



**HESLB**

BODI YA MIKOPO

Investing in the Future

[www.heslb.go.tz](http://www.heslb.go.tz)



# HESLB CLIENT SERVICE CHARTER

**2019**

CHAPTER  
**1.0**

**PREFACE**.... 05

CHAPTER  
**2.0**

**MISSION, VISION AND CORE VALUES**

2.1 Vision....07 | 2.2 Mission...07 | 2.3 Core Values....07

CHAPTER  
**3.0**

**PURPOSE OF CLIENT SERVICE CHARTER**.... 09

CHAPTER  
**4.0**

**HESLB'S CUSTOMERS AND OTHER STAKEHOLDERS**

4.1 Primary stakeholders...10 | 4.2 Secondary stakeholders...10  
4.3 Tertiary stakeholders...10

CHAPTER  
**5.0**

**THE FUNCTIONS OF HESLB'S DIRECTORATES AND SECTIONS**

5.1 Directorate of Loans Allocation and Disbursement... 12  
5.2 Directorate of Loan Repayment and Recovery... 13  
5.3 Directorate of Planning, Research and ICT...15  
5.4 Directorate of Finance and Administration...16  
5.5 Directorate of Internal Audit and Investigation...18  
5.6 Information, Education and Communication Section...19  
5.7 Procurement Management Section...20  
5.8 Legal Affairs Section...21

CHAPTER  
**6.0**

**RIGHTS AND DUTIES OF CLIENTS**

6.1 Rights of the Customer... 22 | 6.2 Duties of the customer... 22

CHAPTER  
**7.0**

**COMPLAINTS HANDLING**.... 23

CHAPTER  
**8.0**

**FEEDBACK AND COMPLAINTS**.... 24

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## ABBREVIATIONS

<b>CBOs</b>	Community Based Organizations
<b>CSOs</b>	Civil Society of Organizations
<b>FBOs</b>	Faith Based Organizations
<b>HESLB</b>	Higher Education Students' Loans Board
<b>MDAs</b>	Ministries, Independent Departments and Executive Agencies
<b>NACTE</b>	National Council for Technical Education
<b>NECTA</b>	National Examination Council of Tanzania
<b>NGOs</b>	Non-Governmental Organizations
<b>NIDA</b>	National Identification Authority
<b>SSRA</b>	Social Security Regulatory Authority
<b>TCU</b>	Tanzania Commission for Universities
<b>TEA</b>	Tanzania Education Authority
<b>TIE</b>	Tanzania Institute of Education
<b>TLSB</b>	Tanzania Library Services Board
<b>TRA</b>	Tanzania Revenue Authority
<b>VETA</b>	Vocational Educational and Training Authority

# STATEMENT BY THE EXECUTIVE DIRECTOR

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This is the first ever edition of the Client Service Charter that HESLB has prepared since its establishment in 2004 and consequent commencement of operations in July, 2005.

The aim of this Charter is to publicly declare our services, level of services that our stakeholders have the right to access and expect, and to put in place means through which our stakeholders would be able to give us feedback in terms of the services we offer.

After more than a decade of operations, we have observed challenges in the course of executing our key legal obligations of issuance and collection of higher education loans. Therefore, the birth of this Charter is a result of self-assessment which pressed on the need to develop a pact between HESLB and its clients.

The aim of this Charter, therefore, is not new but to put to our clients the services that we offer, our service levels that our clients should expect as well as mechanisms for them to share feedback with us.

On behalf of the HESLB's Management and Staff, I wish to register our commitment to play our part in implementing this Charter. I therefore call upon our client to do the same. Together, we can make sure the intended goals for the establishment of HESLB are realised.

Let us make this Charter a vehicle for improvement of HESLB services.



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**Abdul-Razaq Badru**  
**EXECUTIVE DIRECTOR**

# CHAPTER ONE

## PREFACE

Higher Education Students' Loans Board (HESLB) is a body corporate established in 2004 under the provision of Section 4(1) of the Higher Education Students' Loans Board Act (CAP 178). HESLB is mandated to administer and supervise the whole process of granting, repayment and recovery of loans issued to students.

