



WAKAGREEN SACCO
SOCIETY LTD



SHORT TERM

STRATEGIC PLAN

2026 - 2029





FOREWORD

The second Wakagreen Sacco Strategic Plan articulates the collective aspirations of its members, who are committed to setting clear, measurable goals and achieving them through sustained and coordinated efforts. As a cooperative institution, the SACCO is dedicated to empowering its members to realize their personal and financial objectives within an organized and supportive framework.

This updated strategic plan establishes a comprehensive structure for fulfilling both individual member aims and the broader organizational mandate of the SACCO. It is anchored by four fundamental pillars, each critical to the realization of these outcomes:

1. **Corporate Governance** - The SACCO will implement robust governance strategies that establish transparent policies, ensuring strict adherence to regulatory requirements and industry best practices. This includes regular audits, stakeholder engagement, and the continuous evaluation of operational processes.
2. **Membership** - Member-focused initiatives will prioritize empowerment through targeted recruitment, orientation programs, and ongoing education opportunities. These efforts aim to foster a knowledgeable, engaged, and diverse membership base equipped to maximize the benefits of SACCO participation.
3. **Innovation in Products and Services** - By continuously assessing member needs and market trends, the SACCO will develop and refine products and services to ensure relevance and value. This could involve introducing new savings products, loan schemes, or digital platforms designed to enhance service delivery and member satisfaction.
4. **Finance and Investment** - The SACCO will pursue prudent financial management and investment practices to safeguard assets and generate sustainable returns. Strategies may include portfolio diversification, risk assessment protocols, and periodic review of investment performance to ensure alignment with organizational goals.

Members are encouraged to individually craft their own strategic plans, identifying specific ways in which the SACCO can facilitate the achievement of their unique ambitions. Wakagreen Sacco's holistic approach integrates strategic planning with day-to-day operations, fostering a collaborative environment where members and the organization work together toward shared success.



Executive Summary

As an institution dedicated to fostering member self-empowerment through robust networking, diligent savings, accessible credit, and forward-thinking investment opportunities, Wakagreen Sacco understands the significance of having meticulously articulated strategic objectives. These objectives serve as the blueprint for ensuring that the aspirations of its members are not only recognized but actively pursued and realized.

The 2026-2029 strategic plan emerges as a thoughtful progression from the achievements and lessons of its predecessor, embracing the philosophy of Kaizen—continuous, incremental improvement. This ethos underpins every facet of the plan, ensuring that innovation and growth are woven into the Sacco's operational fabric.

With the conclusion of the 2023-2025 strategic plan, a dedicated review committee, comprising five members elected during the 2025 Annual General Meeting, undertook the essential task of evaluating Wakagreen Sacco's performance over the preceding period. Their review went beyond numbers and metrics; it included actively soliciting feedback from members, capturing their evolving needs, and envisioning the future role of the Sacco as a catalyst for personal and collective empowerment.

To ensure a holistic understanding of the Sacco's position and prospects, the committee conducted a comprehensive institutional review, employing both SWOT and PESTLE analysis. This dual approach allowed for the thorough assessment of internal strengths and weaknesses, as well as external opportunities and threats, while also considering the micro- and macroeconomic environments shaping the Sacco's trajectory. Such rigorous analysis laid the foundation for crafting strategies and outcomes that are both ambitious and attainable.

Confident in the robustness of the outlined strategies and activities, Wakagreen Sacco is poised to transition to its next chapter—becoming a deposit-taking Sacco and expanding its reach on a national scale. This evolution is not merely organizational; it signals a deepened commitment to empowering its members and advancing their financial independence.

The realization of this strategic plan is indebted to the many individuals who contributed their time, expertise, and resources. Their collective effort has transformed vision into actionable strategy. The journey ahead, marked by the implementation phase, will be decisive in determining the extent to which the Sacco meets and exceeds its ambitious goals.

Wakagreen Sacco stands as a testament to the power of collective vision and purposeful planning—“Empowering Your Financial Freedom.”



