



**Our Health
Our Future**

RSSB ACTION PLAN 2019 – 2020

June 2019

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ABBREVIATION

BCM: Business Continuity Management
BCU: Branch Coordination Unit
CBHID: Community Based Health Insurance Department
CSD: Corporate Services Division
CSR: Corporate Social Responsibility
FCD: Finance and Contributions Department
FTDs: Fixed Term Deposits
ID: Investment Department
IFMIS: Integrated Financial Management Information System
IT: Information Technology Unit
KEA: Kacyiru Executive Apartments
LODA: Local Administrative Entities Development Agency
LU: Legal Unit
MIFOTRA: Ministry of Labor
MoH: Ministry of Health
MSD: Medical Services Department
MLB: Maternity Leave Benefit Scheme
NIDA: National Identification Agency
OAG: Office of Auditor General
OH: Occupational Hazards (scheme)
PPBD: Pension and Pre-retirement Benefits Department
PRC&E: Public Relation and Customer Education
PRD: Planning & Research Division
QA&IAD: Quality Assurance & Internal Audit Division
RCA: Rwanda Cooperative Agency
RDB: Rwanda Development Board
ROI: Return on Investments
RRA: Rwanda Revenue Authority
RSSB: Rwanda Social Security Board
SACCOs: Savings & Credits Cooperatives

SSN: Social Security Number

T Bills: Treasury Bills

T Bonds: Treasury Bonds

3MS: Mutuelle Membership Management System

FORWARD BY THE DIRECTOR GENERAL



It is with great pleasure that I present the 2019/2020 Action Plan for the Rwanda Social Security Board – RSSB.

2019/2020 is a unique and crucial year for the Rwanda Social Security Board where a new integrated IT system will be acquired, and an overarching automation exercise done for all schemes.

It is important to note that the RSSB Action plan 2019/2020 marks the end of the current strategic plan whose main focus was IT modernization and I am thrilled to announce that the implementation of this long-awaited project will be done during this financial year. Once completed, this project will enable RSSB to serve its clients better and greatly improve service delivery as well as ensure general operational efficiency.

Throughout the year 2019/2020, RSSB will focus on five strategic goals that include Strengthening financial sustainability, providing quality Service, developing a capable, efficient and responsive organization, strengthening internal capacity and Enhancing RSSB's Corporate Image.

During the fiscal year 2019/2020, RSSB will continue to ensure that its mandate of effective collection of contributions, timely payment of benefits and prudent investment of the surplus is met. The overall contributions collection target for all schemes is **Frw 178.2 Billion**, and investment return is projected to be **Frw 74.7 Billion**.

RSSB continues to face some major challenges such as Fraud, CBHI financing deficit and limited staff capacity to mention a few. We will therefore remain vigilant in dealing with all these challenges and work towards finding lasting solutions for them.

In order to ensure continued growth and improvement, RSSB will seek to engage and build partnerships with expert organisations to leverage on their expertise in policy, research and other crucial areas of interest while simultaneously empowering the staff.

In implementing this Action plan, we will continue to lean on the support and guidance of the Board of Directors to ensure RSSB is efficiently and effectively governed.

All RSSB staff will own and give this Action Plan due attention and effort. Together we will ensure that good Health and the Future of Rwandans is guaranteed.


Richard TUSABE
Director General



STATEMENT BY THE BOARD CHAIRMAN



On behalf of the Board of Directors, I am pleased to present the Action Plan for the year 2019/2020. Last year, RSSB's financial outlook improved thanks to more effective collection and growth in investment portfolio to above 1 trillion Rwandan francs (a growth of 13% over the financial year 2018/2019).

The Long-Term Saving Scheme - Ejo Heza was launched during the 16th National Umushyikirano Council and is administered by RSSB. It has been steadily growing both in number of members as well as contributions.

During the financial year 2019/2020, more efforts will be placed in serving our customers better and to achieve that, we are putting forward a customer-centred Action Plan. We are in the process of implementing the RSSB IT Strategy mainly the launch of IT Modernization project. This project, once completed, will see most of RSSB processes automated which will greatly improve operational efficiency and boost service delivery.

Regarding management of members' funds, RSSB will continue to uphold its investment policy and strategy through intensification of investments in various asset classes. About **Frw 529.7 Billion** will be invested and is expected to earn **Frw 74.7 Billion** return at the end of the period. To ensure high investment standards, RSSB will seek fund management as well as investment advisory services.

The implementation of this action plan will require devotion and commitment of both the Management and Staff of RSSB.

The Board of Directors welcomes the appointment of Mr Richard TUSABE and is ready to fully support him in his first full financial year as RSSB Director General. His experience in management of large institutions will be of paramount importance in the attainment of the targets set by this document.

I pledge my full support and that of board members to the Management and staff of RSSB and wish the entire RSSB family a successful year.

Sincerely,

Ephraim TURAHIRWA
Board Chairman



INTRODUCTION

This Action Plan has been developed based on the strategic plan in force and on previous years' performance and lessons learnt. It details the 2019/2020 Actions for the Rwanda Social Security Board - RSSB. It focuses on the Institution's mandate of administering social security in the country. The branches currently managed by RSSB include: Pension, Occupational risks, Maternity leave benefits, worker medical insurance, the community-based health insurance (CBHI) and newly launched Long-Term Saving Scheme - Ejo Heza.

In managing all the branches mentioned above, RSSB has to effectively carry out three main functions; collection of contributions, payment of benefits and prudent investment of surplus funds.

The effective execution of these functions requires actions that translate these functions into the realization of the institution's vision and mission. This Action Plan also acts as a bridge between the 2015 - 2020 Strategic Plan and the next strategic objectives to be developed. It is a result of an analysis of RSSB's environment of business and operations (SWOT Analysis) and attempts to address the challenges that RSSB is faced with. The main priorities of this action plan include, among others; maximizing contributions collection, providing quality service, optimizing investment revenues, modernizing IT system, fighting fraud and malpractices, extending social security coverage and reviewing laws and other regulations. Three main outcomes are expected from these activities, namely:

- Strengthened and financially sustainable RSSB;
- Improved quality services provided to customers; and
- Efficient and responsive organization.

Monitoring the implementation of these plans and performance evaluation will be done through periodic performance monitoring reports.

I. CORPORATE STATEMENTS

1.1. Vision statement

RSSB envisions a comprehensive social security system that addresses all social security needs.

1.2. Mission statement

Provide high quality social security services, collection of contribution, efficient benefits distribution and prudent investment of members' funds.

1.3. Corporate values

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

- Integrity;
- Collaboration;
- Accountability;
- Respect; and
- Excellence.

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II. RSSB STRATEGIC INTERVENTIONS

On 01st July 2015, a five-year strategic plan for RSSB entered into force. The document presented numerous strategic objectives under five strategic goals (interventions) that were meant to guide the institution's future directions during the strategic period.

The five goals and the corresponding objectives under each goal are as laid out below:

2.1. Strengthening long term financial sustainability of RSSB

- Prudently invest members' funds
- Ensure effective collection of contribution from all schemes
- Increase number of new members
- Conduct Actuarial valuation

2.2. Providing quality service to customers

- Ensure timely and quality service to RSSB beneficiaries
- Establish mechanism to ease communication between RSSB and its stakeholders
- Improve customer satisfaction level

2.3. Developing a capable, efficient and responsive organization

- Modernize IT infrastructure for high availability
- Ensure availability and accuracy of statistical data
- Improve effectiveness of internal controls
- Review, update and develop relevant legal instruments
- Conduct relevant research studies

2.4. Attracting, developing and motivating competent staff

- Recruit, train and develop competent employees
- Improve staff motivation and develop retention strategies
- Improve staff performance management

2.5. Enhancing RSSB's corporate image

- Increase public awareness on RSSB services
- Increase RSSB's corporate social responsibility activities
- Promote cooperation with national, regional and international partners

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III. OPERATING ENVIRONMENT - SWOT Analysis

RSSB's road map in the 2019 - 2020 financial year will be informed by a careful assessment of its operating environment. SWOT analysis provides information that will assist the institution in achieving its goals and indicates obstacles that need to be overcome or minimized to achieve desired results. This SWOT analysis is based on the environment in which RSSB operates and is detailed hereunder.