According to the Act, HESLB has several functions. However, the key ones are two, namely: To assist, on a loan basis, needy Tanzanian students who secure admission in accredited higher learning institutions, but who have no economic power to pay for the costs of their education.

The other key function is to collect due loans from previous loan beneficiaries in order to create a revolving fund in place so as to make the Board sustainable. HESLB is mandated to establish a link between the Board and key stakeholders like higher education institutions for efficient and effective administration of the loan funds.



# CHAPTER TWO

## MISSION, VISION AND CORE VALUES

### 2.1

#### HESLB'S VISION

To become a reliable and sustainable higher education revolving fund.

### 2.2

#### HESLB'S VISION

To manage loans and grants for needy and eligible Tanzania students for higher and tertiary education

### 2.3 HESLB'S CORE VALUES

The core values which guide HESLB in achieving its objectives are;

#### ACCOUNTABILITY:

We are accountable for our own results; we encourage ownership by taking initiatives and doing the right things for our organization. We feel obliged to make things better, to pursue excellence, and to do things in ways that further the goals of our organization. We will be answerable for our actions and the actions of our teams.

#### **COMMITMENT AND INTEGRITY:**

We are passionate and intensely focused on serving our clients (the higher education students) with high level of integrity to enable them achieve their dreams. We do what we promise we are going to do. As individuals and as an organization, we are dedicated to serve our clients and stakeholders. We value all of our customers and stakeholders with high degree of integrity.

#### **TEAMWORK:**

We are committed to common goals based on open and honest communication and collaboration to one another while showing concern and support for each other, and most importantly, our clients. We believe the best results stem from integrating a mix of talents, skills and experiences.

#### **EQUITY:**

We value inclusiveness, fairness, transparency and justice that we want to see persist, and because of our main existence, we place a particular focus on reflecting the need of the disadvantaged, low-income communities most impacted by our work.

#### **DELIVERY:**

We strive to individualize the client experience, provide high quality services that meet the expectations and requirements of our clients and suppliers. We seek to add value to our clients' career through tailored higher education financial support.

# CHAPTER THREE

## PURPOSE OF CLIENT SERVICE CHARTER

This Charter sets out HESLB's commitment and expectations to customers and other stakeholders. It aims at delivering excellent services to our customers by setting time for service delivery and getting feedback from our customers. The Charter further intends to put in place our clients duties and obligations

# CHAPTER FOUR

## HESLB'S CUSTOMERS AND OTHER STAKEHOLDERS

For the purpose of this Charter HESLB's main customers and stakeholders are categorised as follows:-

### 4.1 PRIMARY STAKEHOLDERS

- (i) Higher education students
- (ii) Potential students i.e secondary school students and tertiary colleges
- (iii) Students' Organisations
- (iv) Employers
- (v) Higher Learning Institutions
- (vi) Former loans beneficiaries
- (vii) Admission and Accreditation Authorities
- (viii) Parents/Guardians
- (ix) HESLB employees

### 4.2 SECONDARY STAKEHOLDERS

- (i) Government Ministries, Departments and Agencies;
- (ii) Sister Organisations such as TEA; VETA; TLSB; NECTA; TIE;
- (iii) Media;
- (iv) Banks and other Financial Institutions;
- (v) Strategic Partners i.e. SSRA, Pension funds, TRA, NIDA.

### 4.3 TERTIARY STAKEHOLDERS

- (i) Non state actors such as NGOs; FBOs; CBOs ; CSOs etc. ;
- (ii) Politicians;
- (iii) The general public;
- (iv) Service providers and suppliers.



**HESLB**  
Mwongozo wa Wataalamu

## UOMBAAJI MIKOPO YA ELIMU YA JUU

### MWONGOZO KWA WATAO HUJUMA ZA 'INTERNET'

Tunatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.

