



Measuring Key parameters that drive SACCO performance

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What does performance mean to us?





- the act of performing; execution, accomplishment, fulfillment, etc.
- operation or functioning, usually with regard to effectiveness, as of a machine
- something done or performed; deed or feat
 - a formal exhibition or presentation before an audience, as a play, musical program, etc.; show
 - one's part in this



Operating Principles of SACCOs

- Member Owned
 - Member Controlled
 - Democratic Control
 - Financial Inclusion /Non discrimination
 - Financial Sustainability
 - Maximizing Member Economic Benefit/Service to Members
 - Financial Literacy / Education to Members
 - Cooperation among Cooperatives
 - .Community Responsibility



Key parameters of SACCO performance

- Institutional factors
- Governance factors
- Environmental factors
- Financial



Data management

- Innovation in Gambia-joint platforms





Inclusiveness

- Do we have products and services for every generation, religion, gender?





Innovation

- How relevant are the products and services we offer?





Youth engagement





Gender mainstreaming

- Are we equal before the SACCO?





Talent management

- Do SACCOs have the right talent, if yes, are capable of retaining it?





Governance factors

- Efficient Board





Efficient management team





Efficient policies



Policy Management by Design

Blueprint for an Effective, Efficient & Agile Policy Management Program



Proper strategies





Financial factors affecting SACCO

Performance by Jeremiah Mugo

- Misappropriation of funds
- Investment decisions
- Loan delinquency / default
- Withdrawals
- Product quality and variety
- Capital inadequacy
- Illiquidity
- Earnings



Misappropriation of funds





Investment decisions





Withdrawal of savings

Checking, Savings, Money Market Access account number		Withdrawal Slip	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date		<input type="text"/>	<input type="text"/>
Name (please print)			
		dollars	
Bank Street Address City, State 12345		Signature (sign in presence of bank teller)	



