
VIWANDA HOUSING CO-OPERATIVE SOCIETY LIMITED

STRATEGIC PLAN 2019 -2023

FEBRUARY 15, 2019

Acknowledgement

The successful development and documentation of this strategic plan was made possible through teamwork of the management committee and select team of volunteers from the membership. We take this opportunity to thank the members of the Viwanda Housing Co-operative Society for their valuable contributions and suggestions during the planning process.

We thank the management committee for laying the policy framework and direction on which this strategic plan is based and the supervisory for their valuable oversight during the planning process. Further, we acknowledge and appreciate their dedication in providing the relevant information through the planning process. We are also grateful to the select team from the membership for their effort and commitment during the preparation of the Strategic Plan.

James O. Onditi

Chairman

CHAIRMAN'S STATEMENT

Viwanda Housing Cooperative Society Limited (VHCS) was registered on 8th October, 2013 and started operation in 2014 with the main objective of providing a mechanism for members to save acquire living accommodation within the area of its operation at a fair and reasonable price together with such ancillary services as roads drainage, water and light and together with facilities for physical and cultural recreation and all such other matters as are usual, customary and desirous for building estates, blocks or flats or single dwellings.

VHCS operates in a business environment that is undergoing constant change. In the course of our daily operations we have responsibility to our stakeholders; to hold ourselves to the highest ethical standards and to comply with the applicable laws and regulations. Moreover, the society's stakeholders rely on us to run the business on their behalf, make wise investment decisions, accurately report financial performance and protect their assets by operating in a safe, effective and efficient manner.

This Strategic Plan will serve as a road map for the housing cooperative operations over the next five years. It is the result of considerable effort and honest introspection to identify the factors that have been impeding performance, and more importantly, to chart out a path for providing guidance on delivering of the society's mandate.

The Society will require continued support from all stakeholders including the parent organization i.e. Kenya Industrial Estates Ltd; relevant government ministry; the private sector, financiers; development partners; members and the wider public to realize the aspirations of the Strategic plan.

Lastly, this Strategic plan will go a long way in enabling the society achieve its objectives by the year 2024.

James O. Onditi

Chairman

PATRON'S STATEMENT

This Strategic Plan aims to stimulate, broaden and sustain the development of a socially and economically successful housing cooperative society. A larger, stronger and more influential housing cooperative society within the parent organization will yield significant benefits to members. Some of the benefits that would arise include:

- Growth in investment of members funds resulting into social and economic empowerment.
- Increased awareness and understanding of housing cooperative society values and principles amongst members
- Creation of a greater positive impact on the social and economic resilience of the membership and be recognized for having that impact.
- Creation of more integrated approaches to investing, financing and skills development that will make the membership more self-sufficient and better able to meet challenges and pursue other new opportunities.

The Strategic plan (2019-2024) is the result of concerted efforts by stakeholders working towards member`s empowerment. The plan has been developed through a participatory process where stakeholders were consulted to provide their views on the performance of the housing cooperative society and suggest strategies to enable the Society efficiently and effectively deliver on its mandates.

It is critical to have a strategic plan in place so that society is able to define its business through a clear vision, mission and core values that provide a clear road map for the activities. The Government`s Vision 2030 and The 'Big Four' Agenda recognizes housing co-operative societies as particularly important within the context of demand for economic competitiveness, sustainable development and equity concerns. Consequently development and sustainability of a vibrant housing co-operative society cannot be overemphasized.

The implementation of this Strategic Plan will be the responsibility of the Management Committee and secretariat staff and I pledge my support to its successful implementation

Dr. Parmain Ole Narikae

Patron

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LIST OF ABBREVIATIONS

AGM - Annual General Meeting

AIDS - Acquired Immuno Deficiency

COTU - Central Organization of Trade Unions

CSR - Corporate Social Responsibility

IC – Investment Committee

KIE - Kenya Industrial Estates Ltd

MC - Management Committee

M&E - Monitoring and evaluation

NACHU - National Cooperative Housing Union

PESTEL - Political, Environmental, Social, Technological, Environmental/Ecological
and Legal

SASRA - Sacco Societies Regulatory Authority

SC - Supervisory Committee

SWOT - Strengths, Weaknesses, Opportunities, Threats

VHCS - Viwanda Housing Cooperative Society Limited

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EXECUTIVE SUMMARY

Viwanda Housing Cooperative Society is a newly established society hence development of a strategic plan became necessary so as to enable the growth and deal with emerging challenges in the business environment for the next five years. The Management Committee of VHCS has decided to initiate the process of developing a 5-year strategic plan in order to put the housing society in a better position to succeed in a fast changing investment environment. The needs of the members change on a daily basis and the services offered by the society have to conform. Having examined the environment, the society has developed its vision, mission, core values and strategic objectives. A situation analysis identified strengths, weaknesses, opportunities and threats of the society which together with an evaluation of its performance has formed the basis for the identification of the strategic issues and objectives for the next five years.

The strategic issues identified are:

- Membership recruitment and retention to increase a pool of funds;
- Development and Marketing of its products:
 - Acquisition of land;
 - Acquisition of houses;
 - Lending for acquisition of land and housing; and
 - Investment of member's funds.
 - Home furnishing loan
 - Building and selling of houses
 - Buying and selling of land
- Operational efficiency by:
 - Adoption of Technology;
 - Human Resources Management;
 - Performance Management; and
 - Entrenchment of corporate governance.
- Financial Sustainability

The Society plans to tackle these issues by: Up- scaling its operations and organizational structure to include:

- Diversification of products and services
- Streamlining and strengthening marketing of the its products/services;
- Increasing the use of information technology in its operations and;
- Enhancing performance management system.
- Sound Investment of members funds

To help ensure successful implementation of the strategic plan a monitoring and evaluation (M&E) framework will be followed. The Management Committee will be responsible for monitoring and evaluation.

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND

Housing co-operatives were introduced to Kenya in early 1980s. NACHU was established by COTU which wanted to facilitate better housing for its members. NACHU was limited in its activities. A restriction from the Commissioner of Cooperatives prevented NACHU from generating income through general housing development services in addition to its original mandate of housing co-operative development services. As with the other cooperative sectors, NACHU's activities were much under the control of the government.

From the start, NACHU developed successful partnerships with external housing co-op movements which provided assistance in capacity building, housing development and community delivery programs, and organizational support. This partnership is still strong today. The co-operative housing movement has grown in numbers due to the work of NACHU and its partners. Viwanda Housing Cooperative Society Limited (VHCS) is one partner within the housing cooperative movement in Kenya that is geared to provide assistance in capacity building, housing development and community delivery programs, and organizational support

This chapter covers the VHCS background, rationale for the strategic plan, methodology of developing the plan and organization of the plan.

