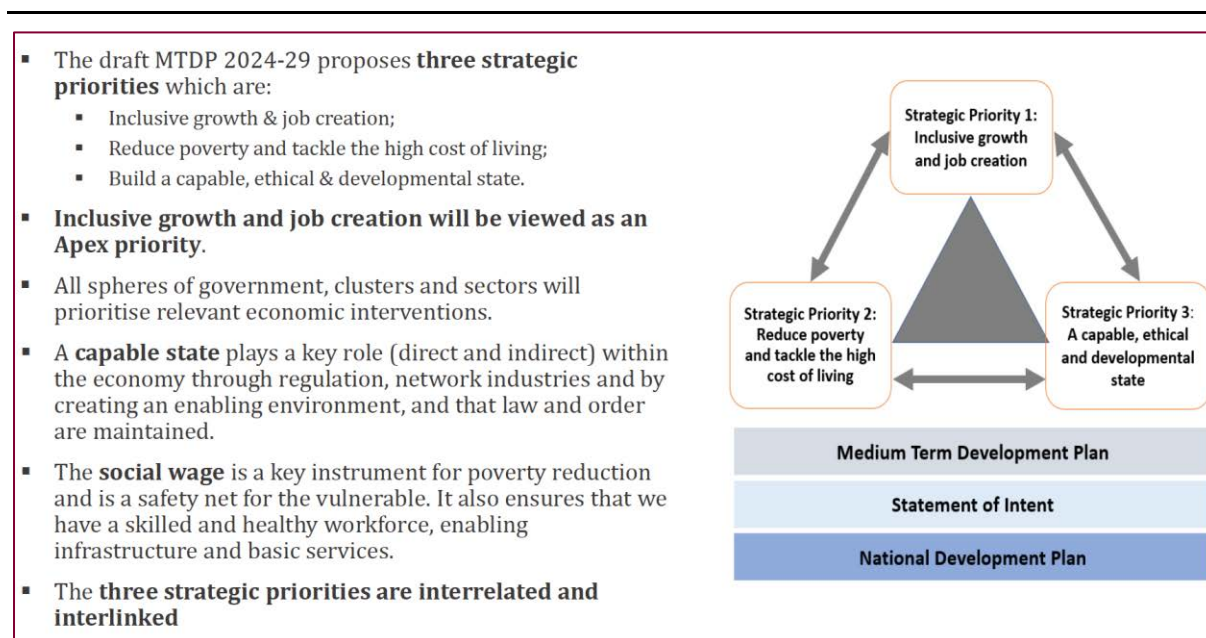


Figure 5: MTDP Strategic Priorities

The **dtic** has embraced the direction provided by the SDGs and by the MTD 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.

8.3 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.

8.3.1 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.

8.3.2 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.

8.3.3 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.

8.3.4 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.

8.3.5 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.	<p>Need for ICT to have oversight of algorithms used and to review them for potential prejudice or discrimination.</p> <p>Need to have means of verifying documents submitted to ensure authenticity.</p>

8.3.6 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.

8.4 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.

8.4.1 Human Capital Resources

The below-proposed structure has been included as a capabilities requirement to execute this strategy. In the crafting and implementation of the innovative Organisation Design, the following will be observed:

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 efficiencies, 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

