



UWEZO FUND

STRATEGIC PLAN

2023 – 2027



AHADI YETU KAZI KWAKO

Vision

To be a leading institution in empowering the underserved and unserved in accessing financial services to start and grow businesses, create jobs and build wealth.

Mission

To promote entrepreneurial culture and financial independence through structured credit financing and innovative business support services to the underserved and unserved for a transformed society.

Core Values

Equity and Equality

Honesty and Integrity

Transparency and Accountability

Innovativeness and Creativity

Professionalism

Teamwork

Responsiveness and Inclusiveness

Truth, Mercy and Justice

Networking, Partnership and Linkages

DRAFT

Foreword

It is with great pride and a strong sense of purpose that I commend the second Strategic Plan designed by Uwezo Fund Oversight Board. This visionary document underscores a comprehensive blueprint aimed at empowering the underprivileged segments of our society, and propelling them towards sustainable economic transformation.

The government is resolutely committed to enhancing the living standards of every Kenyan and has emphasized empowering the youth, women, persons with Disabilities (PWDs) and other vulnerable groups. Affirmative Funds, including the Uwezo Fund, play a critical and catalytic role in the realization of the Government's Bottom-Up Economic Transformation Agenda (BETA).

The evolution of the Fund's focus to nurture and support grassroots groups represents a commendable step towards fostering a more inclusive and robust economic landscape. The introduction of the table banking model, designed to instill financial discipline among members, stands as a pivotal strategy in this transformative journey.

This Strategic Plan articulates a shared Vision, Mission, and Key Results Areas, Strategic Objectives and Key Activities for the next five years. Overall, the Plan is aligned with a National-level goal to ensure equitable benefits for all Kenyans, as envisioned under the stewardship of the Ministry of Cooperatives, Micro, Small and Medium Enterprises (MSME-D).

The Strategic Objectives outlined here contribute significantly to the mandate of the Ministry of Cooperatives and MSME-D regarding socio-economic empowerment. Developed in accordance with Kenya Vision 2030 and aligned with the BeTA, the Plan recognizes poverty eradication, youth and women empowerment as primary drivers of upward social mobility, national cohesion, and socio-economic development.

By aligning itself with both National and international development frameworks, such as the Constitution of Kenya 2010, Vision 2030, Sustainable Development Goals, Africa Agenda 2063, and East African Community Vision 2050, the Fund demonstrates a commitment to sustainable economic growth, thereby addressing poverty, inequality, and unemployment, particularly in the MSME space.

The Ministry remains committed to all efforts directed at socio-economic empowerment of citizens and will provide oversight support and guidance to the Fund. We call upon all other stakeholders to continue to work in collaboration with Uwezo Fund for a better and prosperous Kenya.

I have full confidence in the leadership, staff, and stakeholders of the Fund as they work towards realizing this strategic plan. It is through their dedication and strategic initiatives that we can collectively strive toward a more prosperous and equitable society.

SIMON CHELUGUI

CABINET SECRETARY

Preface

It is with great pleasure and a sense of purpose that I present the second-generation strategic plan for Uwezo Fund 2023-2027 cycle. As the Chair of the Oversight Board, I am honored to guide this institution towards a future defined by sustainable impact and positive change.

Uwezo Fund was established with a clear and noble mandate – to uplift and empower women, youths and persons with disabilities by providing accessible and affordable financial resources for economic and social development. Our commitment to fostering entrepreneurship and community-driven initiatives such as a structured table banking model underscores our belief in the transformative power of financial inclusion among the very bottom of the pyramid citizens.

Our vision is one of a vibrant and resilient society where every individual has the Uwezo (capability) to unlock their full potential, contributing to a prosperous and equitable nation. We envision a Kenya where economic opportunities are accessible to all, fostering a spirit of self-reliance and collective progress.

To realize our vision, the Fund is steadfastly dedicated to providing financial resources, guidance, and support to aspiring entrepreneurs, community-based organizations, and individuals with innovative ideas. The Fund will continue to catalyze sustainable development by fostering a culture of entrepreneurship, collaboration, and responsible financial management amplified through voluntary savings and investment.

Our strategic focus revolves around three core pillars: Financial Inclusion, Entrepreneurial Development, and Community Impact through table banking. These pillars form the foundation of our approach to addressing the multifaceted challenges faced by individuals and communities, ensuring a holistic and lasting impact.

The Oversight Board under my stewardship will strive to enhance accessibility to financial resources for underserved individuals and communities, provide comprehensive support and training programs to build the entrepreneurial skills and capacity of individuals, facilitate the development of cohesive and empowered communities by supporting initiatives such as table banking, expand the reach of the Fund to a broader spectra of the population, embrace technological advancements and evolving economic landscapes to innovate our financial products and services to stay relevant and responsive to the changing needs of our beneficiaries.

The Board will also endeavor to leverage on technology to streamline processes, enhance efficiency, and facilitate digital financial services to ensure a seamless and accessible experience for our beneficiaries, implement robust monitoring and evaluation mechanisms to measure the social and economic impact of our interventions, and finally forge strategic partnerships with stakeholders to amplify our impact and create synergies for sustainable development.

In conclusion, this strategic plan sets the stage for the Fund to evolve into a dynamic force for positive change. As we embark on this transformative journey, we remain committed to our mission, guided by the principles of inclusivity, innovation, and impact. I extend my gratitude to the dedicated team, partners, and stakeholders whose collaboration and commitment are integral to the realization of our shared vision.

MS. ANNE NJUGUNA
Chair, Uwezo Fund Oversight Board

Acknowledgement

The strategic transformation outlined in this 2023-27 strategic plan marks a crucial moment for the Fund. The outlined priorities are a testament to our commitment to empower and uplift the most vulnerable segments of our society, aligning with national, continental, and global development agendas.

Furthermore, the success of this plan's implementation will necessitate greater coordination of the Fund's programs and activities over the next five years to better target and impact the livelihoods of our stakeholders. The management remains steadfast in supporting socio-economic empowerment.

This Strategic Plan's development is a result of rigorous analysis, stakeholder engagement, and a commitment to learning from past experiences. The inclusive nature of the plan ensures that the voices of those we aim to serve are central to our strategies, programmes and activities.

The process of developing this plan was highly consultative and participatory involving many stakeholders both directly and indirectly. In this regard, I would like to thank all those who contributed to the development of this document. Special thanks go to the Cabinet Secretary for Ministry of Cooperatives, Micro, Small & Medium, Enterprises Development, for providing the overall policy guidance and direction in the development of this Plan. The Fund also recognizes the huge contribution of the Principal Secretary, State Department for MSME-D and its staff during the preparation of the strategic plan. The Uwezo Fund Oversight Board's dedication, guidance and commitment cannot go without a special mention. We are truly grateful.

It is commendable that this Plan has been developed entirely in-house. This is an indication of the commitment and expertise that are present amongst the staff of our Fund. Allow me to thank the technical team that worked on this strategic plan under the Strategic Plan Committee. Their hard work, unwavering commitment and teamwork are duly acknowledged.

I extend my gratitude to other government officials, professionals and stakeholders whose invaluable input helped in shaping this plan.

I am confident that the implementation of this plan will mark a significant milestone in our journey towards creating a more economically vibrant, inclusive and empowered society. We look forward to implementing these strategies collectively with optimism and a deep sense of responsibility towards empowering women, youth and people with disabilities to grow savings, and investments.

PETER LENGAPIANI, MBS

HEAD OF SECRETARIAT

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Concepts and Terminologies

Benchmarking: Comparing the organization's performance and processes against industry standards or best practices.

Bottom-up Economic Transformation Agenda (BETA): Government economic transformation strategy that emphasizes grassroots-level development and involvement in shaping economic policies.

Change Management: The structured approach to transitioning individuals, teams, and organizations from a current state to a desired future state.

Competitive Advantage: Unique qualities or attributes that give an organization an edge over its competitors.

Competitive Analysis: Evaluates competitors' strengths and weaknesses and informs strategies to gain a competitive advantage.

Continuous Improvement: The ongoing effort to enhance processes, products, or services to increase efficiency and effectiveness.

Core Competencies: Identifies the unique capabilities that give the organization a competitive edge and guides resource allocation and investment decisions.

Core Values: Fundamental beliefs that guide the behavior and decision-making of individuals within the organization.

Endeza Loan: Uwezo Fund loan product for repeat borrowers/ subsequent funding.

Environmental Scan: Identifies trends, opportunities, and challenges in the external environment and helps the organization adapt to changes and seize opportunities.

Guiding Policies: Policy documents or initiatives or approaches that were used to guide the development of the strategic plan

Implementation Plan: A detailed plan outlining how the organization will execute its strategies and achieve its goals]

Key Performance Indicators (KPIs): Quantifiable measures used to evaluate the success or performance of an organization in achieving its objectives.

Key Result Area (KRAs): Are the specific areas or activities within an organization where individuals or teams are expected to focus their efforts to achieve key objectives.

Mission Statement: A concise declaration of an organization's purpose and reason for existence.

Monitoring and Evaluation: Establishes a process for tracking progress and evaluating the effectiveness of the plan and allows for adjustments based on performance data.

National Development Agenda: A comprehensive plan or strategy formulated by a country to guide its overall development, often addressing economic, social, and environmental dimensions.

Performance Review: Regular evaluations of the organization's progress toward its strategic objectives.

Process of Strategic Plan Development: Describes the steps, methodologies, and considerations involved in formulating the strategic plan for the organization during the specified time frame.

Resource Allocation: Efficient distribution of resources, including finances, personnel, and technology, to support strategic initiatives.

Risk Management: The process of identifying, assessing, and mitigating potential risks that could impact the achievement of strategic objectives.

Strategic Alignment: Ensuring that all activities and initiatives are in line with the overall strategic direction of the organization.

Strategic Initiatives: Major projects or programs designed to achieve specific strategic goals.

Strategic Partnerships: Collaborative relationships with other organizations to achieve mutual goals.

Strategic Priorities: The most important areas of focus for the organization based on its strategic objectives.

Strategies and Tactics: Outlines the high-level approaches to achieving goals and tactics are specific actions taken to implement strategies.

Stakeholders: Individuals or groups (internal or external) who have an interest in or are affected by the organization's activities and performance.

Sustainable Development Goals (SDGs): A set of 17 global goals established by the United Nations to address social, economic, and environmental challenges with the aim of creating a more sustainable and equitable world by 2030.

SWOT Analysis: An assessment of an organization's internal strengths and weaknesses, as well as external opportunities and threats.

Table Banking: A group funding strategy where members of a group meet occasionally, place their savings, loan repayments and other contributions on the table and then proceed to borrow immediately either as long or short-term loans according to individual interest.

Vision Statement: A forward-looking statement that describes the desired future state or long-term goals of the organization.

Wezesha Loan: This is the first loan given to Uwezo Fund beneficiaries

Acronyms and Abbreviations

AU	African Union
BETA	Bottom-Up Economic Transformation Agenda
BDS	Business Development Services
CEO	Chief Executive Officer
CoK	Constitution of Kenya
CRB	Credit Reference Bureau
CTWOO	Come Together Widows and Orphans Organization
CUFMCs	Constituency Uwezo Fund Management Committees
EAC	East African Community
ERP	Enterprise Resource Planning
FDGs	Focus Discussions Groups
FGM	Female Genital Mutilation
HODs	Heads of Department
HOS	Head of Secretariat
HR	Human Resources
IEC	Information, Education and Communication materials
ICT	Information and Communications Technology
IFMIS	Integrated Financial Management Information System
IVP	Institutional Value Based Products
KBC	Kenya Broadcasting Corporation
KCB	Kenya Commercial Bank
KEWOPA	Kenya Women Parliamentary Association
KIBT	Kenya Institute of Business Training
M&E	Monitoring and Evaluation
MDACs	Ministries, Departments, Agencies and Counties
MDGs	Millennium Development Goals
MSMEs	Micro Small & Medium Enterprises
MSME-D	Micro Small & Medium Enterprises Development
MTEF	Medium Term Expenditure Framework
MTP	Medium Term Plan
NGAAF	National Government Affirmative Action Funds
PESTEL	Political, Economic, Social, Technology, Environmental, Legal
PFM	Public Finance Management
PPG	Pastoralist Parliamentary Groups
PSIP	Public Service Internship Program
PWDs	People with Disabilities
SCAC	State Corporations Advisory Committee
SDGs	Sustainable Development Goals
SLA	Service Level Agreement
SWOT	Strengths, Weaknesses, Opportunities and Threats
TNT & P	The National Treasury and Economic Planning
TOR	Terms of Reference
UFOB	Uwezo Fund Oversight Board
UN	United Nations
WEF	Women Enterprise Fund
YEDF	Youth Enterprise Development Fund

EXECUTIVE SUMMARY

The development of the plan is anchored on the Constitution of Kenya 2010, Kenya Vision 2030 and the Medium-Term Plan (MTP IV) and the Bottom-Up Economic Transformation Agenda (BETA). The Plan sets out a coherent and systematic roadmap to guide the implementation of the Fund's program and activities in the next five years (2023 – 2027).

