

CHAPTER 4: UBORA SACCO 2024-2028 STRATEGIC DIRECTION AND STRATEGIES



4.1 VISION

A leader in SACCO solutions for sustainable socio-economic empowerment.

4.2 MISSION

To mobilize funds and offer savings and credit services to economically empower members.

4.3 CORE VALUES

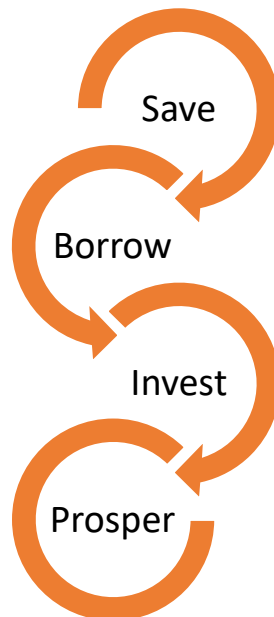


Our operations will be centred on the following core values:

- ❖ **Customer focus:** We value our customers and we are committed to providing services that meet their needs and exceed expectations.
- ❖ **Integrity:** We are transparent, impartial, honest ethical, fair and free of discrimination or preferential treatment.
- ❖ **Accountability:** We are accountable to our members and stakeholders, exercise prudence in managing resources entrusted to us, and act in a transparent manner.
- ❖ **Professionalism:** We take pride and value in our services, deliver as a team, and act in a reliable manner that depicts the co-operative principles and mandate.
- ❖ **Innovation:** We promote a transformational culture and attitude in solutions to our customers.