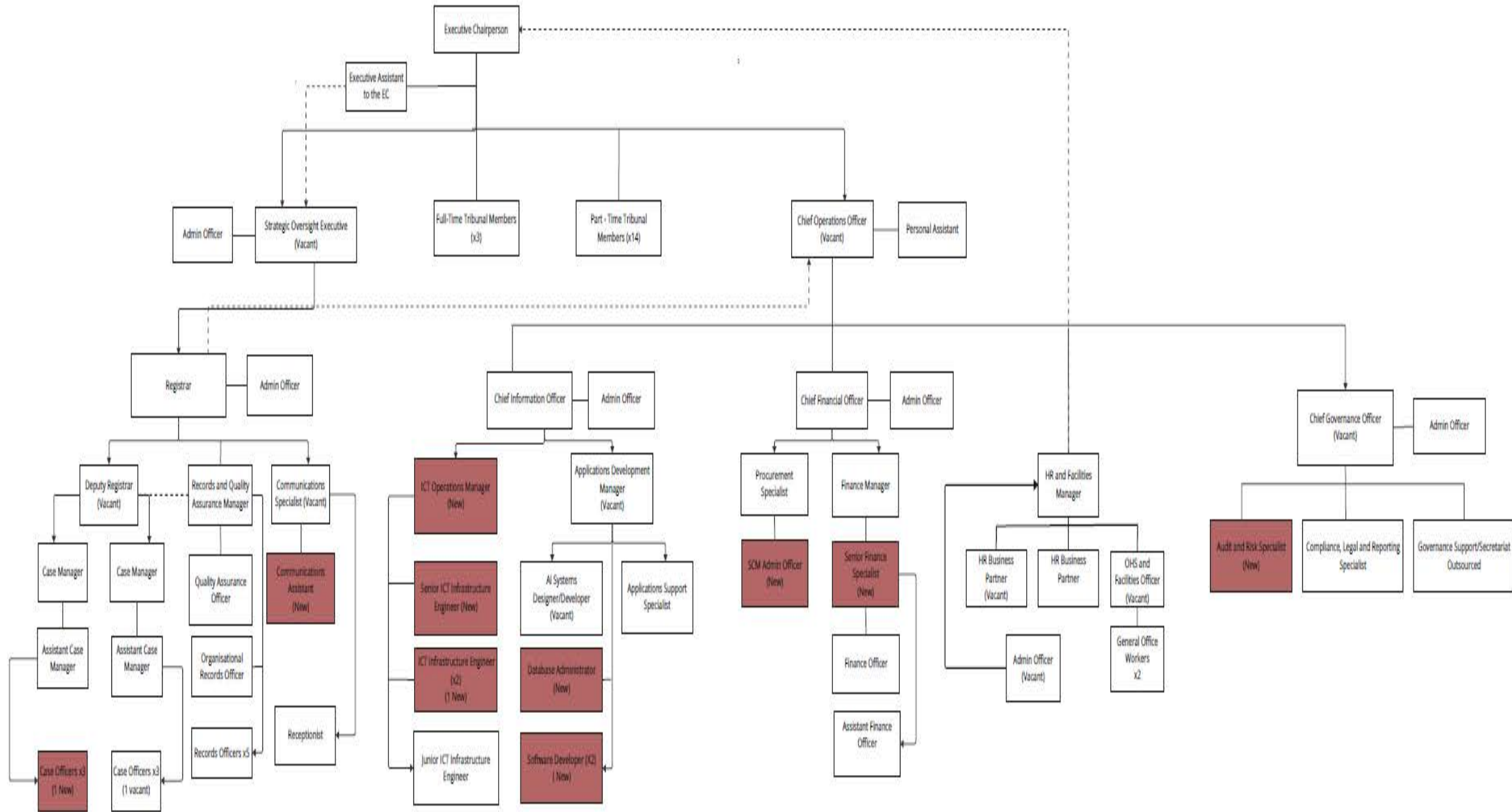
HR and Facilities Manager drives the Human Resource Strategy and Plan. Human resources functions incorporate amongst others, organisation design, strategic workforce planning and sourcing as well as human resource development - including ongoing learning. To ensure consistent communication of business 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 following **organogram**¹ represents the **proposed future organisational structure** of the NCT. It sets out the operational structures, based on the NCT's Strategy and APP, which will best enable it to deliver on its mandate.

¹ The Tribunal's proposed structure proposes 11 additional posts.



8.4.2 Financial Resources

Description	2025/26	2026/27	2027/28	Medium Term	Average Growth rate
	Budget R'000	Budget R'000	Budget R'000	TOTAL 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	-	-	-	-	

Expenditure per economic classification

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%

Expenditure per programme

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

8.4.3 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.

