



St Paul's
Self Help Group
University of Nairobi Chapel
— Empowering Lives —

Strategic Plan 2.0

2021 – 2023



St. Paul's Self Help Group



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St. Paul'S Self Help Group

About St. Paul's Self Help Group

St. Paul's Self Help Group was registered and established as an agent of social promotion registered trustees (SPRT) – Caritas Nairobi, to carry out socio- economic development with the aim of empowering its members.

Over time, the self-help group membership has grown to over 940 members as of December 2020. The members have created a savings pool of above US\$1million from which they can borrow loans at very minimal interest rates and friendly terms to meet their economic needs. Excess funds are invested in securities through Caritas Nairobi to maximize members revenue i.e., surplus on Savings.

Lending to members is secured by their savings and by other member's savings through Guarantorships. To strengthen the guarantorship system, the Self-Help Group organizes physical forums and has set up WhatsApp groups that enhance the social fabric amongst members.

St. Paul Self Help Group exists to empower its members through savings mobilization, provision of loans, prudently investing excess funds and capacity building.



CONTENTS

About St. Paul's Self Help Group	4
Core Values	6
Foreword	7
Preface	8
Executive Summary	9
Situation Analysis	10
Strategic Goals & Results	15
Strategic Plan Implementation Framework	17
Photo Gallery	25



Vision

A socio – economically empowered community



Mission

We dynamically and innovatively promote the socio-economic welfare of our members by offering diverse and affordable financial services.



Tagline

Empowering lives.

Core Values

- c **Trust** – Honesty in dealings, safeguarding members interests and funds.
- c **Integrity** – Fair business practices, Accountability, Transparency, Fairness.
- c **Customer Focus** – Passion to go the extra mile to delight our customers, build long term relationships and tailor products to meet their needs.
- c **Inclusivity** – Service to all.
- c **Teamwork** – Cooperate to achieve the purpose of the Self-Help Group.
- c **Innovation** – Technology, product development and partnerships.



Foreword

St. Paul Self Help Group marking 20-years since its inception must be celebrated as an important milestone. The growth has been tremendous and underpinned by member focus, good governance, innovation and risk taking – all important elements that has built the character of the group to what it is today.

As a Parish and Chaplaincy, we say thank you.

The group has now entered a defining phase marked by growth and establishment and with it comes enormous responsibility especially towards impact and sustainability. We are also at a moment of deep socio-economic changes and uncertainty as captured in the situational analysis; as an organisation whose core mission is the advancement of socio-economic change its important that you understand, reflect and respond to this new reality.

Even with all these challenges the future is bright, and I say this with conviction and confidence. I say this because your vision and mission are anchored in something bigger than ones and zeros; your core existence is the transformation and empowerment of society and herein God is.

My office extends goodwill as you embark on a new growth and development phase and I pray that our Lord God be gracious to you as you continue “empowering lives”.



Rev. Fr. Dr. Stephen Mbugua
Parish Priest and Patron
St. Paul Self Help Group

Preface

The second cycle of the St. Paul's Self Help Group Strategic plan has been established with a clear understanding of the prevailing environment. It has come at a time when businesses have been interrupted and the way of doing business redefined.

It is with this background that the management team has put in place a compact yet comprehensive strategic plan to ensure that the group sustains the impressive growth at the start of it's third decade.

This Strategic Plan has prioritized Membership growth, member's socio-economic empowerment and savings Mobilization in a bid to ensure an empowered membership and society. In the heart of this is automation and Business Continuity that will set the group in a growth trajectory that ensures all risks of business interruptions are anticipated and well covered.

It is our prayer and hope that this Strategic Plan will not only bring forth good tidings to the group but will also be a springboard for future management teams to pick up from where we are and transform the group to the go-to self help group.

May our good Lord continue to strengthen the present and future management members and all the self-help group members to stay true to the vision and mission of our Self-Help Group.



