



NATIONAL CONSUMER TRIBUNAL
ANNUAL PERFORMANCE PLAN
2026/2027



THE MINISTER'S FOREWORD

The Public Finance Management Act (PFMA) 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 (APP) 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 National Consumer Tribunal (NCT's) 2026/2027 Annual Performance Plan, 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 2026/2027 Annual Performance Plan.

As the Executive Authority, I commend the management and staff 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.

A handwritten signature in black ink, appearing to read 'P. Tau'.

MR. PARKS TAU, MP

MINISTER OF TRADE, INDUSTRY AND COMPETITION



THE DEPUTY MINISTER'S FOREWORD

I am pleased to note that the NCT's 2026/2027 Annual Performance Plan builds on the strong foundation established in the first year of this strategic cycle. The NCT has demonstrated commendable performance by achieving all its planned objectives for the first three quarters of 2025/2026, reflecting its commitment to effective implementation, accountability, and impact.

The NCT continues to take a bold and forward-looking approach, aligning with all three Medium-Term Development Plan (MTDP) priorities while maintaining MTDP Strategic Priority One – "Drive inclusive growth and job creation" – as its apex priority.

I commend the NCT for deepening its strategic focus and continuing to embrace its broader role within the consumer and consumer credit ecosystem. The evolving role of the NCT as a 'Convener' within this space remains pivotal, positioning the Tribunal at the center of meaningful dialogue aimed at shaping a more equitable and well-functioning consumer environment. These engagements increasingly intersect with the digital transformation agenda. The Tribunal's ongoing investment in technology and research continues to enhance its ability to inform policy development and legislative reform, thereby creating a sustainable and value-enhancing consumer landscape.

We remain acutely aware that we live in an unequal society, where the relative power of consumers is often outweighed by that of credit providers and suppliers of goods and services. A fair, transparent, and accessible adjudicative system is therefore

critical to achieving justice and equity. Through its adjudicative work, the NCT continues to drive transformation at both micro and macro levels, shaping the economy, influencing market behavior, and improving lives through its judgments. Furthermore, its ongoing digitization continues to enhance accessibility and expedite redress for consumers.

The NCT's contributions extend beyond adjudication. Its initiatives to develop the skills and knowledge of SMMEs and the youth, through job shadowing, internships, and training, remain essential in improving employability, fostering entrepreneurship, and ultimately supporting inclusive economic growth.

I wish the NCT continued 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 National Consumer Tribunal was formally established by the President of the Republic of South Africa in September 2006. Mandated by the National Credit Act, the Tribunal was entrusted with adjudicating applications and referrals arising from that Act. This mandate was later broadened through the Consumer Protection Act, which expanded the Tribunal's jurisdiction and affirmed its central role within South Africa's evolving consumer protection landscape.

Since its inception, the NCT has pioneered consumer adjudication in South Africa. It has consistently fulfilled its legislative mandate to promote and advance the social and economic welfare of consumers. Through fair, transparent, and expeditious adjudication, supported by efficient systems, sustainable resource utilisation, and innovative administrative solutions. The Tribunal has earned its reputation as a credible and trusted institution. The NCT's contribution to emerging jurisprudence in consumer and credit law has further strengthened the country's regulatory framework. Its record of thirteen consecutive unqualified audits stands as a testament to the organisation's integrity, accountability, and governance excellence.

Consolidating the New Strategic Cycle

The 2026/27 Annual Performance Plan represents the second year of implementation of the NCT's 2025-2030 Strategic Plan. This period marks a crucial phase of consolidation, a time to reinforce the foundations laid in the first year of the new strategic cycle and to accelerate progress toward our longer-term goals.

The NCT's revised strategy recognises that its role extends beyond adjudication. As an agent and convener of influence within the consumer and consumer-credit ecosystem, the Tribunal seeks to contribute to a more equitable, transparent, and resilient credit environment. This shift aligns with the broader vision of our Government of National Unity, which calls for innovation, collaboration, and responsiveness to address South Africa's socio-economic challenges.

Through continued engagement with the Minister of Trade, Industry, and Competition, the Deputy Minister, the Parliamentary Portfolio Committee, and **the dtic**, the Tribunal has refined its programmes to ensure strategic alignment with national priorities and the evolving needs of the consumer-credit landscape.

Transformation and Empowerment

Transformation remains at the heart of the NCT's vision. In 2026/27, we will continue to advance initiatives that empower individuals and strengthen institutional capacity. Through internships, mentorships, job shadowing, and training opportunities for small, medium, and micro enterprises (SMMEs), the Tribunal aims to make a meaningful contribution to employment creation and skills development.

We will provide targeted support in areas such as financial management, human resources, and operations, enabling individuals and small enterprises to participate more effectively in the economy. These initiatives will drive diversification, empowerment, and inclusion, helping to build a fairer and more dynamic society.

Digital Transformation and Innovation

As the NCT evolves, digitalisation is emerging as a cornerstone of its transformation. The Tribunal is shifting its focus from transactional efficiency to transformational impact, using data and technology to influence systemic outcomes across the credit ecosystem.

In this performance year, we will continue laying the groundwork for data-driven insights, ensuring that the NCT can leverage algorithms and artificial intelligence to assess and predict outcomes such as consumer indebtedness trends, the effectiveness of current debt interventions, and shifts in market behaviour. Over

time, these technologies will also be integrated into the Tribunal’s adjudicative and administrative processes, enhancing quality, efficiency, and accessibility.

Through this digital evolution, the NCT aspires to deepen its impact, not only as an adjudicator but also as a thought leader and influencer in shaping fair and effective consumer-credit markets.

Acknowledgements

I wish to express my sincere appreciation to the Honourable Minister of Trade, Industry and Competition, Mr. Parks Tau, MP, for his leadership and unwavering support. The Tribunal is also deeply grateful for the guidance and partnership of the Director-General, the Consumer and Corporate Regulation Division, and the Public Entity Oversight Division of **the dtic**.

My heartfelt thanks go to the Tribunal Members, Governance Committee Members, and the Management and Staff of the NCT, whose dedication and professionalism continue to drive the Tribunal’s success.

Conclusion

As the NCT embarks on its second year of strategic journey, it does so with renewed commitment, a clear vision, and an unwavering focus on delivering value to South Africa’s consumers. The Tribunal remains resolute in its mission to promote fairness, accountability, and access to justice in the consumer credit environment, while embracing innovation and transformation as catalysts for progress.

The NCT stands ready to deliver on the objectives set out in the 2026/27 Annual Performance Plan, advancing both its institutional mandate and the broader goals of inclusive growth and consumer empowerment.



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 **2026 to 2027**.



Mr Ahmed Moolla
Chief Financial Officer



Mr Bax Nomvete
Chief Information Officer



Mr Prenesen Moodley
Registrar



Mrs Hazel Alwar-Simpson
Chief Operations Officer



Mr Trevor Bailey
Accounting Authority

Table of Contents

THE MINISTER’S FOREWORD	ERROR! BOOKMARK NOT DEFINED.
THE DEPUTY MINISTER’S FOREWORD	ERROR! BOOKMARK NOT DEFINED.
ACCOUNTING AUTHORITY’S STATEMENT	5
OFFICIAL SIGN-OFF	8
TABLE OF CONTENTS	9
PART A: OUR MANDATE	13
1 LEGISLATIVE AND POLICY MANDATES	13
2 THE NCT’S STRATEGIC PLAN 2025 – 2030 SETS OUT THE TRIBUNAL’S LEGISLATIVE AND POLICY MANDATE. NO FURTHER UPDATES ARE APPLICABLE.	13
3 INSTITUTIONAL POLICIES AND STRATEGIES	13
4 RELEVANT COURT RULINGS	13
PART B: OUR STRATEGIC FOCUS	14
5 SITUATIONAL ANALYSIS	14
5.1 THE NCT’S STRATEGIC JOURNEY	14
5.2 ALIGNING OF NCT STRATEGY TO GLOBAL & LOCAL STRATEGIC PRIORITIES	17
5.3 EXTERNAL ENVIRONMENT ANALYSIS	21
5.4 INTERNAL ENVIRONMENT ANALYSIS	32
PART C: MEASURING OUR PERFORMANCE	39
6 INSTITUTIONAL PROGRAMME PERFORMANCE INFORMATION	39
6.1 PROGRAMME 1: ADMINISTRATION.....	39
6.2 PROGRAMME 2: ADJUDICATION	73
7 EXPLANATION OF PLANNED PERFORMANCE OVER THE MEDIUM-TERM PERIOD	84
7.1 PROGRAMME 1: ADMINISTRATION.....	84
7.2 PROGRAMME 2: ADJUDICATION	87
8 PROGRAMME RESOURCE CONSIDERATIONS	91
9 KEY STRATEGIC RISKS	94
PART D: TECHNICAL INDICATOR DESCRIPTIONS (TID)	97
PROGRAMME 1: ADMINISTRATION.....	97

