IMMACULATE CONCEPTION CATHOLIC CHURCH GICHARANI SELF-HELP GROUP

STRATEGIC PLAN 2026 - 2030

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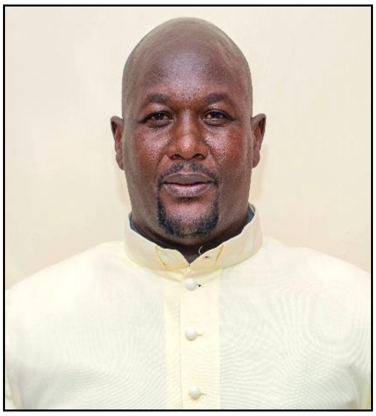
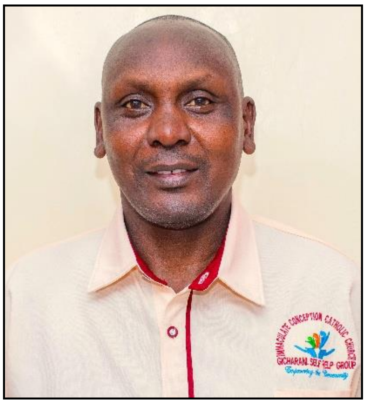
MANAGEMENT COMMITTEE



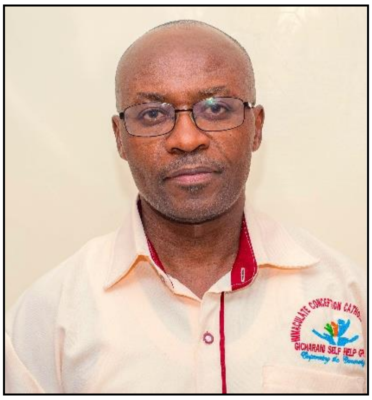
Rev. Fr. Boniface N. Njoroge
Patron

Joseph Kaguru Wanjiku
Chairperson



Benard Ngugi
Vice-Chairperson

Margaret G. Thiong'o
Treasurer



John Ndungi
Executive Secretary

Emily Muthoni
Secretary-Finance & Budget

Samuel K. Karichu
Secretary-Capacity Building

Caroline W. Kinuthia
Secretary-Risk & Compliance

STAFF MEMBERS

Daniel N. Karanja
Operations Manager

Sarah N. Wanganga
Accountant

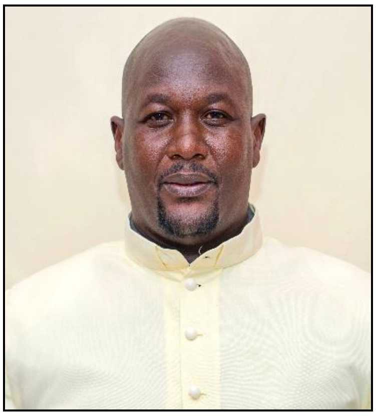
Mary W. Muhoro
Assistant Accountant

Ann N. Kariuki
Graduate Trainee

ACRONYMS & ABBREVIATIONS

AGM	- Annual General Meeting
BI	- Business Intelligence
BOM	- Board of Management
C.C	- Catholic Church
CCTV	- Closed-Circuit Television
CMA	- Catholic Men Association
CSI	- Corporate Social Investment
CWA	- Catholic Women Association
FAQs	- Frequently Asked Questions
FOSA	- Front Office Service Activity
ICs	- Internal Controls
ICT	- Information and Communication Technology
IEC	- Information, education, and communication
JDs	- Job Descriptions
KPI	- Key Performance Indicator
MTTR	- Meat Time to Respond
ICCCGSHG	- Immaculate Conception Catholic Church Gicharani Self-Help Group
SACCO	- Savings and Credit Cooperative Organization
SCC	- Small Christian Community
SHG	- Self-Help Group
SME	- Small and Medium Enterprises
SOPs	- Standard Operating Procedures
TAT	- Turn-Around Time
TNA	- Training Needs Assessment
TVETs	- Technical and Vocational Education and Training

FOREWORD



Rev. Fr. Boniface N. Njoroge
Patron

Immaculate Conception Gicharani Catholic Church Self-Help Group, through implementation of its 2021/2025 Strategic Plan, demonstrated commitment to transforming the socio-economic status of its members and consequently, creating a socio-economically empowered community.

During the Strategic Plan's five-year implementation period, the Group recorded tremendous growth in membership, member savings, investments, and loan portfolio.

This commendable performance, among other wide-ranging achievements, informed the development of the new 2026/2030 Strategic Plan, whose implementation will see the Group soar higher.

This Plans aligns its strategies and programmes to current local and global social and economic dynamics, as well as advances in technology, to chart the way forward for itself and its members and consequently set itself for greater growth in an increasingly competitive and highly globalized world.

The rigorous work that went into development of the 2026/2030 Strategic Plan including research and consultations is indicative that the Group has a reliable roadmap to steer it over the next five years besides building a strong base for the future.

I welcome all stakeholders involved to play their role as spelt out explicitly and tacitly in the implementation of the Plan for together, we will achieve more guided by the Catholic Church's Social Teaching and Christian Values.

Rev. Fr. Boniface N. Njoroge

Patron, Immaculate Conception Catholic Church Gicharani Self-Help Group.

PREFACE

Joseph Kaguru Wanjiku
Chairperson

On behalf of the leadership of Immaculate Conception Gicharani Catholic Church Self-Help Group, I warmly welcome all members, partners, and stakeholders to this Strategic Plan.

This Strategic Plan will serve as a guiding framework for the growth, and sustainability of our self-help group. It will guide decision-making, resource allocation, and it will help all of us become more accountable and adaptable.

Guided by our core values of Equity and inclusion, Member centrism, Solidarity, Innovation, Professionalism, and Stewardship, this plan reflects our commitment to empowering our members and the community at large by promoting a culture of saving, responsible borrowing, and economic self-reliance among our members.

The Strategic planning process accorded us an opportunity to take stock of past successes and failures, to determine our visions and future goals in the light of challenges ahead, and to put forward strategies for our developments not only in response to changing needs but also as an active and participating agent to drive socio- economic changes.

Recognizing that transformation is a journey, this plan is designed to be flexible and responsive to the evolving needs of members and the community. Through prayer, collaboration, and responsible action, our Self-Help Group aims to be an instrument of hope, restoration, and sustainable development for all involved.

The successful implementation of this Strategic Plan depends on the active commitment, collaboration, and shared ownership of all stakeholders. We recognize that sustainable growth and impact can only be achieved through collective effort guided by trust, transparency, and a shared vision.

Our patron will Offer spiritual guidance through prayer, biblical teaching, and moral encouragement. Members remain the cornerstone of our group's success. Through continuous communication, capacity-building, and participatory decision-making, members will be encouraged to actively contribute ideas, increase savings, utilize our services responsibly, and uphold good governance practices.

The Board of management, and staff will translate this strategic plan into action. We will champion the plan by demonstrating professionalism, accountability, and servant leadership while ensuring compliance with regulatory and ethical standards. Strategic partners, including financial institutions, development organizations, and community stakeholders, will be engaged to provide technical support, capacity-building, and resource mobilization opportunities that enhance our Groups service delivery and sustainability.

Through unity, discipline, and stewardship, and with God's guidance, we can successfully implement this Strategic Plan and build a self-help group that delivers lasting financial empowerment and shared prosperity for present and future generations.

I thank you all for the interest, commitment, and enthusiasm shown towards the development and future of this Strategic Plan. Your willingness to engage, contribute ideas, and support this initiative reflects a strong spirit of ownership and unity.

God Bless us All.

<u>Mr. Joseph Kaguru Wanjiku</u>

Chairman, Immaculate Conception Catholic Church Gicharani Self-Help Group.

ACKNOWLEDGEMENT

The formulation of this Strategic Plan would not have been possible without the effort and dedication of our Patron, management committee, staff, and members.

We would like to express our gratitude to the self-help group members for proposing the areas of review. We appreciate the Caritas Coordinating Office, which took an advisory role in the formulation of this Strategic Plan and encouraged us to meet the deadline. We also thank the pioneers who initiated Immaculate Conception Catholic Church Gicharani Self-Help Group for their continued support.

We wish to extend our gratitude to the following individuals of the Management Committee and the Caritas Nairobi office who were invaluable and resourceful in the process;

Rev. Fr. Boniface N. Njoroge (Patron), Mr. Joseph Kaguru Wanjiku (Chairperson), Mr. Benard Ngugi (Vice-chairperson), Mr. John Ndungi (Executive Secretary), Ms. Margaret G. Thiong'o (Treasurer), Mr. Daniel N. Karanja (Operations Manager), Mr. Samwel Nyabero Maonga (Caritas Nairobi) and Mr. Benard Ngochi Njuguna (Caritas Nairobi) for their time and technical expertise in the formulation of the Strategic Plan.

We would also wish to recognize the late servant of God, Cardinal Michael Maurice Otunga, whose vision still drives the existence and growth of Immaculate Conception Catholic Church Gicharani Self-Help Group, and other Self-Help Groups within the Archdiocese of Nairobi.

Figure 1: The Management Committee

EXECUTIVE SUMMARY

This 2026/2030 Strategic Plan is the Group's guide over the next five years. It intends to attain higher socio-economic transformation for members, greater customer satisfaction and to make a worthy contribution towards attainment of the overall objective of Caritas Nairobi's Social Economic Empowerment Programme.

The document builds on the successes achieved and challenges encountered in implementation of the preceding 2021/2025 Plan, besides drawing inspiration from accomplishments made by the Group over the years, since inception.

Inspired too, by a thorough study and analysis of the Self-Help Group's operational environment, the Plan aspires to take the Group to a much higher level and place it way ahead of the competitors.

To achieve this, the Plan clearly states the Group's Vision, Mission and the six Strategic Objectives to be pursued over the next five years.

The six Strategic Objectives are:

1. To increase savings to 600 million shillings and grow loans to 40% of savings by 2030
2. To grow membership to 6262 by 2030
3. To enhance Group governance and strengthen internal processes by 2030
4. To leverage ICT in key Group operations by 2030
5. To improve risk management mechanisms and ensure full compliance with the laid-down guidelines and policy frameworks by 2030
6. To promote environmental conservation initiatives by 2030

For each Strategic Objective, corresponding strategies have been identified and aligned with accompanying activities to enable the Group achieve its growth aspirations.

To enable systematic and seamless implementation of the Plan, timelines for undertaking and completing all the stated related activities have been set and responsibilities assigned to specific actors among them staff, Management and Management Sub-Committees.

The 2026/2030 Plan was developed through member consultations, thorough environmental scan, literature review and analysis of the Group's performance over the years.

Under environmental scan a thorough study and analysis of stakeholders and competitors was undertaken resulting in an insightful understanding of these critical points of reference in charting the way forward for the Group.

The thorough work done in developing this 2026/2030 Strategic Plan, and the attendant study and analysis equips the Self-Help Group with an adequate tool for realization of the Group's aspirations over the next five years,

CHAPTER 1

1.1 INTRODUCTION

The Self-Help Group movement in the Nairobi Catholic Archdiocese is the brainchild of the late Maurice Michael Cardinal Otunga as an agency of Caritas Nairobi Social Promotion Registered Trustees. Its objective was to provide a platform for Christians and other low-income groups to pool resources for their socio-economic empowerment. The first SHG was started at Kiriko Parish in Gatundu North by the late Father Mukui before it spread to other Parishes.

1.1.1 BACKGROUND INFORMATION

Immaculate Conception Gicharani Catholic Church Self-Help Group was established on the 17th of September, 1996. Therefore we are celebrating 30 years of existence. Its continued existence, for a generation now, is indicative of strong member commitment, astute leadership by successive Management Committees, professional service delivery by staff, and the Group's success in transforming its members and the community through socio-economic empowerment.

Over the period, Group membership has grown from 181 in 1996 to 3,378 as at December 2025, while share capital has risen to 259,000,000 shillings, with a projection of growing the same to 600,000,000 by 2030. In the next five years, the Group targets to grow its membership to 6,262.

In its mission of transforming the lives of as many people as possible, through socio-economic empowerment, membership is open to all irrespective of one's religious background, social status, age or gender. In recognition of the advantages of continually adopting developing technology, the Group has automated its operations therefore, providing members the convenience of efficient, effective and accessible services anywhere at any time.

Through regular interaction with members and continuous analysis of the operational environment and trends, the Group has introduced new products to meet member needs and enhance service delivery. The Group has grown from exclusively providing for Individual Accounts and allowed Corporate and Minor Accounts too. Members are also encouraged to form guarantorship cells to help address guarantor challenges when applying for loans. These cells also have accounts and they are doing very well.

Through regular Training Needs Assessments, the Group has organized annual member-centered Capacity Building Days, which have been very impactful in educating our members on investment, financial literacy and social challenges affecting the community. These capacity building engagements have noticeably enhanced loan uptake and enhanced growth of a saving culture among our members. By December 2025, our loan portfolio stood at 88.5

million shillings, while our investment stood at 194.4 million shillings. Investment has been on the rise over the years courtesy of remarkable increase in member savings and commendable returns from the affordable interest charged on loans.

We are grateful to our members for their continued commitment and support, Caritas-Nairobi for sustained guidance and oversight and the Catholic Church more so our Parish Priests for spiritual nourishment that has ensured the Group's service conforms with the Church's Social Teaching and Christian Values.

1.1.2 STRATEGIC PLAN DEVELOPMENT APPROACH

To ensure ownership of the process participatory strategic planning approach was applied. The taskforce ensured adequate involvement of the key stakeholders, included: general members, staff, Board of Management, Patron (church), and Caritas Nairobi.

Initial consultative meetings were conducted by the Management Committee . In addition, structured questionnaires were developed and distributed to members as a way of gathering background information and feedback on the current operational status of the Group, which was essential in guiding the Strategic Plan.