1.2 VIWANDA HOUSING COOPERATIVE SOCIETY LIMITED (VHCS)

Viwanda Housing Cooperative Society Limited (VHCS) was registered on 8th October, 2013 and started operation in 2014 with the objective of providing a mechanism for KIE employees to save and acquire housing for their socio-economic needs. The VHSC membership has stood at 31 by 2018. As at December 2016 share capital stood at Kshs. 373,000.00; members deposits was at Kshs. 1,540,637 and registration fee of Kshs. 41,000.00. This has grown to Kshs, 403,000.00 for share capital and Kshs, 1,999,316.00 for members' deposits by 31st December, 2018.

At inception stage, the society operated from Viwanda Sacco Limited offices but is currently operating independently though without an office but under the auspices of the

members' employer (KIE Ltd) premises through the officials most of whom are KIE Ltd employees.

The VHSC derives its mandate from the Co-operative Societies Act 2004 and its By-laws. The affairs of the VHCS are directed by the Management Committee (MC) as provided for in the By-laws and overseen by the Supervisory Committee (SC) with both reporting to the Annual General Meeting (AGM).

In line with its objectives, the VHCS offers saving and housing services for members.

As part of continuing enhancement of its operations, the VHCS intends to recruit a part time employee, procure an accounting and management information system. Before the society embarks on procurement of a full-fledged ICT system which may be costly for the little operations of the society, the Management Committee is exploring on the possibility of approaching the common bond organization (KIE Ltd) to be accommodated within its information management system since most of the members deductions are made from the company's payroll system. This will facilitate efficient and effective management of the society's operations & service provision to members.

1.3 RATIONALE FOR STRATEGIC PLANNING

The process of strategic planning is aimed at identifying and selecting the most appropriate ways (strategies) of utilizing an organization's resources to achieve specified objectives, while taking into account both the internal and external environment in which the organization operates. Through developing, communicating and implementing an effective strategic plan, VHCS will benefit in a number of ways namely:-

- Increased organizational effectiveness resulting from the clear direction provided for through setting objectives in the strategic plan. Recognizing these objectives, the stakeholders can more effectively utilize the VHCS's resources and services.
- Improved stakeholders' motivation. Communicating the strategic plan will stimulate positive response from the various stakeholders of the VHCS, as they will feel that they are a part of a team that is focused on specific purposes and goals.
- Provision of a framework for evaluating alternative strategies. This prepares an organization for the future; hence a focus that integrates both the short term and long term plans. Since the planning process includes discussions touching on all

functional areas, the deliberations provide the Management team with a clear understanding of the society operations.

- Involvement of members enhances commitment and positive attitude towards the society operations.
- Members also get an opportunity to interact and contribute in identifying the direction and manner in which their resources are utilized.
- To institutionalize and create systems within the society and procedures.
- To form a basis of resource mobilization

In the recent past, the business environment has been quite dynamic and challenging, and characterized by amongst other things, stiff competition and reduced growth in membership. The various aspects of the environment have significant impact on the VHSC's performance. As a way of addressing these challenges, the VHCS's management has realized the importance of strategic management, hence the consideration to formulate a strategic plan as a critical input for mapping its way forward. This strategic plan will enable the society to clearly conceptualize and develop its vision, mission and objectives as well as formulate appropriate strategic courses of action to realize these objectives.

1.4 EXPECTED OPERATING ENVIRONMENT/PLANNING ASSUMPTIONS

In developing the strategic plan, some assumptions have been made, which include:-

- There will be political stability that will enable society to continue operating in all parts of the country;
- There would be no major change in Government policy and legislation affecting the society's operations during the plan period;
- There will be stable fiscal and monetary policies during the plan period.
- Continuous support from KIE management
- Growth in membership and contributions
- Stable reputation to continue attracting suitable partners and stakeholders

1.5 METHODOLOGY FOR DEVELOPING THE STRATEGIC PLAN

The participatory strategic planning process was used to ensure ownership of the strategic plan by all stakeholders, thus enhancing effectiveness and efficiency in the implementation of the plan. This entailed involvement of MC, SC, IC and members in the planning process. Specifically, the following methodology was used:

1.5.1 Document Review

The team tasked with coordinating the preparation of this strategic plan reviewed relevant literature/documents. These documents included:-

- Management reports (annual accounts, chairman’s reports and supervisory reports);
- Society’s structure;
- Investment Policy Document
- By-laws; and
- Other relevant documents: e.g. Government Housing Policy

1.6 ORGANIZATION OF THE PLAN

This strategic plan consists of the following chapters:

- **Chapter One** is introduction, which covers the society’s background, the rationale for Strategic planning, the methodology of developing the plan and organization of the plan;
- **Chapter Two** presents situational analysis covering an introduction, evaluation of the VHSC’s past performance, the internal environment, external environment and stakeholder analysis.
- **Chapter Three** provides the institutional review covering the mandate, core-functions, vision, mission, core values, current organizational structure and the current staff establishment.
- **Chapter Four** covers strategic issues and strategic objectives.
- **Chapter Five** presents the implementation matrix, which covers for each of the strategic objectives, the strategies and proposed actions, output indicators implementing actors, time line and the financial projections on the expected outcome of the strategy.
- **Chapter Six** present the new institutional structure
- **Chapter Seven** covers the society Risk Management Framework
- **Chapter Eight** covers the mechanisms for monitoring and evaluation of the implementation process and the key performance indicators.

CHAPTER TWO: SITUATIONAL ANALYSIS

This chapter covers an introduction to situational analysis, evaluation of past performance, analysis of internal and external environments which culminated in identification of strengths, weaknesses, opportunities, threats (SWOT); how PESTEL is likely to affect the activities of the society; and stakeholders' analysis.

2.1 INTRODUCTION

Situational analysis for VHCS is a critical step in formulation and development of its strategic roadmap to its vision. It enables an organization address the question: Where are we now? Situational analysis for VHCS was undertaken through an assessment of the past performance and the operating environment to answer the key questions of “where has the society come from?” and “where is it now?” In order to answer these questions, the following analysis was undertaken:

- A review of the VHCS's past performance;
- An analysis of the internal environment of the society so as to identify the VHCS's strengths and weaknesses; and
- An analysis of the external environments to identify opportunities and threats.

2.2 EVALUATION OF PAST PERFORMANCE

A review of the VHCS's past performance was undertaken in order to understand where the society is coming from and to identify factors that have contributed to favourable or unfavourable results. This was carried out through an analysis of the VHCS's performance trend for selected indicators over the past four years. The results are as follows:

2.2.1 Members' Deposits

This refers to the total amount of contributions by members to the VHCS at the end of a particular year. Table 1. Shows the trend in members' deposits.

