

NATIONAL CO-OPERATIVES FEDERATION OF ESWATINI (NCFE)

Strategic Plan 2021-2026

Prepared with the assistance of DGRV and
Approved by the NCFE's Board on

____ / ____ / 2021

Signed by

President: _____ Secretary: _____

Next Review: 02/ 2022

1. Organisational Information

Name: National Co-operatives Federation of Eswatini

Sector: Co-operative

Sub-Sector: Multi-sectoral

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2. Foreword

“The federation is the only way for the groups to be sustainable for the entire future; they are no longer alone and subject to the contingencies and eventualities of time.” Raiffeisen, 1872

The National Co-operatives Federation of Eswatini (NCFE) was established by the coming together of the three (3) current unions, i.e. ESASCCO; ESWAFCU and ESNYCA, late in 2020 and was duly registered by the Commissioner for Co-operatives in October the same year.






In addition, the formation of the NCFE is pursuant to the vision of Eswatini Government in the Co-operative sector, which according to former Minister for Commerce, Industry and Trade's Foreword in the National Co-operatives Development Policy of 2017, “is to have an autonomous, sustainable and well managed Co-operatives which cater for members, through meaningful economic activities that will contribute to National development” (MP, JC Mabuza)

Therefore, the Federation will ensure that each co-operative on a long-term basis is able to serve the needs of the members. To this end, NCFE seeks to ensure that a co-operative is:

- Profitable,
- Competitive, and
- Able to meet the challenges of changing environment.

The NCFE is enjoined to the government's endeavor to ensure a continued and sustainable economic growth for all Emaswati. It would strive to remove or ease the impediments to establishment of viable economic enterprises formed and managed by the people for their own economic and social benefits.

The Government considers co-operatives as a key and strategic vehicle for:

-  employment creation,
-  resource mobilization,
-  financial intermediation,
-  poverty reduction, and
-  bringing about social cohesion.

In the final analysis and accordingly, “...the Government regards co-operatives as part of an unbroken line of institution that sustain the social and economic fabric in the country” (*National Co-operatives Development Policy, 2017: Page 1*)

There can be no doubt that NCFE and this strategic plan have been born at the most challenging of times in the history of our country and the world. Whilst our country continues to grapple with the stubborn challenges of HIV/AIDS, poverty and unemployment, the world over is ceased with the deadly COVID-19 virus. This pandemic is like a plague that arrived unannounced and continues to indiscriminately kill many people around the globe.

As a new entity operating nationally, regionally and internationally, we are not immune to the challenges posed by the impact of this pandemic. Thus, our strategies and actions must also take into account this reality of the moment.

COVID-19 also comes at a time when the global financial situation is bleak, thus affecting not only the poor man on the street, but also the financial services and multi-sector co-operatives.

The first world countries and bigger economies in our continent and region, as expected will be more agile in adapting to the evolutions of e-commerce and fin-tech platforms. However, without co-operating as a small emerging economy, our cooperatives cannot keep up on their own and therefore, it would not be unreasonable to expect them to look up at what this Federation can do.

During this evolution, co-operatives, including SACCOs have to contend with more regulations; virtual financial service products; financial technology platforms; mobile money platforms; bitcoins or crypto currency; e-commerce channels and the formidable private sector players that provide similar products and services, only professionally, better and faster.

The Federation's affiliates, not being immune to the effects of this quandary, will need innovative radical adaptation to the current and foreseeable circumstances, in order to survive. The Federation must play a pivotal role in this regard. Should we hesitate or fail in this score, we will not be able to guarantee financial sustainability and viable sector, let alone improved members' economic participation, in the long run.

Therefore, this strategic plan is an attempt to ensure that the Federation support the members to survive and remain financially sustainable in the medium to long term.

The Board has tried to make it robust and provide a clear road map on the activities that must be undertaken. These activities seek not only to make the co-operatives and unions financially sustainable, but are also aimed at improving their members' experiences as well as their socio-economic participation in the economy, at both individual and family levels.

To this end, the ownership and full understanding of this strategic plan is paramount. That is why on behalf of the new Board of NCFE and myself, I wish to express heartfelt appreciation at the first instance to the Ministry of Commerce, Trade and Industry for assisting with the sourcing of the facilitator from DGRV and on the second instance express our sincere appreciation for DGRV financial and technical support in putting this document together. Without this support, we would not have achieved this feat.

Finally, I wish to thank all the Board members, Presidents of all the apex bodies for setting aside time, sacrifices and their focused commitment to participate in completing this document.

I am certain that, this document will serve as a useful tool not only for our members to hold the Board accountable for its performance, but will enable all stakeholders to keep track of the National Co-operatives Federation of Eswatini performance on an annual basis.

Musa Sibandze
The President

3. Glossary of Terms

ARC	Audit & Risk Committee
ASLA	Auxiliary Service Level Agreement
CBIP	Co-operatives Board Induction Programme
CCD	Commissioner for Co-operative Development
CEO	Chief Executive Officer
CLEDP	Co-operative Leaders Development Programme
CMEDP	Co-operative Managers Executive Development Programme
COs	Commissioner's Orders
CRM	Compliance & Risk Management
CROP	Co-operatives, Rights and Obligations Programme
CSSA	Co-operatives Sector Skills Audit
CSSDP	Co-operatives Sector Skills Development Plan
DGRV	German Co-operative and Raiffeisen Confederation
ECC	Eswatini Co-operatives College
EDP	Executive Development Programme
EM	Executive Manager
EMC	Education & Marketing Committee
ESASCCO	Eswatini Association Savings and Credit Co-operatives
ESNYCA	Eswatini National Youth Co-operative Alliance
ESWAFCU	Eswatini Farmers' Co-operative Union
FO	Front Office
FSRA	Financial Services Regulatory Authority
HRDS	Human Resource Development Strategy
ICA	International Co-operative Alliance
ICDF	International Cooperation and Development Fund
ICT	Information Communication Technology
ITS	Information Technology Systems
KRA	Key Result Area
MDGs	Millennium Development Goals
MFU	Micro-Finance Unit
MoCIT	Ministry of Commerce, Industry and Trade
NDS	National Development Strategy
OD	Organisational Development
PESTEL	Political, Economic, Social, Technological, Environmental and Legal
PRM	Public Relations and Marketing
PRSAP	Poverty Reduction Strategy and Action Programme
PS	Principal Secretary
SADC	Southern African Development Community
SBU	Strategic Business Unit
SG	Strategic Goal
SO	Strategic Objective
SWOT	Strengths, Weaknesses, Opportunities and Threats
UNESWA	University of Swaziland

4. Introduction

The purpose of this strategic plan is to guide the strategic operational focus of the National Co-operatives Federation of Eswatini towards improving its service approach to her affiliates and their members and achieve performance targets in a measurable, realistic and accountable manner.

Despite fears of the unknown and experiences of the people of Eswatini regarding Apexes, there are reasons to be optimistic about the milestone of having established the National Federation. The support from DGRV and the government representation on the committee that will look after the Central Cooperative Fund will provide checks and balances necessary to ensure integrity and avoidance of mistakes.