8.4.4 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

9 Institutional Performance Information

Information in this section of the Strategic Plan has been developed through the utilisation of a **Results Based Approach**, underpinned by a modified version of Theory of Change. The NCT has identified **5 key strategic outcomes** which, if achieved, will have the most potential to deliver on the desired impact.

Outcomes and impact however cannot be delivered without the development, over time, of unique strategic and operational capabilities that provide the organisational 'muscle' required to deliver on required outcomes. **Capabilities** are therefore unique, integrated combinations of human skills / competencies (**people**), organisational systems, processes and technologies (**technology**) and physical resources (**assets & infrastructure**) required to perform mission-critical work. These unique capabilities are usually situated in-house but may also be outsourced or insourced. It is for this reason that we have combined a results-based approach with the identification of these capabilities.

9.1 Impact Statement

The **impact** that the NCT seeks to achieve is '*An equitable, compliant and inclusive consumer and consumer credit ecosystem in South Africa.*'

In an unequal society where the relative power of consumers is not equal to that of providers of credit and goods and services, a comprehensive legislative framework and an equitable, accessible adjudicative process are essential to equity and fairness.

9.2 Strategic Outcomes

The NCT's Strategy is focused on the successful delivery of the following key strategic outcomes:

Outcome 1 - A confident consumer and consumer-credit marketplace

Outcome 2 - A capable Tribunal.

Outcome 3 - A digitally enabled Tribunal.

Outcome 4 - An accessible Tribunal.

Outcome 5 - A capable consumer and consumer-credit ecosystem

9.2.1 A confident consumer and consumer-credit marketplace

The following **table** sets out the outcomes, outcome indicators, current baseline performance, and five-year strategic targets for **Strategic Outcome One - A confident consumer and consumer-credit marketplace**

Indicator Table Strategic Outcome 1

MTDP Priority	Priority 1: Inclusive growth and job creation.			
Outcomes	Outcome indicator no.	Outcome Indicators	Baseline	Five Year Target
Outcome 1 - A confident consumer and consumer-credit marketplace	1.	The average number of days for case processing and adjudication.	42,01 days ²	67 days
	Priority 2: Reduce poverty and tackle the high cost of living.			
	2.	Number of trend analysis reports on the impact of DRA or Non-DRA judgments and orders of the Tribunal.	-	5

² Baseline information has been derived from the 2024/2025 Quarter 3 report by adding the achieved turnarounds for indicators related to case processing and adjudication.

9.2.2 A Capable Tribunal

The following **table** sets out the outcomes, outcome indicators, current baseline performance and five-year strategic targets for **Strategic Outcome Two - A capable Tribunal.**

Indicator Table Strategic Outcome 2

MTDP Priority	Priority 3: A capable, ethical and developmental state.			
Outcome	Outcome indicator no.	Outcome Indicator	Baseline	Five Year Target
Outcome 2 - A capable Tribunal.	3.	Number of finance interventions to ensure sound financial practices.	3 ³	3
	4	Number of HR interventions to ensure that capabilities deliver on the strategy	2 ⁴	4
	5	Number of ICT intervention that secures the Tribunal's digital capabilities.	3 ⁵	2
	6	Percentage of the level of compliance with identified legislation.	-	100%

³ Baseline information has been determined by adding all financial interventions from 1 April 2024 to 31 December 2024.

⁴ Baseline information has been determined by adding all HR interventions from 1 April 2024 to 31 December 2024.

⁵ Baseline information has been determined by adding all ICT interventions from 1 April 2024 to 31 December 2024.