ANNEXURE A – STRUCTURE REVISION

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

2 The NCT's Strategic Plan 2025 - 2030 sets out the Tribunal's legislative and policy mandate. No further updates are applicable.

3 Institutional Policies and Strategies

The NCT's Strategic Plan 2025-2030 outlines the Tribunal's institutional policies and strategies. No further updates are applicable, as institutional policies are under review in the 2025/2026 financial year.

4 Relevant Court Rulings

The NCT's Strategic Plan 2025-2030 outlines the court rulings that bind the Tribunal. No further updates are applicable.

PART B: OUR STRATEGIC FOCUS

5 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 was 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).

5.1 The NCT's Strategic Journey

In setting out the NCT's strategic focus, it remains 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.

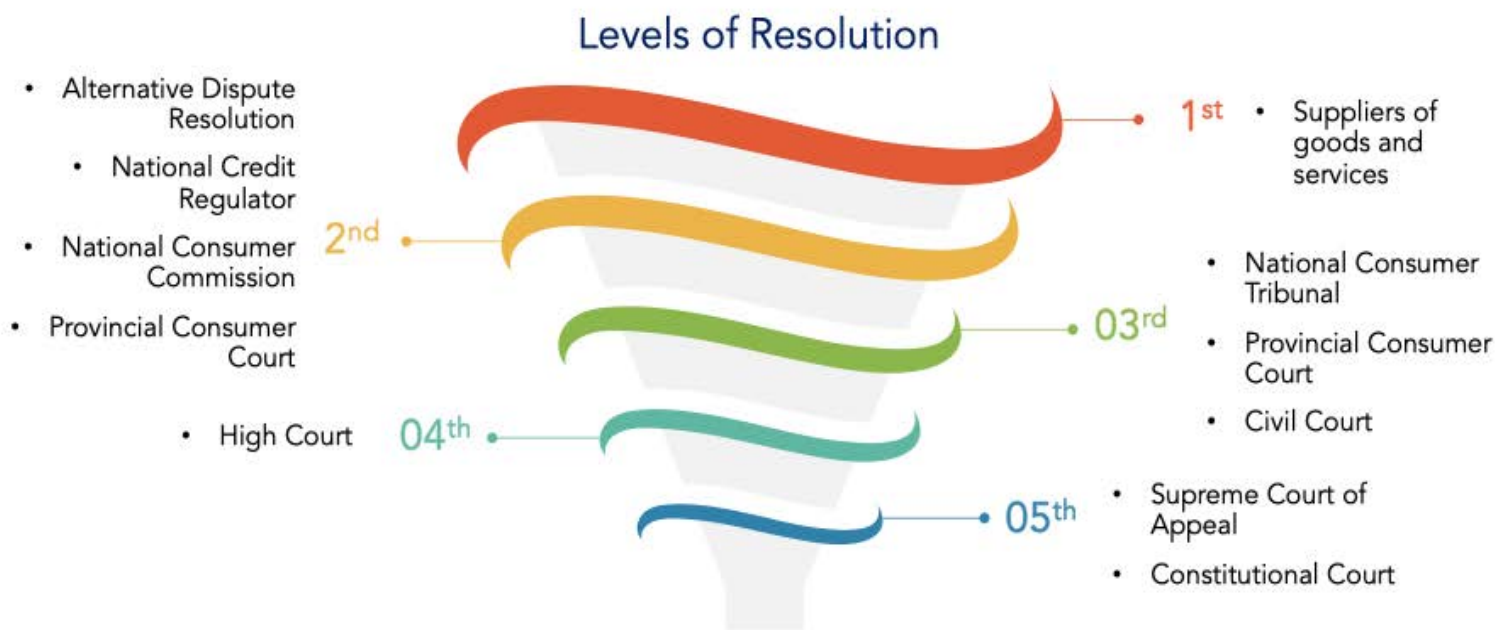


Figure 1: Levels of Consumer dispute resolution in South Africa

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 R667.72, 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 2024 / 2025 and the corresponding capacity of the NCT's employees and Tribunal Members to meet the increasing demand for case adjudication.

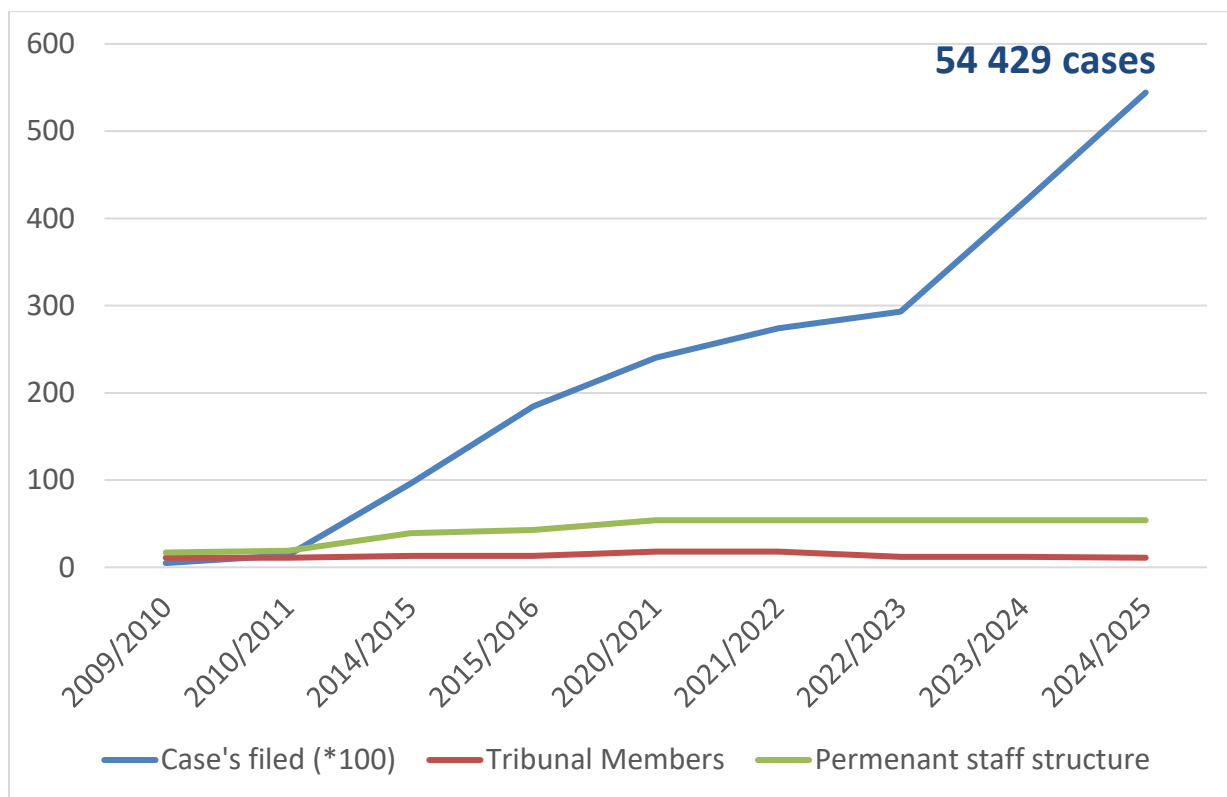


Figure 2: Cases filed with the NCT / comparative increase in employees

It can be seen from the illustration above that whilst the number of cases filed has grown from 488 to 54 429, the number of employees has increased at a much lower rate, whilst the number of Tribunal Members has decreased since inception, and decreased further in the 2025-2026 financial year.