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Stable source of revenues 2. Ongoing IT system modernization 3. Existence of database links with key stakeholders 4. Decentralized services 5. Clear Investment Policy and Strategy 6. Valuable assets 7. Strong brand name 	<ol style="list-style-type: none"> 1. Errors in membership data 2. Limited technical skills 3. Low social security coverage 4. Non-integrated and insufficient IT system 5. Low compliance level 6. Lack of financial sustainability of some scheme (especially CBHI) 7. Limited IT system controls 8. High number of manual processes
Opportunities	Threats
<ol style="list-style-type: none"> 1. Strong government support 2. Stable political and economic environment 3. Partnership with regional and international social security associations 4. Regional economic integration 5. Existence of government programs for prevention of diseases 6. Existence of National OSH Policy and Strategy 	<ol style="list-style-type: none"> 1. Fraud cases 2. Large Informal Sector 3. Limited avenues for investment 4. Delays in enactment of laws and policies that support RSSB operations 5. Lack of special statute of financial and operational autonomy 6. Competition from other actors on the market (Medical Insurance, Investment) 7. Brain drains 8. Increasing medial costs

IV. RSSB 2018 – 2019 PERFORMANCE AT A GLANCE

4.1. Contributions collections

The exercise of members registration and collection of contributions continued in the FY 2018 – 2019. The overall annual contribution target was **Frw 163.1 Billion** and roughly **Frw 142.6 Billion** had been collected as at **30th April 2019**. That is an achievement of **87.4%** with two months away from the end of the period. Contributions were collected per scheme in the following way:

- Pension scheme: **Frw 78.1 bn**
- Medical scheme: **Frw 39.1 bn**
- Maternity: **Frw 6.1 bn**
- CBHI: **Frw 19.3 bn**

4.2. Payment of benefits

A total benefit pay-out of **Frw 95.4 Billion** was anticipated at the start of the period. As at **30th April 2019**, benefits worth **Frw 85.6 Billion (89.7%)** had been paid. Benefits were paid per scheme in the following way:

- Pension scheme: **Frw 22.1 bn**
- Medical scheme: **Frw 20.7 bn**
- Maternity: **Frw 1.4 bn**
- CBHI: **Frw 41.4 bn**

4.3. Investment performance

In investing the surplus, RSSB is guided by its investment policy statement. The RSSB investment portfolio stood at **960 billion** as at end of March 2019. It has grown by an average annual growth rate of 18% over the last 5 years. This portfolio growth is mainly explained by continued capital injections into existing as well as new investments; this is also reflected by the continued growth in investment return. RSSB recorded a net return on investments amounting to **Frw 36.6 Billion** in 9 months of the FY 2018 – 2019.

4.4. Other major achievements

Apart from the above achievements which are highly tied to RSSB mandate, there were also other notable attainments:

(a) **Improved benefit packages:** In 2018, all pension in payment was increased. This was done discriminatively in that the lower pension earners received a higher percentage increase in their pensions. The overall average increase in pension playouts 25%. At the same time, minimum pension was also increased from FRW 5,200 to FRW 13,000. This led to increased satisfaction among pensioners as evidenced by a recent customer satisfaction survey.

On Occupational Hazards benefits, a new list of Occupational Diseases has been developed and Invalidity scale updated. This will replace the one that has been in use since 1974. The updated document is currently being translated into French (it will be

used by doctors with different backgrounds) before it is published for use. This guiding document will not only improve OH benefit packages but also enhance proper working environment in terms of safety and health.

- (b) **Enhanced CBHI premium collection and improved coverage rate:** From June 2018, collection of CBHI premiums has been tremendously eased by use non-bank payment platforms; IREMBO and Mobicash. Also, validation of membership has been made automatic and is currently confirmed upon presentation of the member's ID. This has solved members outcry of long lines, delays and constant theft cases by SACCOs and some staff. Being able to pay at the comfort of their homes through mobile money has also been highly appreciated.
- (c) **Introduction of Ejo Heza LTSS:** Long-Term Saving Scheme was designed to boost saving culture among Rwandans but also partly answers the problem of low coverage of the pension scheme due to large informal sector. Since its official launch during the 16th National Umushyikirano Council, the scheme has registered **53,209 subscribers** and has collected **Frw 54,544,937** of savings. Sensitization campaigns continue including countrywide roadshows.
- (d) **IT Modernization project:** RSSB has embarked on an IT modernization project which will see most of its processes automated. The initial stage which is about processes re-engineering has successfully been completed by PwC and the tender for an e-social security system has also been awarded to INTRASOFT. It is equally important to highlight the existing database linkages on which this new system will build. RSSB is now linked with various institutions to improve efficiency; One-stop registration centre with RDB, the unified declaration platform with RRA and database links with NIDA, RODA, BNR.

V. CHALLENGES

Although RSSB has registered creditable results, many challenges remain and hinder the achievement of even greater things. Some of the challenges RSSB is dealing with include;

- i. **Fraud & other malpractices:** RSSB remains committed to provide benefits and high-quality service to rightful beneficiaries. However, RSSB is equally committed to vigorously combat and engage other partners (such as media) in the fight against fraud, corruption and other malpractices. This vice threatens both service delivery and financial sustainability of the schemes and also damages the institution's corporate image. For example, there are high fraud cases by medical service providers that needs to stop. What sometimes is portrayed as "delays in medical invoice payment" is most of the time due to fraud by the service provider.
- ii. **CBHI Financing:** Since July 2015 when the scheme was put under management of RSSB, CBHI's outgo continue to exceed members' contributions. This leaves a financing gap that other stakeholders such as the government have been working to address. A new CBHI financing model has been adopted by the cabinet and modalities of its implementation are being developed.

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- iii. **Increasing drug/medical costs:** Increasing drug/medical costs: Medical costs have continued to increase leading to constant increase in pay-outs. This coupled with the high fraud mentioned earlier continue to be a big threat to the sustainability of the medical schemes.
- iv. **Employers' non-compliance:** According to the law, all salaried workers have to contribute to the Pension scheme for their retirement. There are however cases of non-compliance; i.e. employers not making contributing for their employees. This becomes a major problem when a member reaches retirement and his contributions are missing meaning that he/she earns reduced or no pension.
- v. **Lack of Autonomy:** RSSB's business is very unique requiring a mix of various expertise and specialists from investment analysts, IT experts, actuaries etc. The lack of autonomy has however made it impossible to attract personnel with these skills making the institution less effective in its operations

VI. ACTION PLAN PRIORITIES FOR THE FY 2019 – 2020

In the FY 2019/2020, RSSB will continue to strengthen financial sustainability of its schemes through efficient collection and prudent investment of surplus after payment of benefits to deserving members.

The annual collection target has been set to **Frw 178.2 Billion** and a return on investment of Frw 65 Billion is expected at the end of the period. It is also planned that about **Frw 485.7 Billion** will be spent on investments. Furthermore, service delivery will also be enhanced through timely payment of benefits and improved service accessibility. The long-awaited IT modernization project will be launched in quest to build a more efficient and responsive organization.