9.2.3 Outcome 3 - A digitally enabled Tribunal.

The following **table** sets out the outcomes, outcome indicators, current baseline performance, and five-year strategic targets for **Strategic Outcome Three - a digitally enabled Tribunal.**

Indicator Table Strategic Outcome 3

MTDP Priority	Priority 3: A capable, ethical and developmental state.			
Outcome	Outcome indicator no.	Outcome Indicator	Baseline	Five Year Target
Outcome 3 A digitally enabled Tribunal.	7.	Number of artificial intelligence systems.	-	2

9.2.4 Outcome 4 - An accessible Tribunal.

The following **table** sets out the outcomes, outcome indicators, current baseline performance and five-year strategic targets for **Strategic Outcome Four - An accessible Tribunal**.

Indicator Table Strategic Outcome 4

MTDP Priority	Priority 3: A capable, ethical and developmental state.			
Outcome	Outcome indicator no.	Outcome Indicator	Baseline	Five Year Target
Outcome 4 An accessible Tribunal	8.	Percentage increase of cases filed at the Tribunal	-	20%

9.2.5 Outcome 5 - A capable consumer and consumer-credit ecosystem

The following **table** sets out the outcomes, outcome indicators, current baseline performance and, five-year strategic targets for **Strategic Outcome Five - A capable consumer and consumer-credit ecosystem**.

Indicator Table Strategic Outcome 5

MTDP Priority	Priority 1: Inclusive growth and job creation. Priority 2: Reduce poverty and tackle the high cost of living			
	Outcome indicator no.	Outcome Indicator	Baseline	Five Year Target
Outcome 5 A capable consumer and consumer-credit ecosystem	9	Number of interventions to contribute towards youth development and transformation	-	3
	10	Number of proposals on legislative amendments	-	1

9.3 Explanation of Planned Performance over the Medium-Term Period

9.3.1 Reducing red tape and ease of doing business

Turnaround times

We have designed our turnaround times to sustain and enhance an adjudication system that thrives on minimising red tape and fostering efficiency. By establishing clear and predictable timelines for filing, adjudication, and issuing orders, the organisation ensures swift and streamlined processes that reduce bureaucratic delays.

Technology

The integration of intelligent, digitally enabled enterprise architecture eliminates unnecessary manual steps, aligning operations with the digital strategy to create a faster, more seamless workflow.

The case management system was created to digitise case records, allow for electronic adjudication, increase the speed of adjudication and manage adjudication costs. This was necessary as demand exceeded capacity, and adjudication costs were exponentially and unpredictably growing. Expeditious adjudication gives meaning to the National Credit Act and the mandate of the Tribunal. The Tribunal, after the success of its case management system, increased accessibility by developing a mobile application. This allows debt counsellors, anywhere in the world to file and track a case that is with the Tribunal.

ICT interventions have resulted in hosting hearings online and dispatching files electronically, which has increased access and reduced costs for filing parties and the Tribunal.

The five-year strategic plan will reduce red tape and improve business efficiency by focusing on implementing AI systems, including automating DRA cases.

Business process re-engineering

The creation and continuous review of billing guidelines have allowed for stronger efficiencies at a lower cost through the tactical grouping of cases and consideration of certain matters in chambers. This reduced the tape by allowing access to justice faster while limiting adjudication costs.

The re-engineering of the Tribunal Member payment process has resulted in paying Tribunal Members weekly based on work done, which has assisted in capacity management to ensure swift adjudication and reduced red tape.

In the strategic period, the NCT will pay its suppliers within an average of 15 days, thus supporting and promoting SMMEs allowing SMMEs to exploit emerging opportunities.

9.3.2 A confident consumer and consumer-credit marketplace

This outcome contributes to the MTDP's priorities 1 (Inclusive growth and job creation) and 2 (Reduce poverty and tackle the high cost of living).

For a consumer and consumer credit marketplace to be successful, it requires an effective regulatory and policy environment with capable entities that can resolve disputes or address areas of conflict constructively, timeously, expeditiously, and with a sense of confidence that the outcomes will be fair and equitable. The phrase 'Justice delayed is justice denied' provides impetus to the NCT's focus on this outcome.

