



# Commodities Fund

**(ISO 9001:2015 Certified)**

## **CUSTOMERS' SERVICE CHARTER**

# TABLE OF CONTENTS

FOREWORD .....	3
<b>1. INTRODUCTION .....</b>	<b>4</b>
<b>2. MANDATE .....</b>	<b>4</b>
<b>3. VISION .....</b>	<b>4</b>
<b>4. MISSION .....</b>	<b>4</b>
<b>5. CORE VALUES.....</b>	<b>4</b>
<b>6. CORE FUNCTIONS .....</b>	<b>5</b>
<b>7. OUR CUSTOMERS / STAKEHOLDERS .....</b>	<b>5</b>
<b>8. CUSTOMERS' / STAKEHOLDERS' RIGHTS .....</b>	<b>6</b>
<b>9. CUSTOMERS' / STAKEHOLDERS' OBLIGATIONS .....</b>	<b>6</b>
<b>10. OUR DUTIES AND OBLIGATIONS .....</b>	<b>6</b>
<b>11. NATIONAL VALUES AND PRINCIPLES OF GOVERNANCE .....</b>	<b>7</b>
<b>12. COMPLAINTS HANDLING .....</b>	<b>7</b>
<b>13. REVIEW OF THE SERVICE CHARTER .....</b>	<b>7</b>
<b>14. MONITORING PERFORMANCE.....</b>	<b>8</b>
<b>15. FEEDBACK .....</b>	<b>8</b>
<b>16. RESOLVED CITIZEN SERVICE CHARTER.....</b>	<b>9</b>
<b>17. SERVICE POINTS &amp; CONTACTS .....</b>	<b>10</b>

## FOREWORD

Commodities Fund (Comfund) is a fund established under Crops Act, 2013, article 9 (1) to provide sustainable and affordable credit and advances to farmers for farm improvement; farm inputs; farming operations; price stabilization; and any other lawfully approved purpose.

The Fund is the successor of Coffee development Fund and Sugar development Fund (Which was part of Kenya Sugar Board. Coffee development Fund and Kenya Sugar Board were among other Agriculture Sector regulatory institutions that ceased to be, following coming to effect of Crops Act 2013 on 1<sup>st</sup> August 2014.

Through the provisions of the Crops Act (Act No. 16 of 2013), AFA Act (Act No. 13 of 2013), and other relevant laws and regulations as well as partnerships with other public and private institutions, Commodities Fund finances the crops sector within the context of its mandate, vision, mission, core values and set service delivery plans and standards.

Our firm commitment to quality service is hinged on the observance of the rule law, and promotion of values and principles of public service as per article 10 and 232 of the constitution.

This service charter is a commitment by Commodities Fund to deliver timely and high quality service to our customers, stakeholders, partners and the general public. We look forward to your feedback to enable us continually improve our service delivery.

**Nancy C. Cheruiyot**  
**Managing Trustee – Commodities Fund**

## **1. INTRODUCTION**

The objective of the service Charter is to communicate and provide feedback mechanisms to our stakeholders on our role as Commodities Fund, our mandate, vision, mission, values and core functions. The Fund envisages efficiency and effectiveness in service delivery to respective stakeholders. The commitment of the Fund towards realization of the above is contained in its service charter.

This service charter is also aligned to the Constitution of Kenya 2010, Crops Act (Act No. 16 of 2013), AFA Act (Act No. 13 of 2013), ATI Act 2015, Kenya Vision 2030, Fund's Strategic Plan as well as other service delivery standards.

## **2. MANDATE**

The Fund is established to provide sustainable and affordable credit and advances to agricultural sector for:

- Farm improvement;
- Farm inputs;
- Farming operations;
- Agricultural Infrastructure development
- Support for agricultural value addition initiatives
- Price stabilization;
- Facilitating capacity building related to credit absorption; and
- Any other lawfully approved purpose by the Cabinet Secretary.

## **3. VISION**

Wealthy farmers in Kenya

## **4. MISSION**

To provide affordable and accessible credit for development of the crops sub-sector

## **5. CORE VALUES**

- Customer Focus
- Innovativeness
- Professionalism
- Integrity
- Teamwork

## 6. CORE FUNCTIONS

- We develop loan products for scheduled agricultural commodities as per commodities Fund's credit policy, crops Act, 2013, AFFA Act, 2013 and various crops regulations;
- We advance credit facilities to the Agriculture sector in Kenya;
- We collect repayments arising from disbursed credit facilities;
- We facilitate capacity building related to agricultural credit facilities;
- We enhance agricultural sector infrastructure development through financing;
- Through financing, we promote and encourage the use of environmentally friendly agricultural technologies;
- We facilitate the flow of research findings to interested parties;
- We collect, collate and analyze credit database in the targeted scheduled commodities sector;
- We promote the efficiency and development of agricultural sector through the establishment of appropriate institutional linkages and partnerships;
- We establish and maintain a price stabilization system;
- We implement Agricultural projects within the Fund's mandate, including the Integrated Coffee Productivity project (ICPP);
- We perform such other functions as may be assigned from time to time by the Cabinet Secretary.

