



RSSB STRATEGIC PLAN 2015 – 2020

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Abbreviations

CBHD: Community Based health insurance Department

CSD: Corporate Services Division

FCD: Finance and Contributions Department

ID: Investment Department

LU: Legal Unit

MSD: Medical Services Department

PESTEL: Political, Economic, Social-cultural, Technological and Legal environment

PPBD: Pension and Pre-retirement Benefits Department

PRD: Planning and Research Division

PRC&E: Public Relation and Customer Education

QA&IAD: Quality Assurance and Internal Audit Division

RSSB: Rwanda Social Security Board

SWOT: Strength, Weakness, Opportunities and Threats

Executive Summary

Since its inception, the responsibilities of RSSB have continuously scaled up in a bid to meet the needs of Rwandans. At its inception, it included the Pension and Occupational Hazard schemes as well as workers' based Medical scheme. Recently, the management of Community Based Health Insurance (CBHI) scheme covering almost all Rwandans was added to RSSB's mandate. Maternity leave benefits scheme is also planned to be operational in the first year of this strategic plan period.

As the mandate of RSSB widens so do the challenges that restrain the progress towards achievement of the demanding goals. Some of the key challenges include; low social security coverage, employers' non-compliance, high level of manual processes, fraud, staff turnover and lack of administrative autonomy to enable the institution take situational decisions.

In responding to these challenges, innovative ways to meet customers and stakeholders' expectations have been laid out. In order to achieve its mission and improve service delivery, a five (5) year strategic plan that translates strategies into action has been prepared. Its alignment is derived from the standpoint of RSSB's mission which include collection and management of contributions, providing social security services and prudent investment of the surplus.

In implementing this plan, the main aim will be delivering quality services that beneficiaries deserve and expect, earning high returns from investments and improving the level of institutional performance.

This strategic plan focuses on five major goals under each of which are various objectives and activities to be carried out as elaborated in the implementation plan, these goals include;

- i. Strengthening the financial sustainability of RSSB;
- ii. Provide quality services to our customers
- iii. Developing a capable, efficient and responsive organization;
- iv. Attracting, retaining, developing and motivating staff
- v. Enhancing RSSB's Corporate image

RSSB will continue to work towards having modern processes and quality management systems that lead to improved service delivery and increased members' satisfaction. Some of the initiatives to be undertaken include; development and application of modern IT systems, improving and expanding online services to include online registration, SSN query, Pension Benefit application, Online request, customer feedback management services, benefit

file tracking, the use of e-tax and mobile phone services. Special attention will be put in improving the quality of data in the database, developing all relevant policies, processes and procedures manuals and updating laws governing RSSB operations.

On the investment side, thorough appraisals to ensure investment in viable projects that provide competitive returns while complying with existing investment performance standards will be carried out.

In developing this strategic plan, some national and regional priorities were considered. The EAC common market protocol in particular portability of benefits will be a priority activity during this plan period. A number of other activities feed into the national vision 2020 and EDPRS II.

An effective monitoring and evaluation mechanism which ensures that the planned activities are achieved within the assigned timelines and resources was developed and is presented as annex 1 in form of a matrix. This is to ensure that the available institutional resources are used efficiently as well as ease the monitoring and evaluation process.

Introduction

Over the past several years, a great deal of attention has been paid to the development of the social security system in Rwanda. The Law no 45/2010 established RSSB after the merger of CSR with RAMA into one organization in order to strengthen governance and harmonize social security services. In addition to the existing schemes, the Community Based Health Insurance has been integrated into RSSB. Maternity leave scheme is planned to commence within the first year of this strategic plan period. All this is done in order to provide comprehensive social security benefits to all Rwandans.

Owing to the demanding mandate of RSSB, a strategic plan has been crafted to steer the institution in effectively delivering its mission. For the purpose of ensuring institutional commitment to long-term strategic thinking, it was necessary to prepare a 5 year plan effective from financial year 2015-2016 to financial year 2019-2020. The plan provides an important guide in pursuit of the fulfillment of a comprehensive social security system that addresses social security needs. It sets out the institution's mission, vision, values, strategic goals as well as objectives and activities to be carried out during the above mentioned period.

To ensure wide coverage of constructive ideas, the strategic plan was developed considering recommendations from: National leadership retreat, National Social security policy, Board of Directors workshop, RSSB management and strategic planning retreat of resourceful persons. With this approach, we are optimistic that the implementation process of the plan will be diversely owned by stakeholders.

This Strategic Plan preparation has been guided by the country's Vision 2020 and Economic Development and Poverty Reduction Strategy [EDPRS II] programs which aim to transform Rwanda into a middle-income country providing a high quality of life to all its citizens and accelerate poverty reduction as highlighted in its thematic area priorities. To this end, RSSB plans to significantly improve its social security service delivery stands by mainly being IT oriented.

The main focus of this strategic plan is to deliver quality service that the beneficiaries expect and deserve, safeguard members' funds and improve performance level. Some of the key targets are: automation of benefits processing to at least 95%, human capital development responsive to institutional needs, improvement of risk management culture and general IT modernization.

With the introduction of Community Based Health Insurance and Maternity Leave schemes, we expect the social security services provided to grow exponentially in the coming years. RSSB is therefore well aware that there is no choice but to improve efficiency. This plan is prepared to help achieve the much needed efficiency in all operations; old and new.

Although the expectations are high and the task is demanding, we are optimistic that with the laid strategies, the envisaged targets will be achieved. To this end we will work hard to serve the public through a stronger commitment and in a more responsive manner.



Chapter one: Corporate Statements

1.1 Our Vision

RSSB envisions “a comprehensive social security system that addresses social security needs”.

1.2 Our Mission

“To provide high quality social security services: collection of contributions, efficient benefits distribution and prudent investment of members’ funds.”

1.3 Our Core Values

In trying to achieve our mission and vision, we endeavour to be guided by the following key strategic values:

- Integrity; "do the right thing",
- Collaboration; "work as one",
- Accountability; "own your actions",
- Respect; “value every voice”,
- Excellence; "be the best"

1.4 Our Slogan

“Our Health, Our Future”.

Chapter Two: Situational Analysis

2.0 Introduction

This chapter presents a review of RSSB's operating environment. The RSSB operations are affected by various factors both internal and external that impact on the overall institutional performance. The purpose of this chapter is to access this environment using PESTEL and SWOT Analysis.

This chapter further provides an assessment of RSSB's operations by giving an overview of the various schemes run under RSSB.

2.1 Environment review

The macroeconomic environment in Rwanda just like any other developing country has faced challenges making it difficult to provide a solid platform on which to build a solid revenue base due to rising inflation, unstable exchange rates and rising current account deficits. In addition, the global economic recovery is still faced with many challenges. This means that Rwanda in general and RSSB in particular will continue to face growth prospects with risks; a weakening global economy undermining strong growth projections. Despite all this, the Rwandan economy is expected to grow by around 9% by the end of the plan period.