Table 1: Growth of Members' Deposits

Financial Year	Volume of Deposits (Kshs.)	Growth Rate
2016	1,540,637	-
2017	1,999,316	29.8%
2018	921,066	-53.9%

Members' deposits have been increasing over the last four years. However, the percentage growth rate has declined over last year due to investment made.

2.2.2 Analysis of Growth in Membership and Net Assets

A review of the society's growth was carried out in terms of the membership and total assets. The results of this analysis are summarized in Table 2 & 3.

Table 2: Growth of Membership

Financial Year	Members (Number)	Growth in Membership (%)
2016	32	-
2017	36	12.5 %
2018	31	(13.9) %

Table 3: Growth of Net Assets

Financial Year	Net Assets (Kshs. Millions)	Growth in Net Assets (%)
2016	1,843,329	-
2017	2,298,545	25 %
2018	9,409,065	309.3 %

The growth in number of members has been low over the last three years. The net assets have increased over the three years; however the growth rate has declined over the years.

2.2.3 Analysis of Income and Expenditure

An analysis of the VHCS's income indicates that the absolute income has been increasing over the three years. The results of this analysis are summarized in Table 4.

Table 4: Growth of Income

Financial Year	Income (Kshs)	Growth in Income (%)
2016	41,000	-
2017	88,466	116 %
2018	205,360	132.1 %

Table 5: Growth of Expenditure

Financial Year	Expenditure (Kshs.)	Growth in Net Assets (%)
2016	127,108	-
2017	164,979	25 %
2018	336,190	103.8 %

Table 6: Net Operating Surplus/Deficit

Financial Year	Income (Kshs)	Expenditure (Kshs.)	Net Operating Surplus/Deficit
2016	41,000	127,108	(86,108)
2017	88,466	164,979	(76,513)
2018	205,360	336,190	(130,830)

2.3 ENVIRONMENTAL SCAN

The environment within which VHCS operates was categorized into internal and external environment. SWOT analysis and PESTEL were used to scan the society's business environment.

2.3.1 Internal Environment

Analysis of internal environment of VHCS involved identification of issues within the society that positively or negatively affect its performance. Review of its organs and annual reports has identified its **strengths** and **weaknesses**.

2.3.1.1 Strengths

The following are the resources and capabilities that will help the society to accomplish its mandate or mission. The strengths of VHCS's are:-

- A loyal and committed membership;
- Countrywide coverage of the sponsor organization (KIE);
- Good will from parent company – KIE (common bond);
- Leverage on KIE Ltd brand name/synergies;
- Sound relationship with financial partners;
- Knowledgeable and cooperative members;
- Accountability and transparency within the society.
- Presence of a dedicated and selfless Management Committee
- Multiple payment platforms
- Presence of Check off system for collecting members' contributions/savings;
- Presence of an investment policy within the society
- A growing diversified asset base

- Compliance to the operational rules and regulations from the State Department of Ministry of Cooperatives

2.3.1.2 Weaknesses

VHCS being a young society has deficiencies in resources and capabilities.

- Low share capital base
- Low savings/members deposits
- Little experience and exposure in the housing sector
- Lack of physical office
- Lack of digital platform
- Lack of a functional Management Information System
- Inability to sustain a fulltime staff due to low cash flow

2.3.2 External Environment

Analysis of external environment identified factors outside the organization that may impact on the organization either positively (opportunities) or negatively (threats) (part of SWOT analysis). PESTEL analysis was also used to scan the society's external environment.

2.3.2.1 Opportunities

These are factors or situations that can impact on the society favorably. The opportunities available to VHCS include:-

- Countrywide market through KIE branch network;
- High demand for housing and land from members;
- Existence of potential market that is currently not exploited by the Society e.g. SMEs in industrial estates and Society's members' spouses, children and relatives;
- Engaging in strategic partnership with other organizations such as KIE Ltd, housing developers, commercial banks and NACHU so as to improve service provision to the members especially in the mortgage product;
- Support from KIE Ltd which could help in recruiting of new members and follow-up on the status of the current members when need arises.
- Government 'Big 4' development on housing
- Presence of 'open-bond' policy towards membership

2.3.2.2 Threats

These are external factors or situations that can affect the organization in a negative way. Some of the threats to VHCS include:-

- Competition from financial institutions offering similar services;
- Worker exit from sponsor organization (KIE);
- Ethnicity politics against settlement by nonlocals;
- General economic decline;
- Slow pace of processing requests by relevant bodies on matters concerning land
- Fraud in land dealings;
- Employer advances/commitments taking priority over society contributions;
- Retirement/exit of some members from formal employment.
- Unscrupulous service providers
- Uncontrolled land prices

2.3.2.3 PESTEL Analysis

Another tool used in the development of a strategic plan is analysis that looks at factors beyond the control of the Society i.e. PESTEL analysis. These have a general impact on the way the organization operates in the long run and needs to be considered in developing a strategic plan. PESTEL analysis looks at Political, Economic, Social, Technological, Environmental/Ecological and Legal factors that would affect the Society positively or negatively.

The PESTEL analysis was used to scan the external macro environment that affects the Society's operations. In this regard, the participants discussed the factors that were likely to influence the performance of the Society but which were beyond the direct control of the Society.

i)Political

The country has recovered from political uncertainty occasioned by the previous general election (2017). This is expected to result in sustained political stability favorable for long term investments particularly in the real estate industry. The government's 'Big 4' Agenda prioritizes housing as one of the top 4 national priorities with an aim of constructing 500,000 housing units in the next 4 years. This is meant to meet the annual housing deficit estimated to be 150,000 houses annually particularly in the urban areas. Towards this end, housing societies are expected to play a crucial role in bridging the gap. The Society will enjoy this stability over the period. The government has also reduced the threshold for real estate development entitlement for the 15 percent corporate relief which has been lowered from 400 units to 100 units, so as to enable cooperative societies to benefit from the new measure. There is also devolve government which has enhanced rural housing development in the country

ii) Economic

The Kenyan economy in the past ten years has had mixed fortunes of growth and stagnation. This has been attributed to political turbulence that comes with every general electioneering cycle. The economy has grown at an average rate of 5.5 per cent in the last five years and is projected to grow at average rate of 5.8 per cent in the next 4 years.