1.1.3 RATIONALE FOR THE STRATEGIC PLAN

With the conclusion of our maiden 2021/2025 Strategic Plan, this document sets out the strategic priorities for the next five-year period 2026/2030 and has been developed within the context of a challenging economic environment.

The planning process provided an opportunity to critically examine the operating context, assess key factors and emerging trends influencing the delivery of our core functions, and evaluate the most effective ways to fulfill our Mandate, Vision, and Mission. It further enabled the identification of strategic issues, growth challenges, and the evolving dynamics of the micro-credit sector in Kenya, as well as the formulation of appropriate responses to matters affecting the welfare of our members. These considerations have informed the development of a clear and deliberate five-year operational roadmap to guide the Group's strategic direction and long-term sustainability.

This Strategic Plan will majorly focus on improving the efficiency and effectiveness of service delivery by increasing membership, improving the current products and services, strengthening governance and internal processes, integrating and enhancing ICT in its operations, embracing proper risk management and compliance systems and increasing the Group's carbon footprint through various environmental conservation initiatives.

1.1.4 PLANNING ASSUMPTIONS

1. There will be socio-economic and political stability in the country: Socio-economic and political stability is critical for a stable and favorable business environment.
2. Stable membership: Other similar players, e.g., banks and other microfinance institutions as well as merry-go-rounds, are a threat to the Group. For successful business operations, there is a need for members to maintain loyalty to ICCCGSHG products.
3. Current stable labor/industrial relations environment will be sustained: This is critical as employees form the basic factor of operation.
4. Dynamic ICT environment.
5. Predictable spending patterns.
6. Continued positive government intervention in microfinance policy e.g., infrastructure and extension services

CHAPTER 2

2.1 INSTITUTIONAL ANALYSIS

2.1.1 MANDATE

Immaculate Conception Catholic Church Gicharani Self-Help Group derives its mandate from the Archdiocese of Nairobi Caritas Registered Trustees, a trust formed by the Archdiocese of Nairobi for purposes of socio-economic development based on the following principles:

- Voluntary and open membership;
- Democratic member control;
- Economic participation by members;
- Autonomy and independence;
- Capacity building, development, and information;
- Co-operation among groups; and
- Concern for the community in general.

2.1.2 CORE FUNCTIONS

1. Encourage thrift among its members by allowing them to accumulate their savings;
2. Provide an opportunity for each of our members to improve their respective socio-economic conditions;
3. Provide members with credit for development and/or production;
4. Safeguard the members' funds;
5. Support members' growth through financial literacy; and
6. Perform the functions and responsibilities assigned to Self-Help Groups as per the guidelines set by the Archdiocese of Nairobi Caritas Registered Trustees, for the benefit of Group members

2.1.3 VISION

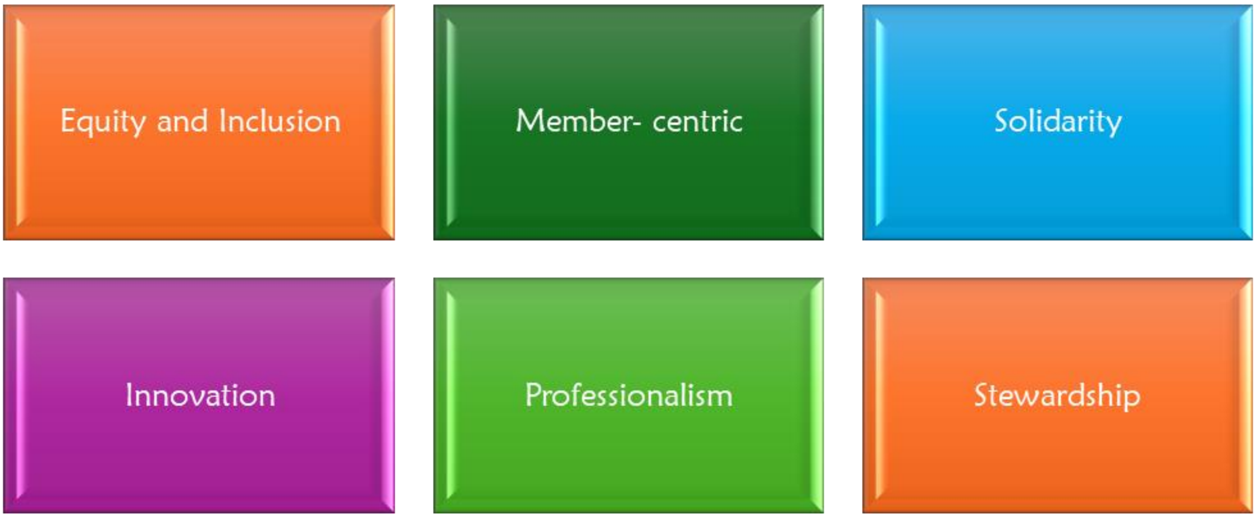
A socio-economically empowered community.

2.1.4 MISSION

To transform members' socio-economic well-being through collective savings, responsible lending, capacity building and impactful corporate social interventions in an effective and efficient manner.

2.1.5 CORE VALUES

Immaculate Conception Catholic Church Gicharani Self-Help Group shall uphold and promote the following values in all their undertakings;



1. **Equity and Inclusion**

Immaculate Conception Catholic Church Gicharani Self-Help Group shall promote fairness, equality, and inclusivity in all its operations. The group is committed to ensuring that all members, regardless of gender, age, socio-economic status, or background, have equal access to opportunities, resources, and participation in decision-making processes.

2. **Member-Centric**

The Management of Immaculate Conception Catholic Church Gicharani Self-Help Group shall place members at the heart of all its activities and decisions. The group will continuously strive to understand and respond to members' needs by providing relevant, accessible, and high-quality services that enhance their socio-economic well-being.

3. **Solidarity**

Immaculate Conception Catholic Church Gicharani Self-Help Group shall uphold unity, mutual support, and collective responsibility among its members. The group will foster a culture where members work together, support one another in times of need, and build strong relationships that promote shared growth and resilience.

4. **Innovation**

The Management of Immaculate Conception Catholic Church Gicharani Self-Help Group shall embrace emerging trends and technology in all its operations. This will enhance the group's efficiency, improve service delivery, and enable the development of innovative solutions that respond to the evolving needs of its members.

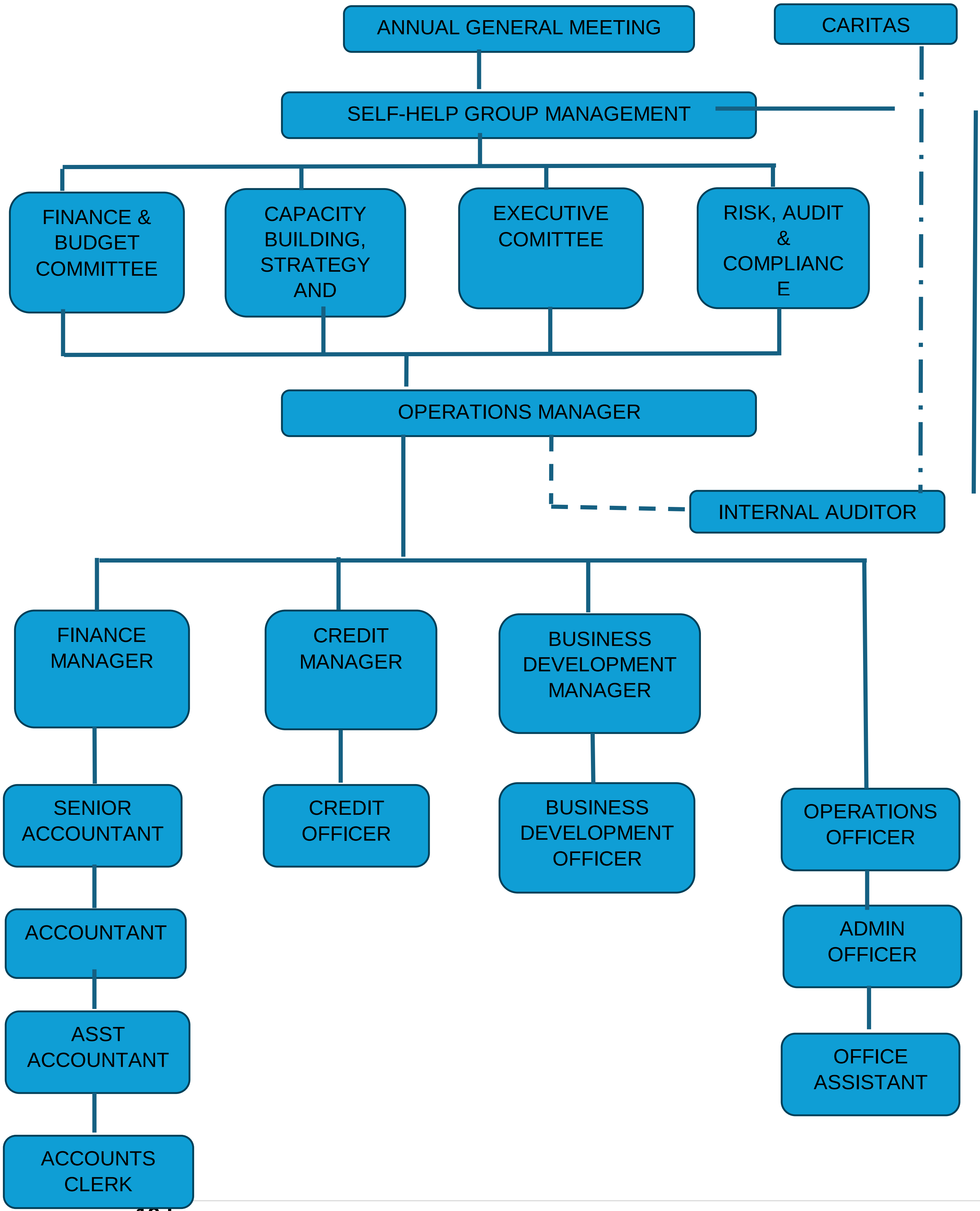
5. **Professionalism**

Immaculate Conception Catholic Church Gicharani Self-Help Group shall uphold high standards of integrity, accountability, and ethical conduct in all its dealings. The Group will ensure that its leadership, staff, and members perform their duties with competence, transparency, and respect, thereby building trust and credibility among stakeholders.

6. **Stewardship**

Immaculate Conception Catholic Church Gicharani Self-Help Group shall be committed to the responsible management of resources entrusted to it. The Group will ensure prudent utilization of financial, human, and environmental resources in a manner that promotes sustainability, accountability, and long-term benefits for both current and future members.

2.1.6 ORGANOGRAM



2.1.7 FINANCIAL PERFORMANCE AND TREND ANALYSIS

Table 1: Trend Analysis

	2021	2022	2023	2024	2025
Total Membership	1,959.00	2,231.00	2,564.00	3,110.00	3,382.00
Total Savings	115,417,611	140,010,678	171,495,769	213,459,905	257,415,499
Total Loans	36,898,493	41,134,259	56,488,793	70,074,287	88,691,806
Total Investments	74,602,796	96,161,843	116,011,237	151,316,211	189,350,533
Total Assets	132,056,024	160,159,895	197,991,476	245,594,020	299,719,758
Total Incomes	12,311,363	17,715,732	17,715,732	23,682,633	28,390,639
Expenditure	4,154,979	5,315,831	5,718,664	8,071,014	7,159,867
Total Distributable Surplus	5,546,997	6,606,741	8,202,399	10,549,368	15,339,233

