

THE SAVINGS AND CREDIT COOPERATIVE UNION LEAGUE
OF TANZANIA

(SCCULT LTD 1992) LIMITED



REVISED STRATEGIC PLAN

2019-2021

REVISED JANUARY 2020

Vision

Strong and Sustainable Saving and Credit Cooperative Union supporting the growth and development of SACCOS in Tanzania

Mission

To empower and develop SACCOS through advocacy, financial and Technical Programmes

Core Values

Professionalism

Integrity

Confidentiality

Teamwork

Innovation

Self-Responsibility

Mandate

SCCULT mandate is to promote and support the development Saving and Credit Cooperative Societies (SACCOS) in Tanzania

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Chairman's Note

I would like to seize this opportunity on behalf of the SCCULT Board of Directors and the and the entire members of the SACCOS movement in Tanzania to deeply express my utmost gratitude to the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA) for deciding to work along with the SACCOS Movement of Tanzania by extension to IFAD for financing the activities. We considered this as a unique opportunity that needs to be given attention it deserves.

The Review of the SCCULT strategy will serves as a pivotal point of direction to establishing an optimistic foundation to successfully revitalize the SACCOS movement. SCCULT has had suffered a series of major pitfalls in the past and it is hoped that the implementation of the activities in this revised Strategy 2020 2021 will help in deriving a new direction to enhance the growth, safety and Soundness of movement.

CHAIRMAN, SCCULT

Acknowledgements

We are grateful and acknowledge the inputs from Mr. Baboucarr Jeng, SBFIC Representative and Senior Advisor in Liberia for facilitating the review of this strategy. SCCULT also acknowledges the input and strategic development guidance offered by the ACCOSCA team, particularly the CEO and the Project Coordinator.

SCCULT sincerely appreciates the contribution of the Board of Directors; Management and all those credit unions that contributed towards the development and review of this strategy

You all deserve commendation for your valuable input and contributions during the consultation process. Our appreciation to IFAD for the financial support to enable the review of the strategy.

List of abbreviations and Acronyms

AGM	Annual General Meeting
ADM	Annual Delegates Meeting
AIDS	Acquired Immune Deficiency Syndrome
BOD	Board Of Directors
BOT	Bank of Tanzania
CEO	Chief Executive Officer
CRDB	Cooperative and Rural Development bank
CRMP	Cooperative Reform and Modernization Program
GDP	Gross Domestic Product
HR	Human Resources
HIV	Human Infection Virus
SC	Supervisory Committee
IA	Internal Auditor
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development
IRFITCO	Improving Rural Financial Inclusion through Cooperative
ICT	Information and Communication Technology
MKT	Marketing
MOU	Memorandum of Understanding
NEMC	National Environment Management Council
SACCOS	Savings and Credit Cooperative Society
SWOT	Strength, Weakness, Opportunities, Threats
TRA	Tanzania Revenue Authority
TCDC	Tanzania Co-operative Development Commission
NGO	Non-Governmental Organization
PESTEL	Political, Economic, Social, Technological, Environmental, Legal
LTD	Limited
KPI	Key Performance Indicators
TNA	Training Needs Assessment
ISO	International Standards Organization
WOCCU	World Council of Credit Unions

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Executive Summary

The Savings and Credit Cooperative Union League of Tanzania (SCCULT) is the umbrella organization for SACCOS in Tanzania mainland. It was established in 1992 under Cooperative Act No. 15 of the year 1991 and was given registration no. 5480. The Union was established to promote and encourage thriftiness of SACCO's members, foster and promote organization growth and development of SACCOS and co-operate and collaborate with all other co-operative organizations among other objectives.

With the aim to operate successfully in a dynamic environment and continue meeting the expectations of its members and stakeholders, SCCULT with assistance of ACCOSCA have engaged in formulation of its Strategic Plan for the period 2019- 2021. An internal scan and a strategic planning workshop were conducted as part of the Strategic Planning process. The three years Strategic Plan will be effective from January 2019 to December 2021. The changing business environment will necessitate periodical reviews. Given that the first planning session was done with a lot of assumptions due to the in availability of Data, there was need to review the strategy after year one implementation.

The Strategy review workshop, held from the 8th – 10th January 2020 in Zanzibar, reviewed the strategic direction of the Union by re-defining the Vision and Mission of the Union, and re-defining the core values that would be employed in achieving the Vision and Mission Statements. The initial Seven Key Strategic Pillars were review to 6 Key pillars. The revise strategic Pillars are: Membership Growth, Capacity Development, Financial Sustainability and Risk Management, Governance, Policy and Advocacy, Communication and Visibility, and Innovation.

In maximizing members returns during the next two years, SCCULT main objectives will be to grow its membership, increase its internally Generated revenue, up scaling capacity building, enhance corporate governance, streamline and improve communication and visibility as a way of rebranding SCCULT and SACCOS image and Strengthen partnership with stakeholders

The implementation of the revised Strategic Plan will be monitored constantly by the Board of SCCULT and evaluated periodically to assess the degree to which set objectives are being achieved. This process gives feedback to the management and highlights potential problems before the situation becomes critical, enabling timely corrective actions. To ensure this, the management will table the Strategic Plan in its meetings as an agenda.

Authorisation

We, the undersigned on behalf of the Board and Management of SCCULT approve the content of and support the adoption of the revised SCCULT Strategic plan for the period for 2020 - 2021.

Names
	Chairperson	Chief Executive Officer
Signature
Date

1.0 CHAPTER ONE: INTRODUCTION

1.1 Background

The Savings and Credit Cooperative Union League of Tanzania (SCCULT) is the umbrella organization for SACCOS in Tanzania mainland. It was established in 1992 under Cooperative Act No. 15 of the year 1991 and was given registration no. **5480**. Only 205 SACCOS became founder member and deposited Savings of Tshs 2m and it started with capital of Tshs 0.243m which continued to grow up to Tshs. 162.37m in terms of Shares and Tshs. 4.33bn in terms of CFP deposits in year 2014. The operations of SCCULT attracted many members which grew from 205 to 1,247 in 2014. The affiliates of SCCULT form 22.6 percent out of 5,500 SACCOS existed in Tanzania mainland. It is invariably mandated to functions including provision of education and training, representation in various relevant forum, savings mobilization and loaning, conduction of research, supply of stationery and equipment, provision of accounting services, lobbying and advocacy. Nevertheless, the growth of SCCULT has been faced with many challenges which resulted in inadequate services delivery to satisfy its members. The apparent huge unmet demand for products and services among SACCOS has given opportunity for entry of other players notably Dunduliza, USAWA networks and CRDB bank which covers about 500 SACCOS.

Despite the challenges, SCCULT is expected to play a key role in the development and modernization of SACCOS in the country as it is reflected in the Cooperative Reform and Modernization Program (CRMP). A restructured and strengthened SCCULT is intended to be more proactive in addressing pertinent needs of SACCOS including management capacity gaps, poor governance and appropriate technology requirements.