Institutional Review

WAKAGREEN SACCO aims to help members reach their goals, guided by:

Mission:

"Enhancing human dignity through financial freedom"

Vision:

"To be the leading financial empowerment vehicle for our members"

Motto:

"Empowering Financial Freedom"

Core Values:

Proactiveness, responsibility, critical thinking, creativity, self-help, honesty, openness, equality, and equity.

Envisioned future.

By 2029, Wakagreen Sacco operates under clear policies and manuals aligned with regulations and best practices.

- Its members save regularly, borrow responsibly, and invest effectively.
- The Sacco has secured sufficient resources to help members reach financial freedom.
- Members benefit from innovative, personalized products and services.

Building on this foundation, by 2029 Wakagreen Sacco is recognized for its robust governance, transparent operations, and consistent compliance with both local and international standards. The Sacco fosters a culture of financial literacy among its members, empowering them through regular educational initiatives and support. Members not only practice sound saving and borrowing habits but also have access to diversified investment opportunities tailored to their unique financial goals and circumstances.

Through prudent resource management, Wakagreen Sacco ensures sustainability and the capacity to support members along their journeys toward financial independence.

By continuously introducing forward-thinking, customized products and services, the Sacco adapts to evolving market needs, ensuring that every member experiences tangible value and long-term growth. Ultimately, Wakagreen Sacco is committed to being a trusted partner in enabling financial well-being for individuals and communities alike.



Situational and Environmental Analysis

The strategic objectives of Wakagreen Sacco have been shaped by a meticulous and inclusive process, drawing on the insights and aspirations of a diverse range of stakeholders. This approach has ensured that both internal perspectives—from members, management, and staff—and external viewpoints from partners and regulatory bodies have been woven into a comprehensive analysis of the situational and environmental factors poised to influence the Sacco's journey. Ultimately, this collaborative dialogue forms the backbone of a strategic plan designed to adapt to evolving realities and member needs.

In recent years, Kenya's economic landscape has undergone notable transformations. After contending with a mild contraction of 0.3% in 2023, the nation experienced a swift and vigorous recovery, with the economy growing by 5.9% in both 2024 and 2025. This resurgence was largely fueled by a thriving services sector on the supply side and robust private consumption on the demand side—both bolstered by supportive government policies and the gradual lifting of Covid-19 pandemic-related restrictions.

However, the economic outlook, while generally positive, is tempered by emerging challenges. Projections indicate a slight slowdown, with growth expected to hover around 5.7% in 2026. This deceleration is attributed to several factors: softening domestic and global demand, reduced household purchasing power, and the rising costs of essential imports, especially food and fuel. On the supply front, a combination of persistent cost pressures and subdued performance across multiple sectors is expected to dampen activity. Inflation is also forecast to rise, edging closer to 7% - a level approaching the upper boundary of Kenya's target range (7.5%) - driven primarily by escalating prices in energy and food staples.

Such shifting economic dynamics highlight the critical importance of prudent financial management, both at the individual and institutional levels. In this environment, adopting disciplined savings, investment, and expenditure practices becomes essential for navigating uncertainty and sustaining both personal and organizational prosperity.

Against this backdrop, Wakagreen Sacco is committed to equipping its members with the knowledge, tools, and opportunities necessary to achieve financial independence and resilience. By fostering a culture of financial literacy and empowerment, the Sacco not only



responds to immediate economic challenges but also lays a foundation for long-term, inclusive growth.

The following SWOT analysis offers a clear and structured examination of Wakagreen Sacco's internal strengths and weaknesses, as well as the external opportunities and threats that will shape its strategic direction. This analysis serves as a vital instrument in aligning the Sacco's vision with actionable priorities, ensuring that the organization remains adaptive, forward-thinking, and steadfast in its commitment to members' financial well-being.