Debt counselling and DRAs have a significant role to play in the credit landscape. Consumers can now repay their debt with dignity through debt counselling, especially in an unsecured credit lending market. Through the finalisation of DRAs, the Tribunal will continue to give meaning to the constitutional right to dignity, to relieve financial and emotional stress in families, and to help consumers save their homes and vehicles from being repossessed.

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, through its judgments, creates certainty in our jurisprudence and the consumer and credit markets. 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 credit and consumer jurisprudence.

Predictability, certainty, and timely access to justice are critical ingredients in building confidence. The quality of jurisprudence delivered by the NCT directly influences confidence—of both consumers and credit providers. If the confidence of both parties is gained, there is a greater likelihood that consumers will access credit and that credit providers will extend credit. This provides an important stimulus for MTDP priorities 1 and 2.

In fulfilling its mandate, the NCT is committed to contributing to the 5.4% GDP growth plan. Our mandate is to adjudicate cases in terms of the NCA and CPA. Consequently, the NCT is limited by the facts of the cases filed with it. Nevertheless, we have considered how our judgments, orders, and rulings would impact GDP growth and our broader contribution as an organisation.

Cost of credit and GDP growth

The cost of credit is linked to GDP growth. The Tribunal receives cases from the NCR regarding credit providers' overcharging interest and the cost of credit. If the Tribunal finds prohibited conduct, it is empowered to order a refund to consumers overcharged on the cost of credit. Our judgments in such matters help to shape the behaviour of businesses and contribute to lowering the cost of credit so that more consumers can access credit.

Our judgments have and will continue to facilitate the establishment of a credible credit market, ensuring sustainable access to credit. By emphasising responsible lending practices, we contribute to long-term GDP growth rather than short-term gains that can result from reckless credit behaviour. This approach benefits individual consumers and promotes a healthier economic environment.

Contribution towards a macro and micro transformation of the economy

The Tribunal has experienced a dramatic increase in DRAs. We currently adjudicate 38,000 such cases a year. This means that more money is injected back into the economy by granting an order. For example, we have analysed data from the National Credit Regulator's Consumer Credit Market Report and the Credit Bureau Monitoring Report as of March 2024, and the statistics based on the Payment Distribution Agencies' accounts. Our analysis reveals that the average individual consumer's monthly debt re-arrangement repayment is R5 478. Over a 5-year period, the Tribunal has granted 161 015 DRA orders that translate into monthly repayments of R878 million being injected back into the economy.

At a macro level, this 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.

Contribution to investments and creating regulatory certainty

The NCT is committed to fostering a fair and credible consumer credit market by issuing judgments that support the NCA and CPA objectives. A transparent marketplace enhances consumer confidence and the ease of doing business, making it an attractive environment for foreign direct investment. By bolstering consumer trust, we aim to stimulate economic activity and growth. In addition, the Tribunal procurement activity will continue to prioritise local suppliers.

9.3.3 A Capable Tribunal

This outcome contributes to the MTDP's priority 3 (A capable, ethical, and developmental state).

Being capable requires the NCT to be financially sustainable. This ensures that the NCT considers introducing creative and innovative ways to cut costs to do more with less. As a Schedule 3 A Public entity, it is important to pay suppliers as quickly as possible in support of SMME's and this the Tribunal will aim to achieve by paying suppliers within a shorter period of time while at the same time ensuring that it receives value for money. Maintaining sound financial management practices and internal controls will lead to the Tribunal achieving an unqualified audit.

The NCT cannot be considered a capable Tribunal if it does not have competent, willing, and engaged people. Building a sound organisational culture and a nurturing environment supporting employee wellness enhances the Tribunal's human resource capability. Our contribution to social cohesion and nation-building is reflected by employing the right calibre of staff, developing human capital for future needs and producing leaders through skills development and youth employment. Developing organisational leaders and retaining institutional knowledge is critical to building a capable state

As an adjudicative body, it is imperative that the NCT remain compliant with legislation and best practices. Therefore, compliance monitoring, reporting, and risk management are important imperatives. Good corporate governance and monitoring compliance with legislation are strategically aligned to developing a capable and ethical state.

