THE MICROFINANCE SUPPORT CENTRE

Affordable Finance

SERVICE DELIVERY STANDARDS

Theme: *Affordable microfinance services for wealth and job creation*

FY 2025/26 – FY 2029/30

Our Values Equity Integrity People Centeredness Professionalism Creativity

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Acronyms

1.	**AGMs**	Annual General Meetings
2.	**BDS**	Business Development Services
3.	**BEB**	Best Evaluated Bidder
4.	**DLG**	District Local Government
5.	**ERP**	Enterprise Resource Planning
6.	**HR**	Human Resources
7.	**KPI**	Key Performance Indicator
8.	**M&E**	Monitoring and Evaluation
9.	**MFIs**	Microfinance Institutions
10.	**MIS**	Management Information System
11.	**MLC**	Management Loans Committee
12.	**MoFPED**	Ministry of Finance, Planning and Economic Development
13.	**MoU**	Memorandum of Understanding
14.	**MRD**	Microfinance Regulatory Department
15.	**MSC**	Microfinance Support Centre
16.	**NPA**	National Planning Authority
17.	**PAR**	Portfolio at Risk
18.	**PDU**	Procurement and Disposal Unit
19.	**PFM ACT**	Public Finance Management Act
20.	**PPDA**	Public Procurement and Disposal of Public Assets
21.	**PR**	Public Relations
22.	**PWDs**	Persons with Disabilities
23.	**SACCOs**	Savings and Credit Cooperative Organizations
24.	**SDS**	Service Delivery Standards
25.	**SMT**	Senior Management Team
26.	**VSLA**	Village Savings and Loan Association

Foreword

The Service Delivery Standards (SDS) for FY2025/2026-2029/30 reaffirm MSC's commitment to deliver timely, affordable, consistent, transparent, and high-quality services to our clients and stakeholders. Developed in line with the National Planning Authority's Development Plan Regulations, the standards establish clear expectations for service delivery in terms of quality, time, cost, and coverage.

The SDS support MSC's strategic objectives of expanding access to affordable credit, grants and technical assistance; strengthening partnerships and stakeholder trust; improving accountability and institutional sustainability; and enhancing organizational efficiency.

The standards cover MSC's core services of Technical Assistance, Credit Financing and Grant Financing, as well as internal processes that support effective client service delivery. They provide a benchmark for performance monitoring, quality assurance, accountability, and continuous improvement.

As a Government Agency mandated to provide sustainable financial services to the active poor through viable partner institutions, MSC continues to play a strategic role in advancing financial inclusion, wealth creation, and job creation. Our work with the SACCOs, Cooperatives, Community Groups and Microfinance Institutions remains central to empowering communities and building vibrant financial institutions that transform livelihoods. These Service Delivery Standards therefore provide a practical framework for translating our mandate, Vision, Mission, strategic plan and Organizational values into measurable service commitments.

As MSC implements the SDS, it will continuously monitor compliance, assess client satisfaction, and address service delivery gaps. The standards will also be reviewed alongside the Strategic Plan, including through mid-term review, to ensure they remain responsive to emerging needs and operational realities.

The Board therefore calls upon management and staff to uphold these standards as a shared institutional commitment to excellence, integrity, people-centered service and accountability. Through their effective implementation, MSC will strengthen stakeholder confidence and contribute more effectively to Uganda's wealth, job creation and socio-economic transformation agenda.

Dr. Emmanuel Aliba Kiiza

Chairperson of the MSC Board of Directors

Executive Summary

The Microfinance Support Centre (MSC) has established Service Delivery Standards (SDS) for the FY2025/26 – 2029/30 period. These standards define the minimum expected levels of service in terms of time, cost, and coverage, aligning with the Development Plan Regulation by NPA. The SDS are designed to enhance efficiency, accountability, and consistency across all of MSC's operations.

MSC's core mandate according to its Memorandum and Articles of Association 2001 is to provide sustainable financial services to Uganda's economically active poor through viable partner organizations (SACCOs, Groups, MFIs, Cooperatives) and to build their capacity. The SDS are directly aligned with MSC's four strategic objectives: Increasing access to affordable credit, grant financing, and technical assistance, Strengthening partnerships and stakeholder trust, Improving financial performance, accountability, and sustainability, Enhancing MSC's organizational capacity and efficiency.

MSC's Vision and Mission which are; to see "Vibrant community financial institutions transforming livelihoods of the active poor," and to "enable Cooperatives and Community Groups access technical assistance, affordable microfinance and grant financing," respectively provide a framework that aligns all of MSC's strategic objectives, service standards, and operational activities toward the common purpose of transforming the livelihoods of Uganda's economically active poor.

The three main services delivered by MSC to its clients are: Technical Assistance, Credit Financing, and Grant Financing. The SDS detail the standards for each service, specifying target beneficiaries, access criteria, methodologies, responsible parties, and user fees. Similarly, the standard also highlights the standards for internal processing including; credit assessment, business development services, human resources.