1. **Uwongozo wa Ushaji Wataalamu kwa Watao**  
2020-2021  
Huduma ya uombaji ya mikopo kwa uachili na kutitaya kutitaya niabwa yako. Hii ni huduma ya uombaji ya mikopo kwa uachili na kutitaya kutitaya niabwa yako. Hii ni huduma ya uombaji ya mikopo kwa uachili na kutitaya kutitaya niabwa yako.
2. **Maadhi kutitaya kutitaya niabwa yako**  
Kwa kutitaya kutitaya niabwa yako, unatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.
3. **Maadhi kutitaya kutitaya niabwa yako**  
Kwa kutitaya kutitaya niabwa yako, unatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.
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5. **Maadhi kutitaya kutitaya niabwa yako**  
Kwa kutitaya kutitaya niabwa yako, unatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.
6. **Maadhi kutitaya kutitaya niabwa yako**  
Kwa kutitaya kutitaya niabwa yako, unatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.
7. **Maadhi kutitaya kutitaya niabwa yako**  
Kwa kutitaya kutitaya niabwa yako, unatambua kuwa huduma yako ni muhimu kwa vijana wa kilanzania Tunakaribua! Kusingitayo iki kutika huduma kwa 2 zidi tak ambawadha mwanachumi kuomba mikopo kwa uachili na kutitaya kutitaya niabwa yako.

**#WeweNDOFutureYAKE**  
Msaada Atitiza Ndoto Yako



# CHAPTER FIVE

## THE FUNCTIONS OF HESLB'S DIRECTORATES AND SECTIONS

The following are functions and obligations of HESLB Directorates and Sections:-

### 5.1 DIRECTORATE OF LOANS ALLOCATION AND DISBURSEMENT

#### 5.1.1 FUNCTIONS OF THE DIRECTORATE

The main functions of this Directorate is to allocate and disburse loans and grants to successful applicants.

#### 5.1.2 DIRECTORATE'S COMMITMENT TO CUSTOMERS

- (i) To prepare guidelines and criteria for issuance of students' loans and grants by April every year;
- (ii) To inform online loan applicants about their applications' status within fourteen (14) working days after closure of the verification exercise;
- (iii) To allocate loans to successful loan applicants within fourteen (14) working days after receipt of admissions from the relevant authorities
- (iv) To allocate loans to continuing students within fourteen (14) working days after receipt of end of year examination results;

- (v) To transfer students within fourteen (14) working days after submission of the transfer information from the relevant authorities;
- (vi) To allocate loan to successful loan appellants within fourteen (14) working days after closing the appeal application window;
- (vii) To attend received letters within fourteen (14) working days;
- (viii) To disburse loans for Meals and Accommodation to students within seven (7) working days after approval by the Loans Allocation and Repayment Committee (LARC);
- (ix) To prepare payments for HLIs within fourteen (14) working days after receipt of relevant input documents such as invoices and other requests for payments.

## **5.2 DIRECTORATE OF LOAN REPAYMENT AND RECOVERY**

### **5.2.1 FUNCTIONS OF THE DIRECTORATE**

The main function of this Directorate is to collect due and overdue loans from loan beneficiaries.

### **5.2.2 DIRECTORATE'S COMMITMENT TO CUSTOMERS**

- (i) To respond to submitted list of graduate employees from employers within twenty (20) working days from the date the list was received;

- (ii) To respond to loan repayment enquiries from visiting clients within 30 minutes after receiving the inquiry and for those requiring further elaborations, would be responded to within one working day;
- (iii) To make sure that loan beneficiaries access their updated loan statements and repayment schedules immediately after repaying;
- (iv) To dispatch all the bills to employers and loan beneficiaries' within ten (10) working days from the date such bills were closed;
- (v) To ensure payments are posted into individual ledgers within two weeks from the date of receiving payments supporting documents from Accounts Section or confirmation from the Government Electronic Payment Gateway (GePG);
- (vi) To issue clearance certificates/liquidation letter to all loan beneficiaries within 30 working days after finishing repaying their loans;
- (vii) To respond to refund inquiries from beneficiaries within thirty (30) days after receiving required supporting documents from respective loan beneficiaries and employers stop deduction

## 5.3 DIRECTORATE OF PLANNING, RESEARCH AND ICT

### 5.3.1 FUNCTIONS OF THE DIRECTORATE

The main functions of this Directorate are to ensure planning, research and ICT matters are effectively attended to for smooth operations of HESLB.