In this vain, this strategic plan document outlines high level strategic key performance areas upon which an annual implementation plans will be based, to regularly monitor and track implementation of specific activities linked to the organisational strategic goals and objectives for each year. The strategic plan will be reviewed annually in line with prevailing circumstances for the period 01 March 2021 to 30 April 2025.

Thus, this strategic plan document is divided into four (4) main sections in the following sequence:

- The first section – shared destiny deals with the vision, mission and values of the National Co-operatives Federation of Eswatini.
- The second section – organisational information, objectives, powers and function as well as with the organizational structure.
- This is followed by the third section – environmental assessment that deals with the PESTEL and SWOT analysis.
- The fourth section – strategic mapping, deals with strategic goals, strategic objectives, strategic priorities, key performance areas and the organisational scorecard, over the period up to 31 March 2025.

5. First Section – Our Shared Destiny

5.1 Vision

The National Co-operatives Federation of Eswatini will be:

- An effective and efficient umbrella body representing, promoting, protecting and serving the interests of all Eswatini co-operative societies.

5.2 Mission Statement:

Our mission is:

- To assist and support members achieve their economic and social aspirations through lobbying for conducive environment, as well as defending and supporting them in their endeavors, whilst advancing the co-operative ideology.

5.3 Our Values

In our quest to best serve our members and improve our dealings with all stakeholders, we will be guided at all times by the following values:

a) Honesty

We will at all times keep our promises and disclose to the best of our abilities all material facts and circumstances pertaining to our services and finances truthfully.

b) Excellency

We will provide unforgettable service exceeding our members' expectations first time and every time, and use members service feedback for continuous improvement of our services quality standards.

c) Transparency

We will disclose any relevant reasonable information pertaining to our decisions, activities and finances, through appropriate platforms and in line with our by-laws.

d) Confidentiality

We will not disclose any member information or dealings to any third party, unless required by regulations and or authorized by the member or by a court order to do so.

e) Accountability

In keeping with our obligation and willingness to conduct the affairs of the organization openly, we will at all times when called upon, provide explanation for our actions.

f) Responsibility

We will discharge our duties by doing all that is expected of us and accept the results of our actions and omissions. If errors occur, we will take necessary steps to correct them.

6. Second Section – Organisational Information and products

6.1 Registration and Regulation

The National Co-operatives Federation of Eswatini (NCFE) was established in terms of paragraph 9 of the Co-operatives Societies Act 5 of 2003.

Other laws and regulations directly and indirectly applicable in our sector include but are not limited to the following:

- a) The Constitution of the Kingdom of Eswatini Act, 2005
- b) The Building Societies Act, 1964
- c) The Insurance Act, 2005
- d) The Retirement Funds Act, 2005
- e) The Securities Act, 2010
- f) The Money Laundering and Financing of Terrorism Prevention Act, 2011
- g) The Consumer Credit Act, 2016

6.2 Co-operative Principles

In line with section 4 (a)-(h) of the Act and the ICA, the National Co-operatives Federation of Eswatini is committed, bound and continuously strives to promote and defend these principles:

6.2.1 Voluntary and open membership:

Membership to any primary co-operative is voluntary and open to all persons wishing to use the co-operatives services and accepts the responsibilities that comes with membership.

6.2.2 Democratic member control:

All members have equal rights and vote within a democratic culture exercised during general meetings of members.

6.2.3 Members economic participation:

Members contribute equitably to, and democratically control, the capital of their Federation and co-operatives and enjoy access to products and services provided through jointly owned capital and surplus.

6.2.4 Autonomy and independence:

Like all Co-operatives the NCFE's Board and administration draw its mandate from members and implement such within the confines of the applicable laws and regulations without the dictates of other outside stakeholders or parties regardless of the nature of the relationship.

6.2.5 Education, training, and information:

We continuously strive to provide formal and informal education and training to our members, elected representatives and employees so they are empowered to meaningfully benefit and participate within the SACCO and through information and knowledge.

6.2.6 Cooperation among co-operatives:

The will dutiful promote full adherence to this principle in order to promote access to affordable non-core services, unity, economies of scale, protection of co-operatives' identity, sustainable and competitive co-operatives for a shared prosperity non-core services essential for survival of the SACCO.

6.2.7 Concern for community:

Our members come from the community making our co-operative movement part and parcel of the community which we must support as determined by the wishes of the members.

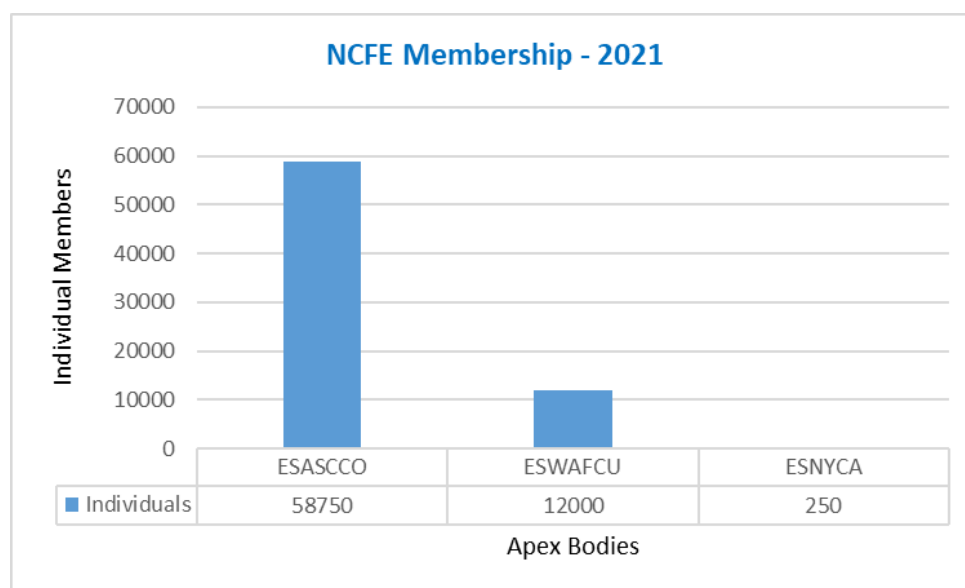
6.3 The Membership Structure the NCFE

Whilst direct affiliation and membership is only applicable to apex federations in the country, all Eswatini citizens through their membership and participation in their co-operatives at a primary level are eventually members of the National Co-operatives Federation of Eswatini (NCFE).