Being capable is essential to delivering on any Strategy. This means that the NCT is required to not only optimise its current capabilities—what needs to be done to deliver success—but also presciently build new and improved capabilities to deliver ever-increasing value in a rapidly changing world. For this reason, the NCT needs to continue to build new capabilities to deliver new and improved sources of value.

9.3.4 A digitally enabled Tribunal.

This outcome contributes to the MTDP's priority 3 (A capable, ethical, and developmental state).

In a digitally transformed world, to align to priority 3, the NCT needs to utilise a range of digital solutions across all aspects of its operations to ensure that it remains relevant and accessible to all stakeholders.

The NCT is faced with the challenges of reducing its cost structure to remain financially sustainable whilst simultaneously developing a digitally enabled operating and adjudicative environment that takes advantage of the technology innovation opportunities provided by the Fourth Industrial Revolution. This strategic outcome serves to build a future-fit NCT through step-changing organisational efficiency and effectiveness through digital enablement and the transformation of the NCT's case management, adjudication and communication functions. It extends the current process automation into cognitive automation (AI) as well as into leveraging currently fragmented data into usable information / intelligence.

By elevating the Information and Communication Technology (ICT) infrastructure to the status of a strategic asset, the NCT 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:

- 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.

- 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.
- The NCT uses software encryption to protect against unauthorised access to information stored in our databases, particularly the CMS database.
- 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.
- System and data backups are executed both onsite and offsite (at the NCT's business continuity and disaster recovery site).

Furthermore, 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.

Industrialisation

The NCT's technological advancements and business re-engineering allow for greater service accessibility and efficient case finalisation. More efficient processes allow consumers to exit debt review more swiftly, enabling businesses to recover bad debt more quickly and stimulating faster economic growth. Whilst technological advancement such as AI initiatives contributes to priority 3, it also contributes to the **dtic's** industrialisation policy.

9.3.5 An accessible Tribunal

This outcome contributes to the MTDP's priority 3 (A capable, ethical, and developmental state).

To align with priority 3 and the impact statement, the NCT cannot be said to be delivering on its mandate if all South Africans are not aware of its existence or able

to access its services, either in person, through the required intermediaries, or digitally through an effective Case Management System.

The most significant areas in which the NCT's existence is not well known are the rural areas of South Africa. The NCT, therefore, intends to, within the constraints of its limited financial resources, conduct engagements in some rural areas where debt counsellors, credit providers, and citizens will be provided with opportunities to engage with the NCT and to better understand its mandate and functions.

The NCT's contribution is rendered more impactful if stakeholders are aware of the mandate, role and of the adjudicative decisions that have been taken. In order to deliver on this goal, the NCT needs to engage, communicate, inform and build sound relationships with its stakeholders. The NCT will be focused on building the NCT's profile by 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 through a quick, easy and cost-effective manner by utilising the CMS. It will also create awareness of the reality that filing a DRA with the Tribunal is much more cost-effective than the Magistrate's Courts.

9.3.6 A capable consumer and consumer-credit ecosystem

This outcome contributes to the MTDP's priorities 1 (Inclusive growth and job creation) and 2 (Reduce poverty and tackle the high cost of living).

To align with priorities 1 and 2 and the NCT's impact statement, the NCT is the apex Tribunal within the consumer credit ecosystem in South Africa. It has an obligation to work to strengthen the ecosystem in whatever manner possible so as to contribute to the overall positive impact of the ecosystem on the economy and on the personal prosperity and wellbeing of South Africans. It is for this reason that the NCT engages in a number of important initiatives to develop the skills and knowledge of a range of parties, from the youth through job shadowing programmes, to train citizens in some rural communities to enhance job prospects.