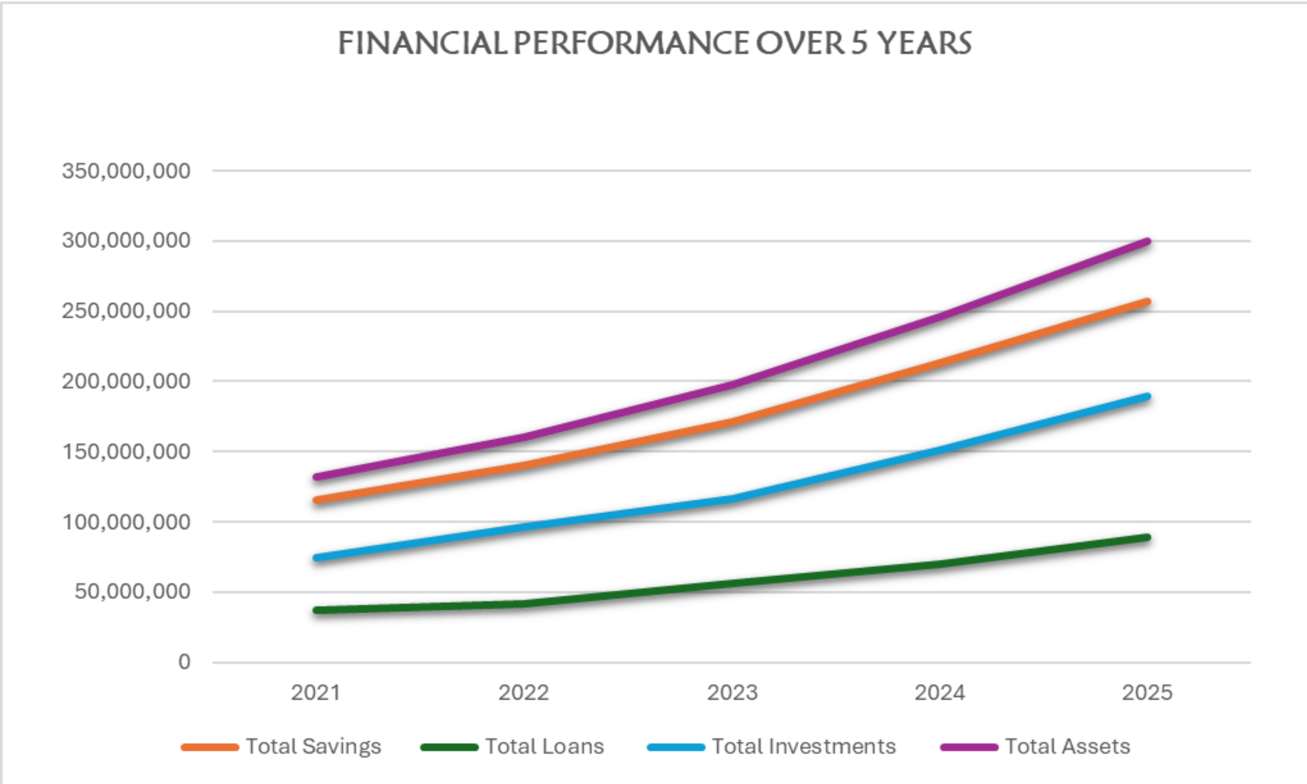
2.1.7a STATISTICAL ANALYSIS

Table 2: Key Ratios Movement

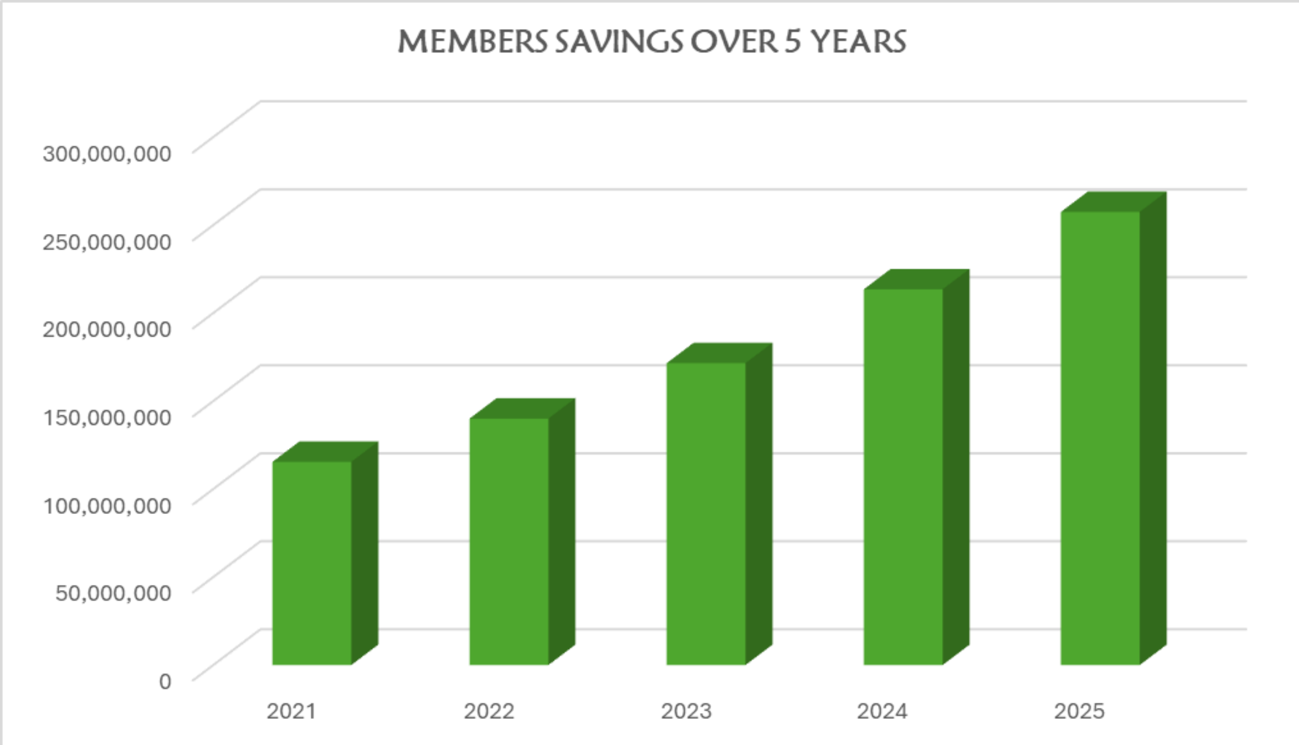
	2021	2022	2023	2024	2025
Average Savings per member	58,917.00	62,757.00	66,886.00	68,637.00	76,113.00
Average Loan per member	18,835.00	18,438.00	22,032.00	22,532.00	26,225.00
ROI	9%	9%	9%	10%	9%
Expenditure/Income	34%	30%	32%	34%	25%

2.1.7b KEY PERFORMANCE INDICATORS

KPI GRAPH 1 (a)

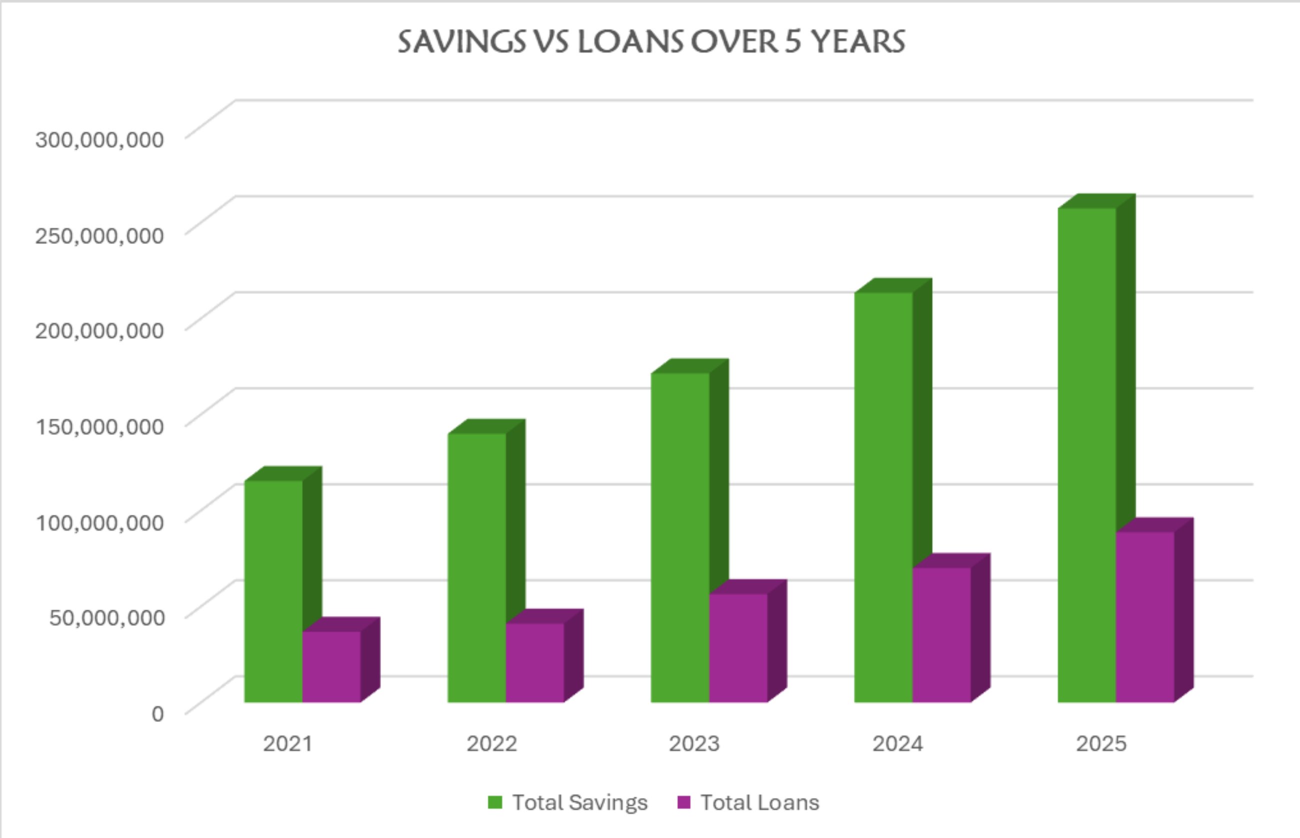


KPI GRAPH 1 (b)

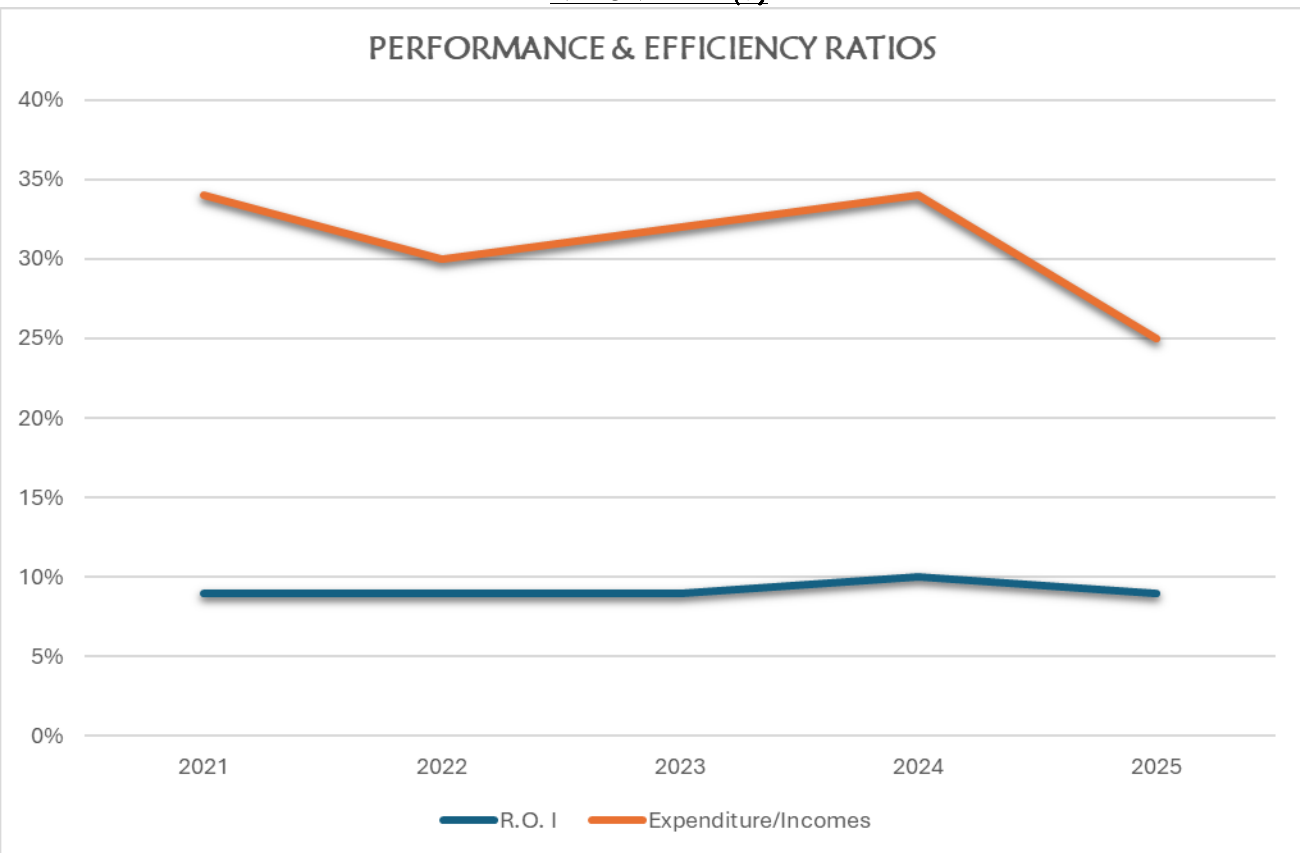


KPI GRAPH 1 (c)

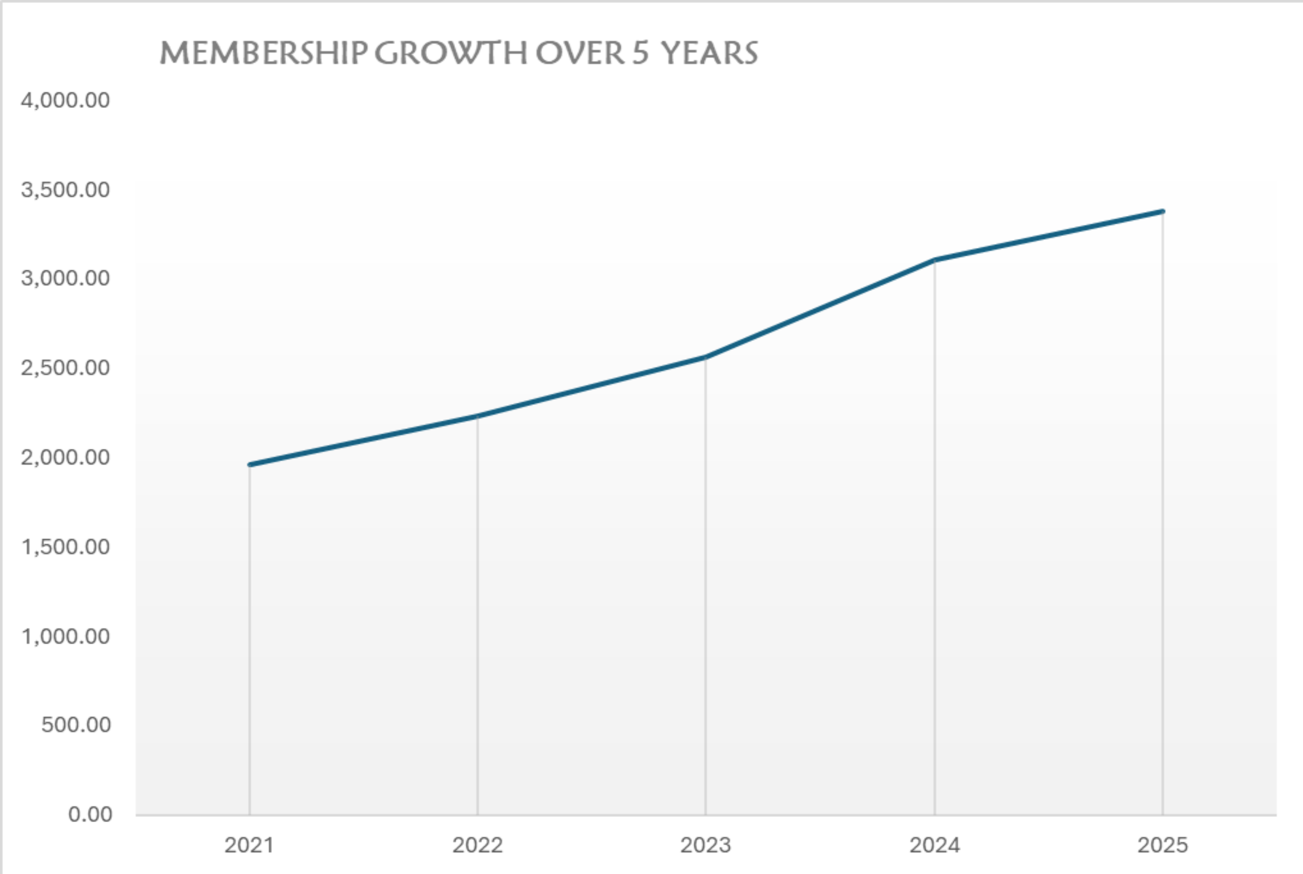
KPI GRAPH 1 (d)