2.1.1 PESTEL Analysis

This section analyses the existing RSSB operating environment (Political, Economic, Social, Technological, Environmental and Legal) and how these factors would impact on RSSB's performance in this strategic plan period. The PESTEL analysis is a simple and effective tool used in situational analysis to identify the key RSSB external (macro environment) forces that might affect its operations. These forces create both opportunities and threats. A brief description of these dimensions suffices;

Political Environment Analysis

On the political front, Rwanda has continued to enjoy stability. The Government of Rwanda has spelt out the direction the Country should move towards with regard to the socio-economic development of the Nation and this has been articulated in two main Government Blue Prints – Vision 2020 and EDSRP 2. Several regional initiatives are also ongoing including the implementation of the third phase of the East African Community (EAC) protocols with activities including negotiations on the Common Market Protocol, concession of the Kenya-Uganda-Rwanda-Southern Sudan Railways,

implementation of EAC Power Master Plan, extension of Eldoret-Malaba-Kampala oil pipeline, convertibility of East African currencies, convergence of macro-economic variables, (synchronizing the budget, harmonizing taxation and managing inflation) and a consultative process of sensitizing people on the fast tracking of the East African Political Federation. These activities will have implications on the RSSB operating environment. Of particular interest to RSSB is the planned harmonization of EAC pension schemes.

On the other hand, instability in the neighboring countries will continue to have a negative impact on the Rwandan economy. Instability in Congo, Southern Sudan, Burundi and enhanced terrorist activities in Kenya will have impact on Rwanda in general and RSSB in particular during the implementation of this Strategic Plan.

Economic Environment Analysis

Rwanda has continuously registered positive growth in its economy. With its sound macroeconomic policies, continued growth in Foreign Direct Investment and operationalization of EDPRS2, it is expected that this trend will continue to be witnessed during this plan period. RSSB will have to tap into the growing sectors of the economy by aggressively registering new members as well as identifying new investment opportunities..

Rwanda has an open economy and in this regard will continue to be affected by the changing international and regional trading environment and economic stability. The ongoing regional integration will widen the investment opportunity base as well tap into regional capital.

Social-Cultural Environment Analysis

The social – cultural environment is particularly important in determining the success of RSSB's operations in meeting its mandate. Public opinion is a critical determinant of the external environment for compliance. The social perceptions towards RSSB will significantly affect compliance.

The Social-cultural dimension in the environment scanning process forms an integral part of the operations of RSSB, and these relate to the values ,norms, customs, attitudes, cultures, societal beliefs and the like. It is imperative for RSSB to continue researching on how these changing values of Rwandans and their expectations as far as benefits in regard to pension and medical insurance are concerned.

Technological Environment Analysis

Information and communication technology has revolutionised the way businesses are transacted and this opens up opportunities and enhances the efficiency and operations of RSSB.

In this strategic plan, RSSB will continue to implement modern processes and quality management systems that should lead to improved service delivery and members' satisfaction. The laying of fibre across the country has also increased and eased internet accessibility.

The technological environment covers the impact of new inventions, obsolescence of existing technology and technological innovation. In the case of social security revenue administration, best practice has necessitated increased use of ICT. Thus, the ICT environment sets the technological frontier in registration of members, tracking of membership, payment of benefits and revenue administration.

It has also opened up opportunities for enhanced social security revenue collection and cost effective operations.

Cloud Computing: With respect to innovations in ICT, cloud computing, is a promising innovation, worth considering in this Plan period. The advantage of operating via the cloud is that services are accessed directly via a web browser with no requirement of software on end user computers or servers. In addition, organizations do not need to invest in their own expensive servers and applications as they will be able to access free or subscription based cloud services - thereby saving time and money in the process. Another upside for using the cloud is that it is highly scalable and low cost which makes it highly attractive for businesses of all sizes. RSSB will seek to exploit this service currently present in Rwanda.

Mobile Telephony: In the last 10 years mobile telephone has opened up opportunities for enhanced operational efficiency, reliability and fast turnaround in business. This innovation which has yet to be fully exploited by the social security sector has significantly reduced communications costs in developing countries including Rwanda. The technology enables customers to transfer money across wide distances and pay bills among others. Rwanda's success in promoting the use of mobile phones and mobile banking thus provides an avenue that RSSB will seek to fully exploit during this plan period.

Going forward, the technological outlook is promising given that RSSB has embarked on a comprehensive computerisation project which aims at facilitating the effective operations of RSSB. Coupled with the results of the organization wide reengineered business processes, documented procedures, institutionalization of a Balanced Score Card Performance Management system, RSSB's operational efficiency is expected to improve during this plan period.

Physical Environment Analysis

The 21st century has witnessed increased recognition of the importance of the environment to economic development. The alarming rate of environmental destruction as a result of population pressure, serious erosion, pressure on natural resources, massive deforestation, pollution in its various forms etc. necessitated the Government of Rwanda to form Rwanda Environmental Management Authority (REMA). REMA is a non-sectorial institution mandated to facilitate coordination and oversight of the implementation of national environmental policy and the subsequent legislation.

In Rwanda, like many developing nations, key environmental challenges include, Environmental degradation, decreasing forest cover, deterioration of water quality and quantity, pollution and waste management, impact of climate change and global warming, and inadequate adoption of bio technology.

With increased environmental degradation, diseases and illnesses related to this will continue to be a major concern to RSSB as more members seek treatments.

Legal Environment Analysis

Changes in law and legislation have an impact in the operating environment of RSSB. In recent times, RSSB has witnessed changes in the general legal framework that has impacted on its operation such as General statutes of Public servants. Currently, a new pension law has just been passed. Several draft laws governing different RSSB operations are also in place. RSSB will focus on the legal related issues that will impact on its operations that may come up during the plan period.

2.1.2 SWOT Analysis

SWOT analysis is a tool used to evaluate the Strengths and Weaknesses (internal factors) as well as Opportunities and Threats (external factors) affecting an organization.

This tool allows RSSB to find the best match between external factors (Opportunities and Threats) and internal capabilities (Strengths and Weaknesses).

Table 3.2: RSSB SWOT ANALYSIS Matrix

	STRENGTHS		WEAKNESSES
1.	Availability of on-line services	1.	Incomplete and inaccurate membership data
2.	Decentralized services	2.	Lack of technical expertise in some specific areas
3.	Stable revenue sources	3.	Low coverage rate
4.	Strong brand name	4.	Non-integrated and insufficient IT system
5.	Availability of adequate work tools	5.	High staff turnover
6.	Own office Buildings (Not rented)	6.	Low compliance level

	OPPORTUNITES		THREATS
1	Strong support from the Government	1	Fraud
2	Strong local, regional and international partnership and cooperation	2	Large Informal sector
3	Regional economic integration	3	Limited avenues for investment
4	Favorable and stable economic and political environment	4	Delays in enacting laws and policies that support RSSB's operations
5	Existence of government programs for prevention of diseases	5	Lack of specific statutes of financial and operational autonomy
6	Commitment of government to decent work programs	6	Competition from other private Pension and Health insurance providers.
		7	Competition for competent staff from the private sector leading to brain drain from RSSB
		8	Increasing medical services costs

2.2 Schemes and operations review

The institution assessment reflects organizational status and the strides needed in addressing necessary improvements. It highlights the milestones achieved thus far and the challenges the organization continues to address.

