



## Internal Strategic Action Plan (2025–2027)

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**Location:** Sheger City

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### Executive Summary

The Economic Growth Solution Association (EGSA) is a member-based organization dedicated to promoting sustainable economic empowerment through savings, loans, and community-driven investments. EGSA aims to be a holistic solution hub for Ethiopia, addressing critical sectors such as education, health, transportation, agriculture, housing, and economic development, while empowering members economically. This strategic action plan outlines a roadmap for growth, digital transformation, and multi-sector community impact between 2025 and 2027.

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### Vision

To be a model cooperative using digital innovation and community capital to build sustainable economic independence for members, while serving as a national development solution hub addressing Ethiopia’s critical social and economic challenges.

### Mission

To empower members economically and socially through savings mobilization, investment in local opportunities, digital solutions, and continuous capacity building in key sectors like education, health, transport, agriculture, and housing.

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### Core Values

- **Integrity:** Ensuring transparency and accountability in all operations.
- **Innovation:** Embracing digital and financial technologies for growth.
- **Teamwork:** Collective action and shared ownership among members.
- **Empowerment:** Enhancing skills and opportunities for economic advancement.
- **Sustainability:** Promoting long-term social, economic, and environmental resilience.

### Strategic Objectives (2025–2027)

1. Build a fully digital cooperative management system for EGSA operations.
2. Diversify investments into profitable and low-risk local enterprises.
3. Strengthen member skills and entrepreneurship through training and mentorship.
4. Establish EGSA as a trusted brand recognized for transparency and innovation.
5. Expand partnerships with local government, financial institutions, and development partners.
6. Introduce modern community-based financial systems like Uqub to mobilize capital and foster inclusion.
7. Address critical housing shortages by promoting affordable, sustainable housing solutions.

### Implementation Framework

Phase	Timeline	Key Focus	Expected Output
Phase 1	0–6 months	Digitalization & Branding	EGSA App launched, digital member registration, improved transparency
Phase 2	6–12 months	Financial Expansion	Micro-investment fund established, 40% growth in member assets
Phase 3	Year 2	Skill & Investment Growth	Business training center operational, active partnerships with SMEs
Phase 4	Year 3	Scaling & Replication	Regional expansion, stronger brand recognition, external investment attraction

### Unique Strategy: Digital Cooperative Capitalization (DCC)

EGSA introduces the **Digital Cooperative Capitalization (DCC)** model, where each member contributes not only financially but also through participation data, training engagement, and transaction activity. This creates a **Digital Capital Index (DCI)** that measures each member's economic contribution and reliability. The DCI can be used internally to guide loan access and externally to attract partnerships and funding.

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## Community-Based Financial Innovation: Modern Uqub System

### Objective:

To strengthen internal capital mobilization and expand EGSA's financial network by digitalizing the traditional uqub system — allowing members and partner communities to participate securely and transparently.

### Key Actions:

1. **Digital Uqub Platform** – build a digital rotating savings system inside the EGSA app; members join uqub circles and receive automated rotations.
2. **Transparent Record Management** – all uqub activities recorded digitally, with receipts and notifications.
3. **Inclusive Expansion** – allow non-member community groups to form uqub under EGSA supervision.
4. **Investment Integration** – channel part of uqub savings into EGSA's investment fund, reward active members.
5. **Economic Empowerment** – use uqub as a bridge for microcredit, emergency funds, and social insurance.

### Expected Impact:

- Increased capital inflow from both EGSA members and external participants.
- Broader financial inclusion for community members without access to banks.
- Stronger trust and participation due to cultural familiarity with uqub.
- Continuous liquidity to support EGSA's investment and loan services.

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## Holistic Future Plan for Ethiopia: Multi-Sectoral Development

### Vision

To become Ethiopia's leading solution-driven association, fostering sustainable growth across education, health, transportation, agriculture, housing, and community development, while empowering members economically.

### Expansion:

### Strategic Pillars:

#### 1. Education Empowerment

- Provide scholarships, vocational training, and digital learning platforms.
- Partner with schools and universities to improve curriculum and access.



- Build youth entrepreneurship programs.

## 2. Healthcare Support

- Offer community health awareness campaigns.
- Support local clinics with funding, medical equipment, or telemedicine.
- Develop micro-insurance schemes for members.

## 3. Transportation & Infrastructure

- Invest in small-scale transport services for rural areas.
- Facilitate community logistics projects (agri-markets, local trade).
- Support green and sustainable mobility initiatives.

## 4. Agriculture & Food Security

- Provide microloans, inputs, and training to farmers.
- Establish cooperative agricultural hubs for storage, marketing, and processing.
- Encourage sustainable and climate-smart farming methods.

## 5. Housing & Urban Development

- Develop affordable housing projects for members and communities.
- Provide housing microfinance, savings schemes, and Uqub-based funding.
- Promote sustainable construction, sanitation, and urban planning.

## 6. Economic & Community Development

- Continue digital financial services (loans, uqub, investments).
- Create incubators for SMEs and social enterprises.
- Expand Digital Cooperative Capitalization to include all community projects.

### Implementation

### Idea:

Adopt a “**Sectoral Solution Approach**”, where each year focuses on one or two sectors, piloting before scaling nationwide:

- **Year 2025:** Finance & Digital Uqub
- **Year 2026:** Agriculture & Education
- **Year 2027:** Health, Housing & Transport



### Why This Makes EGSA Unique:

- Combines member-driven financial empowerment with national development solutions.
- Uses a digital platform to manage and scale initiatives across multiple sectors.
- Provides measurable impact frameworks for education, health, agriculture, housing, transport, and economic growth.
- Positions EGSA as both a local cooperative and a national development partner, attracting government, NGO, and international collaboration.

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### Monitoring and Evaluation

EGSA will track performance through quarterly reviews, annual reports, and a centralized digital dashboard. Key indicators include member growth, capital increase, investment return rates, training participation, housing projects completed, and sectoral development impacts.

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### Conclusion

This internal strategic action plan provides EGSA with a comprehensive roadmap for achieving economic growth, digital transformation, and sustainable multi-sector community impact. By integrating modern financial tools, traditional uqub practices, and targeted sectoral interventions, EGSA is positioned to become a **national solution hub** addressing Ethiopia's most critical challenges.