



HELSB

Higher Education Loans
and Scholarships Board

2022 – 2026 STRATEGIC PLAN

it is possible.

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ACRONYMS AND ABBREVIATIONS

8NDP	Eighth National Development Plan
BCP	Business Continuity Plan
CEO	Chief Executive Officer
COVID-19	Coronavirus Disease of 2019
CSC	Client Service Charter
ERM	Enterprise Risk Management
HEIs	Higher Education Institutions
HELBS	Higher Education Loans and Scholarships Board
HESFMS	Higher Education Student Financing Management System
HRMIS	Human Resources Management Information System
ICs	Integrity Committees
ICT	Information and Communication Technology
M&E	Monitoring and Evaluation
MIS	Management Information System
NGOs	Non-Governmental Organisations
PMS	Performance Management System
PESTEL	Political, Economic, Social, Technological, Environmental and Legal
RMS	Records Management System
RMF	Risk Management Framework
RMIS	Risk Management Information Systems
SLD	Students Living with Disability
SLS	Student Loan Scheme
SMART	Specific, Measurable, Attainable, Realistic, Time Bound
STEM	Science, Technology, Engineering and Mathematics
SOPs	Standard Operating Procedures
SWOT	Strengths, Weaknesses, Opportunities and Threats

DEFINITIONS

In this document, unless the context otherwise requires:

“**The Act**” means the Higher Education Loans and Scholarships Act No. 31 of 2016;

“**Board**” means the Board of Directors;

“**Chief Executive Officer**” means the person appointed as Director under section 10 of the Act;

“**Fund**” means the Higher Education Loans and Scholarships Fund established under Section 16 of the Act;

“**Government**” means the Government of the Republic of Zambia;

“**Higher Education**” means tertiary education leading to the award of a diploma, bachelor's degree, master's degree or doctorate degree;

“**Higher Education Institution**” means an institution that provides higher education on a full-time, part-time or distance learning basis;

“**Loan**” means a loan granted to a student by HELSB for the purpose of defraying the costs connected with education at a local Higher Education Institution including costs connected with the board and lodging of the student for the purpose of attending higher education;

“**Loan Beneficiary**” means a student or former student who is or was granted a loan under the Act;

“**Management**” means Chief Executive Officer, Deputy Directors and Heads of Units of the Higher Education Loans and Scholarships Board;

“**Minister**” means Minister responsible for higher education;

“**Scholarship**” means an award granted to a student by Higher Education Loans and Scholarships Board for the purpose of defraying the costs connected with the student's education at a local or foreign Higher Education Institution including costs connected with the board and lodging of the student for the purpose of attending the higher education institution; and

“**Student**” means a Zambian admitted to, or registered as a student at, a local or foreign Higher Education Institution as a candidate for a diploma, bachelor's degree, master's degree or doctorate degree.

FOREWORD

On behalf of Management and Staff of the Higher Education Loans and Scholarships Board (HELSB), it is my pleasure to provide a statement on the 2022 to 2026 Strategic Plan which will provide the direction of HELSB in the next five (5) years. The Strategic Plan is a product of effective collaboration between HELSB and its key stakeholders.

This is the second Strategic Plan for HELSB and is premised on Strategic Development Area No. 2 of the Eighth National Development Plan (8NDP) which refers to “**Human and Social Development**”, specifically under Development Outcome No. 1 that highlights, “**Improved Education and Skills Development**” with Strategy No. 3 “**Increase access to higher education**”.

As a continuation from the initial Strategic Plan, HELSB will focus on achieving student loan administration excellence, scholarships administration excellence, financial sustainability and operational excellence while exceeding clients' and stakeholders' expectations. These will be anchored on seven carefully selected Core Values that will be inculcated in and demonstrated by all members of staff.

An Implementation Plan will be developed to ensure that HELSB executes activities that will result into a visible, dynamic and accessible institution to all stakeholders. Further, it will ensure HELSB takes a centre stage in the administering and granting of loans and scholarships in Zambia and beyond, as well as contributing to the implementation of the 8NDP.

Monitoring, evaluation and reporting on this Plan will be critical in order to assess HELSB's performance on set programmes, targets and outcomes.

As an institution, we look forward to continued support from Government, Cooperating Partners, Higher Education Institutions, Clients and other Stakeholders for us to realise our mandate. With continued support from the Ministry of Education and our cooperating partners, we remain committed to delivering on our mandate during the Strategic Plan period and beyond.

Hon. Douglas Syakalima (MP)
Minister of Education

ACKNOWLEDGEMENTS

The Strategic Plan for the period 2022-2026 has been formulated through a consultative process which involved engagements with various stakeholders. The consultations were conducted so as to elicit and consider views from the different stakeholders and ultimately assist in the formulation of the strategic direction.

We, therefore, wish to extend our gratitude to all stakeholders that contributed to the development of this Strategic Plan. The review and development of this document would not have been possible without the unwavering support received from the following:

- The Honourable Minister of Education for policy guidance;
- Various stakeholders such as staff from the Ministries of Education and Finance and National Planning;
- Public and Private Universities and Non-Governmental Organisations (NGOs) for their invaluable contributions during the consultative process; and
- HELSB Secretariat for their technical input.

On behalf of HELSB, I wish to express my sincere gratitude for the financial and technical support.

The full implementation of the Strategic Plan will only be possible with concerted efforts from our Stakeholders. We remain optimistic, that with the support rendered and continued collaboration, the Strategic Plan will be fully implemented in line with the 8NDP by the end of 2026.

Mr. Floyd K Ndabulula
ACTING CHIEF EXECUTIVE OFFICER

EXECUTIVE SUMMARY

The Higher Education Loans and Scholarships Act No. 31 of 2016 mandates Higher Education Loans and Scholarships Board (HELSEB) the responsibility of administration, granting, investment, payment and recovery of loans; administration and granting of scholarships; and mobilisation of financial resources for loans and scholarships. The Strategic Plan will provide a framework through which HELSEB shall work in order to effectively execute its mandate during the period 2022 – 2026.

The methodology used to develop the 2022 – 2026 Strategic Plan involved internal consultations, review of the expired Strategic Plan for the period 2019 – 2021 and the situational analysis (using PESTEL and SWOT analyses) underpinned by the Balanced Scorecard principles. The internal consultations involved undertaking a Management Audit and analysing the macro-environment. Based on these analyses, HELSEB has set out a continuation of the strategic direction comprising the following:

Vision: ***“A dynamic, visible and accessible provider of loans and scholarships for higher education to eligible Zambians.”***

To realise the vision, HELSEB has identified four (4) thematic areas of focus and their related strategic results as follows:

- a) ***Student Loan Administration Excellence*** resulting in equitable and inclusive student loan disbursements as well as an effective loan recovery;
- b) ***Scholarship Administration Excellence*** resulting in equitable and inclusive access to higher education scholarships;
- c) ***Financial Sustainability*** resulting in optimal resources for programme implementation; and
- d) ***Operational Excellence*** resulting in efficient and effective service delivery.