In order to restructure and strengthen SCCULT, several studies have been made and put forward some recommendations for its improvement. Some of the recommendations that call for prompt attention are; preparation of a strategic business plan and staff capacity building. The strategic plan is needed to solidify the available information in the study report together with the market situation into coherent long-term plan so as to provide a road map for the development of the organization and its affiliates. Whilst the lack of competence particularly in portfolio management which is manifested by poor portfolio quality poses as a major threat to the survival of the Union and thus calls for taking immediate action through training of staff and provision of close oversight.

It is in the light of this situation and with the view to revitalize SCCULT, IFAD through African Confederation of Saving and Credits Associations (ACCOSCA) under the project name **Improving Rural Financial Inclusion through Cooperative (IRFITCO)** has assisted in coming up with a Three year Strategic Plan for SCCULT.

It was prepared in a consultative process between the Board, members, management and ACCOSCA team. This plan is intended to enable SCCULT to be better prepared to future growth. It is also intended to spur the organization to become more effective, be able to meet members' needs and achieve its objectives.

However, it was evident that the previous strategic plan fell short of target as it had been overtaken by events and was not meeting members' needs in terms for products, training, and advocacy and also failed to accommodate recent developments including key changes in the regulatory framework.

Based on the needs and challenges, it is therefore imperative that SCCULT requires to develop strategic plan that captures all the pertinent aspects including the recent changes in the policy and legal framework.

1.2 Rationale for Revising the SCCULT Strategic Plan

SCCULT is developing three years Strategic Plan (2019 - 2021) aimed at positioning the organization strategically. The process of strategic planning enables the Union to develop appropriate ways of maximizing the use of its resources, after scanning its environment and considering its strengths and weaknesses. The current environment presents new challenges as it is continuously changing, this situation provides SCCULT with an opportunity for reviewing and assessing its mandate, developing new vision, mission, objectives and mode of operation.

Given the current economic and environmental challenges in which SCCULT operates, there is a need to develop an adaptive and well-functioning structure that is focused on sustainable service delivery to its members. It is on this basis that SCCULT has developed this Strategic Plan with the following envisaged benefits: -

- i. Encourage involvement by all in the members in participation of services rendered.
- ii. Encourage a better use of resources and networks - these are human, financial or equipment and affiliation.
- iii. Having clearly set objectives to accomplish them and measurable parameters to monitor performance.
- iv. Positive perception of SCCULT by stakeholders.
- v. Higher level of preparedness to face challenges presented by the external environment.

1.3 Methodology

The preparation of three years Strategic Plan for SCCULT (2019 - 2021) tasks involves SCCULT CEO and Managers from selected Tanzanian SACCOS and by ACCOSCA team (see Annex 1). These are people with a broad knowledge and experience of SACCO's management. In the course of developing this plan, the team went through a three days workshop on strategic plan development organized by ACCOSCA/SCCULT. Relevant documents pertaining to the SCCULT internal and external environments which were critically reviewed and analyzed. In doing this the team worked under the guidance of the ACCOSCA experts. Critical issues of the strategic plan were brainstormed by the team members by SWOT analysis, mission and vision as well as the SCCULT values.

1.4 Contents of Strategic Plan

The plan is organized in six chapters. The first chapter provides an overview of SCCULT as well as approaches used to develop this plan. Chapter two presents internal and external situational analysis

of the organization. The third chapter presents the SCCULT strategic position. Chapter four provides strategic pillars and strategic objectives as well as assumptions during 2019 - 2021. Chapter five presents the implementation strategies and the impacts. Chapter six provides monitoring, evaluation system for sustainability of the plan.

1.5 Organizational Structure

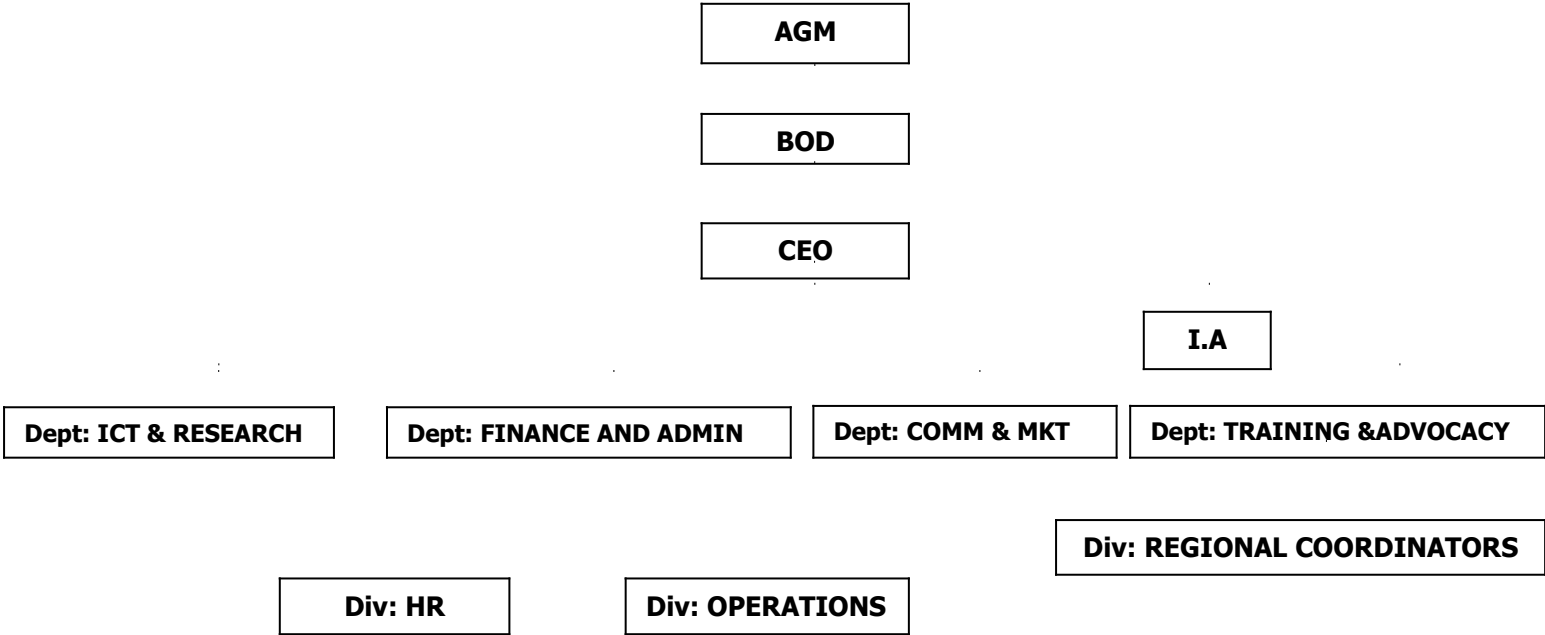
Organizational Structure covers the areas of focus as indicated in the Strategic pillars as well as the key business processes. The structure is supposed to be cost-effective and relevant to the current situation. The structure aims to achieve the following:

1. Recognize the key support functions to the Core business
2. Enhance effective delegation and control
3. Facilitate timely and efficient management information for decision making.
4. Allow effective control of the management process

1.5.1 Purpose and Benefits

The purpose of a well -designed structure is to deliver value to the stakeholders in an efficient and cost-effective manner. For SSCULT to successfully implement its’ Strategic Plan, there must be a strong technical relationship between Strategy and Structure quite independent of the individuals occupying the positions.

