

## **FOREWORD**

The National Social Security Fund is a friendly service organization which exists for the public good. It is the premier social security for Kenya's workers.

Our role is to provide social security protection to workers in the formal and informal sectors. We register members, receive their contributions, manage funds of the scheme, process and ultimately pay out benefits to eligible members or dependants.

This charter outlines our commitment, desire, and determination to deliver the best and most satisfactory service to our esteemed customers. It forms part of our plan to be more proactive than ever before and our desire to provide the highest standards of service.

It also details what we expect from you as our customer. The charter will change in tandem with market demands and customer needs. Our mandate is to secure your future.

Rachel K. Lumbasyo  
Managing Trustee

## **THE JOURNEY OF A THOUSAND MILES**

Since its establishment in 1965 through an Act of Parliament, NSSF has travelled thousands of miles to become: the premier provider of social security in Kenya; one of the biggest players on the Nairobi Stock Exchange and a dependable partner for all Kenyans.

## **OUR MANDATE**

Our responsibility is to secure the future of all Kenyans against economic and social distresses such as sicknesses, invalidity, old age and death.

## **OUR DREAM**

We dream of a Kenya from poverty and want. A country where every human being will live in dignity and self respect; where everyone will enjoy social security as a human right.

## **VISION**

To be a world class centre of excellence in the provision of social security.

## **MISSION**

To provide quality service to all members through timely registration, collection and prudent investment of contributions, and timely payment of benefits when they fall due.

## **OUR BENEFITS ARE:**

- 1) Age Benefit; members are paid their savings plus interest upon retirement at the age of 55 years or above.
- 2) Withdrawal Benefit; members get their savings plus interest at the age of 50 upon early retirement.
- 3) Invalidity Benefit; with life's unpredictability, employees have been known to get injured, or incapacitated through accidents or disease. When they can no longer work, NSSF pays them the invalidity benefit.
- 4) Emigration Grant; covers those Kenyans who are leaving the country for good.
- 5) Funeral Grant; is a token we pay to the next-of-kin upon death of a contributing member.
- 6) Survivor's Benefit; Paid to dependants of a deceased member.

## **OUR CLIENTS ARE:**

- 1) All employers
- 2) All workers on permanent employment in both the private and public sectors
- 3) The self employed; through our Voluntary Contributors Scheme, we register all Kenyans of majority age; 16 upwards into the NSSF family
- 4) Kenyans in the Diaspora; we also register Kenyans living, studying and working in the Diaspora

## **OUR INVESTMENTS**

- 1) The NSSF investment portfolio stands at 82.2 billion Kenyan shillings (as at July 2007). NSSF invests member's contributions to improve on customer benefits and interest.
- 2) We are a major player on the Nairobi Stock Exchange with shares in at least 16 blue chip companies.
- 3) We invest in: TREASURY BILLS and BONDS. EQUITY SHARES, BANK DEPOSITS AND REAL ESTATE.

## **OUR ACHIEVEMENTS**

### **Since 2001, we have:**

- 1) Decentralised NSSF operations from the headquarters to branches countrywide and thus drastically reduced the processing time of benefit claims from 60 days to 12 days currently.
- 2) Maintained an average return on investment 1t 14% since 2004 culminating in improvement of the NSSF value from 50 billion shillings in 2004 to 82.2 billion shillings in 2007.
- 3) Paid former employees to the defunct East African Community (E.A.C).
- 4) Created a Special Programmes Department to fight corruption and stop the stigmatization and spread of HIV/AIDS at the work place.
- 5) Introduced voluntary membership to cover workers in the informal sector.
- 6) Introduced information technology to network all our branches countrywide. Customers can now be paid in any part of the republic and can access their statements whenever there is an NSSF office.

## **QUALITY POLICY**

Commitment to continually provide a high quality, efficient, effective and helpful service to our customers.

## **CORE VALUES**

- \* Integrity
- \* Efficiency and effectiveness
- \* Transparency and accountability
- \* A friendly hand to members

## **Corporate Citizenship**

- Zero tolerance on corruption
- Sensitivity to view and opinions of customers
- Equal opportunity in employment practices
- Corporate Social Responsibility
- Teamwork

## **Work Culture**

We aim to:

- Enhance team work
- Create a conducive and healthy work environment in adherence to local and global tenets of corporate governance.
- Educate the public, and customers on the importance of social security.
- Promote a collective responsibility
- Create a discrimination free environment

## **Good Corporate Governance**

The management of the National Social Security Fund is committed to:

- Good corporate governance,
- Results based management styles
- Devolvement responsibility

## **Our standards**

- We recognize that our customers are our most important resource.
- We promote effective, open and positive communication that encourages teamwork.
- We ensure respect and equitable treatment of all individuals.
- We guarantee Quality Service to all citizens.
- We shall complement efforts of government and other stakeholders in alleviating poverty.
- We shall resolve the needs of contributors and beneficiaries.

**You can expect us to deliver:**

- Secure and prudent investment.
- Efficient resource utilization.
- Professional, honest and reasonable dealings.
- Accountability and transparency.
- A responsive and customer friendly environment.
- Settle all valid claims in a professional and timely manner.