ACRONYM – CIAPI

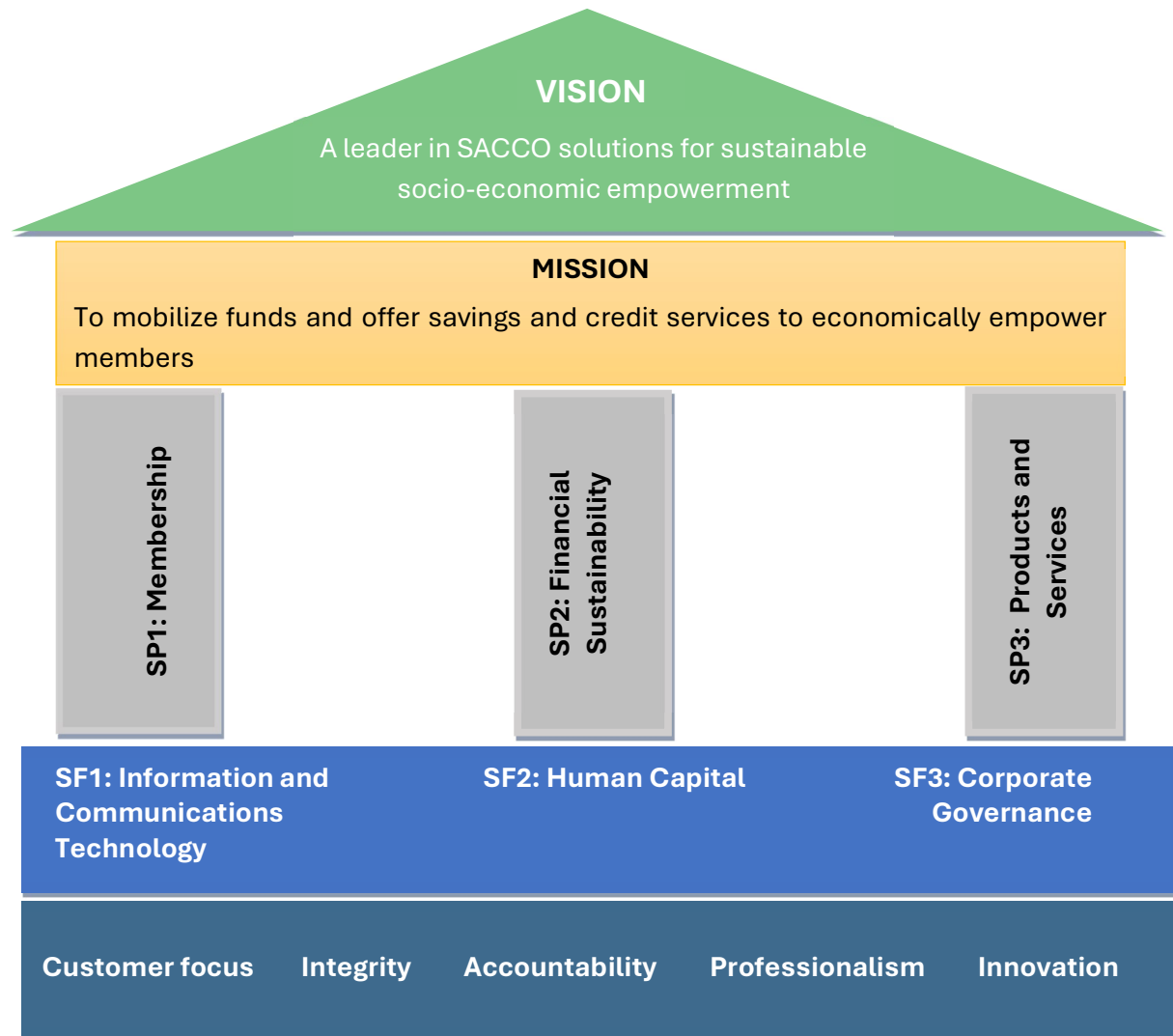
4.5 MOTTO



4.7 STRATEGIC PILLARS, STRATEGIC FOUNDATIONS, STRATEGIC FOCUS AREAS AND ACTIVITIES

To deliver the Ubora SACCO mission and achieve the vision, the following strategic foundations, strategic pillars, strategic focus areas, and activities will be implemented in the strategic period 2024 - 2028.

Strategic temple



4.8 STRATEGIC PILLARS AND FOUNDATIONS:

Strategic Pillars:

SP1: Membership

Objective: To grow, empower and retain SACCO membership.

Ubora SACCO draws membership from KEBS, KENAS, chamas, immediate family members and retirees of the two institutions (KEBS and KENAS).

Strategic Focus areas:

SP1:1 Grow SACCO Membership

SP1:2 Empowerment of SACCO Members

SP1:3 Retention of SACCO Membership

SP2: Financial Sustainability

Objective: To strengthen Ubora SACCO financial capacity to enhance operational efficiency and empowerment of members.

Strategic Focus areas:

SP2:1 Revenue generation

SP2: 2 Asset quality

SP2: 3 Capital adequacy

SP2:4 Liquidity

SP2:5 Dividends on share capital

SP2:6 Cost management

SP2:7 Internal control systems

SP3: Products and Services

Objective: To provide competitive SACCO products and services.

Strategic Focus areas:

SP3:1 SACCO Loan Products

SP3:2 Savings Products

SP3:3 Insurance Products

Strategic Foundations

SF1: Information Communication Technology

Objective: *To enhance efficiency and accessibility of systems, products and services through technology and innovation.*

Strategic Focus areas:

SF1:1 Automation of Ubora SACCO processes

SF1:2 Integration of Ubora SACCO services

SF1:3 Software and hardware upgrade

SF2: Human Capital

Objective: *Strengthen human capacity to enhance productivity and service delivery.*

Strategic Focus areas

SF2:1 Competency development

SF2:2 Optimal staffing level

SF2:3 Enhance Staff welfare

SF3: Corporate Governance

Objective: *Enhance best practices in corporate governance for efficient service delivery.*

Strategic Focus areas:

SF3:1 Compliance to regulatory requirements

SF3:2 Enhance risk management framework

SF3:3 Establish relevant management policies and procedures