To ensure optimum performance in the four (4) thematic areas, HELSEB has tailored a Mission, which is ***“To administer loans and scholarships for higher education to meet the National demand for Human Capital.”***

In executing the Mission, HELSEB is committed to observing the following core values, namely; ***Courtesy, Integrity, Accountability, Equity, Transparency, Teamwork and Professionalism.***

The following are the strategies that HELSB will use to improve service delivery:

1. Develop and implement a Means Testing Instrument (MTI);
2. Review 2004 Policy on Student Loans, Bursaries and Scholarships;
3. Onboarding of additional accredited/registered HEIs;
4. Enhance sensitisation and awareness on accessibility to student loans and scholarships;
5. Create new partnership linkages in scholarship administration;
6. Collaborate with institutions charged with business to compile and publish list of defaulting debtors and engage debt collectors for defaulting loan beneficiaries;
7. Develop and implement a Credit Policy and timely collection of repayments as they fall due;
8. Develop and implement an Investment Policy and Resource Mobilisation Policy;
9. Develop and Implement Higher Education Saving Scheme;
10. Develop and implement an inhouse Student Loan Protection Scheme;
11. Adhere to Standard Operating Procedures (SOPs);
12. Develop a HELSB Compliance Checklist and conduct compliance audits;
13. Improve operational processes and procedures;
14. Implement Enterprise Risk Management (ERM) Framework;
15. Carry out Integrity Committee (IC) Programmes and assessment of the integration of IC policies;
16. Automate systems and processes;
17. Review and Implement ICT Policy;
18. Develop and implement Business Continuity Plan (BCP);
19. Review and develop human resource management and training policies;
20. Review and implement the organisation structure;
21. Implement Client Service Charter (CSC);
22. Establish Customer Call Centre;
23. Develop and implement a Stakeholder Management Plan;
24. Review and implement a Communication and Marketing Strategy.

To facilitate implementation, the Strategic Plan will be operationalised through costed Annual Departmental and Individual Work Plans. In order to ensure successful implementation and realisation of the desired outcomes, the Implementation Plan will be monitored continuously in order to mitigate through interventions where necessary. At the end of the planned period, a final review

will be undertaken to establish the extent of the implementation and achievements of the desired outcomes.

1.0 INTRODUCTION

1.1 Background

The Higher Education Loans and Scholarships Board (HELSB) is a body corporate established by the Higher Education Loans and Scholarships Act No. 31 of 2016. HELSB replaced the Bursaries Committee in order to enhance the mandate of administering loans and scholarships.

To meet the objectives of the Act, HELSB has developed the second Strategic Plan for the period 2022 – 2026 which is premised on four (4) thematic areas of focus outlined below:

- i) Student Loan Administration Excellence;
- ii) Scholarships Administration Excellence;
- iii) Financial Sustainability; and
- iv) Operational Excellence.

1.2 Mandate

HELSB is mandated to:

- Administer, grant, pay, recover loans and invest;
- Administer and grant scholarships; and
- Mobilise financial resources for loans and scholarships.

1.3 Functions

The Board shall be responsible for the following functions:

- a) Formulate policies, procedures and guidelines to inform the operations of HELSB;
- b) Establish systems to administer loans and scholarships;
- c) Receive and consider loan and scholarship applications from students for the award of loans and scholarships;
- d) Administer loans and scholarships for students;
- e) Determine the criteria and terms for the grant of loans and scholarships, and the rate of interest and recovery of loans;
- f) Promote the mobilisation of donations and grants from the public and private sectors for educational purposes and investment for purposes of the Fund;
- g) Provide financial advice in educational matters to higher education institutions, parents, students and investors in the education sector;
- h) Collaborate with organisations with similar functions within and outside Zambia;

- i) Monitor and evaluate the operations and performance of HELSB including the Fund; and
- j) Advise the Minister on policy matters concerning provision of scholarships and recovery of loans from loan beneficiaries.

1.4 Evaluation of the First Strategic Plan (2019 – 2021)

The first Strategic Plan was developed to guide implementation of HELSB operations consistently with the National Development Plan and also serve as a vehicle towards realisation of the objectives and goals. The Plan had three (3) themes with seven (7) objectives and eighteen (18) associated performance targets. The themes and objectives were as follows:

- 1. Loans and Scholarships Administration Excellence;
 - i. Improve loans and scholarships administration;
 - ii. Improve stakeholder engagement;
- 2. Financial Sustainability;
 - iii. Improve financial capacity and management;
- 3. Operational Excellence;
 - iv. Improve operational processes and procedures;
 - v. Enhance policy and legal framework;
 - vi. Improve infrastructure, technology and equipment; and
 - vii. Improve human capital.

1.4.1 Performance Review by Objectives

The overall achievements and challenges faced during the implementation of the Strategic Plan (2019 – 2021) in addressing each objective are stated below:

i. Improve Loans and Scholarships Administration

Performance

- a. *Increase in Numbers: HEIs under Student Loan Scheme (SLS)*
During the period under review, HELSB extended the Student Loan Scheme at public HEIs from three (3) to seven (7).

Table 1: HEIs under Student Loan Scheme

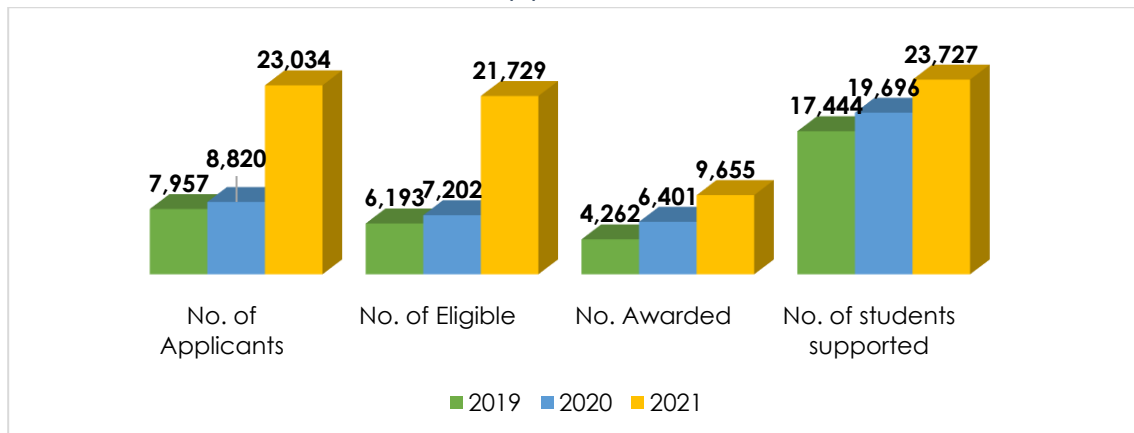
SN	Beginning of Strategic Plan Period (2019)	End of Strategic Plan Period (2021)
1	University of Zambia	University of Zambia
2	Copperbelt University	Copperbelt University
3	Kapasa Makasa University	Kapasa Makasa University
4		Mukuba University
5		Mulungushi University
6		Kwame Nkrumah University
7		Chalimbana University

b. Increase in Numbers: Student Loan Applicants, Eligible, Awarded and Total Supported

During the period under review, the number of first-year students' applications for student loans increased by 189% from 7,957 applicants in 2019 to 23,034 in 2021. Similarly, the number of eligible applicants increased by 251% from 6,193 in 2019 to 21,729 in 2021.