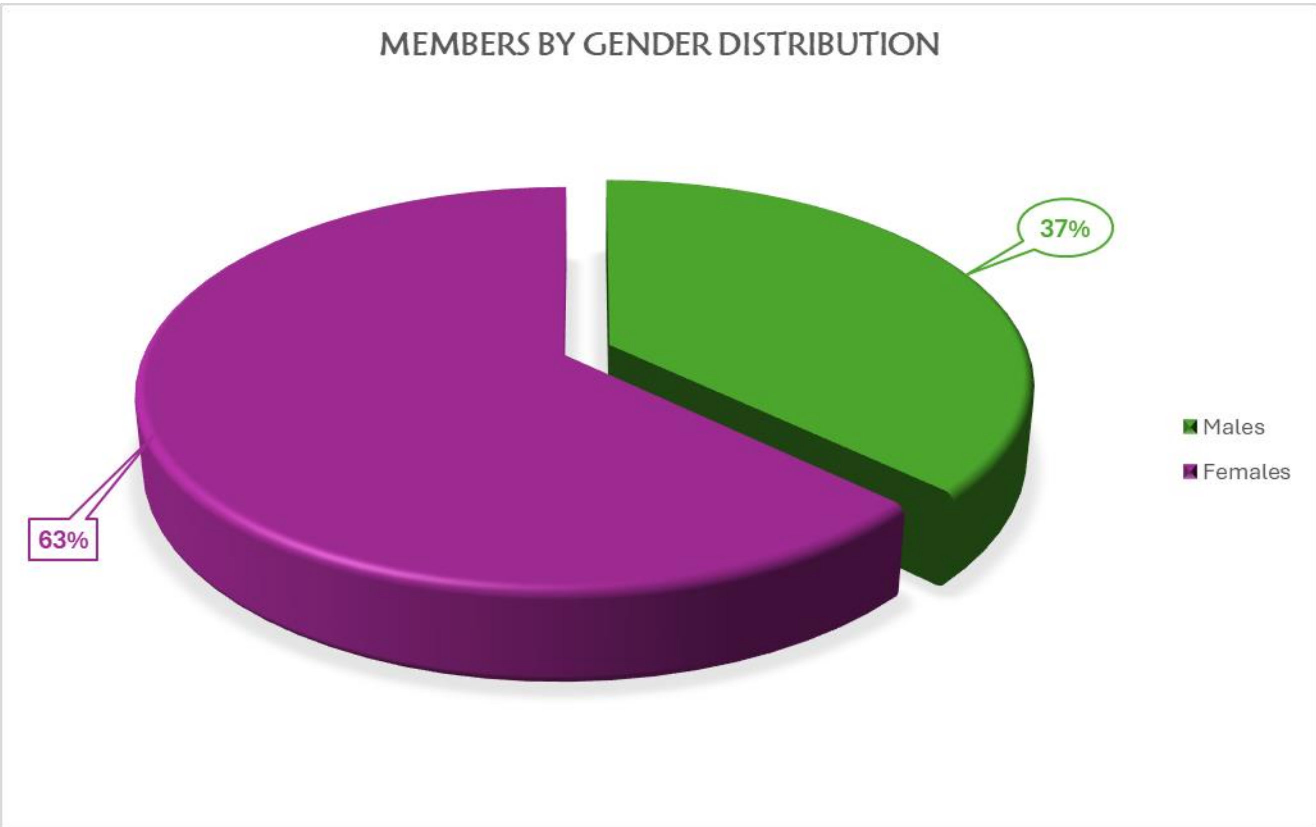
KPI GRAPH 1 (d)



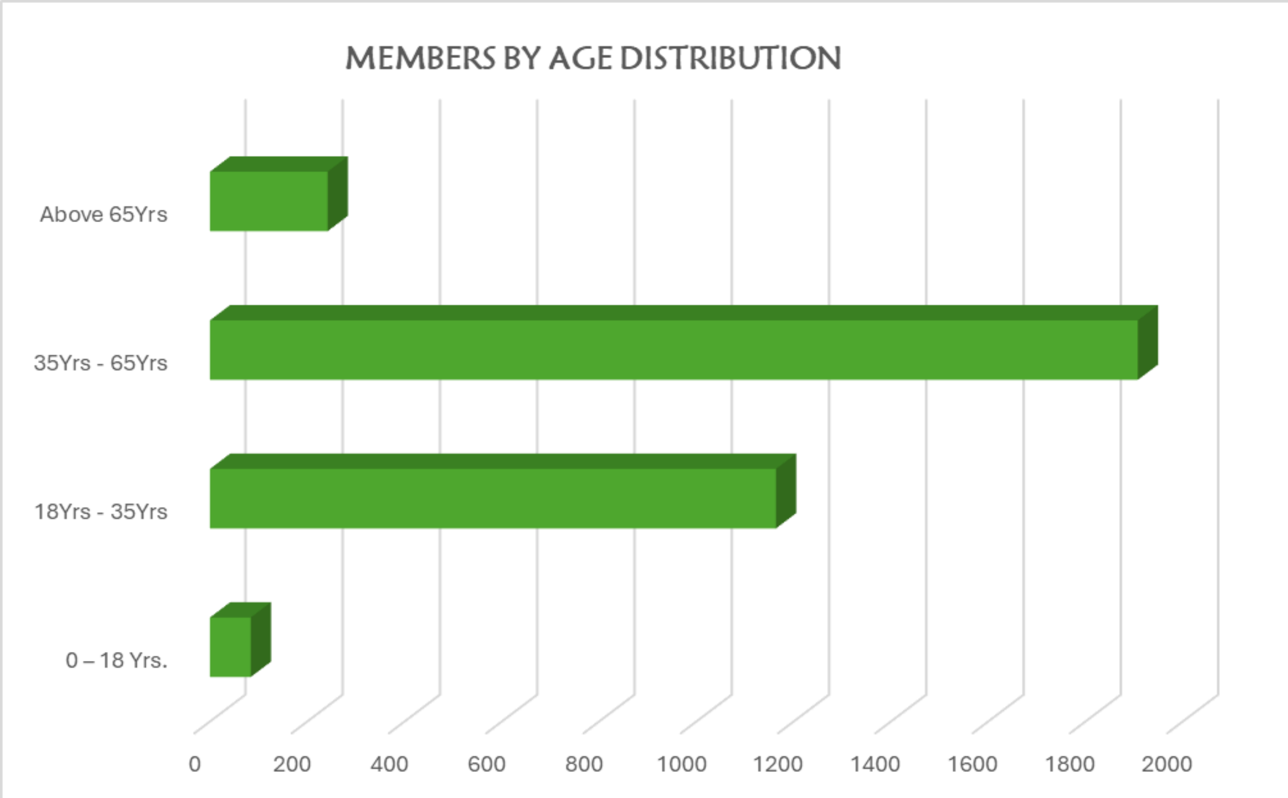
KPI GRAPHS 2



KPI GRAPHS 2 (a)



KPI GRAPHS 2 (b)



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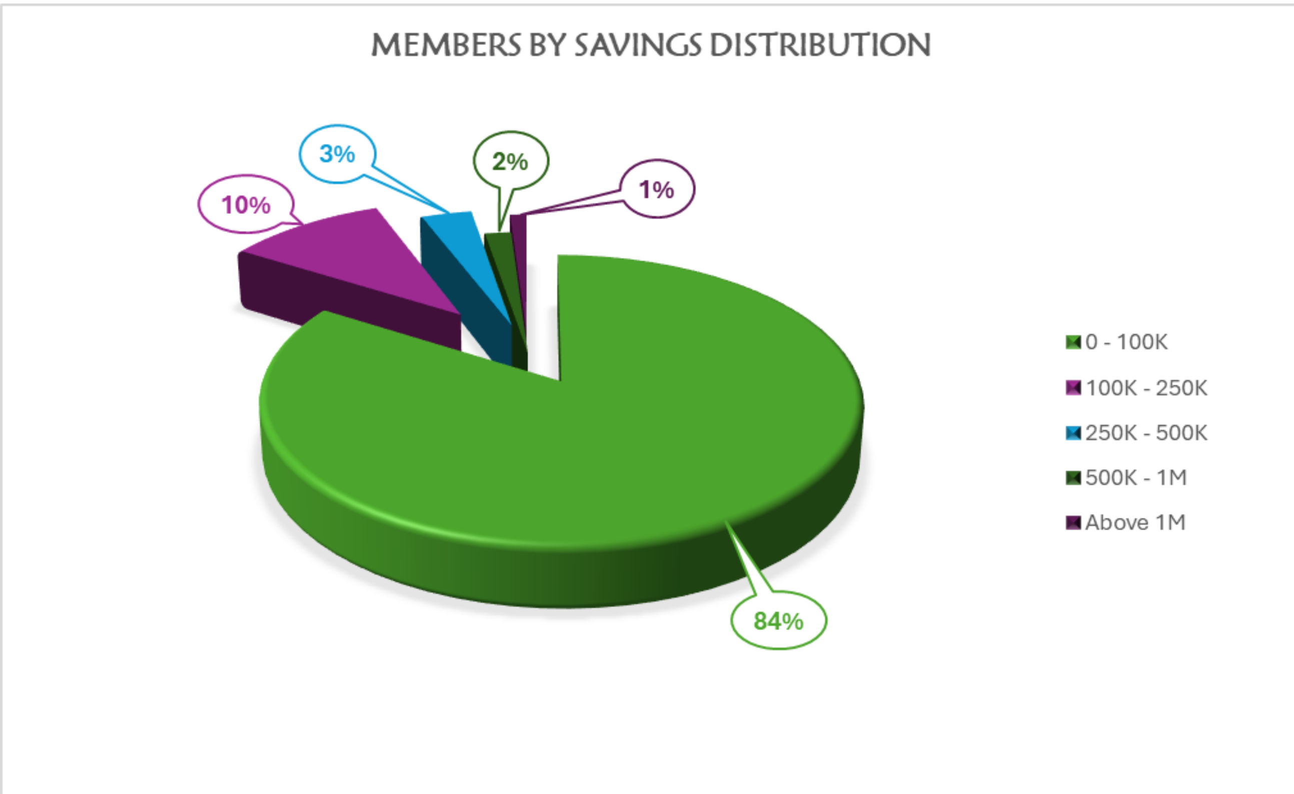

