

Strategic Project Analysis: Phase I

De-Risking Strategy

Executive Summary: Transition from Vision to Execution

The Oasis Housing Association (OHA) has established a robust operating model through structured committee formation and clear legal intent. The **strategic pivot away from high-risk Harare** to more affordable, peripheral farmland is commendable as it aligns with members' financial capacity (Affordability First) and mitigates significant legal/pricing threats.

However, the primary internal risk is the **capitalization gap**. The **65% deposit shortfall** combined with low overall meeting attendance indicates a significant risk of project failure if land is identified before the capital is secured. Immediate action must focus on quantifying the true cost of the **non-Harare plan** and securing financial commitments to close this gap by the December 31, 2025 deadline.

Source for analysis: Minutes of the meeting on September 21, 2025

1. SWOT Analysis: Oasis Housing Association Project

This analysis identifies the key internal and external factors affecting the successful realization of the association's goals.

Strengths (Internal Capabilities)

Area	Strength	Implication
Governance & Integrity	Formal Legal Focus (Constitution, clean title deeds via external counsel).	Establishes immediate trust and operational discipline, mitigating fraud and legal threats early.
Financial Motivation	Tiered Membership (Founding Status, discounts, First Right of Refusal).	Creates a quantifiable incentive to drive early conversion from <i>interested</i> member to <i>committed</i> ,

		<i>capitalized</i> member.
Strategic Realignment	Decision to exclude Harare based on affordability and risk profile.	Ensures project viability by aligning ambition with the reality of the collective funding pool, maximizing plot size (min. 1,000 sqm).
Vision Alignment	Integrated Land Use (Residential, Commercial, Farming, Facilities).	Broadens the project's value proposition beyond housing, addressing socio-economic needs (e.g., employment, specialized care).

Weaknesses (Internal Limitations)

Area	Weakness	Risk Impact
Financial Shortfall (CRITICAL)	65% of members can only commit US\$5,000 toward the US\$10,000 target deposit.	Creates a major capital bottleneck (\$5,000 deficit per member) for land acquisition and technical fees (surveyors/permits).
Unvalidated Membership	Low conversion rate (46 members present / 180+ in group) and dependence on minimal \$100 fee as a filter.	Inflated group size leads to flawed financial projections and uncertainty regarding the final number of capitalized plots.
Governance Incompleteness	Critical Rules and Regulations (architectural control, maintenance levies) remain undrafted.	Risks future disputes and the devaluation of the asset if quality standards are not legally binding upon all plot owners.

Opportunities (External Factors)

Area	Opportunity	Strategic Value
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Land Price Arbitrage	Acquiring vetted, private farmland one hour outside Harare .	Secures land at substantially lower cost than urban plots, allowing for larger plot sizes and full community planning (roads, sewerage).
Revenue Diversification	Selling excess plots/commercial land at market rates post-acquisition.	Creates an internal capital source to fund shared community infrastructure (roads, security, clinics) without relying on further member levies.
Target Market Demand	Direct appeal to diaspora seeking high-standard, secure, and planned communities.	Provides a compelling, highly differentiated market offering compared to existing, congested, or legally compromised developments.

Threats (External Risks)

Area	Threat	Mitigation Strategy
Acquisition Competition	Risk of losing vetted, clean-title farms to cash-ready competitors during the OHA's protracted deposit collection phase.	Requires accelerated financial closure and reliance on the Legal Team to secure options or escrow agreements.
Regulatory Volatility	Unpredictable changes in local political or legal frameworks (e.g., changes to farming land conversion policies).	Demands rapid formalization (registration) and continuous counsel from the chosen Zimbabwe-based solicitor.
Economic Instability	Unpredictable cost inflation in Zimbabwe on construction and technical	Necessitates rapid mobilization of funds and fixation of service

	services (surveyors, engineers).	contracts immediately upon land purchase.
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2. Strategic Imperatives: Roadmap for Phase II Capitalization

The priority for the next 30-45 days must be to de-risk the project's financial foundation and quantify the true costs of the new strategic direction.

Imperative 1: Financial Gap Closure and De-Risking

The \$5,000 per member deposit shortfall is the **single biggest bottleneck** to land acquisition.

Action Item	Responsible Committee	Target Outcome
Launch 'Founding Member' Conversion Drive	Finance / Media	Open dedicated bank accounts and begin collecting the \$100 commitment fee immediately. Segment the membership based on payment completion, transitioning to a private 'Committed Members' group.
Quantify Non-Harare Cost Model	Finance / Technical	Partner with the Technical Lead to model the Maximum Viable Land Price given the confirmed \$5,000 per member commitment. This price dictates the geographical search boundary.
Design Tiered Deposit Strategy	Finance	Implement an immediate plan to secure the remaining \$5,000 from the 65% cohort over 10 months or less, tying their deposit completion to their future plot seniority (First Come, First Served).

Imperative 2: Technical Project Quantification

The Technical and Planning committees must translate the community vision into required resources and costs.

Action Item	Responsible Committee	Target Outcome
Mandate Site Vetting Criteria	Technical / Legal	Establish non-negotiable criteria for land selection: clean title deeds , minimum size (to guarantee 1,000 sqm plots), necessary permits (or clear path to obtain them), and required infrastructure (water, road access).
Audit Internal Competency Gap	Technical / Executive	Formally assess the membership for certified Town Planners, Surveyors, and Civil Engineers . External hiring should be budgeted for all missing core competencies required for subdivision permits.
Draft Architectural Standards	Technical / Ethics	Initiate work on the Rules and Regulations (the missing document), focusing immediately on standards for house size, quality, and community aesthetics to protect property values.

Imperative 3: Legal and Governance Acceleration

Formal registration is critical to protect the current momentum from external threats.

Action Item	Responsible Committee	Target Outcome
Finalize Solicitor Selection	Legal / Executive	Secure the lowest quoted legal firm (\$1,500 - T.Pigu Attorneys) to commence registration immediately, leveraging the \$100 commitment fee capital. Registration must precede the land search.
Establish Vetting Protocol	Ethics / Legal	Formalize a clear, documented process for vetting non-diaspora members and trusts/companies to ensure alignment with OHA's values and financial reliability,

		protecting the core membership's investment.
Prepare Escrow/Option Strategy	Legal / Finance	Develop legal mechanisms (e.g., conditional offer, option to purchase, escrow with solicitor) to secure an identified farm quickly once the initial capital target is met, neutralizing the Acquisition Competition Threat .

Conclusion

The Oasis Housing Association possesses strong internal organization, visionary leadership, and a proven ability to adapt strategically. The path forward requires a shift from discussion to a highly disciplined, data-driven approach to close the **US\$5,000 deposit gap** and secure the legal framework. Successful execution of these three imperatives will validate the project's feasibility and allow for the safe acquisition of high-quality farmland.