The following are three (3) expected outcomes from the implementation of this action plan and their respective key activities.

1. Strengthened and financially sustainable RSSB

The following key activities will be carried out for the attainment of this outcome:

- a) Register new employers and employees
- b) Efficiently collect members contributions and premiums
- c) Conduct employer audit exercises to ensure improved compliance level
- d) Identify new investment opportunities and ensure prudent allocation of investment funds
- e) Hire fund managers to proper and diversified investment of reserves
- f) Review RSSB investment policy and strategy and develop one for LTSS - Ejo Heza
- g) Conduct employer inspections to ensure preventive measures are in place
- h) Conduct audit of RSSB financial statements

2. Improved quality service provided to customers

In order to better serve its clientele, RSSB will put an emphasis in the following activities:

- a) Provide benefits to rightful members within standard timeframe
- b) Prepare claims procedure manuals
- c) Enhance medical services accessibility by contracting new deserving partners
- d) Introduce the use of fingerprints for CBHI medical services accessibility
- e) Improve the level of RSSB business automation
- f) Conduct customer satisfaction survey

3. Efficient and responsive organization

Under this outcome the focus will be put on the activities below:

- a) Review Pension, OH, MLB and contribution procedures law and related orders
- b) Update occupational diseases and invalidity scale
- c) Review the national social security policy and other policies
- d) Prepare LTSS claims procedure manuals and forms
- e) Improve system of financial accountability
- f) Enhance statistical analysis for informed decision making
- g) Assess RSSB internal controls and their effectiveness
- h) Build internal research capacity through MoUs with other research centre
- i) Hire a consultant to develop RSSB's next Strategic Plan
- j) Prepare and implement RSSB's procurement plan
- k) Ensure management and capacity development of RSSB staff
- l) Follow up and monitor the implementation of IT modernization project
- m) Carry out sensitization campaign to boost awareness of RSSB services.

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VII. FINANCING & ASSUMPTIONS

7.1. Cost Estimations

For purposes of budgeting, the activities making up this 2019/2020 action plan can be divided into four types of expenditure listed below:

- Benefits expenditure (includes medical, pension and OH, maternity leave benefits)
- Operating expenditure (administrative expenses)
- Equipment expenditure (computers and other durable equipment)
- Investment expenditure

The total budget required for the implementing of this action plan is estimated at Frw 685,790,756,427. Details are indicated in the table below.

Expenditure type	Amount in Frw
Benefits expenditure	114,757,557,749
Operating & Management costs	38,225,739,874
Administrative assets	3,082,000,000
Investment expenditure	529,725,458,804
Total expenditure	685,790,756,427

7.2. Source of Funds

RSSB funds are mainly from two major sources: members' contributions and Investment returns. The revenue projections for the FY 2019 – 2020 is shown in the table below.

Source	Amount in Frw
Opening balance	436,533,656,758
Members' contributions	178,211,414,091
Investment and other revenues	74,676,212,916
Total	689,421,283,765

7.3. Investment Assumptions

The above projections on investment and other revenues are based on the following assumptions:

Source	2019 - 2020 Budget	Description
Investments & Other Revenues - Pension Scheme	49,209,790,720	
Principal (2020 Estate)	264,000,000	Expected principal from 2020 Estate
Principal Batsinda	20,000,000	Expected principal from Batsinda Estate
Principal Repayment - Corporate loan (BRD)	1,509,585,388	Expected from existing agreement
Kacyiru Executive Apartments	600,000,000	Estimated based on contract with tenants
Grand Pension Plaza	1,200,000,000	Estimated based on contract with tenants
Nyanza Pension Plaza	120,000,000	Estimated based on contract with tenants
Karongi Pension Plaza	120,000,000	Estimated based on contract with tenants
Musanze Pension Plaza	120,000,000	Estimated based on contract with tenants
Rwamagana Pension Plaza	20,000,000	Estimated based on contract with tenants
Kacyiru Estate (Disposal)	436,322,700	Expected disposal
Renting Ex-CVL & Mutara	120,000,000	Estimated based on contract with tenants
Renting Kiyovu corporate house	18,000,000	Estimated based on contract with tenants
Renting Kigali Golf Club	125,000,000	Estimation
Other Incomes Pension scheme	100,000,000	Estimation
Dividends from equity - Pension	5,385,062,449	Dividends expected from commercial banks
Sales of Shares (Interest)	150,000,000	Estimation
Corporate loan Pension Scheme (BRD)	1,913,399,479	Expected from existing agreement
Mortgage (Estates)	36,000,000	Expected income from mortgage
Interest on current account - Pension	3,200,000,000	Estimation from experience
Bank term Deposits Pension scheme	12,350,000,000	Expected income based on existing contracts
Interest on Treasury Bills - Pension	3,200,000,000	Expected income based on existing contracts
Interest on Corporate Bond - Pension	3,500,000,000	Expected income based on existing contracts
Interest / Fund manager - Pension	3,200,000,000	Estimation from proposals
Government bonds interest - Pension	6,595,669,151	Expected income based on existing contracts
Income on Disposal	2,259,680,368	Expected based on existing agreement
Sales of Shares (Principal)	2,584,000,000	Estimation
Loan to MINECOFIN (Amount advanced to pay CBHI invoices)	499,393,885	Expected based on existing agreement
Investments & Other Revenues - Medical Scheme	24,386,422,195	
Principal Repayment - Corporate loan (BRD)	1,746,428,310	Expected from existing agreement
Renting Tower I	36,264,048	Estimated based on contract with tenants
Renting Tower II	600,000,000	Estimated based on contract with tenants
Other Incomes - Medical scheme	5,000,000	Estimation
Dividends from equity - Medical	800,000,000	Dividends expected from commercial banks
Interest on Corporate loan (BRD)	2,213,597,884	Expected based on existing agreement
Interest on current account - Medical	1,500,000,000	Estimation from experience
Bank term Deposits - Medical	6,650,000,000	Expected income based on existing contracts
Interest on Treasury Bills - Medical	2,000,000,000	Expected income based on existing contracts
Interest on Corporate Bond - Medical	500,000,000	Expected income based on existing contracts

Interest / Fund Manager - Medical	1,600,000,000	Estimation from proposals
Government bonds interest - Medical	1,485,131,953	Expected income based on existing contracts
Income on Disposal	250,000,000	Expected based on existing agreement
Loan to MINECOFIN (Amount advanced to pay CBHI invoices)	5,000,000,000	Expected based on existing agreement
Investments & Other Revenues - CBHI Scheme	250,000,000	
Interest on current account - CBHI	250,000,000	Estimation from experience
Investments & Other Revenues - Maternity Leave Scheme	800,000,000	
Interest on current account - MLB	500,000,000	Estimation from experience
Interest on Treasury Bills - MLB	300,000,000	Expected income based on existing contracts
Investments & Other Revenues - Common Scheme	30,000,000	
Interest on current account - Common	30,000,000	Estimation from experience
Total	74,676,212,916	

VIII. MONITORING AND EVALUATION FRAMEWORK

In order for this Action Plan to be effective and to ensure full implementation of key activities, an M&E framework is required. This Action Plan will be monitored through periodic performance report on Key Performance Indicators set in the matrix below. Progress will then be measured against set targets and compared to baseline. These monitoring report will be submitted to the Senior Management Team for discussion.

The following section details the program activities for the year 2019 – 2020 in a matrix summarized into three expected outcomes and various outputs. It also shows the indicators, the baselines, the targets, activities to be performed and responsible unit of operation to perform the planned actions.