## **BE AN EAGLE**

NSSF is like an eagle. We urge all the self employed and those in full time employment to join us in our endeavour to create and hunt for wealth. Together we can soar into the sky without tiring or fainting. Together we can remain faithful and great partners in development. Together we can conquer poverty and make the government vision of 2030 a reality. Together we can make NSSF the best pension's scheme ever.

## **CUSTOMER RESPONSIBILITIES**

We request you to complement our efforts by ensuring the following;

### **Employer**

- ◆ Submit your returns data electronically– i.e. either in diskette, flash disk or CD.
- ◆ Pay contributions for each month before the 15<sup>th</sup> day of the ensuing month. Please remember that payment made after the 14<sup>th</sup> day of the ensuing month attracts interest.
- ◆ Ensure that all your employees are registered and contributions paid on their behalf. There should be no discrimination, on account of referring to some employees as casual or permanent.
- ◆ Do not use contributions deducted on behalf of employees as a new investment in your business.

### **Telephone Calls**

The telephone contacts of our field offices and Headquarters have been provided in this Charter for your information. Whenever you call, your calls will be answered within 5 seconds. Our telephone operators will forward your call to the relevant officer to give you guidance as appropriate.

### **Correspondence**

Each time you write to us, please write in clear and concise language.

You should also expect:

- A response to your correspondence within 7 working days from the day of receipt. If the matter is complicated, we will acknowledge your communication within five working days.
- Emails will be responded to within 24 hours.
- Contacts of the officer responding to your queries.

You can also reach us via email through [info@nssfkenya.co.ke](mailto:info@nssfkenya.co.ke)

Whenever you visit NSSF offices, someone will attend to you within five minutes.

### **Employees/Contributors**

- Register with NSSF as soon as you start working, if you have not been registered previously.
- Constantly obtain your statement to ensure that your contributions are properly credited into your account
- Report in confidence to the nearest NSSF office if your employer fails to have you registered or fails to remit your contributions.
- Give us your feedback on our service provision
- Be honest and reasonable when dealing with us

### **Dealing with requests**

Whenever claims are filed correctly we will:

- a) Inform you on your rights, obligations and responsibilities as far as your claims and benefits are concerned.
- b) Make payments within 12 working days.

### **WHEN YOU HAVE A PROBLEM**

Speak the Customer Care Officer or the Branch manager if you are dissatisfied with the service given to you. You can also call our Customer Help lines 020 2711615/020 2832036 or if you prefer you can write to; the Managing Trustee or the Public Relations Manager, P. O. Box 30599-00100 Nairobi

### **WE VALUE YOUR COMMENTS**

We pledge to continually improve our services. We therefore welcome your comments. We will periodically conduct customer service surveys in which you are encouraged to participate.

## **CONTACTING US**

If you want to contract us:

Our offices are open 8am to 5pm Monday to Friday each week. We nevertheless close during public holidays and on weekends.

We also have mobile units that educate, register and respond to queries from members of the public countrywide. The units also cater for areas marginalised geographically by harsh terrain.

Although we have a one hour lunch break between 1.00pm and 2.00pm, on weekdays, our banking halls remain open during this period.

## **HELPFUL ADDRESSES AND TELEPHONE CONTACTS**

If you would like to visit us, our headquarters is located:

At the SOCIAL SECURITY HOUSE, situated at the junction of Ngong Road and Kenyatta Avenue in Nairobi's Community area

NATIONAL SOCIAL SECURITY FUND

P.O BOX 30599 – 00100

NAIROBI

Main telephone lines:

(020) 2729911 / 2710552

Cell Phones:

0722-2204192 / 0734-699926 / 0734-333238

ISDN 2832000 Fax (020) 2727882 / 2722013 / 2725585 / 2711615

Email [info@nssfkenya.co.ke](mailto:info@nssfkenya.co.ke) Website [www.nssfkenya.com](http://www.nssfkenya.com)

You can also contact us through the following field Offices

### **Office Telephone No.**

Bungoma	055-30123
Busia	055-22270
City Centre	253794
Eldoret	058-2062284
Embu	068-31260
Garissa	046-2110
Homabay	059-22063

Kabarnet	053-22162
Kakamega	056-30428
Kapsabet	053-52113
Kericho	052-30266
Kerugoya	000-21551
Kiambu	066-22150
Kisii	058-30206
Kisumu	057-2024338
Kitale	054-30861
Kitui	044-22239
Lodwar	054-21086
Machakos	044-21812
Makueni	044-3349
Malindi	0423-30003
Maralal	065-62047
Meru	064-30859
Mombasa	041-2223426
Muranga	060-30313
Mwingi	044-822340
Naivasha	050-2020146
Nakuru	051-2210953
Nandi Hills	053-643189
Nanyuki	062-31659
Narok	050-22062
Nyahururu	065-32943
Nyayo Highrise	605880
Nyeri	0612032103
Siaya	057321747
Sotik	052-532468
Thika	067-22279
Ukunda	040-3202006
Voi	043-30129
Wajir	046-421404
Westlands	020 4444487