SWOT ANALYSIS

Category	Item	Details	Impact/Mitigation
Strengths	Corporate governance structures	Strong	Stability and security in safeguarding members' resources
Strengths	Membership	Young, visionary and vibrant	Time and flexibility to implement different strategies
Strengths	Products and services	Innovative	Generation of extra revenue streams
Strengths	Automation	Effectiveness and efficiency in offering Sacco Services	Satisfied and loyal members
Weaknesses	Membership	Low membership	Personalized and individualized marketing (TMI)
Weaknesses	Core capital	Lack of adequate core capital	Continuous and regular contribution to shares and deposits
Weaknesses	Savings	Inconsistency in savings	Continuous and regular members training
Opportunities	Recruitment	Potential to recruit more members	Increased membership
Opportunities	Technology	Ability to leverage on technology to generate extra revenue streams	Increased core capital
Threats	Cannibalization	By big SACCOs and digital lenders	Automation and having innovative products and services



PILLAR 1: CORPORATE GOVERNANCE

Corporate governance serves as the foundation by which organizations are directed, managed, and held accountable, ensuring adherence to regulatory requirements and the highest standards of business conduct. At Wakagreen Sacco, the commitment to strong corporate governance is integral to sustainable growth and stakeholder trust. To this end, the Sacco actively pursues the development of comprehensive policies and operational manuals designed to guide every facet of its activities.

Looking ahead to 2029, Wakagreen Sacco's strategic objective is to have a well-established framework of policies and procedures that not only align with regulatory mandates but also embody industry best practices. This framework will empower the Sacco to operate efficiently, transparently, and ethically, fostering an organizational culture that prioritizes sound decision-making, risk management, and continuous improvement. By instituting these robust governance structures, Wakagreen Sacco positions itself to meet evolving challenges, seize emerging opportunities, and deliver consistent value to its members and stakeholders.

Strategy	Activities	Performance Indicators	Time Frame	Budget	Status
Develop, approve and implement Governance, Savings, Lending, and Investment policies	- Appoint a policy subcommittee.	- Minutes of Directors appointing the subcommittee	30/01/2026	1,000	
	- Approve developed policies	- Minutes of Directors for approved policies	30/01/2026	20,000	
	- Develop training manuals	- Training manuals	28/02/2026	20,000	
	- Train members on the policies	- Members' education training	Virtual - Monthly	50,000	
	- Evaluate the effectiveness of the policies	- Quarterly reports by supervisory Committee	March June September December	10,000	
	- Update policies based on feedback	- Updated policies	Every year	10,000	



PILLAR 2: MEMBERSHIP

A Sacco is a dynamic business enterprise formed by individuals who share common goals and interests, uniting to empower themselves both economically and socially. In this cooperative structure, members play a dual role as both owners and customers, directly influencing the Sacco's direction and benefiting from its services. The true strength and overall performance of a Sacco are intrinsically linked to the active involvement and steadfast commitment of its members.

Looking ahead to 2029, Wakagreen Sacco has set an ambitious target: to grow its membership base to at least 1,000 individuals. This vision translates to each current member taking on the responsibility of recruiting five new members per month, thereby fostering a spirit of collective growth and shared responsibility.

Members are strongly encouraged to organize themselves into smaller groups, a strategy designed to bolster mutual trust and facilitate the guaranteeing of loans for one another. By building these supportive networks within the Sacco, members can more readily access financial products, promote accountability, and ensure the security of their collective investments.

Strategic Objective: To recruit, educate, and empower members, enabling them to achieve both personal financial goals and the broader objectives of the organization.

Strategy	Activities	Performance Indicators	Time Frame	Budget	Status
Develop membership recruitment, education and empowerment policy	- Appoint committee members.	- Minutes of Directors appointing the subcommittee	30/01/2026	0	
	- Approve the policy	- Minutes of Directors for approved policies	30/01/2026	20,000	
	- Train members on their personal goals and strategic plans	- Members' education training	Virtual - Monthly	20,000	
	- Evaluate the achievement of each member's goals and objectives	- Monthly membership report	March June September December	10,000	



PILLAR 3: PRODUCTS AND SERVICES

To empower members in achieving both individual and collective aspirations, Wakagreen Sacco remains dedicated to the ongoing development of innovative, tailored products and services. By attentively aligning its offerings with the evolving needs of its membership, the organization seeks to advance financial inclusion and foster lasting satisfaction.