Product quality and variety





Capital adequacy





Loan delinquency/default





Environmental

- Country economics
- Regulation
- Image
- Market forces

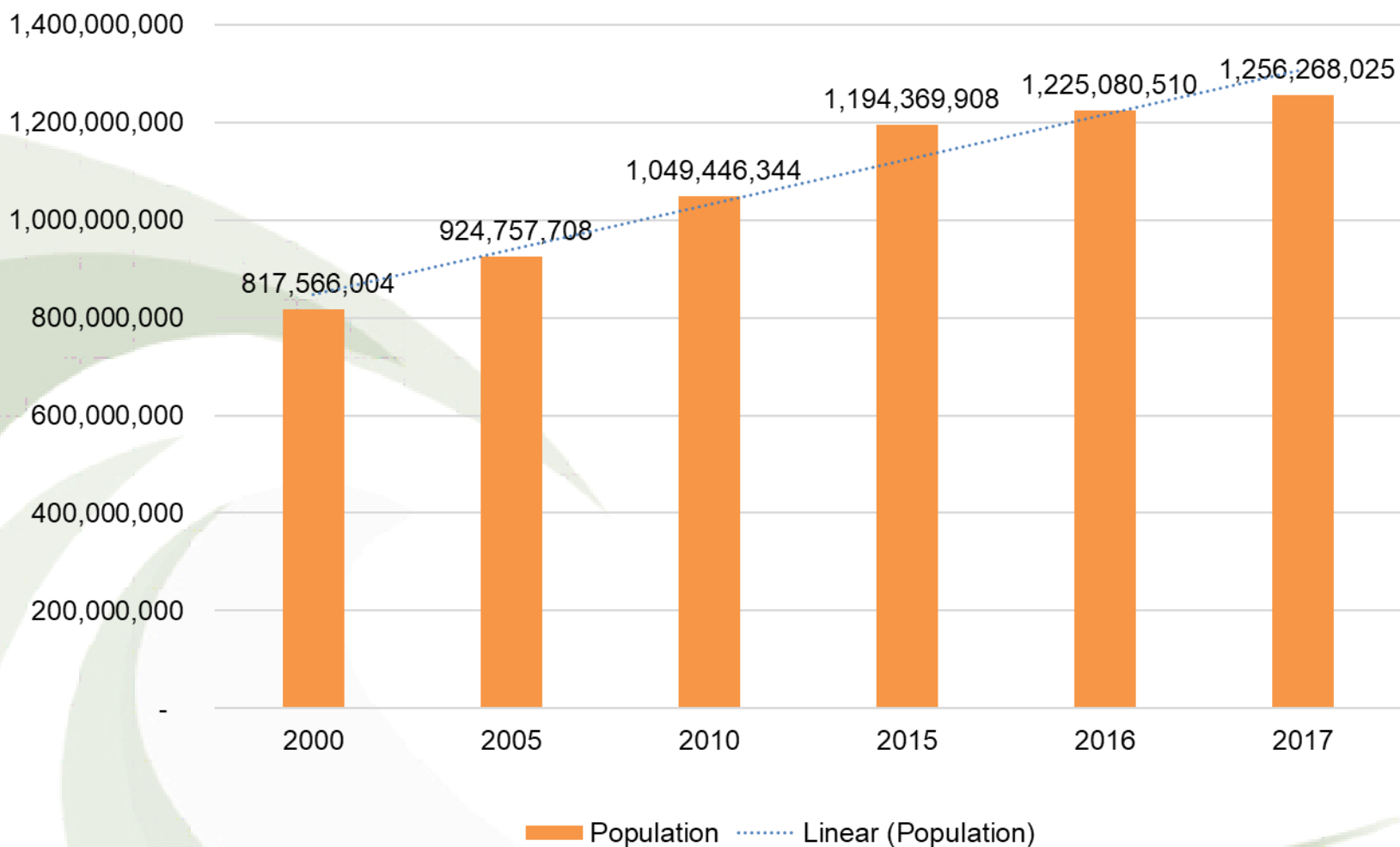


Why does SACCO performance matter?

- Growth
 - Membership
 - Savings
 - Capital/liquidity
- Stability
 - Product
 - services

