



**AFRICAN CONFEDERATION OF COOPERATIVE SAVINGS AND
CREDIT ASSOCIATIONS**

15th SACCA CONGRESS

29th – 31st OCTOBER 2014



**LEHAKOE RECREATION
CENTRE**

MASERU LESOTHO

PARTNERS AND PARTICIPATING INSTITUTIONS

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WELCOME MESSAGES

MESSAGE FROM ACCOSCA

Dear Co-operators,

Welcome to the 15th Savings and Credit Co-operatives of Africa Congress (SACCA) that has brought together over 700 Co-operative Leaders.

The congress with the theme Adopting innovative techniques for sustainable Co-operative Financial Institutions; provides an opportunity to evaluate our performance as a sector, critically analyze the topical issues that continue to distress the sector and come up with innovative working solutions moving forward.

In ACCOSCA we have taken a pro-regulatory approach, pro-youth approach and wholesome participatory approach. As such we recognize that these are the key areas that would increase the sector membership base in our nations. We are also advocating for Co-operative Financial Institutions recognition by the Regional Bodies as a key player in providing solutions towards Africa Development Agenda. To advocate for these critical issues effectively, we will rely on your unequivocal support.

We appreciate your attendance at the 15th SACCA congress since it supports ACCOSCA's ability to deliver on our quest of empowering people in Africa using the co-operative business model. We hope you maximize on your attendance by networking, learning and connecting with your Colleagues across Africa and beyond; the impact of which goes towards building a better world using the co-operative sector.

We wish you fruitful deliberations and hope you will enjoy Lesotho.

Doctor Hlongwane

D. Hlongwane

Chairman

ACCOSCA

George Ombado

George Ombado

Executive Director/CEO

ACCOSCA

ACCOSCA BOARD OF DIRECTORS

Doctor Hlongwe

Swaziland

Emile C. D Esparon

Seychelles

Josephine Nabuyungo

Uganda

Bless Kwame

Ghana

Baboucarr Jeng

The Gambia

Faith Mang'anda

Malawi

COMMISSIONER OF COOPERATIVES LESOTHO

MINISTER OF TRADE AND INDUSTRY, COOPERATIVES AND MARKETING - LESOTHO

WHY 15th SACCA CONGRESS?

SACCA congress is a platform meant to bring together co-operative financial institutions and other stakeholders to network, share experiences, best practices and to come up with practical and innovative ways of addressing the many issues that face the co - operative sector.

The cooperative sector in Africa has seen tremendous growth over the past few years which has also seen the sector face a lot of cross cutting challenges. It is thus important for the sector to work towards mitigating these challenges and to ensure more growth and sustainability of the gains made so far. SACCA is an opportunity for these challenges to be discussed, debated and eventually agree on the way forward for the sector.

With the theme “ADOPTING INNOVATIVE TECHNIQUES FOR SUSTAINABLE CO - OPERATIVE FINANCIAL INSTITUTIONS” the 15th SACCA congress seeks to address key topical issues, promote SACCOs to actively get involved in the Development agenda and to explore strategic and innovative techniques of ensuring sustainable Cooperative Financial Institutions.

The congress will bring together;

- ❖ CEOs of small & medium Co-operatives Financial Institutions/Development focused Banks.
- ❖ Senior managers of large Co-operatives Financial Institutions and related private sector, SACCOs, Co-operative Board/Management Committees
- ❖ Senior government/agencies’ officials and development partners involved in promoting & supporting this sub-sector.
- ❖ Officials working for Research Institutions , Co-operative Universities and Co-operative Colleges

SACCA CONGRESS PROGRAM

PRE-SACCA WORK SHOPS

MONDAY 27 TH & TUESDAY 28 TH OCTOBER 2014			
FULL DAY 8:30AM-6:00PM	Principles of SACCO Management Location: TBC	Loan Management Location: TBC	Basic Supervisory Skills Location: TBC
FULL DAY 8:30AM-4:00PM	Principles of SACCO Management Location : TBC	Loan Management Location: TBC	Basic Supervisory Skills Location: TBC

SACCA CONGRESS 28TH - 31ST OCTOBER

Monday 27th October 2014

Participants arrival and Registration 2.00 pm – 5.00 pm – (Location)

Tuesday 28th October 2014

Participants arrival and Registration 9.00 am-5.00 pm – (Location)

Opening Ceremony & Flag Parade 6:00 pm-7:00 pm – (Location)

Speakers:

Doctor Hlongwane, Chairman, **Africa Confederation of Co-operative Savings and Credit Associations (ACCOSCA)**

Hon. Sekh'ulumi Paul Ntsoaole , **Minister of Trade and Industry, Cooperatives and Marketing Lesotho**