Jane Mapelu

Chairperson

St. Paul's Self-Help Group



1.0

Executive Summary



Situation Analysis

As we develop a new Strategic Plan running from 2021 – 2023, the Self-Help Group has carefully analysed the operating environment and the potential impact it will have on the implementation of the Strategic Plan. At macro level, we are aware of the following risks: (a) Business interruptions (2022 elections in Kenya and Covid-19 pandemic), (b) Cyber threats (especially now that the Self-Help group is digitizing and automating aggressively), (c) New technologies (impact of digital lending platforms targeting young and tech savvy population), (d) Macro-economic developments (monetary policies, interest rate caps etc.), and (e) Climate change.

At micro level, the Self-Help Group recognizes that building requisite internal capabilities is critical to its mission and vision accomplishment. At the core of this internal capability building is an organizational culture that supports institutional excellence, timely delivery of appropriate outcomes, effective decision making, innovation and high performance. To ensure optimal institutional efficiency and effectiveness will require adequate people resourcing, investment in a robust ICT infrastructure, flexibility in decision making and allocation of resources. The Self-Help Group will need to think and operate in agile fashion and continue nurturing its ability to navigate the challenges in the operating environment.



“ At the core of this internal capability building is an organizational culture that supports institutional excellence, timely delivery of appropriate outcomes, effective decision making, innovation and high performance ”

Key Performance Indicators – 2014 – 2020 (Table to show the trends of key growth indicators)

	KPI	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019	2020
	Membership	365	470	578	839	950	942
	Loan Portfolio	11,116,135	11,934,832	17,232,001	29,311,574	32,277,228	33,721,121
	Members Savings	27,430,225	32,426,290	43,799,467	68,350,495	87,294,576	103,975,243
	Investments	17,129,773	22,140,360	28,758,363	39,495,926	57,161,351	74,085,232
	Income	2,443,256	2,940,508	4,952,905	6,708,374	12,524,294	11,428,925
	Surplus	2,089,482	2,268,336	3,833,996	4,654,641	9,114,368	8,294,255
	Return on Equity. (Surplus/ Savings)	7.60%	7.00%	8.80%	6.8%	10.4%	8.0%
	D.P.S (Dividends/ savings)	5.10%	4.7%	5.9%	4.6%	7.0%	5.5%
	Per capita (Savings/ Members)	75,151	68,992	75,777	81,466	91,889	110,377



Review of the 2017 – 2020 Strategic Plan – Key Milestones

Over the last Strategic Plan period the Self-Help Group made significant progress against key performance indicators for the five (5) Strategic Objectives it had set out.

Strategic Objectives	Strategic Outcomes	Key Milestones Achievements
Membership Growth and Savings Mobilization	To recruit 1200 members per year for the next three years and achieve a total increase of 3600 members for the entire strategic plan period.	Membership increased by 364 as at 31/12/2020. There was a review of recruitment strategy from an accounts' mass recruitment approach to value-based and member retention strategy.
	Raise additional share capital of KES 75 million at KES 25 million per year	Share capital increased by 60,175,776 as at 31/12/2020 which is 80% additional share capital target achieved.
	Branding the Self-Help Group	The group developed a logo and her brand colours.
Products & Services	Develop customised savings products and appoint a committee to manage the product deployment.	A high savers clientele club was set for ease of guarantorship among its members (Prestige Buddy-Buddy Club). Little Angels Account was developed to make the self-help group products available to minors.
	Carry out community mapping to inform product development.	Mentorship program consultations and approach structures developed. Launch and implementation moved to 2021-2023 strategic plan cycle.
	Strengthen investment groups for regular member networking forums	There was implementation of capability to apply for accounts registrations via email. There was implementation of capability to borrow loans via email platform.