There has also been infrastructural development during the last decade which has increased ease of access within urban and peri-urban areas in the country. Coupled with the last mile connectivity of the population to electricity, this has seen great appreciation on value of land resulting to the growth of real estate industry. This has seen yesteryears agricultural land converted to commercial land for development of residential estates and commercial properties. A rising inflation rate and high demand for foreign currency weakens the Kenyan currency thus increasing cost of living. Consequently, this reduces the cost of the purchasing power of the population as more money is spent on essential consumables leaving less for investments. The improved social status of majority of Kenyans has contributed to high demand of modern houses

In addition, high unemployment rate has resulted to high dependency on the employed population. This has a direct impact on the amount that the members can invest through the Society. Taking these factors into consideration will help the Society to better understand the market dynamics and help it compete better.

iii) Social

The country's population is estimated to be 50 million as at 2017 with majority being the age of 24 years and below. As this group matures and exit the age bracket of youth to parenthood and family life, there will be more need for housing. The general trend in consumerism has expanded the spending habits and pattern by most young Kenyan population. This affects the type of financial solutions that financial institutions can offer. Increasing incidences of sedentary lifestyle diseases are likely to increase household expenditure in health care thus resulting in reduced savings and low productivity. This is likely to impact the Society through reduced levels in members monthly contribution.

The current corporate governance best practices where corporate institutions give back to the community in form of Corporate Social Responsibility (CSR) activities affects society's budgets as such activities require funding. With ever increasing social requirements there is an opportunity for the society to develop products and services that cater for these members' needs.

iv) Technological

As the Society ventures into acquisition of land and development of housing for its members, it is imperative to source for modern building technology. This to ensure building cost is optimized to afford members high standards of housing. This may involve strategic partnership with key stakeholders in the real estate and building industry

Adoption of modern technological innovations is likely to increase the Society's operational efficiency, as service delivery is faster and efficient. The high cost of acquiring and maintaining efficient technology is however evident in many organizations which had to spend heavy capital budgetary allocations to technology that soon may become obsolete. The Society should digitize its operations and use the available relevant software in order to make maximum gains out of it. Since the rate of technological obsolescence is high, the Society should endeavour to embrace the best technology in the market and continuously train staff to minimize costs. The security of information is threatened by technological advances, i.e. internal fraud; information theft

and cybercrime. The Society therefore requires internal controls to manage risks that come with digital technology.

v) Environmental/Ecological

Exploitation of present day natural resources without jeopardizing existence of future generations has been of key concern in the new millennium. Human activities have been attributed to affecting natural environment ranging from global warming; drying out of rivers; desertification; and extinction of particular species of flora and fauna.

Urbanization comes along with high population density placing high demand on land. In particular, land for housing. The huge urban population results to deforestation and encroachment of wetland areas. Further, poorly disposed non-biodegradable waste and air pollution compound the challenges facing the environment. overreliance on fossil fuels to power household activities is also likely to affect the environment negatively.

The society needs to take cognizance of the aforementioned issues and endeavor to ensure sustainability in its operations and activities.

vi) Legal

The society operates in an environment regulated by laws, rules and regulations. The Co-operative Societies Act 2004 (Revised 2012), The Sacco Societies Regulatory Authority (SASRA) and the Sacco Societies Act 2008 define the way Societies operates. In addition, Housing Act 2015(2012); Article 43 (b) of the Constitution of Kenya (2010) guarantees right to accessible and adequate housing, and to reasonable standards of sanitation. Emca 2012(1999) requires EIA report and approval by NEMA of all constructions.

Chapter Six of the Constitution of Kenya 2010 on Leadership and Integrity, Leadership and Integrity Act 2012, Code of Conduct for public officers; Code of Conduct and Ethics for Cooperative Societies; Mwongozo Code of Conduct for board members directing government owned entities and wealth declaration of public servants are at the core of entrenching corporate governance in Kenya. The adherence to ethical practices in the running of a Society ensures society assets and members' interests are protected.

2.4 STAKEHOLDER ANALYSIS

In execution of its mission, the society interacts with various persons, groups or institutions. All these are likely to be affected by the society's activities thus have a stake in its operations. They include but not limited to members, customers, employees, employers, relevant government ministries/departments GoK, financial institutions and suppliers.

2.4.1 Members

These are the eligible individuals by application and registration as members of the Society. The members are expected to patronize the products and services of the society, and to give input on the management issues, types of products/services in the Annual General Meetings (AGM), or in any other forum, as may be designated by members, Co-operative Societies Act and By-laws.

2.4.2 Non-member Customers

These are individuals/institutions that are not members by registration but are able to access and enjoy the services/products offered by the society. The Society must provide competitive products/services so as to attract and retain these customers to the society's products and services.

2.4.3 VCHS's Employees

Human resources are critical determinants of an organization's performance. The employees will constitute a major asset of the VHCS and their welfare and motivation will be important to enhance the society success.

2.4.4 KIE Ltd

The society draws majority of its membership from the employees of the KIE Ltd hence a need for the society to develop strong and good working relations with the organization which is also the common bond organization.

2.4.5 Financial and Insurance Institutions

These are commercial banks, insurance companies and other financial institutions with whom the VHCS transacts in one way or another. Good working relationships and effective operational linkages must be nurtured and maintained.

2.4.6 Suppliers

These are individuals or organizations that supply VHCS with either goods or services. The Society needs to develop and implement non-discriminative procurement policies that will ensure the services/products provided by suppliers are competitive and meet quality requirements for goods and services to the expectations of the society as they will have an impact on the overall performance of the society. this may include but not limited to land surveyors, land and properties valuers, building contractors, among others.

2.4.7 National Cooperative Organizations

These are other cooperative organizations under which VHCS operates and in one way or another either interacts or transacts business with.

2.4.8 Government of Kenya

The VHCS operates under the supervision of the State Department of Cooperatives. The department provides policies and legislation to govern operations of Cooperative Societies as well as to provide an enabling environment for growth and development of cooperative societies. The VHCS should develop good working relations with the ministry and other relevant government ministries or departments while adhering to the relevant legal and regulatory requirements.

CHAPTER THREE: ORGANIZATION OPERATING PRINCIPLES

This chapter covers the mandate, core functions, vision, mission, core values, organizational structure and staff establishment.

3.1 MANDATE

VHSC derives its mandate from the Co-operative Societies Act, 2004 and the Society's by-laws. VHCS was formed to promote the economic and social interests of members, in accordance with the co-operative principles, which include:-

- Voluntary and open membership;
- Democratic member control;
- Economic participation by members;
- Autonomy and independence;
- Education, training and information;
- Co-operation among co-operatives; and
- Concern for community in general.