Chapter one presents the background of the Fund and its mandate which are (i) expand access to finances, promotion of youth, women and PWDs businesses and enterprises at the Constituency level and therefore enhancing economic growth towards the realization of the goals of Vision 2030, (ii) generate gainful self-employment for the youth and women (iii) model an alternative framework in funding community driven development. In addition, it covers the global, regional and national development challenges and the organization's development role vis-à-vis the national development agenda.

Chapter Two of the Plan highlights the mandate of the Fund, Vision, Mission, Strategic Goals, Core values and Quality Policy Statement. The third chapter presents a situational analysis: a review of the Fund's environmental scan, opportunities, threats, strengths and weaknesses as well as the key achievements of the previous strategic plan objectives, challenges, lessons learnt and stakeholder's analysis

The fourth chapter highlights the strategic issues, strategic goals and the key result areas that the Fund will address. The fifth chapter outlines the strategic objectives, strategies and strategic choices.

Chapter six provides information on the implementation matrix and the action plan, annual work plan and budget, performance contracting, coordination framework, institutional framework, staff establishment, skills set and competence development, leadership, systems and procedures and risk management framework.

Chapter seven provides highlights on the financial requirements, resource gaps, resource mobilization strategies and resource management. Chapter eight focuses on the Monitoring, Evaluation and Reporting mechanisms that will be used to track the implementation of this Strategic Plan and assess the practical outcomes that will further improve performance of the Fund.

CHAPTER ONE: INTRODUCTION

1.0 Overview

This chapter presents the context of strategic planning and highlights how the Fund addresses global, regional and national development challenges vis-à-vis the national development agenda, sector policies and laws, history of the organization as well the methodology for the development of the Strategic Plan.

1.1 Strategy as an imperative for Organizational Success

Strategy helps to define the long-term direction of an organization in the form of the vision and mission and in setting priorities, making informed decisions, allocating resources effectively and adapting to changing circumstances. It also ensures that the organizational activities are aligned and geared towards achievement of the set goals and objectives in an effective and efficient manner. Strategy instills a shared sense of responsibility and commitment by employees thereby bringing together all members of an organization and its stakeholders to contribute towards the success of the organization. It as well establishes a framework for measuring the milestones towards the realization of the organizational goals and actions required to address any deviations from the predetermined course. A well-defined strategy is crucial for achieving the Fund's success by providing a roadmap that aligns the Fund's goals, resources and actions and programmes.

1.2 The Context of Strategic Planning

The Strategic Plan has been developed in consideration with international national, regional, and development priorities. Through this Strategic Plan, the Fund will seek to identify key results areas with strategic objectives whose implementation will be supported by appropriate strategies and activities to ensure the achievements of its mandate.

1.2.1 United Nations 2030 Agenda for Sustainable Development

The Fund addresses Sustainable Development Goals No. 1 (end poverty in all its forms), No. 5 (Achieve gender equality and empower all women and girls), No. 8 (promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) and No. 10 (Reduce inequality within and among countries) by providing affordable credit to youth women and persons with disabilities. Further, the Fund enhances the socio-economic empowerment of women, youth and Persons with Disabilities through entrepreneurial training.

1.2.2 African Union Agenda 2063

The 2063 Africa's Agenda aims to bolster an enduring pan Africanist vision of an integrated, prosperous and peaceful continent driven by its own citizens and representing a dynamic force within the international arena. It seeks to ensure that aspirations reflect the desire of shared prosperity and wellbeing for unity and integration of the continent's citizens and expanded horizons in which the full potential of women youth and PWDs live in freedom from fear, disease and want.

The Fund seeks to address aspiration of a Prosperous Africa based on Inclusive Growth and Sustainable Development towards the improvement of standards of living, quality of life and well-being for all citizens. The Fund will achieve this through the provision of affordable credit for the establishment and promotion of income generating activities for sustainable and inclusive economic growth.

1.2.3 East African Community Vision 2050

The overarching theme of the East African Community Vision 2050 is Transformation, Value Addition and Growth. The Fund through its provision of affordable credit will transform the MSMEs by the vulnerable groups into economically viable entities which will accelerate growth in the long run. The Fund will address vital development concerns emphasized in the Vision including poverty, distribution of resources, social cohesion and unemployment.

1.2.4 Constitution of Kenya

The Fund plays an instrumental role in achieving the mandate of the Constitution of Kenya, particularly in addressing the needs of vulnerable groups, increasing public participation in development, promoting inclusivity, equality and equity, empowering women, youth and persons with disabilities, and enhancing non-discrimination and protection of marginalized groups.

1.2.5 Kenya Vision 2030, Bottom-Up Economic Transformation Agenda and Fourth Medium Term Plan

Kenya Vision 2030 recognizes poverty eradication, youth and women empowerment as the primary means of upward social mobility, national cohesion and socio-economic development. The Fund supports implementation of Kenya Vision 2030 especially ending poverty and hunger, gender equality, empowerment of youth, women and persons with disabilities.

In aligning to the current Government Development Agenda; Bottom-Up Economic Transformation Agenda (BETA), the Fund aims to spearhead efforts towards ensuring that women, youth and persons with disabilities participate in productive socio-economic and political activities to realize their potential. The Fund aims to expand access to loans for the promotion of businesses and enterprises for youth, women and PWDs towards gainful self-employment. It will support investment in identified value chains in various production clusters through value addition as a viable alternative employment.

Towards enhancing financial inclusion of persons at the bottom of the pyramid, the Fund will strengthen the saving and borrowing culture through table banking. This will be achieved through intensive training and mentorship programs geared towards transformation of individuals' business mindset as well as sustainable enterprise development.

Within MTP IV (2022/23 -2027/8) the government aims at enhancing *“Equity in Access, Control and Participation in Resource Distribution for Improved Livelihoods of Women, Youth and Vulnerable Groups.”* The Fund will emphasize on the promotion of groups-based income generating activities into formal MSMEs towards sustainable development.

1.2.6 Sector Policies and Laws

The Fund will integrate sector policies and laws relating to Micro, Small and Medium Enterprises (MSMEs), Co-operatives, Gender, Youth and Vulnerable Groups, Devolution, Financial Services, Trade, Agriculture and Manufacturing through its economic empowerment and capacity building programmes.

1.3 History of the Organization

Uwezo Fund is a State Agency established under the Public Finance Management Act, 2012 and operationalized through The Public Finance Management (Uwezo Fund), Regulations, 2014. The Fund is administered by the State Department for Micro, Small and Medium Enterprises Development under the Ministry of Cooperatives, Micro, Small and Enterprises Development (MSME-D), with an aim to enhance the socio-economic empowerment of women, youth and persons with disabilities through entrepreneurial training and provision of affordable credit.

The Objectives of the Fund are; -

- i. To expand access to finances for the youth, women and persons with disabilities at the constituency level for businesses and enterprises development;
- ii. To generate gainful self-employment for the youth and women; and Persons with disabilities
- iii. To model an alternative framework in funding community driven development initiatives

These interventions are delivered at the constituency level by the Constituency Uwezo Fund Management Committees (CUFMCs) as a revolving Fund that provides accessible and affordable credit, capacity building and market linkages to women, youth and persons with disability owned enterprises for their socio-economic development.

1.4 Methodology of Developing the Strategic Plan

The development of the Strategic Plan was participatory steered by a select committee from the Fund comprising representatives of various departments' experts. The methodology entailed Focus Group Discussions (FDGs) and review of the various key documents which include the Constitution of Kenya, Vision 2030, Medium Term Plan I and II, Strategic Plan 2019-2023, independent study reports on the Fund, and programme performance review reports.

A number of strategic planning meetings, retreats and workshops were then held with key stakeholders in order to provide relevant planning inputs. Their inputs were used to produce a draft, which was further enriched through extensive interviews and discussions with our parent Ministry, Advisory Board and Senior Management. The draft was then shared with staff to give their input. Their comments were incorporated and a final validation workshop by a select internal team of management and external experts was conducted to make the development of the plan all inclusive.

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CHAPTER TWO STRATEGIC DIRECTION

2.0 Overview

This chapter highlights the mandate of the Fund, Vision, Mission, Strategic Goals, Core values and Quality Policy Statement.

2.1 Mandate

The Fund derives its mandate from Public Finance Management Act (2012) which was operationalized through Public Finance Management (Uwezo Fund), Regulations, 2014 to achieve the following objectives: -

- i. To expand access to loans for the promotion of youth and women businesses and enterprises at the constituency level and thereby enhance economic growth towards the realization of the goals of Vision 2030;
- ii. To generate gainful self-employment for the youth and women; and
- iii. To model an alternative framework in funding community driven development.

2.2 Vision Statement

To be a leading institution in empowering the underserved and unserved in accessing financial services to start and grow businesses, create jobs and build wealth.

2.3 Mission Statement

To promote entrepreneurial culture and financial independence through structured credit financing and innovative business support services to the underserved and unserved for a transformed society.

2.4 Strategic Goals

Uwezo Fund is responsible for enhancing entrepreneurship of the underserved and unserved through financial inclusion and innovative business support services. An integral aspect of the economic empowerment of the people at the bottom of the pyramid lies in their ability to control productive resources, enhanced entrepreneurial skills and equal access to existing markets and meaningfully participate in decision making processes. The Fund will address the following goals during the strategic plan period: -

- Enhanced scope and increased uptake towards economic empowerment of women, youths and PWDs owned MSMEs
- Promotion of sustainable enterprises and enhanced capacity of MSMEs
- Expand access to affordable loans and reduced turnaround time
- Enhanced efficiency, effectiveness and transparency, good corporate governance and visibility of the Fund

2.5 Core Values

The Fund is guided by the national values as inscribed in the Constitution of Kenya (2010). These core values are: -

Equity and Equality: The Fund demonstrates fairness and impartiality in the provision of credit facilities and other services to all.

Honesty and Integrity: The Fund upholds moral and ethical standards.

Empowerment: The fund values the empowerment of individuals by providing them with the financial resources and support needed to start and grow their businesses.

Transparency and Accountability: The Fund conducts its affairs in a transparent and accountable manner.

Innovativeness and Creativity: The Fund is committed to developing new ways of doing business through leveraging on technology.

Professionalism: The Fund is committed to demonstrating competence in the discharge of our duties.

Teamwork: The Fund embraces teamwork.

Responsiveness and Inclusiveness: The Fund will undertake its functions in a timely manner without discrimination.

Community Development: Uwezo Fund emphasizes the importance of projects that positively impact local communities, contributing to overall socio-economic development

Sustainability: The fund aims to support projects that contribute to long-term economic sustainability, helping beneficiaries create stable and lasting businesses.

Truth, Mercy and Justice: The Fund will undertake its functions in truth, mercy, and justice towards building a strong and just society.

Networking, Partnerships and Linkages: The Fund will undertake targeted networking, partnerships, and linkages to achieve its target and attain social impact.

2.6 Quality Policy Statement

The Fund commits to inculcate quality in the implementation of all its activities towards continuous improvement and re-engineering of its internal business processes, procedures, services and products offered as per its core values.

To enhance efficiency and effectiveness, the Fund will re-engineer its processes so as to reduce human interaction, reduce operating costs and turn-around time taken to access the loans. This will ultimately enhance loan uptake and repayment from the beneficiaries.

CHAPTER THREE SITUATIONAL ANALYSIS

3.0 Overview

The chapter presents an analysis of the external and internal environment, strengths, Weaknesses, Opportunities and threats, performance of the previous strategic plan, the challenges encountered, lessons learnt and stakeholder analysis which informs the strategic models to be implemented during the Plan period.

3.1 Situational Analysis

The situation analysis provides for an environmental scan, opportunities, threats, strengths and weaknesses of the Fund. Analysis of the internal and external environment identified factors influencing Fund's operations during the planned period. The internal environment explores strengths and weaknesses of the Fund while the external environment reviews opportunities and threats that may affect its operations.

3.1.1 External Environment

The Fund will address all issues related to the external environment as manifested in the opportunities and/or threats. A comprehensive analysis of the external environment demonstrates the implication of opportunities and threats facing the Fund. An analysis of the Fund's macro and micro environment is provided below

3.1.1.1 Macro-environment

An environmental scan based on the PESTEL analysis has been conducted to understand the current position of the Fund and the emerging issues that inform the strategic direction of the Fund.

3.1.1.2 Micro-environment

To address the challenges associated with the provision of loans, the Fund will enhance the facilitation of the constituency committees' roles in the mobilization and capacity building.