Figure 1:1 Organization Structure



2.0 CHAPTER TWO: SITUATIONAL ANALYSIS (PESTEL AND SWOT ANALYSIS)

A tool used in evaluating operating environment is an analysis that looks at factors beyond the control of the SCCULT i.e. PESTEL analysis. These factors have a general impact on the way the organization operates in the long run and needs to be considered in developing the Strategic Plan.

The PESTEL analysis has been used to scan the external macro environment. In this regard, the discussion on the factors that are likely to influence the operations of the Union, but which are beyond its direct control. PESTEL analyses the political, economic, socio-cultural, technological, environmental, legal factors that would affect the SCCULT positively or negatively.

2.1 Political Factors:

The political trend shows that peace and tranquility in Tanzania will continue to prevail during the planning period. Records by Bank of Tanzania (BOT) indicate that by 2005 Tanzania had a total of 1,899 micro-financial institutions, 1,813 in the mainland and 86 in Zanzibar. These included 8 banks, 53 NGOs based Financial Services Associations, 105 Government programmes, 1,635 SACCOS, 48 SACAs, 45 CBOs, 26 Commercial Banks, and 6 Non-Banks Financials. The current political stability has provided a favorable environment for business operations across the country. SCCULT has benefited from this stability over the years by carrying out its business uninterrupted as well as those of its members (SACCOS).

2.2 Economic Factors:

The trend of economic growth indicates that for the past ten years there has been mixed growth in real GDP with an average of 7%. Real GDP growth for 2017 was nearly 7%. In terms of contribution to growth, the leading activities were construction, transport and storage, finance and insurance, trade and repairs, as well as manufacturing. The operations of the Union will be affected by macro-level economic policies and plans these are:

1. Slow economic growth may reduce the monthly subscription from members and as a result Union's cash flow and provision of Services
2. High rates of inflation may distort interest rates on treasury bills and bonds that will affect the Union cost of external borrowing.
3. Global economic trends e.g. Money laundering.

2.3 Social Factors:

The following social factors are likely to affect the operations of the SACCOS:

1. HIV/AIDS affects productivity of staff and members and leads to thinning of the financial base of the Union.
2. Mainstreaming of gender and youth issues in the Union and Members of the Board
3. Public social awareness will affect performance of the Union
4. Population growth, participation in social responsibility
5. Drug and substance abuse for members of SACCOS (Union members)

2.4 Technological Factors

The Government of Tanzania has implemented the Nation's ICT backbone infrastructural capacity for efficient services and regional connectivity; develop reliable state of the art ICT infrastructure of adequate capacity, high speed and country-wide coverage. The speed and rate of technology change is likely to affect the SCCULT for the following reasons

1. Lack of skills and high cost of ICT equipment and maintenance could hinder the smooth operations and affect performance of the society
2. Rapid change in technology could lead to rapid obsolescence of equipment and hence expenses in buying of new ones
3. The security of information is threatened by technological advances, including internal fraud, information theft, and malicious damage of information.

2.5 Environmental factors

The Union would require more resources to meet environmental standards which may be a challenge due to inadequate funds. The state of Union will need to be improved to attract potential members from the sector.

2.6 Legal Factors

Weak governance structures have been the greatest weakness for most Co-operative Societies in Tanzania and SCCULT. Various legislations such as Cooperative Act and its regulations are not adhered to the fullest by cooperators

2.7 SWOT Analysis

In addition to undertaking the previously mentioned assessments, the initial SWOT analysis was reviewed to determine if the situation has changed. The Table below gives the results of the revised SWOT Analysis conducted during the review of the strategy:

STRENGTH	WEAKNESS
<ul style="list-style-type: none">• Government support• Availability of Board with diversified knowledge and skills• Good will from some of the SACCOS• Stakeholders support/collaboration• Presence of legal framework• Provision of some services to SACCOS	<ul style="list-style-type: none">• Few staff• Poor resources mobilization• Absence of MIS/ICT infrastructure• Inadequate work facilities like vehicles, computers and other facilities• Inadequate products and services• No succession planning• Lack of proper policies• Lack of confidence from some SACCOS• Inability to recover the loans given out

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Availability of potential members • Availability of Technology • Availability of Market for products and services • Existence of Donor/Stakeholders support • Recognition from Government and other stakeholders • The need for SACCOS umbrella Organization 	<ul style="list-style-type: none"> • Less members commitment • Court cases against SCCULT (1992) LTD • Market competition • Changes in the business operating environment i.e. Government laws and regulations • High liabilities

3.0 CHAPTER FOUR: SCCULT STRATEGIC POSITION

To assess the current strategic position of the Union's internal Scan was conducted to determine SCCULT's operations and performance. This includes: Human resources and governance, financial mobilization, and Management, Operation performance past financial performance and Stakeholders Analysis. The findings of the scan formed the basis for the strategic planning process.

3.1 Human Resource Administration and Governance

SCCULT seeks to ensure equitable and fair relationships and access to opportunities for male, female and disadvantaged. Currently the board of directors which was nominated by the Registrar of Cooperatives consists of 7 non-executive members, which is entrusted with the overall direction, administration and management of the organization. As of today, the board of directors has not formed any committee.

3.2 Financial Performance and Members Mobilization

Presently, SCCULT's funding revolves around the shares subscribed for in cash by the members and further augmented by debt finance by loan from banks. SCCULT has limited internal financial resources. The members' shares ownership stood at Tshs 162.38 million by 2014, which is still inadequate and has partly contributed to high operating expenses and resulted to loss making for previous five years since 2010

Nevertheless. the growths in savings haven't been in a steady growth to match any increasing/unfolding lending opportunities in the market as shown by the table below:

Table 3.1 Financial Performance and Members Mobilization

YEAR	MEMBERSHIP	SHARES	CFP - SAVINGS	ASSETS - LOANS	PROFIT / (LOSS)
2010	1204	161.1m	4.24bn	7.4bn	(530.1m)
2011	1217	166.1m	4.25bn	7.1bn	(332.6m)
2012	1224	166.1m	4.28bn	7.8bn	(297.1m)
2013	1,237	161.7m	4.3bn	7.5bn	(419.4m)
2014	1,247-	162.4m	4.33bn	7.5bn	(131.3m)

Table 3.2 Working Capital Position

YEAR	2014	2013	2012	2011
Current Assets	6.729bn	6.724bn	7.018bn	6.978bn
Current Liability	7.219bn	7.083bn	6.955bn	6.63bn

Working Capital	(489.86m)	(359.13m)	62.75m	344.31m
Current Ratio	0.93:1	0.94:1	1:1	1:1

3.3 Operational performance

The performance review is done with the view to identify areas of advantages and disadvantages to give a clear perspective of what should be done to capitalize on advantages and overcome shortcomings.