3.2 CORE FUNCTIONS

The Society's core functions include to:-

- Raise funds by accepting deposits and contracting for loans from members or non-members by issuing debentures or mortgaging its property or by any other means;
- Lend money to members for any purpose directly concerned with the acquisition of housing and related investment such as purchase of land on such terms and with such security as the management committee may from time to time determine or guarantee loans and advances to members for similar purposes;
- Provide an opportunity for each of its members to improve their economic and social conditions;
- Undertake building operations by such means either directly or indirectly as the annual general meeting and management committee may decide;

- Acquire supplies of building and similar materials and machinery of all kinds including household furniture and equivalent for use in building or for sale or hire to members
- Acquire and relinquish/transfer lands, buildings and rights over land and buildings by purchase, lease or any other means as may be necessary for the attainment of these objects;
- Employ architects, builders, contractors, issue plans, negotiate and contract services for light and power, water drainage, roads and generally do all such things as are necessary and customary for the acquisition of land and its development for housing purpose;
- Enter into contracts with service providers for the sale or lease of land and building acquired by the society in pursuance of its objects on such terms and conditions as may from time to time be determined;
- Perform the functions and exercise the powers designated for a housing cooperative society under the applicable laws for the benefit of the members.
- Invest members deposits/society funds in profitable ventures as necessary

3.3 VISION

Our Vision is: ‘To be a vibrant affordable housing society of choice in Kenya’

3.4 MISSION

Our Mission is: ‘To provide members with equal opportunities to acquire land and decent housing solutions’.

3.5 CORE VALUES

VHCS in its endeavour to realize its vision and mission upholds the cooperatives’ values based in its by-law of self-help, mutual responsibility, equality and equity. In addition the society holds the following values:-

i) Transparency and Accountability

The Society endeavours to ensure honesty and transparency at all times when dealing with its stakeholders. The internal stakeholders are also expected to be sincere, honest and transparent in their dealings with the Society. The Society is accountable to its members, the government and other stakeholders. It ensures that the culture of

accountability is embodied in its internal stakeholders both individually and collectively.

ii) Honesty

The success of the society in pursuit of its mission will be based on honesty in dealing with all stakeholders. The society will connote and virtuous attributes that will be straightforward in the provision of products and services to members. Both members and staff will practice honesty at all time for the stability and growth of the society. The services from the society shall be free from deceit, truthful and sincere for the benefits of all stakeholders.

iii) Equality and Equity

There will be equality and equity in treatment of members. Equity and equality are two strategies that the society will use in an effort to produce fairness to all stakeholders especially members. The society will provide a platform to every member to realize his/her dream in the society by providing equal treatment. The society aims to promote fairness by making sure that everyone starts from the same place and needs the same help. By doing this, the society aims to promote fairness and justice to all members thus contributing to stability and growth of the society. The society will continuously recognize and respond to differences in needs of the membership.

iv) Integrity

The Society upholds a high degree of consistency in honesty, moral uprightness and truthfulness in serving its members and other stakeholders.

The acronym 'TAHEEI' was adapted to aid in remembering the core values where:

TA– Transparency and Accountability

EE – Equality and Equity

H – Honesty

I - Integrity

Note: The listing of the core values is not in order of importance.

3.6 Organizational Structure

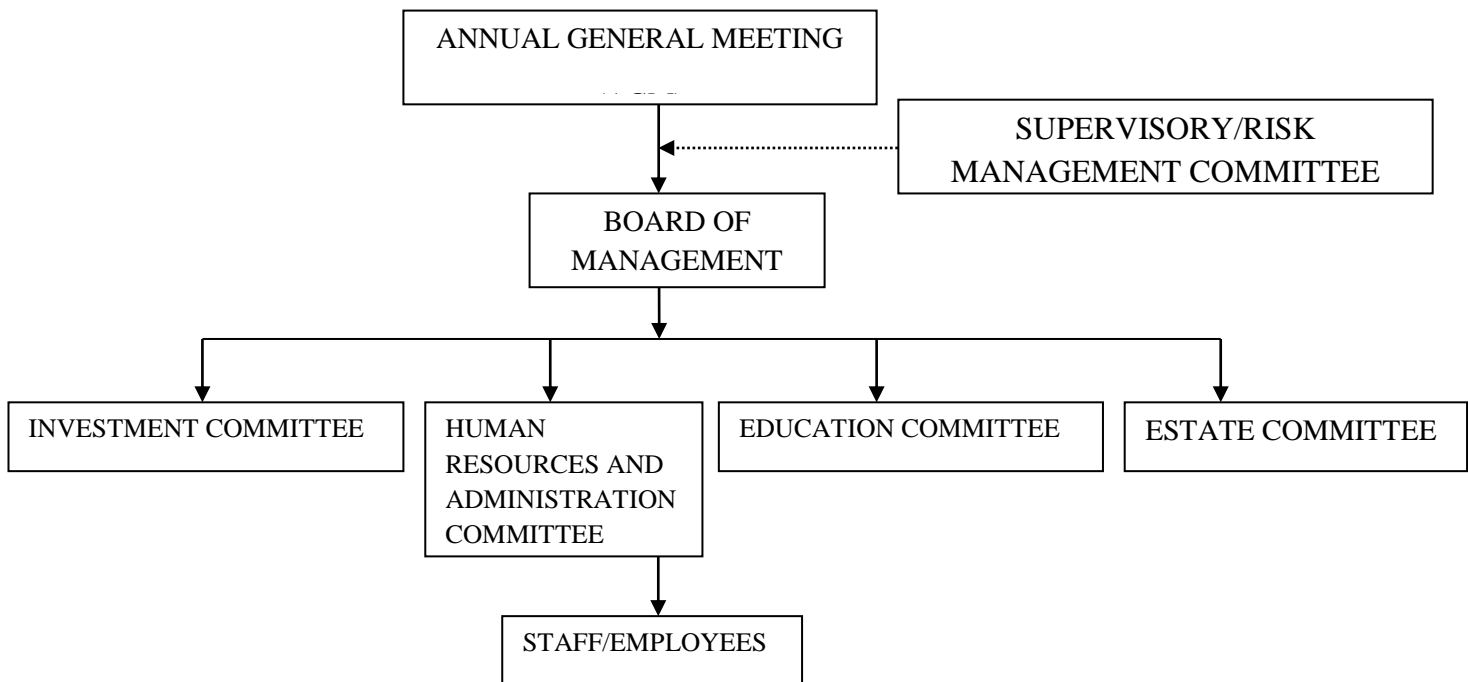


Figure 1: Organizational Structure

3.7 STAFF ESTABLISHMENT

The society does not have any staff currently but relies on the Management team to handle office/ secretariat duties. The society will engage employees in the capacity of Office Administrators/Accountants. Additional staff will be engaged as the society's operations expand and as and when deemed necessary.

CHAPTER FOUR: STRATEGIC ISSUES AND OBJECTIVES

This section identifies and highlights the key strategic issues and objectives arising from the situational analysis.

4.1 STRATEGIC ISSUES

The society has identified fundamental factors relating to or affecting its mandate, mission, products, services and clients. The VHCS needs to focus on these strategic issues in order to create and maintain competitive advantage and to prosper.