2.2.1 Pension

It is now widely known that pension benefits play an important role in securing and improving the livelihoods of the retired community and their dependents.

The pension scheme is a defined benefits scheme financed equally by employer and employee with 3% each of the employee's gross salary. The scheme entails three branches that include; old age, invalidity and survivorship. Pension benefits are determined basing on earnings and period of contribution. The benefits formula is established by the law.

In the recent past, the scheme has had challenge of outdated legal documents, poor filing system especially as a result of operations being manual. The scheme also faces a challenge of non-compliance of employers who under declare or do not declare their employees. The legal documents are under review and efforts are being made to automate benefits processing operations.

As a strategy to improve service delivery, we envisage to make benefits processing operations 100% automated. We are also working on introduction of e-filing for easy consultation and management of members' files.

It is important to note that the recent actuarial study found the pension scheme to be unsustainable. RSSB will continue to advocate for the recommended changes in order to ensure good financial health of the scheme.

2.2.2 Occupational hazard scheme

The scheme was introduced at the same time as Pension scheme by the law of 15/11/1962 established Rwanda Social security Fund offering; Permanent disability benefits, survivorship benefits, work related injuries/diseases benefits and daily sickness allowance benefits. The scheme is financed by 2% of the employee's gross salary that is solely borne by the employer.

The recent actuarial study showed that the scheme is financially sustainable although it is faced with a challenge of outdated legal documents and operations are done manually which leads to limited accuracy. Currently the operations are automated at only 40% and the plan is to automate the operations at 100% during this plan period. The legal framework; that is the OH law is being reviewed to make it up-to-date.

Coupled with this, we envisage introducing e-filing in managing members' files and speeding up the investigation exercise.

Since its inception, OH has been managed and structured under Pension scheme leading to poor or delayed service delivery. As a remedial measure, it was decided that OH should be empowered in the organizational structure whereby it has now been separated from Pension division and set up as a new division with separate new units of benefits processing, prevention and verification. There is no doubt that this will improve its efficiency.

2.2.3 Community Based Health Insurance

The Government of Rwanda, in an effort to improve its populace health developed a national health insurance policy dubbed “Mutuelle de santé” whose main objective is to improve financial accessibility to medical services. This was meant especially for those not covered under the mandatory public health insurance schemes: public and private formal sector (RSSB), military personnel (MMI) and other private health insurance schemes,.

The scheme is a Community Based Health Insurance (CBHI) established in 2007 under the law N° 62/2007 of 30/12/2007 establishing and determining its organization, functioning and management. The scheme was managed at district level and supervised by the Ministry of Health.

Following the Cabinet decision of 28/03/2014 of shifting management of the scheme to RSSB, it necessitated profound analysis of the scheme in aspects like Human Resource and Administration, Organizational structure, benefits and financial management. Several analyses on CBHI showed enormous challenges related to its management. Among the challenges noted are; un-coordinated financial management system, high levels of fraud and un-computerized (manual) operations. The scheme was integrated into RSSB on 1st July 2015

In order to deal with these challenges, several strategies are planned among which are, interfacing with NID database, patient record tracking and general improvement in data management system to mention a few.

2.2.4 Medical insurance scheme

The medical scheme was established in 2001 as “RAMA”. The purpose of the medical scheme is to provide health insurance to its members. It enables them to access health service in terms of quality medical interventions while protecting them against excessive out-of-pocket expenditure. In this context, the medical scheme ensures a good relationship with medical service providers (health centers, hospitals and pharmacies).

The operations of the medical scheme are guided by different documents including but not limited to policies, procedures manual and the law. Majority of the medical operation processes are however done manually.



In order to improve efficiency and effectiveness, an automated, integrated and interconnected system will have to be developed. This will be eased by development of a medical standard nomenclature. The automated system will help to significantly reduce the high levels of fraud within the scheme.

2.2.5 Maternity

Maternity Leave Benefits Scheme is a new scheme that is in the process of being established. The Scheme is expected to become functional within the first year of this plan period. The structure as well as its managers are already in place. The members of this scheme are the same as the members of the pension and OH schemes. Its contributions will be made concurrently with those of the pension and OH scheme. It will benefit from any automation of the general contribution process.

On the benefits part, RSSB will endeavor to provide online services especially in ensuring that the employers can apply for reimbursement online.

2.2.6 Investment of surplus funds

Among RSSB's mandate is prudent investment of members' funds. In this regard, it has invested in various asset classes including but not limited to Real estate, Equity, Bank term deposits, Treasury bills/bonds and corporate bonds. At the time of commencement of this strategic plan, the investment portfolio stands at about Frw 518 billion. Some of the investment challenges to-date include; low Rate of Return, Inflexibility in terms of Equity Investments, Real Estate uncertainties and Low rate of remuneration on Fixed Deposits. There is also the issue of limited avenues for investment.

During this strategic plan period, several improvement measures will need to be devised to ensure increased efficiency and good value for money. Some of the planned solutions will be development of an investment strategy including clear selection criteria for local equity investments, creation of a Real Estate Investment Trust and skills development within the investment function to ensure proper and professional investment appraisals.

2.2.7 Human resource development

Achieving the challenging mandate set out by this strategic plan will require highly skilled and well positioned personnel. A clear framework for developing personal and organizational skills, knowledge and abilities will have to be developed and implemented. This will include such opportunities as employee training, career development, mentoring, succession planning as well as motivation and retention strategies.

Chapter three: Strategic Goals, Objectives and Strategies

3.0 Introduction

This chapter presents strategic goals and the objectives under each goal. It also sets strategies to achieve the set objectives. The Strategic Goals for this Strategic Plan, have been developed in the context of five Balance Score Card perspectives; Financial, Customer, Internal Business Process/Corporate Governance, People and corporate image.

In the 2015 – 2020 Strategic Period, RSSB will focus on the following key priorities;

- Improving services delivery and strengthening RSSB image
- IT modernisation i.e. adopting latest versions and automating non-automated processes
- Developing comprehensive policy, processes and procedure manuals
- Reviewing and updating laws governing RSSB operations
- Improving quality of data in the database
- Investing in projects that guarantee competitive returns while ensuring compliance to investment standards
- Diversification of investment profile based on both national and regional market dynamics

The effective execution of these key priorities requires drawing a long term strategic plan that translates them into realization of the institution's vision and mission. While developing the current strategic plan, the Government Development Agenda has been taken into consideration. In pursuing its mandate, RSSB as a government institution, is guided by key policy documents such as Vision 2020 and the second Economic Development Strategy for Poverty Reduction (EDSPR 2).

3.1 Strategic Goals

There are five strategic goals guiding the future direction of RSSB during this Strategic Plan period each with corresponding objectives. These strategic goals are discussed below.