MSC will continuously monitor the SDS to ensure expected outcomes are met, such as improved client satisfaction, uniform service delivery, and enhanced accountability. The standards will be reviewed alongside the Strategic Plan, with a mid-term review to assess compliance and make necessary revisions.

These Service Delivery Standards are fundamental to MSC's commitment to transparency, accountability, and excellence. By adhering to these standards, MSC aims to build a lasting culture of quality, strengthen stakeholder trust, and effectively contribute to wealth and job creation in Uganda

Purpose of the Service delivery Standards

The purpose of these Service Delivery Standards is to establish a clear, consistent framework that guides how MSC delivers services to its clients and stakeholders. The standards set out the minimum acceptable level of service across all areas of operation, ensuring that every client regardless of location, service point, or circumstance receives services that are timely, cost-effective, high-quality, and reliable. They also serve as a management tool, providing a reference point against which MSC can assess performance, identify gaps, and drive continuous improvement in how services are planned, delivered, and monitored.

Introduction

The Service Delivery Standards (SDS) for FY2025/26 – 2029/30 set forth by the Microfinance Support Centre outline the minimum expected levels of service delivery in terms of time, cost and coverage. These standards are essential for improving efficiency and accountability in public service delivery. The standards are in adherence to the Development Plan Regulations by the National Planning Authority which stipulates that Government institutions shall develop and publish service delivery standards

MSC delivers 3 main services to its clients (SACCOs, Groups, Cooperatives, MFIs); i.e. Technical Assistance, Credit financing and Grant financing as detailed in the service delivery model below. MSC also has internal services e.g. credit assessment, business development services, human resources. These internal services are to ensure effective service delivery to MSC clients

Strategic Objectives

The Service Delivery Standards are in alignment with the MSC Strategic Plan FY2025/26 – 2029/30 and specifically to the four MSC strategic objectives.

1. Increase access to affordable credit, grant financing and technical assistance sustainably
2. Strengthen partnerships and stakeholder trust
3. Improve financial performance, accountability and sustainability
4. Enhance MSC organizational Capacity and efficiency

Mandate

The Microfinance Support Centre (MSC) is a fully Government owned company established by the Government of Uganda in 2001 as a Company limited by guarantee through its Memorandum and Articles of Association. MSC was created with a mandate to provide sustainable financial services to the economically active poor in Uganda through viable partner organizations (SACCOs, Groups, MFIs, Cooperatives) and build their capacity

About Us

Goal

To grow community financial institutions into sustainable entities contributing to national savings and creating jobs

Vision

Vibrant community financial institutions transforming livelihoods of the active poor

Mision

To enable Cooperatives and Community Groups access technical assistance, affordable microfinance and grant financing

Theme

Affordable microfinance services for wealth and job creation

Values

Equity

i. **Equity**. We ensure fair and inclusive treatment of clients and colleagues, particularly women, youth, and persons with disabilities, without discrimination. We uphold equal opportunity in service delivery, decision-making, and internal processes, reflecting MSC's commitment to social justice and inclusive growth. We actively prevent bias, respect diversity, and promote participation from all segments of the community.

Integrity

ii. **Integrity**. We act with honesty, consistency, and ethical responsibility in the execution of our duties. We adhere to institutional policies, avoid conflicts of interest and accurately represent information to stakeholders. We uphold the highest standards of trustworthiness and accountability in all our interactions.

People Centeredness

iii. **People-Centeredness**. We prioritize the needs, voices and dignity of clients and partners in all decisions and actions. We exercise empathy, responsiveness, and respectful engagement to ensure services are tailored to the realities of cooperatives, SACCOs, Groups and communities served. We actively listen, involve stakeholders in designing solutions and treat every individual with fairness and compassion.

Professionalism

iv. **Professionalism**. We demonstrate competence, discipline, and ethical conduct in all aspects of our work. This entails delivering quality services on time, maintaining confidentiality, and upholding institutional standards in every interaction. We act with veracity, pursue continuous improvement, and represent MSC with excellence and reliability.

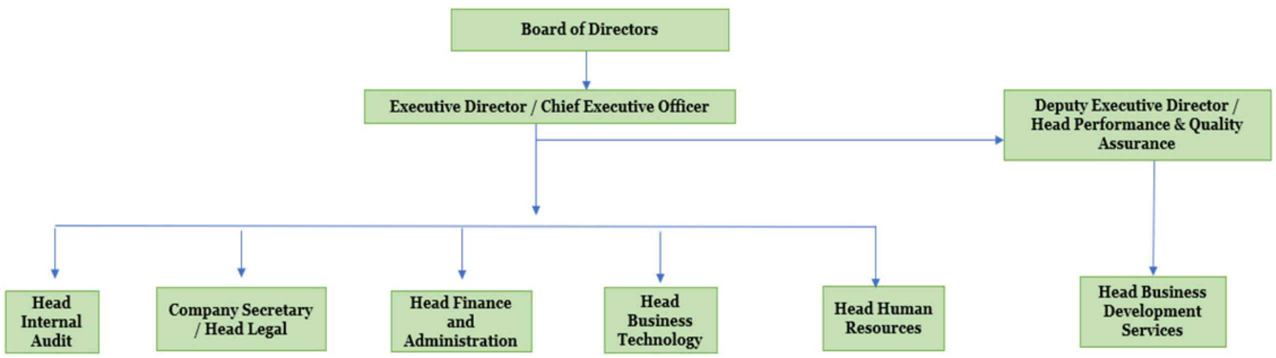
Creativity

v. **Creativity.** We proactively seek innovative solutions that enhance service delivery and institutional impact. We embrace new ideas, leverage technology, and adapt approaches to meet the evolving needs of Cooperatives, SACCOS and Community Groups. We foster a culture of learning, experimentation, and continuous improvement while remaining aligned to MSC's mission and values