3.1.2 Summary of Opportunities and Threats

Environmental Factor	Opportunities	Threats
Political	Political goodwill, if managed well, can contribute to the growth and sustainability of the fund	Misconception that the Funds is a grant and for political purposes.
Economic	National visibility and high demand for Uwezo Fund products.	Competition from Affirmative Funds and other financial institutions, e.g. Women Fund, Youth Fund
Social	Potential network and partners for collaboration	Some unethical and corrupt committees, who can damage the reputation of the fund.
Technological	Technological advancement in money transfer to improve loan transactions.	Misuse of technological advancements in money transfer resulting in fraud
Legal	Existing legal framework	Gaps in the legal framework
Ecological	Favorable business environment	Unpredictable climatic conditions

Micro Factors	Availability and access to resources	Segmented customers
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3.1.3 Internal Environment

The Fund's internal environment is composed of the elements within the organization, including current employees, management, and especially corporate culture, which defines employees' behavior. Although some elements affect the organization as a whole, others affect only the management. A management's philosophical or leadership style directly impacts employees. The Fund will endeavor to cultivate a culture that spurs leadership and vision among its staff.

i. 3.1.3.3 Governance and Administrative Structures

The Fund's governance and administrative structures ensure that decision-making processes remain structured, transparent and focused on achievement of the Fund's mandate. The top decision-making organ is the Oversight Board, which sets the Fund's mission, vision, purpose and core values; formulates overall Policies and strategies and approves significant decisions of the Fund. The Board also approves the Fund's organogram and oversees the Chief Executive Officer's day-to-day operations, efficient and cost-effective internal management structures.

ii. 3.1.3.4 Internal Business Processes

The Fund will endeavor to strengthen business systems and processes and enhance productivity by re-engineering its products, systems and processes, undertaking productivity mainstreaming and performance management; and undertaking branding and public awareness to improve visibility.

iii. 3.1.3.5 Resources and Capabilities

The Fund possesses a distinct set and robust portfolio of resources and capabilities that make us unique in the financial inclusion space. Our core strengths lie in our ability to leverage these assets effectively to meet the evolving needs of accessing credit to spur economic growth by the underserved and unserved members of the society. These collective resources and capabilities empower the Fund to not only meet our strategic goals but also to be agile in the face of market disruptions and challenges.

The Fund will continue to leverage and build upon these strengths to ensure sustained success and growth, create an enabling environment for credit access, training, and promote awareness and publicity on the Fund programmes and activities. Targeted potential partnerships will be established, and appropriate frameworks will be established to support both human capacity development; infrastructural development and financial access to enhance performance of the Fund.

3.1.4 Summary of Strengths and Weaknesses

The SWOT analysis provides a summary of the strengths, weaknesses, opportunities and threats regarding the Fund. The focus is to develop strategies that would drive this plan. Similarly, the strengths would help to identify activities to be implemented.

Table 3.1.4: Summary of Strengths and Weaknesses

Factor	Strengths	Weaknesses
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Governance and Administrative Structures	-Political Support and participation in the mobilization of the fund beneficiaries. -Existing laws, regulations, guidelines and policies.	Inadequate office space at the constituencies - Lack of management information system which affects the efficiency and accuracy of the Fund's records and service delivery.
Internal Business Processes	Well established and defined operational structure for effective management and implementation of the fund	No interest on Loanable Funds, hence limiting the growth of the fund.
Resources and Capabilities	Committed funding from the Government.	Low loan repayment which affects the sustainability of the Fund - Inadequate funds for facilitating the constituencies operations and on lending to groups.
	Competent and skilled staff deployed from various ministries to the secretariat and CUFMCs	The Fund has a single group loan product
	Fund leadership embraces best management practices in the conduct of duties and responsibilities.	Staff is overstretched in the performance of their duties.
	Adequate office space at the headquarters and other facilities and assets	-The Fund depends on deployed staff from MDAs. These are not adequate in executing the mandate of the fund

Table 1: Summary of Opportunities and Threats

3.1.5 Analysis of Past Performance

This section provides a summary of the key achievements of the previous strategic plan objectives, challenges, lessons learnt and stakeholder's analysis.

iv. 3.1.5.1 Key Achievements

During the period, 2019 – 2023, the Fund was able to achieve the following: -

i. Fund Management and Resource Mobilization

The Fund continued to implement its mandate by enhancing socio-economic empowerment of women, youth and persons with disabilities through provision of affordable credit and entrepreneurial training and partnered with key stakeholders towards the implementation of its mandate.

a) Loan Disbursement

Since its inception the Fund has disbursed a total of Kshs.6,749,762,937 to the constituencies for on-lending to groups. Out of these funds, an amount of Kshs. 5,649,963,600, have been loaned to groups, with an amount of Kshs.1,583,414,889 having been revolved in 189 constituencies. This has amounted to Kshs. 7,233,378,489 as the cumulative disbursement to 79,145 groups of youth, women and persons

with disabilities. The groups comprise 26,399 youth groups, 50,733 women groups and 2,013 persons with disabilities' groups. The loans have benefited 1,117,681 individuals comprising 336,058 males and 781,623 females.

During the strategic plan period, the Fund disbursed a total of Kshs. 1.936 billion to 19,077 groups of youth, women and persons with disabilities. The groups comprised 4,835 youth groups who benefited with Kshs. 465.1 million, 13,736 women groups benefiting with Kshs 1.434 billion and 506 groups of persons with disabilities who benefited with Kshs. 45.9 million. Further, a total of Kshs.965.6 million was revolved during the implementation period.

b) Capacity Building

Towards capacity building of the beneficiaries, the Fund trained 20,193 groups of youth, women and PWDs. In addition, 290 constituency committees were inducted on their roles and responsibilities in the implementation of the Fund besides training 169 committees with special needs.

Further, the Fund reviewed and developed training content to guide the CUFMCs on induction of Committees and training of groups. This was informed by gaps identified from the evaluation reports received from the field and feedback from key stakeholders which enhanced standardization of the induction and training.

c) Loan Repayment

In the period under review, the overall repayment rate increased from Kshs.1,722,754,654 (34.3%) to Kshs. 2,819,625,323 (41%). This was achieved through development and implementation of constituency-customized loan recovery strategies towards enhanced loan recovery for constituencies whose loan repayment was below 50%. The Fund developed and implemented loaning guidelines that catalyzed repayment. The strategies included prioritizing refinancing especially in constituencies that had low loan repayment, introduction of top ups, optimum lendable thresholds and use of paybill as an alternative mode of repayment to ease the challenges of poor access to banking infrastructure. This yielded an overall increment of 63.7 % in the loan repayment.

d) Facilitation of CUFMCs

The Fund facilitated the constituencies' operations to the amounts of Kshs.533,931,400. This enabled effective implementation of the Fund's activities including loan disbursement, training of groups, follow-up of funded groups and implementation of loan recovery campaigns.

e) Market linkages

The Fund has facilitated access to markets by exposing beneficiaries through exhibitions, trade shows and public sensitization forums. Specifically, the Fund supported over 3,000 groups and marketed over 2,000 products by women, youth and persons with disabilities owned or led enterprises through Google marketing platform. This expanded the market opportunities for the beneficiaries' products and services.

f) Partnership Development

The Fund initiated and developed partnership proposals that resulted to the following engagements;

1. UN-Women- Toward induction of Interns and training of media fraternity on the Affirmative Funds.
2. Ecobank- Training and sensitization of beneficiaries
3. Cooperative Bank and KCB- Support towards induction of CUFMCs
4. Equity Bank- Training of beneficiary groups and support for tree planting
5. E-mobilis and Google - training interns and youth beneficiaries on digital media/marketing, software and technological skills
6. Spread Truth Africa -nutritional support to the Fund's beneficiaries
7. Come Together Widows and Orphans (CTWOO)- outreach to widows
8. Other strategic Government Agencies- Joint publicity forums across the country

ii. Awareness Creation

During the period under review, the Fund adopted the stakeholder engagement strategy as guided by the Board. Through this, the Fund identified its key stakeholders for collaboration and partnership bringing on board ten (10) stakeholders, participation in five (5) forums with parliamentary groups (PPG, KEWOPA) and over 10 meetings with parliamentary departmental and select committees. Through these forums the Fund sensitized stakeholders on their roles in the implementation of the Fund.

The Fund developed a communication strategy, which guided on joint communication and sensitization programmes undertaken with other Affirmative Funds where over 3 million members of the public were reached. This was complemented by printing and distribution of Information, Education and Communication (IEC) materials, and documentation of success stories across the constituencies. In addition, the Fund engaged with local FM stations, social media platforms and constituency-based programmes to reach out to the public. The Fund continued to engage with mainstream media quarterly with 14 media houses sensitized on the mandate and achievements of the Fund. This enhanced publicity where the Fund's programmes were covered by KBC, KTN, Royal Media, Mediamax Ltd, Nation Media Group and many others. During the engagement programmes, emphasis was put on refocusing Affirmative Funds' outputs in the media to counter the negative publicity. This was achieved through messaging on sensitization and repayment of loans.

Towards enhanced publicity, the Fund published its programmes and activities in the Ministry's monthly newsletter, government newspaper, MyGov and weekly releases of info bytes. Further, its website was revamped and migrated from a third party to ICT Authority for professional management and security. It was updated 144 times from the targeted 156 times in the period.

On the corporate social responsibility, tree planting as a mitigation against climate change was prioritized. To achieve this target, the Fund partnered with Equity Bank in planting over 30,000 trees in Samburu, Baringo, Kilifi, Kisumu, Bomet, West Pokot, Makueni, Elgeyo Marakwet, Nandi, Meru, Siaya, Bungoma, Kajiado, Laikipia, Kitui, Busia and Migori counties.

iii. Leadership and Governance

During the term of the plan, the Board developed operational guidelines and policies to streamline and enhance implementation of the Fund's mandate. These included loans and credit, investment,

communication, ICT, resource mobilization, risk management, Alcohol, Drug and Substance Abuse, HIV & Aids, Whistle Blowing and Gender Mainstreaming Policies. Other important documents developed included Monitoring & Evaluation framework, training manuals and the Board Charter.

In adherence to the tenets of good governance, the Fund in liaison with the State Corporations Advisory Committee (SCAC) evaluated its Board members and the CEO. The overall evaluation report indicated good performance with a score of 87.9% for the corporate full board.

In recognition of outstanding performance among the Constituency committees the Fund developed an evaluation tool for Constituency Uwezo Fund Management Committees.

Towards the review of the regulations, the Fund identified and collated proposed areas of amendments. This was to address eminent gaps that were identified as affecting the efficiency of the Fund's service delivery. These gaps included structure of the Fund, its operationalization, staffing and Fund's products.

The Fund continued to operationalize effective complaints handling mechanisms as well as institutionalizing compliance to legal and financial provisions towards effective corporate governance. This was achieved through the Internal Audit unit which instituted various measures targeting strengthening institutional capacity to streamline compliance to the existing legal and financial regulations.

iv. Strengthening Institutional Capacity and Infrastructure

a. Human Resource management

During the term of the strategic plan, the Board reviewed the organizational structure and determined optimal staffing levels to align it with the Strategic Plan. The Fund identified training needs of the staff and board members which formed the basis for training and development. Some of the key training and development programs that were provided included corporate governance, Board Master Class training, professional, work improvement and career progression courses.

In addition, the Fund engaged Public Service Internship Program (PSIP) interns as a government strategy to mitigate youth unemployment by providing unemployed young graduates an opportunity to gain skills required by employers and to compete in the job market. During the Plan term, the Fund engaged 717 interns deployed under the programme to assist in the implementation of its activities with an average of 143 interns in the constituencies per year.

b. Information Communication Technology (ICT)

During the term of the plan, the Board spearheaded the automation of the Fund's operations. The Management Information System was revived with four modules completed which include Credit, Accounts, Procurement and Records Management. In addition, the Board partnered with e-Mobilis and Google, to train the 229 PSIP interns and 310 youth beneficiaries (156 females, 154 males) on digital media/marketing, software and technological skills.

The Fund further acquired new ICT infrastructure and facilities such as a teleconferencing unit, and ensured dedicated connection to the Wide Area Network (WAN) and the Local Area Network (LAN) to enhance efficiency and effectiveness in service delivery.

v. Monitoring, Evaluation, Learning and Reporting

Follow up in the implementation of the Fund's activities continued to be prioritized for efficiency and effectiveness. The Fund developed an M & E framework for guiding data collection, data analysis and reporting the achievements of the Fund's activities. The Fund further reviewed and updated existing M & E tools. In addition, the Fund developed a tool for appraising PSIP interns and the CUFMCs.

v. 3.1.5.2 Challenges

The implementation of the plan was affected by the following challenges;

(i) Manual Operations

The Fund's processes and procedures are largely manual which has presented several challenges that adversely affect efficiency, timeliness, accuracy, scalability, reliability and validity. Additionally, manual operations contribute to delayed decision making. To address this challenge, the Fund needs to automate its processes and procedures to streamline and optimize operations.