Welcome and Network Dinner : 7:00pm -8:30pm (Location)

DAY ONE :Wednesday 29th October 2014

8:30 – 10:30	<ol style="list-style-type: none"> 1. Session chair: Ms Elizabeth Lekoetje – Commissioner Department of Cooperatives. Minister of Trade and Industry, Cooperatives and Marketing. Lesotho 2. Location: TBC
8:30 - 9:00	<ol style="list-style-type: none"> 1. Sacco Growth is the Future for Africa : Co-operative Common Agenda 2. George Ombado: Executive Director/CEO Africa Confederation of Co-operative Savings and Credit Associations (ACCOSCA) <p>With majority of Africans living below the poverty line; there is dire need to use all means possible to alleviate the living standards of as many Africans as possible. There is an emerging consensus among many actors and cooperative stake holders that the co-operative enterprise is one of the few forms of</p>

	organization that can meet all dimensions of poverty. This presentation will highlight the growth of SACCOs in Africa, giving a comparison of the different countries and the far the SACCO family has come and its role in Africa’s future especially in regards to poverty alleviation. He will also talk about what ACCOSCA has done in the past year and where the organization is; moving forward.	
9:00 - 10:30	<p>Plenary Session: The Future is Sacco Business Model: Solutions for Sustainable Development</p> <p>This will be an open plenary session for participants to give their opinions on whether the SACCO business model is a solution for sustainable development. The participants will be taken through the co-operative structures and an analysis done on how following these structures ensures effective delivery of service to members and in turn growth of SACCOs. This plenary session will also be a discussion on why SACCOs must add value to their members and ways in which this can be made possible.</p> <p>Understanding Co-operative structures for effective delivery of service to members By Joof Baboucarr Ousmaila – CEO The Gambia Teachers Credit Union</p> <p>SACCOs in Africa must add value to its members to remain competitive. By <i>Dr. Safugha Godbless</i> – CEO Co-operative Finance Agency - Nigeria</p>	
10:30 – 11:00	Networking Tea/Coffee Break	
DAY ONE :Wednesday 29th October 2014		
11:00 - 1:00	<p>Thematic Group One :Strategies in Enhancing Membership Growth</p> <p>Location: TBC</p> <p>Session Moderator: Mr. Lesaona Mafa Cooperative Development officer - Lesotho</p>	<p>Thematic Group Two : Transformational Approaches</p> <p>Location: TBC</p> <p>Session Moderator: Ms Farai Mtawa – Treasurer Municipality of Harare SACCO</p>
	<p>Analysing the Growth of SACCOs: what makes the sector thrive? By <i>George Ototo, CEO KUSCCO</i></p> <p>Here, the participants will be taken through the growth of SACCOs in Kenya, what are the statistics, is the growth only in membership or also in</p>	<p>The Evolution of Financial Co-operatives in Africa; Mapping out future prospects for SACCOs. By <i>Emmanuel Darko, ACCOSCA Goodwill Ambassador</i></p> <p>Mr. Darko will take the participants through the evolution of CFIs, where and when it all began, how the journey has been. Where they are at, lessons learnt and what is the way</p>

	<p>terms of asset base. What makes the sector thrive? What are the cross cutting challenges?</p>	<p>forward moving on.</p>
	<p>Perspectives on Co-operatives Financial Institutions in West Africa. By Bless Darkey Kwame ACCOSCA Director and Program Coordinator West Africa Credit Union Poverty Eradication Programme (WACUPP)</p> <p>This presentation will give the participants a feel of CFIs In West Africa, their growth, their challenges what has worked for them; what the other regions can learn from them.</p>	<p>Women and Finance, using Sacco business model to enhance financial inclusion by Mr. Dick Maganga</p> <p>The essence of SACCOs is to alleviate poverty and to better the living standards of people. It is thus important to ensure that these SACCOs are all inclusive and accommodate everyone.</p>
	<p>Perspectives on Co-operatives Financial Institutions in Southern Africa. By Olaotse Matshane MD Co-operative Bank Development Agency (CBDA)- South Africa</p> <p>This presentation will take the participants through CFIs in Southern Africa, their growth, challenges</p>	<p>Member Engagement: Is there growth prospects for the SACCO business? By: Ms Blaire Ulrich CCA/ACCOSCA</p> <p>This Presentation aims at understanding the SACCO business model in its current form. As such identify ways that would improve membership growth by engaging potential members through the cyber space</p>
1:00 - 2:00	<i>Lunch and Networking</i>	
2:00 – 3:30	<p>Session Moderator: Emmanuel Darko-ACCOSCA Goodwill ambassador</p> <p>Location: TBC</p>	<p>Session Moderator: Khombelwayo Mlotshwa – Bochake Palesa SACCO</p> <p>Location: TBC</p>
	<p>Product diversification as a way of creating sustainability in the cooperative sector.</p> <p>Joshua Ojall, There is need to have product diversification in the sector as a means of ensuring sustainability of the sector and to face the competition from other financial institutions.</p>	<p>How Transformative role of technology can contribute to Financial Inclusion and Access in Africa</p> <p>TBC This session will expound on the role of technology in financial inclusion and access in Africa. How SACCOs can use technology to enlarge their member base.</p>