Governance structure

The Microfinance Support Centre Ltd operates under a structured governance structure designed to ensure effective management, accountability and strategic oversight as detailed in Figure 1 below

Figure 1: MSC Organizational Structure – Macro level



Process Used to Develop the Service Delivery Standards

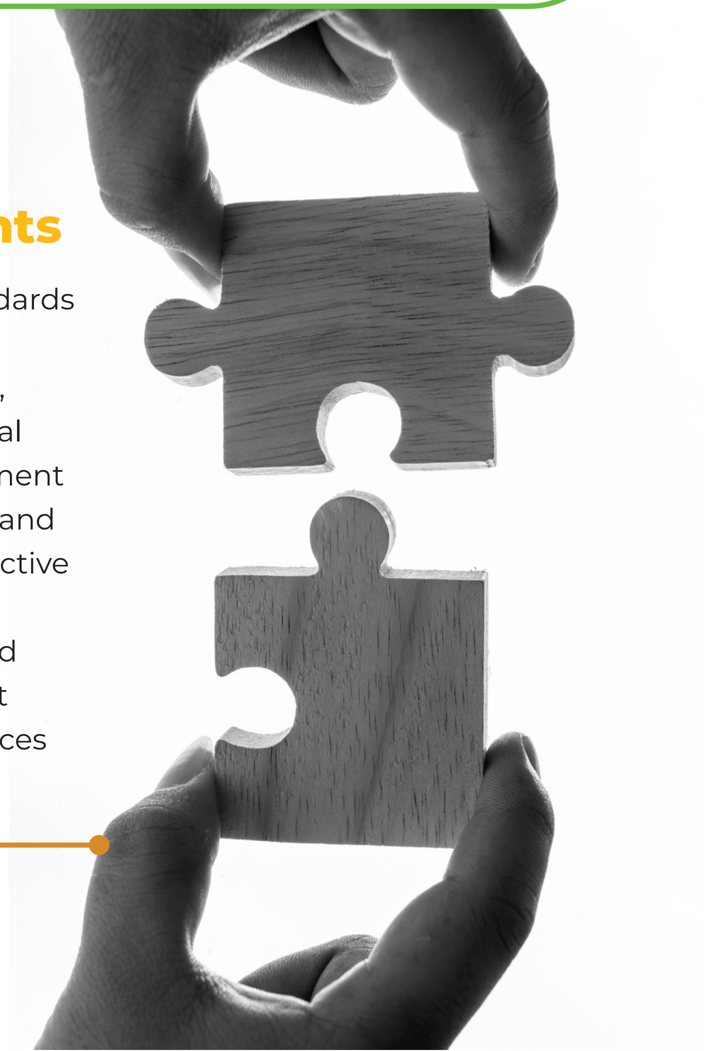
The development of these Service Delivery Standards was a consultative process involving key internal departments and external stakeholders to ensure the standards reflect both operational realities and client expectations. Internally, a cross-functional team drawing from all departments was engaged to define realistic service benchmarks based on existing processes, capacity, and identified performance gaps. This was complemented by consultations with client institutions to capture their expectations regarding quality, cost, turnaround time, and coverage, as well as engagement with relevant regulators and development partners to ensure alignment with sector requirements and good practice. Draft standards were reviewed before being finalized and shared for approval by the relevant authorities, ensuring the resulting document is both practical to implement and responsive to the needs of all parties involved.

Objectives of the Service delivery Standards

1. Establish the minimum standard of service that MSC will provide, and clarify what clients, suppliers and other stakeholders can expect in terms of quality, timeliness, cost, and coverage.
2. Promote consistent and standardized service delivery across all areas of MSC's coverage, regardless of location or service point.
3. Provide a benchmark for reviewing and improving MSC's management systems, processes, and procedures.
4. Enforce mechanisms for quality assurance, monitoring, and compliance to ensure service delivery consistently meets defined standards.
5. Provide a framework for regularly updating standards in response to client feedback, performance data, or changing needs.

Implementation Arrangements

Implementation of the MSC Service Delivery Standards is driven by the coordinated efforts of internal departments and external stakeholders. Internally, departments work cohesively to ensure operational efficiency, regulatory compliance, timely procurement and payments, fleet management, legal advisory, and performance management, thereby enabling effective service delivery to client institutions. Externally, client institutions, regulators, service providers, and development partners each play distinct roles that support, reinforce, and enable the delivery of services in line with the standards.