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 400 000 records.

In considering the current planning cycle, 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.

5.2 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 2030

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 emphasised the importance of identifying several key strategic priority reforms necessary 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:

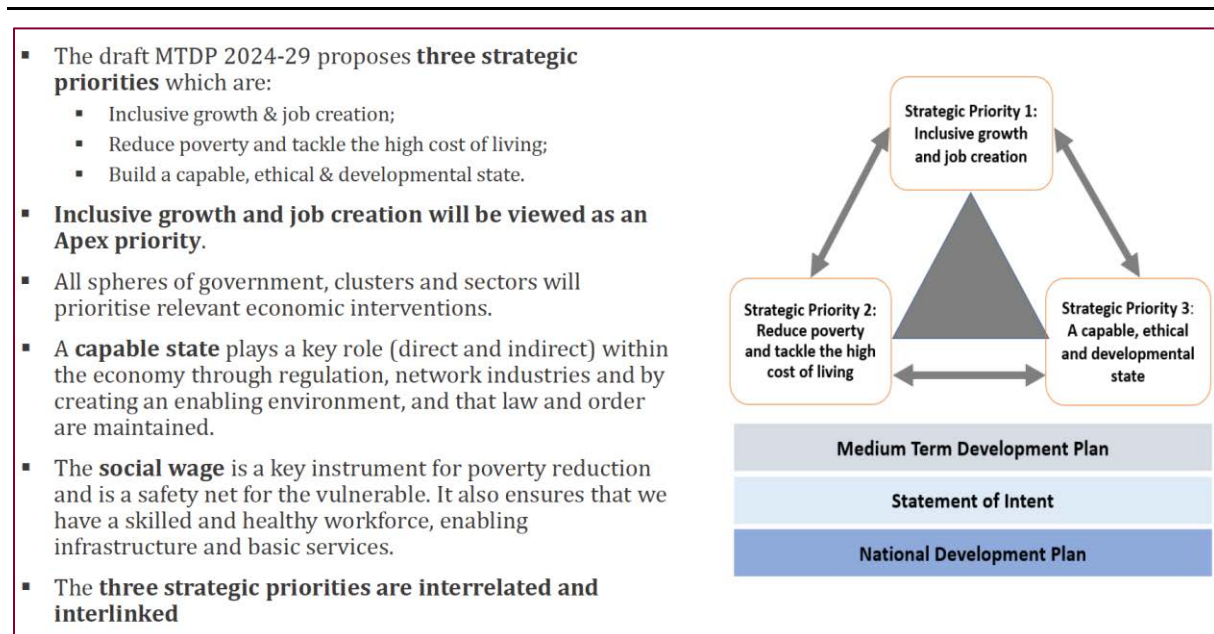


Figure 5: MTDP Strategic Priorities

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.

5.3 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** as it moves into the 2026-2027 financial year.

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 outlines the shifts and changes in the NCT’s external context, both currently experienced and forecasted to impact the NCT over the five-year period of its 2025-2030 strategic plan.

5.3.1 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. Support for the Tribunal mandate may diminish if the focus is on growth alone. It is therefore essential to emphasise the benefits of adjudication regulation for economic growth in various forums.
2	Various commissions of inquiry held	Pre-determined element	To address the declining public perception, the 7 th administration could institute radical changes. The Tribunal ensures that agility is a strength it can leverage.

5.3.2 *Economic*

The assumptions contained in this section are based on the National Treasury 2025 Budget Review Economic Outlook. It sets out several key assumptions:

South Africa's 2024 GDP growth estimate has been revised down to 0.6 percent. The year after (2025) is forecast at 1.4 percent growth.

Over the medium term (2025-27), growth is expected to average 1.6 percent, compared with 1.4 percent at the time of the 2024 MTBPS.

GDP growth has averaged only about 0.8 percent (or thereabouts) since 2012 – a rate insufficient to address high levels of unemployment and poverty.

Long-term growth is highly dependent on improving capacity in energy, freight rail, and ports, as well as 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 a sustainable manner. It also provides a forecast view of 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 early 2023.

The household consumption forecast for 2025 has been revised to 1.8 percent (year after the current year).

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 2025, 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	It 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 at an annual rate exceeding 10% over the next three years.
2	Increased use of less formal sector 'mashonisas' to gain access to credit, as the 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 the 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. Higher inflation and utility costs result in a decline in purchasing power.	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 an opportunity for legislative changes to assist consumers.
4	Increase in e-commerce, including education	Pre-determined element	Likely increase in cases involving online retailers (even cross-border) and credit providers. May have implications for legislation and

#	What? - Force	Type	So, what? Implications for the NCT
			regulations.
5	Increase in cross-border online transactions.	Pre-determined element	May require review of legislation and regulations, as well as an understanding of global leading practice. Linked to the application of ECTA.
6	Pressure on the fiscus will grow as competing developmental priorities limit available funding.	Pre-determined element	Financial constraints and austerity measures on the fiscus, with cuts in budgets of government departments and public sector entities.
7	Developmental credit	Pre-determined element	Repayment of development credit reduces GDP growth resulting in lower purchasing power for consumers
8	Trade relations uncertainty and poor economic growth	Pre-determined element	Impact on GDP and possible funding concerns.

5.3.3 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. It will require ongoing awareness creation in rural areas.
2	Increase in levels of anxiety, depression and isolation as hybrid/online working becomes standard.	Pre-determined element	Increasing need for debt relief and debt re-arrangement to relieve stress.
3	Purchasing habits	Pre-determined element	Purchasing more than is required for consumption due to marketing strategies employed. NCT could receive growth in marketing-related consumer disputes if economic growth remains stagnant.
4	Credit perception and lack of education and literacy	Pre-determined element	A limited understanding of credit leads to an increase in credit disputes and the emergence of alternatives with limited regulation entering the market. Possible growth in case load, but also cases without merit. Possibility of scams within the consumer-credit and credit environment

5.3.4 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	<p>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.</p> <p>The NCT will require AI and data science skills to leverage new technologies effectively.</p> <p>Skills development for its staff and integration of change management into technological advancements.</p>
2	The rise of 'big data,' predictive analytics, artificial intelligence, and intelligent forecasting.	Pre-determined element	The NCT will increasingly be able to forecast caseload presciently. Cases will be adjudicated more quickly and efficiently. The NCT is able to utilise analytical tools to make sense of data, informing strategic decision-making, policy, and other relevant areas.
3	Increase in the 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.

#	What? - Force	Type	So, what? Implications for the NCT
4	Increase in cyber-attacks and ransomware.	Pre-determined element	Requires vigilance and the adoption of technology counter-measures to preclude system failures.

5.3.5 Legal

#	What? - Force	Type	So, what? Implications for the NCT
1	Amendments to consumer / credit legislation and regulation.	Pre-determined element	Legislation and regulations will be amended to maintain relevance with the changing external context. The need for the NCT to positively influence such amendments based on its repository of data, knowledge, and expertise in the sector. Possible impact on mandate. NCT to be involved in processes that unfold.
		Critical uncertainty	Unclear as to whether current amendments will come into force - may require a rapid pivot to cover debt relief applications in their current form or a new form altogether.