B-BBEE and SMME development

To promote sustainable business practices, the NCT will provide targeted support and skills development for SMMEs. We will conduct an in-depth analysis of the Central Supplier Database to tailor training programmes that align with Broad-Based Black Economic Empowerment (BBBEE) imperatives. Our training will cover essential financial and operational areas, thereby equipping SMMEs with the tools necessary for long-term viability and growth. By stabilising SMMEs, we enhance SMMEs' contribution to GDP growth.

B-BBEE, work experience, and job creation

The NCT aims to enhance the employment prospects of some rural residents by providing skills training that is aligned with industry requirements. This initiative will focus on areas that enhance job attractiveness, such as digital literacy, vocational skills, and workplace professionalism. By equipping individuals with the relevant skills, we will foster job creation and support the objectives of B-BBEE, ultimately contributing to the economic upliftment of those communities.

Job creation and people with disabilities

The NCT will target youth for job shadowing opportunities. In addition, it will partner with NGOs representing youth with disabilities to identify some youths to be included in the job shadowing program.

The NCT will employ interns focusing on historically disadvantaged individuals. We will extend the internships to two years to maximize the potential for permanent employment. This initiative aligns with B-BBEE objectives and contributes to workforce diversification and empowerment.

Evolving the NCT Role and Process

The outcome's focus on research enables the Tribunal to strengthen its position as a convener within the broader consumer and consumer-credit ecosystem. The evolving role and process model are reflected in the graphic below, will result in

informed policy decision-making and legislative amendments supported by data analytics and research.



Figure 7: Evolving NCT Role & Core Process

10 Key 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
Outcome 2 A capable Tribunal.	Financial Unsustainability	<ul style="list-style-type: none"> Implementation of strategies to increase DRA filings. Developing strategies to enhance financial stability.
	Security of systems and data	<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.

Outcomes	Key Risk	Risk Mitigation
	Inability to timeously recruit the right people with the right skills and values.	<ul style="list-style-type: none"> Resource strategy
	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.

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

PART D: TECHNICAL INDICATOR DESCRIPTIONS (TIDs)

Indicator title 1	The average number of days for case processing and adjudication.
Definition	Case processing and adjudication refers to the processing and adjudication of both DRAs and Non-DRAs within specific steps that are within our control, as will be reflected in the annual performance plan documents.
Source of data	The case spreadsheet, case files and, the case management system.
Method of calculation or assessment	Quantitative calculation Simple count of average turnaround achieved for each specific step that is within our control, as will be reflected in the annual performance plan documents.
Assumptions	Functional case management system and accurate data capturing.
Disaggregation of beneficiaries (where applicable)	Not Applicable.
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	Timeous case processing and adjudication
Indicator responsibility	Registrar.

Indicator title 2	Number of trend analysis reports on the impact of DRA or Non-DRA judgments and orders of the Tribunal.
Definition	A trend analysis refers to the process of examining data patterns and tendencies based on judgments and orders of the Tribunal.
Source of data	Actual reports submitted
Method of calculation or assessment	Quantitative calculation Simple count the number of trend analysis reports submitted to the Executive Chairperson.
Assumptions	Judgments and orders are issued.
Disaggregation of beneficiaries (where applicable)	Not applicable
Spatial transformation (where applicable)	Not applicable
Reporting cycle	Annual
Desired performance	5 trend analysis reports
Indicator responsibility	Registrar.

Indicator title 3	Number of finance interventions to ensure sound financial practices.
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Definition	The interventions referred to are an unqualified audit opinion, a financial sustainability report and time taken to pay suppliers.
Source of data	The audit opinion issued by the Auditor General, turnaround supplier payment spreadsheet and the financial sustainability report.
Method of calculation or assessment	Quantitative calculation Simple count of interventions.
Assumptions	Compliance requirements met, invoices received by finance and availability of all applicable data and information.
Disaggregation of beneficiaries (where applicable)	Not Applicable.
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	3 Finance interventions
Indicator responsibility	Chief financial officer