Institutional Arrangements

The MSC's internal roles are driven by the deliverables of the different departments working cohesively to deliver services to client institutions. Each department contributes a specific function that, together, ensures smooth operations and consistent application of the Service Delivery Standards.

Stakeholder Involvement

Externally, client institutions are responsible for ensuring compliance including registration with the Ministry of Trade and Cooperatives and the DLG, conducting annual audits and Annual General Meetings (AGMs), obtaining licenses from the Microfinance Regulatory Department (MRD) and Bank of Uganda, and timely preparation and submission of fund utilization reports to MSC. Meeting these requirements enables client institutions to access and benefit from the services offered by MSC.

Additionally, external service providers including suppliers, legal firms, and garages support MSC's internal operations through framework contracts, while development partners and other stakeholders engage in dialogue and collaboration to strengthen the overall microfinance ecosystem.

Roles and Responsibilities of Internal Departments

The table below summarizes the roles and responsibilities of MSC's internal departments and how each contributes to the implementation of the Service Delivery Standards.

Table 1: Roles and Responsibilities of Internal Departments

Stakeholder / Department	Key Responsibilities	Role in Implementation of the Standards
Business Development Services Credit & Investment unit	Day-to-day management of core services to client institutions Client onboarding, relationship management	-Acts as primary liaison, communicates standards to client institutions, and gathers feedback on service experience
Finance & Administration (Inclusive of the PDU and Administration unit)	Timely procurement & payments, financial management, budgeting Sourcing suppliers, framework contracts, fleet management Vehicle allocation, maintenance, logistics	-Ensures funds are available and disbursed within set timeframes to meet service standard commitments -Ensures timely availability of goods/services needed to support field operations and service delivery timelines -Ensures field staff have reliable transport to reach client institutions within planned timelines
Legal	Regulatory compliance, legal advisory, contract management	-Ensures MSC's own operations comply with relevant laws/ regulations; reviews client institution compliance status; provides legal guidance on service agreements

Stakeholder / Department	Key Responsibilities	Role in Implementation of the Standards
Board of Directors		Strategic Oversight Policy Approval and Compliance Resource Allocation Performance Monitoring and Accountability Risk Management Stakeholder and Public Accountability
Human Resources	Staffing, training, performance management	-Builds staff capacity to deliver on the standards; embeds service standard KPIs into staff performance appraisals
Performance & Quality Assurance (inclusive of Monitoring & Evaluation / Quality Assurance	Credit & Investment analysis Tracking performance, data collection, reporting	-Undertake credit and investment assessments, presentation to respective loan committees, loan offer drafts and disbursement memo drafting -Monitors adherence to service standards, compiles performance reports, identifies gaps and recommends corrective action
Business Technology	Systems support, data management	-Provides systems (MIS, ticketing, reporting tools) to track and report on service delivery metrics in real time
Senior Management	Strategic oversight, resource allocation, decision-making	-Provides leadership, approves implementation plans, and ensures accountability across departments

Roles and Responsibilities of External Stakeholders

The table below summarizes the roles and responsibilities of external stakeholders and how each contributes to the implementation of the Service Delivery Standards.

Table 2: Roles and Responsibilities of External Stakeholders

Stakeholder / Department	Key Responsibilities	Role in Implementation of the Standards
Client Institutions (MFIs/SACCOs, etc.)	Registration with Ministry of Trade & Cooperatives and DLG; annual audits; AGMs; licensing with MRD and Bank of Uganda; timely submission of fund utilization reports	-Maintain eligibility and good standing to access MSC services; timely and accurate reporting enables MSC to process requests within set service standards
Ministry of Trade, Industry & Cooperatives / DLG	Registration and regulatory oversight of client institutions	-Provide the regulatory registration status that MSC verifies before service provision, forming part of eligibility checks
Microfinance Regulatory Department (MRD) / Bank of Uganda	Licensing and prudential regulation of client institutions	-Set licensing and compliance benchmarks that client institutions must meet; MSC relies on these to confirm client institution legitimacy and risk profile
External Auditors	Conduct annual audits of MSC	-Provide assurance on MSC financial integrity,
External Service Providers (Suppliers, Garages, Vendors)	Supply goods/services under framework contracts	-Ensure timely availability of operational inputs, enabling MSC to meet its own internal service turnaround commitments
Legal Firms	Provide external legal advisory/representation	-Support MSC in resolving legal/ contractual matters that could otherwise delay service delivery

Stakeholder / Department	Key Responsibilities	Role in Implementation of the Standards
Development Partners	Funding, technical assistance, policy dialogue	-Provide resources and technical support that strengthen MSC's capacity to deliver services; participate in joint reviews of standards' effectiveness
Other Stakeholders (industry associations, sector networks)	Sector dialogue, advocacy, information-sharing	-Engage in consultations that inform continuous improvement of the standards and the broader microfinance ecosystem

Monitoring and Evaluation of SDS

The standards will create a baseline that will be periodically reviewed and updated, providing a foundation for continuous improvement as MSC adapts to changing client needs, emerging risks, or operational challenges.