During the period under review, the number of students awarded student loans increased by 127% from 4,262 in 2019 to 9,655 in 2021. Consequently, HELSB recorded an increase of 36% of the total number of students supported under the Scheme. The number of students supported increased from 17,444 in 2019 to 23,727 in 2021.

Chart 1: 2019 – 2021 No. of Applicants, Eligible, Awarded & Total Supported



c. *Increase in Numbers: Cooperating Partners offering Scholarships*

During the period under review, cooperating partners offering scholarships increased from eleven (11) to fourteen (14).

Table 2: Cooperating Partners offering Scholarships

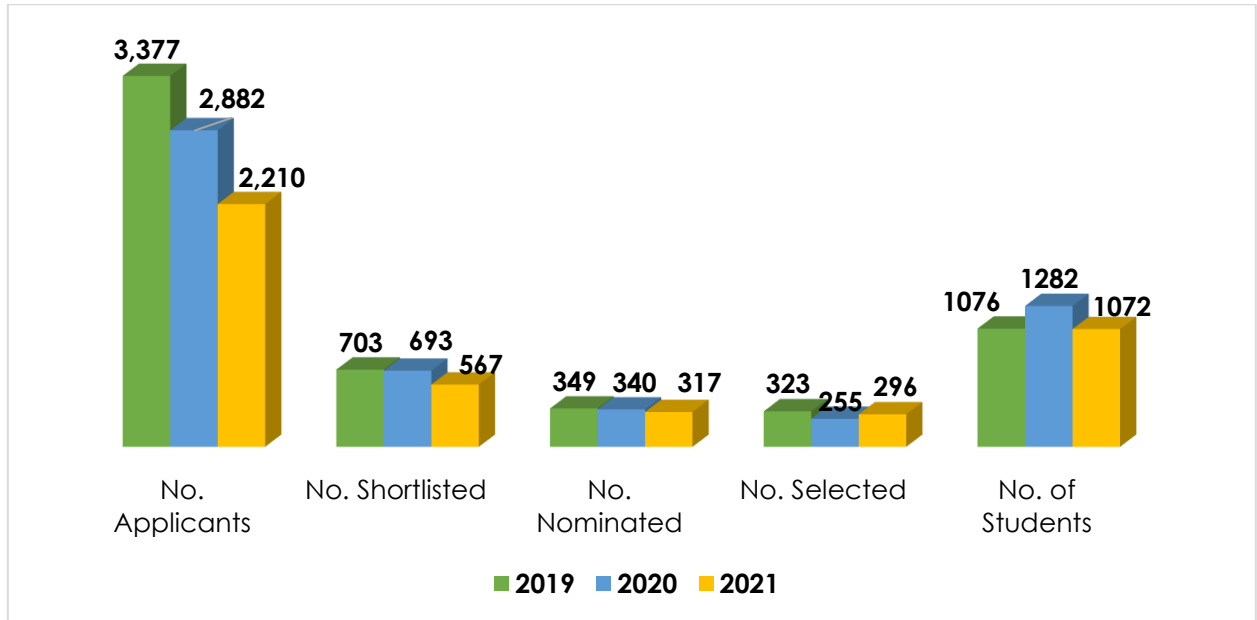
SN	Beginning of Strategic Plan Period (2019)	End of Strategic Plan Period (2021)
1	Russia	Russia
2	Morocco	Morocco
3	China	China
4	Algeria	Algeria
5	Egypt	Egypt
6	India	India
7	Tunisia	Tunisia
8	Cuba	Cuba
9	Serbia	Serbia
10	Czech Republic	Czech Republic
11	United Kingdom	United Kingdom
12		Pakistan
13		Israel
14		Azerbaijan

d. *Decrease in Numbers: Scholarships Applicants, Shortlisted, Nominated, Selected and Students*

During the period under review, the number of applications for scholarships decreased by 35% from 3,377 applicants in 2019 to 2,210 in 2021. Similarly, the number of shortlisted applicants decreased by 19% from 703 in 2019 to 567 in 2021.

Further, the number of nominated candidates decreased by 9% from 349 in 2019 to 317 in 2021. Consequently, HELSB recorded a decrease of 8% from 323 in 2019 to 296 in 2021 on the number of selected candidates for scholarships. The total number of students supported under scholarships slightly decreased from 1,076 in 2019 to 1,072 in 2021.

Chart 2: 2019 – 2021 No. of Applicants, Shortlisted, Nominated, Selected & Students



Challenges

- The high increase of demand for student loans compared to inadequate financial resources.
- Use of a semi-automated system in the administration of student loans and scholarships. This resulted in some operational inefficiencies.
- Disruption of a number of activities due to the COVID-19 pandemic.
- Fluctuations in the exchange rate which resulted in increased costs.

Way Forward

- Explore and broaden sources of funding.
- Fully automate the processes of administration of student loans and scholarships.
- Enhance processes of repayment of student loans.
- Strengthen adherence to public health guidelines relating to COVID-19 prevention.

ii. **Improve Stakeholder Engagement**

During the period under review, HELSB increased its visibility through various types of stakeholder engagements. HELSB utilised print and electronic media, television and radio as well as social media platforms to reach out to students and potential loan and scholarship beneficiaries. The utilisation of social media resulted in an increase of 73% of followers across the four (4) social media pages maintained by the institution.

Additionally, HELSB increased stakeholder support by 100% through signing of Memorandum of Understanding for the provision of key services. These services include broadband data and internet service and insurance cover for student loans. The performance is attributed to the fact that HELSB scored beyond the annual target (10%) of stakeholder engagements during the period under review. HELSB also achieved the 90% target to enhance awareness during the period under review.

