



WOMEN ENTERPRISE FUND SERVICE CHARTER

Women Enterprise Fund (WEF) Service Charter represents our commitment to delivering high quality services to all stakeholders. We at WEF strive to meet and exceed all our customers' expectations and have outlined our commitment to the Kenyan woman.

Vision

A transformed Kenyan woman contributing to sustainable socioeconomic development.

Mission

'To mobilize resources and offer access to affordable credit and business support services to women entrepreneurs'

Core Values

WEF's core values are:

- *Integrity*
- *Teamwork*
- *Innovation*
- *Courageous*
- *Respect for Diversity*

WOMEN ENTERPRISE FUND SERVICE MATRIX

ACTIVITY/ SERVICE OFFERED	REQUIREMENTS	USER CHARGERS	TIMELINE
<p>Constituency Women Enterprise Scheme Loans (TUINUKE LOAN)</p>	<ul style="list-style-type: none"> ◆ The group must have an account e.g. in a Bank/Post Bank. The group must have been in existence for at least 3 months ◆ The group must be registered with minimum of 10 members comprising 100% women or 70% women and 30% men ◆ The group must be trained and subsequently obtain a certificate from Women Enterprise Fund 	<ul style="list-style-type: none"> ▪ 5% of loan amount- Administration fee ▪ Training fee of Kshs.100 per member charged ▪ A loan tracker booklet chargeable at Kshs.200/= per group. 	<p>45 days after complying with the requirements.</p>
<p>Loans to Financial Intermediaries (FIs) for on-lending to women (JIIMARISHE LOAN)</p>	<ul style="list-style-type: none"> ◆ FI evaluation Criteria used to recruit the FIs as defined in the Credit Policy & Procedures Manual ◆ Marketable Security e.g. Fixed deposits, bank guarantees and shares listed with NSE must be provided and perfected 	<ul style="list-style-type: none"> ▪ A one off administration fee of 2% of the loan amount ▪ 1% interest per annum on a reducing balance ▪ Repayment on quarterly basis (Principal plus Interest) 	<p>30 days after complying with the requirements</p>

LPO/LSO Financing	<ul style="list-style-type: none"> ◆ Registered companies with either 100% or 70% shareholding by women ◆ A valid Local Purchase Order/Local Service Order duly signed and stamped by the procuring entity ◆ Duly signed Letter of Undertaking and acceptable collateral as per Fund's Credit Policy. Acceptable collateral are bank guarantee, shares or motor vehicle. ◆ Customer account details ◆ Certified copy of the letter by the supplier (loanee) to the procuring entity requesting payment through Women Enterprise Fund 	<ul style="list-style-type: none"> ▪ A one off administration fee of 5% of the loan amount ▪ Amount financed is 60% of LPO amount 	<ul style="list-style-type: none"> ▪ 10 working days after complying with the requirements
Capacity Building	<ul style="list-style-type: none"> ◆ Must be a registered women group ◆ Must be our Financial Partner 	Cost shared between beneficiary and Fund	Continuous
Linking women enterprises to larger organisations/enterprises	<ul style="list-style-type: none"> ◆ Must a registered women owned enterprise and demonstrate need for linkage and Submit profile of enterprise 	Cost shared between beneficiary and Fund	Continuous

Market support	<ul style="list-style-type: none"> ◆ Registered women owned enterprise ◆ producing goods and services consumed in both local and regional markets ◆ Make own travel arrangements 	Cost shared between beneficiary and Fund	Continuous
Written Correspondence	◆ Clarity of correspondence	Free	Seven (7) working days
Electronic Correspondence	◆ Clarity of correspondence	Free	Seven (7) working days
Telephone Communication-Incoming Calls	◆ Clarity	Free	Answered after 3rings
Face to face enquiries	◆ Courtesy from clients Availability of officer	Free	Immediate
National tenders	◆ Prompt submission of duly completed tender documents	Free for Youth, women & Persons with Disabilities and KSHs.1,000 for bid documents for other categories	Returned within 21-30 days
Request for quotation to supply good and services below KSHs.500,000	◆ Duly filled quotation forms from pre-qualified suppliers	Free	Seven (7) working days
Inspection of goods	◆ Goods provided by supplier	Free	1 day
Payment of Suppliers	◆ Avail invoice/delivery note/Copy of LPO/LSO	Free	Thirty(30) days after receipt of invoice