Monitoring of the implementation of the standards will be undertaken through a combination of routine and scheduled processes. Performance will be tracked on an ongoing basis through the MIS/ticketing systems, capturing data on turnaround times, complaint resolution, and other service quality indicators, with scheduled quarterly performance reviews conducted by the Monitoring and Evaluation Team and departmental focal persons to assess compliance and identify emerging gaps. This will be complemented by periodic client satisfaction surveys and feedback mechanisms including suggestion boxes, hotlines, and exit surveys at service points to capture the direct experience of client institutions, as well as independent compliance/internal audit reviews to verify reported performance. Consolidated findings from these reviews, surveys, and audits will be presented to Senior Management and the Board through periodic monitoring reports, which will inform corrective action and updates to the baseline standards.

MSC will continuously monitor the SDS to ensure the outcomes below;

1. Clients and stakeholders have a clear, shared understanding of what to expect from MSC in terms of quality, cost, time, and coverage, leading to improved confidence and satisfaction.
2. Services are being delivered uniformly across all regions and service points, reducing variation in quality or experience and ensuring consistent service delivery across all coverage areas.

Review of Service Delivery Standards

The Service Delivery Standards will be reviewed along with the Strategic Plan. A mid-term review will be conducted and the compliance to the SDS will be assessed. Necessary revisions will be made. A comprehensive review of the Standards will be done after 5 years during the end-term assessment of the Strategic Plan.

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 1: Increase access to affordable credit, grant financing and technical assistance sustainably	Increased access to affordable credit	1. Number of beneficiaries reached including women youth and PWDs 2. Number of new client projects financed 3. Number of active clients 4. Value of credit disbursements 5. Number of clients served by Agency institutions 6. Number of jobs created and maintained	**Coverage;** Eligible SACCOs, VSLAs/groups, cooperatives, MFIs, SMEs and other targeted beneficiaries across the country **Quality;** Loans provided at affordable/concessional interest rates, to eligible beneficiaries, within approved loan terms and with appropriate repayment periods. **Quantity;** Disburse credit funding to 4,400 Client institutions **Frequency;** Continuous **Time line;** Loans approved and disbursed within the prescribed service turnaround time. **Process** Loan appraisal, consideration by the Zonal Loans Committee and recommendation – 5 days Credit analysis – 2 days Risk and Compliance review- 1 day Presentation of the file to MLC, including preparation of papers, circulation of agenda and drafting of minutes – 1 day Drafting of the loan offer letter – 1 day Signing of the loan offer letter – 1 day Drafting of the loan agreement – 1 day Signing of the loan agreement – 2 days Perfection of securities – 5 days Request for disbursement – 1 day Disbursement of the loan -1 day	SACCOs, Groups, Area Cooperative Enterprises, Cooperative Unions, MFIs	Institution should be registered Should have clear governance and ownership structure Should have a valid operating license from Microfinance Regulatory Department and Bank of Uganda (for SACCOs and MFIs. Should have clear physical office in area of operation/ clear meeting place for groups Should have atleast 2 staff with competence to run the business Should have experience of at least 1 year in running the activity for which it was registered	Appraisal, Security verification, approval, disbursement	• Zonal offices • Agency institutions, • Technical staff	**SACCOs & Groups** 0.5% -BDS fees **MFIs** 0.5% - BDS fees 1% - processing fees	Business development Services Credit and investment

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MSC SERVICE DELIVERY STANDARDS									
Strategic Objective	**Output/ service description**	**Key Performance Indicators**	**Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)**	**Target Beneficiary of service**	**Access criteria to obtain service**	**Methodology for providing service**	**Inputs**	**User fee contribution by service recipient**	**Who is Responsible Centre/ service delivery point**
Objective 1: Increase access to affordable credit, grant financing and technical assistance sustainably	Increased access to grant financing	1. Number of Emyooga SACCOs capitalized 2. Value of grant disbursement 3. Number of beneficiaries (women, youth, PWDs) 4. Number of jobs created and maintained through grant financing	**Coverage** Emyooga SACCOs within the 18 categories across the country **Quality** Qualifying Emyooga SACCOs for both Seed capital and additional seed capital **Quantity** 4000 Emyooga SACCOs annually **Frequency** On-going **Timeline** Grants approved within 21 days **Process** Application – 1 day Appraisal - 7 days Zonal grant committee review – 3 days Emyooga Secretariat review – 2 days Risk & compliance review – 2 days Head Secretariat review and approval – 2 days Executive Director review and approval – 2 days Disbursement -2 days	Emyooga SACCOs	Should be part of the 18 categories Should be registered Should have recommendation from the district task force	Due diligence and Appraisal	• Zonal offices • Technical staff • Financial Extension Workers	Nil	Emyooga Secretariat