3.4 Stakeholders Analysis

It is most important to recognize those individual SACCOS with the highest level of influence in SCCULT in order to closely manage their support levels. Developing a plan to manage stakeholders will minimize the risk and will keep SCCULT on course to succeed. The analysis of SCCULT's key stakeholders identified in the course of preparation of this strategic plan shows the following details.

Table 3.3 Stakeholders Analysis

S/N	Key Stakeholders	Stakeholders' expectations from SCCULT	Activities which address stakeholders' expectations
1.	Customers (SACCOS)	<ol style="list-style-type: none"> 1. Improved quality of products and services 2. Provision of quality products and goods at affordable prices 3. Fair treatment to all customers 4. Reliability of the products and prices 	<ol style="list-style-type: none"> 1. Provide reliable and quality products and services 2. Provision of quality products and goods at affordable prices 3. Ensure fair treatment to all customers
2.	General Public	<ol style="list-style-type: none"> 1. Reliability and quality of the products and services and its related infrastructure 2. Good relations 	<ol style="list-style-type: none"> 1. Provide reliable and quality of the products and services and its infrastructure 2. Promote good relations 3. Promote development of affordable products and services
3.	Parent Ministry	<ol style="list-style-type: none"> 1. Appropriately discharge its mandated functions 	<ol style="list-style-type: none"> 1. Undertake stipulated functions

S/N	Key Stakeholders	Stakeholders' expectations from SCCULT	Activities which address stakeholders' expectations
		<ol style="list-style-type: none"> 2. Implement various relevant national policies and strategies 3. Contribute to the national economic development 	<ol style="list-style-type: none"> 2. Implement relevant national policies and strategies 3. Promote compliance with regulations
4.	Employees	<ol style="list-style-type: none"> 1. Conducive working conditions and safety 2. Fair and equitable remuneration 3. Job security 4. Professional development 5. Recognition for achievement 6. Facilitation and support 7. Flexible internal processes 	<ol style="list-style-type: none"> 1. Provision of appropriate training and development program 2. Formulation of proper policies 3. Provide adequate and appropriate resources and internal processes
5.	Government agencies, TRA, Banks, TCDC, NEMC, Municipal Councils, Registrar of Cooperatives etc	<ol style="list-style-type: none"> 1. Ensure quality of products and its infrastructure 2. Abide with national and international operating principles 3. Adherence to relevant legal and regulatory requirements; 4. Implementation of national priorities and policies 	<ol style="list-style-type: none"> 1. Ensuring compliance with all relevant legal and regulatory requirements 1. Provision of all information required for overseeing purposes 2. Design and adopt appropriate monitoring system 3. Comply with national and international operating principles
6.	Private organizations and NGOs	<ol style="list-style-type: none"> 1. Engage in joint venture agreements 2. Compliance with the agreed terms 3. Transparency and accountability in the use of resources 	<ol style="list-style-type: none"> 1. Ensuring compliance with agreed terms 2. Provision of all necessary information 3. Ensuring proper usage of resources
7.	Financial Institutions	<ol style="list-style-type: none"> 1. Provision of funds for investments 2. Provision of loans 	<ol style="list-style-type: none"> 1. Investments in financial institution

S/N	Key Stakeholders	Stakeholders' expectations from SCCULT	Activities which address stakeholders' expectations
8.	Suppliers	1. Bills to be paid on time	1. Payment of bills on time
9.	Legislators	1. Good investment climate 2. Political stability 3. Appropriate legal and regulatory framework	1. Invest in approved sectors by Registrar of Cooperatives 2. Follow government regulations

4.0 CHAPTER FOUR: STRATEGIC DIRECTION

Following a review of year one implementation of the strategy, participants under the guidance of the consultant and ACCOSCA project Coordinator came up with the following revised strategic Direction which includes the vision, mission, core values, strategic objectives and actions/initiatives.

4.1 Vision 2021

Effective and Sustainable Saving and Credit Cooperative Union that promotes financial inclusion in Tanzania

4.2 Mission

To empower and develop SACCOS through advocacy, financial and technical assistance

4.3 Slogan

Strong SCCULT, for SACCOS Welfare

4.4 Core Values

Savings and Credit Cooperative Union of Tanzania have identified six core values of which will be adhered in daily operations. These are:

Professionalism - We perform our duties in accordance with set standards and Procedures achieve excellence

Integrity - We are honest, fair and truthful in all aspects of our operations

Confidentiality - we will always strive to protect and respect member and stakeholder privacy

Teamwork - We value every members' contribution to achieve our objectives

Innovation - We are open to learning and doing new things to improve our services

Self-Responsibility - We are accountable for our actions and in action

4.4 Cooperative Principles

SCCULT conducts its business in accordance with the Cooperative principles which are:

- a) Voluntary and open membership
 - b) Democratic administration and members leadership
 - c) Member Economic Participation: -Service and Surplus return to members
 - d) Continuous education to members and leaders
 - e) Autonomous and self help
 - f) Concern for the community
- Cooperation among Cooperatives

5.0 CHAPTER 5: KEY PILLARS AND STRATEGIC OBJECTIVES

This part identifies the key pillars and strategic objectives a result of the review of situational analysis of SCCULT.

5.1 Revised KEY PILLARS

The key strategic pillars are those fundamental business drivers which the Union must focus on in order to maximize returns to its members and meet the expectations of its stakeholders to ensure success. The current key strategic pillars of SCCULT has been revised as below:

- 1) Membership Growth
- 2) Human Resource Development
- 3) Financial Sustainability and Risk Management
- 4) Governance, Policy and Advocacy
- 5) Communication and Visibility
- 6) Innovation

5.1.1 Membership Growth

Goal: Increase membership and outreach

Position the SCCULT as Union organization that provide advocacy, financial and technical assistance for the present and potential members.

During the strategy period 2020 - 2021, SCCULT will endeavour to increase its membership in two dimensions: increase the number of SACCOs by expanding into new areas and by working with existing SACCOs to support sustainable growth initiatives. SCCULT will also step up its efforts to encouraging women and youths, to avail them the opportunity to play a more active role in financial inclusion. It will also explore possible partnerships with like-minded institutions to develop strategies to achieve increased outreach in rural areas to cover the financially excluded groups and increase participation in SACCOs' financial products and services.

The more the members, the more the collections and savings, the more the deposits, the more the capital or investment, the more the capital for loaning, and ultimately, the more the returns on investments for the members that alleviate poverty levels. The objectives under this pillar are:

- Increase membership of SCCULT (1992) LTD from 79 to 200 by 2021
- Work with the Register of Cooperative establish at least 10 of SACCOS of at least 100 members each in Southern Regions of Tanzania SACCOS by 2021

5.1.2 Human Resource Development

Goal: Strengthen the quality and quantity of the human capital across the movement

The Safety and Soundness of the SACCOS movement in Tanzania largely depends on the quality and capacity of the human capital running its affairs. A properly managed human resource is the most asset of an organisation. Thus, having committed Board and staff members will assist the Union achieve its vision and mission.