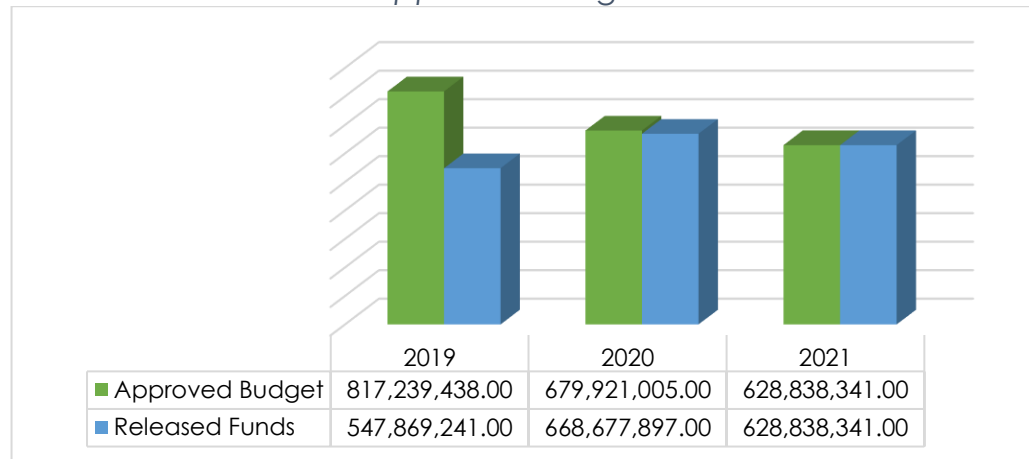
Despite the achievements above, HELSB will continue with activities to increase awareness to improve loans and scholarships access and administration.

iii. **Improve Financial Capacity and Management**

Achievements

1. **Budget Performance** - During the period under review, HELSB targeted to increase the financial base by 10% annually. The financial base comprised Government grants, interest on investments and other sources of funds. With the exception of 2021 which recorded a decrease of 6%, 2019 and 2020 achieved a 10% increase. Overall, a 13% increase was attained in released funds from Government and other sources.

Chart 3: 2019 – 2021 Approved Budget and Released Funds



- Loan Recovery** - Following the operationalisation of the Act in April 2017, HELSB commenced student loan recovery in September 2018 from beneficiaries of the SLS which started in 2004. The recoveries were for all matured loans. HELSB recovered a total of K199.6 Million by the end of 2021 from K46.8 Million in 2019. This represented a 174% increase in repayments of student loans.

Table 3: Annual Recoveries Trends

Financial Year	Annual Repayments	Cumulative Repayments	Average Monthly Collections	% Yearly Repayments Change (2019 as base year)
Oct - Dec 2018	8,664,109.96	8,664,109.96	2,888,036.65	
Jan - Dec 2019	38,125,723.81	46,789,833.77	3,177,143.65	0%
Jan - Dec 2020	48,421,007.83	95,210,841.60	4,035,083.99	27%
Jan - Dec 2021	104,343,202.20	199,554,043.80	8,695,266.85	174%

Further, the number of beneficiaries repaying loans increased from 4,118 in 2019 to 11,152 in 2021 representing 171% increase. The extension of SLS to students in five (5) other universities was attributed to the increase in the loan recoveries.

Challenges

- Use of a semi-automated system in the recovery of loans.
- Lack of recoveries policy.
- Tracing of beneficiaries.

Way Forward

- Fully automate loan recovery processes.
- Develop a recoveries policy.
- Engage stakeholders and other companies that can help with tracing of beneficiaries.

iv. Improve Operational Processes and Procedures

Achievements

During the period under review, governance structures were enhanced. To start with, the Board of Directors had been in place for 81% of the Plan period. This included the respective Committees (i.e. Loans & Scholarships, Finance & Investments, Audit & Risk and Human Resource & Administration) of the Board that performed delegated functions.

Similarly, at Management level, there was an increase in the number of staff complement from only one (1) in 2019 to nine (9) by the end of 2021 representing 89% filled. At the same time, all the three (3) Deputy Directors were filled while the positions of Manager - Legal & Board Secretary, Procurement & Supplies and Audit, Risk & Compliance had also been filled.

In addition, HELSB developed a Client Service Charter (CSC) to ensure the institution's commitment to implementing service delivery standards to its clients. In the same vein, a Risk Management Framework (RMF) was developed with the view to manage risks at the enterprise level.

Challenges

Despite the fact that HELSB developed both the CSC and the RMF, there was inadequate operationalisation. This could be attributed to none integration of documents into the existing processes and systems.

Way Forward

Given the challenge stated above, there is need to integrate the provisions of CSC and RMF into 'day to day' management and operational practices at HELSB.

v. Enhance Policy and Legal Framework

Achievement(s)

In terms of compliance to statutory provisions in the administration of student loans and scholarships, HELSB achieved 60%. Further, compliance was recorded with Standard Operating Procedures (SOPs) under financial and procurement regulations. With regards to litigation, HELSB met the target of 0.1% costs on the budget as the only case recorded during the period under review was of very low value.

Challenge(s)

A number of policies are yet to be developed while others await approval and implementation.

Way Forward

Expedite development and implementation of the outstanding policies.

vi. Improve Infrastructure, Technology and Equipment

HELSEB had targeted to establish three (3) service centres by 2021 but only one was established. The non-establishment of the other two may be attributed to misalignment of the objective, strategy and targets. It is therefore recommended that a clear strategy and performance target addressing infrastructure, equipment and ICT, as the objective, be included in the next plan.

vii. Improve Human Capital

Following the transition from Bursaries Committee (BC) to HELSEB, the institution improved its staffing levels from 1 in 2019 to 45 in 2021 translating into 98% increase. The increase in staffing was achieved by the transfer of 16 members of staff from central government who were attached to BC, and recruiting an additional 29. The 45 staff accounted for 61% of the total establishment (i.e. 74). Despite this achievement, HELSEB still needs to recruit and optimise staff complement in order to enhance the institution's performance. Needless to say, staff performance appraisals were conducted using manual

appraisal system with an average performance target recorded.

It is recommended that in order to improve the appraisals, the Performance Management System (PMS) be part of the automated and comprehensive Human Resources Information System (HRIS) in the subsequent plan.

1.5 Strategic Operational Linkages

In carrying out its functions, HELSB collaborates with various stakeholders, which include Higher Education Institutions (HEIs), Diplomatic Missions, Financial Institutions, Health Facilities, Ministries, Provinces and other Spending Agencies (MPSAs) and Civil Society Organisations (CSOs). The main areas of collaboration include co-ordination, co-operation and technical support for student financing in higher education.

HELSB also collaborates with international organisations in implementing student financing in higher education. The collaboration linkages are mainly with multilateral, bilateral and other international organisations.

1.6 Rationale

The development of the 2022 – 2026 Strategic Plan was necessitated by the expiry of the initial Strategic Plan that was in force for the period 2019 – 2021. In the continued execution of the HELSB mandate, there is need to align the key priorities for the next strategic period to the national aspirations and policy direction as espoused in the Eight National Development Plan (8NDP).

The 8NDP Strategic Development Area No. 2, “**Human and Social Development**”, under Development Outcome 1: **Improved Education and Skills Development** outlines an inclusive education system with the following strategies that have informed the HELSB’s 2022-2026 Strategic Plan:

1. Enhance access to quality, equitable and inclusive education;
2. Improve technical, vocational and entrepreneurship skills;
3. Increased access to higher education; and
4. Enhance science, technology and innovation.

1.7 Methodology

The development of the HELSB Strategic Plan for the period 2022 – 2026 was undertaken through a rigorous and systematic process. The process involved internal and external consultations, a review of the expired Strategic Plan for the period 2019 – 2021 and the situational analysis (PESTEL and SWOT).