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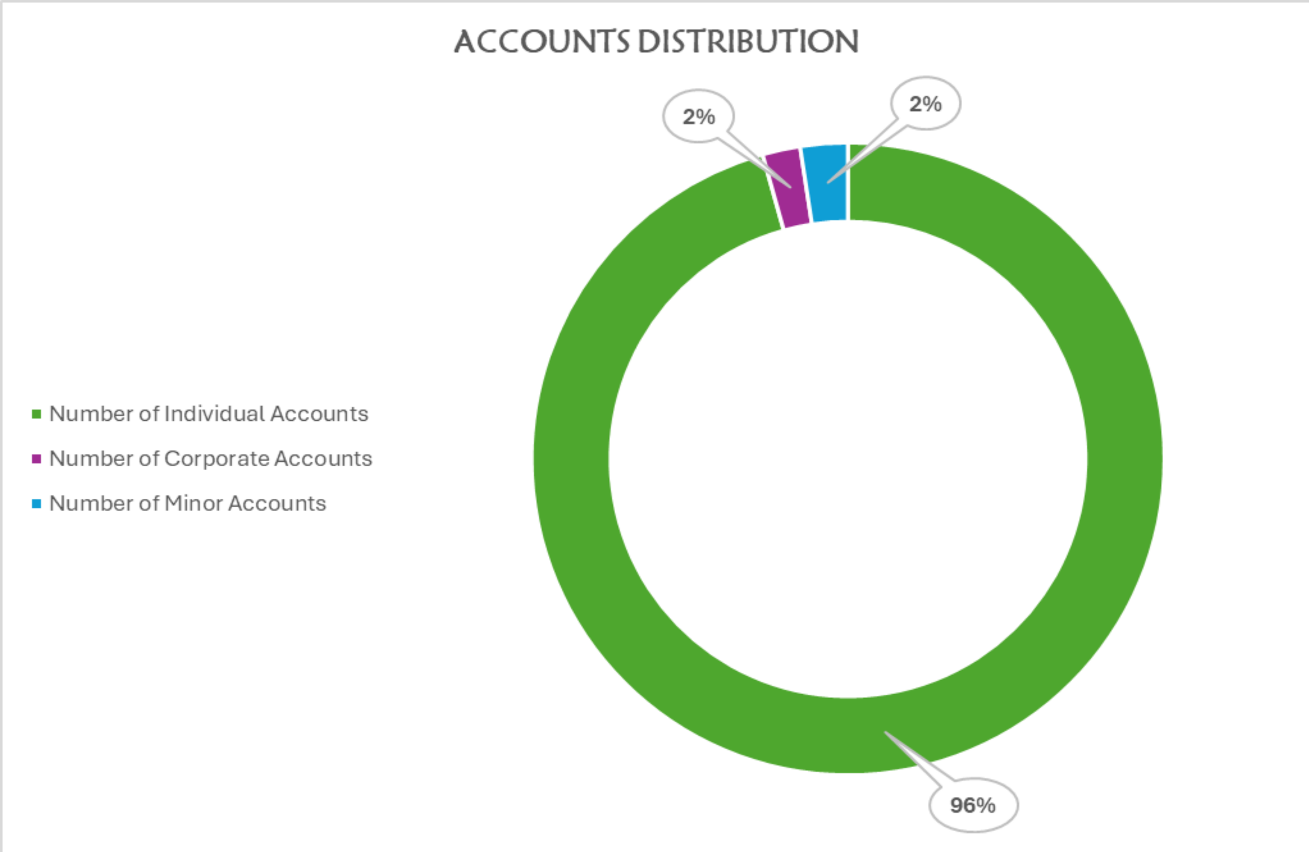
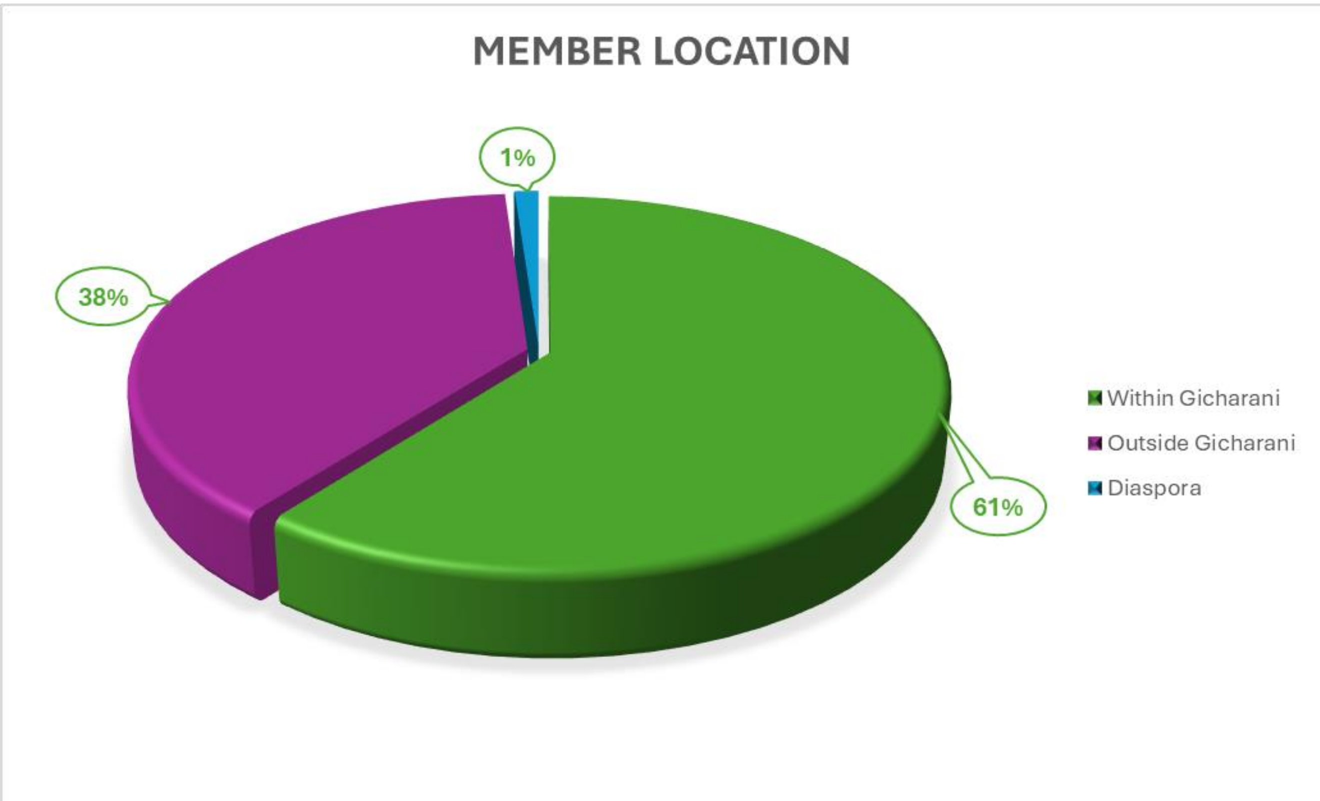
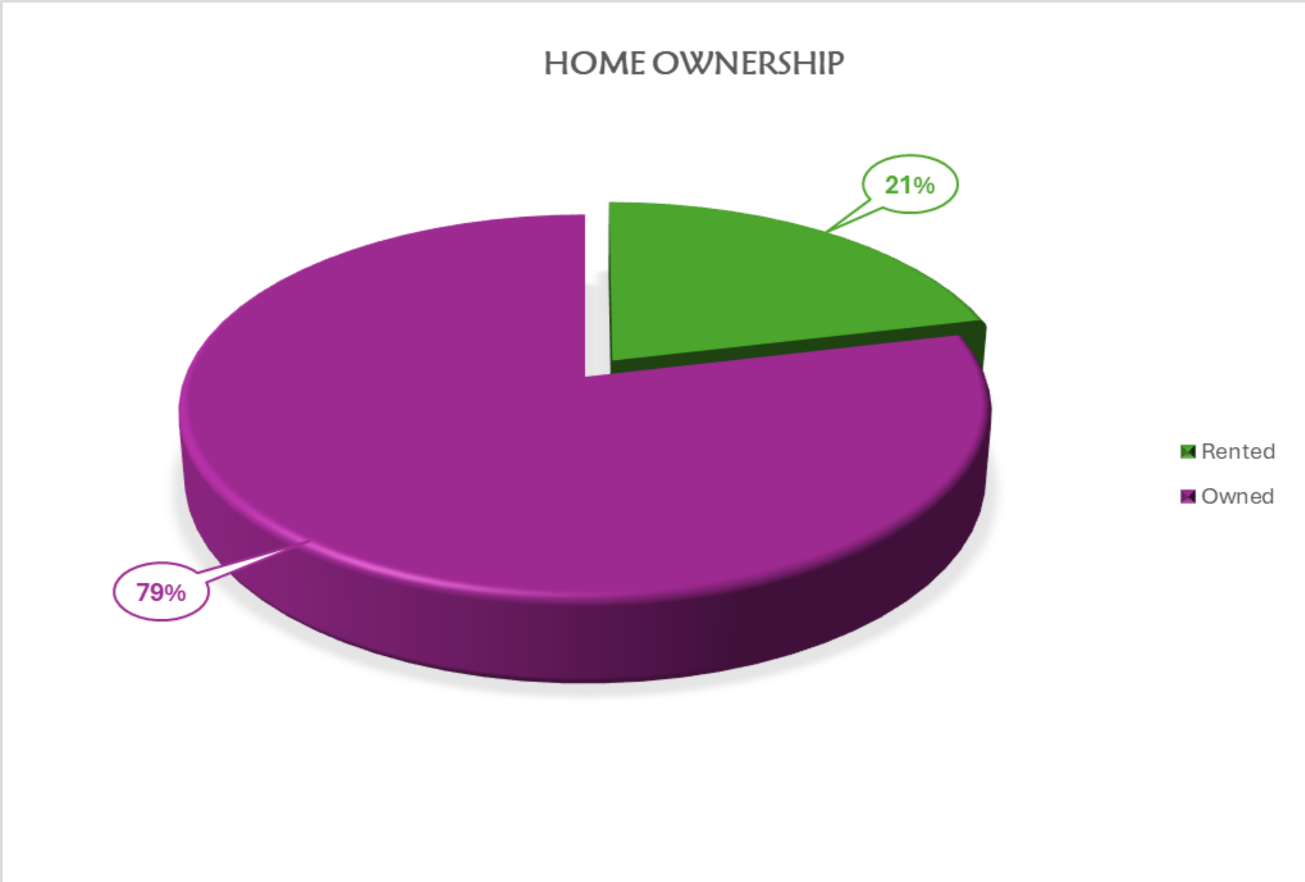


KPI GRAPHS 2 (e)



KPI GRAPHS 2 (f)



CHAPTER 3

3.1 CONTEXTUAL ANALYSIS

3.1.1 INTRODUCTION

Immaculate Conception Catholic Church Gicharani Self-Help Group operates in a dynamic environment. This contextual analysis provides insights into both internal and external business environments in which the Group operates. It also outlines and analyzes the stakeholders and the competitors who influence the operations of the Group directly or indirectly.

3.1.2 EXTERNAL ENVIRONMENTAL ANALYSIS

The external environment analysis identifies factors outside the organization that may affect performance positively (opportunities) or negatively (threats). The analysis reviews Political, Economic, Social, Technological, Legal, and Environmental (PESTEL) factors. The outcome of the analysis of key factors is presented below.

3.1.2a Political Factors

Opportunity:

Political factors play a significant role in shaping the operational environment of organizations and community groups. Government-led initiatives such as economic empowerment programmes, youth employment initiatives like Kazi Kwa Vijana, and flagship projects such as affordable housing programmes create opportunities for groups and businesses to access markets, financing, and partnerships. These initiatives often stimulate economic activity and provide platforms for community-based organizations to participate in value chains, service provision, and financial inclusion activities. Additionally, stable tax regimes and supportive policy frameworks can promote business growth and investment by providing a predictable operating environment.

Challenge:

On the other hand, political instability can negatively affect economic activities. Events such as political unrest, demonstrations, and post-election violence (PEV) can disrupt businesses, damage infrastructure, and limit market access. Corruption within public institutions can also increase the cost of doing business, discourage investment, and undermine fair competition. Furthermore, frequent changes in tax policies and political priorities may create uncertainty, making it difficult for organizations to plan long-term strategies.

3.1.2b Economic Factors

Opportunity:

Economic conditions greatly influence the performance of businesses and community groups. Favorable fiscal policies, stable exchange rates, and manageable interest rates can encourage investment, savings, and borrowing. When inflation is controlled and economic growth is steady, households and businesses are more likely to increase spending and investment, thereby stimulating market activity. Additionally, improvements in economic performance can create employment opportunities, increase disposable income, and enhance financial participation within savings groups and cooperatives.

Challenge:

Conversely, economic instability presents major challenges. High inflation reduces purchasing power and increases the cost of goods and services, affecting both businesses and consumers. Fluctuating exchange rates can raise the cost of imports, particularly for equipment or technology needed for operations. High interest rates discourage borrowing and may reduce access to credit for businesses and individuals. In addition, high unemployment levels limit household income and reduce participation in savings and investment activities.

3.1.2c Socio-cultural Factors

Opportunity:

Socio-cultural dynamics influence how communities interact with economic and social initiatives. Demographic trends, such as a large youth population, present opportunities for entrepreneurship, workforce development, and innovation. Cultural values that emphasize community cooperation, mutual support, and trust can strengthen group-based initiatives such as savings groups and cooperatives. Religion and social networks can also support mobilization efforts by fostering unity and collective action. Furthermore, improved literacy levels and professional diversification can enhance financial literacy, business development, and organizational management.

Challenge:

However, socio-cultural factors can also create barriers. Language differences and cultural norms may limit communication and participation in programs, especially where training or documentation is delivered in unfamiliar languages. Low literacy levels in some communities may hinder record-keeping, financial management, and adoption of new technologies. Social inequalities and differences in social classes may also affect access to resources and opportunities. In addition, external shocks such as pandemics can disrupt social interaction, business activities, and community gatherings, significantly affecting economic participation and productivity.

3.1.2d Technological Factors

Opportunity:

Technological advancements provide significant opportunities for organizations and groups to improve efficiency and service delivery. The automation of group processes, such as digital record-keeping and financial management systems, can enhance transparency and accuracy. Technology also enables improved marketing and visibility through digital platforms, helping organizations reach wider audiences and markets. Enhanced communication tools facilitate quicker feedback, coordination, and decision-making. Emerging technologies such as Artificial Intelligence (AI) can also support data analysis, planning, and operational efficiency.

Challenge:

Despite these benefits, technological adoption comes with challenges. The high cost of acquiring and maintaining technology infrastructure may limit access for smaller organizations or community groups. Limited digital literacy among users can hinder effective utilization of technology systems. Additionally, the growing threat of cybercrime and data breaches presents risks to financial information and organizational records. Security concerns, including hacking or misuse of digital platforms, may undermine trust and disrupt operations if not adequately addressed.

3.1.2e Environmental Factors

Opportunity:

Environmental factors are increasingly influencing economic activities and strategic planning. Growing awareness of environmental sustainability and climate change has created opportunities for organizations to adopt eco-friendly practices and develop green initiatives. Programs that promote environmental conservation, climate-smart agriculture, and sustainable resource management can attract partnerships, funding, and community support. Furthermore, efforts to mitigate environmental degradation can lead to improved productivity, particularly in sectors such as agriculture that depend heavily on natural resources.

Challenge:

However, ecological challenges pose significant risks to economic stability. Global warming and changing weather patterns can disrupt agricultural production, water availability, and food security. Extreme climatic conditions such as droughts and floods may damage infrastructure, reduce productivity, and increase operational costs. Environmental pollution can also negatively affect public health and natural ecosystems, creating long-term economic and social challenges for communities and businesses.