When you empower a woman, you empower a family and a whole nation

WE ARE COMMITTED TO COURTESY AND EXCELLENCE IN SERVICE DELIVERY

Any service that does not conform to the above standards or any officer who does not live up to the commitment to courtesy and excellence in the

Service Delivery should be reported to:

- a. The CS/PS/Principal of the Public Institution
- b. CEO/Director, Women Enterprise Fund: P.O Box 17126 - 00100 NAIROBI; Tel: 0714606845; Email: complaints@wef.co.ke
- c. The Commission Secretary / Chief Executive Officer, Commission of Administrative Justice, 2nd Floor, West End Towers, Waiyaiki Way, Nairobi
P.O. Box 20414-00200 Nairobi; Tel: 020 240337/0722970604; Email: info@ombudsman.go.ke

NB: SERVICE CHARTER IN BRAILLE AVAILABLE AT THE RECEPTION

HUDUMA BORA NI HAKI YAKO



MKATABA WA HUDUMA YA HAZINA YA AKINA MAMA

Mkataba wa utendakazi kwa wana chama wa Women Enterprise Fund (WEF) ni dhibitisho la kujitolea kwetu kwa utoaji huduma ya hali ya juu kwa washikadau wote. Sisi WEF tumejitolea kutimiza au kuzidisha matarajio ya wateja wetu na hivyo basi tumeorodhesha kujitolea kwetu kwa mwanamke wa Kenya.

Maono

Kumpa mwanamke mwanabiashara Mkenya nguvu ili ajikuze kiuchumi.

Ujumbe

Kuwatafutia wanawake wa Kenya namna ya kujikimu kibiashara kwa kuwapa fedha

Maadili ya Kimsingi

Maadili ya kimsingi ya WEF ni kama yafuatayo:

- Uadilifu
- Kufanya kazi kwa pamoja
- Uvum buzi
- Ukaka mavu
- Heshima kwa wote

MKATABA WA HUDUMA YA WOMEN ENTERPRISE FUND

SHUGHULI/HUDUMA INAYOTOLEWA	YANAYOHITAJIKA	GHARAMA (KSHS)	MUDA
<p>Mikopo ya wanawake wanabiashara kupitia maeneo bunge</p>	<ul style="list-style-type: none"> ◆ Kikundi lazima kiwe na akaunti kwa mfano katika benki/ Posta. ◆ Kikundi lazima kiwepo kwa muda usiopunguka miezi 3. ◆ Kikundi lazima kisajiliwe wakiwa na wanachama 10 kwenda juu ambapo 100% ni wanawake au 70% wawe wanawake na 30% wawe wanaume ◆ Wanachama lazim a wawe wampewa mafunzo na kupata cheti cha kufuzu kutoka Women Enterprise Fund. 	<ul style="list-style-type: none"> ▪ Asimilia tano(5%) ya mkopo ni ada ya utawala ▪ Ada ya mafunzo ya Kshs.100 inatozwa kwa kila mwanachama wa kikundi kwa mkopo wa kwanza ▪ Kijitabu cha kufuatilia malipo kinatozwa Kshs.200 	<p>Siku arobaini na tano baada ya kutimiza masharti</p>
<p>Kutoa mikopo kwa waakilishi wa kifedha ili wao watoe mikopo kwa wanawake wanabiashara</p>	<ul style="list-style-type: none"> ◆ Dhamana zinazoweza kununulika lazima zipeanwe na kukamilishwa ◆ Viwango vya kukopesha kulingana na sera za mikopo na miongozo ya taratibu kufuatwa. 	<ul style="list-style-type: none"> ▪ Ada ya usimamizi itakayolipwa mara moja ambayo in 2% ya kiwango cha mkopo ▪ Riba 1% kwa mwaka italipwa ▪ Malipo ya mkopo mkuu na riba yake utalipwa kila robo mwaka 	<p>Siku thelathini baada ya kutimiza masharti</p>