1. Strengthening long term financial sustainability of RSSB

Ensuring institutional long term financial sustainability is critical as it provides the institution with capacity to effectively finance its liabilities. This is made possible by generating revenues in response to growing benefit as well as operational costs related to all schemes. For the institution to remain actuarially sustainable, contribution collection and investment income need to be enhanced. Four objectives are envisaged under this goal and they include;

- Prudent investment of members' funds
- Effective collection of contributions from all schemes
- Increase in the number of new members
- Conduct Actuarial valuations

Objective 1: Prudently invest members' funds

Successfully investing members' funds requires strategic thinking in order to generate sufficient returns to meet financial obligations that extend over decades and generations specifically for the pension scheme. Over the last few years, RSSB has heavily invested in various sectors of the economy such as real estate, bank term deposits, corporate bonds, treasury bonds/bills, and foreign as well as local equity.

Currently, RSSB is the largest financial institution in Rwanda with an investment portfolio amounting to over Frw 518 billion. This is expected to grow considerably over the next five years.

To reach this objective, funds shall be invested judiciously in order to have a competitive rate of return with minimal and manageable risks.

Strategies:

- Delegating investment management to competent fund managers;
- Conducting a regular review of the policy statement and strategy;
- Increased publicity on real estate projects;
- Identifying new development partners through PPP for cost sharing;
- Investment in more diversified portfolio;
- Ensure thorough investment feasibility studies for high and competitive returns.

Objective 2: Ensure effective collection of contributions from all schemes

Ensuring effective contributions collection is fundamental to any social security contributory scheme as it enables it to meet its prescribed cash benefit needs and allows for financing of investment. Members' contributions are the main source by which the institution obtains financial resources to meet all benefits claims, investment expenditures and operational expenses. There is however a large number of employers who do not pay contributions for their employees; since it is required by law, RSSB will have to work hard to ensure compliance.

As such, there is need to have well designed institutional strategies to effectively maximize revenue collection as well as ensuring compliance.

Strategies:

- Unification of declaration form between RSSB and RRA's PAYE
- Interfacing with commercial banks payment system
- Use of IT based system to identify and pursue all non-compliant employers on regular basis;
- Strengthening employer inspection activities;
- Computerize debt recovery process;
- Working with agent banking in contribution collection;
- Introduce mobile phone payment facilities;
- Working with Non-banks institutions (like Mobicash)
- Encourage and improve use of E-tax

Objective 3: Increase number of new members

Social security systems play a critical role in providing economic security, alleviating poverty and helping people to cope with challenges faced especially during old age. In Rwanda like many other developing countries, a large proportion of the working-age population is not covered especially for retirement benefits and occupational hazard. Increasing contributing members also broadens the revenue base and ensures improved institutional financial sustainability. Members' contributions are considered to be the major source of social security financing. This justifies the urgent need for RSSB to design new and unique strategies of improving social security coverage.

Strategies:

- Improving the registration process using online services
- Design and implement effective public education campaigns
- Enhance Partnership with RRA, RDB, RCA and other stakeholders to register new members;
- Develop specialized info and communication approaches targeting different groups;
- Conduct door to door campaigns

Objective 4: Conduct Actuarial valuation

The rationale of conducting actuarial valuation is to determine the financing position of all schemes managed by the institution. It also determines the contributions required to sufficiently meet promised benefits in full over the long-term. For RSSB to be able to position itself to be sustainable in the long run, it should constantly conduct actuarial valuations to know the long term funding position of each scheme and ascertain the necessary changes to ensure or improve sustainability.

Strategies:

- Improving quality of data in the database
- Fast-tracking the code error correction
- Conduct actuarial valuation for all schemes
- Set actuarial valuation implementation plan

2. Providing quality services to customers

Strengthening service delivery has always been one of RSSB's key priorities. The institution's responsibility is to deliver comprehensive Social Security services in ways that meet the growing needs and demographics of the Rwandan public.

With the introduction of CBHI and maternity leave benefits schemes, the workload and the number of beneficiaries has drastically increased which requires doubling efforts to continually provide quality services to all our esteemed customers. In order to provide quality services that our members expect and deserve the institution will focus on the following objectives;

- Ensuring timely and quality service to all beneficiaries;
- Establishment of mechanisms to ease communication between RSSB and stakeholders;
- Improving customer Satisfaction level;

Objective 1: Ensure timely and quality service to RSSB beneficiaries

RSSB considers that its success depends much on providing high quality service in a timely manner to its esteemed clients, as this is believed to be the ultimate measure of an organization's reputation. To achieve this objective, RSSB will devise new and different strategies and methodologies.

Strategies

- Automating benefits application and claim processes;
- Automate invoicing and payment process;
- Interface with relevant stakeholders such as NIDA system;
- Expand the use of IT in health and interfacing with different service providers;
- Increase the public's use of self-service options by promoting online applications and other services;
- Introduce biometric finger print system

Objective 2: Establish mechanism to ease communication between RSSB and stakeholders

No matter how large the number of people we serve; we will continue to strive to provide them with quality information in the most professional manner.

Strategies

- Enhance online services such as customer feedback management, online registration, online SSN query, streamline online Benefit application;
- Accelerate development of additional mobile phone services such as declaration notification, deactivation notification, Pension and OH file progress notification, mobile payment, etc...
- Introduce call center and toll free services

3. Developing a capable, efficient and responsive organization

Responding to the public's demands, keeping pace with fast-growing environment in which RSSB works and mitigating threats is among the key priorities of the institution. In coping with this challenging mission, RSSB must increase its capacity and improve operational efficiency to ensure high performance. This will require rethinking the way we do business and to develop innovative ways to meet growing demands.

The main focus will be on the following objectives:

- Modernizing IT infrastructure for high availability
- Ensuring availability and accuracy of statistical data
- Improving effectiveness of internal controls
- Conducting studies and researches to enrich information for decision making
- Review and update the existing legal instrument

Objective 1: Modernizing IT infrastructure for high availability

Ensuring continuous and reliable system performance in a large institution like RSSB requires a strong IT system and infrastructure. Enhancing IT system will provide increased capacity and improved operational efficiency to keep pace with today's fast-paced environment and the members' demand for good and quick services.

Strategies:

- Conduct IT systems assessment
- Set up a standard data center
- Upgrade the Network and hardware infrastructure
- Upgrade the mail server
- Establish offsite disaster recovery
- Acquire different monitoring tools
- Enhance security for all IT systems' layers
- Business reengineering and acquire upgraded applications accordingly
- Upgrade DBMS
- Interfacing with relevant stakeholders such as NIDA, Banks, Hospitals,

Objective 2: Ensuring availability and accuracy of statistical data

RSSB data is among the most valuable assets and forms the backbone for all current business and future development strategies and general decision making. To this effect, the institution will seek to improve the quality of its data for proper decision making.