The strategic issues for VHCS are:-

1. Membership growth and maintenance
2. Investment of Members Funds
3. Product development and Marketing
4. Human Resources Management
5. Financial Sustainability
6. Operational Efficiency and Governance
7. Risk Management

These strategic issues form the basis for the formulation of objectives and strategies that will ensure the Society achieves its vision and mission. These issues are explained below:-

4.1.1 Membership Growth and Maintenance

The Society tasked to review and deepens its membership for growth and operational maintenance. One of the challenges to the society is to increase and maintain membership that invests in the society regularly. This calls for aggressive marketing of the society as well as its products to the members and non-member employees. Functional membership growth programs to be put in place to increase members. The society would find opportunities for members to invest in, improve both social and economic status of members and support their personal development initiatives.

4.1.2 Investment of Members Fund

A housing cooperative society is an investment entity for members. Therefore members' funds should be investment prudently with an aim of not only meeting the objectives of the society but results into maximum benefit for all the members.

4.1.3 Product Development and Marketing

One of the challenges to the society is to increase and maintain membership. This calls for aggressive marketing of the society as well as its products to the members and non-members. The increased membership will require development of new products and services. Development of a marketing plan and research & development policies are also critical in ensuring the success of the housing society.

4.1.4 Human Resource Management

The success of the VHCS is dependent on availability of highly skilled and motivated staff who will ensure smooth operations of the society's activities. The society needs to attract and maintain relevant and highly quality staff that are capable of supporting the diversified products at all times. Towards this, the VHCS needs to develop a comprehensive human resource strategy and policies for performance enhancement/improvement. There is also the need to come up with a clear reporting structure within the society, which aligns the business strategy and the structure.

4.1.5 Financial Sustainability

To ensure future financial sustainability of the society, there is need to build a strong institutional capital base. This requires proactive initiatives to increase the members of the Society especially within the KIE Ltd. In addition, there is need to introduce new and innovative products/services as a way of increasing members' patronage given the current stiff competition by other players in housing sector.

4.1.6 Governance and Operational Efficiency

To improve efficiency and effectiveness in the society's delivery of its mandate and its business continuity, there is need to develop/review the current processes, policies and procedures to make them relevant and consistent with changes in the business

environment such as changes in technology and members' needs. There is need to ensure compliance with statutory and other regulations. In addition the society's leadership must be ethical and effective. In addition, policies and procedures should be developed/reviewed so as to guide the operations of the society.

4.1.7 Risk Management

Strategic risk arises when a business unit fails to anticipate the market's needs in time to meet them. This strategic planning is a response to the strategic risks that are likely to arise within the society during the course of doing business. It involves the process of identifying, quantifying, and mitigating any risk that affects or is inherent in an organization's business strategy, strategic objectives, and strategy execution.

4.2 STRATEGIC OBJECTIVES

In addressing the strategic issues we require formulation of a set of relevant strategic objectives. Strategic objectives have specified what the society expects to fulfill within the plan period. They have given an indication of "what" and "how" much is to be accomplished. They will help in the design of strategies.

The strategic objectives for the VHCS for the next five years are:-

1. To increase membership from the current 32 to approximately 200 by the year 2023;
2. To increase members deposits for investment
3. To increase awareness and patronage of the society's products and services to 100%;
4. To attract, develop and retain a highly skilled, motivated and disciplined staff
5. To be sustainable and profitable.
6. To enhance performance management in the society
7. To continuously take precautionary measures in good time to prevent risks

Strategies will provide the route paths that enable the society to achieve its objectives, thereby accomplishing its mission. Once strategies are documented, specific activities/actions that need to be undertaken will be identified. For each activity, there is need to document time line, persons responsible for each of the activities, and the

expected performance indicators. These will help in the implementation and monitoring of strategies.

CHAPTER FIVE: IMPLEMENTATION PLAN/MATRIX AND FINANCIAL IMPLICATIONS

The implementation matrix covers the strategic objectives, the strategies and proposed activities, output indicators, implementing actors, timeline and the expected financial implications of each activity to achieve the objective.

Strategic Issue No.1- Membership Growth and Maintenance									
Strategic Objective - To increase membership from the current 32 to approximately 200 by the year 2023									
Strategy	Activity	Output indicators	Implementing actors	Timeline					Budget– (Kshs.)
				Y1	Y2	Y3	Y4	Y5	
1.1 Attract new members	1. Conduct member recruitment drive(s)	<ul style="list-style-type: none"> • No. of recruitment drives • No. of new members 	MC/staff/ members						60,000
	2. Create awareness about the VHCS	<ul style="list-style-type: none"> • No. of promotional activities 	MC/ Staff/ members						
	3. Create a social media	<ul style="list-style-type: none"> • No. of new members 							
1.2 Retention of members	Train staff on public relations and customer care	<ul style="list-style-type: none"> • No. of training sessions held • No. of customer complaint • Member retention rate. 	MC / Staff						100,000
1.3 Provision of incentives to members	<ol style="list-style-type: none"> 1. Design and promote incentive packages 2. Create awareness 	<ul style="list-style-type: none"> • Membership Turnover • Increase of investable funds 	MC/Staff						50,000
1.4 Product diversification	Review & develop products / services to cater for the diverse socio-economic interests of the existing and new members	<ul style="list-style-type: none"> • No. of new products and services introduced • Patronage of new products/services 	MC						20,000
1.5 Enhance customer satisfaction	1. Design and implement a feedback mechanism	<ul style="list-style-type: none"> • Comprehensive feedback system in place • Feedback reports 	MC/Staff						20,000

	2. Develop and distribute a customer service charter	<ul style="list-style-type: none"> Accessibility of customer service charter distributed 	MC /staff							120,000
	3. Set up a notice board/bulletin for the society	<ul style="list-style-type: none"> Notice board/bulletin in place and effective 	MC/Staff							100,000
1.6 Enhance members' education	1. Develop and Implement a member education programme	<ul style="list-style-type: none"> Member education programme adopted No. of education seminars held' No. of members trained 	MC/AGM / Staff							100,000
1.7 Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> Growth and Sustainability 	MC/AGM / Staff/ Sub-Committees							-
Strategic issue No. 2 – Investment of members' funds										
Strategic Objective: To increase members deposits for investment										
2.1 Develop a robust portfolio management mechanism for investment funds	1. Implement the investment policy	<ul style="list-style-type: none"> Amounts invested Investment Portfolio growth (asset base) 	MC/IC							20,000
	2. Monitor& evaluate investment portfolio on a quarterly/bi-annual/annual basis	<ul style="list-style-type: none"> Quarterly/bi-annual/annual reports 	MC/IC/SC							100,000
2.2 Enhance members deposits	1. Members Education	<ul style="list-style-type: none"> Increased members funds for investment 	MC/IC/SC							500,000
2.3 Growth of retained earnings	1. Develop and implement a dividend policy	<ul style="list-style-type: none"> Increased funds for growth in the next 5 years Amounts of retained earnings and statutory reserves in the balance sheet 	MC/IC/Staff							50,000
2.3 Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> Growth in investable funds 	MC/AGM / Staff/ Sub-Committees							-