There are currently three (3) apex bodies constituting the NCFE. These are:

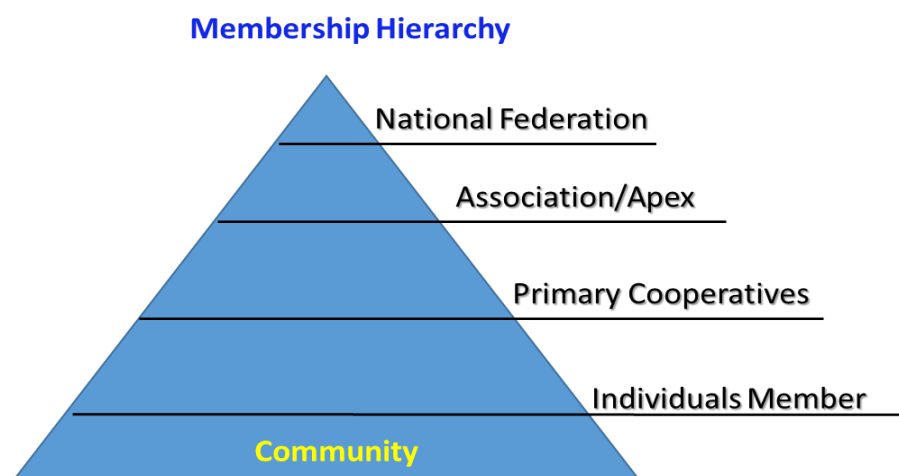
- a) ESASCCO
- b) ESWAFCU
- c) ESNYCA

Graph 1: NCFE Membership Breakdown



The National Co-operative National Federation of Eswatini is made of a bottom up hierarchical structure as follows:

Diagram 1: NCFE Membership Hierarchy



6.4 NCFE Objectives

Additionally, to the provisions of the Co-operatives Societies Act, 2003, the overarching objectives of the Federation is to build a strong, united, resilient, competitive and autonomous co-operatives' movement through the following secondary objectives:

- a) Represent co-operatives, lobbying and advocate for their needs and aspirations;
- b) Mobilisation, management and deployment of resources for the benefits of members;
- c) Facilitate and co-ordinate all national co-operatives training initiatives and development programmes;
- d) Custodianship of good corporate governance and compliance with co-operatives principles and values by co-operatives;
- e) Providing universal access to affordable none core functions of co-operatives and affiliates; and
- f) Ensuring members are protected against abuse, bullying, mismanagement and loss.

The representation – means the NCFE will be part of all meetings and activities deliberating and taking decisions on matters involving and or affecting co-operatives. This will enable it to influence and lobby for fair, reasonable, transparent and inclusive decision making that incorporates the co-operatives voice on matters affecting them.

6.5 NCFE Powers and Functions

In addition to powers and functions assigned by the section 42 (1) of the Co-operatives Societies Act, 2003, National Co-operatives Federation of Eswatini shall be responsible for:

- a) **P**romoting the co-operative philosophy and shaping of public opinion through appearances in the media, lectures/seminars and other means not prohibited by law;
- b) **C**ustodianship of good corporate governance and compliance with co-operatives principles and values by co-operatives and affiliates before they are registered or their registration renewed including concurring with the Commissioner if board members and staff to be elected or appointed to senior management levels or boards of co-operatives are eligible and meet the fit an proper test;
- c) **P**roviding quality assurance of co-operatives pre-incorporation training, training of board members, training of managers and staff;
- d) **E**ncouraging co-operation among affiliates, by creating a forum to achieve common goals and coordination of joint activities;

- e) **R**esolving disputes between affiliates, between co-operatives members and generally within the sector, including instituting or defending legal proceedings affecting members;
- f) **P**roving universal access to affordable auxiliary functions of co-operatives and affiliates as shared services not limited to:
 - i) Co-operatives central banking,
 - ii) National co-operatives insurance fund,
 - iii) Investment funds management,
 - iv) Call-centre support services,
 - v) Co-operatives database management,
 - vi) E-commerce platform,
 - vii) Personnel management services and labour disputes resolutions,
 - viii) Accounting and auditing,
 - ix) Accreditation of service providers to the sector,
 - x) Support sector with regulatory compliance,
 - xi) Advisory services, and
 - xii) Policy development.
- g) **S**upporting international relations and participates in activities which are not contrary to international law;
- h) **P**articipating in the organization of fairs, exhibitions, lectures, seminars, symposia, conferences, forums, congresses etc.;
- i) **C**onducting independent public opinion polls on issues important for the development of co-operatives;
- j) **C**o-operating with government agencies and community organizations, enter into alliances of NGOs, receives from the state authorities, local authorities and businesses and individuals the information and material assistance necessary to implement its goals and objectives;
- k) **M**aking legislative initiatives and other proposals to the authorities and administration;
- l) **M**obilising resources and managing the deployment of such funds collected through co-operatives central fund and other sources for the development, support and sustainability of the sector;
- m) **E**nsuring the the Co-operatives Advisory Board and Co-operatives Tribunal are established and are effective in discharging their responsibilities in terms of the Co-operatives Societies Act, 2003 section 45 (1) and 98-99 respectively; and
- n) **C**arrying out other activities that support the Kingdom's national development agenda and which do not contradict the country's legislation and the statutory purposes of the Federation

6.6 The Organisation Structure

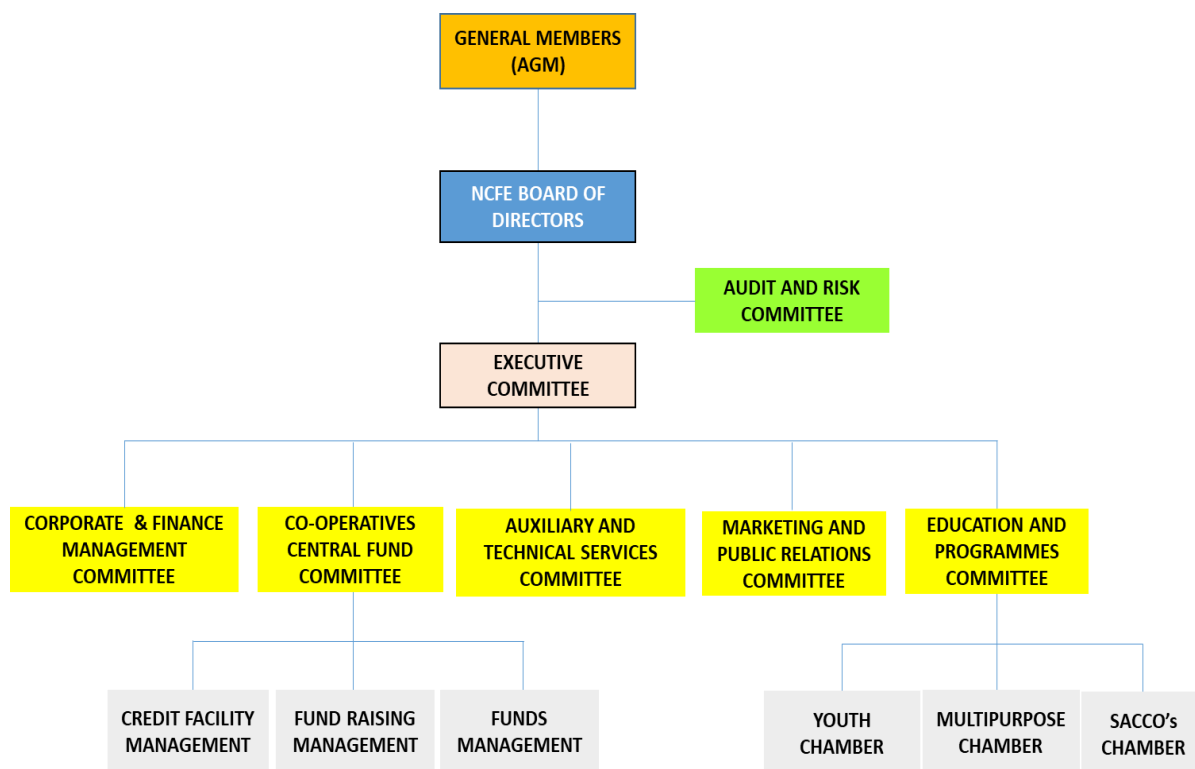
Subject to annual review informed by circumstantial factors in the legislation or operational requirements, the organisational structure shall be reviewed as and when the need arises.