Strategies

- Fast-tracking error code correction;
- Enhance involvement of RSSB branches in correcting all inaccuracies in the database;
- Strengthen control measures to prevent new inaccuracies;
- Enforce use of E-tax by all banks

Objective 3: Improve effectiveness of internal controls

Internal control is an essential aspect of an institution's governance system and ability to manage risk and support the realization of its objectives. It enables the institution to ensure that operating, financial and compliance objectives are met. RSSB like many other financial institutions should have in place all necessary measures to deter fraud and constantly review all its internal control and fraud management functions. To effectively improve its internal controls systems, a number of strategies will be under taken.

Strategies

- Enhancement of audit trail and fraud-prevention processes;
- Review the risk framework;
- Identify and correct internal control problems on a regular basis;

- Improve Fraud management system;
- Automation of processes
- Improving systems of financial accountability

Objective 4: Review, update and develop relevant legal instruments

With time, some legal instruments become obsolete. It is imperative that they are reviewed and updated to capture changes and adapt to new developments. This will be done by conducting thorough assessment of gaps in current legal and regulatory frameworks.

Strategies

- Make thorough assessment of different laws to identify and update the obsolete ones;
- Draft all relevant laws and related orders;
- Create all in one legal document;
- Collaborate with key stakeholders to ensure the laws are passed;

Objective 5: Conduct relevant research studies

Conducting research/studies helps to gather necessary information for right decision making. Based on research, management makes intelligent and well informed decisions. To this effect, we will conduct research studies in various areas of interest.

Strategies

- Identify relevant research needs in different areas;
- Conduct research in such areas as customer satisfaction, extension of social security, customers' real estate needs etc.

4. Attracting, developing and motivating competent staff

Delivery on RSSB mandate is a daunting logistical and technical challenge. It is through the dedication and commitment of skilled and motivated staff that RSSB can achieve set objectives. Future success is dependent on strategic investments in human resource and in the necessary technology to support them. The objectives under this goal include;

- Recruiting, Training and Development of competent employees;
- Improving staff motivation and developing retention strategies;
- Improving staff performance management.

Objective 1: Recruit, Train and Develop competent employees

As the public we serve continues to grow and become significantly more diverse, there is need to ensure that RSSB staff have the necessary skills and competencies to efficiently carry out their duties.

Strategies:

- Recruit and retain a highly-skilled, workforce;
- Conduct HR capacity need assessment;
- Develop and implement training plan;
- Ensure availability of technical and support resources.

Objective 2: Improve staff motivation and develop retention strategies

The performance level of employees in an organization largely depends on the level of motivation. A motivated workforce is a key factor in achieving institutional targets. It is against this background that RSSB will devise strategies that improve staff motivation.

Strategies:

- Develop and implement staff motivation initiatives and retention strategies;
- Periodically conduct Staff satisfaction survey;
- Organize and coordinate personnel social and leisure activities;
- Introduce incentives, clear career paths and mentoring initiatives

Objective 3: Improve staff performance management

The performance and achievements of the institution as a whole depends on individual performance of the staff. In this regard, performance contracts will have to be set based in institutional targets.

Strategies:

- Set employee performance contract based on institutional target;
- Review and upgrade job description;
- Recognition of best performers.

5. Enhancing RSSB's corporate image

It is believed that good corporate image promotes favorable relationship with the community within which an institution operates. It also influences investors and other stakeholders and establishes corporate goodwill. To this end, we will develop objectives and strategies to improve the public's perception of RSSB.

To achieve this, the following will be the objectives undertaken:

- Increase public awareness on RSSB Services;
- Increase RSSB'S Corporate Social Responsibility Activities;
- Promote Cooperation with National, Regional and International partners.

Objective 1: Increase public awareness on RSSB Services

For people to have full information regarding their rights and obligations on different social security programs managed by RSSB, different awareness and sensitization campaigns need to be conducted. This will also help in building strong relationships with RSSB members, media and general public.

Strategies:

- Design and implement effective public education campaigns;
- Develop specific information and communication approaches to target different contributor groups;
- Organize Social Security Week;
- Use different media channels to advertise the different services provided.

Objective 2: Increase RSSB'S Corporate Social Responsibility Activities

RSSB is not only committed to providing pension and medical benefits to its members but also to promoting corporate social responsibility by providing funding and other resources for worthwhile social causes.

Strategies:

- Funding/sponsoring relevant CSR requests;
- Ensure publicity in all events;

Objective 3: Promote Cooperation with National, Regional and International partners

There is an increasing need for institutions to promote cooperation in a bid to smooth benefit portability, sharing experiences for better management of social security systems as well as knowledge exchange.

Strategies:

- Preparation and participation in conference and training;
- Create conducive work relationship with different stakeholders;
- Improve partnership with local, Regional and International social security partners.

3.2 Key Performance Indicators

Setting Key Performance Indicators is an important aspect of this plan as it will play a major role in the measurement of progress of this strategic plan towards the attainment of the planned goals. The periodic assessment will enable the institution to take corrective action if necessary targets are not being achieved.

The table below presents key performance indicators that shall be used to monitor and evaluate performance in implementing the strategic plan:

No	Indicator	Current status	Target by 2020 (5 year period)
1.	Contribution collected	Pension and OH schemes: 61bn in 2014/2015	365 bn
		Employees Medical insurance: 37bn in 2015	190 bn
		Maternity: N/a	27 bn
		CBHI: 20bn in 2013/2014	119bn
2.	Rate of returns on investment	6.2 %	14%
3.	Number of new Members registered	Pension and OH schemes: 1,386 new employers and 81,000 new employees in 2014/2015	8,900 new employers and 451,000 new employees under Pension and OH schemes
		Employee Medical insurance scheme: 47 new employers and 11,064 affiliates in 2014/2015	1,080 new employers and 99,500 affiliates
4.	CBHI coverage rate	76%	99%
5.	Level of automation	Pension Scheme: 95%	99%
		OH Scheme: 40%	99%
		Maternity scheme : 0%	99%
		Employees Medical S: 20%	75%
		CBHI Scheme: 20%	75%
6.	Customer satisfaction index	85%	95%
7.	IT high availability	60%	90%
8.	Audit report	Qualified report	Unqualified report
9.	Number of trainings implemented	No training plan	100% as per training plan

3.3 Assumptions

The set goals and strategies depend on and are driven by a set of relevant assumptions. The assumptions made for various targets are explained in the paragraphs below.

- **Contributions**

For Pension and Occupational Hazards Scheme: It was assumed that Rwanda will continue to register positive growth in its economy, sustain sound macroeconomic policies and continued growth in Foreign Direct Investment, which will result into creating new jobs. The number of new employees expected was multiplied by average contribution in previous years to give a figure for additional contributions. This was then added to the base figure after deducting contributions from retiring members.

For Medical Scheme: With the new strategy of targeting big private companies and Rwanda's conducive environment for doing business, we assume that the number of affiliates will increase. The number of new affiliates expected multiplied by average contribution and then added to the base figure will generate the projected contributions.

For Maternity Scheme: The assumption here is the same as that for Pension and occupational hazards scheme but taken as a fraction of the first year of the plan since it is not expected to start at the beginning of the year. This will be revised if necessary depending on when the maternity insurance law is passed.