## 7. OUR CUSTOMERS / STAKEHOLDERS

The Fund offers services to partners in the crops sector including:

- (a). Individual farmers, farmer groups and associations
- (b). Government Ministries, and Departments including: Office of the CS, CAS, PS; Ministry of Agriculture, Livestock, Fisheries and Cooperatives, The treasury and other relevant ministries
- (c). Government agencies and Corporations, including AFA, KARLO, NCE, CMA, HELB, CAJ, EACC, NACADA, NCPWD, among others.
- (d). County Governments
- (e). Donor Agencies
- (f). Development Partners
- (g). Universities, Tertiary Colleges and related research and training institutions
- (h). Private Sector Extension Service Providers
- (i). Financial Institutions
- (j). Dealers in crops

- (k). Suppliers of goods and services
- (l). Exporters/Importers
- (m). Processors
- (n). The Fund's Management: Board of Trustees, Management & staff
- (o). General Public
- (p). National and International associations affiliated to scheduled crops including KCTA, AFCA, AFRACA, ICO,IACO,FAO,
- (q). Professional Bodies: ICPAK,PRSK,IHRM, IIA, LSK, KISM,etc

## **8. CUSTOMERS' / STAKEHOLDERS' RIGHTS**

Our customers have a right to:

- a) Access to public, non-confidential information held by the Fund
- b) Courteous treatment
- c) Timely response
- d) Privacy and confidentiality
- e) Access to information
- f) Quality services and products
- g) Conducive environment
- h) Effective communication

## **9. CUSTOMERS' / STAKEHOLDERS' OBLIGATIONS**

To enable us serve you better and work in the spirit of mutual support and relationship, our customers are obliged to:

- a) Be courteous and respectful;
- b) Provide precise information;
- c) Provide feedback on our services;
- d) Adhere to stipulated regulations, procedures and policies;
- e) Observe integrity;
- f) Embrace innovative and competitive agricultural practices.

## **10. OUR DUTIES AND OBLIGATIONS**

The Fund is committed to:

- a) Continuous improvement of skills, knowledge, experience and exposure of our staff to ensure quality service delivery
- b) Providing of timely and quality services to our customers

- c) Being responsive to customer needs and dynamic
- d) Zero tolerance to Corruption
- e) Compliance with legal and statutory requirements;
- f) Maintaining privacy and confidentiality of customer on any confidential information;
- g) Impartial handling of disputes;
- h) Objectivity in decision making process.

## **11. NATIONAL VALUES AND PRINCIPLES OF GOVERNANCE**

In line with Article 10 of the Constitution of Kenya 2010, we subscribe to national values and principles of governance which bind all State organs, State officers, public officers and all persons, including:

- Patriotism, national unity, sharing and devolution of power, the rule of law, democracy and participation of the people;
- Human dignity, equity, social justice, inclusiveness, equality, human rights, non-discrimination and protection of the marginalized;
- Good governance, integrity, transparency and accountability; and
- Sustainable development

In the event that any of these values and principles are breached in the course of our service delivery, a report should be tendered through the provided complaints handling channels (***See '15. FEEDBACK'***).

## **12. COMPLAINTS HANDLING**

Confidentiality is guaranteed where necessary in respect to complainant's identity and substance of complaint to safeguard the rights of the customer/stakeholder and the service provider as well. However complainants are encouraged to identify themselves to facilitate timely feedback and follow up.

The Fund shall acknowledge receipt of complaint within seven days, document, evaluate and handle genuine complaints/conflicts as per laid down regulations.

## **13. REVIEW OF THE SERVICE CHARTER**

In order to continuously meet and exceed the expectations of our stakeholders, this Service Charter shall be reviewed regularly. Such review would take into consideration customer feedback and emerging operating environment issues.

## 14. MONITORING PERFORMANCE

Commodities Fund shall ensure that the commitments of the charter are upheld through regular customer satisfaction surveys and monitoring and evaluation. In addition there shall be regular review of performance and communication of the same through regular reports and other publications.

## 15. FEEDBACK

*For further inquiries, compliments or complaints please contact us:*

### Commodities Fund

Railways Headquarters, Block D-2<sup>nd</sup> floor,  
Workshop Road, Off Haile Selassie Avenue  
P.O. Box 52714 – 00200 **NAIROBI**

Telephone: (+254 20) 2210806 | 2210807 | 2210809 | Fax: (+254 20) 2210816 |

Mobile: (+254 728) 602427 | (+254 737) 204278/9

Email: [info@comfund.co.ke](mailto:info@comfund.co.ke); [info@codf.co.ke](mailto:info@codf.co.ke)

Website: [www.comfund.co.ke](http://www.comfund.co.ke)

Facebook: [/commoditiesfund](https://www.facebook.com/commoditiesfund)

Twitter: [@cofkenya](https://twitter.com/cofkenya)

You may also drop your feedback at the suggestion boxes located at service points of our offices.