Indicator title 4	Number of HR interventions to ensure that capabilities deliver on the strategy
Definition	The interventions referred to are filling of positions, appointment of interns, implementation of mentorship programmes and conducting culture/wellness surveys or intervention.
Source of data	Recruitment file and payroll, mentoring programmes and mentoring agreement and culture survey results or attendance register for intervention conducted.
Method of calculation or assessment	Quantitative calculation Simple count of interventions.
Assumptions	Budget/ funding is available, mentor and mentee availability.
Disaggregation of beneficiaries (where applicable)	Target for youth (appointment of interns)
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	4 HR interventions.
Indicator responsibility	HR and facilities manager

Indicator title 5	Number of ICT intervention that secures the Tribunal's digital capabilities.
Definition	The interventions referred to are the systems availability, and designated security assessment audits.
Source of data	OPS manager monitoring tool database, assessment reports.
Method of calculation or assessment	Quantitative calculation Simple count of interventions.
Assumptions	No catastrophic events outside of the NCTs direct control, penetration testing will be sufficient to highlight potential vulnerabilities, sufficient budget.
Disaggregation of beneficiaries (where applicable)	Not Applicable
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	2 ICT interventions
Indicator responsibility	Chief information officer

Indicator title 6	Percentage of the level of compliance with identified legislation.
Definition	Identified legislation refers to all legislation that is applicable to the NCT as per the compliance universe system.
Source of data	Compliance monitoring reports
Method of calculation or assessment	Quantitative calculation Add the percentage of the level of compliance for each piece of identified legislation and divide by the total number of identified legislation.
Assumptions	Systems availability
Disaggregation of beneficiaries (where applicable)	Not Applicable
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	100% legislative compliance

Indicator responsibility	Chief Governance Officer
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Indicator title 7	Number of artificial intelligence systems.
Definition	Artificial Intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think, learn, and make decisions.
Source of data	Signed off user acceptance test specification.
Method of calculation or assessment	Quantitative calculation Simple count of artificial intelligence systems.
Assumptions	Budget availability
Disaggregation of beneficiaries (where applicable)	Not Applicable
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	2 AI systems.
Indicator responsibility	Chief information officer

Indicator title 8	Percentage increase of cases filed at the Tribunal
Definition	Cases refer to all applications that can be filed at the Tribunal under either the NCA or CPA.
Source of data	Case-related spreadsheets.
Method of calculation or assessment	<p>Quantitative calculation</p> <p>The percentage increase when comparing the number of cases filed in the 2024/25 financial year, with the number of cases filed in the 2029/30 financial year as per the below formula.</p> <p>Percentage Increase= (Cases filed in 2029/30 – Case filed 2024/25) / Case filed 2024/2025 × 100</p>
Assumptions	Availability of budget.
Disaggregation of beneficiaries (where applicable)	Not applicable
Spatial transformation (where applicable)	Not applicable
Reporting cycle	Annual
Desired performance	20%
Indicator responsibility	Registrar.

Indicator title 9	Number of interventions to contribute towards youth development and transformation
Definition	The intervention relates to public training to increase employment prospects, train SMME's and to provide youths with work experience.
Source of data	Attendance registers, reports and recruitment file
Method of calculation or assessment	Quantitative calculation Simple count of interventions.
Assumptions	Budget availability, identification and willingness of SMME's to attend training.
Disaggregation of beneficiaries (where applicable)	Target for youth (work experience for youth)
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	3 interventions
Indicator responsibility	Chief financial officer HR and facilities manager

Indicator title 10	Number of proposals on legislative amendments
Definition	Legislative amendments refer to proposed changes to either the NCA or the CPA based on research.
Source of data	Actual proposal on legislative amendments
Method of calculation or assessment	Quantitative calculation Simple count of proposals on legislative amendments submitted to the Executive Chairperson.
Assumptions	Availability of case data
Disaggregation of beneficiaries (where applicable)	Not Applicable
Spatial transformation (where applicable)	Not Applicable.
Reporting cycle	Annual
Desired performance	1 proposal on legislative amendments.
Indicator responsibility	Registrar

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