3.1.2f Legal Factors

Opportunity:

The legal environment provides frameworks that promote fairness, accountability, and protection of stakeholders. Labor laws safeguard employee rights and encourage fair working conditions, which can improve productivity and morale. Consumer protection laws enhance trust between businesses and customers by ensuring transparency and accountability. Regulatory frameworks also help maintain standards, protect investors, and promote responsible business practices. Compliance with data protection regulations (DPA) strengthens data security and builds confidence among clients and partners.

Challenge:

At the same time, legal requirements may increase compliance costs and administrative burdens for organizations. Complex tax laws and regulatory frameworks may require specialized expertise and additional resources to ensure compliance. Strict regulations may also limit flexibility in operations or innovation. Furthermore, competition laws and regulatory oversight may restrict certain market practices, requiring organizations to adapt their strategies while ensuring adherence to legal standards.

3.1.3 INTERNAL ENVIROMENTAL ANALYSIS
3.1.3a SWOT ANALYS

STRENGTHS	WEAKNESSES
❑ Competent management team ❑ Competent staff members ❑ Availability of funds ❑ Solid church foundation ❑ Strong governance structure ❑ Cordial relationship between the local church and the Group ❑ Adequate support and guidance from our regulator ❑ Committed membership ❑ Open membership ❑ Strategic location of the group ❑ Strong corporate image ❑ Goodwill from the surrounding community ❑ Long history of existence ❑ Affordable loan interest rates	❑ Guarantorship challenges ❑ Inadequate members capacity building ❑ Inadequate marketing and promotion ❑ Loan defaults among some members ❑ Dormancy among some members ❑ Limited channels of communication and feedback ❑ Member turnover ❑ Inadequate brand visibility ❑ Narrow product range ❑ Low uptake of technology ❑ Management succession challenges ❑ Inadequate SOPs ❑ Inadequate compliance ❑ Inadequate monitoring and evaluation
OPPORTUNITIES	**THREATS**
❑ Increasing population within Gicharani ❑ Existing and upcoming Parish out-stations ❑ Rapidly growing businesses and market centers e.g. within Gikambura, Lussigetti, Thogoto, Kamangu among others. ❑ Advancing technology ❑ Increasing institutions around Gicharani e.g. churches, schools, hospitals, TVETs etc. ❑ Favorable government policies ❑ Increasing youth population within Gicharani	❑ Competition from other players within Gikambura e.g. shylocks, SACCOs, Banks etc. ❑ Technological obsolescence ❑ Cybercrime ❑ Unfavorable government policies ❑ Increasing crime rate within Gikambura ❑ Natural calamities e.g. drought

3.1.3b STAKEHOLDER ANALYSIS

Stakeholder	Stakeholder interests in ICCCGSHG - what they expect from us	What do we expect the Stakeholder to provide?	Potential Strategies for obtaining support or reducing obstacles
Our Banking partners	❑ Deposits ❑ Income ❑ Customers ❑ Marketing platform ❑ Feedback ❑ Consume their products and services	❑ convenient service delivery ❑ Safety of Group's funds ❑ Agency income ❑ Financial advisory ❑ Competitive products and services	❑ Selecting the most convenient banking partner
Caritas Nairobi	❑ Good governance ❑ Safeguard members interests and investments ❑ Compliance with policy frameworks ❑ Supporting Caritas and its activities ❑ Social-economic empowerment of community ❑ Evangelization ❑ Feedback	❑ Effective regulation and coordination ❑ Capacity building ❑ Support in promotional activities ❑ Investment management ❑ Technical support e.g. audits ❑ Effective communication ❑ Favorable policies and regulation	❑ Ensure full compliance with the SHP guidelines and policies
SHG Members	❑ Safety of their interests and investments ❑ Capacity building ❑ Distributable surplus ❑ Affordable loans ❑ Convenient service delivery ❑ Effective communication and feedback ❑ Financial advisory ❑ Confidentiality ❑ Effective management	❑ Regular Savings ❑ Prompt loan repayment ❑ Attending and participating in Group meetings and activities ❑ Marketing the Group ❑ Compliance with Group's by-laws ❑ Feedback ❑ Loyalty	❑ Formulate clear group by-laws ❑ Conduct adequate members capacity building ❑ Involve members in group activities ❑ Establish member reward mechanism ❑ Establish clear communication strategies
Group's Staff	❑ Competitive remuneration ❑ Job security ❑ Conducive work environment ❑ Training and development ❑ Clear communication ❑ Motivation	❑ Good performance ❑ Regular reports ❑ Technical support ❑ Marketing the Group ❑ Feedback ❑ Professionalism ❑ Loyalty ❑ Work dynamism	❑ Create a conducive work environment ❑ Support staff in training and development initiatives ❑ Establish staff reward and reprimand mechanism ❑ Establish clear

			communication lines ❑ Conduct routine staff appraisals
ocal Church	❑ Uphold the Catholic Social Teachings ❑ Evangelization ❑ Protecting and preserving the church image ❑ Social-economic empowerment of the parishioners ❑ Participating and supporting the church and its activities ❑ Compliance with local church regulations	❑ Spiritual guidance and nourishment ❑ Operating space ❑ Provide a communication platform ❑ Support marketing and promotion ❑ Membership ❑ Security for the office premises ❑ Participate and support the Group and its activities ❑ Involve the Group in Church activities	❑ Support the church and its activities
ommunity	❑ Business opportunities ❑ Employment opportunities ❑ Corporate Social Responsibility ❑ Uphold community values	❑ Members ❑ Employees ❑ Suppliers/vendors ❑ Community goodwill	❑ Conducting marketing and promotion ❑ Conduct CSI interventions ❑ Prioritize the surrounding community for business and employment opportunities ❑ Create and sustain Group's positive image
overnment	❑ Compliance with Statutory requirements	❑ Security ❑ Favorable policies	❑ Ensure timely remittance of statutory deductions
ervice roviders	❑ Business opportunities ❑ Fair selection ❑ Effective communication and Feedback ❑ Timely payment ❑ Group sustainability ❑ Referrals ❑ Loyalty	❑ Timely delivery of services ❑ Quality services ❑ Competitive pricing ❑ Professional integrity ❑ After sale services	❑ Professional integrity ❑ Select the most competitive service provider(s)

Figure 2: Corporate Social Investment (CSI)

3.1.3c COMPETITOR ANALYSIS

Competitor	What They Offer	Key Beneficiaries	Comment on quality and effectiveness in service delivery.
hylocks	❑ Offer instant loans ❑ Short term loans ❑ Offers loans on items/chattels ❑ Exorbitant interest rates ❑ Unethical debt recovery mechanism ❑ They are unregulated ❑ They not automated ❑ No marketing and publicity	❑ Individuals in distress	❑ Very convenient
hamas	❑ Offer instant loans ❑ Short term loans ❑ Very high loan interest ❑ No collateral ❑ Offer savings platforms ❑ Minimal paper work ❑ Robust debt recovery mechanism ❑ Limited funds ❑ They are unregulated ❑ They not automated ❑ No marketing and publicity ❑ Relies on social capital ❑ Strong member welfare ❑ Relies on member credibility for loan qualification ❑ Operate merry-go-rounds	❑ Individual members	❑ Highly dependent on the availability of funds
overnment empowerment unds e.g. WEZO, outh Fund, VEF	❑ Zero/low interest loans ❑ Long grace periods ❑ Bureaucratic controls ❑ Long loan turn-around time ❑ Weak debt recovery mechanism ❑ No saving platform ❑ Biased on gender	❑ Women groups ❑ Youth groups ❑ Organized groups e.g. CBOs, SHGs etc.	❑ Low efficiency in service delivery
ACCOs	❑ Operate deposits ❑ Have share capital ❑ Offer short- and long-term loans ❑ Some have FOSA ❑ Relatively low interest rates ❑ Flexible repayment periods	❑ Individuals ❑ SMEs ❑ Institutions ❑ Other SACCOs	❑ Relatively inefficient service delivery

	❑ Diversified products ❑ Offer collateralized loans ❑ Check-off loans ❑ Offer unsecured loans ❑ Some are regulated ❑ Most are automated ❑ Moderate debt recovery process ❑ Active marketing strategies ❑ Most are sector based ❑ Highly politicized ❑ Diversified investments		
Mobile Money Lenders	❑ Offer Instant loans ❑ No savings ❑ High interest rates ❑ Paperless loan application ❑ Weak and unethical debt recovery mechanism ❑ Fully automated ❑ Offer unsecured loans ❑ Narrow product portfolio ❑ No welfare ❑ Aggressive marketing strategies	❑ Registered mobile subscribers	❑ Their loans are very convenient.
Banks	❑ Operate deposits ❑ Offer short- and long-term loans ❑ Very high interest rates ❑ High cost of borrowing ❑ Flexible repayment periods ❑ Diversified products ❑ Offer collateralized loans ❑ Asset financing ❑ Check-off loans ❑ Offer unsecured loans ❑ Heavily regulated ❑ Heavily automated ❑ Aggressive debt recovery process ❑ Mortgage financing ❑ LPO financing ❑ Robust marketing strategies ❑ Diversified investments ❑ Forex services ❑ Bancassurance services ❑ Wide branch network	❑ Individuals ❑ Corporates ❑ SACCOs ❑ Institutions ❑ Banks ❑ Governments ❑ SMEs	❑ Long TAT in service delivery ❑ Bureaucratic processes

CHAPTER 4

4.1 STRATEGIC DIRECTION

4.1.1 STRATEGIC GOAL

To empower communities to achieve improved livelihoods and financial resilience through inclusive access to savings and credit, strong and accountable group systems, digital innovation, effective risk management, and sustainable environmental practices by 2030.

4.1.2 KEY STRATEGIC PILLARS

1. Products

High-quality, relevant, and accessible products and services are essential for building trust, loyalty, and sustained engagement among members. When members have confidence in the products offered, they are more likely to increase participation, make repeat transactions, and refer others.

In response to a highly competitive operating environment, Immaculate Conception Catholic Church Gicharani Self-Help Group will focus on enhancing and diversifying its product offerings over the next five years. This will include product differentiation, improving access to guarantors, developing financial literacy programs, increasing savings uptake, minimizing account dormancy, and reducing unnecessary savings withdrawals to strengthen financial stability among members.

2. Membership

Members are the cornerstone of any micro-credit enterprise, as they drive both growth and sustainability. Without active and engaged members, the organization cannot achieve its financial and social objectives. Recognizing this, Immaculate Conception Catholic Church Gicharani Self-Help Group aims to expand its membership base to 6,262 by 2030, while maintaining a member retention rate of at least 80%.

This will be achieved through the implementation of robust marketing and outreach strategies, enhanced capacity building initiatives, reactivation of dormant member accounts, strengthening member loyalty, and establishing an effective member feedback mechanism to continuously improve service delivery.

3. Governance and Institutional Strengthening

Strong governance is critical for achieving organizational objectives, ensuring accountability, and maintaining the trust of members and stakeholders. It provides the foundation for effective decision-making and long-term sustainability.

To this end, ICCCGSHG will prioritize strengthening its governance structures and institutional capacity. This will include ensuring the presence of a competent and effective Board of Management, enhancing staff capacity, and promoting a culture of transparency, accountability, and ethical conduct. These efforts will be instrumental in the successful implementation of this strategic plan.

4. Technology

Technology continues to transform the way organizations operate across all sectors, offering opportunities for increased efficiency, transparency, and accessibility. Embracing digital solutions is therefore critical in responding to evolving market dynamics and member expectations.

ICCCGSHG will adopt appropriate and scalable information and communication technologies (ICT) to enhance operational efficiency and service delivery. This will include improving digital record-keeping systems, strengthening communication channels, and enhancing visibility through online platforms such as social media and websites. The integration of technology will also support better decision-making and improve member engagement.

5. Risk Management & Compliance

Effective risk management and compliance are fundamental to the sustainability and integrity of any organization. Compliance with established regulations safeguards the organization from legal and operational risks, while robust risk management practices ensure resilience in the face of uncertainty.

ICCCGSHG recognizes that growth and risk are closely interconnected. As such, the organization will establish and strengthen a comprehensive risk management framework to identify, assess, and manage potential risks. This will involve strategies to avoid, mitigate, transfer, or accept risks, as appropriate. Additionally, capacity building will be undertaken to ensure that management committee members and staff fully understand and comply with operational policies, procedures, and regulatory requirements.

6. Climate Action (Going Green)

Environmental sustainability is increasingly becoming a critical component of responsible development. Environmental conservation involves protecting natural resources and ecosystems from degradation caused by human activities such as deforestation, pollution, and unsustainable practices.

As part of its commitment to sustainable development, ICCCGSHG will integrate environmental conservation initiatives into its operations. This will include promoting eco-friendly practices, supporting climate-smart activities, and contributing to efforts aimed at reducing environmental degradation. Through these initiatives, the organization seeks to play a meaningful role in addressing climate change and promoting a sustainable future for communities.