#	What? - Force	Type	So, what? Implications for the NCT
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. Link interventions to POPIA.
			Need to have a means of verifying documents submitted to ensure authenticity.
3	Business operating laws amendments	Pre-determined element	Need to monitor laws that could impact policies and practices.

5.3.6 Environmental

#	What? - Force	Type	So, what? Implications for the NCT
1	Increased pressure on the environment through the lack of progress on climate mitigation.	Pre-determined element	The NCT needs to adopt environmentally friendly practices and continue to reduce its carbon footprint, as well as monitor waste management. Determine the link between sustainable consumer consumption and consumer law.
2	Increase in weather variability and significant weather events impacting people's 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 on **the use of cognitive automation to supplement the process automation already achieved**. This will have a particular application in making the use of the NCT systems easier. This may focus on improving the 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 that require greater discretion or intelligent decision-making, such as Non-DRAAs.
- 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.

5.4 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 a 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 	<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
<p>twelve successive years and sound corporate governance.</p> <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 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 	<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.

Opportunities	Threats
<p>positive consumer practices/behaviour.</p> <ul style="list-style-type: none"> ○ Increase stakeholder and consumer awareness of the NCT, in particular in rural areas. ○ To utilise 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. ○ To share knowledge and education ○ Radio and other forms of media ○ Involvement in industry forums. 	

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.

5.4.1 Resources

To ensure the clear **independence and impartiality** that underpins administrative justice, the NCT will continue to implement an optimal structure that effectively segregates **incompatible functions** from one another. This helps ensure 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 Strategic Oversight Executive. The Registrar reports directly to the Strategic Oversight Executive and 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, along with the other business units, continues to manage costs effectively in a volatile and relatively unpredictable environment. The ongoing monitoring of the NCT's budget and oversight of spending by the Finance function will be crucial in ensuring that the NCT successfully delivers on its mandate. 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 utilised.

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

The 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 three 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.

5.4.2 Financial Resources

Expenditure per economic classification

Description	2026/27	2027/28	2028/29	Medium Term	Average Growth Rate
	Budget	Budget	Budget	TOTAL	%
	R'000	R'000	R'000	R'000	
Grant allocation	55,3	57,5	59,3	172,2	4%
Filing Fees	40,9	44	47,3	132,2	8%
Interest received	2,6	2,7	2,7	8,0	3%
Total Income	98,8	104,2	109,3	312,2	6%
Expenditure					
Compensation of employees	63,4	69,0	73,2	205,6	7%
Goods and services	33,6	34,5	35,4	103,5	5%
Capital Expenditure	1,8	0,7	0,7	3,2	-34%
Total Expenditure	98,8	104,2	109,3	312,2	6%
Surplus / Deficit	-	-	-	-	

5.4.3 Broad-Based Black Economic Empowerment

The NCT is currently non-compliant. We have appointed a service provider to develop an implementation plan that will bring us to a level of compliance. We anticipate increasing our score by the end of the 2025/2026 financial year.

5.4.4 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

6 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 impact and outcomes, 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.

6.1 Programme 1: Administration

6.1.1 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	2028/29	
MTDP Priority 3 (A capable, ethical, and developmental state)													
1.	A capable	Supportive and sustainable economic policy	Unqualified audit opinion obtained.	An unqualified opinion issued by				An unqualified opinion	An unqualified opinion issued by	An unqualified opinion issued by	An unqualified opinion issued by	An unqualified opinion issued by	

					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	2028/29	
	Tribunal	environment		the external auditors on the Annual financial statement and with no material findings on compliance	-	-	-	issued by the external auditors on the Annual financial statement and	the external auditors on the Annual financial statement and with no	the external auditors on the Annual financial statement and with no findings on	the external auditors on the Annual financial statement and with no	the external auditors on the Annual financial statement and with no	

					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	2028/29	
				with legislation and on the Annual Performance Report.				with no material findings on compliance with legislation and on the	material findings on compliance with legislation and on the Annual	compliance with legislation and on the Annual Performance Report.	material findings on compliance with legislation and on the Annual	material findings on compliance with legislation and on the Annual	

					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	2028/29
								Annual Performance Report.	Performance Report.		Performance Report.	Performance Report.
2.	Ability	Enabling environment for investment	Suppliers paid	Average number of days taken	-	-	-	15,44	15 days	15 days taken to pay suppliers	15 days taken to	15 days taken to

					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	2028/29
	Tribuna l	and improved competitive ness		to pay Suppliers							pay suppliers	pay suppliers
3.	A capabl e	A dynamic science, technology and	Systems availabilit y	Average percentage availability of systems	98.15%	99.38%	99.58%	99,81	98%	98% systems availability	98% systems	98% systems

					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	2028/29	
	Tribunal	innovation ecosystem for growth		during business hours.							availability	availability	
4.	A capable Tribunal	A dynamic science, technology and innovation	Security assessment audits	Number of designated security assessment	2 (1 Internal and 1 external)	2 (1 Internal and 1 external)	1 external and 1 internal	2 (1 Internal and 1 external)	2 (1 Internal and 1 external)	2 (1 Internal and 1 external security audit)	2 (1 Internal and 1 external)	2 (1 Internal and 1 external)	

					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	2028/29	
		ecosystem for growth		audits conducted	on tests were completed and the results reviewed	penetration tests completed and the results reviewed.	ion tests completed and project action plan developed to address	security audit)	security audit)		security audit)	security audit)	

					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	2028/29
							findings					
5.	A digitally enabled Tribunal	A dynamic science, technology and innovation	An Artificial Intelligence (AI) System for DRAs	Development of an Artificial Intelligence based system to	-	-	-	-	Development source code approved, unit and	Artificial Intelligence based system to auto evaluate DRA	-	-

					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
		ecosystem for growth Enabling environment for investment and improved		auto evaluate DRA applications.					integration testing.	applications developed.		

					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
		competitiveness										
6.	A digitally enable	A dynamic science, technology	An Artificial Intelligen	Developme nt of an Artificial	-	-	-	-	Approved business requirem	AI based system for the auto-	-	-

					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	2028/29
	ed Tribuna l	and innovation ecosystem for growth Enabling environme nt for investment and	ce System for the auto- generatio n of condonati on rulings.	Intelligence system for the auto- generation of condonatio n rulings					ents specificati ons.	generation of condonatio n rulings developed.		

					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	2028/29	
		improved competitiveness											
7.	A capable Tribunal	Supportive and sustainable economic policy	System generated compliance reports	Number of compliance reports generated by the	-	-	-	1 compliance monitoring	4 compliance system reports	4 compliance system reports	4 compliance system reports	4 compliance system reports	

					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	2028/29	
		environment		compliance monitoring system.				system developed					
8.	A capable Tribunal	Increased employment and work opportunities /	Positions filled	Percentage of filled positions against approved organisatio	95.86%	95.75%	88.4%	94.90%	85%	85% of positions filled	85% of positions filled	85% of positions filled	

					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	2028/29	
		Economic transformation and equitable inclusion of women, youth and persons with		nal structure									

					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
		disabilities for a just society										
9.	A capable	Increased employment and work	Interns employed	Number of interns appointed	8	8	8	5	5	11 interns employed	11 interns employed	11 interns employed

					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	2028/29
	Tribunal	opportunities Economic transformation and equitable inclusion of women, youth and										

					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	2028/29	
		persons with disabilities for a just society											
10.	A capable	Increased employment and work	Mentoring or coaching	Number of mentoring or	-	-	-	-	4	4 mentoring or coaching	4 mentoring or	4 mentoring or	

					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	2028/29	
	Tribunals	opportunities Economic transformation and equitable inclusion of women, youth and	programmes	coaching programmes implemented							programmes	coaching programmes	coaching programmes