(ii) Legal Framework

The Public Finance Management (Uwezo Fund) Regulations of 2014, which operationalized the Fund, have gaps that hinders effective operations. These include; the structure and operations of the Fund, staffing, credit terms, mechanisms for enforcing loan management among others.

(iii) Financial Constraints

The Fund received inadequate exchequer which affected the implementation of the following key deliverables during the implementation period;

- Facilitation of the key operations at the head quarter and field which included implementation of the loan recovery strategies.
- Sufficient engagement of key stakeholders like the patrons towards improved performance of the Fund.
- Publication of Fund's newsletter to communicate its achievements.
- Undertake road shows towards enhanced publicity of the Fund
- Implementation of the Annual Awards scheme

(iv) Limited Entrepreneurial Knowledge and Skills

Most of the Fund's beneficiary groups i.e., women, youth and persons with disabilities are yet to embrace entrepreneurship as a form of employment. This adversely affects the group members ability to run profitable enterprises and to repay their loans. The few that are entrepreneurial lack adequate knowledge and skills to start, grow and sustain their businesses thereby necessitating rigorous capacity building before the groups can access the loans.

(v) Succession Management

The delay in gazettelement of CUFMCs disrupted the constituency operations such as appraisal, training, sensitization, follow up, monitoring of groups and loan recovery. Further, inadequate members of the CUFMC secretariat in the constituencies affected the day-to-day operations of the Fund.

(vi) Low Loan Repayments

In some regions, low loan repayment has resulted in non-revolving of the Fund as it was envisaged. This has especially been prevalent amongst initial beneficiaries between the years 2014 and 2016, whose repayment was adversely affected by the misconception that the loan was a grant. This has affected the realization of revolving in the constituencies which is geared towards enhancing the ultimate reach of the Fund.

(vii) Cultural orientation

Some communities, despite advances towards gender equality, their cultural orientation discriminates against some segments of society towards their ability to own or inherit property, open bank accounts or access inputs such as credit that would boost their productivity.

(viii) High levels of Poverty

As a result of the high levels of poverty in parts of the country, the loans were diverted to the provision of basic necessities and not to the intended economic activities.

(ix) Insecurity

Insecurity fueled by perennial tribal conflicts in some areas adversely affected the beneficiaries' ability to meet their loan obligation.

vi. 3.1.5.3 Lessons Learnt

(i) Leverage on technology

There is a need to embrace technology by adoption of emerging innovations to ease operations and improve service delivery. This will ensure smooth management and implementation of the Fund's mandate.

(ii) Sustainability of the Fund

For the sustainability of the Fund, there is a need for introduction of an interest/administration fee. This will avail more resources for on-lending to the beneficiaries.

(iii) Capacity Building

It is important to enhance continuous training of beneficiaries, constituency Uwezo Fund Management Committees and stakeholders for efficiency in the implementation of the Fund's objectives. There is a need to restructure and revamp table banking practices in the groups as a vehicle to enhance enterprise development skills and resource mobilization.

(iv) Awareness Creation and Public Sensitization

It is imperative to organize for joint sensitization programmes with other affirmative Funds and stakeholder as a cost cutting measure. The awareness campaigns are key to enhancing uptake, utilization and servicing of the loans.

(v) Constituency Operations’ Facilitation

There is need for timely and adequate facilitation to the constituency committees to enhance efficiency and effectiveness in the implementation of Fund’s activities.

(vi) Legal Framework

A review and amendment of the legal framework governing the Fund is necessary for improved management.

(vii) Default Management Mechanisms.

Towards default management, there is a need to include deliberate default management clauses in the legal framework such as penalties and legal action on defaulters. In addition, there is a need to continuously undertake rigorous loan recovery campaigns in the constituencies.

(viii) Partnership and Resource Mobilization

As a result of the dwindling budgetary allocations from the National Treasury, there is a need to map and engage potential partners in resource mobilization in order to bridge the identified gaps. Effective implementation of the Fund requires sustained partnership development.

3.2 Stakeholder Analysis

This Strategic Plan takes cognizance of the Fund’s stakeholders as well as the expectations of the Fund and its stakeholders. This will serve as a mechanism of ensuring that the set strategic goals and objectives are met, and as a measure for capturing challenges and best practices in the implementation processes. The stakeholder analysis is summarized in Table 2:

Table 3.2 Stakeholder Analysis

Stakeholder	Role	Expectation of the Stakeholder	Expectations of the Organization
Management	Leadership in the implementation of activities	<ul style="list-style-type: none">● Exemplary services, performance and professionalism in the delivery of services● Accountability and integrity in the use of resources● Adherence to laid down regulations and respect for the rule of law.● Adherence to the policies and guidelines.● Joint cooperation and partnership in the adjudication of matters	<ul style="list-style-type: none">● Accountability and commitment to the organization● Exemplary performance and professionalism in the delivery of services● Accountability and integrity - in the use of resources● Mutual respect● Adherence to the policies and guidelines.

Stakeholder	Role	Expectation of the Stakeholder	Expectations of the Organization
		<ul style="list-style-type: none"> ● Effective and prompt communication 	
CUFMCs	Implementation of Fund activities	<ul style="list-style-type: none"> ● Timely financial facilitation to undertake administrative tasks and responsibilities ● Due guidance and direction ● Transparency and accountability ● Effective and prompt communication ● Timely approval of funds disbursements ● Timely approval of groups proposals ● Training ● Clarity of roles and responsibilities ● Recognition and motivation 	<ul style="list-style-type: none"> ● Adherence to laid down regulations and respect for the rule of law. ● Effective and prompt communication ● Transparency and accountability ● Implementation of activities and programmes ● Provision of clear roles and responsibilities <p>Recognition and motivation</p>
Beneficiary groups (Women, Youth, PWDs)	Utilization of the loans	<ul style="list-style-type: none"> ● Timely approval of loans ● Prompt and quality training ● Prompt release of cheques ● Ease of access to general information of the Fund ● Prompt feedback 	<ul style="list-style-type: none"> ● Apply for the loans ● Optimal utilization of the loans ● Prompt servicing of loans ● Feedback on service delivery
Ministry of Co-operatives and Micro, Small and Medium Enterprises	Policy Formulation and Guidance	<ul style="list-style-type: none"> ● Prudent utilizations of resources ● Timely implementation of planned programmes and activities ● Prompt submission of quarterly reports to the relevant statutory bodies, and annual reports ● Oversight through stipulated rules, regulations and policies 	<ul style="list-style-type: none"> ● Technical support and guidance ● Timely release of funds ● Allocation of funds to the Board ● Joint cooperation and partnership

Stakeholder	Role	Expectation of the Stakeholder	Expectations of the Organization
NGAAF, WEF, YEDF, Anti-FGM Board, MDACs, KIBT	Partnership in implementation of programmes	<ul style="list-style-type: none"> ● Support in community mobilization and outreach ● Technical support ● Joint partnership in project implementation and policy formulation 	<ul style="list-style-type: none"> ● Support in community mobilization and outreach ● Technical support ● Information sharing ● Joint implementation of activities, ● Collaboration in training and awareness creation
Financial institutions	Provision of financial services	<ul style="list-style-type: none"> ● Prompt communication on updates of information pertaining to the Fund ● Release of funds to them 	<ul style="list-style-type: none"> ● Submission of bank statements ● Facilitate financial transactions ● Feedback on services
Research institutions/ academia	Undertake research	<ul style="list-style-type: none"> ● Partnership in research and evaluation of Uwezo Fund - undertaking the Impact Assessment ● Provision of timely data and information for research 	<ul style="list-style-type: none"> ● Conduct research relevant to the Fund's needs ● Share accurate and timely research data
Suppliers	Provision of goods, services and works	<ul style="list-style-type: none"> ● Timely payment on goods supplied and services rendered ● Ease of access to information on goods, services and work required by the Fund ● Fair and professional treatment of suppliers 	<ul style="list-style-type: none"> ● Timely delivery of quality goods, services and work ● Provision of legitimate and professional tenders ● Timely feedback on services
Members of Parliament	Review of policies	<ul style="list-style-type: none"> ● Gazettement of CUFMC members ● Approve group proposals ● Prudent utilization and timely disbursement of funds ● Reports on disbursements ● Implement the Funds regulations 	<ul style="list-style-type: none"> ● Nomination of committee members ● Allocation of funds ● Reviewing of the Legal Notice ● Political goodwill ● Publicize Funds programs and activities ● Mobilize target beneficiaries

Table 2: Stakeholder Analysis

CHAPTER FOUR: STRATEGIC ISSUES, GOALS, AND KEY RESULT AREAS

4.0 Overview

This chapter outlines the strategic issues, goals and key result areas, which provide the Fund's aspirations over the medium term (2023-2027). The Plan has four (4) Key Results Areas (KRAs) which are in line with the Fund's mandate, vision and mission statements.

4.1 Strategic Issues

The strategic plan addresses various strategic issues such as financial inclusion/loan management; business development services and publicity; re-engineering of the fund and strengthening institutional capacity and infrastructure.

4.1.1 Financial Inclusion/Loan Management

The core mandate of the Fund is economic empowerment of women, youths and PWDs owned MSMEs through the provision of loans. The Fund provides an opportunity to groups and institutions that would otherwise not be eligible for funding in the mainstream financial institutions. This will be achieved through deliberate promotion of the table banking model as an avenue to transform socially collated groups into entrepreneurial orientation. The Fund management will be enhanced through; (i) Increased disbursement of loans to groups, (ii) diversification of Uwezo fund's products towards enhanced financial inclusion and responsiveness, (iii) Enhanced sustainability of the Fund, (iv) Promotion of risk management measures towards loan default.(v) Build active and effective partnerships (vi)Development and implementation of partnership engagement framework, (vii)Implementation of the resource mobilization strategy and the investment policy.

4.1.2. Business Development Services and Publicity

Towards promotion of sustainable enterprises, the Fund will train its beneficiaries and committees to enhance their capacity, upscale entrepreneurship skills based on identified gaps of needs. Other areas will include sensitization of production clusters, value chains as well as value addition. The Constituency Uwezo Fund Management Committees will undergo continuous training for proper understanding of their roles in the promotion of value chains.

The Fund will develop and implement a structured table banking model where target beneficiaries will be trained and on-boarded. The CUFMCs will be the table banking champions in the constituencies, a model which will be used to promote the saving culture among beneficiaries. They will be entrusted with training, monitoring and follow-up of groups.

In addition, the Fund's capacity building programme will be re-engineered to expound on the mentorship and linkages of the on-boarded groups. This will be achieved through sustained contacts and follow-up towards growth and actualization of stable enterprises ready for transition to Micro-Small and Medium-sized Enterprises (MSMEs). Further, the Fund will structure a transition/graduation framework to ensure all mentored groups transit to the next levels of forms (Saccos, Companies), funding, and support.

The Fund will develop and review its training content to align it with the reengineering concept for use by beneficiaries and implementers. This content will be digitized and uploaded into the digital platforms to enhance faster and wider access.

To promote linkages, the Fund will develop a portal to link beneficiary groups to online markets where they can advertise, buy and sell products besides facilitating them to attend trade fairs and exhibitions. Additionally, they will be linked with relevant Government agencies for complementary support such

as access to market information, technical and financial assistance. Beneficiary groups will also benefit from engagement with relevant industries' associations or trade groups to provide them with networking opportunities, training, and access to new markets.

The implementation of the Fund requires publicity and enhanced visibility of its activities. This will be accomplished through the review and implementation of communication strategy; revamped website, continuous stakeholder engagement, road shows, targeted CSR programmes, collaboration and networking; review and dissemination of branded IEC materials and sustained implementation of targeted campaigns on the value chains.

4.1.3. Re-engineering of the Fund

Towards enhanced efficiency, effectiveness and transparency, the Fund will digitalize its operations by on-boarding its loan processes and products in the financial inclusion platform. This will be guided by the re-engineering concept that spells out the activities towards digitalization of the Fund's products and processes as well as the prerequisite activities supporting the digitalization. The Fund will focus on the following aspects in its re-engineering; training, application, appraisal, scoring, disbursement and repayment of the loans.

The Fund will re-brand into the 'the incubator Fund' whose main focus will be to transit groups at the bottom of the pyramid into business-focused enterprises. This will be done through onboarding of the groups into the Fund's table banking model, which will incubate and grow individual member's capacity towards a sound financial discipline of saving, borrowing and repayment. A loan product that focuses on activities within the priority value chain in the in the different ecological zones of the country will be introduced.