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RSSB ACTIVITY PROGRAM FOR THE YEAR 2019 - 2020

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Outcome 1. Strengthened and financially sustainable RSSB						
New members in Pension, OH, Maternity, Medical and CBHI schemes registered	Number of new registered employers and employees in Pension, OH and Maternity leave schemes	<ul style="list-style-type: none"> • 1,400 active employers • 110,000 employees 	<ul style="list-style-type: none"> new • 2,000 New active employers (500 quarterly) new • 130,000 active employees (27,500 quarterly) 	<ul style="list-style-type: none"> • Improve the registration process by developing and using online services; • Design and implement effective public education campaigns; • Enhance partnerships with NIDA, RRA, SSP, RDB, RCA and others to register new members; • Develop and implement a door to door campaign strategy; • Develop specialized info and communication approaches 	<ul style="list-style-type: none"> • 500 new employers quarterly • 27,500 new active employees quarterly 	PPBD, FCD, IT & LU
Number of new registered employers in Medical scheme	<ul style="list-style-type: none"> • 120 employers • 14,000 Affiliates 	<ul style="list-style-type: none"> new new 	<ul style="list-style-type: none"> • 132 New active employers (33 quarterly) new • 16,000 new active Affiliates (4,000 quarterly) 	<ul style="list-style-type: none"> • Put in place and enforce new medical scheme members registration policy and procedures • Revise the Medical scheme law 	<ul style="list-style-type: none"> • 33 New active employers quarterly • 4,000 new active Affiliates quarterly 	MSD, FCD, IT & LU
Percentage of members Registered in 3MS	100%		100% of members	<ul style="list-style-type: none"> • Regular monitoring of CBHI members registration process • Produce accurate monitoring reports on key metrics • Enforce weekly, monthly and quarterly reporting 	Quarterly	CBHI, FCD & IT
Number of LTSS - Ejo Heza subscribers increased	<ul style="list-style-type: none"> Number of subscribers Number of people sensitized on Ejo Heza 	<ul style="list-style-type: none"> 60,000 Subscribers 61,852 People 	<ul style="list-style-type: none"> 233,000 Subscribers 5,804,520 People 	<ul style="list-style-type: none"> • Enroll field staff, agents, cooperatives & VSLA members • Enroll formal employees in public and private institutions/companies • Develop Ejio Heza mobilization model • Train outreach partners (district staff, VSLAs, civil society, village leaders) • Train cooperative members 	<ul style="list-style-type: none"> June 2020 June 2020 	LTSS

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
CBHI population coverage enhanced	Coverage rate: % of target population enrolled	78% for the FY 2018 - 2019	80% for the FY 2019 - 2020	<ul style="list-style-type: none"> Conduct focused group discussions Conduct Media campaigns Organize joint awareness, co-branding and cross-selling plans Conduct countrywide road shows 	Quarterly	CBHI
Contributions effectively collected	Amount contributions collected	<p>86.6 bn of pension & OH scheme</p> <p>40.1 bn for Medical scheme</p> <p>5.7 bn for Maternity leave scheme</p> <p>30.7 bn for CBHI</p>	<p>92.7 bn (22.5 bn quarterly)</p> <p>45.5 bn (11.25 quarterly)</p> <p>6.9 bn (1.55 bn quarterly)</p> <p>33.1 bn</p>	<ul style="list-style-type: none"> Organize workshop with key informants to discuss effective means of engaging members; Facilitate knowledge sharing sessions between high and low enrollment districts; Hold meetings with big cooperatives to sensitize their members to adhere 	23 bn quarterly	FCD, CBHI
	Total amount of Ejo Heza Savings	Current savings: Frw 100 Million	Annual target: Frw 14.5 billion	<ul style="list-style-type: none"> Harmonize filing periods for RSSB and RRA; Extend unified declaration for PAYE and RSSB to all contributors; Enhance the Online Collection tool of E-tax; Introduce Mobile payment facilities Ensure proper / quick reconciliation of contributions received. 	11.5 bn quarterly	<p>FCD, LTSS</p> <p>June 2020</p>

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Suspense account as a percentage of total revenues	0.2 % of last year's revenues	• 0.1% of total revenues • Amount on suspense account capped to 1.5 bn	• 0.1% of total revenues • Amount on suspense account capped to 1.5 bn	• Develop IT platform required modules (investment, insurance and accounting modules) • Enforce use of E-tax interface; • Ensure that BNR comply with E-tax interface • Ensure no new amount is kept on the suspense account for more than 9 months.	June 2020	FCD
Employers' compliance level improved	Compliance rate	82% of Pension, OH and MLB schemes	90% by the end of the FY	• Extend the unified declaration to all; • Develop compliance related communication to employers and employees; • Door to door follow-up of defaulters; • Timely enforce employers; • Fully implement integration with MINECOFIN, BNR & E-Tax; • Use IT based system to identify and pursue all non-compliant employers.	June 2020	FCD & BCU
		98% of medical	98% by the end of the FY			
	Number Audits conducted	230 audit cases of which 50% are finalized (HQ)	230 of which 70% are finalized by the end of financial year	• Assess employers to ensure full compliance with Laws; • Review relevant Laws and procedures;	June 2020	FCD & BCU
		360 audit cases of which 50% are finalized (Branch level)	360 of which 50% are finalized by the end of financial year	• Carry out spot inspections upon information receipt; • Use IT based system to identify and pursue all non-compliant employers; • Establish online communication via the online service		
	Number of employer inspections conducted	N/A	All complaints received are handled	• Modernize existing laws; • Engage government in paying its outstanding debts;		
	% outstanding contributions debt	% of 15% of existing arrears	30% of total recoverable contributions arrears	• Update the status of debtors and come up with recoverable debt amount; • Elaborate periodical enforcement plans • Enforce debt recovery and enforcement; • Organize seizure of defaulting debtors' properties and/ or accounts; • Organize auction of seized properties;		

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Members' funds prudently invested	Amount of investment returns	50 bn	65 bn: 6% average ROI, FTDs (10%), Government Bonds (10%) and Real Estate (4%)	<ul style="list-style-type: none"> • Computerize debt recovery system. • Identify and delegate investment management to fund managers • Develop investment strategy • Identify development partners for cost/risk sharing in real estate projects • Invest in private and public equity • Identify at least 6 new high return investment opportunities and focus on regional and international market • Monitor and evaluate the performance of RSSB portfolio. 	Q1: 13 billion Q2: 15 billion Q3: 18 billion Q4: 19 billion	ID
			83% Occupancy rate in Kigali and upcountry	<ul style="list-style-type: none"> • Aggressively market Estate projects • Promote internet marketing • Enforce payment of arrears 	Continuos	ID
		304 Ha of Existing land	55 Ha of New Land acquired	<ul style="list-style-type: none"> • Purchase of access control system at KEA • Payment of land taxes and land documents • Expropriation exercise • Property valuation of RSSB assets • Maintenance of RSSB plots 	June 2019	ID
	Percentage of Ejo Heza funds invested	0%	100% of funds collected	<ul style="list-style-type: none"> • Develop Ejo Heza Investment Policy Statement and guidelines • Invest in identified government securities • Collect, remit and safeguard contributions with the custodian bank 	June 2019	LTSS
Construction work level (Cumulative Percentage of completion)	Batsinda Phase II: Construction work at 40% of completion	Construction work at 100% completion	Construct middle cost houses: 548 units and basic infrastructures	<ul style="list-style-type: none"> • Prepare the substructure works • Construct retaining walls and walkways • Finish works for all types • Finalize external works (MEP works, landscaping, site cleaning) • Handover, testing and commissioning 	Q1: 55% Q2: 70% Q3: 85% Q4: 100%	ID