To fulfil its objective to ensure safety and soundness across the movement, SCCULT during the next two year will place a high premium on capacity development for its staff, Board of Directors. In the same vein,

SCCULT in 2021 and 2022 will develop and deliver cost recovery capacity building trainings programmes for SACCO staff, members and volunteers. The objectives under this pillar are as follows:

- Up scaling Capacity Building of Board Members and Staff of SCCULT (1992) LTD.
- Up scaling Capacity Building of SACCOS **(1176 (337 Women and 839 Men) to 1500 by 2021)**

5.1.3 Financial Sustainability and Risk Management

Goal: Improve efficiency and sustainability in SCCULT and SACCO operations

This pillar determines the ultimate success of the Union and draws its strength on the performance of the other pillars. A large member base will result in higher capital and assets base for the SCCULT leading to improved capacity to serve its members.

During the next two years of the revised strategy, SCCULT will strengthen its financial resource base by mitigating Risks and improving operational efficiency. In particular, it will make efforts to establish and document the assets and Liabilities of SCCULT for decision by the relevant stakeholders. Attempts will be made to diversify the revenue base while taking steps to control cost in all aspects of operations.

In a similar vein, SCCULT during the strategy period, will try to operationalise the Finance Facility [CFF] and educate members on the need to patronise it. The Objectives under this pillar:

- Increase the internally Generated revenue from Tshs74M (2019) to Tshs 108M by 2021 (Increase of 21% annually)
- Establish actual Assets and Liability of SCCULT (1992) LTD by 2020
- Operationalize CFF by 2020
- Put in place proper financial recording system of SCCULT (1992) LTD by 2020

5.1.4 Governance, Policy and Advocacy Pillar

Goal: Good Governance across the movement

Good governance practice is a prerequisite to the proper functioning of any institution and SACCOS are no exceptions. Governance is about providing the right leadership and ensuring that the right tone is set at the top. During the next 2 years SCCULT will focus on improving its governance Structure ensure transparency and accountability. Various policies will be developed to enhance the operations of SCULT and its member SACCOS. Additionally, SCCULT during the next two year will strengthen it advocacy capacity to ensure a regulatory environment that supports the growth and development of viable SACCOS. The following objectives will be pursued under this pillar.

- Efficient and effective operations of SCCULT (1992) LTD by 2021
- To develop standardized Operation for SACCOS by 2021
- To improve the Governance Structure of SCCULT (1992) LTD by 2021
- Advocacy for supportive Regulation for SACCOS

5.1.5 Communication and Visibility

Goal: Improve brand and image of SCCULT and SACCOS

Communication with stakeholders and the overall visibility of the SACCO movement continues to be a weakness as identified during the review of the SWOT analysis. Therefore, SCCULT during the next two years will strengthen its marketing and communication functions to improve the visibility of the movement. The website will be upgraded and updated regularly. Other social media outlets e.g. Facebook, Television, Radios etc. will be used to improve the brand and visibility of SCCULT and SACCOS. SCCULT will also make efforts to improve communication with SACCOS and other stakeholders. During the next two years, SCCULT will work towards establishing Regional chapters to enhance communication with its members SACCOS.

Regarding improving the visibility and communication at the international level, SCCULT as a full member of ACCOSCA will continue to play its role to contribute to the movements agenda of promoting financial inclusion in Africa through Cooperatives. It will also work with other SACCO movements in the region and beyond to promote inclusive growth in financial Cooperatives.

The objectives under this pillar are summarised below:

To improve brand image of SCCULT (1992) LTD and SACCOS by 2021

To improve communication with SACCOS and other partners

5.1.6 Innovation

GOAL: IMPROVE SERVICES

SCCULT, though small, is a learning organisation and always open to new ideas and ways of doing things to improve its service delivery to members. As a member based organisation, SCCULT will continue to use wide range of talents within the members for better service delivery. During the next two years, SCCULT will enhance work on establishing a simple database to capture and analysis basic statistics collected from SACCO. During the period SCCULT will develop a system of monitoring and tracking the performance of selected SACCOS. This would be a starting point for SCCULT to begin collecting and analyzing basic data about its members as there are no records now. The objectives under this pillar include:

- To increase the number of Products to SACCOS from 3 to 5 by 2020
- To establish MIS/Data base for SACCOS and SCCULT (1992) LTD by 2021
- Establish a system to track the performance of SACCOS regarding Savings, loans and shares by 2020

6.0 CHAPTER SEVEN: IMPLEMENTATION ARRANGEMENTS

The revised Strategic Plan shall be facilitated and implemented within the overall SCCULT leadership, management and institutional support framework. All attempts have been made to ensure that the selected areas of focus are prioritized to achieve the desired objectives for the Union. It is therefore within the framework of this revised plan to have a quarterly review (four times) of its implementation. The outcomes of these reviews together with those emerging from the final evaluation will form the basis of the next plan.

Work plan and budgets for this plan shall be drawn on an annual basis to, among others, incorporate new ideas required to strengthen the implementation plan and achievement of the stated goals. A yearly developed work plan and its budget shall be presented to the Annual Delegate Meeting (ADM) for that particular year for discussion and approval.

The Board members will guide and oversee the overall implementation of the plan on behalf of the general membership. The board shall also be charged with the responsibility of developing systems for effective executions of the plan activities.

6.1 The Expected Impact of the Strategic Plan Implementation

The successful Implementation of this revised Plan during the 2020 - 2021 periods is expected to enhance Membership growth and outreach, Financial stability & sustainability, Human resource development, Governance, Policy and Advocacy, improved image of SCCULT and SACCOS.

6.2 Internal Impact

Internally, the Revised Strategic Plan will consolidate the gains already achieved during year one, while focusing on the Union operational initiatives. The Plan will be used as a Management Tool, Means of Communication, Internal Control, Process of Reflection and Inspection. As a Management Tool, the Plan will help SCCULT Limited to:

- 6.2.1 Define its orientations, Strategic Objectives, Priorities and Actions to be undertaken in the short to medium term.
- 6.2.2 Identify appropriate frameworks for coordinating Policies and Activities
- 6.2.3 Provide a framework of reference for results-based management and allocation of resources to priority areas.
- 6.2.4 Initiate and implement change management.

6.3 External Impact.

Externally, the revised Strategic Plan will enable SCCULT to build a strong Synergy to mitigate external challenges and exploit the opportunities. The Plan will help SCCULT to:

- 6.3.1 Anticipate Changes in the Operating Environment.
- 6.3.2 Identify the Threats and Opportunities that exist around and within the Union and develop Strategies to take advantage of the Opportunities and avoid the Threats.
- 6.3.3 Understand the trends that impact on its environment

6.4 Implementation Strategies

Each department will use the Implementation Matrix to develop their detailed annual work plans for the departments, sectional units and individual employees under them. These annual work plans will, in turn, guide development of the Annual Budget.

