



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 Sustainable Fund Empowering Kenyan Women for Social Economic Development'

Mission

'To Offer Accessible and Affordable Financial and Innovative Business Support Services to Kenyan Women for Transformed Livelihoods through Resources Mobilization, Collaborations, and Partnerships'

Core Values

- Integrity & Professionalism
- Equity & Respect for Diversity
- Transparency & Accountability
- Innovation
- Customer Focus
- Teamwork

Core Mandates

1. Provide subsidized credit to women entrepreneurs for enterprise development.
2. Capacity building of women entrepreneurs and their organizations.
3. Support women-oriented micro, small and medium enterprises to develop linkages with large enterprises.
4. Facilitate marketing of goods and services of women enterprises in both domestic and international markets.
5. Attract and facilitate investment in micro, small and medium enterprises-oriented infrastructure such as business markets or business incubators that will be beneficial to women enterprises.

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>42 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 our group ◆ Must be a Financial Partner 	Cost shared between beneficiary and Fund	7 working days after receipt of training request.
Linking women enterprises to larger organizations/enterprises	<ul style="list-style-type: none"> ◆ Must be a registered women owned enterprise and demonstrate need for linkage and Submit profile of enterprise 	Cost shared between beneficiary and Fund	14 working days after receipt of request.

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	14 working days after receipt of request.
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 3 rings
Face to face enquiries	◆ Courtesy from clients Availability of officer	Free	Within 5 minutes
National tenders	Prompt submission of duly completed tender documents	Free if downloaded from the WEF website(www.wef.co.ke) or public procurement information portal (www.tenders.go.ke)and Ksh.1,000 for hard copies from WEF Office	Returned within 7-14days
Request for quotation to supply: 1. Goods and services Ksh.3M and below Works Ksh. 5 M and below	Duly filled quotation forms from pre-qualified suppliers	Free	Seven (7) working days
Evaluation of Tenders	◆ Minutes from Evaluation	free	Within thirty (30) days
Inspection of goods	◆ Goods provided by supplier	Free	1 day
Payment of Suppliers	◆ Avail invoice/delivery note/Copy of LPO/LSO and duly signed Bank details	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 Service Delivery should be reported to:

Chief Executive Officer
Women Enterprise Fund,
Britam Tower, 11th Floor,
P.O Box 17126 - 00100
NAIROBI;

[Tel: 0714606845/6](tel:0714606845),
Hotline: 0793324820;
Email: complaints@wef.co.ke

The Commission Secretary / Chief Executive Officer,
Commission of Administrative Justice,
2nd Floor, West End Towers, Opposite Aga Khan High School on Waiyaki
Way – Westlands,
P. O. Box 20414- 00200,
NAIROBI.
Tel: +254-20-2270000 /2303000 / 2603765 / 2409574/0777 125818/
0800221349 (Toll free)
Email: info@ombudsman.go.ke

NB: SERVICE CHARTER IN BRAILLE AVAILABLE AT THE RECEPTION
EVERY CITIZEN HAS THE RIGHT TO ACCESS INFORMATION





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

Mfuko Endelevu Kuwawezesha Wanawake wa Kenya kwa Maendeleo ya Uchumi wa Jamii.

Ujumbe

Ili Kutoa huduma za kifedha zinazo fikika na za bei nafuu na ubunifu katika msaada wa biashara ili kubadilisha riziki ya Wanawake wa Kenya kupitia uhamasishaji wa rasilimali na ushirikiano

Maadili ya Kimsingi

Maadili ya kimsingi ya WEF ni kama yafuatayo:

- Uadilifu na Weledi •Usawa na Kuheshimu Utofauti • Uwazi na Uajibikaji •Ubunifu •Kuzingatia Wateja
- Kufanya kazi kwa pamoja

Hazina ya Wanawake hufanya nini?