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Concept design of Kinyinya: Construction work at 0%	Construction Work at 10%	Construction Work at 10%	Construct 1000 affordable houses in Kinyinya in partnership with potential investors:	<ul style="list-style-type: none"> • Prepare joint venture agreement • Conduct the environment social review summary • Review the project architectural design to comply with IFC standard and certification • Reinforce collaboration and partnership of project stakeholders • Prepare construction site 	Q1: Hiring a design firm to elaborate design; Q2-Q3: Elaboration of designs and application for construction permit Q4: Select the construction firm and launch the works.	ID Construction works at 10%
Concept design of Vision City Phase II	Construction Work at 15%	Construction Work at 15%	Construct 1800 houses in Vision City phase II by UDL:	<ul style="list-style-type: none"> • Elaborate preliminary and detailed designs for houses • Monitor the project implementation • Verify quality, cost, timeframe and progress of the construction works • Provide updates and necessary advice 	Q1: Preparation of project designs Q2: Acquire construction permit Q3: 5% Q4: 15%	ID Construction works at 10%
Land for development of Tower III	Construction Work at 10%	Construction Work at 10%	Stop	<ul style="list-style-type: none"> • Hiring a firm to do elaborate design • Elaboration of preliminary and detailed designs • Application for design approval from One Stop Center • Application for construction permit • Selection of construction firm and launch of works 	Q1: Preparation of project designs Q2: Acquire construction permit Q3: 5% Q4: 10%	ID Construction works at 10%

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Report from Property Manager	Renovation works at 100% of completion Chrystral Plaza	Renovation works	•Hiring a consultant to conduct a study and supervision of works •Hiring a contractor for execution of works •Elaboration of preliminary and detailed designs •Application for approval from One Stop Center •Application for refurbishment permit •Supervision of construction works	Renovation of works to be at 100% of completion	ID	
Fund available	20% of Gasogi project implementation	Construct 17/64 affordable houses in Gasogi plot in partnership with horizon group.	•Signing article of association with Horizon group •Elaboration of preliminary and detailed designs •Application for approval from One Stop Center •Application for construction permit •Supervision of construction works	Q1. Signing of articles of association and elaboration of designs. Q2. Application for construction permit Q3. 10% of completion Q4. 10% of completion	ID	
Land available (Former French Culture plot)	Ensure construction of RSSB mixed use building: 10% of work completion	Construction of mixed use building in partnership with potential investors.	•Monitoring of the project by verifying the quality, cost, time frame and progress of the construction works. •Provide updates and advice where necessary.	June 2020	ID	
Existing concept designs	Ensure construction of Muhangga shopping mall: 10% of completion	Construction of Muhangga shopping mall in partnership with potential investors.	•Monitoring of the project by verifying the quality, cost, time frame and progress of the construction works. •Provide updates and advice where necessary.	June 2020	ID	

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
	Maintenance of RSSB properties	Maintenance plan	RSSB buildings and properties in good condition: GPP, KEA, Rwamagana, Karongi, Nyanza, Musanze, Kiyovu and Tower 2	<ul style="list-style-type: none"> Maintenance of plumbing system. Repair of leakages Repair and Maintenance of Generators; Hiring of Security services Repair and Maintenance of CCTV cameras and Fire Fighting system Supervising the clearing and gardening. Repair and Maintenance of lifts and escalators; Repair and Maintenance of RSSB building, waste water treatment plants of RSSB plazas and others. Replacement of Curtains, furniture, lighting, kitchen, internal painting and all other equipment at KEA. Hiring a property manager Hiring of a surveyor for houses in Gaculiro 2020 Estate still under RSSB. Correction of storm water for Gaculiro 2020 estate. Repair of the Terrace at the Grand Pension Plaza. Painting of the external walls of Grand Pension Plaza & parking area Replacement of the middle roofs of Rwamagana, Karongi, Musanze & Nyanza Pension Plazas. 	June 2020	ID
RSSB assets and properties effectively managed	Percentage of assets codified	100% of existing assets codified	100% of new assets codified	<ul style="list-style-type: none"> Acquire new office furniture and office equipment Codify all RSSB fixed assets Improve and update assets management software Insure all RSSB properties Identify RSSB properties to be disposed-off. Conduct valuation of RSSB assets to be disposed off in 2019/2020 	June 2020	CSD
Valuation report	of assets to be disposed off	100% of fully depreciated and damaged assets	100% of identified damaged and obsolete assets	June 2020		

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
RSSB maintenance report produced	RSSB HQ	Internal painting 100% done	External painting 100% done	<ul style="list-style-type: none"> Supervise painting activities at RSSB headquarters and branches 	June 2020	
Report on RSSB branches renovation and partitioning	Tender process	in	Renovation of 22 branches and partitioning of 6 branches	<ul style="list-style-type: none"> Supervise partitioning activities of RSSB Branches Install curtains in 22 branches Supervise the construction of new RSSB branches & training center Partition new office 	June 2020	
Reception report of new houses for branches	Resolutions from RSSB Management retreat		Construction of 6 houses for RSSB branches and a training center	<ul style="list-style-type: none"> Ensure IT supplies Verify and record delivered supplies 	June 2020	
Financial sustainability of the schemes assessed	Actuarial valuation reports for Pension and Medical schemes	Valuation reports for Pension and Medical schemes as at 30 June 2016	<ul style="list-style-type: none"> Tender processes finalized by December 2019 Final reports produced by March 2020 	<ul style="list-style-type: none"> Prepare ToRs for the tender to hire consultants to conduct actuarial valuation for Pension and Medical scheme Prepare data sets and other information required for the exercises 	March 2020	PRD
Audited financial statements	Audited RSSB Financial Statements (FY 2017/2018, 2018/2019)	Audited Financial Statements (FY 2016/2017, 2017/2018, 2018/2019)	OAG Audit exercises on TWO FYs 2017/2018 and 2018/2019	<ul style="list-style-type: none"> Facilitate Pension and Medical valuation exercises Coordinate OAG Audit exercises for FY2017/2018 and FY2018/2019 	<ul style="list-style-type: none"> June 2019 for FY2017/2018 June 2019 for FY2018/2019 	QA&IA
Occupational safety and health (OSH) preventive measures ensured	Number of employers visited	82 employers visited	100 employers with high risk work hazards are visited	<ul style="list-style-type: none"> Conduct field visit to ensure that employers' compliance with OSH policy and produce reports. Enforce labor regulations related to health and security at work place Conduct joint inspections with inspectors of labor, training and awareness campaigns 	Monthly	PPBD
Outcome 2: Improved quality services provided to customers				•Process application files or correspondences for Pension and OH benefits on time	30 th of every Month	PPBD
Timely payment benefits	Percentage of files processed	100% of files processed	100% of files were processed			

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Percentage of received MLB requests reimbursed	70% of received requests were reimbursed in 2018/2019	100% of received MLB requests are reimbursed	• Verify the accuracy and compliance with Law on time • Money transferred to individual banks account not later 30 th of every month • Ensure Pension and OH dossiers from branches are submitted within one week in PPB department for process • Conduct investigation on OH files on time (in 30 days). • Process and verify reimbursement requests under maternity leave benefits	Continuous	PPBD	
% of expected invoices received within the agreed period	75% of expected invoices submitted by partners	85% of expected invoices submitted by partners	• Receive and check medical and pharmaceutical invoices • Record invoices into the register • Report any delays in submission of invoices • Conduct detailed verification of invoices and supporting documents • Report any fraud cases and abuse of the medical scheme regulations	Continuous	MSD	
% of invoices verified within 30 days	85%	100%	• Fill the verification sheet and ensure its submission • Enter verification data into the system • Receive, review and approve individual payment sheets • Prepare and submit consolidated payment sheets • Initiate payment of invoice	Continuous	CBHI	
% of invoices verified within 30 days and agreed upon invoices initiated for payment	100%	100%	• Receive, verify and timely process medical benefits invoices • Monitor verification activities through existing systems • Re-train CBHI verification officers • Update business requirements for automation of claims process	Continuous	CBHI	
% of invoices settled within 30 days of reconciliation	39%	80%				