The new-look Uwezo Fund will have three products, two of which will be modeled along the table banking concept and a third product targeting groups that focus on activities within the priority value chains. The three loan products will be Wezeshia, Endeleva and the Institutional Value Product (IVP).

4.1.4 Strengthening Legal, Policy, Institutional Capacity and Infrastructure

For the effective and efficient execution of its mandate, the Fund will promote good governance and adherence to its tenets, improving the human resource management and development, strengthening institutional infrastructure and undertaking effective monitoring, evaluation and reporting.

To promote good governance, the Fund will develop and review the requisite policies to support its operations, establish complaints handling and reporting mechanisms as feedback towards efficient service delivery. To address the gaps in the legal notice, review of the existing regulations will be undertaken. The Fund will strengthen its adherence to the legal and financial regulations by instituting necessary internal controls and undertake regular monitoring, evaluation and reporting.

Towards improvement of human resource management and development, the Fund will review and align its organizational structure to the Strategic Plan. Additionally, the Fund will promote continuous training and development of its staff and board members as well as institutionalizing performance management to enhance productivity. Further the Fund will acquire the requisite institutional infrastructure and facilities and develop standard operating procedures.

4.2 Strategic Goals

The Fund will address the following goals during the strategic plan period: -

1. Enhanced scope and increased loan uptake towards economic empowerment of women, youths and PWDs owned MSMEs

2. Promotion of sustainable enterprises and enhanced capacity of MSMEs
3. Mobilization of voluntary group savings
4. Reduced turnaround time
5. Enhanced efficiency, effectiveness and transparency, good corporate governance and visibility of the Fund

4.3 Key Result Areas

During the Plan period, the Fund will focus on the following key result areas: -

1. Financial inclusion and resource mobilization
2. Business development services and publicity
3. Re-engineering of the Fund
4. Strengthening legal, policy, institutional capacity and infrastructure

Table 4.3: Key Results Areas

Strategic Issue	Goal	KRAs
Loan Management	To enhance loan uptake from 75.5 % to 95%	Financial Inclusion
	To enhance loan repayment from 41 % to 75%	
	Increase loan portfolio	
Capacity Development	Enhance growth and development of enterprises (MSMEs)	BDS and Publicity
	Transition groups to priority value chains, limited companies, cooperatives and saccos	BDS and Publicity
	Increase market access and networks for beneficiary products and services	
	Model an alternative framework for funding community initiatives	
	To enhance visibility of the Fund	
Re-engineering	Develop and redesign products that are flexible and aligned to the value chains to spur economic growth	Fund Re-engineering
	Develop a structured table banking model, mentorship and coaching programme and market linkages framework	
	Digitalize the Fund Products and processes	
Institutional strengthening and good governance	Review and develop the legal and policy framework to respond to emerging issues.	Strengthening Legal, Policy and Institutional Capacity
	Enhance human resource management and capacity	

	To acquire and maintain optimal level of key assets to facilitate smooth operations of the Fund	
	Enhance management capacity to promote good governance practices	
	To strengthen constituency management structures and institutional infrastructure	
	Improved implementation of the Fund's activities	
	Ensure Adherence and compliance with the relevant laws, regulations, policies and guidelines	
	Enhanced efficiency in service delivery and corporate visibility	

Table 3: Strategic Issues, Goals and KRA

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CHAPTER FIVE STRATEGIC OBJECTIVES AND STRATEGIES

5.0 Overview

This chapter outlines strategic objectives, strategies, choices and activities in the empowerment of people at the bottom of the pyramid, with specific focus on the youth, women and persons with disabilities.

5.1 Strategic Objectives

1. To expand access to finances for the youth, women and persons with disabilities at the constituency level for businesses and enterprises development;
2. To generate gainful self-employment for the youth and women; and
3. To model an alternative framework in funding community driven development initiatives.
4. To Automate the Fund's processes strategies
5. To Strengthen legal, policy, institutional capacity and infrastructure of the fund.

a. Strategic Objective 1:

To expand access to finances for the youth, women and persons with disabilities at the constituency level for businesses and enterprises development

Strategies

1. To enhance loan uptake
2. To improve loan recovery
3. Strategic Partnerships and Resource Mobilization

b. Strategic Objective 2:

To generate gainful self-employment for the women, youth and persons with disability

Strategies

1. To promote sustainable enterprises
2. To enhance publicity and visibility of the Fund

c. Strategic Objective 3:

To model an alternative framework in funding community driven development initiatives.

Strategy

To promote structured table banking practice

d. Strategic Objective 4:

To Automate the Fund's Processes

Strategy

Digitization of the Fund's processes

e. Strategic Objective 5:

To Strengthen legal, policy, institutional capacity and infrastructure of the fund.

Strategies

1. Promote prudent financial management
2. Strengthen institutional infrastructure
3. Development of policies and guidelines
4. Institutionalize good practices in human resource management and development
5. Promotion of good governance and adherence to corporate governance tenets
6. Implement effective audit and risk management framework and enhance compliance
7. Strengthen the implementation of Funds activities

Table 5.2 Outcomes Annual Projections

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KRA1: 1. Financial Inclusion and Resource Mobilization							
			Projections				
Strategic Objective	Outcome	Outcome Indicator	Year 1	Year 2	Year 3	Year 4	Year 5
To expand access to finances for the women, youth and persons with disabilities at the constituency level for businesses and enterprises development	Increased loan uptake.	Amount of Loans Disbursed	500M	550M	600M	800M	1B
		Number of groups accessing loans	20000	40000	50000	55000	60000
	175M raised from Interest on Loans Increased loan recovery.	Amount of interest raised on loans	28	35	42	49	21
	Increased loan recovery	Amount of loan recovered	1B	2B	2B	2.5B	3B
	Increased mobilization of revenue from Kshs. 1,855.4 million to Kshs. 10,132.9 million	Amount in Ksh. resource mobilized	1,244.9	1,475.9	1,766.2	1,864.7	1,925.8
KRA 2: Business Development Services and Publicity							
SO1: To generate gainful self-employment for the women, youth and persons with disability and enhance publicity of the Fund	Fund implementers trained, coached and mentored Fund beneficiaries trained, mentored and coached	Number of implementors trained and training reports	870	870	870	870	870
		Number of beneficiaries trained and reports	4000	6000	8000	10000	12000
	Improve visibility	Number of clients reached per year	100000	200000	300000	400000	500000
SO2: To model an alternative framework in funding community driven development initiatives.	Increased Access to Finance	Amount of Savings mobilized by groups	6b	15b	21b	30b	45b
	Groups Empowerment	Number of groups accessing capital from	20000	50000	70000	100000	150000

Strategies.		table banking savings					
	Increased Employment Opportunities	Number jobs created	200,000	500000	700000	1000000	1,500,000

KRA 3: Re-Engineering the Fund Processes

To Automate the Fund's processes	Reduced turn-around time	Number of processes automated	2	2	2	1	1
	Increased number of groups practicing table banking via digital table banking App	Number of groups onboarded to the digital table banking App	20,000	50000	70000	100000	150000
	Increased number of enterprises trading on the market portal	Number of enterprises trading on the market portal	4000	6000	8000	12000	15000

KRA 4: Strengthening legal, policy, institutional capacity and infrastructure

To Strengthen legal, policy, institutional capacity and infrastructure of the Fund.	Enhance budgetary projections for five years	MTEF Budget reports	1	1	1	1	1
	Productivity and efficiency enhanced	Revised HR tools	4	-	-	4	-
	Improved service delivery.	I3 policies developed	4	9	-	-	-
	Enhanced utilization of funds.	Audit reports	150	150	150	150	150
	Reported audit issues reviewed, deliberated and recommendations issued.	Committee report	4	4	4	4	4

	Efficient Implementation of Fund Activities	Reports	4	4	4	4	4

Table 5.3: KRA, Strategies and Activities

KRA	Strategies Objectives	Strategies
Financial Inclusion	To expand access to finances for the women, youth and PWDs at the constituency level for businesses and enterprises development	<ol style="list-style-type: none"> 1. To enhance loan uptake 2. To improve loan recovery 3. Strengthen strategic partnerships and resource mobilization
Business Development Services and Publicity	So.1 To generate gainful self-employment for the women, youth and persons with disability and enhance publicity of the Fund	<ol style="list-style-type: none"> 1.To promote sustainable enterprises 2.To enhance publicity and visibility of the Fund
	So.2 To model an alternative framework in funding community driven development initiatives.	To promote structured table banking practice
Re-Engineering the Fund Processes	To automate the Fund's processes	Digitization of the Fund's processes
Strengthening Legal, Policy, Institutional Capacity and Infrastructure	Strengthen legal, policy, institutional capacity and infrastructure of the Fund.	<ol style="list-style-type: none"> 1. Promote prudent financial management 2. Strengthen institutional infrastructure 3. Development of policies and guidelines 4. Institutionalize good practices in human resource management and development 5. Promotion of good governance and adherence to corporate governance tenets 6. Implement effective audit and risk management framework and Enhance compliance 7. Strengthen the implementation of Fund's activities

CHAPTER SIX

IMPLEMENTATION AND COORDINATION FRAMEWORK

5.0 6.0 Overview

This chapter provides information on the implementation matrix and the action plan, annual work plan and budget, performance contracting, coordination framework, institutional framework, staff establishment, skills set and competence development, leadership, systems and procedures and risk management framework.

6.0 6.1 Implementation Plan

7.0

8.0 6.1.1 Action Plan

The elaborate action plan is provided in the detailed Implementation Matrix.

6.1.2 Annual Workplan and Budget

To attach the Work Plan for the 1st year

6.1.3 Performance Contracting

To attach the PC for the 1st year

6.2 Coordination Framework

The coordination framework in the implementation of the Strategic Plan will be reflected in the organization structure.

6.2.1 Institutional Framework

The Public Finance Management (Uwezo Fund), Regulations, 2014 will be reviewed to address the existing identified gaps as well as expand on the loan products.

6.2.2 Stakeholders Analysis

This Strategic Plan takes cognizance of the Fund's stakeholders as well as the expectations of the Fund and its stakeholders. This serves as a mechanism of ensuring that the set strategic goals and objectives are met, and as a measure for capturing challenges and best practices in the implementation processes. The stakeholder analysis is summarized in Table 3.3:

6.3 Staff Establishment, Skills set and Competence Development Current organizational Structure

The Uwezo Fund Oversight Board oversees the implementation of the Fund at the national level. The Board is supported by a secretariat led by the Head of Secretariat/ Chief Executive Officer who reports to the Board. At the constituency level, the Fund's activities are undertaken by Constituency Uwezo Fund Management Committee whose membership is drawn from nominees of County and Constituency patrons and gazetted by the Cabinet Secretary.

The National Secretariat

The Secretariat has three departments and two independent units as shown below: -

i. Programmes Coordination Department

The Department is charged with development and review of policies and guidelines on Loan Management, capacity building, partnership, linkages development and Resource mobilization, Monitoring and Evaluation and field operations. Further the department also coordinates and oversees the implementation of loan management, capacity building, field operations, monitoring and evaluation.

ii. Corporate Affairs Department

This Department oversees publicity of the Fund's activities, public relations and maintains the image of the Fund. The department is also charged with the development and review of relevant policies and guidelines. This Department has two units thus Information Communication Technology and Public Communication and legal

iii. Administration Coordination Department

This Department is in charge of general administration and coordination of the activities of the Fund. The department coordinates activities of general administration, accounts, finance and Human Resource Management.

iv. Internal Audit & Risk Management

The Department advises, oversees and recommends on internal controls and risk mitigation.

v. Supply Chain Management

The department is in charge of procurement, storage and distribution of supplies to the user departments.