6.0 CHAPTER SIX: IMPLEMENTATION MATRIX/ACTION PLAN

6.1 KEY PILLAR 1: INCLUSIVE GROWTH

GOAL: INCREASE MEMBERSHIP GROWTH AND OUTREACH

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
Increase membership of SCCULT (1992) LTD from 79 to 200 by 2021	Identification of Potential members	At least 100 new potential members identified annually			Register of Potential members	CEO/Marketing dept	
	Sensitization and recruit potential new members	At least 100 potential members sensitized At least 60 members recruited yearly			Sensitization reports, attendance register, members register	CEO/Marketing dept	
	Reactivation of inactive Members of SCCULTS	At least 30 members activated annually			Annual subscription register, members register	CEO/Marketing department	
Work with the Register of Cooperative establish at least 10 SACCOS with at least 100 members each in Southern Regions of Tanzania by 2021	Identification of AMCOS to establish SACCOS	15 potential AMCOS identified			List of AMCOS identified	CEO/TCDC/ Training/Marketing dept	
	Education and sensitization on the importance of SACCOS	15 sensitized			List of AMCOS sensitized and attendance register	CEO/TCDC/ Training/Marketing dept	
	To facilitate the registration process of SACCOS	At least 10 SACCOS registered			Registration Certificates of SACCOS, SCCULT Membership list	CEO/TCDC/ Training/Marketing dept	

6.2 KEY PILLAR 2: HUMAN RESOURCE DEVELOPMENT

GOAL: Strengthen the quality and quantity of the human capital across the movement

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
Up scaling Capacity Building of Board Members and Staff of SCCULT (1992) LTD.	Conducting training need assessment (TNA)	At least 1 TNA done			Assessment report	Human Resources Department	
	Conduct training for staff and board	At least two training per year			Training report, attendance register	CEO/Human Resources Department	
	Exposure visits	At least two people supported annually			Exposure visits reports	HR Dept	
	Recruitment of two Contracted competent and professional staffs and three on volunteer basis	At least two staff recruited			Appointment letters, Contracts and payrolls	CEO	
Up scaling Capacity Building of SACCOS	Review and update training need assessment (TNA) for SACCOS	TNA updated			TNA Report	Human Resources Department	
	Conduct trainings for SACCOS	At least 11 training per year At least 60 participants per training.			Trainings reports, attendance register, financial statements	Training and Advocacy Dept	

6.3 KEY PILLAR 3: FINANCIAL SUSTAINABILITY AND RISK MANAGEMENT

Goal: Improve efficiency and sustainability in SCCULT and SACCO operations

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
Increase the internally generated revenue from Tshs. 74,000,000/= (2019) to Tshs. 108,000,000/= (2021) increase of 21% Annually)	Timely Invoicing and collection of subscription fees	100% collection of subscription fee from active members			Subscription register, financial statements	Finance Department	
	Conduct cost recovery trainings	At least 50% margin for every training			Financial statements, training reports, attendance register	Training Department/ Finance Department	
	Provide consultancy services	At least 10 consultancies conducted to contribute 20% of annual target of Tshs. 90,000,000/=			Consultancy service reports, financial statements, contracts	Training Department/ Finance Department	
	Sale of Accounting stationeries	At least 6% of annual target			Financial statements, receipts	Training Department/ Finance Department	
	Introduce business payment mobile number.	At least two payment mobile numbers acquired			Existence of playbill numbers	Finance Department	
	Fund rising (Grants, Donation, Proposals for funding)	At least two successful proposals annually			Proposal documents	CEO/BOD	
	Sale of Magazine	At least 5% of annual target			Magazine, financial statements	Marketing/ Finance Department	
Establish actual Assets and Liability of SCCULT (1992) LTD by 2020	Establish and document assets and liabilities of SCCULT (1992)	To have Asset-Liability Register for SCCULT (1992) LTD by 2020			Asset-Liability register, financial statements	Finance Department	
Operationalize CFF by 2020	To present CFF Policy to the Annual General Meeting for	Approved policy			Approved CCF policy document	BOD	

	adoption					
	Mobilization of Savings for CFF	At least collecting from 50 SACCOS by 2021			Financial statements, CFF reports	Finance Department
Put in place proper financial recording system of SCCULT (1992) LTD by 2020	Preparation of timely and accurate financial statements	Quarterly Financial statements presented to the Board			Quarterly Financial statements, Board minutes	Finance Department

6.4 KEY PILLAR 4: GOVERNANCE, POLICY AND ADVOCACY

GOAL: GOOD GOVERNANCE ACROSS THE MOVEMENT

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
Efficient and effective operations of SCCULT (1992) LTD by 2021	Conduct review and development of operational manuals and policies	Review at least 3 Policies Develop new 4 Policies by 2021			Policies documents	CEO/Finance Department	
To develop standardized Operation for SACCOS by 2021	Collaborate with TCDC for the development and dissemination of Policies to SACCOS as per Microfinance Act	To reach at least 1500 SACCOS by 2020			Attendance list, sensitization reports	CEO/ Finance Department	
	Develop SACCOS basic operational manual	At least one manual developed by 2020			Manual document	CEO/ Finance Department	
To improve the Governance Structure of SCCULT (1992) LTD by 2021	Review the Bylaw	Bylaw approved by the AGM			Approved By law, AGM minutes and resolutions	CEO/Training Advocacy	
	Establishment of Zonal Chapters	To establish 7 Chapters			Functioning chapters	BOD/TCDC/Members	
Advocacy for supportive operational for	Do follow-up on the issues affecting the SACCOS	At least three stakeholders' meetings conducted to discuss issues affecting SACCOS Yearly			Meetings reports, meetings attendance register,	BOD/CEO	

SACCOS					Board minutes		
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6.5 KEY PILLAR 5: COMMUNICATION AND VISIBILITY
Goal: Improve brand and image of SCCULT and SACCOS

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
To improve brand image of SCCULT (1992) LTD and SACCOS by 2021	Publications and development of Marketing materials	At least one Magazine Published annually			SCCULT (1992) LTD Magazine	Marketing Department	
		Printed branded SCCULT (1992) LTD Pens 1200, Notebook 500, Calendars 100, T-Shirts 300			Branded pens, notebooks, calendars, T-shirts, procurement documents	Marketing Department	
	Prepare and Conduct International Credit Union Day	To attract at least 300 SACCOS with 600 Participants			Attendance register, ICUD report	BOD/CEO/Marketing Department	
To improve communication with SACCOS and other partners	Active Website and social media pages	Updated and functional website www.sccult.com , Social media (Instagram, Twitter and Facebook)			Functional website and social media pages	CEO/Marketing Department/Research IT	
	Issuing regular advertisement and promotion of different SCCULT programs	3 newspaper articles annually 3 Video Documentaries Radio and TV programs			Newspaper articles, video documentaries and TV programs	CEO/Marketing Department	