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 1: Increase access to affordable credit, grant financing and technical assistance sustainably	Increased access to capacity building and business development services	1. Number of client institutions receiving technical assistance (trained) both Credit and Grant) 2. Number of weak SACCOs and cooperatives strengthened 3. Number of Emyooga model SACCOs established 4. Number of client institutions reducing their interest rates 5. Value of savings in client institutions	**Coverage** SACCOs, VSLAs/groups, cooperatives across the country **Quality** Trainings delivered as per the training manuals and training needs assessment **Quantity** 5000 client institutions annually **Frequency** Continuous throughout the year **Timeline** Pre-disbursement training and post disbursement training **Process** -Conduct comprehensive needs assessment -Develop annual training plan -Train client institutions as per the plan -Post training evaluation	SACCOs, Groups, Cooperative Unions, MFIs	Should be a registered SACCO/ Group Existing business Referral from the zonal office	Onsite training Focus Group Discussion Training needs assessment and expectation Training of Trainers Mentors and coaches Peer to Peer learning Post training evaluation	Institutional development staff Zonal staff Partner institutions Budget allocation for training activities	Nil	Business Development Services
Objective 1: Increase access to affordable credit, grant financing and technical assistance sustainably	MSC clients digitalized	1. No. of digital financial services operationalized 2. No. of clients digitalized	**Coverage** MSC client institutions across the country **Quality** A fully functional MIS for client institutions **Quantity** 6,300 Client institutions digitalized **Frequency** Quarterly **Process** Identification Needs assessment MIS system developed and rolled out to MSC client institutions	SACCOs, Groups, Cooperatives and MFIs	Should be a client of MSC	Client application Assessment review and approval, Data Clean up and Migration Train staff deployment software system.	IT Technical Staff Client staff participation IT equipment Business Information data Budget for rolling out system	Nil	Business Technology

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 2: Strengthen partnerships and stakeholder trust	Increase in implementing partners (agency institutions)	1. Number of agency institutions established with active MoUs	**Coverage:** Across the country with reach in at-least 70% of constituencies **Quality**: Client institutions meeting the requirements to qualify as an Agency institution as per the MoU **Quantity** 847 agency institutions established over 5 years **Frequency** Annual **Process:** -Identification of -Agency institutions -Assessment of the institutions -Sign MoU between MSC and Agency institution	SACCOs, Groups, Cooperative Unions, MFIs	Should be a good MSC Client Should be a model Institution/rated at higher Governance level	Through partnership framework, the Agency institutions as stipulated in the MOU shall have their responsibilities	Incentives for Agency institutions	Nil	Business Development Services (Institutional development)
	Increased stakeholder satisfaction and public awareness	1. % stakeholder satisfaction	**Coverage**: Country -wide **Quality:** Timely addressing of stakeholder concerns **Quantity**: >90% of stakeholder concerns resolved **Frequency:** Continuous basis (daily) **Process:** -Receive stakeholder feedback through several channels -Route the issues to respective departments for resolution -Provide feedback to the stakeholder -Conduct satisfaction survey	SACCOs, Groups, Cooperative Unions, MFIs Service Providers MSC Stakeholders	Should be an MSC client or prospective MSC client	MSC general telephone lines MSC toll free line MSC offices MSC website MSC email MSC Social Media Channels	Technology Infrastructure	Nil	Marketing and Mobilization Unit Communications unit

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 2: Strengthen partnerships and stakeholder trust		1. Number of stakeholder engagements held including, community engagements, strategic engagements, dialogues 2. Number of media awareness engagements and publications (radio, TV, Print)	**Coverage**: Country -wide **Quality**: Timely implementation of the Stakeholder engagement plan **Quantity**: 80 stakeholder engagements 894 media awareness engagements and publications **Frequency:** Quarterly **Process:** -Develop stakeholder engagement plan -Coordination of focal persons for the different audiences -Engagement with media houses -Hold community engagements/ barazas/clinics and media engagements -Reporting and publication	SACCOs, Groups, Cooperative Unions, MFIs, Collaborating/ Implementing/ Development partners	Should have access to any media channel including radio, TV, social media etc.	TV Radio Print Media Social media Baraza	Payment of airtime on media channels Advertisements	Nil	Communications Unit
Objective 3: Improve financial performance, accountability and sustainability	Improved operational efficiency	1. Cost to income ration 2. Absorption rate	**Coverage**: all company operations **Quality**: 0.9:1 Quantity: **Frequency**: Quarterly **Process** -Aggregate total operating expenses -Aggregate total operating income -Undertake calculation -Comparison with previous performance -Develop strategies for improvement of the ratio	Departments/ units/ zones	Approved department/unit/ zone budgets and workplans Accounting officer approval of activity	Timely processing of funds for implementation activities Market assessments undertaken to ensure cost effective expenditures	Accounting system to track budget performance	Nil	Finance Department