Imepewa mamlaka kufanya yafuatayo:

1. Kutoa mikopo nafuu kwa wanawake wanaofanya biashara ili kustawisha biashara zao.
2. Kuimarisha uwezo wa wanawake kibiashara, na mashirika yao ili kuwawezesha kusimamia biashara.

3. Kuhamasisha na kusaidia uimarishaji wa miundomsingi katika biashara ndogo ndogo kama vile masoko na faida kwa wafanya biashara.
4. Kusaidia biashara zinazomilikiwa na wanawake ili kuimarisha uhusiano wao na makampuni makubwa ya kibiashara kupitia kukadiria ubora wa bidhaa zao, ukuzaji wa bidhaa na ushirikiano.
5. Kusaidia katika kupata mauzo ya bidhaa na huduma zinazozalishwa na wafanya biashara wanawake ndani na nje ya nchi.

MKATABA WA HUDUMA YA WOMEN ENTERPRISE FUND

SHUGHULI/HUDUMA INAYOTOLEWA	YANAYOHITAJIKA	GHARAMA (KSHS)	MUDA
<p>Mikopo ya wanawake wanabiasishara kupitia maeneo bunge</p>	<ul style="list-style-type: none"> ◆ Kikundi lazima kiwe na akauntikwa mfano katika benki/ Posta. ◆ Kikundi lazima kiwepo kwa muda usio- punguka miezi 3. ◆ Kikundi lazima kisajiliwe wakiwa na wanachama 10 kwenda juu ambapo 100% ni wanawake au 70% wawe wanawake na 30% wawe wanaume ◆ Wanachama lazima wawe wam- pewa 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 mbili (42) 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 (30) 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. 	<p>Siku kumi (10) baada ya kutimiza masharti</p>
<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>Siku saba (7) za kazi baada ya ombi kuwasilishwa</p>

Kujenga uhusiano na wanabiashara wakubwa	◆ Lazima iwe ni biashara iliyosajiliwa na kumilikiwa na mwanamke.	Kugawana gharama kati ya WEF na walengwa	Siku kumi na nne (14) za kazi baada ya ombi kuwasilishwa
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	Siku kumi na nne (14) za kazi baada ya ombi kuwasilishwa
Kuwezesha uwekezaji kama vile kwa Masoko ya biashara	◆ Biashara zinazomilikiwa na wanawake lazima kuonyesha zinahitaji msaada	Kugawana gharama kati ya WEF na walengwa	Siku kumi na nne (14) za kazi baada ya ombi kuwasilishwa
Mawasiliano ya maandishi	◆ Mawasiliano yaeleweke	Hakuna malipo	Siku saba (7) za kazi
Mawasiliano ya umeme – Kwa barua	◆ Mawasiliano yaeleweke	Hakuna Malipo	Siku saba (7) za kazi
Mawasiliano ya simu - Simu zinazolingia	◆ Mawasiliano yaeleweke	Hakuna Malipo	Baada ya simu kulia mara tatu
Mawasiliano ya moja kwa moja	◆ Itategemea kupatikana kwa afisaa wakuhudumia mteja	Hakuna malipo	Ndani ya dakika tano (5 minutes)
Zabuni za kitaifa	◆ Itategemea kuwakilishwa kwa fomu za zabuni zilizojazwa vizuri	Hakuna malipo ukipakua fomu za zabuni kwa tovuti ya WEF (www.wef.co.ke) Au tovuti ya public procurement information (www.tenders.go.ke) na shilingi 1,000 kwa hati za zabuni zikichukuliwa ofisini	Zitarudishwa kati ya siku 7-14.
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- zoenysha kuwa ameza kama vile an- kara, fomu ya utoaji na fomu ya kununua/ fomu ya kutoa huduma	Hakuna malipo	Siku thelathini (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 Mkatoba wa Huduma kwa wananchi anafaa kuripotiwa kwa:

Chief Executive Officer
Women Enterprise Fund,
Britam Tower, 11th Floor,
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Email: info@ombudsman.go.ke

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

HUDUMA BORA NI HAKI YAKO

