



The Mastercard Foundation Associates Program



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Employers – Frequently Asked Questions (FAQs)

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Frequently Asked Questions

Question 1:

Q: What is the role of the Employer, Implementing Partner, LEAP Africa and Fund Manager

A: LEAP Africa: Program coordination, data collection, and report consolidation

KPMG (Fund Manager): Disbursement of funds to employers and reconciliation of stipends paid

Implementing Partner: Placement of associates and enhancement of associate experience through workforce readiness training

Employers: Hosting and appraisal of associates

Question 2:

Q: What happens after employer identification?

A: Employers undergo a preliminary assessment by the regional implementing partner. Afterwards, they go through a verification process to confirm their identity, credibility and compliance before being approved to host Associates.

Question 3:

Q: Should all employers undergo a verification process?

A: Yes. Employers who express interest in hosting Associates are required to undergo a verification process. This enables the placement partner to confirm that they meet the necessary criteria to host Associates effectively, including providing adequate supervision, mentorship, relevant work tools, and a development-focused workplace experience

Question 4:

Q: What are the criteria to consider when selecting employers?

A: Section 2.5 of the program handbook highlights some of the criteria required for Employers to host Associates including the following:

- The organization should be a legally registered business.
- It should have been in existence and actively operating for at least 12 months.
- Must have a structured workplace reporting structure and adequate supervision for

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- Associates, demonstrating strong capacity to provide quality workplace learning.
- Should be able to provide necessary work tools to enable the associates to carry out the assigned roles e.g. laptops, safety gears, other work equipment and working tools.

Question 5:

Q: What if the employers do not meet all the criteria highlighted above?

A: Placement partners will assess the risks associated with onboarding each employer. If the risk level is deemed high, the partner may decide not to proceed with onboarding. Employers who do not fully meet all criteria may still be considered on a case-by-case basis, however, a clear rationale for their selection must be indicated in the verification forms

Question 6:

Q: How many associates can an employer host?

A: The number of Associates an employer hosts should be aligned with its internal capacity. The implementing partner will assess the employer's workplace reporting structure and its ability to provide adequate supervision. The expectation is a 1:10 Associates : Staff ratio (there should be at least 10 employees for every Associate).

Question 7:

Q: Are placement partners required to conduct a site-visit for all employers before contracting?

A: For employers intending to host more than 20 associates, the placement partner must conduct a site visit to assess and confirm the suitability of the work environment. Additionally, for employers hosting more than 30 associates, approval from Leap Africa and/or the Mastercard Foundation is required.

Question 8:

Q: Can the employer host associates in third party organizations?

A: Third-party organizations which are expected to onboard Associates are required to go through a verification process similar to that which the lead employer goes through; all participating organizations must meet the required criteria.

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Question 9:

Q: How is contracting done when a third party is involved?

A: Where funds are directed to the lead employer, and the lead employer is responsible for paying associates, the contract will be signed with the lead employer. Where third-party organizations are involved, their roles, responsibilities, and relationships must be explicitly outlined in the contract

B: Where funds flow directly to third-party organizations or from the lead employer to the third party, the implementing partner should establish a direct contract with the 3rd party partner

Question 10:

Q: What are the requirements for remote placements?

A: For remote placements, organizations remain fully responsible for providing adequate supervision and operational support. They must commit to providing necessary work tools such as devices, relevant software access, and connectivity support where required

Question 11:

Q: What documentation do the employers need to submit for the employer verification process?

A: Registration Certificate, Tax Compliance Certificate, Governance Structure, Audit Reports (where applicable), Payroll Operational Procedures, Guiding Principles on Taxes applicable for the Associates.

Question 12:

Q: What is the employer bank confirmation procedure?

A: The employers will be required to provide a letter from the bank indicating the correct bank details. The fund manager will perform verbal confirmation of the employers' bank details before disbursement.

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Question 13:

Q: When are associates stipends payable?

A: On a monthly basis, no later than the 10th of the subsequent month.

Question 14:

Q: What is the approved associate stipend amount?

A: US\$230 payable in local currency. US\$330 (payable in local currency) for people living with disabilities or in approved regions.

B: Performance pay will be paid in the eleventh or twelfth month. The performance review will be approved by the respective implementing partner.

Question 15:

Q: What is the performance pay?

A: The performance pay of US\$240 is applicable to all associates who complete the 12-month contract period. The performance pay will be applicable to associates who intern for at least 6 months and have a cumulative score of 70% on organizational and partner appraisals.

B: For associates who have done 6 months and above and are transitioning to another job or further education, the performance pay will be prorated to the number of months worked.

C: Associates whose contracts end by termination will not be eligible.

Question 16:

Q: When is performance payable?

A: Once approved by the implementing partner, performance pay will be paid between month 11 and month 12 of the contract.

B: For associates who are transitioning and have met the requirements highlighted under question 15 above, the performance pay will be paid within a month of the implementing partner's approval.

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Question 17:

Q: How often will stipend disbursements to employers be made (monthly or quarterly)?

A: The frequency will be determined after employer verification. Once the employer is selected and the lead partner completes the employer verification form, KPMG will communicate whether payments will be monthly, quarterly or annually.

Question 18:

Q: Is there a standard administrative fee for employers?

A: Yes. A fixed administrative fee of US\$25 per associate payment applies across all employers. *Example: If an employer pays 5 associates in a month, the administrative fee is $5 \times 25 = \text{US\$}125$*

Question 19:

Q: What support documentation is required to support the administrative fee for employers?

A: No support documentation is required for the administrative fees

Question 20:

Q: Does the administrative fee change if an associate is paid a lower amount? (Lower amounts can only happen in instances where the associate did not complete a month of work, otherwise stipend amount is fixed).

A: No. The US\$25 fee is fixed and does not change even if an associate receives more/less than the standard monthly stipend. Administrative fee is only payable if the associates are active.

Question 21:

Q: Will the employer be required to submit reports?

A: Yes, employers will submit a monthly financial report detailing associates paid. This will be submitted to KPMG copying the respective implementing partner. The reporting templates will be shared by the respective implementing partners

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Question 22:

Q: When are the guiding timelines for employers?

A: Employers will be required to provide monthly evidence that the associates have been paid and that the tax amounts have been remitted by the 10th of the following month

Question 23:

Q: What supporting documentation will be required from the employer?

A: Associates approved payroll including payment evidence and associates sign off on receipt of funds. In addition, where applicable, evidence that the employer has remitted any mandatory deductions/taxes.

For the performance pay, documented evidence including respective partner sign-off that the associates have met the performance criteria.

Question 24:

Q: What happens when an associate resigns?

A: Within 5 working days notify KPMG and the respective implementing partner indicating the reason for the resignation.

Question 25:

Q: Explain the partial (co-funded) stipends

A: Partial stipends are where the employers pay a % of the monthly stipend and The Foundation pays the remaining %. This will be contractually agreed between the respective partner and the employer. The employer will have an obligation to provide support documentation as guided in this document for the amount supported by The Mastercard Foundation. The performance pay related to the associates under this payment modality will be borne by The Mastercard Foundation.

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Question 26:

Q: What must be included in the employers/implementing partner contracts

A: Number of associates to be hosted, full payable amount to the associates, timelines by which the associates must be paid, reporting timelines, terms of reference indicating the level of associates' engagement that will be required, period the contract will run, the roles open for the associates.