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 4: Enhance MSC organizational Capacity and efficiency	Improved credit portfolio quality	1. PAR > 30 days (Conventional) 2. PAR > 30 days (Islamic)	**Coverage**: Gross loan portfolio **Frequency**: > 30days Monthly **Process:** Outstanding loan balances over the gross loan portfolio	SACCOs, Groups, Cooperative Unions, MFIs	All loans	Reconciliation of client loan installments against the actual expected payment	Zonal offices Technical staff	Nil	Business development services
	Improved company business process	1. Timely procurements and disposal	**Coverage** As per the approved procurement plan **Quality;** effective implementation of the procurement plan Quantity **Frequency**: Monthly **Timeline**: As per procurement value and method used **Process:** -Approval of -Procurement plan -Requisition of procurements -Bidding process -Evaluation process -Contracts -Committee meetings -Displaying and Communication of the BEB notice -Contract signature	MSC User Department	As per approved procurement plan	Timely procurement planning inclusive of market assessment surveys User department should submit well completed procurement requisition forms e.g. Form 5/Form 18 Contracts Committee meetings held as per schedule Coordination with suppliers	Stable internet Adequate budget for bid advertising	N/A	Procurement and Disposal

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS									
Strategic Objective	**Output/ service description**	**Key Performance Indicators**	**Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)**	**Target Beneficiary of service**	**Access criteria to obtain service**	**Methodology for providing service**	**Inputs**	**User fee contribution by service recipient**	**Who is Responsible Centre/ service delivery point**
Objective 4: Enhance MSC organizational Capacity and efficiency				Finance & Administration	Timely conduct of the Board of Survey	Methods as defined in the MSC PDU manual	Technical staff from MoFPED and MoWT	Nil	Administration & Procurement and Disposal
		1. % business process automated 2. No. of business processes re-engineered	Operational ERP system covering core business processes in place	All department/ units and zones	Should be User departments	Provide access for all user departments/units/ zones to the ERP system	Business Needs IT equipment Support Training Software licenses	Nil	Business Technology

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Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 4: Enhance MSC organizational Capacity and efficiency		3. Timely audit	**Coverage** All Company operations, departments/zones/ units and projects, **Quality.** Timely audit exercises undertaken. **Quantity:** As per the approved Audit workplan for the financial year **Frequency** Quarterly & Ongoing-basis for spot audits. **Process.** -Define the audit objectives, scope, criteria, and timeline. -Identify the department, process, or area to be audited and assign the audit team. -Undertake the pre-entry. -Request and gather relevant records -Perform the actual audit work -Evaluate the evidence collected, identify gaps, weaknesses, non-compliance, or risks, and determine the root causes of any issues found -Hold exit meeting is finalized -Document the findings, conclusions, and recommendations in a formal report Track implementation of corrective actions and recommendations	MSC department/ units/ zones/ projects	MSC Management and Board of Directors	Audit Procedures	Audit Staff	Nil	Internal Audit

Table 3: Service Delivery Standards

MSC SERVICE DELIVERY STANDARDS

Strategic Objective	Output/ service description	Key Performance Indicators	Standard (Quantity, Quality, Cost, Time, Process, accessibility and coverage)	Target Beneficiary of service	Access criteria to obtain service	Methodology for providing service	Inputs	User fee contribution by service recipient	Who is Responsible Centre/ service delivery point
Objective 4: Enhance MSC organizational Capacity and efficiency		4. Timely payment processing	**Coverage** All Company expenses, business lines, suppliers and other stakeholders **Quantity.** >95% of all requisitions paid within the approved time. **Frequency** Ongoing basis **Timelines:** Payments approved and banked within the prescribed finance turnaround time **Process** Payment procedures as per the approved Finance and Accounting Manual	MSC department/ units/ zones MSC Service providers	Timely requisitions by user departments/units/zones Timely banking of cheques	Banking cheques	Finance and Accounting Staff Operations Officers/Assistants	Nil	Finance and Accounting
		5. Timely reconciliation	**Coverage** All Company bank accounts (Operational & Collection accounts) **Quantity** 100% all transactions reconciled **Frequency:** Monthly **Time line.** All bank transactions reconciled by 5th of the new month **Process** -Reconciliation procedures as per the approved Finance and Accounting Manual including - Review statements for each account (operational and collection/ loan repayment) for the period under review, -Compare each entry on the bank statement against MSC internal records -Identify and List discrepancies if any -Update the ledger and loan system to reflect confirmed adjust	Finance and Accounting Zones	Timely acquisition of bank statements. Timely posting of transactions in within the general ledgers.	Reviewing bank statements Prepare a reconciliation statement/report	Finance and Accounting Staff Operations Officers/Assistants	Nil	Finance and Accounting Zones

Table 3: Service Delivery Standards

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Objective 4: Enhance MSC organizational Capacity and efficiency	Planning and Budgeting	% of annual work plans, budgets prepared and submitted	**Coverage.** MSC departments/units/zones and projects **Quality** **Quantity** 100% department workplans aligned to the corporate scorecard (Tier 1). 1 annual budget prepared and approved **Frequency** Annual Timely: By the 15th of July. Process. Approval of the Scorecard. Issue budgeting and planning guidelines Develop department workplans within budget-lines included Submit workplans and budgets for approval.	All Staff/ departments / units and projects	Board Approval sought	Planning Guidelines. Budget Call Circular	-Heads of Department SMT Board Committees	Nill	Finance & Administration Strategy, Planning, Implementation and Research unit