Strategic Objectives	Strategic Outcomes	Key Milestones Achievements
ICT	Upgrade the current accounting system to an open-source enterprise resource planning system. (ERP)	A new accounting system Microsoft Dynamics 365-Business central was launched and implemented.
	Integrate the ERP system to offer: Mobile banking, loan alerts, alternative business channels, CRM, mobile apps, emails.	Integration of the M-pesa deposits alerts module and emailed monthly member statements with Microsoft dynamics 365 was achieved.
	Put in place a masked bulk SMS platform.	There was a setup of Masked SMS short code – ST. Paul's SHG and customised texts to members capability enabled.
	Improve on the current social media accounts.	Moved to 2021-2023 Strategic plan cycle.
	Overhaul the website to make it interactive and user friendly.	Moved to 2021-2023 Strategic plan cycle.
Leadership & Governance	<p>Recruit an advisory board that will facilitate continuous leadership support for the board.</p> <p>Policy development on key areas – Developing a HR policy, developing a customer service policy, developing a procurement policy, and developing a governance structure.</p> <p>Assessing operations, identifying gaps, and developing a job description for an intern.</p> <p>Developing a business continuity plan framework.</p> <p>AGM</p>	<p>Customer service charter developed, launched, and implemented.</p> <p>Policy development on HR, procurement and governance halted after consultation with the regulator – Caritas Nairobi. The self-help programme coordinating office has mandated all self-help groups to operate under the same policy framework and governance structures which the regulator has developed.</p> <p>An accounts assistant hired, and the role's job description developed.</p> <p>By laws for St. Paul's Self-Help Group developed and documented.</p> <p>Developing a business continuity plan in consultation with Caritas Nairobi moved to 2021-2023 strategic plan cycle.</p> <p>Planned and organized successful AGM's and management members elections every year.</p>

Strategic Objectives	Strategic Outcomes	Key Milestones Achievements
Finance & Investment	Build core capital for the self-help group.	<p>Abolished member registration fee.</p> <p>Establishment of group capitalized shares that is deductible at Ksh. 500 per member upon account closure was passed as a resolution in an AGM.</p> <p>Setting up of a fixed asset reserve fund to handle future capital-intensive projects funded with 5% appropriation from surplus per year was passed as a resolution in an AGM.</p> <p>Established a welfare benevolent fund where members contribute Ksh. 100 per member, per year.</p>
	Achieve a balanced investment portfolio; 60% loans to members and 40% investments through Caritas Nairobi.	Investments mix of 31.3% loans to members and 68.7% investments through Caritas Nairobi was achieved in this strategic plan cycle.
	Management support by enhancing on operations reporting.	All committees were supported through enhanced operations reporting by preparing reports relevant to their activities.
	Develop an investment policy.	Investment policy development halted after consultation with Caritas Nairobi. Regulator has mandated all self-help groups to operate under one policy framework it has developed



2.0

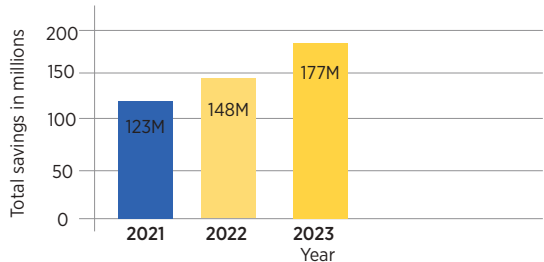
**Strategic Goals
& Results**

The Self-Help Group exists to empower our members: to achieve this, we offer financial solutions to provide the right tools needed to fulfil our members' socio-economic aspirations. In furtherance of our mission, the Self-Help Group is assuming a greater role as a convenor – bring the membership together to educate and inform, network, and to provide a marketplace platform for members to engage in commerce.

In this second phase of the implementation of our strategic plan we seek to achieve the following goals and results.

1.
**Saving
Mobilization**

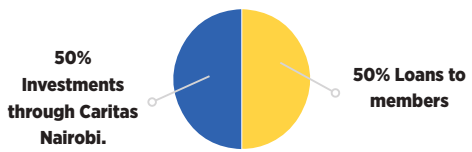
Raise additional saving capital at an average growth rate of 20% per annum.



2.
**Members
Socio-
Economic
Empowerment**

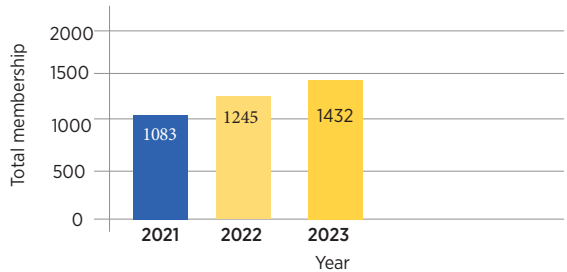
Deliver an annual average yield of 7% year-on-year.

Achieve a balanced investment portfolio of 50% Loans to members: 50% Investments through Caritas Nairobi.