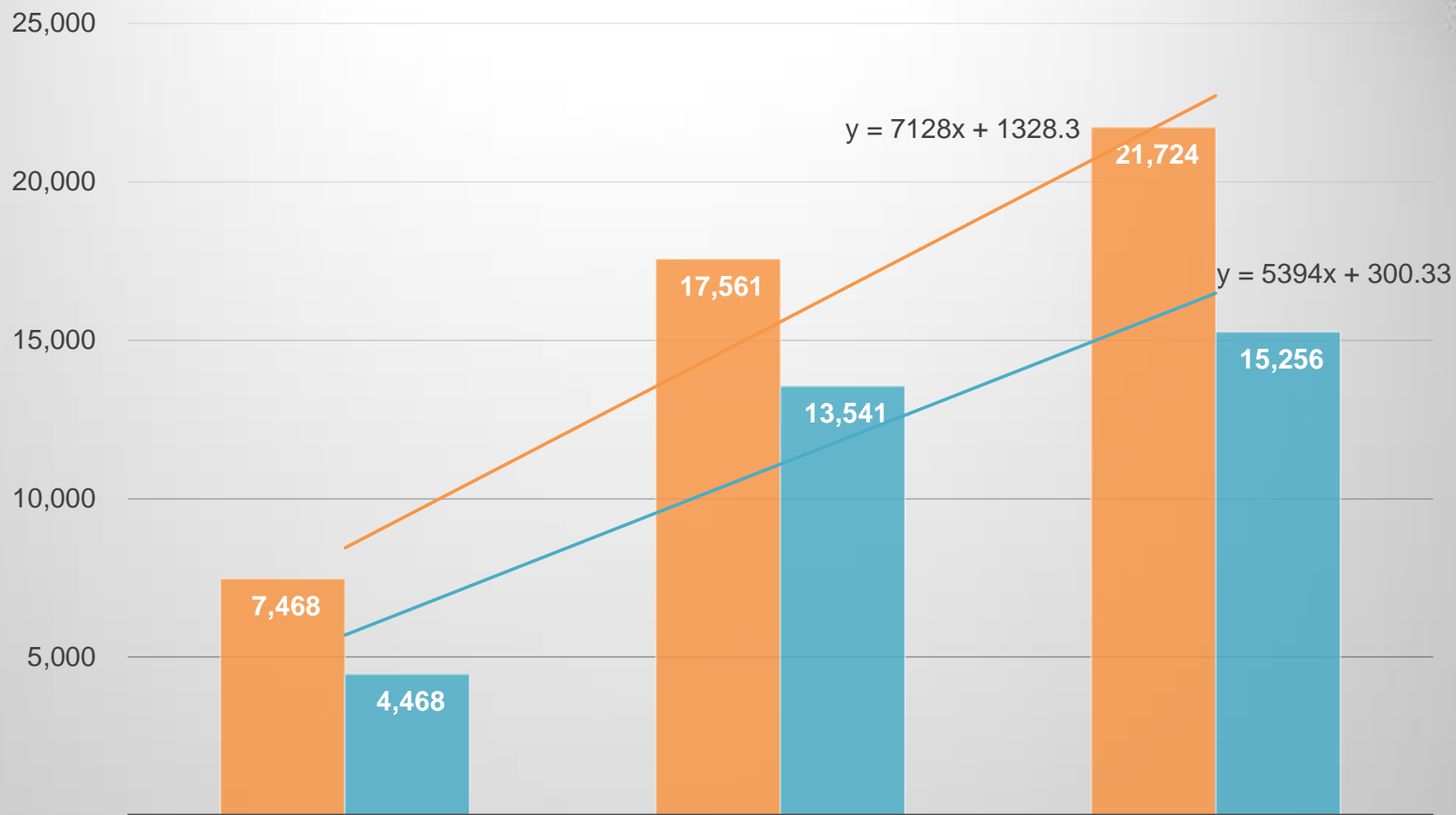


POPULATION OF AFRICA





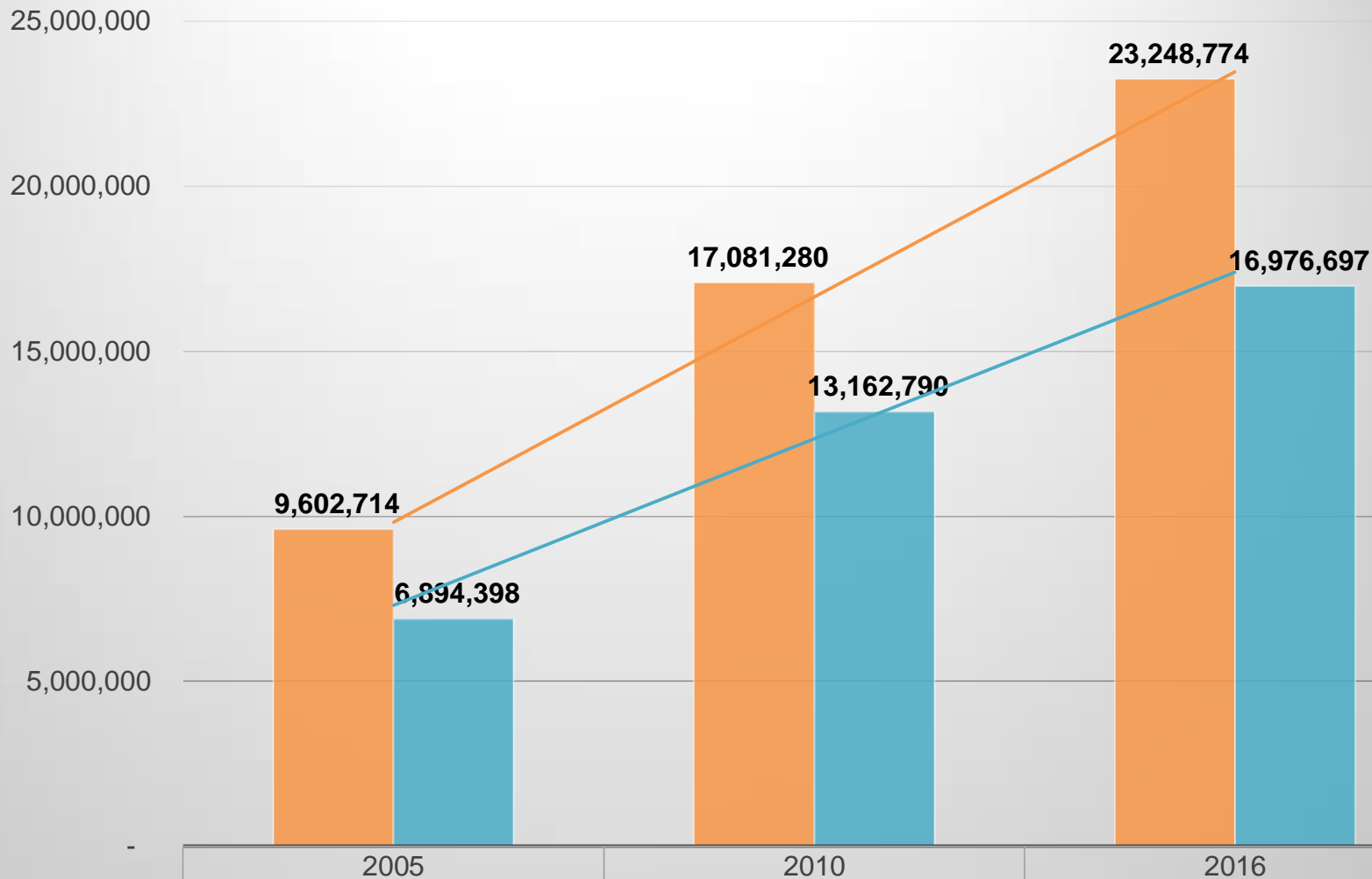
NUMBER OF SACCOs



■ SACCOs
■ SACCOs (Excl KE)



MEMBERSHIP IN AFRICA





Conclusion