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Objective 4: Enhance MSC organizational Capacity and efficiency	Administrative Support Services strengthened	6. Proportion of administrative Support Services strengthened	**Coverage.** MSC company fleet, premises, Furniture, tools & Equipment, Stationary. **Quality** Effective and timely implementation of administrative processes **Quantity** >95% of all company fleet well maintained and functional. 100% of all company rental agreements monitored. 100% of asset ledger reviewed, monitored and updated **Frequency** Monthly & ongoing basis for vehicle repairs, service and maintenance **Process** -Timely communication with service providers for contract under Administration unit (Garages, Tyres, security, cleaning) -MSC premises and facilities functional (electricity, sewage, plumbing works amongst others) -Rental agreement monitoring for all company offices, premises and projects.	MSC department/ units/ zones	Tools, equipment and furniture provided as per needs assessment report	Reviewing fleet management reports Allocation of fleet to staff. Requisition of garage services for repairs and maintenance of fleet. Requisition of payments for service providers	Fleet Monitoring System Framework contracts for; repairs, service and maintenance for fleet, stationary, tyres amongst others Service providers for safety, cleanliness and security	Nil	Administration unit

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Objective 4: Enhance MSC organizational Capacity and efficiency	Improved legal and advisory services	7. Percentage of legal issues addressed	**Coverage** Loan documents, contracts, service level agreements and all matters arising **Quality** Legal advised provided within sound and applicable legal and regulatory frameworks**.** **Frequency** Ongoing basis **Time line** Legal due diligence/contract drafting/loan documentation conducted within 2days of receipt, Process. Legal opinions obtained with 2 days of request. **Process** Pre-emptive legal advice given, Legal due diligence conducted on clients and service providers, timely resolution of legal matters as per legal department guidelines. Timely receipt of legal opinions on requests made	Departments, Board and Senior Management, Courts of Law	On request	Consultation with the company secretary, company lawyers on retainer agreements. Documentation and attendance of court sessions	Staff External Company law firms on retainer agreements	Nil	Legal Department Staff
	Improved Governance and performance management	1. Timely publishing of the Annual report	**Quantity.** 1 Report published as per the PFM ACT **Frequency** Annual. **Time line**: By February of the new calendar year	Stakeholders and Public	Be a stakeholder of MSC General public with access to MSC platforms	Approved Annual Workplan by Board Published on all MSC platforms	Communications Staff Budget allocation	Nil	Communications and PR

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Objec-tive 4: Enhance MSC orga-nizational Capacity and effi-ciency		1. Board Gover-nance Score 2. % imple-mentation of Board Direc-tives	**Coverage.** Board Governance charter **Quality**. Effective advisory and oversight provided to the company **Quantity** 90% Board governance score achieved. & 90% of Board Direc-tives implemented. **Frequency** Annual (Board Governance Score) **Quarterly** (Implementation of Board Directives) **Process.** Conduct an evaluation of Board performance using the devel-oped Corporate Governance evaluation tool. -Onboard a consultant to un-dertake an independent Board evaluation -Present findings to the Board. **Board Directives**. Input Board directives in the Board Resolution Tracker. Follow-up with the responsible parties for the implementation of the directives. Present status of implementation of the directives to each Board Committee from which directives arose.	Board of Direc-tors	Fully operational MSC Board of Directors	Undertake an annual corpo-rate governance assessment	Budget allocation	Nil	Company Secre-tary

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Objective 4: Enhance MSC organizational Capacity and efficiency	Enhanced staff performance	1. % new staff establishment filled 2. % training plan implemented. 3. % staff benefits and welfare programmes implemented	**Coverage.** MSC Human Resource Policy **Quantity** 80% of the staff established filled. 80% of the staff training plan implemented Salaries paid by 25 th day of every month Frequency Monthly salaries paid. Quarterly implementation of the training plan **Process.** -Conducting internal and external recruitments to fill vacancies. Onboarding new staff. -Undertaking staff needs assessments, development and implementation of training plans. Post training evaluations.	MSC department/ units and zones	Approved staffing structure Approved budget	Approved recruitment process Staff training Performance management	Budget HR staff Consultancy services	Nil	Human Resource

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Objective 4: Enhance MSC organizational Capacity and efficiency	Monitoring, Evaluation and Learning undertaken	No of surveys, evaluations and Impact studies undertaken	**Coverage.** MSC service delivery lines (Credit, grant & Capacity building) Quality Enhanced evaluations and impact surveys conducted. **Quantity** 8 Impact reports produced. **Frequency** Biannual & Annual **Process.** -Developing and approving of M&E workplan. -Developing data collection tools. -Undertaking surveys and routine monitoring of clients/projects -Documentation of findings -Documentation of lessons learned and recommendations -Publication and communication of Impact reports.	Senior Management Board Shareholders Government oversight bodies	As per approved Monitoring & Evaluation Workplan	Evaluations and Impact Surveys conducted. Documentation of success stories.	M&E Staff Data collection and Analysis tools and software. -Field support staff. -Centralized M& E repository system	NIL	M&E Unit

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