***Complaints can also be tendered to***

### **COMMISSION FOR ADMINISTRATIVE JUSTICE (CAJ)**

West End Towers, 2nd Floor, Waiyaki Way, Westlands

P.O Box 20414 - 00200 Nairobi.

TEL: +254 020 2270000

Email: [certificationpc@ombudsman.go.ke](mailto:certificationpc@ombudsman.go.ke)

## 16. RESOLVED CITIZEN SERVICE CHARTER

FINANCIAL SOLUTIONS	SECTOR	TARGET	REQUIREMENT	INTEREST RATE	DURATION
Advances (Repayable within 12 Months)	Coffee	Small scale farmers; Estate growers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Extended Advances (Repayable within 18 months)	Coffee	Small scale farmers, Estate growers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Coffee Processing Loan (Repayable within 8 months)	Coffee	Cooperative Societies; Estate growers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Cherry advances (Repayable within 8 months)	Coffee	Cooperative Societies	Duly Filled Loan Application Form and all requisite documents attached	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Farm Establishment Loan (Repayable within 60 months)	Coffee	Small scale farmers; Estate growers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Machinery and Equipment Loan (Repayable within 60 months)	Coffee	Co-operative Society; Estate growers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Bulk acquisition of farm inputs (Repayable within 18 months)	Coffee	Cooperative Society	Duly Filled Loan Application Form and all requisite documents attached;	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Infrastructure Loans(Repayable within 60 months)	Coffee	Cooperative Society; Estate growers	Duly Filled Loan Application Form and all requisite documents attached;	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Water Development/ Irrigation Loans(Repayable within 60 months)	Coffee and Sugar	Cooperative Society; Estate growers; Producers; Millers	Duly Filled Loan Application Form and all requisite documents attached;	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Cane Development Loan	Sugar	Small & large scale farmers/ Outgrower Institutions/ Millers	Duly Filled Loan Application Form and all requisite documents attached;	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Factory Rehabilitation Loan	Sugar	Millers	Duly Filled Loan Application Form and all requisite documents attached	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Cane Maintenance loan	Sugar	Small & large scale farmers/ Outgrower Institutions/ Millers	Duly Filled Loan Application Form and all requisite documents attached	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Transport Machinery Loan	Sugar	Small & large scale farmers/ Outgrower Institutions/ Millers	Duly Filled Loan Application Form and all requisite documents attached	5% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
Value Addition Loan	Coffee	Individuals: (Youth, women, farmers), Societies, Millers	Duly Filled Loan Application Form and all requisite documents attached	10% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security

Wholesale Loan	Coffee	SACCOs, Unions, Marketing/ Milling agents, Agricultural financial Institutions	Duly Filled Loan Application Form and all requisite documents attached	4% per annum, appraisal fee of 1.5% of loan awarded	30 Days after perfection of security
<b>GENERAL SERVICES</b>					
Provision of Technical Financial Advice		All Stakeholders	None	Free	On the spot
Enquiries in person		All Stakeholders	None	Free	Within Five Minutes of Arrival
Acknowledgement to written Correspondence		All Stakeholders	None	Free	Seven Working Days
Payment to Suppliers		Suppliers	Submission of requisite documents	Free	30 Days
Answering Telephone Calls		All Stakeholders	None	Free	Third Ring

## 17. SERVICE POINTS & CONTACTS

Compliments, complaints and any suggestions for the betterment of service delivery shall be addressed to:

### THE MANAGING TRUSTEE

## Commodities Fund

Railways Headquarters, Block D-2<sup>nd</sup> floor,  
Workshop Road, Off Haile Selassie Avenue  
P.O. Box 52714 – 00200 **NAIROBI**

Telephone: (+254 20) 2210806 | 2210807 | 2210809 | Fax: (+254 20) 2210816 |

Mobile: (+254 728) 602427 | (+254 737) 204278/9

Email: [info@comfund.co.ke](mailto:info@comfund.co.ke); [info@codf.co.ke](mailto:info@codf.co.ke)

Website: [www.comfund.co.ke](http://www.comfund.co.ke)

Facebook: [/commoditiesfund](https://www.facebook.com/commoditiesfund)

Twitter: [@cofkenya](https://twitter.com/cofkenya)

### **Regional Offices**

- **Eldoret Regional Office:** Zion Mall; P. O. Box 10855 - Eldoret.
- **Nyeri Regional Office:** N.D.C.U. Building, P.O. Box 500 -10100, Nyeri.
- **Meru Regional Office:** N.C.P.B. Building, P.O. Box 879 – 60200, Meru.
- **Embu Regional Office:** KFA Building, P.O. Box 2526 – 60100, Embu.
- **Kisumu Regional Office:** KPA Inland Port, P.O. Box 514– 40100, Kisumu.
- **Kericho Regional Office:** AFC Building, P.O Box 902 Kericho.