Strategic issue No.3- Product Development and Marketing									
Strategic Objective: To increase awareness and patronage of the society's products and services to 100%;									
3.1 Strengthen marketing operations	1. Develop and implement a marketing policy	<ul style="list-style-type: none"> Marketing Policy document in place 	MC/AGM/ Staff						20,000
	2. Promote VHCS' products/services to existing and potential customers	<ul style="list-style-type: none"> No. of promotional activities undertaken No. of inquiries on VHCS products/services Increased patronage of VHCS products/services 	Staff/Education committee/ AGM						250,000
3.2 Establish a website for the society	1. Develop a website	<ul style="list-style-type: none"> Operational Updated website 	MC/AGM/ Staff						120,000
3.3 Monitor and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> No. of Products and growth in awareness 	MC/AGM / Staff/ Sub-Committees						100,000
Strategic issue No. 4 – Human Resource Management									
Strategic Objective: To attract, develop and retain a highly skilled, motivated and disciplined staff in the society									
4.1 Adopt best practices in HR management	1. Develop a HR policy	<ul style="list-style-type: none"> HR policy in place 	MC/AGM						500,000
	2. Develop job descriptions	<ul style="list-style-type: none"> Job descriptions in place 	MC						
	3. Develop job specifications	<ul style="list-style-type: none"> Job specifications in place 	MC						
	4. Develop a schemes of service (Career path)	<ul style="list-style-type: none"> Scheme of service developed 	MC/AGM						
	5. Develop terms and condition of service	<ul style="list-style-type: none"> Terms and conditions of service in place 	MC/ AGM						
4.2 Enhance staff skills	1. Develop and implement staff career development scheme/programme	<ul style="list-style-type: none"> staff career development scheme / programme in place 	MC/ AGM						120,000
	2. Needs Assessment (TNA)	<ul style="list-style-type: none"> Needs Assessment (TNA) report in place 	MC/Education committee						

	3. Prepare training programme	<ul style="list-style-type: none"> • Training programme in place 	Education committee						
	4. Undertake staff Training	<ul style="list-style-type: none"> • Training Report 	MC/Education committee						
4.3 Design and implement a staff performance management system	1. Design an objective staff appraisal tool	<ul style="list-style-type: none"> • Staff appraisal tool developed 	MC						20,000
	2. Implement the new appraisal tool	<ul style="list-style-type: none"> • No. of staff appraised • Staff appraisal report 	MC /AGM						
4.4 Establish a staff welfare program	1. Sensitize staff on health related issues	<ul style="list-style-type: none"> • No. of programmes established • No. of sensitization seminars held • Sensitization report 	Education committee						80,000
	2. Ensure safe and conducive workplace	<ul style="list-style-type: none"> • Safety measures in place 	MC						
4.5 Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> • No. of reports on the level of staff productivity and performance 	MC/AGM / Staff/ Sub-Committees						-

Strategic Issue No. 5- Financial Stability

Strategic Objective: To be sustainable and profitable.

5.1 Manage costs and reduce wastages	1. Identify areas of waste in operations	<ul style="list-style-type: none"> • No. of reports 	MC/SC						-
	2. Identify more effective methods	<ul style="list-style-type: none"> • New procedures developed 	MC/SC						-
5.2 Provision of timely budget	1. Create provision in budget for all activities	<ul style="list-style-type: none"> • Approved budgetary allocation 	MC/AGM						-
5.3 Investment in other high short term return	1. Identify possible projects	<ul style="list-style-type: none"> • No. of reports 	MC/IC						-

vehicles									
	2. Rank projects in order of returns	<ul style="list-style-type: none"> No. of Reports 	MC/IC						
5.4 Retain more surplus	1. Develop a dividend policy	<ul style="list-style-type: none"> Increasing reserves 	MC						
5.5 Identify and acquire affordable land for members	1. Identify possible sites to invest in	<ul style="list-style-type: none"> Number of sites identified 	MC						
5.6 Aggressive marketing of Society products	1. Develop feedback forms	<ul style="list-style-type: none"> Forms in place 	MC/EC/Staff						
	2. Carry out members' survey to understand their needs	<ul style="list-style-type: none"> Reports on Survey Results 	EC/MC						
5.7 Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> No. of Products and growth in awareness 	MC/AGM / Staff/ Sub-Committees						

Strategic Issue No.6- Operational efficiency and Governance

Strategic Objective: To continuously enhance performance management in the society

6.1 Develop and implement a performance management system	1. Develop clear organizational/ departmental targets and key performance indicators (KPIs)	<ul style="list-style-type: none"> Key performance targets achieved No. of members' complaints Level of members' awareness 	MC/ AGM						150,000
	1. Develop clear TORs for all committees	<ul style="list-style-type: none"> Clarity of the role of each committee and better accountability TORs for the committees in place 	CMC/ SC						

6.2. Efficiency in document management	1.Create document control register	<ul style="list-style-type: none"> Register in use 	MC/Staff						
6.3 Train staff and Board Members on statutory and other regulations governing society operations	1. Conduct Training analysis 2. Identify service providers 3. Develop Training calendar and avail all pertinent laws to Board members and staff	<ul style="list-style-type: none"> No. of Reports to BOD 	MC/Education Committee						
6.4.Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> No. of reports and growth in awareness 	MC/AGM / Staff/ Sub-Committees						
Strategic issue No. 7 – Risk Management									
Strategic Objective: To continuously take precautionary measures in good time to prevent risk									
7.1 Management of operational and financial risks	1. Analysis of society risks	<ul style="list-style-type: none"> Level of financial risks 	CMC/IC/Staff/AGM						
7.2 Monitoring and Evaluation	1. Monitor and evaluate all activities	<ul style="list-style-type: none"> No. of Products and growth in awareness 	MC/AGM / Staff/ Sub-Committees						
TOTAL BUDGETARY REQUIREMENT- (KSHS.)									

CHAPTER SIX: INSTITUTIONAL STRUCTURE

This chapter presents the proposed institutional structure/organizational chart (organogram), description of the units and their functions and proposed staff establishment.

6.1 THE ANNUAL GENERAL MEETING (AGM)

The supreme authority of the society is vested in the general meeting of members. The powers of the general meeting are provided in the By-law.

6.2 MANAGEMENT COMMITTEE (MC)

The MC is the governing authority of the society as directed by the members at the general meetings. The MC is responsible for policy direction of the affairs of the Society. The functions and responsibilities of the CMC are provided in By-law.