6.6 KEY PILLAR 6: INNOVATION

GOAL: IMPROVE SERVICES

OBJECTIVES	KEY ACTIVITIES	KEY PERFORMANCE INDICATORS	YEARS		MEANS OF VERIFICATION	PERSON RESPONSIBLE	RESOURCES
			2020	2021			
To increase the number of Products to SACCOS from 3 to 5 by 2020	Develop demand driven products by SACCOS	At least two Products developed by 2020			Products document policies	BOD/CEO/Marketing Department	
	Conduct regular review to test the viability of the Products offered	To conduct one M & E annually			M & E report	BOD/CEO/Research and IT	
To establish MIS/Data base for SACCOS and SCCULT (1992) LTD by 2021	Conduct the system need assessment for SCCULT (1992) LTD and SACCOS	System needs identified			Assessment report	Research and IT	
	Put in place simple MIS that fits the needs of SCCULT (1992) LTD	At least one simple MIS database developed			Availability of MIS	CEO/ Research and IT	
	Test MIS using data collected from SACCOS	Data from all SACCOS collected and analysed by 2020			Reports generated	Research and IT/Finance Department	
Establish a system to track the performance of SACCOS in regard to Savings, loans and shares by 2020	Develop data collection form to collect data from SACCOS	Data collected form developed			Data collection form	Research and IT/Finance Department	
	Collecting data from SACCOS an input to MIS	Data collected from affiliated SACCOS			Availability of data collected	Research and IT/Finance Department	

6.3 Assumptions

Internal Assumption	External Assumption
<ul style="list-style-type: none"> ➤ Staff, management and the board will effectively cooperate in order to realize the stated strategic objectives ➤ The activities and operations of the Society during the plan period will be guided by the plan document. ➤ The plan will be reviewed from time to time to be in tandem with the dynamism in the business environment. ➤ There shall be adherence to Policies and meeting deadlines. 	<ul style="list-style-type: none"> ➤ The support from ACCOSCA will remain ➤ The support from REGISTRAR office will not change ➤ Appropriate and favorable legislative and regulatory environment will continue to exist. ➤ Stable and harmonious relationship between SCCULT, and members (SACCOS), the Ministry as well as other key stakeholders will continue to exist ➤ Social, political and economic stability in the country will continue to prevail ➤ No major socio-cultural changes are expected

7.0 CHAPTER SEVEN: MONITORING, EVALUATION

The overall responsibility for monitoring and evaluation of the Strategic Plan rests with the SCCULT Board of Directors, coordinated through the Executive Secretary.

The monitoring, evaluation and control will be a continuous process during the next two years. The mechanism for control [monitoring and evaluation] is generally not very easy in practice and requires the involvement of all members and stakeholders of the Union.

7.1. Monitoring System and Evaluation Strategies

The monitoring system is a checking mechanism set in place to ensure that the implementation process is moving as planned. On the other hand, evaluation is an appraisal of how well an organization has performed during the period. Monitoring and evaluation should run simultaneously. Timely evaluations will alert Management on actual problems or potential problems before the situation becomes critical.

Monitoring and evaluation should be performed on a continuing basis rather than at the end of specified periods of time. This will allow benchmarks of progress to be established and effectively monitored.

The following groups will be in the forefront of the monitoring and evaluation process of the Union.

7.1.1. *Strategy Implementation Team*

The SCCULT Board Directors shall establish a Corporate Strategy Implementation Team to follow up and ensure that strategies are being implemented, performance is being measured, progress reports are made, discussed, and corrective action is taken where necessary.

The team will be responsible for:

- To track the implementation of scheduled activities;
- To ascertain whether resources earmarked for the implementation of the scheduled activities suffice and are delivering what they were planned to deliver;
- To establish whether there are any un-anticipated challenges that may arise and seek ways of solving them;
- To evaluate whether planned outputs/outcomes were realized; and,
- To ascertain whether the institutional capacity in terms of logistics, human and financial resources are adequate to enable SCCULT realize its vision and goals.
- The routine monitoring and evaluation activities and tools to be used shall entail among the following; regular Board and Management meetings, annual strategic plan reviews by Management, annual audits, annual performance reports, annual monitoring and evaluation reports and mid-term review reports.

7.1.3 Board of Directors

The Board will be the primary implementers of the strategic plan. The team shall include Heads of Departments, and the Executive Secretary. The team shall be required to develop annual work plans based on this strategic plan, and to cascade the plan downwards to members of staff and progress reports made.

The team shall be required to deliberate and take corrective action on areas of implementation that are not meeting the set performance parameters.

7.1.4. Members of staff

The strategic plan shall be cascaded down to members of staff. Detailed work plans and performance targets will be set by the Management committee and it will be the responsibility of every member of staff to meet these targets.

7.1.5 Annual Budgets

The annual budgets will serve two purposes:

- a) Operational plan for the strategic plan
- b) Monitoring Tool for annual milestones Annual reviews will focus on the efficient utilization of budgets as well as effective completion of initiatives.

7.1.6 Progress Reporting

The purpose of progress reporting is to account for the resources utilized and outputs/results utilized. Every quarter, SCCULT management will prepare and submit to the Board and other stakeholders a Quarterly Performance Report highlighting the progress towards the achievement of the Key Performance Indicators in general and quarterly targets.

At the end of the financial year, SCCULT management will prepare and submit to the Board and other stakeholders an Annual Report highlighting the progress towards the achievement of the Key Performance Indicators in general and annual milestones.

7.1.7 Periodic Evaluations

The purpose of evaluations is to objectively assess the progress towards the attainment of the objectives as stated in the Strategic Plan. The evaluations will assess the relevancy of the strategic objectives, efficiency and effectiveness of the strategies, assumptions and risks, and the strengths and weaknesses in the implementation of the Strategic Plan. The evaluations will be conducted annually [internally] and Mid-term [independent consultants]. The outcome of these evaluations will inform refining of the strategic plan.

7.1.8 Performance Audit

Performance audit involves assessing the credibility of the reported performance and compliance with the guidelines and regulations. The purpose is to determine the accuracy of performance results and the degree of compliance with set guidelines and regulations.

Performance audits minimize ‘moral hazard’ and ‘inflated’ performance reporting. The Internal Audit unit either in-house or through an independent consultant will carry out annual performance audits. The outcomes of these audits will be shared with the Board and will be used to improve on performance reporting.

The inputs to this review will include; the Annual Report, BSC Report, Risk Assessment Report and Evaluation Reports.

7.1.9 Change Management

The BSC is a new concept in SCCULT and it needs to be given ample time for all staff to internalize its implementation. To support effective implementation of this strategic plan using this concept, a number of areas will require change to suit the new tools. These will include processes, structures, systems, functions, roles and responsibilities as well as staff attitudes and behaviors. Management of SCCULT will therefore need to put in place mechanisms to align processes and systems towards the new strategic plan. For staff, management will put in place mechanisms for open, clear and consistent communication within and outside the organization. The starting point will be the Departments to train their departments on the use of the BSC.

7.1.10 Data & Information Collection procedures

Elaborate data and information collection templates and procedures will be developed to measure performance as per the indicators and reports to Board. The reports will describe actions taken by the Management toward achieving the specific strategies of the Plan and will include achievements, challenges and emerging issues, costs, benefits and recommendations.