3.
**Membership
Growth**

To increase membership by an average growth rate of 15% per annum



3.0

**Strategic Plan
Implementation
Framework**

To achieve our strategic goals and results and to ensure commitment to our vision and mission, the Self-Help Group will use The Balance Scorecard (BSC) framework to track and manage the strategic plan. This framework will enable us link key performance outcomes that we want to achieve: (a) Financial performance, (b) Customer (stakeholder) focus, (c) Rigorous internal processes, and (d) Strong organization capacity in a more disciplined manner.

Strategic Plan Implementation Framework					
Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
Financial Performance (sustaining our mission financially)	Effective investment portfolio management.	Growth in group finance base to meet operational and growth goals.	30% loans to members: 70% investments through Caritas Nairobi.	35% loans to members: 65% investment through Caritas Nairobi.	40% loans to members: 60% investment through Caritas Nairobi.
	Effective default management	Loan portfolio at risk (PAR).	<5%	<5%	<5%
	Effective resources mobilization	Eliminate Dormancy Set up a threshold for minimum saved amount in accounts.	KES 1,200 per member, per year. (Encourage all members to save Ksh 100 monthly) Set minimum savings balance per account at Ksh. 1,000.	KES 1,200 per member, per year. (Encourage all members to save Ksh 100 monthly) Set minimum savings balance per account at Ksh. 1,000.	KES 1,200 per member, per year. (Encourage all members to save Ksh 100 monthly) Set minimum savings balance per account at Ksh. 1,000.
	Formulate and implement a budget that mirrors the group's strategic objectives	Budget and its implementation.	Costed year 1 activities	Costed year 2 activities	Costed year 3 activities

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
	Effective Internal and external relationships	Having activities feedback modalities.	Collect feedback on all activities held.	Collect feedback on all activities held and use the data to inform decision making.	Collect feedback on all activities held and use the data to inform decision making.
		Restructuring of Investment network groups.	Restructure WhatsApp investment groups into savings category and common interests.	Review network forums frequency and quality to enhance members social fabric.	Review network forums frequency and quality to enhance members social fabric.s
		Organizing segmented membership activities. i.e., Prestige Buddy-Buddy group and St. Paul's Youth.	Develop account products for different membership segments.	Review and monitor performance of developed products for sustainability	Review and monitor performance of developed product for sustainability
Member & Stakeholder focus (focus on service to members and stakeholders)	Increase return on investment of the members. {Social-Economic Empowerment}	Annual average yield	6%	7%	8%
	Effective Group Publicity by improving the brand/ image. {Member Growth}	Use of Websites, Brochures, fliers, merchandise, and tool on system	Construct and Develop a new Website.	Give out 200 strategy brochures.	Give out 200 strategy brochures.
			Give out 200 strategy brochures.	Improve the group fliers and distribute 500.	Improve the group fliers and distribute 500.
			Sell 100 pieces of merchandise	Sell 100 pieces of merchandise	Sell 100 pieces of merchandise

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
	Value attribute by offering products variety. {Savings Mobilization} {Membership growth}	1.Regular Account.	111 New	117 New	137 New
		2. Prestige Buddy-Buddy Club	10 New	10 New	10 New
		3.Little Angels Account.	20 New	30 New	30 New
		4.Teens Account (SPY)	Develop	5 New	10 New
		5.Pilgrimage Product.	Develop	Launch	Monitor and Evaluate.
		6. Short term Mobile loans	Develop	Launch	Monitor and Evaluate.
Effective internal and External Relationships {Social-Economic Empowerment}		1.Reward performers	Once per year	Once per year	Once per year
		2. Member education	Five Activities	Five Activities	Five Activities
		3.Investment talks	Three times per year	Three times per year	Three times per year
		4.Retreats	Develop	2 Sessions per year	2 Sessions per year
		5.CSR at parish	Support Parish CSR	Support Parish CSR	Support Parish CSR
		6.CSR for SHG	Once per year	Twice per year	Twice per year
		7. Mentorship program	Launch and implement.	Expand	Consolidate
		8. Customer satisfaction Surveys	Five activities, do survey for each	Five activities, do survey for each	Five activities do survey for each.