<p>Ufadhili wa Fedha za ndani za ununuzi (LPO)</p>	<ul style="list-style-type: none"> ◆ Uanachama wa kikundi ni sharti uwe wa angalau 70% ya wanawake na 30% ya wanaume (au 100% wanawake) ◆ Ni sharti uwe na oda ya ununuzi/huduma iliyotiwa sahihi (<i>Local Purchase Order/Local Service Order</i>) na kupigwa muhuri na shirika linalonunua, kama vile taasisi za umma (zilizo wekwa katika orodha kwenye sheria ya ununuzi wa umma) ◆ Dhamana ya mkopo itategemea Sera ya Mikopo ya Hazina hii ◆ Maelezo ya akaunti ya mteja ◆ Nakala ya barua ya uidhinishaji kutoka kwa anayepokea mkopo itakayowasilishwa kwa shirika la ununuzi kutaka pesa hizo zilipwe kwa Hazina hii. ◆ Ripoti bora kutoka kwa Shirika la Kusimamia Marelejeo ya Mikopo (<i>Credit Reference Bureau</i>) inahitajika. 	<ul style="list-style-type: none"> • Ada itakayolipwa mara moja ya usimamizi ambayo ni 5% ya kiwango cha mkopo • Kiwango kinachofadhiliwa na Hazina hii ni 60% ya kiwango cha LPO. 	<ul style="list-style-type: none"> ▪ Siku 10 baada ya kutimiza masharti
<p>Kujenga uwezo</p>	<ul style="list-style-type: none"> ◆ Lazima kiwe kikundi cha wanawake kilichosajiliwa ◆ Lazima kiwe mshirika wetu wa kifedha 	<p>Kugawana gharama kati ya WEF na walengwa</p>	<p>Kuendelea</p>

Kujenga uhusiano na wanabiashara wakubwa	◆ Lazima iwe ni biashara iliyosajiliwa na kumilikiwa na mwanamke.	Kugawana gharama kati ya WEF na walengwa	Kuendelea
Kutafutia soko huduma na bidhaa zina- zouzwa na mwanamke	◆ Biashara iliyosajiliwa na kumilikiwa na wanawake na ambayo bidhaa na huduma zake zinatumiwa hapa nchini na katika soko za kimataifa	Kugawana gharama kati ya WEF na walengwa	Kuendelea
Kuwezesha uwekezaji kama vile kwa Masoko ya biashara	◆ Biashara zinazomilikiwa na wanawake lazima kuonyesha zinahitaji msaada	Kugawana gharama kati ya WEF na walengwa	Kuendelea
Mawasiliano ya maandishi	◆ Mawasiliano yaeleweke	Hakuna malipo	Siku saba za kazi
Mawasiliano ya umeme – Kwa barua	◆ Mawasiliano yaeleweke	Hakuna Malipo	Siku saba za kazi
Mawasiliano ya simu - Simu zinazoingia	◆ Mawasiliano yaeleweke	Hakuna Malipo	Baada ya simu kulia mara tatu
Mawasiliano ya moja kwa moja	◆ Itategemea kupatikana kwa afisaa wakuhudumia mteja	Hakuna malipo	Papo hapo
Zabuni za kitaifa	◆ Itategemea kuwakilishwa kwa fomu za zabuni zilizojazwa vizuri	Hakuna malipo kwa vijana, wanawake, watu walio na ulemavu na shilingi 1,000 kwa hati za zabuni	Zitarudishwa kati ya siku 21-30.
Ombi la kupata bei ya kuuza bidhaa na Huduma iliyo chini ya shilingi 500,000	◆ Fomu ya ombi la kuuza bidhaa lazima ijazwe na wauzaji waliohitimu	Hakuna malipo	Siku moja

Malipo kwa wauzaji	◆ Muuzaji lazima alete stakabathi zina- zoenyesha kuwa ameuzua kama vile an- kara, fomu ya utoaji na fomu ya kununua/ fomu ya kutoa huduma	Hakuna malipo	Siku 30 baada ya kupata ankara
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UKIWEZESHA MWANAMKE, UMEWEZESHA JAMII NA TAIFA NZIMA!

WE ARE COMMITTED TO COURTESY AND EXCELLENCE IN SERVICE DELIVERY

Huduma yoyote ambayo haitekelezwi kulingana na viwango ama afisa yeyote ambaye hatendi kazi kulingana na Mkataba wa Huduma kwa wananchi anafaa kuripotwa kwa:

- a. Waziri/Katibu Mkuu/Mkuu wa ofisi ya umma
- b. CEO/Director, Women Enterprise Fund: P.O Box 17126 - 00100 NAIROBI; Tel: 0714606845; Email: complaints@wef.co.ke
- c. The Commission Secretary / Chief Executive Officer, Commission of Administrative Justice, 2nd Floor, West End Towers, Waiyaiki Way, Nairobi P.O. Box 20414-00200 Nairobi; Tel: 020 240337/0722970604; Email: info@ombudsman.go.ke

NB: ULIZIA MKATABA WA HUDUMA KATIKA BRAILLE KWENYE DAWATI LA MAPOKEZI

HUDUMA BORA NI HAKI YAKO