Internal consultations included interviews with the Management team while a detailed focussed group discussion was used to review the expired Strategic Plan. Members of the group comprised representation from every department and unit in HELSB. External consultations were done through self-administered questionnaires.

The situational analysis focused on both the external and internal examination of the operating environment. The Political, Economic, Social, Technological, Environmental and Legal (PESTEL) factors were considered under the external analysis. On the other hand, the internal examination looked at the Strengths, Weaknesses, Opportunities and Threats (SWOT). In both analyses the aim was to establish areas where HELSB could leverage on in order to meet its strategic aspirations.

2.0 SITUATIONAL ANALYSIS

2.1 External Analysis

The external analysis was based on the “PESTEL” model. The analysis of HELSB focused on Political, Economic, Social, Technological, Environmental and Legal developments as follows:

2.1.1 Political

The Government has prioritised the enhancement of human resource development under the 8NDP Strategic Development Area No. 2 which gives impetus to HELSB to increase access to loans and scholarships. The mandate of HELSB will go beyond the support to students at the seven (7) public HEIs (University of Zambia, Chalimbana, Kapasa Makasa, Kwame Nkrumah, Mukuba, Mulungushi and Copperbelt Universities) to support students in other accredited HEIs. These developments will be optimised by expanding both the clientele portfolio and the number of HEIs.

2.1.2 Economic

The economy steadily recovered from the adverse effects of COVID-19 pandemic by end of 2021. Preliminary estimates indicate that real Gross Domestic Product (GDP) for the first quarter of 2021 grew by 0.5% and improved to 8.1% in the second quarter. The economy posted low GDP growth rates, coupled with high inflation, unfavourable exchange rates and high interest rates. This resulted in a flat budgetary allocation to the SLS throughout the last strategic planning period.

HELSB will continue to engage the Treasury through the Ministry of Education and other stakeholders to advocate for increased funding needs. Further, HELSB will enhance resource mobilisation, investments, risk management and improve financial management.

2.1.3 Social

The increase in population has led to increased demand for higher education among students who are highly dependent on financial support from HELSB. In addition, preference for formal employment by graduates as opposed to self-employment and a notable poor credit culture are likely to negatively impact the repayment of student loans.

HELSB will review the Resource Mobilisation Strategy, enhance risk management and sensitise beneficiaries on repayments.

2.1.4 Technological

Advancements in Information and Communication Technology (ICT) have led to increased opportunities to administer loans and scholarships efficiently. These advancements will enhance how HELSB communicates and operates. In addition, HELSB will enhance collaboration with key stakeholders through integration of systems to improve service delivery. HELSB will also invest in appropriate ICT infrastructure to support e-platforms.

2.1.5 Environmental

The effects of climate change and environmental degradation can negatively impact economic growth and the capacity of the national treasury. This could in turn, affect the funding to HELSB. To

mitigate the negative effects of environmental degradation, HELSB will continue to administer loans and scholarships to meet the national demand for human capital. The support will particularly, focus on training programmes related to environmental management and sustainability, conservation and wildlife preservations as well as water resource management.

2.1.6 Legal

Act No. 31 of 2016 has provided for the administration, granting, payment, recovery of student loans and investment of funds. The Act also provides for the mobilisation of financial resources for loans and scholarships.

HELSB will enhance collaboration with Higher Education Authority (HEA) and Examination Council of Zambia (ECZ) to ensure that students are granted loans for credible training and qualifications respectively. Further, HELSB will develop Statutory Instruments (SI) for better execution of the provisions of the Act. HELSB will also continue to monitor developments in the legal environment and their impact while ensuring compliance with the law, policies and procedures.

2.2 Client Analysis

An analysis of the responses of HELSB's clients revealed the following as their needs:

- i) Remove year of completion in the selection process and increase the age limit for student loan applicants in order to accommodate students from vulnerable households and rural areas;
- ii) Student loan opportunities to include post-first-year students whose circumstances have changed;
- iii) Increase the amount and frequency of accommodation refund;
- iv) Reintroduce meal allowance;
- v) Reduce the interest rate on student loans;
- vi) Improve on feedback mechanisms regarding reported challenges or complaints;
- vii) Improve access to services through automation and expansion of the organisation;
- viii) Improve transparency in the administration of student loans and scholarships;

- ix) Extension of loan opportunities to other HEIs other than the seven (7) Public ones; and
- x) Timely disbursement of allowances.

2.3 Stakeholders Analysis

An analysis of the responses of HELSB's stakeholders indicated the following as their expectations:

- i) Provision of full financial support to all eligible candidates to ensure a smooth and uninterrupted period of study;
- ii) Provision of student loans to vulnerable students;
- iii) Provision of clear guidelines on the provisions of student loans and scholarships;
- iv) Recovery on expenditure incurred on scholarship students;
- v) Automation of service provision;
- vi) Improve stakeholder engagement and collaboration;
- vii) Improve recovery of loans from beneficiaries;
- viii) Robust resource mobilisation and investment for self-sustainability of the Fund;
- ix) Transparency in the administration of student loans and scholarships; and
- x) Provision of student loans to students in both public and private higher education institutions.

2.4 Internal Situational Analysis

The internal analysis involved undertaking a management audit and institutional situational assessment. It provided an in-depth analysis of HELSB's status in which a number of gaps were identified. Based on these gaps, appropriate interventions were provided as inputs into the preparation for the 2022 – 2026 Strategic Plan.

2.4.1 Management Audit

The management audit of the internal operations of HELSB reviewed a number of challenges that will need to be addressed if the institution is to effectively execute its mandate and realise its strategic objectives. The following are some of the major challenges identified:

- i) Low rate of loan recovery;
- ii) Insufficient institutional policies and procedures;

- iii) Insufficient ICT infrastructure;
- iv) Organisation structure partially implemented (61%); and
- v) Inadequate funding.

2.4.2 SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> • Improved staffing levels • Experienced and qualified staff • A well-diversified composition of the Board • Availability of budgets and procurement plan • Brand name • Competitive conditions of service • Favourable legal framework • Availability of student loan insurance scheme 	<ul style="list-style-type: none"> • Insufficient implementation of policies and procedures • Insufficient ICT infrastructure • Low loan recovery rate • Rented office accommodation • Lack of the Performance Management System (PMS) • Absence of succession plan • Partial automation
Opportunities	Threats
<ul style="list-style-type: none"> • Political will and support from Government • Consistent financial support • Favourable policy change • The availability of technical support from stakeholders such as financial institutions, SMART Zambia and Infratel • Stable and competitive capital markets for investments. • Availability of partners in higher education financing • Availability of training programmes for staff • Geographical expansion of presence • Availability of skilled manpower on the labour market • Availability of HEIs • High demand for student loans and scholarships 	<ul style="list-style-type: none"> • Poor credit culture among beneficiaries • Untimely death of beneficiaries • Inadequate capacity to repay the loans • Adverse Policy change • Inadequate financial support • External influence in operations • Low loan recovery levels • Unregulated informal sector space

3.0 STRATEGIC DIRECTION

Having analysed the internal and external environments within which HELSB operates, the 2022-2026 Strategic Plan sets out an operational framework to execute its mandate.