The Fund proposes to change its structure. The Board will have a secretariat that will be headed by the Chief Executive Officer. There will be 3 directorates and each directorate will have divisions as listed below;

1. Loan & Credit Management Directorate with two divisions;

- i. Loan Management & Product Division,
- ii. Credit Recovery & Risk Management,

2. Business Development Services (BDS) Directorate with 2 divisions namely;

- i) Capacity Building & Mentorship Division
- ii) Market & Linkage Division

3. Planning, Research, Monitoring & Evaluation and Partnership Directorate with 3 divisions;

- i. Planning, QMS & Risk Management Division

- ii. Partnership & Resource Mobilization Division,
- iv. Research, Monitoring & Evaluation Division

4. Support divisions reporting to the CEO

- i. Finance and Accounts Division
- ii. Human Resource & Administration Division
- iii. Information Communication Technology (ICT) Division
- iv. Corporate Communications Division
- v. Supply Chain Management Division
- vi. Legal Services Division
- vii. Internal Audit & Risk Assurance Division

Human Resource/Capital Management and Development Strategies

The Fund will strengthen its human resource management and development through (i) Review of the organizational structure and determination of optimal staffing levels; (ii) Promote Continuous Staff Training and Development and (iii) Institutionalize Performance Management. The Fund proposes an establishment of 413 both at the headquarters and the field offices

TABLE 6.2: Staff Establishment

S/N o.	Designation	UF Grade	Approved Establishment	Optimal	In-post	Variance
Office of the Secretary/CEO						
1	Chief Executive Officer	1	1	1	1	0
2	Personal Assistant	-	**			
3	CUFMC Liaison Officer		**			
4	Security Officer (Bodyguard)	-	**			
5	Principal Office Administrator	5	1	1	1	0
6	Senior Office Administrator	6	1	1	1	0
7	Principal Driver	8	1	1	1	0
8	Office Assistant Supervisor	9	1	1	0	-1
	Total		5			-5
Loan & Credit Management Directorate						
1	Director Loans and Credit Management	2	1	1	0	-1
Loan Management & Product Division						
3	Deputy Director Loan Management and Product Development	3	1	1	1	0

4	Assistant Director Loan Management and Product Development	4			2	2
5	Principal Credit Management Officer	5	40	40	0	-40
6	Senior Credit Management Officer	6				0
7	Credit Management Officer II/I	8/7	50	50	0	-50
	Sub Total		92			-92

Credit Recovery & Risk Management Division

6	Deputy Director Credit Recovery and Risk Management	3	1	1	0	-1
7	Assistant Director Credit Recovery and Risk Management	4			0	0
8	Principal Credit Management Officer	5	40	40	0	-40
9	Senior Credit Management Officer	6			0	0
10	Credit management Officer I	7-Aug	50	50	0	-50
11	Credit management Officer II				0	0
	Total		91			-91

Business Development Services Directorate

1	Director, Business Development Services	2	1	1		0
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Capacity Building and Mentorship Division

1	Deputy Director, Enterprise Development	3	1	1	1	0
2	Assistant Director Enterprise Development	4	2	2	1	-1
3	Principal Enterprise Development Officer	5	30	30	0	-30
4	Senior Enterprise Development Officer	6			0	0
5	Enterprise Development Officer II/I	8/7	40	40	0	-40

	Sub Total		74			-74
Markets and Linkages Division						
1	Deputy Director, Enterprise Development	3	1	1	0	-1
2	Assistant Director Enterprise Development	4			0	0
3	Principal Enterprise Development	5	30	30	0	-30
4	Senior Enterprise Development	6			0	0
5	Enterprise Development Officer II/I	8/7	40	40	0	-40
	Sub-Total		71			-71
	Total		144			-144
Planning, QMS & Risk Management, Research, M&E, Partnerships, Resource Mobilization Directorate						
1	Director, Planning, QMS & Risk Management, Research, M&E, Partnerships, Resource Mobilization Directorate	2	1	1	0	-1
Planning, QMS and Risk Management Division						
1	Deputy Director Planning, QMS and Risk Management	3	1	1	1	0
2	Assistant Director, Planning, QMS and Risk Management	4	1	1	0	-1
3	Principal Planning, QMS and Risk Management Officer	5	1	1	0	-1
4	Senior Planning, QMS and Risk Management Officer	6			0	0
5	Planning, QMS and Risk Management Officer II/I	8/7	1	1	0	-1
	Sub Total		5			-5
Research, Monitoring and Evaluation Division						

1	Assistant Director Research,	3	1	1	0	-1
2	M & E					0
3	Assistant Director, Research, M & E	4	1	1	0	-1
4	Principal Officer, Research, M & E	5	1	1	0	-1
5	Senior Officer Research, M & E	6				0
6	Research, M & E Officer II/I	8/7	1	1	0	-1
	Sub Total		4		0	-4
Partnerships and Resource Mobilization Division						
1	Deputy Director Partnerships and Resource Mobilization	3	1	1	0	-1
2	Assistant Director Partnerships and Resource Mobilization	4	1	1	0	-1
3	Principal Officer, Partnerships and Resource Mobilization	5	1	1	0	-1
4	Senior Officer, Partnerships and Resource Mobilization	6			0	0
5	Officer II/I Partnerships and Resource Mobilization	8/7	1	1	0	-1
	Sub Total		4			-4
	Total		13			-13
Finance & Accounts Division						
1	Deputy Director, Finance and Accounts	3	1	1	0	-1
	Finance Section					0
1	Assistant Director Finance	4	1	1	0	-1
2	Principal Finance Officer	5	1	1	0	-1
3	Senior Principal Finance Officer	6			0	0
4	Finance Officer II/I	8/7	1	1	0	-1
	Sub Total		4			-4
Accounts Section						
1	Assistant Director Accounts	4	1	1	1	0

2	Principal Accountant	5	1	1	0	-1
3	Senior Accountant	6	1	1	1	0
4	Accountant II/I	8/7	2	2	1	-1
	Sub Total		5			-5
	Total		9			-9
Human Resource & Administration Division						
1	Deputy Director, Human Resource & Administration	3	1	1	1	0
Human Resource Management & Development Section						
1	Assistant Director, Human Resource Mgt & Dev.	4	1	1	0	-1
2	Principal Human Resource Officer/ Senior	6/5	1	1	0	-1
3	Human Resource Assistant/Senior	8/7	1		0	-1
	Sub-Total		4			-4
Administration Section						
1	Assistant Director, Administration	4	1	1	0	-1
2	Senior/Principal Officer	6/5	1	1	0	-1
	Sub-Total		2			-2
Records Management						
1	Records Management Officer/Senior	6/5	1	1	1	0
2	Records Management Assistant/Senior	8/7	1	1	0	-1
	Sub-Total		2			-2
Office Administrators						
1	Office Administrator/Senior	6/5	1	1	1	0
2	Assistant Office Administrator/Senior	8/7			0	0
	Sub-Total		1			-1
Clerical Officers						
1	Principal Clerical Officer	8	1	1	0	-1
2	Senior Clerical Officer	9			0	0
3	Clerical Officer II/I	11/10	2	1	0	-2
	Sub-Total		3			-3
Drivers						
1	Principal Driver	8	1	1	1	0

2	Senior Driver	9	2	1	1	-1
3	Driver II/I	11/10	3	3		-3
	Sub-Total		6			-6
	Office Assistants					0
1	Senior Office Assistant	10	1	1	0	-1
2	Office Assistant II/I	12/11	1	1	0	-1
	Sub-Total		2	2		-2
	Total		21			-21
	ICT Division					0
1	Deputy Director, Information and Communication Technology	3	1	1	0	-1
2	Assistant Director, Information and Communication Technology	4	1	1	0	-1
3	Principal Information and Communication Technology Officer	5	1	1	1	0
4	Senior Information Communication Officer	6			0	0
5	Information and Communication Technology Officer II/I	8/7			0	0
6	Senior ICT Assistant	7	1	1	0	-1
7	ICT Assistant II/I	9/8	1	1	0	-1
	Sub-Total		5			-5
Corporate Communication						
1	Deputy Director, Corporate Communication	3	1	1	0	-1
2	Assistant Director, Corporate Communication	4	1	1	1	0
3	Principal Communication Officer	5			0	0
4	Senior Corporate Communication Assistant	7	1	1	0	-1
5	Corporate Communication Assistant II	8/9	1	1	0	-1
	Sub-Total		4			-4

Supply Chain Management Division						
1	Deputy Director, Supply Chain Management	3	1	1	0	-1
2	Assistant Director, Supply Chain Management	4	1	1	0	-1
3	Principal, Supply Chain Management Officer	6	1	1	1	0
4	Supply Chain Management Officer/Senior	7/8			0	0
5	Supply Chain Management Assistant/Senior	10/9	1	1	1	0
	Sub-Total		4			-4
Legal Services						
1	Deputy Director, Legal Services	3	1	1	0	-1
2	Assistant Director, Legal Services	4			0	0
3	Principal Legal Services officer	5	1	1	0	-1
4	Senior Legal services Officer	6			0	0
5	Legal Officer II/I	8/7			0	0
	Sub-Total		2			-2
Internal Audit						
1	Deputy Director, Internal Audit	3	1	1	0	-1
2	Assistant Director, Internal Audit	4	1	1	1	0
3	Principal Auditor	5				0
4	Senior Auditor	6			0	0
5	Auditor II/I	7/8	1	1	0	-1
	Sub-Total		3			-3
	Total		413		23	-390

Table 6.3: Skills Set and Competence Development

Cadre	Skills set	Skills Gap	Competence Development
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Chief Executive Officer	Analytical skills; Communication skills; Strategic and innovative thinking; interpersonal skills; Ability to mobilize resources; and Negotiation skills.		Resource mobilization and strategic and innovative thinking
Credit Officers	Integrity; Interpersonal skills; Analytical skills Creativity and innovativeness; Self-driven; Result oriented; and Emotional intelligence.	Computer competence Excel	Interpersonal skills; Analytical skills Creativity and innovativeness;
Enterprise development officers	Integrity; Interpersonal skills; Creativity and innovativeness; Self-driven; Result oriented; and Emotional intelligence. Analytic skills	Analytic skills	Creativity and innovativeness

6.2.3 Leadership

The implementation of the Strategic Plan will be led by the Head of Secretariat supported by the various Head of Departments and Units as indicated in the Implementation matrix.

6.2.4 Systems and Procedures

The Fund will digitize all its products and procedures with the aim of expanding the reach and implement the priority value chains identified by the State Department for Micro, Small and Medium Enterprises Development.

6.3 Risk Management Framework

The Fund will enhance risk assessment by identifying and evaluating hazards and risks that have the potential to cause harm in the organization's operations. The following is an analysis of the potential risks that the Fund faces.

Table 6.4 Risk Management Framework

Risk Class/Category	Risk and Description	Likelihood	Impact	Overall Risk Level	Mitigation Measures	Risk Owner
	Accuracy of data	High	High	High	Develop an Information Management System	Admin

Risk Class/Category	Risk and Description	Likelihood	Impact	Overall Risk Level	Mitigation Measures	Risk Owner
	Data/Records retrieval	High	High	High	Develop an Information Management System	Admin
	Non-repayment of loans (Default rate)	High	High	High	Develop and implement a default management strategy	Loans and Credit
	Inadequate financial resources	High	High	High	Lobby for more funds from the National Treasury. Develop an elaborate resource mobilization strategy	CEO/ FINANCE AND ACCOUNTS
	Inadequate staff	High	High	High	Review the regulations to enable the Fund to employ its own staff. Request the Ministry to deploy more staff to the Fund.	HR
	Misconceptions about the Fund	Medium	Medium	Medium	Continuous enhanced public sensitization	Corporate Affairs and Communication

The Fund will establish a Risk Management System that will eliminate or significantly reduce the levels and impact of risks in achieving its objectives in terms of quantity, quality, cost, and time.

The key components of the proposed Risk Management System are:

- i. Establishment of a risk management policy that will guide the development and operationalization of the system in the Uwezo Fund departments as well as among the agents.
- ii. An Uwezo Fund Risk Management Committee composed of all HODs, and chaired by the CEO shall be established. The Committee's main responsibility will be to consider and adopt risk management measures;
- iii. A Risk Management Coordinator to harmonize and oversee the risk management activities in all Departments. These activities include: risk identification; risk assessment; development and implementation of appropriate mitigation measures.

CHAPTER SEVEN
RESOURCE REQUIREMENTS AND MOBILIZATION STRATEGIES

7.0 Overview

The chapter highlights the financial requirements, resource gaps, resource mobilization strategies and resource management.

The successful implementation of this Strategic Plan will depend on availability and efficient utilization of resources. The Fund will implement the new organizational structure and more financial and human resources will be required. Other financial requirement will be for the automation and expansion of the loan products.

7.1 Financial Requirements

The implementation of this Strategic Plan over the 5-year period will require approximately Kshs 10,132.8 million.

Table 7.1.2 Financial Requirements for Implementing the Strategic Plan

Cost Area	Projected Estimates (Ksh. Mn.)					
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
KRA 1	1,000	1,200	1,400	1,500	1,600	6,700
KRA 2	153.7	160.5	179	199.3	222	914.4
KRA 3	130	60	30	30	30	280
KRA 4	46.9	131.4	162.5	162.6	160	663.4
Administrative Costs	310	315	315	325	310	1,575
Total	1,640.6	1,866.9	2,086.5	2,216.9	2,322	10,132.8

Table 7.1.3 Resource Gaps

Financial Year	Estimated Financial Requirement (Kshs. Mn)	Estimated Resources Allocations (Kshs. Mn)	Variance (Ksh. Mn)
Year 1	1,640.6	395.70	1,244.9
Year 2	1,866.9	391.00	1,475.9
Year 3	2,086.5	320.30	1,766.2
Year 4	2,216.9	352.20	1,864.7
Year 5	2,322.0	396.20	1,925.8
Total	10,132.9	1,855.4	8,277.5

7.2 Resource Mobilization Strategies

The Fund will endeavor to collaborate and partner with the private sector in an effort to mobilize additional resources in the amounts of Ksh.8,277.5M. Further, the Fund will mobilize resources internally by introducing interest and administration fee to all loans disbursed and penalties on loans defaulted.

