

OPPORTUNITY BANK SOCIAL INDICATORS

Mission	Social Goals	Strategic Social Objectives	Strategic Activities (process indicators)	Social Indicators
<p>To be the leading provider of financial services to low income people in rural and urban areas of Uganda, promoting holistic transformation of lives whilst maintaining sustainability.</p>	<p>1.To reach the largest number of low income people in all urban and rural areas of Uganda</p>	<p>(i) Provide financial services through 4 new access points half of which should be rural by 2014</p>	<p>(i) Conduct Area Market Analyses (ii) Open new access points (iii) Equip access points with appropriate equipment and staff (iv) Administer PPI to a representative sample of clients</p>	<p>i. Rural outreach ratio (No. of clients in rural branches/Total number of clients) ii. Number of new clients accessing financial services iii. Number of new branches opened iv. Number of area Market surveys conducted</p>
		<p>(ii) Achieve 78604 low income clients by 2014</p>	<p>(i) Conduct mobilization/promotional events (ii) Train Relationship Officers in effective selling skills (iii) Conduct Loan Orientation seminars</p>	<p>i. Average savings balance per saver ii. % of portfolio distribution by product iii. % of cases distribution by product iv. % of new clients by product v. Poverty Outreach ration/poverty levels of clients (No. of clients under a defined poverty line/Total number of clients)</p>
	<p>2. To provide high quality financial services that are responsive to client needs</p>	<p>(i) Increase client retention rate to 85% by 2014</p>	<p>(i) Enhance customer feedback mechanism (ii) Continue use of customer tailored product development process (iii) Review and refine existing products on a continual basis. (iv) Develop, pilot and roll out new relevant products (v) Conduct customer service trainings for all staff (vi) Implement the organizational change strategy (vii) Introduce non financial performance incentives for staff (viii) Train all staff on SPM & client protection principles (ix) Conduct regular staff satisfaction surveys (x) Conduct regular client satisfaction surveys</p>	<p>i. Range of products/services provided(existing and new ones) ii. Prices/Transaction costs (interest rates, withdrawal costs, statement/ledger fees, loan fees, prepayment penalties, prompt payment incentives, transaction costs and other discounts) iii. Product features(loan terms, opening /minimum savings balances etc) iv. Availability of the product to clients- (where and when they want it) v. Presentation of the product-(how the branch physically looks, whether it is tidy or dirty, the appearance of the brochures, posters and passbooks etc) vi. Systems/processes through which the product is delivered(how the</p>

			<p>(xi) track client progress out of poverty using the PPI tool</p> <p>(xii) Conduct client exit interviews</p>	<p>transaction is processed and documented, the queues/waiting involved, the forms to be filled)</p> <p>vii. Staff product knowledge and skills to deliver the product efficiently and effectively</p> <p>viii. Portfolio at Risk (PAR) above 30 days by product</p> <p>ix. Speed at which the service is provided to clients</p> <p>x. The proximity of service outlet to the clients</p> <p>xi. Financial innovations that engender flexibility and speed of service provisions</p> <p>xii. Capacity of the institution's infrastructure to deliver high quality financial services(governance, MIS, risk management and performance management)</p> <p>xiii. Level of clients awareness of client protection principles mechanisms (client protection principles)</p> <p>xiv. Delinquency control mechanisms</p> <p>xv. Gender equity</p> <p>xvi. Clients participation in decision making(feedback mechanisms)</p> <p>xvii. Financial and institution's sustainability</p> <p>xix. Portfolio quality- PAR above 30days</p> <p>xx Client poverty levels</p> <p>xxi. Client retention rate</p>
		(ii) Measure staff satisfaction every after six months to understand employees needs	<ul style="list-style-type: none"> • Conduct staff satisfaction survey • Present results to management for action • Give feedback to staff 	<p>i. Client satisfaction/loyalty</p> <p>ii. Staff productivity</p> <p>iii. Staff commitment of engagement to performance</p>
3.To enable low income	(i) Provide financial	(i) Roll out Financial Education program		

	<p>People, increase their incomes, create employment and work their way out of poverty</p>	<p>education and business management skills training to 14,000 clients by 2014</p>	<p>(ii) Conduct ToTs for staff on Financial Education to build internal capacity. (iii) Conduct client Knowledge and attitude surveys</p>	<ul style="list-style-type: none"> i. Capacity of the clients to understand and utilize financial services effectively ii. Number of clients trained/attending financial and business management skills training programs iii. Growth in client business iv. Repayment rate
		<p>(ii) Achieve an average savings amount of UGX 100,000 per client per year.</p>	<p>(i) Conduct mobilization/promotional events (ii) Train Relationship Officers in selling skills</p>	<ul style="list-style-type: none"> i. Average savings amounts per account ii. Change in house hold status iii. Household budgets