4.1.3 STRATEGIC OBJECTIVES

- **SO 1:** To increase savings to 600Million and grow loan to 40% of the savings
  - **SO 2:** To grow membership to 6262 by 2030
  - **SO 3:** To enhance group governance and strengthen internal processes by 2030
- **SO 4:** To leverage ICT in key group operations by 2030
  - **SO 5:** To improve risk management mechanisms and ensure full compliance with the laid down guidelines and policy frameworks by 2030
  - **SO 6:** To promote environmental conservation initiatives by 2030

IMPLEMENTATION MATRIX

STRATEGIC OBJECTIVE 1;

To increase savings to 600Million and grow loan to 40% of the savings

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
To grow savings to 600 million	Reduce dormancy levels	Monitoring and flagging inconsistent accounts	Reduced dormancy	Number of monitoring reports	Management and staff	Monthly
		Conducting follow-ups on the inconsistent accounts	Reduced dormancy	Number of follow-up reports	Management and Staff	Monthly
		Promptly addressing the reasons behind the inconsistency	Reduced dormancy	Number of cases addressed	Management and Staff	Continuous
		Reactivating the dormant accounts	Reduced dormancy	Number of accounts reactivated	Management and Staff	Continuous
	Diversify Savings products	Conducting a market survey	Improved savings products	Survey reports	Management	Periodically
		Segmenting the market based on the product need	Improved savings products	Number of segments established	Management	Periodically
		Prioritizing the most viable segments	Improved savings products	Number of segments targeted	Management	Periodically
		Developing need-based savings products	Improved savings products	Number of products developed	Management	Periodically
		Sensitizing members on the newly developed savings products	Improved savings products	Number of sensitization forums held	Management and Staff	Periodically
		Monitoring the uptake of the newly developed savings products	Improved savings products	Monitoring reports	Management	Monthly
	Introduce Savings Campaigns	Introducing savings challenges, e.g., a 52-week challenge	Increased savings	Number of Savings challenges introduced	Management	Periodically
		Recognizing and/or rewarding the best savers	Increased savings	Number of members recognized and/or rewarded	Management	Annually
		Encouraging the formation of a merry-go-round by corporate members	Increased savings	Number of merry-go-rounds formed	Management and Staff	Continuous
		Encouraging members to automate savings payments, e.g., M-Ratiba	Increased savings	Number of members with automated savings	Management and Staff	Continuous

		Sending promotional messages to encourage saving	Increased savings	Number of messages sent	Management	Monthly
		Encouraging members to open minor savings accounts for their children	Increased savings	Number of minor savings accounts opened	Management and Staff	Continuous
		Encouraging members to capitalize their surplus.	Increased savings	% of the surplus capitalized	Management and Staff	Annually
		Encouraging members to redeem loyalty points to savings, e.g., Bonga points	Increased savings	% of Savings mobilized through loyalty points	Management and Staff	Continuous
		Encouraging intra-savings transfer for withdrawing members	Increased savings	Number of intra savings transfers made	Management and Staff	Continuous
	Improve capacity building	Carrying out TNA on financial literacy	Increased savings	TNA reports	Management	Periodically
		Segmenting the members based on needs	Increased savings	Number of segments created	Management	Periodically
		Conducting need-based training	Increased savings	Number of trainings conducted	Management	Periodically
		Conducting an impact assessment	Increased savings	Impact assessment report	Management	Annually
To grow the loan book to 40% of savings	Address Guarantorship Challenges	Organizing member networking forums	Increased loan uptake	Number of fora held	Management	Periodically
		Encouraging the formation of Guarantorship cells among the members	Increased loan uptake	Number of cells formed	Management and Staff	Continuous
		Recognizing and/or rewarding super guarantors	Increased loan uptake	Number of guarantors recognized and/or rewarded	Management	Annually
		Encouraging members to utilize cross-group Guarantorship.	Increased loan uptake	Number of cross-group guaranteed loans	Management and staff	Continuous
		Formulating a Guarantorship policy	Increased loan uptake	Guarantorship policy	Management	June 2026
	Increase member loan appetite	Sending promotional messages to encourage loan uptake	Increased loan uptake	Number of messages sent	Management and Staff	Continuous
		Recognizing and/or rewarding best borrowers	Increased loan uptake	Number of members recognized and/or rewarded	Management	Annually
		Organizing members' forums and encouraging members to share success stories	Increased loan uptake	Number of success stories shared	Management and Staff	Periodically
		Carrying out client visits	Increased loan uptake	Number of client visits made	Management and Staff	Occasionally
		Reducing loan processing TAT	Increased loan uptake	% reduction in loan processing TAT	Management and Staff	Continuous
		Automating the loan application process	Increased loan uptake	Automated loan process	Management	August 2026
	Diversify the loan product	Conducting a market survey	Improved loan products	Survey reports	Management	Periodically
		Segmenting the market based on the product need	Improved loan products	Number of segments	Management	Periodically

				established		
		Prioritizing the most viable segments	Improved loan products	Number of segments targeted	Management	Periodically
		Developing need-based loan products	Improved loan products	Number of products developed	Management	Periodically
		Sensitizing members on the newly developed loan products	Improved loan products	Number of sensitization forums held	Management and Staff	Periodically
		Monitoring the uptake of the newly developed loan products	Improved loan products	Monitoring reports	Management	Monthly
	Reduce default levels	Conducting thorough pre-loaning interviews	Reduced default levels	Interview reports	Management and Staff	Continuous
		Conducting thorough loan appraisal and approvals	Reduced default levels	Appraisal and approval reports	Management and Staff	Continuous
		Monitoring and flagging delinquent loan accounts	Reduced default levels	Monitoring reports	Management and Staff	Continuous
		Following up on the delinquent loan accounts	Reduced default levels	Follow-up reports	Management and Staff	Continuous
		Encouraging members to restructure or reschedule their delinquent loans	Reduced default levels	Number of loans restructured or rescheduled	Management and Staff	Continuous
	Conduct Training on Financial Literacy	Carrying out TNA on financial literacy and entrepreneurship	Increased loan uptake	TNA reports	Management	Periodically
		Segmenting the members based on needs	Increased loan uptake	Number of segments created	Management	Periodically
		Conducting need-based training	Increased loan uptake	Number of trainings conducted	Management	Periodically
		Conducting an impact assessment	Increased loan uptake	Impact assessment report	Management	Annually

STRATEGIC OBJECTIVE 2;

To grow membership to 6262 by 2030

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
Recruit 3600 new members	Develop a robust marketing and promotion strategy	Carrying out recruitment drives within the surrounding market centers, e.g., Gikambura, Lussigetti, etc.	Increased membership	Number of members recruited	Management and Staff	Quarterly
		Carrying out recruitment drives within the parish center	Increased membership	Number of members recruited	Management and Staff	Semi-annually
		Carrying out recruitment drives within the parish outstations	Increased membership	Number of members recruited	Management and Staff	Bi-monthly
		Carrying out recruitment drives within the church groups, e.g., CWA, CMA, SCCs, etc.	Increased membership	Number of members recruited	Management and Staff	Monthly
		Carrying out recruitment drives within the surrounding institutions, e.g., other churches, schools, hospitals, TVETS, etc.	Increased membership	Number of members recruited	Management and Staff	Quarterly
		Carrying out recruitment drives within the surrounding businesses	Increased membership	Number of members recruited	Management and Staff	Quarterly
		Carrying out recruitment drives within the surrounding Chamas	Increased membership	Number of members recruited	Management and Staff	Monthly
		Developing and distributing promotional merchandise, e.g., Reflector jackets, caps, umbrellas, lessesos	Increased awareness	Number of promotional merchandises developed and distributed	Management	Annually
		Developing and distributing IEC materials, e.g., brochures, flyers, etc.	Increased awareness	Number of promotional merchandises developed and distributed	Management	Annually
		Setting recruitment targets for management and staff	Increased membership	Number of members recruited	Management and Staff	Monthly
		Introducing waivers on registration fees.	Increased membership	Number of members recruited through waivers	Management	Periodically
		Using the available digital platforms to market the group	Increased awareness	Social Engine Optimization analysis	Management and Staff	Continuous
		Encouraging members to make use of member referral program	Increased membership	Number of referrals	Management and Staff	Continuous
		Engaging brand ambassadors to recruit new members	Increased membership	Number of brand ambassadors engaged	Management	Periodically

				Number of members recruited		
	Introduce a youth agenda	Subsidizing registration fees for the youth	Increased youth membership	Number of youth members recruited	Management	Continuous
		Involving the youth in group activities, e.g., AGM, Capacity building, CSI, etc.	Increased awareness	Number of youth engagements	Management	Occasionall y
		Identifying and engaging youth champions	Increased awareness	Number of champions engaged	Management	Annually
		Organizing and sponsoring parish youth forums, e.g., talent show, talks, tournaments, etc.	Increased awareness	Number of fora held	Management	Annually
		Prioritizing youth for internship and employment opportunities	Increased awareness	Number opportunities offered	Management	Occasionall y
Attain 80%-member retention rate	Enhance customer service	Establishing a customer service desk	Improved customer service	Customer service desk in place	Management	January 2026
		Training management and staff on customer service	Improved customer service	Number of trainings conducted	Management	Periodically
		Developing a service delivery charter	Improved customer service	Service delivery charter in place	Management	January 2026
		Conducting customer satisfaction surveys	Improved customer service	Survey reports	Management	Periodically
	Improve communication and feedback	Establishing a communication desk	Improved communicati on	Communication desk in place	Management	June 2026
		Establishing a call center for the group	Improved communicati on	Call center in place	Management	March 2027
		Expanding communication channels.	Improved communicati on	Number of new channels created	Management	January 2026
		Expanding feedback collection channels	Improved feedback	Number of channels created	Management	January 2026
		Promptly responding to member feedback	Improved feedback	Mean time to respond (MTTR)	Management	Continuous
	Improve members' sense of belonging	Recognizing and/or rewarding best performing members	Improved member loyalty	Number of members recognized and/or rewarded	Management	Annually
		Involving members in group activities, e.g., CSI, mass animation, etc.	Improved member loyalty	Number of member engagements	Management	Occasionall y
		Involving members in decision-making	Improved member loyalty	Number of member engagements	Management	Occasionall y
		Sending members best wishes messages, e.g. birthdays, Easter, etc.	Improved member loyalty	Number of Message types sent	Management and Staff	Occasionall y
		Carrying out member clinics	Improved member	Number of clinics held	Management	Annually

			loyalty			
		Organizing member networking forums.	Improved member loyalty	Number of fora held	Management	Annually
		Introducing a member loyalty program	Improved member loyalty	Member loyalty program in place	Management	April 2026
	Reduce member withdrawal levels	Monitoring and flagging inconsistent accounts	Reduced withdrawal levels	Monitoring report	Management and staff	Continuous
		Following up on the inconsistent accounts	Reduced withdrawal levels	Follow-up reports	Management and Staff	Continuous
		Conducting exit interviews	Reduced withdrawal levels	Exit interview reports	Management and Staff	Continuous
		Promptly addressing the reasons behind the withdrawals	Reduced withdrawal levels	Number of cases resolved	Management and Staff	Continuous
	Improve member capacity building	Conducting TNAs	Improved member trainings	TNA report	Management	Periodically
		Clustering members according to the training needs	Improved member trainings	Number of clusters established	Management	Periodically
		Marketing the training	Improved member trainings	% increase in attendance	Management	Periodically
		Carrying out need-based training	Improved member trainings	Number of trainings conducted	Management	Periodically
		Conducting pre and post training evaluation	Improved member trainings	Evaluation reports	Management	Periodically
		Conducting an impact assessment	Improved member trainings	Impact assessment report	Management	Annually

STRATEGIC OBJECTIVE 3;

To enhance group governance and strengthen internal processes by 2030

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
To enhance management capacity	Improve management transition	Identifying and grooming a pool of potential leaders	Improved management succession	Number of potential leaders groomed	Management	Annually
		Timely declaration of management vacancy	Improved management succession	Timely announcements	Management	Annually
		Timely advertisement of the management vacancies	Improved management succession	Timely advertisements	Management	Annually
		Conducting a thorough vetting of the applicants	Improved management succession	Vetting report	Management	Annually
		Conducting intensive induction training for the management	Improved management succession	Induction report	Management	Annually
		Carrying out proper handover and takeover.	Improved management succession	Handover report	Management	Annually
		Developing a management succession plan	Improved management succession	Succession plan in place	Management	Annually
	Improve management teamwork	Organizing team-building activities for the management	Enhanced management cohesiveness	Number of teambuilding activities held	Management	Annually
		Organizing spiritual retreats for management	Enhanced management cohesiveness	Number of spiritual retreats held	Management	Annually
		Participating together in group activities, e.g., Mass animation, CSI, etc.	Enhanced management cohesiveness	Number of activities engaged in	Management	Occasionally
		Establishing a management welfare scheme.	Enhanced management cohesiveness	Welfare scheme in place	Management	January 2026
		Conducting peer trainings amongst the management committees	Enhanced management cohesiveness	Number of peer trainings held	Management	Periodically
	Improve management training	Conducting a gap analysis on the management	Improved management capacity	Gap analysis report	Management	Periodically
		Conducting gap-based training for the management	Improved management capacity	Number of trainings conducted	Management	Periodically
		Conducting monitoring and evaluation	Improved management capacity	Monitoring report	Management	Periodically
		Ensuring attendance to external training organized by Caritas Nairobi and the zone.	Improved management capacity	Number of trainings attended	Management	Periodically

To enhance staff capacity	Improve staff recruitment process	Conducting proper staff need analysis	Improved recruitment process	Staff need analysis report	Management	Occasionally
		Ensuring timely advertisement of the job openings	Improved recruitment process	Timely advertisements	Management	Occasionally
		Conducting thorough interviews to the applicants	Improved recruitment process	Interview reports	Management	Occasionally
		Formalizing the terms of engagement	Improved recruitment process	Signed off contracts	Management	Occasionally
		Carrying out proper staff orientation and induction	Improved recruitment process	Orientation/ induction reports	Management	Occasionally
		Ensuring proper staff placement	Improved recruitment process	Deployment report	Management	Occasionally
	Improve staff training and development	Conducting staff gap analysis	Improved staff performance	Gap analysis report	Management	Periodically
		Conducting gap-based training for the staff	Improved staff performance	Number of trainings conducted	Management	Periodically
		Conducting monitoring and evaluation	Improved staff performance	Monitoring reports	Management	Periodically
		Ensuring attendance at external training organized by Caritas Nairobi and the zone.	Improved staff performance	Number of trainings attended	Management and Staff	Occasionally
	Improve staff motivation	Providing a conducive work environment	Improved staff performance	Conducive work environment	Management and Staff	Continuous
		Ensuring competitive Staff remuneration	Improved staff performance	Salary scale	Management	Annually
		Establishing a staff reward and reprimand system	Improved staff performance	Staff reward and reprimand system in place	Management	Annually
		Involving staff in management activities, e.g., team building, welfare, etc.	Improved staff performance	Number of activities engaged in	Management and staff	Occasionally
		Supporting staff professional development, e.g., short courses, study leave, professional subscriptions, etc.	Improved staff performance	Number of professional programs facilitated	Management and Staff	Occasionally
		Establishing a clear communication strategy between staff and management	Improved staff performance	Communication strategy	Management and Staff	January 2026
	Enhance staff performance	Providing clear JDs	Improved staff performance	Clear JDs in place	Management	Annually
		Setting clear performance targets for the staff	Improved staff performance	KPIs	Management and Staff	Annually
		Conducting routine appraisals and evaluations	Improved staff performance	Appraisal Reports	Management and staff	Periodically
		Establishing clear conflict resolution mechanisms	Improved staff performance	Conflict resolution mechanism in place	Management and Staff	February 2026