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
	% decrease of invoices IBNR	3.3%	75%	<ul style="list-style-type: none"> • Enforce timely submission of invoices by healthcare providers • Create a dashboard for all invoices received and expected at section/hospital levels 		
	% decrease of invoices awaiting rectification	1.3%	80%			
LTSS benefits claim framework	Law establishing the scheme and related orders	Approved claims procedure manuals		<ul style="list-style-type: none"> • Prepare claims procedure manuals • Recruit Life insurer • Identify a financial institution to partner in providing housing & education loans to members • Compile list of members for government contribution & life insurance benefits 	June 2020	LTSS
Enhanced Medical Services and Quality Care Accessibility	Percentage of eligible Medical scheme beneficiaries with access to medical services	NA	100% of entitled RSSB beneficiaries in need have access to medical services	<ul style="list-style-type: none"> • Check eligibility of beneficiaries at health facilities • Distribute RSSB medical forms to eligible beneficiaries and orient them to medical services • Prepare a roster for MAFs • Supervise attendance of MAFs at different help desks • Check medical bills to RSSB by non-authorized practitioners 	Continuous	MSD
	% of members' fingerprints collected	NA	50% of CBHI members collected	<ul style="list-style-type: none"> • Work with NIDA and LODA to have unique identifiers for all CBHI members • Collection of fingerprints during service provision 	June 2020	
	Percentage of contracted Health Facilities	100% of All Health Facilities contracted in FY 2018 - 2019	100% of All New Health Facilities contracted	<ul style="list-style-type: none"> • Analyze the requests of partnership • Visit health posts to assess partner's eligibility vis -à-vis RSSB/CBHI standards • Reply timely to the demand for partnership 	Continuous	




Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Reports control monitoring of partner pharmacies	on 100% of all partner pharmacies visited in FY 2018 - 2019	100% of all partner pharmacies visited in FY 2018 - 2019	100% of all partner pharmacies visited in FY 2018 - 2019	<ul style="list-style-type: none"> • Ensure compliance to partnership requirements • Develop a visit and monitoring plan • Produce pharmacy monitoring reports 	Continuous	MSD
Updated list of medicines reimbursable by RSSB	All periodic price updates of reimbursable medicines	Annual update of content and prices	<ul style="list-style-type: none"> • Update the content of the list of medicines reimbursable • Update prices of medicines reimbursable • Publish of updated lists 	Twice a year		
Services provided to RSSB beneficiaries improved	Level of business automation under Pension, MLB and OH schemes	<ul style="list-style-type: none"> • Pension at 90% • Maternity at 60% • OH at 60%. 	<ul style="list-style-type: none"> • Pension at 100% • Maternity at 100% • OH at 100%. 	<ul style="list-style-type: none"> • Maintain and upgrade the current system • Acquire new IT systems in line with Business Process Re-engineering and IT modernization project • Develop database on cases reviewed by Medical advisor and decision taken • Streamline the application and the database managing cases reviewed by Medical advisors and decision taken • Assess the level of hospital management systems and plan to integrate with RSSB systems to share data related to billing. 	June 2020	IT
	Level of business automation under Medical processes	40% processes automated	80%			
	% of CBHI processes automated	60%	80%			
	Customer satisfaction level	<ul style="list-style-type: none"> • Current customer satisfaction level • Percentage of customer complaints and requests dealt with 	<ul style="list-style-type: none"> • 82% of satisfaction level 	<ul style="list-style-type: none"> • Enhance access to online services • Develop online benefits application • Develop mobile technology-based services • Implement strong SMS gateway to ease communication with stakeholder • Request tracker ticketing system implementation • provide awareness on RSSB service delivery standards • Implement modules of EDMS • Development of contract management module 	June 2020	IT, PRC&E
	Call center and a Toll-free line			<ul style="list-style-type: none"> • Receive and orient clients' requests • Supervise call center activities • Carry out call center data analysis 	June 2020	PRC&E, LTSS

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Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Outcome 3: Efficient and responsive organization						
Social security reforms implemented	Legal instruments reviewed and updated	• Draft OH, MLB and Medical laws and their related orders	• Revised Pension, OH, MLB and Medical laws and their related orders enacted	• Draft and make the necessary follow up for the adoption of laws governing the branches of social security managed by RSSB and their related orders	June 2020	LU, PPBD
		• Draft Contribution procedures law	• Enactment of Contribution procedures law	• Follow up adoption of the law establishing RSSB as Specialized Organ		
		• Draft law establishing RSSB as Specialized Organ	• Law establishing RSSB as Specialized Organ passed			
Updated Occupational diseases and invalidity scale in place	Draft report in place	Updated occupational diseases and invalidity scale available	• Follow up the study on updating occupation diseases and invalidity scale	June 2020	PPBD	
		and implemented	• Collaborate with the consultant to ensure timely delivery			
			• Training on compensation mechanism			
Reform implementation monitoring report	Recommendations from the Pension actuarial valuation at June 30, 2016	Pension and OH scheme actuarial recommendations implemented	• Follow up the implementation of Pension & OH 2017 actuarial valuation recommendations	June 2020	PRD	
			• Assess pensionable base			
			• Enhance the scheme's data cleaning			
			• Prepare ToRs for hiring a consultant to conduct actuarial valuation of Pension scheme as at 30 June 2020			
Recommendations from the Medical actuarial valuation at June 30, 2016	Medical scheme actuarial valuation recommendations implemented	• Follow up the implementation of Medical 2017 actuarial valuation recommendations	June 2019			
		• Enhance claims data structure				
		• Prepare TORs for hiring a consultant to conduct actuarial valuation of Medical scheme as at 30 June 2020				



Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Medical scheme sustainability report in place	NA	Medical scheme sustainability report produced	Medical scheme sustainability report produced	<ul style="list-style-type: none"> • Prepare the ToRs for hiring a consultant to conduct a study on the accessibility, availability and affordability of medical services and an assessment of benefit packages and models of payment mechanisms • Assess new strategies for financial sustainability of CBHI 	June 2020	PRD, MSD & CBHI
Approved Policies and procedures	Policy documents in place	Existing review	policy	<ul style="list-style-type: none"> • Review of the National Social Security Policy • Documents control and records management policy • Audit & Inspection of contributors' policy • Prepare LTSS operational procedure manuals 	June 2020	PRD, LTSS
Legal advisory enhanced	<p>Number of Court cases and other litigation handled</p> <p>Number of contracts and MoUs drafted</p> <p>Number of legal opinions provided</p>	<p>N/A</p> <p>N/A</p> <p>N/A</p>	<p>Handle all court cases arising and produce respective reports</p> <p>Timely draft of contracts and MoUs</p> <p>All legal advice requests answered</p>	<ul style="list-style-type: none"> • Handle court cases • Handle litigations implicating the Institution • Draft contracts and MoUs • Ensure protection of RSSB interests 	<p>June 2020</p> <p>June 2020</p> <p>June 2020</p>	<p>LU</p> <p>LU</p> <p>LU</p>
Improve systems of Financial accountability	Periodic financial report in place	Delayed financial statements	<ul style="list-style-type: none"> • Periodic financial report produced on time • Quarterly Financial statements submitted to BNR on 15th of 	<ul style="list-style-type: none"> • Produce Budget for the institution and budget execution reports • Review and process all payment requests • Make treasury reports • Monitor & confirm the branch expenditure records. • Interact with banks and other stakeholders • Monthly reconciliation (Verifying account balances) • Collect of data (SACCO bank statement) • Make entries & correct errors identified 	June 2020	FCD & IT