The MC discharges its responsibilities through delegation to sub-committees made up of the members of the MC

6.3 SUPERVISORY/RISK MANAGEMENT COMMITTEE (SC)

The SC is responsible for ensuring the VHCS's compliance with applicable laws and internal controls. In addition, it has the role of establishing the truth and accuracy of the VHCS's financial condition as well as ensuring that the administrative practices and procedures are adequate to safeguard member's and the VHCS's rights and interests. The powers and duties of the SC are provided in By-law.

6.4 SUB-COMMITTEES

These shall be created to form different functions as need arises. These will include among others Investment Committee, Education Committee, Estate Committee and Human Resources and Administration Committee who will be charged with supervising staff/employees of the society

6.5 THE SOCIETY STAFF

- a) All employees of the society shall be appointed in accordance with the terms and conditions of service prepared by the committee and approved by the commissioner.

- b) The committee may if it deems fit, require the manager or any other employee, on appointment to give such security as it may determine.

6.6 THE MANAGER

The manager shall be the Chief Executive Officer of the Society, the office of the Manager is created under By-laws. The holder of the office shall have powers and duties assigned by the management committee as stipulated under the society's By-laws.

CHAPTER SEVEN: RISK MANAGEMENT FRAMEWORK

The implementation of the Strategic Plan faces potential risks that have to be mitigated if VHCS strategic objectives are to be achieved. This requires that, possible risks be analyzed to take precautionary measures in good time and prevent failure of the Plan’s implementation. In VHCS, these risks may include:

- Shifts in members demand and preferences;
- Legal and regulatory change within the operating environment;
- Competitive pressure;
- Technological changes;
- Staff / membership turnover and
- Pressure from the sponsors

The table below gives a list of the risks to which VHCS may be particularly exposed in its operations, their ranking and suggested mitigation strategies.

Table: Risk Analysis

No.	RISK TYPE/AREA	RISK IDENTIFIED	LEVEL OF RISK	MITIGATION MEASURE
1.	Strategic risks	Inability to implement the strategic plan	Medium	<ul style="list-style-type: none"> • Establish M&E implementation committee • Periodic review of the plan
2.	Financial risks	Inadequate funding to actualize the strategy	High	<ul style="list-style-type: none"> • Find alternative revenue generating avenues
3.	Human Resource risks	Inadequate staff	Medium	<ul style="list-style-type: none"> • Recruitment

4.	Political risks	Political unrest in the country	Low	<ul style="list-style-type: none"> Regular monitoring of the political situation
5.	Reputational Risks	Brand name at risk	Medium	<ul style="list-style-type: none"> Adhere to best management practices
6.	Compliance Risk	Non compliance	Medium	<ul style="list-style-type: none"> Ensure compliance to policy and regulation Regular audits

The above Risk Management Framework would be able to help the VHCS:

- Define the core business strategy and objectives that can be relied upon for growth and sustainability
- To establish key performance indicators (KPIs) to measure results. The best KPIs offer hints as to the levers the company can pull to improve them.
- Identify risks that can drive variability in performance. These are the unknowns, such as future member's demand, that will determine results from the society operations.
- Establish key risk indicators (KRIs) and tolerance levels for critical risks. KRIs are forward-looking leading indicators intended to anticipate potential roadblocks. Tolerance levels serve as triggers for action.
- Provide integrated reporting and monitoring. A society must monitor results and KRIs on a continuous basis in order to mitigate risks or grasp unexpected opportunities as they arise.

CHAPTER SEVEN: MONITORING AND EVALUATION

This chapter presents the monitoring and evaluation framework of the implementation of the strategic plan, the key performance indicators and financial projections

Monitoring and evaluation of the Strategic Plan will be a continuous process. The Strategic Plan will be monitored annually and evaluated at mid and end of plan period to assess the degree to which set objectives are being achieved. The monitoring process highlights issues before they become critical and gives a chance for the management to take corrective action. Evaluation will be done mid and end of plan period, at which time the Plan can be amended, additional resources allocated, and items which have been achieved dropped off the Plan. This control mechanism requires the involvement of all members of Society.

7.1 OBJECTIVES OF MONITORING AND EVALUATION

Monitoring and evaluation (M&E) will be critical component geared towards ensuring that the various strategies are implemented.

Monitoring will be an ongoing process of data collection that will allow MC/AGM of the Society to examine positive and negative trends and adjust their strategies accordingly. It will focus on measuring all aspects of an organization's strategy implementation: *inputs, processes (systems and procedures), outputs and impact/consequences*.

Evaluation will assess the value of an activity, project or programme. Evaluation will help the society to answer the critical question **“what the value of this activity is?”**

Identification of strategic issues and subsequently defining appropriate objectives, strategies and action plans will ensure success. To succeed the strategic plan must be carefully executed. Successful implementation of the plan will require putting in place an adequate M&E framework right at the onset of the plan period

7.2 MONITORING AND EVALUATION FRAMEWORK

The following M&E framework will be put in place by the VHCS in order to ensure successful implementation of the strategic plan: -

1. The Management committee will oversee successful implementation of the strategic plan.
2. The MC will be reporting to the AGM on the progress of the strategic plan implementation.
3. The key performance indicators and the activities, timelines and output indicators in the implementation plan will provide basis for performance evaluation and reporting.
4. Progress reporting on the strategic plan implementation by the Management committee will be on quarterly basis and monthly for staff. The reporting will address activities falling due within the quarter/month.

7.2.1 Management Committee (CMC)

This committee will oversee the Overall Strategic Plan implementation process, and will hold reviews during their quarterly meetings. If no progress is recorded, the Committee should agree to review the plan and reach an agreement on the way forward so that time and other resources are not wasted.

7.2.2 Supervisory/Risk Committee

The Supervisory/Risk Committee will be responsible for reviewing progress made on the implementation process and reporting to the Chairman of the BOM on a quarterly basis and the AGM.

7.2.3 Sub Committees

The Sub-Committees will be responsible for reviewing progress made on the implementation process of specific activity of the society and reporting to the BOM on a quarterly basis.

7.3 CORRECTIVE ACTION

Societies operate in an ever-changing environment. A Strategy that is good today may not be good in the future. It is therefore not always that organizations achieve the expected performance while pursuing the same strategy. Where performance is not achieved, corrective action may be needed to modify existing operating strategies.

The following issues are vital to the successful implementation of the Strategic Plan:

- i. Strategic Plan Implementation should be an agenda item for Staff and Committee meetings.
- ii. There should be an official handover of the Strategic Plan to a new BOM/MC. This will ensure continuity in implementation.
- iii. Familiarization with the Strategic Plan is crucial for all Committee members and staff, in order to understand what is expected of them in the achievement of the set strategies and objective.