For CBHI: Based on Government support and awareness strategies designed, we assume that the coverage will drastically increase. The contributions were estimated based on UBUDEHE 2012. We assumed that RSSB would receive 100% of category one contributions since these are from the Government. For both category two and three, we respectively took contribution of each individual multiplied by the number of people per category and then multiplied by the expected coverage rate.

- **Benefits:**

Pension and occupational hazards scheme: This was projected based on envisaged study to establish an official invalidity scale, the pension increase of existing members and the rate of increase of benefits from new files.

Medical scheme: This was estimated taking into account the escalating drug costs, increasing number of retirees joining the medical scheme (these have high morbidity than the average) and general increase in medical/treatment costs.

CBHI: The estimation was based on CBHI deficit and strategies for sustainability study report conducted in January 2015 and medical cost paid for the previous five months. We assume also that the increase of coverage rate will see many members seek CBHI medical services resulting into increased medical cost as projected.

- **Investment Revenue assumptions**

Investment revenue assumptions for financial Year 2015-2020 are mainly based on actual receipts expected from different contracts and projected income from dividends, new bank term deposits, sales of shares, KEA and Doctors' Plaza II rent and the new investments that will be made.

Real estates: The assumptions below are the key factors based on for implementing real estate development:

1. Commercial buildings in Kigali City and upcountry

The key factor of success is availability of funds (surplus of contributions). The key assumptions in estimating return are based on macroeconomic growth and growth of the real estate sector in general. Major areas focused on are capital appreciation, portfolio growth and income generation.

2. Construction of low cost houses at Batsinda (561 units), Gahanga (300 units) and Kigali sector (300 units).

These projects will be successfully implemented due to engagement of Government through MININFRA in availing basic infrastructures. Also expectations are high based on recent studies conducted by various bodies such as RDB and IFC on the high demand for low cost housing in Rwanda. These studies show that based on the prevailing incomes of many households in Rwanda, most people can afford social housing as opposed to middle and high end housing. The rate of return is usually 15% and below.

3. Medium cost houses to be constructed in Kinyinya (520 units):

In this project RSSB plan to establish partnership with local or international investors through Public Private Partnership. Based on macroeconomic studies conducted by the Ministry of Finance and Economic Planning, it is realized that the middle income earners in Rwanda are growing at a considerable pace. Most people also prefer to live in decent yet affordable neighborhoods. The rate of return is between 15% and 20%.

4. High end houses to be constructed in Vision city phase 2 (1,269 houses):

Partnership with local or international investors through Private Public Partnership will be promoted. The reason for investing in high end housing is because it is the most profitable. Also there is a high number of the diaspora willing to return back to Rwanda and given their high income status, they are willing to spend on high end housing. The rate of return ranges between 20% and 30%.

Fixed and Non Fixed Income Investments

The assumptions below are the key factors to increase the returns on investments for various class assets:

Money Market: Because of their risk free nature, hence ease of conversion into cash, RSSB invests in these instruments even if they have low returns. Returns are based on macroeconomic projections as well as current and future interest rates in Rwanda and the region. Current rates range between 6% and 8% per annum.

Occupancy rate: The occupancy rate is based on studies conducted for need in commercial real estate and also the average current occupancy rate for RSSB buildings. For commercial buildings in Kigali, it is about 90% while for upcountry buildings it is 60%. This is expected to improve significantly over the next five years.

Public auction: We also expect revenues from public auction as some of existing properties will be sold

Income from Equity: The return is based on financial and economic fundamentals. We consider indicators such as price to earnings ratio, earnings per share, return on equity, and return on assets, dividend payout ratios and expected cash flows. Other income is expected from capital appreciation and overall portfolio growth. In 5 years RSSB will increase income from equity due to expected dividends from BK, BRALIRWA, PTA Bank, BRD, EQUITY BANK, AFREXIM BANK, SAFARICOM, SONARWA, CRYSTAL TELECOM LTD, INYANGE INDUSTRIES, RIG sa, CIMERWA and COGEBANQUE.

Bank term deposits: The return here is determined by prevailing interest rates given by commercial banks on deposits. The current rate is 10% per annum.

It is worth noting that, investment of funds is done with the aim of providing risk adjusted returns, safety, income generation, capital appreciation and overall liquidity. Of utmost importance is the marketability of the investment assets, and growth in the balance sheet and consistent profitability.

Chapter Four: Monitoring and Evaluation

4.1 Introduction

Monitoring and Evaluation is geared towards identifying and measuring achievements made from specific instituted programs and projects. The M&E system will assist RSSB in providing a framework for reporting on progress while implementing the Plan, and evaluating performance against planned outputs.

Monitoring asks whether RSSB is carrying out what it planned to do. Evaluation on the other hand will allow the institution to assess whether or not its plans are resulting to intended results. Evaluation will be an independent assessment of either completed and/or on-going organization activities to determine the extent to which stated objectives are achieved. It is an in-depth analysis of issues concerning relevance, performance, effectiveness, efficiency, impact, value for money and sustainability in the context of stated objectives.

An effective M&E system will provide the management of RSSB with means to improve service delivery plan and effectively allocate the scarce resources while learning from past experience. Such a system will also provide a regular flow of information on the performance of various policies, programs and activities during this Plan period.

4.2 RSSB M&E Framework

Based on the five RSSB's Strategic Goals, various objectives, output indicators and activities to achieve planed targets will be monitored and evaluated. The amendment in this document will be done if need arises while implementing the plan. The RSSB's M&E framework for this planned period will be based on the activity matrix as given below.

Annex1: Results Framework

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibi lity
			Year 1	Year 2	Year 3	Year4	Year 5			
Goal 1. Strengthen long term financial sustainability of RSSB										
Members’ funds prudently invested	Amount of investment returns	35bn	45bn	47bn	49.5bn	52bn	54bn	<ul style="list-style-type: none">•Identify and delegate investment management to fund managers•Develop investment strategy•Identify development partners (through PPP) for cost/risk sharing in real estate•Investment in private and public equity (12% as average ROI in 5 years , fixed term deposits (11%), in T-Bills, Government paper/bonds (12%), real estate (8%)•Identify new high return investment opportunities and focus on regional and international market•Construct low cost houses: 561 at Batsinda, 300 in Kicukiro and Nyarugenge• Construct 5,200 affordable houses in Kinyinya in partnership with	500,000,000,000	ID