6.6.1 The Governance Structure, 2021 – 2025

The governance and oversight of the NCFE will be performed by the following principal structures:

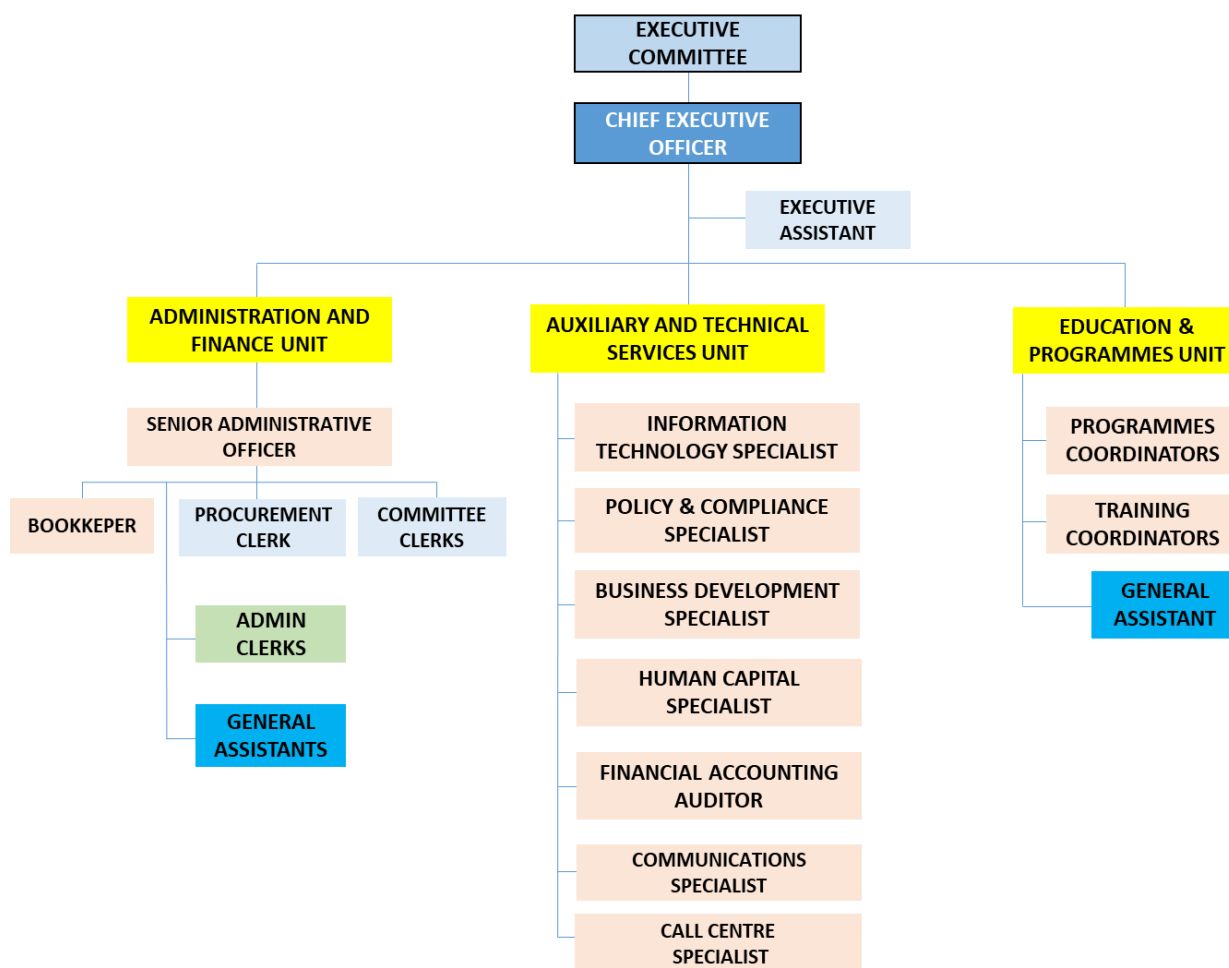
- a) General Meeting of the Federation
- b) Board of Directors
- c) Executive Committee
- d) Audit & Risk Committee
- e) Marketing & Public Relations
- f) Corporate & Finance Management Committee
- g) Education and Programmes Committee
- h) Co-operatives Central Fund Committee
- i) Auxiliary & Technical Services Committee

Diagram 2: NCFE Governance Structure



6.6.2 The Administrative Structure, 2021 – 2022

Diagram 3: NCFE Administrative Structure



7. Third Section – Operating Environmental Assessment

7.1 PESTEL analysis

PESTEL analysis exercise was undertaken to contextualize environmental factors that can have an impact on the strategic and operations of the NCFE. This involved analysis of the following forces:

- **Political**
- **Economic**
- **Social**
- **Technological**
- **Environmental**
- **Legal**

The results of the analysis including strategic implications are summarised in the Table A below:

Table A: NCFE PESTEL Analysis

Forces		Analysis	Strategic Implication
P	Political Factors	The Ministry for Co-operatives has an understanding and unquestionable passion for the co-operatives' movement. The PS is also very supportive to the CCD .	The current political climate is favorable for building as sustainable national federation. The Federation must maintain harmonious working relationship with the government.
E	Economic Factors	Whilst there is already high unemployment rate among Eswatini population, many people continue to loose their jobs. The poor economic country's performance means less disposable income, low buying power of co-operatives products and defaults on loans taken from SACCOs.	Co-operatives in all sectors negatively affected. Their incomes have dropped as well as their surpluses. Rescue schemes including favourable loans, bailouts and mergers may have to be promoted and implemented. Waiver or delayed regulatory burden to negotitated with government for easing.
S	Social Factors	COVID-19 pandemic together with existing chronic illnesses and high rates of poverty aggravates the socio-economic conditions within the communities. This in turn has an adverse impact on the sustainability and growth of all co-operatives.	Reasearch on the status of co-operatives performance and challenges in all sectors will aid the understanding of members social circumstances. This can assist in designing and providing suitable products, training and support ameliorating their circumstances.
T	Technological Factors	Access to technological advanced gadget is high in the country, but under utilize as platform to access services remotely even in the midst of COVID-19 risks of infections.	Promoting access to digital services and products platform including financial services will tame the spread of COVID-19 whilst improving efficiency and effectiveness on co-operatives.
E	Environmental Factors	Global warming on one hand negatively disrupts planting and harvesting cycle and output. On the other hand it provides opportunity for new co-operatives in green economy space.	Environmentally related awareness, sustainable products and investment projects must be packaged for the benefit of co-operatives and their members reduction of costs of living and improve investment avenues.
L	Legal Factors	The laws and regulations including money laundering, national credit act, and the Commissioners orders require elevated compliance standards and practices for continued registration and protection of members' interests and financial system.	Forged partnerships with regulators and government functionaries is required. Equally the NCFE must promote access to relevant training and guideleines empowering co-operatives with the relevant laws and regulations and practices.