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible	
			<ul style="list-style-type: none"> the following month Monthly solvency report submitted to BNR by end of the following month Budget Execution report produced on 15th of the following month Treasury Status report produced weekly. 	<ul style="list-style-type: none"> Keep standard books of accounts Prepare management reports Produce monthly, quarterly and annual financial reports Produce Financial statements of the institution to Internal and External audit recommendations Implement recommendations Upgrade IT Finance system. Hire a consulting firm to assist the Finance team in preparation of the 2018/2019 Financial statements 	June 2020	FCD, IT & PRD	
Accuracy of statistical database enhanced	% of corrected restricted	320,000	error codes corrected	325,000 error codes to be corrected (by the end of financial year)	<ul style="list-style-type: none"> Fast track and correct error codes in contributions databank (Update of employees' accounts); New error codes restricted to 0.15% of collected contributions Strengthen control measures to prevent new inaccuracies 	June 2020	FCD, IT & PRD
Frw 1.09 bn Unidentified contributions	35% Allocated to respective accounts (by the end of financial year)			<ul style="list-style-type: none"> Increase enforcement mechanisms Enforce the use of E-tax interface by all banks Create BNR-eTAX interface Work on a feasibility to send unidentified contributions into reserves 			
Less inaccurate data in the system	Correction of members particulars			<ul style="list-style-type: none"> Finalize the mapping of SSN with old Pension and Medical affiliation numbers; Update members' data through partnership with NIDA. 			
9.67 million members	90% of mapped			•Correct IDs in Ubudehe database			

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Implementation of Internal audit & OAG recommendation s	which 78% are mapped with NID	N/A	70% of all recommendations implemented	A specific OAG recommendations implementation action plan to be put in place;		
Debt recovery from all insurance companies ensured	Reviewed law related to debt recovery from Insurances	Loophole Current OH law	Reviewed OH law published and enforced	<ul style="list-style-type: none"> • Strengthen collaboration with private insurance companies and automobile Guarantee Fund • Sundry debts • Claim the payment of debt from insurance companies • Organize meetings with different stakeholders 	Monthly	PPBD
Effectiveness of internal controls improved	Numbers of fraud cases in Pension, Occupation hazard and Maternity leave benefits	High number of cases in Fraud detected	Number of fraudulent cases reduced	<ul style="list-style-type: none"> • Follow up the Integration with NID and Civil registration systems • Set control mechanisms in the system to mitigate frauds • Follow up the automation of payment operations • Conduct field visits to ascertain authenticity of provided documents 	Monthly	PPBD
Number of fraud cases in Medical scheme	High number of cases in Medical scheme	High number of cases in Fraud detected	Number of fraudulent cases reduced in Medical scheme	<ul style="list-style-type: none"> • Investigate and report suspected cases • Put in place mitigating control mechanisms • Randomly visit and audit service providers • Take appropriate measures 	Continuous	MSD
Internal Reports produced reviewed internal control systems	Audit QA&IA and performance reports 2018/2019	Plans 1 report produced monthly	Evaluate and review RSSB internal control system		Monthly	QA&IA
Internal Affairs reports on fraud, corruption and	2018/2019's Internal Affairs action plan &	1 report monthly	Conduct investigations on fraud, corruption and other malpractices		Monthly	QA&IA

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Report on other malpractices	performance report					
Report on the implementation of Internal Audit & OAG recommendations in place	2016/2017 Internal and External Audit reports	1 report produced quarterly		<ul style="list-style-type: none"> Follow up and evaluate the implementation of Internal and External Audit recommendations Produce implementation monitoring reports 	Quarterly	QA&IA
Report on the implementation status of RSSB SMT recommendations in place	<ul style="list-style-type: none"> SMT resolutions SMM minutes 	Periodic report produced		<ul style="list-style-type: none"> Follow up and evaluate the implementation of SMT retreat resolution recommendations Produce implementation reports 	June 2020	PRD
Risk management culture improved	Risk management policy and BCM plan in place	Risk management guidelines reviewed and updated		<ul style="list-style-type: none"> Review and update risk management policy, review and update institutional risk register 	June 2020	PRD
Level of compliance	100% to compliance level to BNR and	Quarterly Compliance		<ul style="list-style-type: none"> Train and sensitize RSSB staff on risk awareness and management Train Risk Management staff 	December 2019	
				<ul style="list-style-type: none"> Prepare, facilitate and follow the implementation CSA reports Assess, monitor and report on risk management performance Strengthen incidents and Business Continuity management strategies Follow up reported risk incidents Update incidents databank 	Quarterly	
				<ul style="list-style-type: none"> Monitor adherence to laws, policies and other RSSB guidelines in place Identify & report on compliance risks 	June 2020	PRD

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Policies and other regulations	MINECOFIN reporting standards	monitoring reports	<ul style="list-style-type: none"> Follow up the implementation of OAG recommendations Follow up the implementation of BNR prudential meeting recommendations Ensure timely preparation of reports from RSSB to MINECOFIN 	<ul style="list-style-type: none"> Follow up the implementation of OAG recommendations Follow up the implementation of BNR prudential meeting recommendations Ensure timely preparation of reports from RSSB to MINECOFIN 	June 2020	LTSS
Level of compliance to Ejo Heza legal and regulatory requirements	NA	100% compliance level	<ul style="list-style-type: none"> Monitor and oversee the performance of Ejo Heza service providers (Agents, Custodian, Fund Manager, etc) Issue statements and publication of Ejo Heza Net Asset Value to members Issue Ejo Heza membership cards 	<ul style="list-style-type: none"> Monitor and oversee the performance of Ejo Heza service providers (Agents, Custodian, Fund Manager, etc) Issue statements and publication of Ejo Heza Net Asset Value to members Issue Ejo Heza membership cards 	June 2020	LTSS
Availability and accuracy of statistical data enhanced	Statistical reports, Dashboards and factsheets in place	Statistical reporting framework	<ul style="list-style-type: none"> Timely informative statistical reports, Dashboards and factsheets 	<ul style="list-style-type: none"> Collect and analyze data related to RSSB Produce quarterly statistical report Ensure regular update of RSSB schemes dashboard Produce regular factsheet 	Quarterly	PRD
Medical claim data available	Data collection templates	All medical claims data collected and cleaned monthly	<ul style="list-style-type: none"> Collect and claim all medical data Carry out training of medical benefits verification officers on data collection tools 	<ul style="list-style-type: none"> Collect and claim all medical data Carry out training of medical benefits verification officers on data collection tools 	June 2020	PRD, MSD
Data related to CBHI operations available	<ul style="list-style-type: none"> Data collection templates KPIs 	CBHI data collected on all the available KPIs	<ul style="list-style-type: none"> Collect and clean CBHI data on available KPIs Carry out training of CBHI officers on data collection tools 	<ul style="list-style-type: none"> Collect and clean CBHI data on available KPIs Carry out training of CBHI officers on data collection tools 	June 2020	PRD, CBHI
Research studies conducted	Number of MoUs signed with research institutions	No MoU currently exists	<ul style="list-style-type: none"> At least two MoUs signed 	<ul style="list-style-type: none"> Identify potential research institutions that fit RSSB mission Engage research institutions on possibility of joint activities Prepare research agreement proposals 	June 2020	PRD




Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Reports conducted researches and studies available	on Identified areas that requires research	• 1 report conducted research quarter	• on Demand side housing needs assessment and forecast per	• Assessment of social security investments in Rwanda • Conduct customer satisfaction survey • Facilitate research on Genocide against Tutsi: Case of former	June 2020	PRD, LTSS, PRC&F
Strategic and business plans developed and effectively implemented	2020-2025 Strategic document	• National Strategic Objectives • 2015-2020 Strategic Plan	2020-2025 Strategic document in place	• Prepare TORs for hiring a consultant to develop RSSB Strategic Plan • Follow up tender for hiring consultant to develop RSSB Strategic Plan • Follow up the development of the Strategic Plan.	June 2020	PRD
	2020-2021 Action Plan document	• 2020-2025 Strategic Plan • 2019-2020 Action Plan • Audit report	2020-2021 Action Plan document in place by May 2020	• Carry out trainings on business plan preparation • Spearhead and carry out all necessary consultations • Design and distribute data and information collection templates • Draw RSSB 2020-2021 Action Plan document • Action Plan data entry into RBM	June 2020	
Performance monitoring reports	• Reporting framework and formats • Annual Plan of Actions	Periodic reports prepared and submitted on time	• Monitor and produce performance monitoring reports • Conduct periodic evaluation and produce reports. • Hire publishing house to design and printing of RSSB annual reports	June 2020		
Procurement plan implemented on time and in accordance with the law and procedure	Proportion of procurement processed on time and in accordance with the procedures.	100% of all procurement plan and public procurement law implemented	• Prepare of procurement plan • Present procurement plan for approval and submit to RPRA • Draw up tender documents for publication • Manage procurement contracts.	Continuous	CSD	
Events managed efficiently	Report on organized events	Events calendar	100% of all events organized	• Prepare and coordinate all events on the calendar • Ensure necessary logistics are in place • Update RSSB Flicker account	June 2020	PR&C, CSD

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
RSSB sports coordinated	Sporting events report	RSSB sports teams in place	All official sports activities attended	<ul style="list-style-type: none"> • Payment of invoices of all sports service providers • Provision of sports equipment • Coordination of RSSB sport teams' activities 	June 2020	CSD
IT infrastructure modernized for high availability	• % of network coverage	90% coverage	97% network coverage	<ul style="list-style-type: none"> • Set up a Standard Data Center (SDC) and Disaster Recovery Site (DRS); • Upgrade the Network configuration and hardware infrastructure; • Identify and implement methods and practices to properly manage network infrastructure; • Implement a unified monitoring tool • Enhance security for all IT systems' layers; • Evaluate tools for security incidents; data gathering; • Implement audit recommendations from IT assessment and OAG report. • Implement the IT management Policy. 	June 2020	IT
Administrative and support services well managed	Report on management of RSSB Secretariat	EDMS	All correspondences managed on time	<ul style="list-style-type: none"> • Manage all correspondences • Ensure timely response 	June 2020	CSD
	Report on management of RSSB Archive	Updated archive and retrieval system	100% of all files sorted, arranged, labeled and filed	<ul style="list-style-type: none"> • Sort, arrange, label and file all files • Introduce e-filing system 	June 2020	
	Report on management of RSSB Library	A report on library activities	<ul style="list-style-type: none"> • All books & newspapers catalogued & indexed • Number of books borrowed 	<ul style="list-style-type: none"> • Catalogue and index books and newspapers, • Routine activities in the RSSB Library • Automate library services and introduce e-library 	June 2020	
	Report on management of RSSB transport facilities	Contracts with service providers	All transport request handled on time.	<ul style="list-style-type: none"> • Respond to transport requests • Plan with external companies • Manage transport facilities and maintain fleet 	June 2020	
	Report on invoices paid	Contracts with service providers	100% of invoices paid on time	<ul style="list-style-type: none"> • Verify and double check received invoices • Pay all invoices related to rendered service 	June 2020	

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Report on management of RSSB Stock	Contracts with the new supplier	Supplies available on time for end users	• Receive, verify and record office and IT supplies	June 2020		
RSSB Employees and Property protected	Existing CCTV system Firefighting system	Modern CCTV system in place	• Provide requested items to users • Conduct regular stock inventory	June 2020		
Staff capacity development enhanced	A report on trainings conducted	System maintenance	• Regular security checks using available tools and facilities • Replace old devices • Refill fire extinguishers	June 2020		
Reports internship	Approved training plan by RDB-CBD	All trainings conducted	• Conduct capacity needs assessment • Prepare training plan • Ensure its implementation	June 2020		
Staff movement effectively managed	Memorandum of Understanding with RDB	• All internship requests treated • 30 professional interns	• Review of academic internship reports and preparation of certificates • Receive and orient professional and academic interns and researchers • Prepare monthly report of professional interns	June 2020	CSD	
Staff salaries, fringe and advantages well managed	Report on staff movements	• Law in place • Staff movement management system	All movements managed through the system	• Manage staff leave • Manage staff transfers and staff exit • Monitor attendance Management system	June 2020	CSD
RSSB staff files well managed	Report on payments made	Salary structure in place	100% of payments of salaries, fringe benefits done on time	• Process Salaries, fringe benefits and other allowances • Declare statutory deductions	June 2020	CSD
Staff performance management improved	Compliance level to RBM system	Existing personnel physical files	All personnel physical files well-arranged and entered in the database	• Creating physical files for new staff and filing of relevant documents in staff physical files • Create the staff personnel database • Record files for new staff in IPPIS	June 2020	CSD
		NA	100% compliance to RBM system	• Set employee performance contract based on institutional targets • Coordinate performance evaluation and performance contract activities	June 2020	CSD, PRD

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Public awareness on RSSB Services increased	Number of sensitization campaigns carried out	88 sessions carried out	100 sensitization seminars to be carried out	<ul style="list-style-type: none"> 91 sessions targeting public companies 5 seminars targeting accountants 4 workshops targeting journalists Organize social security week at provincial and Kigali city levels 	25 sensitization campaigns every quarter	PR&C, CBHI
RSSB services communicated to the Public			<ul style="list-style-type: none"> Partnership with Media Council Contracts with TV, Radios, Print & Electronic Media RSSB Website 	<ul style="list-style-type: none"> Prepare live and pre-recorded talk shows to be aired on TV Stations Prepare live and pre-recorded talk shows to be aired on Radios Update content for educative material Hire company to produce promotional materials Hire communication agency Redesign RSSB Website and regularly Update website content and RSSB Social Media accounts Design message to produce stickers and banners for RSSB Publicity and ensure printing of messages to be posted in 15 snap frames 	June 2020	
RSSB's Corporate Social Responsibility activities increased	Report on Corporate Social Responsibility programs	RSSB CSR Policy	Implement policy to strengthen relationship with the community	<ul style="list-style-type: none"> CSR to RSSB Construction of houses for selected Genocide survivors of Rugenge Cell Car free day Unity Club activities IBUKA CNLG 	June 2020	 PRC&E, CSD

Output	Indicators	Baseline	Targets	Activities	Timeframe	Responsible
Promote cooperation with National, regional and international partners	<ul style="list-style-type: none"> Receipt for membership fees paid Report on international events coordinated 	<ul style="list-style-type: none"> Membership fees paid to ECASSA & ISSA 	<ul style="list-style-type: none"> Membership fees paid • Regional and international events coordinated 	<ul style="list-style-type: none"> • Ensure timely annual membership subscription payments to the respective associations • Enhance partnership with ISSA and ECASSA through information exchange • Collaborate and participate in meeting and trainings. 	June 2020	PRC&E

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