Output	Indicators	Baseline	Targets					Activities	Budget Rwf	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
Registered new members in Pension, OH, Maternity and Medical schemes	Number of new registered employers and employees in Pension, OH and Maternity schemes	0 (17,000 employers and 397,664 contributing employees)	1,500 active employers and 85,000 employees	1,700 active employers and 88,000 employees	1,800 active employers and 90,000 employees	1,900 active employers and 93,000 employees	2,000 active employers and 95,000 employees	<ul style="list-style-type: none"> potential investors. Construct commercial buildings at CCFR and Tower III) Thorough investment feasibility studies to ensure high and competitive returns Conduct relevant researches such as; 1. Demand side Housing needs assessment, Financial/stock market development Improve registration process by developing and using online services. Design and implement effective public education campaigns. Enhance partnerships with RRA, RDB, RCA and others to register new members Develop and implement a door to door campaign strategy Develop specialized info and communication approaches targeting different groups. 	200,000,000	FCD, MSD & IT
	Number of new registered employers in Medical scheme	0 (1,459 employers and 390,000 affiliates)	100 active employers and 16,000 affiliate	150 active employers and 17,500 affiliate	210 active employers and 19,000 affiliate	270 active employers and 22,000 affiliate	350 active employers and 25,000 affiliate			
	Amount of contributions collected	0 (Last year we collected 54.2 bn for	64 bn	69 bn	73 bn	77 bn	82 bn	<ul style="list-style-type: none"> Proper/quick reconciliation of contributions received. 		
Effective contribution collection ensured									8,162,000000	FCD

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
		pension & OH scheme) 0 (Last year we collected 32.9 bn for medical scheme)	36 bn	37bn	38 bn	39bn	40 bn	<ul style="list-style-type: none"> • Unification of RSSB declaration forms and RRA PAYE • Improvement of e-tax • Use of ICTs in Contributions collection. • Link with agent banking in contribution collection 	1,022,000,000	
		0 (Maternity scheme)	4.8bn	5.1bn	5.4bn	5.8bn	6.1bn	<ul style="list-style-type: none"> • Introduce mobile phone payment facilities • Interfacing with commercial banks payment system • Working with non-banking institutions like Mobicash • Working with agent banking in contribution collection 		
		0 (Last year, 18.7bn was collected in CBHI)	20.4bn	23.1bn	24.5bn	25.4	26 bn	<ul style="list-style-type: none"> • Enforce use of e-tax interface 		
	Suspense account % of total revenues	0.5% of total revenues	0.25% of total revenues	0.20% of total revenues	0.15% of total revenues	0.13% of total revenues	0.1% of total revenues			
	Compliance rate	79% of Pension and OH 95% of medical	85%	88%	90%	93%	95%	<ul style="list-style-type: none"> • Develop real-time compliance communication to employers and employees • Timely enforcement of employers' contributions payment; • Use of IT based system to identify and pursue 		

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
RSSB actuarial valuation conducted	Number of Audits conducted	0 (Last year 648 audit cases were conducted of which 50% are finalized)	680 of which 60% are finalized	715 of which 65% are finalized	750 of which 70% are finalized	787 of which 75% are finalized	827 of which 80% are finalized	<ul style="list-style-type: none"> all non-compliant employers on regular basis Review relevant Laws and procedures Use of IT based audit system. 	280,000,000	PRD
	Number of employer inspections conducted	N/A	All complaints received handled	All complaints received handled	All complaints received handled	All complaints received handled	All complaints received handled	<ul style="list-style-type: none"> Modification of Laws and procedures Use of IT based system to identify and pursue all non-compliant employers Establishment of online communication eg via the web 		
	% of outstanding contributions debt recovered	15% of existing arrears	30% of total existing contributions arrears	50% of total existing contributions arrears	60% of total existing contributions arrears	70% of total existing contributions arrears	80% of total existing contributions arrears	<ul style="list-style-type: none"> Engage government in paying its outstanding debts Computerize debt recovery system 		
	Actuarial valuation reports	Actuarial valuation reports 2012	Implement the recommendations	Actuarial valuation conducted	Implement the recommendations	Implement the recommendations	Implement the recommendations	<ul style="list-style-type: none"> Improve quality of data in the database Fast track error code correction Conduct actuarial valuation for all schemes managed by RSSB. Set actuarial valuation recommendations implementation plan and monitor its 		

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibi lity
			Year 1	Year 2	Year 3	Year4	Year 5			
								implementation		
Goal 2: To provide quality services to customers										
Timely and quality services ensured to RSSB beneficiaries	Level of business automation under Pension, Maternity and OH schemes	Business processes supported by IT systems	Pension at 95%	95%	98%	98%	98%	•Automate processes benefits	113,904,633,216	PPBD, MSD&IT
			Materni ty at 0%	60%	75%	99%	99%	•Develop online application facility, control measures and business process, with NID		
			OH at 40%	50%	75%	99%	99%	•Interface with system		
	Level of automated processes under Medical scheme	Business processes supported by IT systems	20%	40%	50%	60%	70%	• Interface with Electronic Medical records like Open clinic and Ishyiga, Introduce biometric finger print system	123,052,770,943	
	% of CBHI processes automated	Business processes supported	30%	45%	55%	65%	75%	•Improve IT system to track affiliate's historical membership status	153,891,891,891	CBHID&I T
							•Develop database on cases reviewed by medical advisor and decision taken.			

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
		by IT systems						clinic, •Automate claim processes •Collaborate with MoH to improve the package of medicines at health center levels. •Link SSN with UBUDEHE category		
Mechanism for easy communication between RSSB and stakeholders established	Online services	Only contribution status operational	•SSN query, •Online request	•Customer feedback management, •Online pension benefit application	Benefit file tracking	•Establishment of online registration		•Enhance online services by developing; - Customer feedback management system - Online registration - Online SSN query and benefits - Online application •Setup a call center / toll free line	200,000,000	IT, PR&CE
	Mobile phone services	Contribution status, pension payment notification and declaration remainder operational	•Declaration notification showing the amount declared, •Contribution compliance status,	•Notification of deactivation •CBHI contribution simulation or •Pension and OH file progress notification	Mobile payment service			•Establish SMS application function •Develop unstructured supplementary service data applications (USSD)	27,000,000	
Goal 3: Develop a capable, efficient and responsive organization										
Modernized IT infrastructure for high availability	System high availability	60%	70%	75%	80%	85%	90%	•Conduct IT systems assessment	4,000,000,000	IT

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
	Network coverage	80%	100%	100%	100%	100%	100%	<ul style="list-style-type: none"> Set up a standard data center Upgrade the Network and hardware infrastructure Upgrade the mail server Establish offsite disaster recovery Acquire different monitoring tools Enhance security for all IT systems' layers Business reengineering and acquire upgraded applications accordingly Upgrade DBMS Interfacing with relevant stakeholders such as NIDA, Banks, Hospitals, 		
Availability and accuracy statistical enhanced	% of errors corrected and restricted	0% (there is 3.97 million error codes in the system)	50% corrected new errors restricted to 0.1% of declaration	50% corrected new errors restricted to 0.1% of declaration	New errors restricted to 0.1% of declaration	New errors restricted to 0.1% of declaration	New errors restricted to 0.1% of declaration	<ul style="list-style-type: none"> Fast-tracking error code correction Enhance involvement of RSSB branches in the correction process Iron out data inaccuracies in the system, Strengthen control measures to prevent new inaccuracies 	50,000,000	PRD, IT & FCD
		0% (Frw 976.34 million)	50% allocate to respecti	50% allocate to respecti	New errors restricted to	New errors restricted to	New errors restricted to	<ul style="list-style-type: none"> Increase enforcement mechanisms Enforce the use of E-tax interface by all banks 		


Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
Effectiveness of internal Controls improved	Level of compliance to policies, procedures	Unidentified contributions)	ve accounts	ve accounts	0.1% of declaration	0.1% of declaration	0.1% of declaration	<ul style="list-style-type: none"> Introduce monthly declaration Interface with IFMIS 	20,000,000	PRD, MSD & QA&IA
		0% (Errors in members' particulars (age, sex, names, marital status))	50% Errors corrected and new errors restricted to 0.1% of declaration	50% Errors corrected and new errors restricted to 0.1% of declaration	New errors restricted to 0%	New errors restricted to 0%	New errors restricted to 0%	<ul style="list-style-type: none"> Re-engineer registration process to capture SSN Progressively map SSN with affiliation numbers Strengthen control measures to prevent entry of new inaccuracies 		
	Number of fraud cases	25% of 9.67 million members are mapped	75% of members mapped	100% of members mapped	100% of new members mapped	100% of new members mapped	100% of new members mapped	<ul style="list-style-type: none"> Ensure correction of IDs in Ubudehe database Link SSN with ubudehe categories 		
		60% compliance level	Level of compliance to policies and procedures	60%	70%	80%	90%	<ul style="list-style-type: none"> Conduct periodic Internal Audits Review the electronic database security (Audit trail). Conduct Corporate Governance Audit 		
		High cases of frauds	Reduced fraud cases	Reduced fraud cases	Reduced fraud cases	Reduced fraud cases	Reduced fraud cases	<ul style="list-style-type: none"> Automation of business processes Report and pursue fraudulent cases by doctors and pharmacists to Medical Pharmacy Councils 		

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
								<ul style="list-style-type: none"> Introduce new shifts to ensure that more hours are covered by medical access facilitators. 		
	Timely and improved financial report	Delay in financial report	Timely and improved financial report	Timely and improved financial report	Timely and clean financial statement	Timely and clean financial statement	Timely and clean financial statement	<ul style="list-style-type: none"> Develop and/or upgrade computerized financial modules Develop separate books of accounts for each of the RSSB's schemes Ensure use of E-tax by all banks Ensure swift implementation of audit recommendation 	300,000,000	FCD, QA&IA & IT
	Level of Compliance to IFRS	70%	80%	85%	90%	93%	95%	<ul style="list-style-type: none"> Review and update the chart of accounts Comply with IFRS 		
	Level of implementing Risk management policy	60%	70%	100%	100%	100%	100%	<ul style="list-style-type: none"> Conduct risk management audit Implement Risk Management Policy recommendations Conduct risk awareness campaigns Improve risk management tools Conduct regular operational and investment risk assessments 	154,881,000	PRD

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibi lity
Reviewed and updated relevant legal instruments	Laws and Orders reviewed	Various Laws and orders in Pipeline	Year 1	Year 2	Year 3	Year 4	Year 5	•Make thorough assessment of different laws and orders to identify and update the obsolete ones •Draft all relevant laws and orders •Follow up promulgation process • Create an all in one legal document	30,000,000	LU
		Laws and Orders drafted	Follow up their promulgation process	Laws and orders enacted	Laws and orders updated	Laws and orders updated				
	Benefits repatriated	Civil servant Benefits from Burundi	Consultative meetings held in EAC and CEPG L Countries	MoUs signed	Benefit of Rwandas who worked in EAC and CEPG L repatriated	Benefit of Rwandas who worked in EAC and CEPG L repatriated	Benefit of Rwandas who worked in EAC and CEPG L repatriated	•Bilateral negotiation •Develop MoUs with partners state •Regional consultations		
Relevant research and studies Conducted	Number of studies and research conducted	Current Research plan	Implement Studies and Research plan	Implement Studies and Research plan	Implement Studies and Research plan	Implement Studies and Research plan	Implement Studies and Research plan	•Identify relevant research needs •Conduct research studies	45,000,000	PRD
Goal 4: To attract, retain, develop and motivate staff										
Competent employees recruited, trained and developed	% on implementation of training plan	20%	100%	100%	100%	100%	100%	• Recruit competent staff • Conduct Staff capacity needs assessment • Implement staff training and development plan. • Ensure availability of training and technical support resources	200,000,000	CSD
	Number of vacant posts filled	Current vacant posts	All vacant post filled	All vacant post filled	All vacant post filled	All vacant post filled	All vacant post filled			

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
Staff motivation improved and retention strategies developed	Rate turnover	9%	Less 5%	Less 5%	Less 5%	Less 5%	Less 5%	<ul style="list-style-type: none"> Develop and implement motivation and retention strategies Periodically conduct Staff satisfaction surveys Put in place incentives, clear career path and Mentoring initiatives Organize and coordinate personnel social and leisure activities 	47,200,000,000	
	Employee satisfaction report	2013-2014 report	Report produced	Report produced	Report produced	Report produced	Report produced			
Staff performance management system improved	Performance level	72%	80%	82%	84%	85%	87%	<ul style="list-style-type: none"> Set employee performance contract based on institutional targets Recognition of best performers Review and upgrade job descriptions 		
Goal 5: To enhance RSSB's corporate image										
Public awareness on RSSB Services increased	Number of sensitization campaigns	0 (92 carried out)	100	110	120	130	140	Design and implement effective public education campaigns	1,000,000,000	

Output	Indicators	Baseline	Targets					Activities	Budget RwF	Responsibility
			Year 1	Year 2	Year 3	Year 4	Year 5			
	RSSB services communicated	Contracts with TV, Radios and news papers	Communicate RSSB services through relevant media channel	Communicate RSSB services through relevant media channel	Communicate RSSB services through relevant media channel	Communicate RSSB services through relevant media channel	Communicate RSSB services through relevant media channel	<ul style="list-style-type: none"> Publish articles and adverts in print and electronic media. Production of new radio and TV dramas. Organize radio and TV talk shows and interviews with media Organization of Social Security Week 		
RSSB'S Corporate Social Responsibility activities increased	Number of CSR programs and events undertaken	CSR Policy	Implement CSR plan	Implement CSR plan	Implement CSR plan	Implement CSR plan	Implement CSR plan	<ul style="list-style-type: none"> Relevant CSR requests granted Ensure publicity of all events 	50,000,000	
Cooperation with National, regional and international partners promoted	Coordinate regional and international events hosted by RSSB	RSSB is member of ISSA and ECASSA	Regional and international events coordinated	Regional and international events coordinated	Regional and international events coordinated	Regional and international events coordinated	Regional and international events coordinated	<ul style="list-style-type: none"> Preparation and participation in conference training RSSB annually contribution ensured 	60,000,000	PRD, PR&CE
	Relations with institutions and stakeholders enhanced	Partnership with different institutions and stakeholders	Partnership enhanced	Partnership enhanced	Partnership enhanced	Partnership enhanced	Partnership enhanced	Create conducive work relationship with different stakeholders		
Total Budget									953,850,177,050	


Jonathan GATERA
Director General


Dr. Innocent GAKWAYA
Board Chairman