					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	2028/29
		persons with disabilities for a just society										
11.	A capable	Economic transformation and	Culture/wellness surveys or	Number of culture/wellness	-	-	-	2	2	2 Culture/wellness surveys or	2 Culture/wellness surveys or	2 Culture/wellness surveys or

					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	2028/29	
	Tribunal	equitable inclusion of women, youth and persons with disabilities for a just society	interventions	surveys or interventions conducted									

					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	2028/29	
12.	An accessible Tribunal	Enabling environment for investment and improved competitiveness	Engagements with external stakeholders	Number of engagements with external stakeholders	29	51	34	29	24	24 engagements with external stakeholders	24 engagements with external stakeholders	24 engagements with external stakeholders	

					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	2028/29	
MTDP Priority 1 (Inclusive growth and job creation)													
MTDP Priority 2 (Reduce poverty and tackle the high cost of living)													
13.	A capable consumer and consumer	Increased employment and work opportunities	Public Training sessions	Number of public training sessions held to increase	-	-	-	-	5	5 public training sessions	5 public training sessions	5 public training sessions	

					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	2028/29
	er-credit ecosystem	Economic transformation and equitable inclusion of women, youth and persons with		employment prospects								

					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	2028/29	
		disabilities for a just society.											
14.	A capable consumer and	Economic transformation and equitable inclusion of	Trained SMME's	Number of SMME's trained	-	-	-	-	25	30 trained SMME's	35 trained SMME's	35 trained SMME's	

					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	2028/29
	consumer-credit ecosystem	women, youth and persons with disabilities for a just society										

15.	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	15 youths provided with work experience	15 youths provided with work experience	15 youths provided with work experience
16	A capable Tribunal	Enabling environment for investment and improved competitiveness	Tribunal Members' training initiatives or workshops	Number of training initiatives or workshops for the Tribunal Members	-	-	-	-	-	2 Tribunal Members' training initiatives or workshops	2 Tribunal Members' training initiatives or workshops	2 Tribunal Members' training initiatives or workshops

17	A capable consumer and consumer-credit ecosystem	Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Township sessions to create awareness of the NCT mandate.	Number of reports on sessions in township areas where information in relation to the NCT mandate is shared	-	-	-	-	-	2 township sessions to create awareness of the NCT mandate	3 township sessions to create awareness of the NCT mandate	4 township sessions to create awareness of the NCT mandate
18	A digitally enable Tribunal	A dynamic science, technology and innovation	An Artificial Intelligence System for the auto-generation of judgment templates	Implementation of an Artificial Intelligence system for the auto-generation of judgment templates	-	-	-	-	-	1 Research paper	Approved business requirements, functional specifications and technical specifications.	Artificial Intelligence based system for the auto-generation of judgment templates in production.
19	A capable consumer and	Economic transformation	Verified BBBEE level rating	BBBEE level achieved	-	-	-	-	-	¹	Level 3	Level 3

¹ This output indicator has not been included as a KPI for 2026/27 as it is only applicable for the MTEF period 2027/28 onwards. Therefore, it has not been included in the Quarterly/Annual targets table below and has not been included under the technical indicator descriptions.

	consumer-credit ecosystem	and equitable inclusion of women, youth and persons with disabilities for a just society										
20	A capable consumer and consumer-credit ecosystem	Economic transformation and equitable inclusion of women, youth and persons with disabilities for a just society	Spend on BBBEE initiatives	Percentage spend on BBBEE initiatives in relation to enterprise development, supplier development and socio-economic development	-	-	-	-	-	0,1% of budgeted annual revenue on enterprise development, 0,2% of annual budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on	0,1% of budgeted annual revenue on enterprise development, 0,2% of annual budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on	0,1% of budgeted annual revenue on enterprise development, 0,2% of annual budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on

											socio-economic development	socio-economic development	socio-economic development
--	--	--	--	--	--	--	--	--	--	--	----------------------------	----------------------------	----------------------------

Annual and Quarterly Targets

No	Output Indicators	Annual Target 2026/27	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 taken to pay suppliers	15 days taken to pay suppliers	15 days taken to pay suppliers	15 days taken to pay suppliers	15 days taken to pay suppliers
3.	Average percentage availability of systems during business hours.	98% systems availability	98% systems availability	98% systems availability	98% systems availability	98% systems availability
4.	Number of designated security assessment audits conducted	2 (1 Internal and 1 external security audit)	-	-	2 (1 Internal and 1 external security audit)	-

No	Output Indicators	Annual Target 2026/27	Q1	Q2	Q3	Q4
5.	Development of an Artificial Intelligence based system to auto evaluate DRA applications.	Artificial Intelligence based system to auto evaluate DRA applications developed.	-	Artificial Intelligence based system to auto evaluate DRA applications developed.	-	
6	Development of an Artificial Intelligence system for the auto-generation of condonation rulings	AI based system for the auto-generation of condonation rulings developed.	Approved functional and technical specifications		Development source code approved, unit and integration testing.	AI based system for the auto-generation of condonation rulings developed.
7.	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
8.	Percentage of filled positions against approved organisational structure	85% of positions filled	85% of positions filled	85% of positions filled	85% of positions filled	85% of positions filled
9.	Number of interns appointed	11 interns employed	-	-	-	11 interns employed

No	Output Indicators	Annual Target 2026/27	Q1	Q2	Q3	Q4
10	Number of mentoring or coaching programmes implemented	4 mentoring or coaching programmes	-	-	-	4 mentoring or coaching programmes
11	Number of culture/wellness surveys or interventions conducted	2 Culture/wellness surveys or interventions	-	-	1 Culture/wellness surveys or interventions	1 Culture/wellness surveys or interventions
12	Number of engagements with external stakeholders	24 engagements with external stakeholders	6 engagements with external stakeholders	6 engagements with external stakeholders	6 engagements with external stakeholders	6 engagements with external stakeholders
13	Number of public training sessions held to increase employment prospects	5 public training sessions	0	0	3 public training sessions	2 public training sessions
14	Number of SMME's trained	30 trained SMME's	0	0	15 trained SMME's	15 trained SMME's
15	Number of youths provided with work	15 youths provided with	-	-	-	15 youths provided

No	Output Indicators	Annual Target 2026/27	Q1	Q2	Q3	Q4
	experience through job shadowing	work experience				with work experience
16	Number of training initiatives or workshops for the Tribunal Members	2 Tribunal Members' training initiatives or workshops	1 Tribunal Members' training initiatives or workshops	-	1 Tribunal Members' training initiatives or workshops	-
17	Number of reports on sessions in township areas where information in relation to the NCT mandate is shared	2 township sessions to create awareness of the NCT mandate	-	1 township session to create awareness of the NCT mandate	1 township session to create awareness of the NCT mandate	-
18	Implementation of an Artificial Intelligence system for the auto-generation of judgment templates	1 Research paper	-	-	-	1 Research paper
19	Percentage spend on BBBEE initiatives in relation to enterprise development, supplier development and	0,1% of budgeted annual revenue on enterprise development, 0,2% of annual	-	-	-	0,1% of budgeted annual revenue on enterprise developme

No	Output Indicators	Annual Target 2026/27	Q1	Q2	Q3	Q4
	socio-economic development	budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on socio-economic development				nt, 0,2% of annual budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on socio-economic development

6.2 Programme 2: Adjudication

6.2.1 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	2021/2 2	2022/2 3	2023/2 4	2024/2 5	2025/26	2026/27	2027/28	2028/29	
MTDP Priority 1 (Inclusive growth and job creation)													

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target							
					Audited/Actual Performance				Estimated Performance	MTEF Period		
No	Outcomes	Alignment to Outcome	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29
21.	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	22, 43 days	48 days	40 days for DRA's issued	38 days for DRA's issued	36 days for DRA's issued

22.	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	9.07days	8,52 days	14 days	12 days for set downs issued	12 days for set downs issued	12 days for set downs issued
23.	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	10.96 days	17.43 days	18.12 days	12,17 days	20 days	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued

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	2022/2 3	2023/2 4	2024/2 5	2025/26	2026/27	2027/28	2028/29	
				of issuing an order.									
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	2021/2 2	2022/2 3	2023/2 4	2024/2 5	2025/26	2026/27	2027/28	2028/29	
24.	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	-	-	-	14	12	16 impact reports on DRA or Non-DRA judgments and orders submitted	20 impact reports on DRA or Non-DRA judgments and orders submitted	20 impact reports on DRA or Non-DRA judgments and orders submitted	

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	2022/2 3	2023/2 4	2024/2 5	2025/26	2026/27	2027/28	2028/29	
<p>MTDP Priority 1(Inclusive growth and job creation)</p> <p>MTDP Priority 2 (Reduce poverty and tackle the high cost of living)</p>													

25.	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 Reports or research papers submitted	2 Reports or research papers submitted	2 Reports or research papers submitted
26.	A confident consumer and consumer-credit marketplace	Enabling environment for investment and improved competitiveness	Confirmed final judgments or orders at the High Court	Percentage of final judgments or orders overturned on review at the High Court	-	-	-	-	-	Less than or equal to 2% of final judgments or orders overturned at the High	Less than or equal to 2% of final judgments or orders overturned at the High	Less than or equal to 2% of final judgments or orders overturned at the High

Outcomes, Outputs, Performance Indicators and Targets

					Annual Target							
					Audited/Actual Performance				Estimated Performance	MTEF Period		
No	Outcomes	Alignment to Outcome	Output	Output Indicators	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29
										Court on review	Court on review	Court on review

Indicators, Annual and Quarterly Targets

No	Output Indicators	Annual Target 2026/2027	Q1	Q2	Q3	Q4
20.	Average number of days from the date of filing of DRA to date of issuing an order to parties.	40 days for DRA's issued	40 days for DRA's issued	40 days for DRA's issued	40 days for DRA's issued	40 days for DRA's issued
21	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.	12 days for set downs issued	12 days for set downs issued	12 days for set downs issued	12 days for set downs issued	12 days for set downs issued
22.	Average number of days from the date of final adjudication of Non-DRA to date of issuing an order.	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued	20 days for Non-DRA orders issued
23.	Number of Impact Reports on DRA or Non-DRA judgments and orders of the Tribunal	16 impact reports on DRA or Non-DRA judgments and orders submitted	4 impact reports on DRA or Non-DRA judgments and orders submitted	4 impact reports on DRA or Non-DRA judgments and orders submitted	4 impact reports on DRA or Non-DRA judgments and orders submitted	4 impact reports on DRA or Non-DRA judgments and orders submitted

24.	Number of Reports or Research Papers relating to the consumer and consumer-credit industry	2 Reports or research papers submitted	-	-	1 Report or research papers submitted	1 Report or research papers submitted
25	Percentage of final judgments or orders overturned on review at the High Court	Less than or equal to 2% of final judgments or orders overturned at the High Court on review	-	-	-	Less than or equal to 2% of final judgments or orders overturned at the High Court on review

7 Explanation of Planned Performance over the Medium-Term Period

7.1 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, security, and business continuity initiatives contribute to ensuring that the NCT does not suffer major setbacks and that the Case Management system is available to filing parties as well as Tribunal members 24/7.

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 BBBEE 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 optimise 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 enable greater efficiency in case processing and adjudication.

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 are aimed at 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.

7.2 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 can 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 can resolve disputes or address areas of conflict constructively, timeously, and expeditiously, with confidence that the outcomes will be fair and equitable. Section 142 of the NCA requires the Tribunal to adjudicate on matters in an expeditious manner.

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 where 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 the expeditious writing of judgments and the development of a unique South African consumer and consumer-credit jurisprudence.

The Tribunal will also focus on compiling impact reports that demonstrate the impact of its decisions and orders on 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 offers opportunities for reinvestment in people and enterprise development, leading to job creation and enhanced 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) 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 must issue judgments and orders expeditiously, and the outcomes of its decisions must shape the ecosystem.

8 Programme Resource Considerations

Expenditure per programme

Description	2026/27	2027/28	2028/29	Medium Term	Average Growth Rate
	Budget	Budget	Budget	Total	%
Administration	52,8	55,2	58,1	166,1	5%
Adjudication	46	49	51,2	146,2	7%
Total	98,8	104,2	109,3	312,3	11%

Human resource allocation per programme:

Programme 1: Administration

	2025/26	2026/27	2027/28
	Budget	Budget	Budget
No of employees	46	46	46
Cost	R28 921 833	R31 511 805	R33 418 375

Programme 2: Adjudication

	2025/26	2026/27	2027/28
	Budget	Budget	Budget
No of employees	34	34	34
Cost	R34 439 881	R37 523 999	R39 794 326

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 has confirmed the availability of grant funding over the medium term, as communicated in November 2024. The confirmed allocations amount to R55.3 million in the first year and R59.3 million in the third year.

The NCT will supplement the grant funding received from the dtic with revenue generated from filing fees. Over the medium term, the Tribunal anticipates generating approximately R132.2 million in filing fee income, reflecting an average annual growth rate of 8%. As part of the five-year strategy, certain projects will be ring-fenced, which may necessitate additional funding to ensure successful implementation. Through ongoing engagements with debt counsellors and other stakeholders, the Tribunal has observed a steady increase in the number of filings, and as a result, has become increasingly dependent on filing fee revenue to sustain its operations.

It is essential to note that income from filing fees is variable, as it depends on the number of cases filed with the NCT, making accurate budgeting challenging. The filing fee per Debt Rearrangement Agreement (DRA) matter has been increased to R717.79 for the 2026/27 financial year. The fee will increase by 7,5% annually over the medium term.

Employee compensation for the 2026/27 financial year amounts to R63.4 million and totals R205.6 million over the medium term. It has been determined in accordance with a newly approved organisational structure. The new 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 three (3) years; however, we are uncertain about the sustainability of the filings. We will make

the appointments as we gain more insight into the sustainability of the income generated by filing fees.

Goods and services will amount to R103.5 million over the medium term, with an average increase of only 5%. 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 at R3.2 million for system and hardware maintenance, as well as the implementation of identified ICT projects. The spending in this area will help the NCT contain adjudication costs through anticipated ICT enhancements to the Case Management System, increased efficiencies, and cost-saving measures.

Materiality implications on an estimated budget

Item	% used	2026/27	2027/28	2028/29
		Budget	Budget	Budget
Budget		R98 800 000	R104 200 000	R109 300 000
Materiality	0,60%	R592 800	R625 200	R655 800

9 Key Strategic Risks

Outcomes	Key Risk	Risk Mitigation
<p>Outcome 1</p> <p>A confident consumer and consumer-credit marketplace</p>	<p>Exponential increase in caseload.</p>	<ul style="list-style-type: none"> ○ Resourcing strategy. ○ Request to the dtic for additional Tribunal members. ○ ICT interventions
<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 cybersecurity 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.
<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. (Annual target is the Q2 target)
	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	<p>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.</p> <p>All bursary payments will be excluded from this calculation.</p> <p>Professional Membership fees will be excluded from the calculation</p> <p>Tribunal and Governance Committee Member fees are excluded from the calculation</p> <p>The calculation is based on days - it includes weekends, public holidays.</p> <p>For the purposes of this measure, due to the festive period, any invoices received after 16h00 on 24 December will be regarded as having been received on 2 January.</p>
Means of verification	<p>Invoice register. Email confirming the date the invoice was received.</p> <p>Bank confirmation confirming the date that the payment is made.</p>
Assumptions	Invoice is received by the finance unit.
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.