7.2 SWOT analysis

The SWOT analysis review was also conducted in order to ascertain the extent of changes into the previously identify strengths, weaknesses, opportunities and threats, so that congruent strategies are formulated to augment the strengths and opportunities whilst mitigating against foreseeable challenges caused by weakness and potential threats.

To this end, NCFEs board identified the following strengths, weaknesses, opportunities and threats as of February 2021:

Table B: Eswatini National Co-operatives Federation SWOT Analysis, 2021

Table B1: Strengths

Strengths	Remarks
1) Local and international recognition status 2) Inclusive team of experienced and knowledgeable directors 3) Good collaboration relationship with MCIT 4) We have key strategic partner(s) 5) Empowered by law to manage CCF 6) All sectoral Apex bodies are full members 7) We have a strategic plan	<i>Board competence requires to be complemented by the an equally competent if not superior knowledgeable administrative staff.</i>

Table B2: Weaknesses

Weaknesses	Remarks
1) NCFE not launched therefore existence unknown 2) No capital funding to set-up operations 3) No operational funding to kick start operations 4) No staff 5) No policies 6) No equipment or infrastructure to do work 7) No programmes, services or products	<i>Terms of any support financial and or otherwise must not strip the National Federation of its autonomy.</i>

Table B3: Opportunities

Opportunities	Remarks
1) Standardized and quality co-operatives trainings through partnership with CODEC and others 2) Visible, united and resilient co-operatives movement made up by all Apex bodies resulting in cohesive communities 3) Competitive co-operatives in all sectors of the economy and society, locally and internationally 4) Improved credibility and trust by stakeholders and members of the co-operative movement 5) Attraction of additional donor support from across the world 6) National co-operatives bank insurance company owned by members	<i>A progress development path towards a sustainable co-operative movement will depend on how best the National Federation understands and respond to the needs of its affiliates and their members</i>

Table B4: Threats

Threats	Remarks
1) Antagonistic government's unfavourable laws and regulations 2) Corruption and unethical conduct within the financial and insurance industry 3) COVID-19 pandemic virus mutations 4) Interference by external forces on the affairs of the NCFE 5) Donor support withdrawing too soon before NCFE is fully operational	<i>Recognition a national representative body will allow effective lobbying for favourable regulations and conducive operating environment</i>

TOWS MATRIX - NCFE 2021		No	Strengths	No	Weaknesses
		1	Local and international recognition status	1	NCFE not launched therefore existence unknown
		2	Inclusive team of experienced and knowledge directors	2	No capital funding to set-up operations
		3	Good collaboration relationship with MCIT	3	No operational funding to kick start operations
		4	We have key strategic partner(s)	4	No staff
		5	Empowered by law to manage CCF	5	No policies
		6	All sectoral Apex bodies are full members	6	No equipment or infrastructure to do work
		7	We have a strategic plan	7	No programmes, services or products
No	Opportunities	No	SO Strategies	No	WO Strategies
1	Standardized co-operatives trainings through partnership with CODEC and others	a)	Agree with CODEC on annual programmes to be offered to co-operatives and their members	a)	Local media platforms and digital presence will create awareness expose NCFE in the world.
2	Enhanced unity and co-operation within the co-operatives movement	b)	Actively promote affiliations and adherence to the co-operative principles and values	b)	Donors and CCF will provide a kickstart on setting up operations
3	Enhanced performance and compliance by co-operatives	c)	Establish shared services unit to provide non-core business support to co-operatives including risk management, compliance, auditing and personnel services.	c)	Cost sharing of cost for operational requirements and possible private sector donations
4	Enhanced credibility and trust by stakeholders and members of the co-operative movement	d)	Set-up of a tribunal for co-operative related matters	d)	Few key contract term people and interns getting stipend as a start
5	All co-operatives enjoy protection, staff, directors and members have access to fair dispute resolution mechanism	e)	alternative dispute resolution between and within co-operatives	e)	Internal and members' policies and procedures development will provide consistency in activities
6	Attraction of additional donor support from across the world	f)	Negotiate and conclude mutual beneficial agreement with donors and technical experts co-operatives banking and insurance	f)	Free accommodation and shared equipment and infrastructure as a start
7	National co-operatives bank owned by members			g)	Collaborate with local and international relevant stakeholders to share products and services
8	National co-operatives insurance company owned by members				
No	Threats	No	ST Strategies	No	WT Strategies
1	Antagonistic government's unfavourable laws and regulations	a)	Use our lawfully vested on the NCFE to lobby for favourable operating environment	a)	NCFE legal status empowers it to lobby at all levels and structures of government
2	Corruption and unethical conduct within the financial and insurance industry	b)	Hot-line anonymous reporting of corruption practices to be established	b)	Ethics, risk management and fraud prevention policies and strategies must be in place
3	COVID-19 pandemic virus mutations	c)	Raise funds and or donations for vaccines to be accessible to members	c)	Appropriately qualified staff is needed to ensure excellent services to members and credibility of NCFE
4	Interference by external forces on the affairs of the NCFE	d)	All agreement specify conditions of support including decision making residing with the Board or AGM	d)	Shared services with the collaboration of other stakeholders will ensure responsiveness to members needs and ensure quick maturity operational maturity of the NCFE
5	Donor support withdrawing too soon before ENCF is fully operational	e)	Regularly update donors on progress and submit regular performance and financial position		

Next Review: 02/ 2022

8. Fourth Section – Strategic Mapping

This section summarizes the strategic goals and related strategic objectives together with key results areas.

8.1 Strategic Goals

▪ **SG 1:** To have requisite capacity, competencies and finances to effectively and efficiently execute our mandate and serve our members interests.



▪ **SG 2:** To have all primary co-operatives as members of sectoral Apex bodies, fully participating and benefiting from NCFEs, programmes, products and services.



▪ **SG 3:** To have all our affiliates satisfied and able to service their co-operatives member societies well.



▪ **SG 4:** To have competent cohort of co-operatives movement personnel and directors working and governing the co-operatives' sector.



8.2 Strategic Objectives

▪ **SO 1:** To continuously build an effective and efficient financial and operational management capacity able to mobilize and deploy resources for the benefits of members by 28 February 2025.

▪ **SO 2:** To promote economies of scale, solidary and cooperation among co-operatives for a strong co-operatives movement able to promoting values and co-operatives principles by 28 February 2025.

▪ **SO 3:** To provide services that meet affiliates service expectations of quality, time and affordability by 28 February 2025.

▪ **SO 4:** To continuously build capacity of staff and directors and improve related policies and systems to promote good governance and sector operational performance up to 28 February 2025.