### 5.3.2 DIRECTORATE COMMITMENT TO CUSTOMERS

- (i) To prepare quarterly performance reports within seven (7) working days after end of the quarter and annual report within seven (7) working days after end of the financial year;
- (ii) Board papers shall be prepared within seven (7) working days after receiving directive from the Board of Directors;
- (iii) The approved corporate budget and annual work plan shall be submitted to the Ministry of Education, Science and Technology (MoEST) every 15th day of February of each year;
- (iv) E-mail address for HESLB staff shall be registered within one working day after receipt of application;
- (v) User password for HESLB staff shall be changed/ updated within one hour after receipt of request for the same;
- (vi) User support request shall be attended to as follows:-
  - For minor problems one working day after receipt of the request

- For problems that need further consultation – three working days after receipt of request.
- (vii) ICT related security breaches shall be reported and responded to within the scope of HESLB Information Security Policy;
- (viii) HESLB website shall be available to both internal and external stakeholders on continuous basis;
- (ix) Data and system backups shall be carried out as per data and system backup plan as stated in the ICT Policy; and
- (x) User trainings shall be conducted as per project plan in case of new developed system or undertaken as per annual ICT Training Plan.
- (xi) For ICT equipment, request for servicing and repair will be carried out as per relevant contracts or Service Level Agreements (SLAs)

## **5.4 DIRECTORATE OF FINANCE AND ADMINISTRATION**

### **5.4.1 FUNCTIONS OF THE DIRECTORATE**

The main functions of the Directorate are to ensure that there is always prudence in financial management and controls, investment, human capital and asset management.

## 5.4.2 DIRECTORATES' COMMITMENT TO CUSTOMERS

- (i) To ensure that all completed claims are paid within four (4) working days after being received;
- (ii) Imprest retirement to be settled in vobeebook within four (4) working days;
- (iii) To ensure that all queries to the Finance Section are responded within two (02) working days after being received;
- (iv) To ensure leave requests are approved within three (3) working days after receiving request forms;
- (v) To ensure that all promotion letters are issued to employees within three (3) working days upon approval by the relevant BoD Committee;
- (vi) To ensure all incoming official mails are responded to within seven (07) working days after being received;
- (vii) To liaise with Recruitment Secretariat on advertising employment vacancies within five (5) working days after receiving employment permit;
- (viii) To liaise with Recruitment Secretariat on shortlisting exercise within twenty-one (21) working days after the deadline for receiving applications;
- (ix) To issue employment letters within five (05) working days after approval by employment authority;

- (x) To respond to letters/memos from HESLB staff seeking information/permission within twelve (12) working hours after receiving letters/memos;
- (xi) To ensure all files in respective action officers are attended within three (3) working days; and
- (xii) To communicate with all staff on matters relating to Human Resources Issues within three (3) working days.

## **5.5 DIRECTORATE OF INTERNAL AUDIT AND INVESTIGATION**

### **5.5.1 FUNCTIONS OF THE DIRECTORATE**

The main function of this Directorate is to ensure adherence to the Laws, Regulations, Code of Conduct and Good Governance by carrying out various audits.

### **5.5.2 DIRECTORATE'S COMMITMENT TO CUSTOMERS**

- (i) To ensure Audit Reports are prepared within seven (7) working days after the end of every quarter;
- (ii) To ensure that auditee is given seven (7) working days to prepare audit requirements before the start of auditing;
- (iii) To avail advise to the Management whenever deemed important or immediately on demand; and

- (iv) To ensure that all informers are assured of strict confidentiality during and after investigation of all matters relating to HESLB.

## **5.6 INFORMATION, EDUCATION AND COMMUNICATION SECTION**

### **5.6.1 FUNCTIONS OF THE SECTION**

The main functions of this Section are to provide expertise and services in information, communication and dialogue with public and media.

This Section is also responsible in managing clients' complaints.