	Calculation type	<p>Cumulative (year-end).</p> <p>$(Q1+Q2+Q3+Q4)/4 = \text{Annual performance}$</p> <p>Each Quarter is standalone meaning that each Quarter will have its performance based on the performance of that Quarter alone.</p>
	Reporting cycle	Quarterly.
	Desired performance	15 days taken to pay suppliers
	Indicator responsibility	Chief Financial Officer.
3.	Indicator title 3	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 9) Exclaim.
	Source of data	OPS Manager monitoring tool database.

Method of calculation / assessment	<p>Business hours per day = 9 (7:45 - 16:45 including 1 hour lunch break)</p> <p>Number of working days per month = 22 days. 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/9 (number of applications).</p>
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	<p>Cumulative (year-end).</p> <p>$(Q1+Q2+Q3+Q4)/4 = \text{Annual performance}$</p> <p>Each Quarter is standalone meaning that each Quarter will have its performance based on the performance of that Quarter alone.</p>
Reporting cycle	Quarterly.

	Desired performance	98% systems availability
	Indicator responsibility	Chief Information Officer.
4.	Indicator title 4	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 audits, one internal and one external. This can be in the form of a single report that references both internal and external audits, or two separate reports.
	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. Q1+Q2+Q3+Q4= Annual performance
	Reporting cycle	Quarterly
	Desired performance	1 external and 1 internal penetration test performed per annum and a corresponding assessment report produced.
	Indicator responsibility	Chief Information Officer.
5.	Indicator title 5.	Development of an Artificial Intelligence based system to auto evaluate DRA applications.
	Definition	The measure indicates the successful development of an Artificial Intelligence (AI) based system for the auto evaluation of DRA applications.
	Source of data	UAT sign off and signed off document by CIO confirming AI based DRA System developed.

Method of calculation / assessment	Simple count of user acceptance testing and 1 document confirming AI based DRA System developed.
Means of verification	UAT sign off Document signed off by CIO
Assumptions	Budget availability for the system.
Disaggregation of beneficiaries	Not applicable.
Spatial transformation	Not applicable.
Calculation type	Non-Cumulative. $Q1+Q2+Q3+Q4=$ Annual Performance
Reporting cycle	Quarterly.
Desired performance	Artificial Intelligence based system to auto evaluate DRA applications developed.
Indicator responsibility	Chief Information Officer.

6.	Indicator title 6	Development of an Artificial Intelligence system for the auto-generation of condonation rulings
	Definition	The measure indicates the successful development of an Artificial Intelligence (AI) based system for the auto-generation of condonation rulings.
	Source of data	<p>Approved functional and technical specifications</p> <p>Development source code approved, unit and integration testing.</p> <p>UAT sign off</p> <p>Document signed off by CIO</p>
	Method of calculation / assessment	<p>Simple count of 1 approved functional and 1 technical specification.</p> <p>Simple count of 1 development source code approved, unit and integration testing. Signed off UAT and 1 document from CIO confirming AI based program for the auto-generation of condonation rulings developed.</p>
	Means of verification	<p>Approved functional and technical specifications</p> <p>Development source code approved, unit and integration testing.</p> <p>UAT sign off</p> <p>Document signed off by CIO</p>
	Assumptions	Budget availability for the system.

	Disaggregation of beneficiaries	Not applicable.
	Spatial transformation	Not applicable.
	Calculation type	Non-Cumulative. Q1+Q2+Q3+Q4= Annual performance
	Reporting cycle	Quarterly.
	Desired performance	AI based system for the auto-generation of condonation rulings developed.
	Indicator responsibility	Chief Information Officer.
7	Indicator title 7	Number of compliance reports generated by the compliance monitoring system.
	Definition	Reports on legislative compliance
	Source of data	Compliance Monitoring Reports from Exclaim or a similar program

Method of calculation / assessment	Count of compliance monitoring reports generated once a quarter
Means of verification	Exclaim or a similar program generated compliance monitoring reports
Assumptions	Systems availability
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative Q1+Q2+Q3+Q4= Annual performance
Reporting cycle	Quarterly
Desired performance	4 compliance system reports
Indicator responsibility	Chief Governance Officer

8	Indicator title 8	Percentage of filled positions against approved organisational structure
	Definition	<p>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.</p>
	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. Where an official exits the organisation during the month, the position will be recognised as vacant with effect from the last day of that month. Accordingly, the calculation of vacant positions will not be adjusted on the actual date of exit but on the last day of the month.</p> <p>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) $(Q1+Q2+Q3+Q4)/4 = \text{Annual performance}$
Reporting cycle	Quarterly.

	Desired performance	Performance higher than the targeted performance of 85% is desired.
	Indicator responsibility	HR and Facilities Manager
9	Indicator title 9	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. Q1+Q2+Q3+Q4 = Annual performance
	Reporting cycle	Quarterly.
	Desired performance	11
	Indicator responsibility	HR and Facilities Manager
10	Indicator title 10	Number of mentoring or coaching programmes implemented
	Definition	The indicator measures the number of mentoring or coaching programmes implemented for all levels of staff. It can be either mentoring or coaching, but the combined total should be four.
	Source of data	Mentoring Programme and mentoring agreement. Confirmation of Coaching Registration

Method of calculation / assessment	Simple count of the number of mentoring programmes and confirmation of coaching registrations.
Means of verification	Mentoring programme and mentoring agreement. Confirmation of Coaching Registration
Assumptions	Mentor and mentee availability Coach and staff member availability
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative. $Q1+Q2+Q3+Q4 = \text{Annual performance}$
Reporting cycle	Quarterly.
Desired performance	4
Indicator responsibility	HR and Facilities Manager

11	Indicator title 11	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. Q1+Q2+Q3+Q4= Annual performance
	Reporting cycle	Quarterly.

	Desired performance	2
	Indicator responsibility	HR and Facilities Manager
12	Indicator title 12	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. Q1+Q2+Q3+Q4= Annual Performance
	Reporting cycle	Quarterly
	Desired performance	24
	Indicator responsibility	Registrar
13	Indicator title 13	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 Q1+Q2+Q3+Q4 = Annual performance
	Reporting cycle	Quarterly
	Desired performance	5
	Indicator responsibility	HR and Facilities Manager
14	Indicator title 14	Number of SMME's trained
	Definition	This indicator measures the number of Small, Medium and Micro Enterprises (SMMEs) that have participated in and completed structured

	training programmes facilitated or coordinated by the Tribunal. The training interventions are delivered through online platforms and are aimed at enhancing SMMEs' understanding of applicable legislation, compliance requirements, financial management, governance, and operational sustainability, thereby strengthening their capacity to operate effectively within the regulatory environment.
Source of data	MS Teams-generated attendance reports and participant lists from online training sessions, supported by training programmes, presentation material, and session records.
Method of calculation / assessment	A measure determined through a simple count of the number of individual SMMEs recorded on verified MS Teams attendance reports for all training sessions conducted during the reporting period.
Means of verification	MS Teams attendance reports, supported by training agendas, presentation material, and session records.
Assumptions	SMMEs are available and willing to participate in the online training programmes, and adequate ICT infrastructure and resources are available to facilitate the training sessions.
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative. Q1+Q2+Q3+Q4= Annual performance

	Reporting cycle	Quarterly.
	Desired performance	30
	Indicator responsibility	Chief Financial Officer.
15	Indicator title 15	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. This programme will be open to both youth who hold tertiary qualifications and youth who have attained a minimum of a matric qualification
	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. Q1+Q2+Q3+Q4= Annual performance
	Reporting cycle	Quarterly.
	Desired performance	15
	Indicator responsibility	HR and Facilities Manager
16	Indicator title 16	Number of training initiatives or workshops for the Tribunal Members
	Definition	This measures the number of training initiatives or workshops conducted for Tribunal Members, irrespective of the number of Tribunal Members that

	attend. This measure requires at least one Tribunal Member to be in attendance.
Source of data	Reports
Method of calculation / assessment	Count of the number of reports
Means of verification	Proof of report submitted to the Executive Chairperson.
Assumptions	Facilitators and availability
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative Q1+Q2+Q3+Q4= Annual performance
Reporting cycle	Quarterly
Desired performance	2

