### Mission

To be the leading provider of financial services to low income people in rural and urban areas of Uganda, promoting holistic transformation of lives whilst maintaining sustainability.

### Social Goals

1. **To reach the largest number of low income people in all urban and rural areas of Uganda**
   - (i) Provide financial services through 4 new access points half of which should be rural by 2014
   - (ii) Achieve 78604 low income clients by 2014

2. **To provide high quality financial services that are responsive to client needs**
   - (i) Increase client retention rate to 85% by 2014

### Strategic Social Objectives

**1. To reach the largest number of low income people in all urban and rural areas of Uganda**
   - (i) Conduct Area Market Analyses
   - (ii) Open new access points
   - (iii) Equip access points with appropriate equipment and staff
   - (iv) Administer PPI to a representative sample of clients
   - (v) Conduct mobilization/promotional events
   - (vi) Train Relationship Officers in effective selling skills
   - (vii) Conduct Loan Orientation seminars

**2. To provide high quality financial services that are responsive to client needs**
   - (i) Enhance customer feedback mechanism
   - (ii) Continue use of customer tailored product development process
   - (iii) Review and refine existing products on a continual basis.
   - (iv) Develop, pilot and roll out new relevant products
   - (v) Conduct customer service trainings for all staff
   - (vi) Implement the organizational change strategy
   - (vii) Introduce non financial performance incentives for staff
   - (viii) Train all staff on SPM & client protection principles
   - (ix) Conduct regular staff satisfaction surveys
   - (x) Conduct regular client satisfaction surveys

### Strategic Activities (process indicators)

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### Social Indicators

- **i.** Rural outreach ratio (No. of clients in rural branches/Total number of clients)
- **ii.** Number of new clients accessing financial services
- **iii.** Number of new branches opened
- **iv.** Number of area Market surveys conducted
- **v.** Average savings balance per saver
- **vi.** % of portfolio distribution by product
- **vii.** % of cases distribution by product
- **viii.** % of new clients by product
- **ix.** Poverty Outreach ratio/poverty levels of clients (No. of clients under a defined poverty line/Total number of clients)
- **x.** Range of products/services provided (existing and new ones)
- **xi.** Prices/Transaction costs (interest rates, withdrawal costs, statement/ledger fees, loan fees, prepayment penalties, prompt payment incentives, transaction costs and other discounts)
- **xii.** Availability of the product to clients (where and when they want it)
- **xiii.** Product features (loan terms, opening/minimum savings balances etc)
- **xiv.** Presentation of the product (how the branch physically looks, whether it is tidy or dirty, the appearance of the brochures, posters and passbooks etc)
- **xv.** Systems/processes through which the product is delivered (how the
| 3. To enable low income | (i) Provide financial | (ii) Measure staff satisfaction every after six months to understand employees needs | (i) Roll out Financial Education program | (ii) Conduct staff satisfaction survey  
- Present results to management for action  
- Give feedback to staff | (i) Client satisfaction/loyalty  
(ii) Staff productivity  
(iii) Staff commitment of engagement to performance | (xi) track client progress out of poverty using the PPI tool  
(xii) Conduct client exit interviews | (vi) Transaction is processed and documented, the queues/waiting involved, the forms to be filled  
(vii) Staff product knowledge and skills to deliver the product efficiently and effectively  
(viii) Portfolio at Risk (PAR) above 30 days by product  
(ix) Speed at which the service is provided to clients  
(x) The proximity of service outlet to the clients  
(xi) Financial innovations that engender flexibility and speed of service provisions  
(xii) Capacity of the institution’s infrastructure to deliver high quality financial services (governance, MIS, risk management and performance management)  
(xiii) Level of clients awareness of client protection principles mechanisms (client protection principles)  
(xiv) Delinquency control mechanisms  
(xv) Gender equity  
(xvi) Clients participation in decision making (feedback mechanisms)  
(xvii) Financial and institution’s sustainability  
(xviii) Portfolio quality- PAR above 30 days  
(xix) Client poverty levels  
(xx) Client retention rate |
| People, increase their incomes, create employment and work their way out of poverty | education and business management skills training to 14,000 clients by 2014 | (ii) Conduct ToTs for staff on Financial Education to build internal capacity. (iii) Conduct client Knowledge and attitude surveys |  
| (ii) Achieve an average savings amount of UGX 100,000 per client per year. | (i) Conduct mobilization/promotional events (ii) Train Relationship Officers in selling skills |  
|  |  | i. Capacity of the clients to understand and utilize financial services effectively ii. Number of clients trained/attending financial and business management skills training programs iii. Growth in client business iv. Repayment rate |  
|  |  | i. Average savings amounts per account ii. Change in household status iii. Household budgets |