3.1 Vision

HELSB envisions to be:

“A dynamic, visible and accessible provider of loans and scholarships for higher education to eligible Zambians.”

Through this vision, HELSB envisages to efficiently and effectively manage loans and scholarships using cutting-edge technology and qualified staff.

3.2 Mission Statement

HELSB has committed itself to pursuing the following mission thereby, justifying its continued existence for the period 2022-2026:

“To administer loans and scholarships for higher education to meet the national demand for human capital.”

Through this Mission Statement, HELSB commits to proactively coordinate the implementation of its programmes in an efficient and effective manner.

3.3 Core Values

In executing the Mission, HELSB has committed itself to the following Core Values:

- i) **Courtesy:** We give due attention to all our clients and stakeholders in a courteous manner;
- ii) **Integrity:** We discharge our duties in an ethical, independent and honest manner;
- iii) **Accountability:** We take responsibility for our actions in dealing with clients and stakeholders;
- iv) **Equity:** We deliver services premised on the bedrock of fairness and objectivity;
- v) **Transparency:** We administer loans and scholarships following a clear and open criterion communicated to our clients and stakeholders;

- vi) **Teamwork:** We thrive on collaboration, cooperation and coordination with all stakeholders in the execution of our mandate; and
- vii) **Professionalism:** We discharge our duties with utmost competence, skill and diligence.

3.4 Strategic Themes and Strategic Results

To realise its Vision, HELSB has identified four (4) areas of focus and their related strategic results as follows:

3.4.1 Student Loan Administration Excellence

HELSB commits itself to student loan administration excellence, which entails improving student loan disbursements and loan recovery. It is envisaged that this will result in equitable and inclusive student loan disbursements as well as an effective loan recovery system.

3.4.2 Scholarship Administration Excellence

HELSB commits itself to scholarship administration excellence, which entails improving administration of scholarships. It is expected that this will result in equitable and inclusive access to higher education scholarships.

3.4.3 Financial Sustainability

HELSB commits itself to financial sustainability, which entails improving financial capacity and management. It is anticipated that the focus in this area will result in optimal resources for programme implementation.

3.4.4 Operational Excellence

HELSB commits itself to operational excellence, which entails improving governance systems, infrastructure, ICT, HRMA and stakeholder engagement. It is envisioned that this will in turn result into efficient and effective service delivery.

3.5 Strategic Objectives, Intended Results, Measures, Targets and Strategies

During the next five (5) years, HELSB commits to pursuing eight (8) strategic objectives with their associated intended results, measures, targets and strategies (initiatives). The strategic objectives demonstrate the continuous improvements that the Institution will need to make to achieve the desired results in the areas of focus as follows:

Strategic Themes and Strategic Results

S/N	Strategic Theme	Strategic Result	Strategic Objectives
1.	Student Loan Administration Excellence	Equitable and inclusive student loan disbursements as well as an effective loan recovery system	1. To improve student loan disbursements 2. To improve loan recovery
2.	Scholarship Administration Excellence	Equitable and inclusive access to higher education scholarships	3. To improve the administration of scholarships
3.	Financial Sustainability	Optimal resources for programme implementation	4. Improve financial capacity and management
4.	Operational Excellence	Efficient and effective service delivery	5. Improve governance systems
			6. Improve infrastructure and ICT
			7. Improve human resource management and administration
			8. Improve stakeholder engagement

3.5.1 Strategic Objective 1: To Improve Student Loan Disbursements

HELSEB commits to improve student loan disbursements. This entails the following:

- i) Develop and implement a Means Testing Instrument;
- ii) Review 2004 Policy on Student Loans, Bursaries and Scholarships;
- iii) Onboarding of additional accredited/registered HEIs;
- iv) Lobby for increased funding in line with eligible students;
- v) Enhance sensitisation and awareness on student loans accessibility; and
- vi) Enhance resource mobilisation.

These initiatives will result into the following:

- i) Increased student access to loans;
- ii) Equitable and inclusive access to student loans; and
- iii) Promotion of STEM programmes.

3.5.2 Strategic Objective 2: To Improve Loan Recovery

HELSEB commits to improve loan recovery. This entails the following:

- i) Collaborate with institutions charged with business to compile and publish list of defaulting debtors;
- ii) Engage debt collectors for defaulting loan beneficiaries;
- iii) Review 2004 Policy on Student Loans, Bursaries and Scholarships;
- iv) Develop and implement a Credit Policy; and
- v) Timely collection of repayments as they fall due.

These initiatives will result in increased financial resources.

3.5.3 Strategic Objective 3: To Improve the Administration of Scholarships

HELSEB commits to improve the administration of scholarships. This entails the following:

- i) Create new partnership linkages in scholarships administration; and
- ii) Sensitisation and awareness on access to scholarships.

These initiatives will result into the following:

- i) Increased access to scholarships; and
- ii) Equitable and inclusive access to scholarships.

3.5.4 Strategic Objective 4: Improve Financial Capacity and Management

HELSB commits to improve financial capacity and management. This entails the following:

- i) Develop and implement a Resource Mobilisation Policy;
- ii) Develop and implement an Investment Policy;
- iii) Develop and Implement Higher Education Saving Scheme;
- iv) Develop and implement an inhouse Student Loan Protection Scheme;
- v) Adhere to Standard Operating Procedures (SOPs); and
- vi) Improve adherence to financial regulations.

These initiatives will result into the following:

- i) Fund growth and sustainability;
- ii) Increased higher education financing coverage;
- iii) Self-sustaining student loan insurance fund;
- iv) Improved financial management and stewardship; and
- v) Improved accountability.

3.5.5 Strategic Objective 5: Improve Governance Systems

HELSB commits to improve governance systems. This entails the following:

- i) Induction and continuous on-boarding of Board members;
- ii) Implementation of the Board Charter, Governance Policy and Board Resolutions;
- iii) Develop HELSB Compliance Checklist;
- iv) Conduct compliance audits;
- v) Improve operational processes and procedures;
- vi) Develop and implement Dispute Resolution Mechanisms;
- vii) Develop and maintain operational losses database;
- viii) Conduct risk awareness trainings and provide adequate risk tools and support to all Departments and Units;
- ix) Implement Enterprise Risk Management (ERM) Framework;
- x) Develop and implement incident reporting mechanism;
- xi) Develop Risk Management Information System (RMIS);
- xii) Develop and Implement Integrity-Related Policies;
- xiii) Carry out Integrity Committee (IC) Programmes and assessment of integration of IC policies; and
- xiv) Prescribe and apply regulations.

These initiatives will result into the following:

- i) Good corporate governance;
- ii) Increased compliance levels;
- iii) Reduced operational losses;
- iv) Mature risk culture;
- v) Zero tolerance to corruption and maladministration; and
- vi) Improved legal framework.