	Indicator responsibility	Registrar
17	Indicator title 17	Number of reports on sessions in township areas where information in relation to the NCT mandate is shared
	Definition	<p>Township, in terms of this measure, refers to one of the following areas (this list is not meant to be exhaustive)</p> <ul style="list-style-type: none"> • Soweto (Johannesburg, Gauteng) • Tembisa (Ekurhuleni, Gauteng) • Katlehong (Ekurhuleni, Gauteng) • Umlazi (Durban, KwaZulu-Natal) • Soshanguve (Tshwane, Gauteng) • Khayelitsha (Cape Town, Western Cape) • Mamelodi (Tshwane, Gauteng) • Mitchells Plain (Cape Town, Western Cape) • Ibhayi (Gqeberha/Port Elizabeth, Eastern Cape) • Sebokeng (Gauteng) • Kwa Mashu (Durban, Kwa Zulu Natal) <p>A report refers to a single report per area drafted and submitted to the NCT's Executive Chairperson</p>

Source of data	Actual reports submitted
Method of calculation / assessment	Count of reports submitted to the Executive Chairperson
Means of verification	Submission e-mails of the reports to the Executive Chairperson.
Assumptions	Availability of venues and attraction of attendees
Disaggregation of beneficiaries	Not Applicable.
Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative Q1+Q2+Q3+Q4= Annual performance
Reporting cycle	Quarterly
Desired performance	2
Indicator responsibility	Registrar

18	Indicator title 18	Implementation of an Artificial Intelligence system for the auto-generation of judgment templates
	Definition	The measure indicates the successful implementation of an Artificial Intelligence (AI) based system for the auto-generation of judgment templates
	Source of data	Actual research papers submitted.
	Method of calculation / assessment	Count of research papers submitted to the Executive Chairperson
	Means of verification	Submission e-mails of the research papers to the Executive Chairperson.
	Assumptions	Consistent adjudication practices will be maintained by the Tribunal
	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
Calculation type	Non-Cumulative Q1+Q2+Q3+Q4= Annual performance	

	Reporting cycle	Quarterly
	Desired performance	1 Research paper
	Indicator responsibility	Chief Information Officer

19.	Indicator title 19	Percentage spend on BBBEE initiatives in relation to enterprise development, supplier development and socio-economic development
	Definition	Financial spend on three specific BBBEE activities. These are supplier development, enterprise development and socio-economic development.
	Source of data	Invoices supporting spend.
	Method of calculation/assessment	Count of spend on identified initiatives. To calculate whether the spend achieves the desired target, the budgeted revenue is the value of R98,8 million as reflected on section 5.4.2 of this document. The spend for supplier development must be equal to or more than 0,2% of R98,8million. The spend on enterprise development must be equal to or more than 0,1% of R98,8 million. The spend on socio-economic development must be equal to or more than 0,1% of R98,8 million.
	Means of verification	Invoices supporting spend.

	Assumptions	Availability of budget
	Disaggregation of beneficiaries	Not Applicable
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative.
	Reporting cycle	Annual (Reported fully in Quarter 4 regardless of spend dates)
	Desired performance	0,1% of budgeted annual revenue on enterprise development, 0,2% of annual budgeted revenue on supplier development, and 0,1% of budgeted annual revenue on socio-economic development
	Indicator responsibility	Chief Governance Officer

Programme 2: Adjudication

No	Indicator title 20	Average number of days from the date of filing of DRA to date of issuing an order to parties.
20.	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. For annual performance, it is calculated as the average turnaround for all DRAs issued in the financial year; for quarterly performance, it is the average turnaround for all DRAs issued in the relevant quarter.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 40 days is targeted.
	Indicator responsibility	Registrar.

21.	Indicator title 21	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. For annual performance, it is calculated as the average turnaround for all first set downs issued in the financial year; for quarterly performance, it is the average turnaround for all first set downs issued in the relevant quarter.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 12 days is targeted.
	Indicator responsibility	Registrar.
22	Indicator title 22	Average number of days from the date of final adjudication of Non-DRA to date of issuing an order.

Definition		<p>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.</p> <p>The indicator measures the average number of days turnaround from the date of final adjudication to the issuance of an order to filing parties on Non-DRA matters. This measure is only applicable in instances where a final judgment was issued on a matter that was set down by way of a notice of set down for adjudication.</p>
Source of data		<p>The issuing of a final judgment to the parties.</p> <p>The date of final adjudication</p> <p>The above 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.</p> <p>This information will be filed and stored in the case files.</p> <p>Order 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.</p>
Method of calculation		<p>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.</p>
Means of verification		<p>Judgment and judgments issue email.</p>
Assumptions		<p>The Tribunal members have reached consensus on the appropriate judgment of the matter at the final hearing.</p>

	Disaggregation of beneficiaries	Not Applicable.
	Spatial transformation	Not Applicable.
	Calculation type	Non-Cumulative. For annual performance, it is calculated as the average turnaround for all applicable final judgments issued in the financial year; for quarterly performance, it is the average turnaround for all applicable final judgments issued in the relevant quarter.
	Reporting cycle	Quarterly.
	Desired performance	Performance below target of 20 days is targeted. For annual performance, it is calculated as the average turnaround for all final and applicable orders issued in the financial year; for quarterly performance, it is the average turnaround for all final and applicable orders issued in the relevant quarter.
	Indicator responsibility	Registrar and Tribunal Members.
23	Indicator title 23	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. Q1+Q2+Q3+Q4 = Annual Performance
	Reporting cycle	Quarterly.
	Desired performance	16 reports.
	Indicator responsibility	Registrar.
24.	Indicator title 24	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. Q1+Q2+Q3+Q4 = Annual Performance
Reporting cycle	Quarterly.
Desired performance	2 reports or research papers.
Indicator responsibility	Registrar

25.	Indicator title 25	Percentage of final judgments or orders overturned on review at the High Court
	Definition	This a percentage measure that considers the final judgments or orders overturned at the High Court in the annual performance plan's financial year against the total number of final judgments and orders issued by the Tribunal in the same period. For this measure, final judgment means any judgment that finalises a matter after the matter was set down by way of a notice of set down for adjudication. For this measure order means a DRA order that was either granted or refused.
	Source of data	List of final judgments issued, List of DRA orders issued, Any judgments of the High Court that overturn a DRA order or Final judgment by way of review. The Tribunal must be cited as a party and the order or final judgment is available on any online platforms such as SAFLII can be utilised to confirm if final judgments or orders have been overturned.
	Method of calculation/assessment	Percentage calculation. The number of final judgments or orders overturned on review in High Court in the financial year will be the numerator and the total number of final judgments and orders issued by the Tribunal in the same period will be the denominator. This will be converted into a percentage. The calculation should be total number of judgments or orders overturned by the high court on review divided by the total number of final judgments and orders issued by the Tribunal, multiplied by 100, converted to get a percentage.
	Means of verification	List of DRA orders issued List of final judgments issued Any judgments of the High Court publicly available on SAFLII (free online platform of judgments issued in South Africa and its' full name is The Southern African Legal Information Institute) that overturn a final

		judgment or order on review, issued by the Tribunal in the reporting period.
Assumptions		Availability of case data Being a party to reviews filed at the High Court
Disaggregation of beneficiaries		Not Applicable
Spatial transformation		Not Applicable.
Calculation type		Non-Cumulative (Total number of final judgments or orders overturned on review at the High Court in the financial year over the total number of final judgments or orders issued in the same financial year, noted as a percentage and reported on in Quarter 4). The same percentage will be reported on as an annual score.
Reporting cycle		Annual (reported in Quarter 4)
Desired performance		Less than or equal to 2%
Indicator responsibility		Registrar

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