8.3 Key Result Areas

In line with NCFE's vision, mission, strategic goals and strategic objectives, our performance will be measured in terms of the following four (4) Key Result Areas:

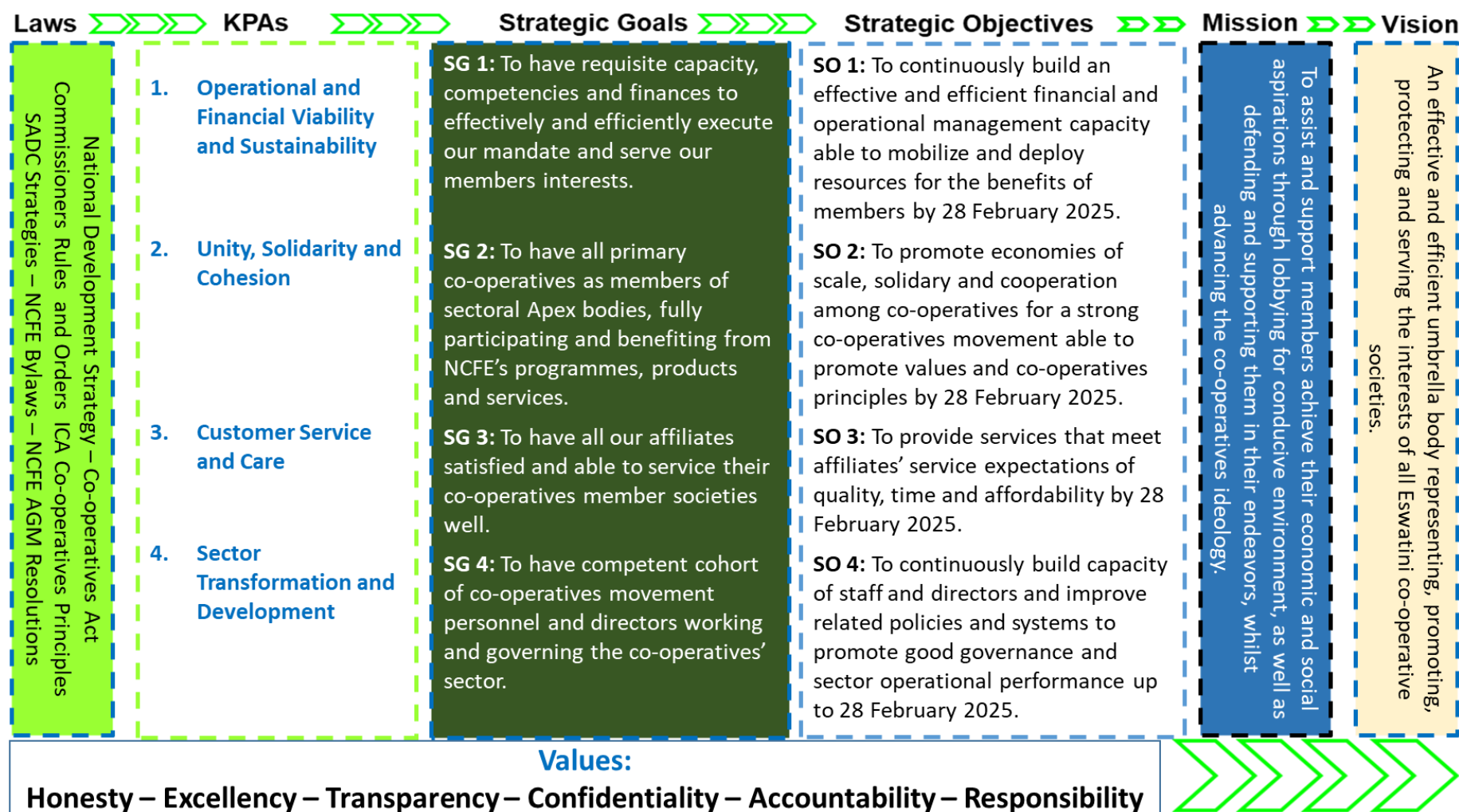
8.3.1 KRA A: Operational Viability and Financial Sustainability

8.3.2 KRA B: Unity, Solidarity and Cohesion

8.3.3 KRA C: Customer Service and Care

8.3.4 KRA D: Sector Transformation and Development

Diagram 4: NCFE Strategic Map



8.4 Organisational Scorecard

Key Result Area	A: Operational Viability & Financial Sustainability			
Strategic Goal: 1	To have requisite capacity, competencies and finances to effectively and efficiently execute our mandate and serve our members interests			
Strat. Objective: 1	To continuously build an effective and efficient financial and operational management capacity able to mobilize and deploy resources for the benefits of members by 28 February 2025.			
Strategic Activity	Key Performance Indicator	Target	Responsible	Supervisor
1.1 To set-up systems and structures that promotes governance	1.1.1 No of Executive Committees appointed by 30 Mar 2021	1	Board	
	1.1.2 % of Board & Committees Charters developed by 30 Jun 2021	100%	Executive Committee	Board
	1.1.3 No of Board Sub-Committees appointed by 30 Jun 2021	3	Board	Board
	1.1.4 No of Audit and Risk Committees appointed by 30 Mar 2021	1	Board	Board
	1.1.5 No. of drawn up delegation of powers policy & schedules by 30 Jun 2021	1	Executive Committee	Board
	1.1.6 No of reviewed NCFE Bylaws by 30 Mar 2021	1	Board	Board
	1.1.7 No of Auditors appointed by 30 Jun 2021	1	AGM	Audit & Risk Committee
1.2 To raise and secure funding for capital, operational and programme based activities	1.2.1 No of MoAs concluded with strategic stakeholders by 30 Jun 2021	4	Board	Board
	1.2.2 No of developed annual programmes calendar by 30 Jun 2021	1	Educ. & Prog. Committee	Executive Committee
	1.2.3 No of 3 years budget drawn up by 30 Jun 2021	1	Corp & Finance Committee	Executive Committee
	1.2.4 No of operational budgets for the current year drafted by 30 Jun 2021	1	Corp & Finance Committee	Executive Committee
	1.2.5 No of NCFE opened accounts for different funds by 30 Jun 2021	3	Executive Committee	Board
	1.2.6 No of fund managers appointed by 30 Jun 2021	1	Executive Committee	Board
1.3 Functional operational headquarters have been established	1.3.1 No of purchased/leased offices by 30 May 2021	1	Board	Board
	1.3.2 % of renovations and refurbishment done on the offices by 30 Jul 2021	100%	Executive Committee	Board
	1.3.3 % of branding work completed for the NCFE by 30 Oct 2021	100%	Marketing & PR Committee	Executive Committee
	1.3.4 % of equipment and furniture procured by 30 Jul 2021	100%	Aux & Tech Committee	Executive Committee
	1.3.5 % of installed IT connectivity infrastructure at NCFE by 30 Jul 2021	100%	Aux & Tech Committee	Executive Committee
	1.3.6 No of NCFE launches conducted by 30 Oct 2021	1	Executive Committee	Board
1.4 Institutional capacity to perform and discharge NCFE mandate created	1.4.1 No of developed and adopted strategic plans by Apr 2021	1	Executive Committee	Board
	1.4.2 % of financial and operational management policies and guidelines developed by 30 Aug 2021	100%	Corp & Finance Committee	Executive Committee
	1.4.3 % of developed credit management policies and guidelines	100%	Corp & Finance Committee	Executive Committee
	1.4.4 No of developed performance management system by 30 Aug 2021	1	Corp & Finance Committee	Executive Committee
	1.4.5 % of employed staff with signed performance agreements by 30 Aug 2021	100%	Corp & Finance Committee	Executive Committee
	1.4.6 % of board and staff trained on NCFE policies by 30 Aug 2021	100%	Educ. & Prog. Committee	Executive Committee
	1.4.7 % of staff with developed employment contracts by 30 Jun 2021	100%	Corp & Finance Committee	Executive Committee
	1.4.8 No of key staff in the organogram appointed by 30 Jun 2021	4	Executive Committee	Board
	1.4.9 No of insurance and financial services business case developed by 30 Dec 2021	1	Corp & Finance Committee	Executive Committee