Annex I: Review of the implementation of year one of SCCULT Strategy 2019 – 2021

REVIW OF YEAR IMPLEMENTATION OF SCCULT STARTEGIC PLAN 2019 2021

SCCULT (1992) LTD adopted three years Strategic Plan (2019-2021) in January 2019. Currently SCCULT (1992) LTD is implementing the first year of its strategic plan and the 22nd Annual General Meeting has already approved for the second-year Strategic plan for year 2020. The Strategic plan is the result of IFAD support through ACCOSCA and it has given the organization a strategic and clear direction of where it is supposed to move at this crucial time (Rival period). Previously SCCULT (1992) LTD did not have a Strategic plan, having a working S.P is one of the notable positive change that SCCULT (1992) LTD has witnessed recently. We expect at the end of this year (December 2019) the Board with consultation from ACCOSCA will conduct a Strategic plan review and see the areas of improvements. SCCULT (1992) LTD has identified some areas which intends to achieve the best on the following to encourage Youth involvement cooperatives, to encourage Women involvement in cooperatives and to encourage and facilitate financial inclusion through Cooperative model

The following is a summary of the achievements in the implementation of the strategy for year one

Pillar One: Membership Growth				
Objectives	Key Activities	Targets	Achieved	Remarks
OBJECTIVE 1: MEMBERSHIP GROWTH BY 16% FOR YEAR 2019 FROM 400.(400 was assumed as baseline to represent members of SCCULT)	Identification of Potential member		336	During year 1 of implementation, 336 potential members were identified. 2020 activities will seek to identify more other potential members.
	Sensitization & Awareness		550	Sensitization & Awareness was done to members and non-members SACCOS for the purpose of updating all SACCOS the progress of revival process (through monthly trainings to SACCOS, Regional meeting by ACCOSCA, regional forum for SACCOS in Tanzania and registrars meeting.)
	Recruitment of new members	64	16	Total New Members = 43 +16 +20=79(were working from the baseline of 43 instead of 400)So in 2019 16 new members were recruited and 20 members re-activated
	4. Reactivation of Dormant Members		20	Out of the dormant members in SCCULT records only 20 of them were re-activated in the year 2019.
Pillar 2: RESOURCES-FINANCIAL STABILITY & SUSTAINABILITY				
Increase revenue by 10% annually	Review of Membership League dues 1.Reviews of members' dues			Operating activities means subscriptions, entrance fees, selling of stationery internal audit services. The target percentage was not

	2.Collection from operating activities			achieved as expected in 2019 only 74,000,000 TSHS was income generated. 2019 served as the baseline year for SCCULT since it has been dormant.
	Review and develop new product and Services. 1.Review of existing products and development of new product.		CFF product developed	The previous CFP product was reviewed and a new CFF product developed and its policy The CFF policy was approved by the board its waiting to be adopted by the the AGM in October 2020 for it to be launched
	Put in place and implement appropriate revenue collection system			Bank accounts opened for various income streams and signatories changed.
	Fund Raising (Grants, Donation, Proposals for funding) 1.Fund raising 2. Education and training.			A number of funds were received from our donors towards the support of Salaries and rent. To total number of seven (7) trainings were held in the 2019 generating an income of TSHS 25,773,450/=

Pillar 3: People /Human Resource

UP SCALING CAPACITY BUILDING(STAFF,BOARD AND SACOOS)	1. Conducting training need assessment (TNA)	1	1	The TNA was conducted with the help of ACCOSCA and it will be a tool for the preparations of the 2020 training calendar. The TNA report is in place.
	2. Recruitment of competent and professional staffs	4	2 + 2 Volunteers	SCCULT (1992) LTD employed 2 staff in year 2019. 1 Executive Secretary and Accountant, also there 2 two volunteers and 2 permanent employees. Intention is to keep on keep the door open for volunteers who are competent to help SCCULT (1992) LTD achieve its goals
	Conduct training	3		SCCULT board and staff were trained in a number of trainings e.g SACCA congress, Regional meeting ACCOSCA, and ICUDE

Pillar 4: Governance, Policy and Advocacy

	Put in place organization structure		yes	Organization structure is in place it should be reviewed to accommodate any changes made by SCCULT.
	Review of organization policies and by law	8 Policies	2	The following policies have been reviewed; 1.Financial Regulation Manual and 2. Human Resources Policy (Terms and Conditions of Service for Staff) CFF,BYLAWS and BOARD CHARTER developed in 2019 and 2018
	Benchmarking program		3	Board members and Executive Secretary had a chance to go Gambia, Ghana and Kenya and bench mark with other National Associations and SACCOs.
	Be ISO certified		No	ISO Certified will be attained after all the operations of SCCULT (1992) LTD has stabilised. Expectation is at the final year of implanting this SP on 2021
	Establishment of regional chapters(Governance Structure)		No	A Document on Chapters formation has been prepared, submitted to SCCULT (1992) LTD and stakeholders for review. The technical team was led by experts from Moshi Cooperative University (MoCU).A meeting is to take place between the team and the Board of SCCULT for its ratification.

Pillar 5: Information Technology

TO HAVE AN INTEGRATED INFORMATION SYSTEM	1. Procurement and Installation of a robust management information system			SCCULT (1992) LTD is currently working on initial procedures to know the basic needs for SCCULT (1992) LTD MIS needs then to members and in early 2020 the paper for MIS will be written and submitted to funders
	2.Establish data base for all SACCOs in the country			Currently the 23 SACCOs have managed to submit their data
	3. Develop Robust website		Yes	The website has been developed and continuously being updated to be more

			www.sccult.com	functional user friendly
Pillar 6: Brand Image				
Rebranding	Conduct members survey to help establish what image SCCULT has.	2	2	Two surveys conducted and reports available will be used to help SCCULT (1992) LTD improve its image to SACCOs and general public as well.
	Establish data base for all SACCOs in the country			Only a few SACCOs have sent in their statistics SCCULT is still communicating with SACCOs, Registrar Office and COASCO to collect the available data from their offices
	Make Publications	2	0	No publications were made in the year 2019 because of SCCULT was still reorganising its operations but plans have been made for SCCULT to start making publications in Year 2020 the first magazine about SCCULT to be out by October 2020.
Pillar 7: STRATEGIC ALLIANCES				
Strengthen Partnerships with Stakeholders	Become full member of Corporate network group, (ACCOSCA)		Yes	SCCULT (1992) LTD is now a member of ACCOSCA and it organised the 2 nd East African Block Meeting which was held in Mwanza 24 th – 29 th March, 2019 together with ACCOSCA and attended SACCA CONGRESS that took place in Mombasa Kenya in the month of October 2019.
	Form strategic alliances/stakeholder			SCCULT (1992) LTD established a good working relationship with a number of stakeholders during the year and it will strive to keep the good relation with the stakeholder for its prosperity. The following stake holders have been engaged: i. ACCOSCA ii. IFAD iii. SBFIC iv. TFC v. KUSCCO vi. SIDO vii. TRA

				viii. MOF ix. TCDC x. MoCU
	Attending network meeting - ACCOSCA, WOCCU.			SCCULT (1992) LTD has attended the ACCOSCA General Assembly held at Mombasa Pride Inn Hotel on 17 th October 2019.