

SWOT ANALYSIS

POLICIES AND PROCESSES

Strengths

- Within the Africa SACCO Movement most SACCOs have documented policies in place, to guide operations e.g. Kenya, Swaziland , Botswana
- Availability of required skills within the movement to implement the policies
- Mechanisms for monitoring the implementation of the policies

Weaknesses

- Conflict of interest due to the democratic nature of electing leadership (popular vote versus nomination and vetting of prospective members)
- Legal provision that SACCO employees cannot be members of the society – Nigerian case study / Botswana Case Study

Opportunities

- Regulators are able to set guidelines that feed into policies and processes for the Africa SACCO Movement
- Consultants are coming up to guide the African SACCO Movement Operation

Threats

- Changes in the regulatory environment can lead to non-compliance within the African SACCO
- Stiff Consumer Protection Laws – affecting business - Swaziland case study (verification of emergency), capping of interest rates by Central Bank (Kenyan Case Study)
- Changes in the tax regime (Kenyan case study – Finance Bill Of 2013 which introduces the Excise Duty)