Key Result Area	B. Unity, Solidarity and Cohesion			
Strategic Goal: 2	To have all primary co-operatives as members of sectoral Apex bodies, fully participating and benefiting from NCFE's programmes, products and services.			
Strat. Objective: 2	To promote economies of scale, solidary and cooperation among co-operatives for a strong cooperatives movement able to promote values and co-operatives principles by 28 February 2025.			
Strategy/Activity	Key Performance Indicator	Target	Responsible	Supervisor
2.1 Create a united, strong and cohesive co-operatives movement	2.1.1 No of signed auxiliary service level agreements (ASLA) for shared services with affiliates	3	Executive Committee	Board
	2.1.2 No of revenue sharing agreement signed with Apex bodies by 30 Jun 2021	3	Executive Committee	Board
	2.1.2 % of available services with developed consultation rates/fees by 30 Jun 2021	100%	Aux & Tech Committee	Executive Committee
	2.1.3 No of alternative dispute resolution services functions established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	2.1.4 No of alternative co-operatives dispute resolution officers trained by 30 Dec 2021	15	Educ. & Prog. Committee	Executive Committee
2.2 Good image of the co-operative brand have been built and maintained	2.1.5 No of developed co-operatives brand promotion strategies by 30 Sep 2021	1	Marketing & PR Committee	Executive Committee
	2.2.1 No of appointed Marketing & Communication specialists by 30 Jun 2021	1	Executive Committee	Board
	2.2.2 Number of conducted co-operative awareness campaigns in all regions by 30 Jun 2022	4	Educ. & Prog. Committee	Executive Committee
	2.2.3 No of complaints, fraud and corruption hotline established by 30 Jun 2022	1	Audit & Risk Committee	Board
	2.2.4 No of awards for best performing co-operatives establish by 30 Dec 2021	1	Executive Committee	Executive Committee
	2.2.5 No of organized annual co-operatives celebration days by 30 December 2021	1	Executive Committee	Board
	2.2.6 No of published research with best practices and benchmarking done by 30 Dec 2022	1	Marketing & PR Committee	Executive Committee

Key Result Area	C: Customer Service and Care			
Strategic Goal: 3	To have all our affiliates satisfied and able to service their co-operatives member societies well.			
Strat. Objective: 3	To provide services that meet affiliates' service expectations of quality, time and affordability by 28 February 2025.			
Strategy/Activity	Key Performance Indicator	Target	Responsible	Supervisor
3.1 The co-operatives status quo assessment report including identified needs completed	3.1.1 No of co-operative landscape and status quo surveys conducted by 30 Dec 2021	1	Marketing & PR Committee	Executive Committee
	3.1.2 No of conducted surveys of services needed by affiliates' members by 30 Dec 2021	1	Marketing & PR Committee	Executive Committee
	3.1.3 No of independent customer service and satisfaction surveys conducted by 30 Dec 2021	1	Marketing & PR Committee	Executive Committee
3.2 Create a basket of auxiliary and technical services	3.2.1 No of generic co-operatives management policies developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.2 No of generic co-operatives financial management policies developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.3 No of co-operatives call centre services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.4 No of co-operatives a debt collection services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.5 No of co-operatives legal advisory services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.6 No of co-operatives book keeping and auditing services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.7 No of co-operatives IT support services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.8 No of co-operatives personnel management services function established by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	3.2.9 No of co-operatives insurance and fund management companies established by 30 Dec 2024	2	Aux & Tech Committee	Executive Committee
	3.2.10 No of signed up brokerages for competitive health and medical products by 30 Mar 2022	1	Executive Committee	Board
	3.2.11 No of signed up brokerages for competitive credit and assets insurance products by 30 Mar 2022	1	Executive Committee	Board

Key Result Area	D: Sector Transformation and Development			
Strategic Goal: 4	To have competent cohort of co-operatives movement personnel and directors working and governing the co-operatives' sector.			
Strat. Objective: 4	To continuously build capacity of staff and directors and improve related policies and systems to promote good governance and sector operational performance up to 28 February 2025.			
Strategy/Activity	Key Performance Indicator	Target	Responsible	Supervisor
4.1 Provide appropriate training and education to members through CODEC	4.1.1 No of conducted co-operatives sector skills audit by 30 Aug 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.2 No of developed and implemented Co-operatives Sector Skills Development Plan by 30 Jun 2022	1	Educ. & Prog. Committee	Executive Committee
	4.1.3 Number of regular co-operatives sector thermal seminars and conferences organised per year by 30 Dec 2022	4	Educ. & Prog. Committee	Executive Committee
	4.1.4 No of designed pre-incorporation training for all new to be registered co-operatives by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.5 No of designe Introduction to Co-operatives, Rights and Obligations Programme (ICROP) for ordinary members offered by CODEC free by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.6 No of developed fit and proper compulsory Co-operative Leaders Development Programmes by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.7 No of developed fit and proper compulsory Co-operative Managers Executive Development Programme by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.8 No of designed Co-operatives Board Induction Programme by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.9 No of approved, adopted and commenced a roll-out of My Coop Training by 30 Dec 2021	1	Educ. & Prog. Committee	Executive Committee
	4.1.10 No of trained trainers to provide My Coop Training by 30 Mar 2021	4	Educ. & Prog. Committee	Executive Committee
4.2 Develop compliance and quality assurance operating manual/guidelines for co-operatives	4.2.1 No of developed guidelines for compliance with Commissioners Orders by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	4.2.2 No of workshops for co-operatives on Commissioners Orders conducted by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	4.2.3 No of generic guidelines for compliance with Co-operatives Principles and Values developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	4.2.4 No of guidelines for internal controls for dealing with customer service queries developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	4.2.5 No of generic risk management guidelines developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee
	4.2.6 No of generic co-operatives customer services and care developed by 30 Dec 2021	1	Aux & Tech Committee	Executive Committee

9. Monitoring and Evaluation

The success of National Co-operatives Federation of Eswatini must on the first instance be assessed through improvement of co-operatives members' social and economic status. On the second instance through growth in membership to associations, assets and dividends received by members.

To achieve this feat, it requires NCFE to do the right things, right, at the right time and at competitive rates than its competitors.

The purpose of monitoring is to ensure that the strategic plan is implemented according to schedule and if there is any deviation, appropriate and timely action is taken.

9.1 At the Board Level

This will be achieved through review meetings, budgets and budgeting control systems and progress reports from the CEO to the EXCO and then, the Board.

During the first year, monthly review meetings will be held between the management, the EXCO. The nature and scope of reporting will include:

- Progress made against implementation plan and organisational scorecard.
- Causes of deviation from plan if any.
- Areas of difficulties and alternative solutions to problems that may adversely affect implementation.
- Recommended or ongoing corrective measures.

9.2 At Management Level

The corporate strategy alone will not lead to the achievement or implementation of the objectives. Monitoring and evaluation provides the back-up necessary to ensure that objectives are achieved. The implementation plan indicators and projections will be cascaded to each individual department's scorecard and individual performance agreement and periodically evaluated in accordance with the OPMS framework.