3.5.6 Strategic Objective 6: Improve Infrastructure and ICT

HELSB commits to improve infrastructure and ICT. This entails the following:

- i) Implement the HESFMS;
- ii) Automate procurement processes;
- iii) Implement Human Resource Management Information System (HRMIS);
- iv) Implement Computer Aided Audit Techniques (CAATs);
- v) Implement governance information management system;
- vi) Automate Higher Education Saving Scheme Management;
- vii) Implement Risk Management Information System (RMIS);
- viii) Implement Workflow System;
- ix) Implement ICT Policy;
- x) Develop and implement Business Continuity Plan (BCP);
- xi) Procure and implement cybersecurity services; and
- xii) Procure office space.

These initiatives will result into the following:

- i) Improved efficiency;
- ii) Enhanced ICT business continuity and security; and
- iii) Adequate office infrastructure.

3.5.7 Strategic Objective 7: Improve Human Resource Management and Administration

HELSB commits to improve human resource management and administration. This entails the following:

- i) Develop and implement an automated Performance Management System (PMS);
- ii) Implement performance-based reward system;
- iii) Develop and implement succession plan;

- iv) Develop and implement a Training and Development Plan;
- v) Develop and implement Records Management System (RMS);
- vi) Review organisation structure;
- vii) Develop and implement Talent Management Guidelines;
- viii) Operationalise the HRMIS;
- ix) Conduct Staff Satisfaction Surveys bi-annually;
- x) Conduct salary surveys;
- xi) Team-building activities; and
- xii) Implement staff feedback mechanism.

These initiatives will result into the following:

- i) Improved staff performance;
- ii) Improved operational efficiency; and
- iii) Improved staff satisfaction.

3.5.8 Strategic Objective 8: Improve Stakeholder Engagement

HELSB commits to improve stakeholder engagement. This entails the following:

- i) Implement Client Service Charter (CSC);
- ii) Establish Customer Call Centre;
- iii) Conduct brand awareness campaigns;
- iv) Conduct corporate social responsibility activities;
- v) Continuous promotion of core values;
- vi) Conduct perception survey;
- vii) Develop and implement Stakeholder Management Plan; and
- viii) Develop and implement Communication Strategy.

These initiatives will result into the following:

- i) Efficient service delivery;
- ii) Positive corporate image;
- iii) Increased collaboration; and
- iv) Enhanced awareness.

A detailed log frame of the 2022 to 2026 HELSB Strategic Plan is presented in the table below.

Strategic Themes, Strategic Results, Strategic Objectives, Intended Results, Measures, Targets and Strategies

STRATEGIC THEME: Student Loan Administration Excellence			
STRATEGIC RESULT: Equitable and inclusive student loan disbursements as well as an effective loan recovery system			
STRATEGIC OBJECTIVE 1: To Improve Student Loan Disbursements			
Intended Results	Measures	Targets	Strategies
Increased student access to loans	Number	48,710 students accessing loans by 2026	<ul style="list-style-type: none"> • Onboarding of additional accredited/registered HEIs • Lobby for increased funding in line with eligible students • Sensitisation and awareness on student loans accessibility • Enhance resource mobilisation
Equitable and inclusive access to student loans	Percentage	35% Merit, 30% Rural, 30% Female & 5% SLD accessing student loans	<ul style="list-style-type: none"> • Develop and implement a Means Testing Instrument • Review 2004 Policy on Student Loans, Bursaries and Scholarships
Promotion of STEM programmes		60% of students under STEM accessing student loans	
STRATEGIC OBJECTIVE 2: To Improve Loan Recovery			
Intended Results	Measures	Targets	Strategies
Increased financial resources	Number	<ul style="list-style-type: none"> • Increase the number of beneficiaries traced to 35,000 by 2026 	<ul style="list-style-type: none"> • Collaborate with institutions charged with business to compile and publish list of defaulting debtors • Engage debt collectors for defaulting loan beneficiaries
	Amount (ZMW)	<ul style="list-style-type: none"> • Recover K700 Million by 2026 	

	Number	<ul style="list-style-type: none"> • Dropped recoveries followed within 30 days of drop-off • Insurance company notified of death of insured beneficiaries within 90 days of receiving notice of death 	<ul style="list-style-type: none"> • Review 2004 Policy on Student Loans, Bursaries and Scholarships • Develop and implement a Credit Policy • Timely collection of repayments as they fall due
	Percentage	<ul style="list-style-type: none"> • 70% Non-Performing Loans Ratio (NPL) 	

STRATEGIC THEME: Scholarship Administration Excellence

STRATEGIC RESULT: Equitable and inclusive access to higher education scholarships

STRATEGIC OBJECTIVE 3: To Improve the Administration of Scholarships

Intended Results	Measures	Targets	Strategies
Increased access to scholarships	Number	1,290 students accessing scholarships by 2026	<ul style="list-style-type: none"> • Create new partnership linkages in scholarships administration
Equitable and inclusive access to scholarships	Percentage	10% increase in applicants annually	<ul style="list-style-type: none"> • Sensitisation and awareness of access to scholarships

STRATEGIC THEME: Financial Sustainability			
STRATEGIC RESULT: Optimal resources for programme implementation			
STRATEGIC OBJECTIVE 4: Improve Financial Capacity and Management			
Intended Results	Measures	Targets	Strategies
Fund growth and sustainability	Percentage	15% return on assets annually	<ul style="list-style-type: none"> • Develop and implement a Resource Mobilisation Policy • Develop and implement an Investment Policy
Increased higher education financing coverage	Number	10,000 serviced and active accounts opened under Higher Education Saving Scheme	<ul style="list-style-type: none"> • Develop and implement Higher Education Saving Scheme
Self-sustaining student loan insurance fund	Percentage	15% growth annually	<ul style="list-style-type: none"> • Develop and implement an inhouse Student Loan Protection Scheme
Improved financial management and stewardship	Percentage	100% compliance to provisions of financial procedures manuals	<ul style="list-style-type: none"> • Adhere to SOPs
Improved accountability	Number	Zero (0) unresolved audit queries annually	<ul style="list-style-type: none"> • Improve adherence to financial regulations

STRATEGIC THEME: Operational Excellence			
STRATEGIC RESULT: Efficient and effective service delivery			
STRATEGIC OBJECTIVE 5: Improve Governance Systems			
Intended Result	Measures	Targets	Strategies
Good Corporate Governance	Number	<ul style="list-style-type: none"> Annual Capacity Building Programmes for Board of Directors Annual report releases Board and Committee meetings 	<ul style="list-style-type: none"> Induction and continuous on-boarding of Board members Implementation of the Board Charter, Governance Policy and Board Resolutions
Increased compliance levels	Percentage	<ul style="list-style-type: none"> 100% adherence to governance and compliance requirements Not more than 0.01% of the total budget incurred on litigation annually 	<ul style="list-style-type: none"> Develop HELSB Compliance Checklist Conduct compliance audits Improve operational processes and procedures Develop and implement Dispute Resolution Mechanisms
Reduced operational losses	Percentage	Operational losses tolerance level of not more than 0.1% of the total budget annually	<ul style="list-style-type: none"> Develop and maintain an operational losses database Conduct risk awareness trainings Provide adequate risk tools and support to all Departments and Units
Mature risk culture	Number	<ul style="list-style-type: none"> All risk incidents reported within 48 hours Zero repeat audit queries 	<ul style="list-style-type: none"> Implement ERM Framework Develop and implement an incident reporting mechanism Develop/procure RMIS