Strategic Objective: Curate and implement a diverse suite of products and services, artfully designed to address and anticipate the unique requirements of Sacco members—thereby elevating their experience, nurturing engagement, and supporting sustainable organizational growth.

Strategy	Activities	Performance Indicators	Time Frame	Budget	Status
Develop Savings and Lending policy	- Appoint committee members.	- Minutes of Directors appointing the subcommittee	30/01/2026	0	
	- Approve the policy	- Minutes of Directors for approved policies	30/01/2026	20,000	
	- Train members on the savings and lending policy	- Members education training	Virtual - Monthly	20,000	
	- Evaluate the uptake of both savings and loans products	- Monthly membership report	March June September December	10,000	



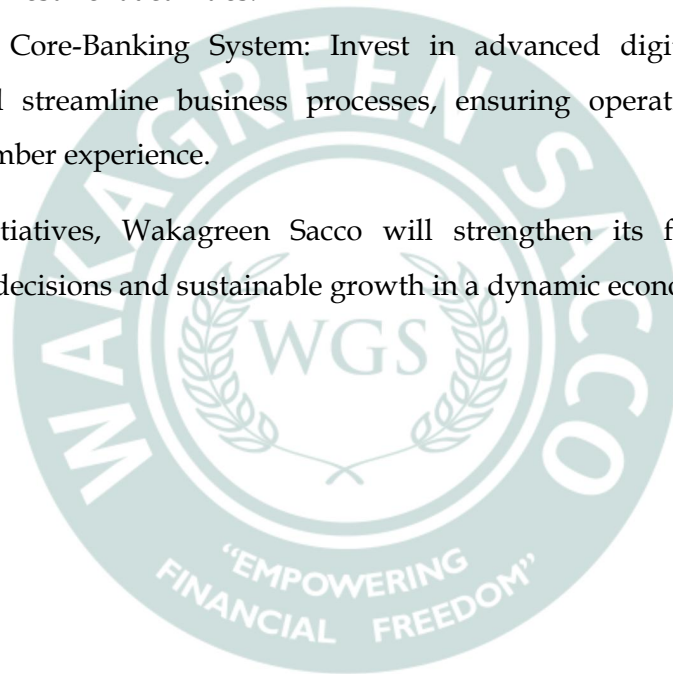
PILLAR 4: FINANCE AND INVESTMENT

The long-term sustainability of any organization is anchored in robust fiscal policies and prudent investment strategies. The Finance and Investment pillar serves as the backbone for Wakagreen Sacco, ensuring the adoption of best practices across all elements of financial management - including internal controls, auditing procedures, and investment decision-making.

Strategic Objectives:

- Develop a Comprehensive Fiscal Policy: Establish clear guidelines to direct all aspects of financial management, enhance transparency, and promote accountability in all controls and investment activities.
- Implement a Core-Banking System: Invest in advanced digital infrastructure to automate and streamline business processes, ensuring operational efficiency and improved member experience.

Through these initiatives, Wakagreen Sacco will strengthen its financial foundation, enabling informed decisions and sustainable growth in a dynamic economic environment.





Strategy	Activities	Performance Indicators	Time Frame	Budget	Status
Develop a fiscal policy	- Appoint committee members.	- Board of Directors minutes appointing the subcommittee	30/01/2026	0	
	- Approve the policy	- Board of Director's minutes for approved policy	30/01/2026	20,000	
	- Train members on the savings and lending policy	- Members' education training	Virtual - Monthly	50,000	
	- Conduct regular audits to ensure compliance with the fiscal policy	- Quarterly audit reports on fiscal compliance	March June September December	20,000	
	- Upgrade the Core-Banking System	- Contract and Service Level Agreement	30/01/2026	50,000	
Invest in a Core Banking System to digitize and automate business processes.					



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your
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"Wakagreen Sacco - Together, we grow stronger."

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