	Joshua Ojall will guide discussions on the available options for the sector.	
	<p>Unlocking inefficiency in Co-operatives using Sustainability Innovation</p> <p>TBC Participants are taken through critical ways of unlocking inefficiency by looking at what are the inefficiencies facing the sector, what are some of the causes of these inefficiencies and eventually this session seeks to answer the question what sustainable innovations can be used to unlock inefficiency in the co-operative sector.</p>	<p>Evolution of Payments Systems in Africa</p> <p>TBC This session takes a look at the evolution of payment systems in Africa; where it started, what has worked over the years, what is working now and what needs to be rethought?</p>
3:30 - 3:45	<i>Tea/Coffee Break</i>	
3:45 - 5:00	ACCOSCA General Meeting 2014 (TBC)	
6:30 – 8:00	CEOs and ADE 2014 graduates Networking Dinner (by invitation)	
DAY TWO: Thursday 30th October 2014		
8:30 - 10:30	<p>Thematic Group One : Best Practice for Model SACCOs Location: TBC Session Moderator: Sylvester Kadzola</p>	
	<p>Co-operative Financial Institutions and Capital Adequacy: Strategic Growth Response in lending behaviour. By Carilus Ademba, CEO SASRA Kenya The participants will be taken through the trends in CFIs and how they handle capital Adequacy. This presentation will also look at lending behavior and how CFIs can keep growing regardless of lending.</p> <p>Is Succession Planning necessary for Co-operative sector in Africa? By Robert Mbeza Any organization or institutions that wants sustainability and wishes to keep growing and remain relevant must think about succession. This presentation will answer the question is Succession Planning necessary for Co-operative sector in Africa? The participants will be taken through succession planning and why it is necessary.</p> <p>Composition of the SACCO boards; is there equitable representation in the demographics. By Canadian Co-operative Association Most SACCO boards are not all inclusive; there is no full representation on those boards. Why is this so? What can be done to ensure equitable representation on these boards?</p>	
10:30- 11:00	<i>Tea/ Coffee Break</i>	

11:00 - 12:30	Financial Inclusion in Africa: How SACCOs can contribute to the Development Agenda Location: TBC Session Moderator: Joof Baboucarr	Strategic Issues and Options Location: TBC Session Moderator: Robert Mbeza
	<p>Alternative ways of member’s mobilisation and engagement: Health and Agriculture. By National Co-operative Business Association-USA</p> <p>The participants will be taken through alternative methods of member mobilisation and engagement. This is a way of ensuring more members for the SACCOs, more involvement of members in the running of the SACCOs.</p> <p>Co-operative Stakeholders working together to increase access to housing in Africa. By: <i>Kagu Ticharwa, Executive Director, Zimbabwe National Association of Housing Cooperatives (ZINAHCO)</i></p> <p>Despite being a basic necessity; housing has remained a challenge to most people living in Africa, it is in this regard that Cooperatives in some African countries have sort to give access to housing facilities for their members. This presentation will take the participants through the Zimbabwe experience – cooperatives involved in giving housing solutions</p>	<p>Mitigating Risk in African SACCOs: what strategic response? By: Paul Wambua by CEO Stima-Sacco</p> <p>This presentation aims to address Sacco level of preparedness in mitigation risk and ability to maximise Sacco return. What strategies can SACCOs adopt to mitigate these risks?</p> <p>Why Co-operative Identity should be protected? Re-branding the SACCOs without changing the cooperative model. By: <i>Ingrid Fischer - Africa Regional Director, Canadian Co-operative Association</i></p> <p>In as much as SACCOs need rebranding to open them up and put them at a level where they can compete fairly with other financial institutions; it is important not to lose the co-operative identity. What sets the sector apart from the rest? This session will show how to rebrand and remain the same.</p>
12:30 – 1:45	<i>Lunch Break</i>	
1:45 - 3:30	Session Moderator: Bless Kwame Darkey – ACCOSCA Director and Project Coordinator WACUPP Location: TBC Emerging leaders and Youth Participation	Session Moderator: Josephine Nabuyungo ACCOSCA Director and Treasure UCSCU-Uganda Location: TBC Regional Intergration
	The role of Saccos in Deepening Africa Financial Market . By: Geoffrey Karubanga	Regional and International Cooperation for Co-operatives in Africa. By: <i>Ambassador Elkana Odembo, Vice President World Council of Credit Union</i>