Zero tolerance to corruption and maladministration	Percentage Number	<ul style="list-style-type: none"> Increased corruption Prevention activities, Education & Enforcement (PEE – MEA) 80% by 2026 Quarterly submission of IC Reports to ACC 	<ul style="list-style-type: none"> Develop and implement Integrity-Related Policies Carry out IC programmes Assessment of integration of IC policies
Improved legal framework	Number	At least 1 Statutory Instrument prescribed by 2026	<ul style="list-style-type: none"> Prescribe and apply statutory regulations
STRATEGIC OBJECTIVE 6: Improve Infrastructure and ICT			
Intended Result	Measures	Targets	Strategies
Improved Efficiency	Percentage	50% automation of internal processes and systems	<ul style="list-style-type: none"> Implement the HESFMS Automate procurement processes Implement HRMIS Implement CAATs Implement governance management information system Automate Higher Education Saving Scheme Management Implement RMIS Implement Workflow System
Enhanced ICT business continuity and security	Percentage	<ul style="list-style-type: none"> Increase utilisation of electronic services by 50% Attain 99% uptime of HESFMS by 2026 	<ul style="list-style-type: none"> Implement ICT Policy Develop and implement BCP Procure and implement cybersecurity services
Adequate office infrastructure	Number	HELSB owned office space by 2026	<ul style="list-style-type: none"> Procure office space
STRATEGIC OBJECTIVE 7: Improve Human Resource Management and Administration			

Intended Result	Measures	Targets	Strategies
Improved staff performance	Percentage	<ul style="list-style-type: none"> • 90% staff training and development plan implemented annually • 100% staff appraised annually • 75% organisation structure implemented by 2026 	<ul style="list-style-type: none"> • Develop and implement an automated PMS • Implement a performance-based reward system • Develop and implement a succession plan • Develop and implement a Training and Development Plan • Develop and implement RMS • Review the organisation structure • Develop and implement Talent Management Guidelines
Improved operational efficiency	Percentage	80% HR cases processed within 72 hours	<ul style="list-style-type: none"> • Operationalise the HRMIS
Improved staff satisfaction	Percentage	65% staff satisfaction levels annually	<ul style="list-style-type: none"> • Conduct Staff Satisfaction Surveys bi-annually • Conduct salary surveys • Team-building activities • Implement a staff feedback mechanism
STRATEGIC OBJECTIVE 8: Improve Stakeholder Engagement			
Intended Result	Measures	Targets	Strategies
Efficient service delivery	Percentage	80% of services provided in line with the CSC	<ul style="list-style-type: none"> • Implement CSC • Establish a Customer Call Centre

Positive corporate image	Percentage	70% positive feedback attained in perception surveys annually	<ul style="list-style-type: none"> • Implement CSC • Conduct brand awareness campaigns • Conduct corporate social responsibility activities • Continuous promotion of core values • Conduct a perception survey
Increased collaboration	Number	10 stakeholder engagements held annually	<ul style="list-style-type: none"> • Develop and implement a Stakeholder Management Plan
Enhanced awareness	Percentage Number	<ul style="list-style-type: none"> • 90% awareness attained by 2026 • At least 15 sensitisation events conducted annually 	<ul style="list-style-type: none"> • Develop and implement a Communication and Marketing Strategy

4.0 PRE-CONDITIONS AND ASSUMPTIONS

The successful implementation of this Strategic Plan is based on the following pre-conditions and assumptions:

4.1 Pre-conditions

- i) Supportive Board;
- ii) Optimal organisation structure;
- iii) Adequate, competent and committed staff;
- iv) Robust Management Information System (MIS); and
- v) Sound corporate governance system.

4.2 Assumptions

- i) Political will;
- ii) Adequate and timely funding from the Treasury;
- iii) Compliance of the beneficiaries with the terms and conditions of the student loans;
- iv) Stable macro-economic environment; and
- v) Support from cooperating partners and other stakeholders.

5.0 RISK MANAGEMENT

HELSB in its operations encounters both internal and external factors that make the achievement of objectives uncertain. As such, HELSB recognises that risk management is critical to ensure that it is able to achieve its strategic and operational objectives. To this effect, HELSB developed the RMF to serve as a guide on how risks shall be managed. This framework helps the institution to implement ERM which has been adopted as a methodology to manage its risks.

The RMF consists of a set of components that provide the foundations and organisational arrangements for designing, implementing, monitoring, reviewing and continually improving risk management throughout the institution. It also defines the roles and responsibilities of key stakeholders while outlining the mechanism for reviewing its components. The RMF enables the institution to establish methods and processes to manage risks and seize opportunities related to the achievement of its objectives.

HELSB recognises risk management as an integral part of good management practice and the provision of a safe work environment. In this

regard, the RMF provides a platform for the Institution to integrate risk management into its culture, decision-making processes, programmes, practices, business planning and performance reporting activities.

6.0 MONITORING AND EVALUATION

Monitoring and Evaluation (M&E) of the Strategic Plan will be vital for effective implementation and ascertainment of the impact. The M&E mechanism will be strengthened to track progress and evaluate performance against set strategic results, strategic objectives, intended results and targets as well as to institute timely corrective measures. The monitoring will be done at individual, departmental/unit and institutional levels at clearly defined intervals as indicated below while two (2) formal evaluations will be done during the strategic plan cycle:

Monitoring	Frequency of Review
Individual level	Annually
Departmental/Unit level	Quarterly and Annually
Institutional level	Quarterly and Annually

Further, PMS will be strengthened to monitor and evaluate the performance of staff.

The Chief Executive Officer will be responsible for the coordination of the development and implementation of the annual plans as well as the submission of progress reports to the Board by December every year for review and approval.

This Strategic Plan will be subjected to a mid-term review in order to evaluate performance against set targets, after which an appropriate course of action will be taken. The final evaluation will be conducted in 2026 to determine the full extent of implementation and impact through both internal and external evaluation processes. The outcome of the evaluation will inform the preparation of the subsequent Strategic Plan.

6.1 Linking the Strategic Plan to the Budgeting Process

To ensure effective implementation, the Strategic Plan will be translated into a five (5) year Implementation (Operational) Plan. This will be broken down into annual Departmental/Unit and individual work plans and costs

accordingly. The Implementation Plan and Annual Plans will have SMART targets and schedules of activities, considering the available resources. In this regard, HELSB will develop and implement a resource mobilisation strategy to secure adequate funds for the implementation of programmes.