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
Rigorous Internal Processes (tools and processes to ensure efficient service deliver, innovation and learning)	Safeguard the assets of the group	Internal controls	Put in place Working internal controls. At least three (3) Standard operating procedures for each area of financial operation every year {Documentation by Leadership while implementation is for ICT}		
	Provide reports for decision making, enhanced reporting	Periodic reports	Develop a financial reporting template for each team / committee and prepare periodic reports in line with the templates.		
	Improve on the efficiency of service delivery for SHG through reporting	10 Business Intelligence Reports in the Microsoft Dynamics 365 System.	Develop the required gathering Design and Development of Business Intelligence Reports.	Application of Information from Business Intelligence Reports in decision making.	Application of Information from Business Intelligence Reports in decision making.
Website upgrade and Integration to Microsoft Dynamics 365	An upgraded website integrated to Microsoft Dynamics 365 for account logging, viewing, loan applications and registrations	Gathering of requirements and redesign of Website	Interactive Website with 50 views every week. Ability to register accounts via Website.	Interactive search optimized Website with 100 views every week. Ability to log into member accounts (OTP Password Protected). Ability to do Loan applications and registrations via website.	

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
	Saving mobilization and optimization towards a 50:50 ratio of loan to investment.	Functional Mobile Loans App for the Self-Help Group with 100 loan applications every month with ability to view savings.	Review of Mobile App Development Requirements and Launch Design.	Functional App logging self-guaranteed loans and displaying a savings wallet.	Functional App logging self-guaranteed loans and displaying a savings wallet.
Strong Organization Capacity (developing better organization values, governance, and systems to meet our strategic goals)	Staff the organization structure and empower the employees to have a robust manpower	Recruit two additional staff.	Establish a performance-based system for staff to achieve group objectives	Annual review of staff performance and set targets.	Annual review of staff performance and set targets. Recruit Additional staff.
		Employees' Empowerment	2 staff trainings per year. One organized by Caritas Nairobi to train on operations & accounting and one organized by St. Paul Self Help Group to build capacity on Marketing, Customer relationships and Organisational skills		

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
	Governance	Implementation of Caritas Issued policies and manuals.	Continuous implementation of the approved Caritas Governance Manuals and policies.	Sustain 100% compliance of Caritas approved manuals and policies.	Sustain 100% compliance of Caritas approved manuals and policies.
		Extension of policy through development of group by laws in line with existing Caritas issued policies and manuals.	Review, develop and implement the St. Paul Self Help Group by laws in line with the approved Caritas manuals and policies.	Implement and educate the membership on group by laws.	Implement and educate the membership on group by laws
		Stakeholder Engagement. Stakeholders= Caritas; SHG Members; St. Paul church (PPC+ Group); UON; SHG Staff	Hold and attend stakeholders' engagements by attending Caritas Self-help Programme events, participating in PPC organized activities. Organizing investment forums for members, participating & supporting students' activities and engaging with St. Paul Catholic Youth (SPY)	Hold and attend stakeholders' engagements by attending Caritas Self-help Programme events, participating in PPC organized activities. Organizing investment forums for members, participating & supporting students' activities and engaging with St. Paul Catholic Youth (SPY).	Hold and attend stakeholders' engagements by attending Caritas Self-help Programme events, participating in PPC organized activities. Organizing investment forums for members, participating & supporting students' activities and engaging with St. Paul Catholic Youth (SPY).

Strategic Plan Implementation Framework

Outcome Areas	Strategic Initiative / Actions	Key Performance Indicators	Target – YR1	Target – YR 2	Target – YR 3
		Business continuity plan.	Develop and implement a Business continuity plan for the Management committee and Staff,	Implement the Business continuity plan.	Review the business continuity plan for gaps
	Management empowerment and compliances	Training	2 management trainings per year. One organized by Caritas Nairobi, training on the Self-Help Programme operations & policy and One organized by St. Paul's Self-Help Group based on an inhouse training needs analysis.		
		Statutory and regulatory Compliance	2 Internal audits per year to check on operations, accounts, and policy compliance.		

Photo Gallery







St. Paul Self Help Group exists to **empower** its **members** through savings mobilization, provision of loans, prudently investing excess funds and capacity building.

Lending to members is secured by their **savings** and by other member's savings through **Guarantorships**.





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