	<p>The participants will be guided through discussions on how SACCOs can deepen the Africa Financial Market. Where do the SACCOs come in?</p>	<p>Is it important to have regional and or international cooperation? How does it help? This session takes the participants what it means to have regional and international cooperation; does it help and how to go about it.</p>
	<p>SACCO sustainability; financial inclusion- making SACCOs attractive for the youth. Ghana Co-operative Credit Unions Association- CUA - Ghana</p> <p>This session will take the participants through ways of ensuring SACCO sustainability by having proper succession plans in place to lessen the generation gap that currently exist and developing products that attract the youth to join SACCOs</p>	<p>Members of Parliament role in promoting SACCO development. By : <i>Methods Mureebe CEO, Parliamentary SACCO Uganda.</i></p> <p>This session will discuss what role Members of Parliament can play in promoting SACCO development. Do they have a role to play? Where do they come in?</p>
12:30 – 1:45	<i>Tea Break</i>	
4:00 – 6:00	<p>“Business Consultation clinics”</p> <p>This session will have experts in different issues that are affecting the co-operative sector today. The essence of this session is to have a one to one chat with the experts on those critical issues that affect our work on day to day. The participants will be asked to identify the issues that they feel are most relevant to them – those that affect their work the most then that will guide the facilitators on which “doctor or clinic” they should attend.</p>	
	<p>Attaining growth in co - operatives Location: TBC Moderator : Ambassador Elkana Odembo Doctors:</p> <ol style="list-style-type: none"> 1. Ms. Ingrid Fischer 2. Ms. Olaotse Matshane 3. Mr. Dick Maganga 	<p>Sacco’s Sustainability Location: TBC Moderator: TBC Doctors:</p> <ol style="list-style-type: none"> 1. Ms. Blaire Ulrich 2. Mr. Emmanuel Darko 3. Mr. George Ototo
	<p>Is Regulation slowing SACCO growth in Africa Location: Moderator: TBC Doctors:</p> <ol style="list-style-type: none"> 1. Mr. Carilus Ademba 	<p>Delinquency Location: Moderator: Mr. Robert Mbeza Doctors:</p> <ol style="list-style-type: none"> 1. Mr. Geoffrey Karubanga 2. Mr. Paul Wambua

	2. Director, Microfinance and Capital Supervision-Malawi 3. TBC	3. Mr. Baboucarr Jeng
DAY THREE: FRIDAY 31st October 2014		
8:30 - 1:00	A dialogue with Government Officials Session Moderator: George Ombado – Executive Director/CEO - ACCOSCA Location: TBC	
8:30 - 10:30	<p>Challenges facing supervision of SACCOs – A case study of Lesotho by <i>Kemelo Noko – LEDCON youth cooperative</i></p> <p>Many African countries are still struggling with the idea of supervision/regulation. Some of the challenges cut across the continent in as much as some are unique to particular countries. This session will look at these challenges with the focus being the scenario in Lesotho.</p> <p>Is Government a key stakeholder in supporting SACCO Growth? Hon Daniel Kitonga Maanzo –Kenya National Assembly Departmental committee for Agriculture , Livestock and cooperatives</p> <p>Panelist: Ms. Elizabeth Lekoetje – Commissioner of cooperatives Lesotho Director, Microfinance and Capital Supervision-Malawi</p> <p>The Africa We MUST Build - Who plays the advocacy role</p> <p>Here the participants will have an opportunity to interact with Government officials; the idea is to understand who plays which role and to have a consensus on the way forward regarding the Africa we all want to see.</p>	
10:30 - 11:00	Network Tea/Coffee Break	
11:00 - 12:30	Awards Ceremony by ACCOSCA BOARD CHAIR /DEPUTY MINISTER of Trade& Industry, Cooperatives and Marketing Lesotho	
12:30 – 2:00	Lunch Break	
2:00 - 5:30		
6:00 - 11:00	Closing Dinner Celebration Location: TBC	

POST SACCA WORKSHOPS

SUNDAY 2ND & MONDAY 3RD NOVEMBER 2014		
FULL DAY 8:30AM- 6:00PM	Board Management Location: TBC	Basic Co-operative Management Location: TBC
FULL DAY 8:30AM- 6:00PM	Board Management Location: TBC	Basic Co-operative Management Location: TBC

SPEAKERS PROFILES