The Fund will continue to seek for additional resources from the National Government and expand on its revenue collection and goodwill from the development partners to facilitate implementation of its

programmes. The Fund will also scale up its engagement with development partners as an alternative mode of resource mobilization. In this regard, the Fund will create a vibrant Resource and Partnership unit to oversee both financial and human resource mobilization from local and international partners. This will go a long way in helping the Fund to meet its financial and other resource gaps.

7.3 Resource Management

The Fund will automate its operations, prioritize its activities, undertake joint programmes with various MDACs and enhance partnership development.

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CHAPTER EIGHT

MONITORING, EVALUATION AND REPORTING FRAMEWORK

8.0 Overview

This chapter provides the Monitoring, Evaluation and Reporting mechanism that will be used to track the implementation of this Strategic Plan and assess the practical outcomes that will further improve performance of the Fund.

8.1 Monitoring Framework

Continuous monitoring and periodic evaluation of the implementation of this strategy shall be undertaken at different levels upon adoption for successful realization of the strategic objectives. This will ensure that proposed activities are undertaken as scheduled and within general compliance with the set standards while making necessary adjustments to ensure successful realization of planned outcomes.

8.2 Performance Standards

This will be guided by the Monitoring and Evaluation Framework that will be reviewed regularly to take care of emerging issues. During the re-engineering process, an automated monitoring, evaluation and reporting system will be entrenched for efficiency and effectiveness.

8.3 Evaluation Framework

Monitoring and evaluation is a participatory process involving all employees at all levels and other stakeholders in collecting, collating, processing, and communicating information that will help in decision making. Effective implementation of this Strategic Plan will involve a quarterly performance review wherein managers responsible for particular result areas will present progress reports in line with the Fund budgetary cycles. The Head of Sections will review internal progress at the end of every month and aggregate performance for the three months of each quarter. These cumulative quarterly reviews will translate into annual performance reviews.

The Board will track the progress, successes, and challenges of this Strategic Plan. Further, the Board, through management, will ensure that strategies are being implemented, performance measured, progress reports made and discussed, and corrective action taken appropriately. strategies, and targets set in the performance contract and annual work plans.

8.3.1 Mid-Term Review of the Strategic Plan

The Fund shall conduct a mid-term evaluation of this strategy to ascertain the extent to which planned activities are being implemented in relation to timeframes, costs incurred, and the extent to which the results are being realized. Findings of the review shall be shared with all involved partners and stakeholders and shall also be used to make necessary planning adjustments.

8.3.2 End-Term Evaluation

An end term review shall assess how efficiently the resources will have been utilized, the extent to which the strategy is effectiveness in realizing its strategic objectives and intended goal and planned results, the connectedness between the activities of the Fund and the country's development blueprints and the national, continental and global agenda for the empowerment of women, youth and PWDs. An external audit focusing on both financial resources and performance will be undertaken annually to verify legality, regularity and prudent utilization of financial resources for the intended purposes.

8.4 Reporting Framework and Feedback Mechanism

Clear reporting and feedback mechanisms are important in managing Strategic Plan results at different levels. Reports will aid decision making, accountability and above all learning. An inbuilt reporting system and template will be developed to facilitate standardized and timely record of the activities and milestones of the project.

Appendix 2: Proposed Organizational Structure of Uwezo Fund Oversight Board

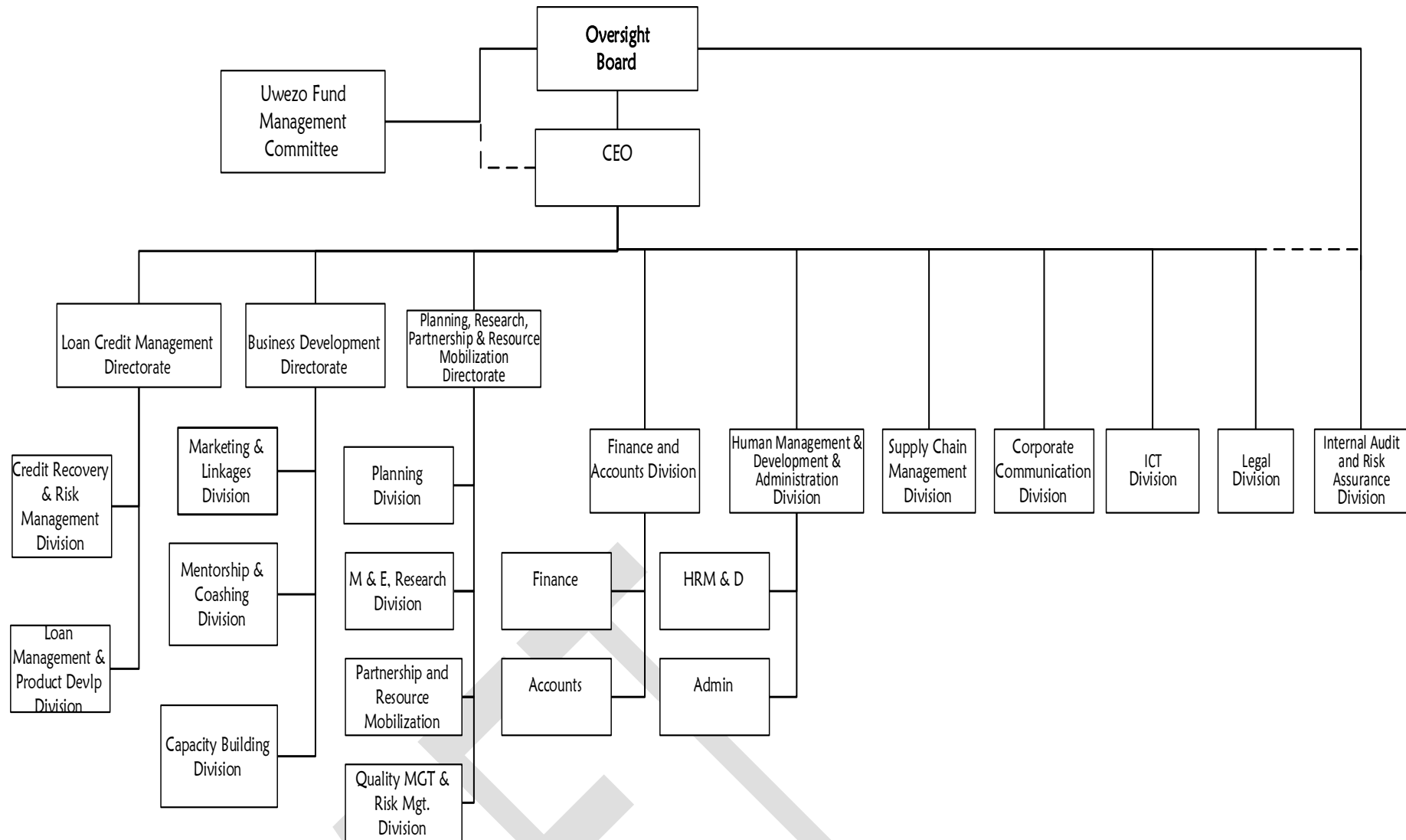


Figure 1: Proposed Organizational Structure of Uwezo Fund Oversight Board

6.1 Implementation Matrix

Strategies	Key activities	Expected Output	Output Indicators	Target for 5 years	Target (Yearly)					Budget (Mn)					Responsibility
					1	2	3	4	5	1	2	3	4	5	
Strategic Issue: Loan Uptake															
Strategic Goal: Enhanced Loan Uptake															
KRA: Financial Inclusion															
Outcome: Enhanced Loan Uptake Improve Loan Recovery To Enhance Partnerships and Resource Mobilization															
Strategic Objective: To expand access to finances for the women, youth and persons with disabilities at the constituency level for businesses and enterprises development															
To enhance loan Uptake	Conduct a needs assessment on suitability of new products	Gaps identified	Needs assessment report	2	2	2	2	2	2	2	2	2	2	2	Loans and M & E
	Diversify Uwezo Fund loan products	3 Loan products developed to meet beneficiaries needs	Number of beneficiaries/ groups	3	3	-	-	-	1	1	1	1	1	1	Loans Finance
	Align the products with BETA and MTP IV to Identify high yielding business opportunities	Identify value chains	% of the loan the Fund marked for value chains	150	30	30	30	30	30	1	1	1	1	1	Loans
	Pilot testing of the new products for any modifications	New products piloted	Pilot test report	3	3	-	-	-	-	2	-	-	-	-	Loans
	Mapping of groups and institutions along	Groups and institutions mapped within the identified	Number of groups and institutions identified	40,000	4000	6000	8000	10,000	12000	6	6	6	6	6	Loans

	the priority value chains	priority value chains													
	Launching of new products	New products launched	Number of products launched	3	3	-	-	-	-	2	-	-	-	-	Loans and credit
	Map out high yielding business opportunities	Increased loan uptake	Number of groups accessing loans	2000 0	2000 0	40000	50000	55000	6000 0	2	2.5	3	3.5	4	Loans and credit
	Revise eligibility criteria, loaning procedures and guidelines	Revised and improved eligibility criteria, loaning procedures and guidelines	Number of developed procedures and guidelines shared	1	1	-	-	-	-	0.2	-	-	-	-	Loans and credit, ICT, Finance
	Enhance Fund sustainability by introducing interest rates of 5%	175M raised from Interest on Loans	175M	21	28	35	42	49	--	-	-	-	-	-	Loans and Finance
To improve on Loan recovery	Re-engineering of the products and processes	Increased loan recovery	Amount of loan recovered	10.5B	1B	2B	2B	2.5B	3B	3	3	3	3	3	Loans
	Review the loan and credit policy	Loan repayment strategy reviewed	Loan repayment	2	1	-	1			0.2	-	0.2	-	-	Loans and credit
	Disburse loans to the beneficiary groups	Groups and institutions funded	Number of Groups and institutions	40,00 0	4000	6000	8000	10000	1200 0	-	-	-	-	-	Loans and Finance
	Sensitization to beneficiaries on loan repayment (messaging, calls, meetings)	Beneficiaries sensitized on loan repayment	Number of beneficiaries sensitized	20,00 0	2000 0	40000	50000	55000	6000 0	2	2.5	3	3.5	4	Corporate Loans and credits

	Introduce a withholding 1% admin fee, 3% interest and 5% levy penalty	Withholding fee, interest and levying penalty introduced	1% withholding fee, 3% interest and 5% penalty levy institute	1	1	-	-	-	-	-	-	-	-	-	Loan, Finance, CUFMCs
	Review of the risk management policy	Risk management policy reviewed	Risk Management Policy	1	1	-	-	-	-	0.2	-	-	-	-	Audit and Loans
	Roll out repayment strategy in targeted constituencies	Targeted constituencies visited	Number of constituencies visited	290	290	290	290	290	290	10	10	10	10	10	Loans & BDS
	Undertake loan recovery meetings with area CUFMCs	Increased loan repayment	Action plans, reports, financial reports	290	58	58	58	58	58	3.7	3.7	3.7	3.7	3.7	CEO, Loans, Finance & BDS
	Engage the patrons for improved loan repayments	Meetings held by patrons	Number of meetings held	2	1	-	1	-	-	15	5	5	5	5	CEO, Loans, Finance
															Finance
	Proposals written and submitted	Number of proposals	20	4	4	4	4	4	0.1	0.1	0.1	0.1	0.1	0.1	BDS, Accounts and Finance, Loans,
	Map out the potential partners to engage	Partners mapped	List of potential partners and formal contacts initiated	25	5	5	5	5	5	0.2	0.2	0.2	0.2	0.2	BDS & CA

	Hold sensitization meetings with identified potential partners	Sensitization meetings held	Number of meetings, reports, minutes	20	4	4	4	4	4	4	0.1	0.1	0.1	0.1	0.1	Finance, Loans, and BDS& CA												
	Identify the needs and hold meetings	Resource mobilization strategy developed	The resource mobilization Strategy	1	-	-	1	-	-	1.5	-	-	1.5	-	-	Programmes, Loans, Finance												
	Undertake proposal writing for funding	Proposals written and submitted	Number of proposals	20	4	4	4	4	4	4	4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	Programmes, Loans, Finance
	Engage the partners for resource mobilization	Enhanced resources	Amount in Kshs. of resources mobilized	8,277.5	1244.9	1475.9	1766.2	1864.7	1925.8	1	0.1	0.1	0.1	0.1	0.1	0.1	Programmes, Loans, Finance											
	Review investment policy	Investment policy developed	Investment policy	1	1	-	-	-	-	0.1	-	-	-	-	-	Programmes, Loans, Finance												