### **5.6.2 SECTION'S COMMITMENT TO CUSTOMERS**

- (i) To respond to media inquiries within thirty (30) minutes after receiving the inquiry and for those requiring further consultation, would be responded to within two working days;
- (ii) To attend clients daily from 8.00 am to 3.00 pm during working days in HESLB offices;
- (iii) To work on clients' complaints within fourteen (14) working days if their replies need information from other institutions;
- (iv) Verbal inquiries that do not need further clarification will be attended to within thirty (30) minutes after receipt;

- (v) To frequently undertake educational programmes through media, meetings and other channels;
- (vi) To instantly respond to clients' inquiries by telephone during working hours;
- (vii) To respond to e-mail enquiries within 60 minutes

## **5.7 PROCUREMENT MANAGEMENT SECTION**

### **5.7.1 FUNCTIONS OF THE SECTION**

The main functions of this Section are to manage all procurement of goods and services, storage and issuance or dispatch of goods and provision of expertise in procurement for HESLB.

### **5.7.2 SECTION'S COMMITMENT TO CUSTOMERS**

- (i) To advertise General Procurement Notice in June every year;
- (ii) To issue stocked items requested by users within three (3) hours after receiving approved goods requisition form.
- (iii) To issue purchased items through mini-competition requested by users within four (4) weeks after receiving approved procurement requisition form;

- (iv) To issue purchased items through competition quotation requested by users within six (6) weeks after receiving approved procurement requisition form;
- (v) To issue purchased items through national/international tendering requested by users within eight (8) weeks after receiving approved procurement requisition form;
- (vi) To issue a notice of intention to award to participated bidders in national/international tendering within four (4) weeks after bids opening;
- (vii) To inform unsuccessful bidders through mini-competition within one (1) week after bids opening;
- (viii) To inform unsuccessful bidders through competitive quotation within four (4) weeks after bids opening;  
  
To inform unsuccessful bidders through national/international tendering within six (6) weeks after bids opening;
- (ix) To respond to complaints from bidders within seven (7) days after submission.

## **5.8 LEGAL AFFAIRS SECTION**

### **5.8.1 FUNCTIONS OF THE SECTION**

The main function of this Section is to provide legal expertise and serves as a bridge between the BoD and Management.

### 5.8.2 SECTION'S COMMITMENT TO CUSTOMERS

- (i) To advise the Executive Director on Legal matters on daily basis;
- (ii) To ensure BoD Committees Quarterly reports are prepared within fourteen (14) working days after end of quarter;
- (iii) To prepare and review contracts within fourteen (14) working days after receiving the same;
- (iv) To oversee all legal and external affairs including litigation, inquiry and compliance on daily basis;

# CHAPTER SIX

## RIGHTS AND DUTIES OF CLIENTS

### 6.1 RIGHTS OF THE CUSTOMER

- (i) To receive services in accordance with the standards set out in this Charter;
- (ii) To lodge complaints and receive responses, feedback in accordance with this Charter;
- (iii) To be assured of their privacy and confidentiality;
- (iv) To access HESLB information which meets their needs;
- (v) To give feedback on services rendered by HESLB;

### 6.2 DUTIES OF THE CUSTOMER

- (i) To observe and abide by the laws, regulations and other procedures applicable at HESLB;
- (ii) To avoid providing any kind of favour, bribe or inducement to HESLB staff;
- (iii) To respect and value HESLB staff;

## CHAPTER SEVEN

### COMPLAINTS HANDLING

HESLB will always strive to make rectifications aimed at improving service delivery. It is the hope of HESLB Management that this move will increase transparency in daily operations and consequently reduce the number of complaints on services we offer.

# CHAPTER EIGHT

## FEEDBACK AND COMPLAINTS

HESLB is committed to offer exemplary services to stakeholders. However, in case our clients and stakeholders wish to give feedback to the Management, we request them to use the following addresses or any other means available to them.

OFFICE	TELEPHONE	E-MAIL
Head Office – Dar es salaam	022 550 7910	adcp@heslb.go.tz
Dodoma	0739 067 577	dodoma@heslb.go.tz
Zanzibar	0779 321 414	zanzibar@heslb.go.tz
Mwanza	0738 153 661	mwanza@heslb.go.tz
Arusha	0739 102 016	arusha@heslb.go.tz
Mbeya	0738 131 311	mbeya@heslb.go.tz
Mtwara	0736 026 668	mtwara@heslb.go.tz

 **0736 66 55 33**

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<b>CONTACT PERSON</b>	<b>ASSISTANT DIRECTOR IEC</b>
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