Quarterly performance reports must be tabled at the Board meetings, including corrective step being undertaken to ensure plans are achieved. Where necessary and justified targets and priorities may slightly be modified based on prevailing circumstances, however, a management control system will be necessary to ensure the plan stays on course.

10. Conclusion

This strategic plan is regarded by the leadership collective and management as a turning point to how the National Co-operatives Federation of Eswatini has been doing its business. As such it will require not only a change of mind-set, but also change of attitude, work ethics and renewed commitment.

11. Implementation Plan

Activity Implementation Plan – NCFE Strategic Plan 2021-2026				
No	Output/Result	Tasks	By when	By Who
1	Governance systems and structures are in place	Appointing the Executive Committee	30-Mar-21	Board
		Develop Board & Committees Charter	30-Jun-21	Board
		Appoint Board Sub-Committees	30-Jun-21	Board
		Appoint Central Co-operatives Fund Committee	30-Mar-21	Board
		Appoint Audit and Risk Committee	30-Mar-21	Board
		Draw up delegation of powers policy & schedule	30-Apr-21	Board
		Review NCFE Bylaws	30-Mar-21	Board
		Appoint Auditors	30-Jun-21	Board
2	Funding for capital, operational and programme based expenses is secured	Conclude MoA with DGRV	30-Apr-21	Board
		Conclude MoA with Eswatini Co-operative College	30-Apr-21	Board
		Conclude MoA with Taiwan ICDF	30-Jun-21	Board
		Conclude MoA with ESASCCO on MAMBU	30-Jun-21	Board
		Develop annual programmes calendar	30-Jun-21	Board
		Draft budget for 3 years	30-Jun-21	Board
		Draft operational budget for the current year	30-Apr-21	Board
		Open operational bank account	30-Apr-21	Board
		Open bank account for the CCF	30-Apr-21	Board
		Open bank account for donations	30-Jun-21	Board
		Search and appoint fund manager(s)	30-Jun-21	Board
3	Functional operational headquarters have been established	Search and purchase/lease offices	30-May-21	Board
		Renovate and refurbish offices	30-Jul-21	Board
		Procure equipment and furniture	30-Jul-21	Board
		Install IT connectivity infrastructure	30-Jul-21	Board
		Develop employment contracts	30-Apr-21	Board
		Appoint key staff in the organogram	30-Jun-21	Board

Next Review: 02/ 2022

Activity Implementation Plan - NCFE Strategic Plan 2021-2026				
No	Output/Result	Tasks	By when	By Who
4	Institutional capacity to perform and discharge NCFE mandate created	Develop and adopt strategic plan	30-Mar-21	Board
		Develop operational policies and guidelines	30-May-21	Board
		Develop financial management policies and guidelines	30-May-21	Board
		Develop credit management policies and guidelines	30-May-21	Board
		Develop performance management system	30-Aug-21	Board
		Develop and sign performance agreements	30-Aug-21	Board
		Train board and staff on policies	30-Aug-21	Board
5	The co-operatives status qou assessment report including identified needs competed	Source funding and do co-operative landscape and staus quo survey	30-Dec-21	Board
		Conduct survey of services needed by affiliates' members	30-Dec-21	Board
		Conduct independent customer service and satisfaction surveys	30-Dec-22	Board
6	Basket of auxilliary services, rates and funding mechanism developed	Sign auxiliary service level agreements (ASLA) for shared services with affiliates	30-Jun-22	Board
		Develop consultation rates/fees	30-Jun-22	Board
		Develop generic co-operatives management policies	30-Dec-22	Board
		Develop generic co-operatives financial management policies	30-Dec-22	Board
		Set-up a call centre services function	30-Dec-22	Board
		Set-up a debt collection services function	30-Dec-22	Board
		Set-up a legal advisory services function	30-Dec-22	Board
		Set-up book keeping and auditing services function	30-Dec-22	Board
		Set-up the IT support services function	30-Dec-22	Board
		Set-up the personnel management services function	30-Dec-22	Board
		Set-up the alternative dispute resolution services function	30-Dec-22	Board
		Train dispute resolution officers	30-Dec-22	Board

Activity Implementation Plan - NCFE Strategic Plan 2021-2026				
No	Output/Result	Tasks	By when	By Who
7	Appropriate members training and education is accessible through CODEC	Conduct co-operatives sector skills audit (CSSA)	30-Dec-21	Board
		Develop and Implement Co-operatives Sector Skills Development Plan (CSSDP)	30-Jun-22	Board
		Organize quarterly co-operatives sector thermal seminars and conferences	30-Feb-22	Board
		Design pre-incorporation training for all new to be registered co-operatives	30-Jun-22	Board
		Design Introduction to Co-operatives, Rights and Obligations Programme (ICROP) for ordinary members to be offered by CODEC free	30-Jun-22	Board
		Develop fit and proper compulsory Co-operative Leaders Development Programme (CLDP)	30-Jun-22	Board
		Develop fit and proper compulsory Co-operative Managers Executive Development Programme (CMEDP)	30-Jun-22	Board
		Design Co-operatives Board Induction Programme (CBIP)	30-Dec-21	Board
		Approve, adopt and commence roll-out of My Coop Training	30-Dec-21	Board
		Train the Trainers to provide My Coop Training	30-Mar-22	Board
8	Compliance and quality assurance operating manual/guidelines for co-operatives have been developed	Develop guidelines for compliance with Commissioners Orders	30-Dec-21	Board
		Conduct workshop for co-operatives on Commissioners Orders	30-Dec-21	Board
		Develop generic guidelines for compliance with Co-operatives Principles and Values	30-Dec-21	Board
		Develop guidelines for internal controls for dealing with customer service queries	30-Jun-22	Board
		Develop generic risk management guidelines	30-Jun-22	Board
		Develop generic co-operatives customer services and care	30-Jun-22	Board
9	Good image of the co-operative brand have been built and maintained	Develop a co-operative brand promotion strategy	30-Sep-21	Board
		Develop branding for the NCFE	30-Dec-21	Board
		Appoint a Marketing & Communication specialist	30-Jun-21	Board
		Launch NCFE	30-Oct-21	Board
		Conduct co-operative awareness campaigns in all regions	30-Dec-21	Board
		Set-up of complaints, fraud and corruption hotline	30-Jun-22	Board
		Establish awards for best performing co-operatives	30-Dec-22	Board
		Organize annual co-operatives celebration day	30-Dec-21	Board
		Conduct research and publish best practice benchmarking paper	30-Dec-22	Board

Activity Implementation Plan - NCFE Strategic Plan 2021-2026				
No	Output/Result	Tasks	By when	By Who
10	Tailor-made co-operatives insurance and financial products and services have been created	Develop insurance and financial services business case	30-Dec-21	Board
		Sign up brokerages for competitive health and medical products	30-Mar-22	Board
		Sign up brokerages for competitive credit and assets insurance products	30-Mar-22	Board
		Sign revenue sharing agreement with Apex bodies	30-Jan-22	Board
		Appoint fund managers	30-Jan-22	Board
		Set-up own insurance and fund management company	30-Dec-24	Board