Strategic Issue: Capacity Development

Strategic Goal: Enhanced Capacity Development

KRA: Business development services

Outcome: Enhanced capacity Development
Enhanced publicity and visibility of the Fund
Structured capacity building programmes

Strategic Objective: To promote sustainable enterprises

Promote Sustainable Enterprises	Review and digitize induction guidelines and training content	enhanced entrepreneurship capacities of beneficiaries	Training content	2	1	-	1	-	-	3	-	1.5	-	-	-	Capacity Building
	Digitize the training content	Faster and wider access to the training content	Digital training manual	1	1	-	-	-	-	3	-	1.5	-	--	--	BDS/ ICT

	Train Fund implementors	Fund implementors trained	No. of implementors trained and training reports	4350	870	870	870	870	870	51	53	55	57	60	BDS
	Coordinate and follow up on capacity building of groups	Fund beneficiaries trained in sampled constituencies	Number of beneficiaries trained and reports	4000 0	4000	6000	8000	10000	1200 0	4	5	6	8	10	BDS
	Develop coaching and mentorship guidelines	Guidelines developed	Guidelines	2	1	-	1	-	-	1.5	-	-	0.5	-	BDS
	Implement the coaching and mentorship programmes	Enhanced entrepreneurial skills	The number of beneficiaries coached and mentored	2000 0	2000	3000	4000	5000	6000	3	4.5	6	7.5	9	BDS
	Train the CUFMCs as coaches and mentors	CUFMCs trained as coaches and mentors	No. of CUFMCs coaches and mentors	4350	870	870	870	870	870	16	18	19	20	21	BDS
	Sensitize the beneficiaries on the marketing portal	The number of beneficiaries sensitized on marketing portal	The Sensitization Report	4000 0	4000	6000	8000	10000	1200 0	2	2	2	2	2	BDS
	Map the groups to be linked	Groups linked to markets	Number of groups linked	4500 0	4000	6000	8000	12000	1500 0	2	3	4	5	6	BDS
Enhance Publicity of the Fund	Review the communication strategy	Gaps identified	Reviewed communication strategy	1	-	-	1	-	-	2	-	2	-	-	Corporate Affairs
	Hold review meetings	Meetings held	Meetings Reports	10	2	2	2	2	2	2	2	2	2	2	Corporate Affairs

	Develop a stakeholder engagement framework	Framework developed	Framework	2	4000	-	1	-	-	0.5	-	0.1	-	-	Corporate Affairs
	Hold engagement meetings	Meetings held	Meeting Reports	40	8	8	8	8	8	33	-	3	3	3	Corporate Affairs
	Enhanced visibility by procuring of the Fund's IEC materials	IEC materials procured	Number of IEC materials Procured and disseminated	195000	37000	38000	39000	40000	41000	27	28	30	25	20	Corporate Affairs/ Procurement
	Identify partners	Partners identified	Numbers of partners and fora held	50	10	10	10	10	10	2	2	2	2	2	CA/CB/PRM
	Hold sensitization forums	Fora held	Number of fora held	10	2	2	2	2	2	1	1	1	1	1	Corporate Affairs
	Hold publicity campaigns	Campaigns held	Number of publicity campaigns	20	4	4	4	4	4	6	6	6	6	6	Corporate Affairs
	Identify offices to be branded	Constituency offices branded	No. of offices branded	290	58	58	58	58	58	1	1	1	1	1	Corporate
	Develop and implement CSR framework	CSR framework developed	Corporate social responsibility framework	2	4000	-	1	-	-	4	5	6	7	8	Corporate Affairs

Strategic Issue: Alternative Funding Framework for Community Initiatives

Strategic Goal: Mobilization Voluntary Group Savings

KRA: Business Development Services

Outcome: Increased Access to Finance

Group Empowerment

Increased Employment Opportunities

Strategic Objective: To promote Structured Table Banking Model

To Promote structured table banking practice	Develop and review table banking policy	Enhanced savings through table banking	Table banking policy	2	1	-	1	-	-	1	-	0.5	-	-	BDS
	Train the CUFMCs as table banking champions	Number of CUFMCs trained as table banking champions	Training reports	4350	870	870	870	870	870	16	18	20	21	22	BDS
	Oversee the development of the table banking App	Enhanced table banking practice	Table banking App	1	1	-	-	-	-	0.5	0.1	-	-	-	CB & ICT
	Sensitization of beneficiaries on table banking digital App	Beneficiaries sensitized on the table banking digital App	Number of groups sensitized	1500 00	2500	4000	5000	6500	7000	3	5	7	8	10	CB, CA, Loans
	Onboard beneficiaries into the digital App	Enhanced table banking practice	Number of groups saving via the table banking App	3900 00	2000 0	50000	70000	100 000	150 000	1	1	1	1	1	CB & Loans
	Monitor and evaluate the effectiveness of the Digital App	Timely implementation of the Digital App	Reports	5	1	1	1	1	1	0.5	0.5	0.5	0.5	0.5	M& E, ICT & BD
Strategic Issue: Reduced Loan Turnaround Time															
Strategic Goal: Enhanced Service Delivery															
KRA: Reengineering															
Outcome: Enhanced Service Delivery															

Strategic Objective: To Automate the Fund's Processes															
Digitize the Fund's Processes banking practice	Digitize the Fund processes and services	Reduced turnaround time and improved efficiency	Number of Apps developed	5	1	4	-	-	-	330	-	-	-	-	CEO & ICT
	Install and operationalize an information management system	Improved information management	Information management system installed and operationalized	1	-	1	-	-	-	-	-	-	-	-	CEO and ICT
	Develop a table banking transaction App	Table banking App developed	Table banking App	2	1	-	-	1	-	20	-	10	-	-	CEO, ICT and BDS
	Sensitize the beneficiaries on the digital TB App	Users sensitized on use of App	Number of Beneficiaries sensitized on the use of TB App	480000	200000	300000	400000	600000	800000	5	2	2	2	2	ICT, CA and BDS
	Onboard groups to the digital TB App	Increased efficiency in TB practice	Number of groups practicing TB via the digital App	390,000	20000	50000	70000	100000	150000	0.5	0.1	0.1	0.1	0.1	ICT, Loans, BDS
	Develop marketing portal	Enhanced market accessibility	Marketing portals	2	1	-	1	-	-	-	6	-	3	-	ICT
	Develop user manual	User Manual developed	No. of user manual developed	1	-	1	-	-	-	-	0.5	-	-	-	ICT
	Train beneficiaries on user manual	Beneficiaries trained	No. of beneficiaries trained	4000	-	1000	1000	1000	1000	-	2	2	2	-	ICT/BDS
	Onboarding of existing groups and new groups	Groups onboarded into the Market portal	Number of onboarded to the platform	80,000	10,000	20,000	30,000	10,000	10,000	2	1	0.5	0.5	0.5	ICT

Strategic Issue: Institutional Sustainability															
Strategic Goal: Enhanced Operational Efficiency, Productivity and Financial Sustainability															
Enhance Corporate Governance															
KRA: Strengthening Legal, Policy and Institutional Capacity															
Outcome: Enhanced Service Delivery															
Strategic Objective: To Strengthen legal, policy, institutional capacity and infrastructure of the fund															
Promote prudent financial management	Prepare MTEF Budgets	Budgetary projections for five years	MTEF Budget reports	5	1	1	1	1	1	2.4	2.4	2.4	2.4	2.4	Finance
	Operationalization loan repayment systems	Improved loan repayment	% increase of loans repaid	100	20	20	20	20	20	3.5	3.5	3.5	3.5	3.5	Finance & ACC
	Prepare account balances	Updated accounts balances	No. of ledgers created and maintained	290	290	290	290	290	290	1	1	1	1	1	Finance & Accounts
	Preparation of financial reports	Financial status of the Fund	No. of reports prepared	85	17	17	17	17	17	-	1	1	1	1	Finance & Accounts
Strengthen institutional infrastructure and provision of goods and services	Prepare and implement annual procurement plans	Approved and implemented procurement plan	No. of procurement plan implemented	5	1	1	1	1	1	0.2	0.2	0.2	0.2	0.2	CEO/SC
	Implement the procurement plan	Goods, services and works procured	Procurement plan reports	-	-	-	-	-	497	90	92	95	100	110	CEO/ SC
Develop Fund's policies and guidelines	Develop and review policies and guidelines	Improved service delivery	I3 Policies developed	13	4	9	-	-	-	8	18	-	-	5	HRM
Improved Human Resource Capacity	Review existing human resource tools	Productivity and efficiency enhanced	Revised HR tools	8	4	-	-	4	-	2.2	-	-	1.5	-	CEO, HR/ Administration
	Implement the approved staff establishment	Optimal staff level achieved	Staff establishment report	-	1	1	1	1	1	0.5	0.5	0.5	0.5	0.5	HRM

			and appointment letters												
	Recruitment and induction of new staff members	New staff members recruited and inducted	Recruitment and induction reports	303	150	50	50	30	23	300	330	360	380	400	HRM
	Induct and deploy interns to both the Headquarters and constituencies	Interns deployed to the headquarters and constituencies	Number of interns inducted and deployed	1,570	314	314	314	314	314	5.5	6.5	8	10	12	HRM
	Conduct a training needs assessment	Training needs conducted and report prepared	TNA report	5	1	1	1	1	1	0.1	0.1	0.1	0.1	0.1	HRM
	Train Board and staff	Highly skilled and competent Board and staff	Training certificates and training reports	5	1	1	1	1	1	9	9	9	9	9	HRM
	Develop and implement appraisal tool	Performance evaluation tool developed	Performance appraisal tool	5	1	1	1	1	1	-	-	-	-	-	HRM
	Administer the appraisal tool	Appraisals undertaken	Performance appraisal reports			1		1	1	1	-	-	-	-	HRM
	Re-strategizing the service delivery systems	Initiating ISO certification processes	ISO certification	4		1	1	1	1		10	15	10	10	Administration
	Engage the patrons and CUFMCs	Enhanced stakeholders buy in.	Number of stakeholders engaged	20	4	4	4	4	4	15	15	15	15	15	Administration
	Facilitation of CUFMCs	Improved performance of CUFMCs	Amounts released to Constituencies		290	290	290	290	290	200	250	300	300	200	Finance
Promotion of good corporate governance practices	Conduct annual evaluation and governance audit	5 annual evaluations conducted	5 annual evaluation reports produced	5	1	1	1	1	1	2.5	2.5	2.5	2	3.2	HR

	Undertake the Fund's regulatory framework revision	Enabling regulatory framework	Revised regulations	1	1	-	-	-	-	12	5	-	-	-	CEO/ Administration
Enhance proper utilization of resources and Ensure Compliance	Conduct regular audits.	Enhanced utilization of funds.	Audit reports	750	150	150	150	150	150	7	10	10	12	12	IA
	Conduct regular audits.	Improved internal controls, compliance	Audit reports.	40	8	8	8	8	8	0.1	0.1	0.1	0.1	0.1	IA
	Report to committee meetings.	Reported audit issues reviewed, deliberated and recommendations issued.	Committee report	20	4	4	4	4	4	0.2	0.2	0.2	0.2	0.2	CEO/ IA
Strengthen Implementation of the Fund's programmes, strategies and Activities	Undertake an impact assessment	Impact assessment report	Report	1	1	-	-	-	-	16	-	-	-	-	M&E
	Undertake periodic monitoring visits	Monitoring reports	Reports	20	4	4	4	4	4	7	15	15	15	15	M&E
	Biannual evaluation of the departments and units	Performance appraisal of the departments and units	Performance report	10	2	2	2	2	2	0.1	0.1	0.1	0.1	0.1	M & E and Audit
	Undertake annual evaluations of the Fund	Evaluations reports	Evaluation report	1	1	1	1	1	1	8	8	8	8	8	M&E
	Periodic monitoring of reengineering	Interaction with platform/Smooth Transition from manual to digital platform	Daily, weekly and monthly progress reports	5	1	1	1	1	1	0.1	0.1	0.1	0.2	0.5	M&E

	Monitoring of the reengineering process	Timely implementation of the reengineering Process	Daily, weekly and monthly progress reports	1	1	1	1	1	1	0.7	0.6	3.5	0.4	5.3	M&E
	Undertake quarterly monitoring visits of sampled constituencies	Timely implementation of the fund activities	M&E reports of the constituencies visited	220	54	54	54	54	54	7	15	15	10	10	M&E
										1640.6	1866.9	2086.5	2216.9	2322	10132.9

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