To strengthen internal processes	Enhance operational efficiency and effectiveness	Developing SOPs	Improved operational efficiency and effectiveness	SOPs in place	Management	August 2026
		Benchmarking with other successful SHGs and institutions	Improved operational efficiency and effectiveness	Number of visits made	Management and Staff	Occasionally
		Signing SLAs with key service providers	Improved operational efficiency and effectiveness	Signed off SLAs	Management	Occasionally
		Developing operational annual work plans	Improved operational efficiency and effectiveness	Operational annual work plans	Management	Annually
		Developing a board charter	Improved operational efficiency and effectiveness	Board charter in place	Management	June 2026
		Developing a Monitoring and evaluation strategy for management.	Improved operational efficiency and effectiveness	Monitoring and evaluation strategy	Management	Annually

STRATEGIC OBJECTIVE 4;

To leverage ICT in key group operations by 2030

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
Digitize and automate key group operations	Enhance brand visibility	Adopting available social media platforms to market the group.	Improved visibility	Number of platforms adopted	Management and Staff	January 2026
		Revamping the group website	Improved visibility	Revamped website	Management and Staff	May 2026
		Embedding QR codes in group promotional materials	Improved visibility	Number of promotional materials with QR codes	Management	May 2026
		Using email signatures in the group emails	Improved visibility	Number of emails with e-signatures	Management and Staff	January 2026
		Using digital signage within the group	Improved visibility	Digital signage in place	Management	January 2026
		Using e-posters to market the group	Improved visibility	Number posters developed	Management and Staff	Periodically
		Engaging a social media manager.	Improved visibility	Social media manager in place	Management	March 2026
	Improve service delivery	Expanding the service delivery channels, e.g., Caritas pays	Enhanced service delivery	Number of channels created	Management	Annually
		Digitizing member registration process	Enhanced service delivery	Digitized registration process	Management	May 2026
		Digitizing the loan application process	Enhanced service delivery	Digitized loan application process	Management	May 2026
	Improve communication and feedback	Expanding communication channels	Enhanced communicatio n	Number of channels created	Management	February 2026
		Establishing a call center	Enhanced communicatio n	Call center	Management	March 2027
		Expanding feedback collection channels	Improved feedback	Number of channels created	Management	February 2026
		Using chatbots to engage prospective members online	Improved feedback	Number of chatbots in place	Management	May 2026
	Improve meetings and trainings	Digitizing member registration process during meetings, e.g., using improved Excel	Organized meetings	Digitized attendance registration process	Management and Staff	February 2026
		Using teleconferencing and virtual platforms for meetings	Enhanced meeting/ training attendance	% increase in attendance	Management	Periodically
		Using livestreaming services for meetings and trainings	Enhanced meeting/traini ng attendance	% increase in attendance	Management	Periodically

		Using online tutorials to train members and prospective members	Improved training	Number of tutorials in use	Management	Continuous
		Using FAQs to train members and prospective members	Improved training	Number of FAQs in place	Management	Continuous
	Enhance Security	Using biometrics to regulate access within the office	Improved physical security	Biometric in place	Management	May 2026
		Installing security alarm systems to enhance security within the office premises	Improved physical security	Security alarm system in place	Management	May 2026
		Installing panic buttons to enhance security within the office premises	Improved physical security	Panic buttons in place	Management	May 2026
		Installing motion sensors within the office premises	Improved physical security	Motion security sensors in place	Management	May 2026
		Using cloud computing services to secure group data	Improved data security	Cloud computing in use	Management and Staff	Continuous
		Using updated passwords to limit access to data	Improved system and data security	Updated passwords in use	Management and Staff	Continuous
		Using updated antivirus programs to secure data	Improved system and data security	Updated antivirus program in place	Management and Staff	Continuous
		Using up-to-date computer hardware and software	Improved system and data security	Updated devices and software	Management and Staff	Continuous
		Conducting regular cybersecurity training for the management and staff	Improved data security	Number of trainings conducted	Management and Staff	Periodic
	Improve research and development	Using online survey tools to conduct research	Improved research	Number of survey tools in use	Management and Staff	Continuous
		Using the available AI tools to improve research	Improved research	Number of AI tools in use	Management and Staff	Continuous
		Using the available search engine tools to improve research	Improved research	Number of search engine tools in use	Management and Staff	Continuous
		Using data analytics tools to improve research	Improved research	Number of data analytics tools in use	Management and Staff	Continuous

STRATEGIC OBJECTIVE 5;

To improve risk management mechanisms and ensure full compliance with the laid down guidelines and policy frameworks by 2030

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
To improve risk management	Develop a risk management framework	Identifying potential group risks	Minimized risk exposure	Number of risks identified	Management and Staff	Continuous
		Analyzing the identified risks	Minimized risk exposure	Analysis reports	Management	Monthly
		Developing a Risk Mitigation Plan	Minimized risk exposure	Risk Mitigation Plan	Management	Monthly
		Conducting routine monitoring of the risks	Minimized risk exposure	Monitoring Report	Management	Monthly
		Identifying and engaging risk champions to manage group risks	Minimized risk exposure	Number of champions engaged	Management	Annually
		Developing risk registers	Minimized risk exposure	Number of risk registers developed	Management	Annually
	Improve internal control systems	Documenting the existing internal controls	Minimized risk exposure	Number of documented internal controls	Management	February 2026
		Reviewing the existing internal controls	Minimized risk exposure	Review reports	Management	Quarterly
		Automating the internal control processes	Minimized risk exposure	Number of internal controls automated	Management	June 2026
		Conducting routine audits	Minimized risk exposure	Audit Reports	Management	Quarterly
		Carrying out spot checks	Minimized risk exposure	Spot Checks Reports	Management	Randomly
		Implementing audit recommendations	Minimized risk exposure	Implementation Reports	Management	Continuous
	Improve member KYC	Screening KYC data for the existing members	Improved KYC	Screening report	Management and staff	March 2026
		Following up with members to update the missing KYC data	Improved KYC	Follow-up reports	Management and Staff	Continuous
		Ensuring full submission of KYC data upon admission	Improved KYC	KYC compliance reports	Management and Staff	Continuous
Ensure full compliance	Initiate compliance drives	Involving users in policy development	Improved compliance	Number of user engagements	Management	Occasionally
		Sensitizing users on the policy documents	Improved compliance	Number of forums held	Management	Periodically
		Availing policy document to the users	Improved compliance	Number of policy documents distributed	Management and Staff	Continuous
		Developing compliance checklists	Improved compliance	Compliance checklists	Management	Annually
		Monitoring compliance levels	Improved compliance	Monitoring reports	Management and Staff	Monthly
		Imposing fines and penalties for noncompliance	Improved compliance	Number of users penalized	Management	Annually

STRATEGIC OBJECTIVE 6;

To promote environmental conservation initiatives by 2030

SPECIFIC OBJECTIVE	STRATEGY	ACTIVITY	EXPECTED OUTPUT	PERFORMANCE INDICATOR	PERSON RESPONSIBLE	TIMELINE
To promote environmental conservation	Going green	Practicing responsible waste management, e.g., waste segregation, 3Rs, etc.	Improved environmental conservation	Number of segregated waste bins in place	Management	June 2026
		Reducing paper use within the office	Improved environmental conservation	% reduction in the cost of stationery	Management	Continuous
		Developing green products, e.g., solar loans, water tank loans, etc.	Improved environmental conservation	Number of green products developed	Management	December 2026
		Adopting renewable sources of energy, e.g., expanding solar usage in the office	Improved environmental conservation	% reduction in the cost of electricity	Management	April 2026
		Organizing and participating in tree-growing initiatives	Improved environmental conservation	Number of trees planted	Management and Staff	Annually
		Partnering with other eco-friendly organizations to conserve the environment	Improved environmental conservation	Number of partnerships established	Management	Occasionally
		Sensitizing members to adopt organic farming	Improved environmental conservation	Number of sensitization forums	Management	Periodically
		Participating in community cleaning and sanitation exercises	Improved environmental conservation	Number of clean-ups	Management and Staff	Annually

CHAPTER 5

5.1 MONITORING AND EVALUATION

Immaculate Conception Catholic Church Gicharani Self-Help Group is focused on ensuring the optimal provision of products and services to the communities and other stakeholders in the attainment of the agreed targets and outcomes. The Group shall therefore undertake a combination of monitoring and evaluation activities as detailed in the log-frame above.

MONITORING

Immaculate Conception Catholic Church Gicharani Self-Help Group shall use indicators developed in the logical framework matrix for monitoring the attainment of the desired outputs and outcomes. These indicators shall be reviewed on an annual basis. In addition, the group shall undertake the following to monitor the achievement of the Plan;

a) Develop operational plans annually with defined outputs and indicators based on the Strategic Plan.
b) Conduct feedback sessions with all staff to generate learning and as part of knowledge management.
c) Conduct semi-annual and quarterly reviews of annual operational plans by Staff.
d) Generate an annual report with an analysis of results achieved, lessons learned, and changes recommended.

EVALUATION

A mid-term evaluation shall be performed during the third year of the Plan. This shall be an internal evaluation but may involve input from other stakeholders. At the end of the Plan period, an end-term evaluation shall be conducted utilizing the services of Caritas Nairobi as the technical team.

ANNEXES

ANNEXURE 1

able 3: Forecasted Income Statement For 5 Years

	2026	2027	2028	2029	2030
NCOME	**KES**	**KES**	**KES**	**KES**	**KES**
nterest on Loans	12,871,600.00	16,458,200.00	19,795,600.00	23,795,200.00	28,600,000.00
Return On Investment	21,689,100.00	26,652,781.00	33,288,274.00	40,917,411.00	49,470,957.00
Other Incomes	1,449,000.00	1,757,983.00	2,092,000.00	2,489,480.00	2,962,481.00
	36,009,700.00	**44,868,964.00**	**55,175,874.00**	**67,202,091.00**	**81,033,438.00**
XPENDITURE					
Operating Expenses	2,269,663.00	2,496,629.30	2,796,224.82	3,131,771.79	3,507,584.41
Members Expenses	1,451,000.00	1,643,717.00	1,890,274.00	2,192,718.00	2,565,481.00
taff Costs	3,719,700.00	4,038,206.00	4,414,069.00	4,704,146.00	4,862,006.00
Marketing &Promotion	300,000.00	400,000.00	450,000.00	500,000.00	600,000.00
Management Costs	1,984,417.00	2,257,938.00	2,483,731.00	2,732,105.00	3,005,315.00
egal & Professional osts	800,600.00	968,500.00	1,154,100.00	1,305,000.00	1,476,200.00
CSI	320,000.00	640,000.00	640,000.00	640,000.00	640,000.00
	10,845,380.00	**12,444,990.30**	**13,828,398.82**	**15,205,740.79**	**16,656,586.41**
URPLUS	**25,164,320.00**	**32,423,973.70**	**41,347,475.18**	**51,996,350.21**	**64,376,851.59**

ANNEXURE 2

Table 4: Forecasted Statement of Financial Position For 5 Years

	2026	2027	2028	2029	2030
embership	3,892	4,442	5,042	5,642	6,262
SSETS	**KES**	**KES**	**KES**	**KES**	**KES**
operty & Equipment	6,394,820.00	5,787,380.00	5,248,750.00	5,770,350.00	4,344,900.00
rategic Plan	320,000.00	240,000.00	160,000.00	80,000.00	-
utstanding Loans	124,560,000.00	146,000,000.00	172,000,000.00	204,000,000.00	240,000,000.00
vestments	213,695,281.00	257,390,875.00	309,165,937.00	374,141,036.00	450,246,756.00
ebtors	6,251,157.00	7,001,295.00	7,841,450.00	8,782,423.00	9,836,315.00
ank & Cash Balances	9,342,000.00	10,950,000.00	12,900,000.00	12,750,000.00	12,600,000.00
	360,563,258.00	**427,369,550.00**	**507,316,137.00**	**605,523,809.00**	**717,027,971.00**
UNDS					
embers' Shares	311,400,000.00	365,000,000.00	430,000,000.00	510,000,000.00	600,000,000.00
enevolent Fund	3,732,300.00	4,320,700.00	5,029,100.00	5,857,500.00	6,809,900.00
eserve Fund	22,198,065.00	27,172,925.00	33,492,297.00	41,411,754.00	51,186,298.00
	337,330,365.00	**96,493,625.00**	**468,521,397.00**	**557,269,254.00**	**657,996,198.00**
URRENT LIABILITIES					
stributable Surplus	17,679,569.00	23,586,366.00	29,721,669.00	37,066,898.00	45,381,030.00
reditors & Accruals	5,553,324.00	7,289,559.00	9,073,071.00	11,187,657.00	13,650,743.00
	23,232,893.00	**30,875,925.00**	**38,794,740.00**	**48,254,555.00**	**59,031,773.00**
OTAL FUNDS & ABILITIES	**360,563,258.00**	**427,369,550.00**	**507,316,137.00**	**605,523,809.00**	**717,027,971.00**