Treasury and Risk Management for SACCOs Training Course

Professional Development Training Course Outline

Category	Cooperative Societies	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The evolution of SACCOs (Savings and Credit Cooperative Organizations) into key financial institutions has made Treasury and Risk Management more crucial than ever. In a landscape defined by market volatility, regulatory scrutiny, digital transformation, and financial inclusion, SACCOs must adopt agile, data-driven treasury practices and integrated risk strategies. Training Course on SACCOs: Treasury and Risk Management for SACCOs is designed to empower SACCO professionals with the knowledge, tools, and practical skills required to optimize financial performance, ensure liquidity, mitigate risks, and enhance sustainability.

By mastering strategic liquidity management, operational risk controls, asset-liability matching, investment decisions, and compliance, participants will be equipped to strengthen the financial resilience of their SACCOs. The course blends theory with real-world case studies, emphasizing hands-on learning to ensure that participants not only understand treasury and risk concepts but can apply them in everyday operations.

Programme Curriculum

Treasury and Risk Management for SACCOs Training Course

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Course Objectives

1. Understand the fundamentals of Treasury Management in SACCOs.
2. Analyze financial risks impacting SACCO operations.
3. Implement liquidity management strategies for optimal fund utilization.
4. Identify and mitigate credit risk, market risk, and operational risk.
5. Design effective Asset-Liability Management (ALM) frameworks.
6. Utilize financial forecasting and cash flow analysis techniques.
7. Develop and monitor investment policies for surplus funds.
8. Apply regulatory compliance practices in treasury functions.
9. Leverage FinTech tools for treasury automation in SACCOs.
10. Create risk appetite statements and risk registers.
11. Integrate Enterprise Risk Management (ERM) into SACCO governance.
12. Analyze real-life SACCO risk failures and lessons learned.
13. Strengthen internal controls and fraud risk mitigation frameworks.

Target Audiences

1. SACCO Treasury Officers
2. Risk and Compliance Managers
3. Chief Executive Officers (CEOs) of SACCOs
4. SACCO Board Members
5. Finance Managers and Accountants
6. Audit Committee Members
7. Internal Auditors
8. SACCO Regulators and Supervisors

Course Duration: 5 days

Course Modules

Module 1: Foundations of Treasury and Risk in SACCOs

- Understanding the SACCO financial ecosystem
- Roles of treasury in SACCO sustainability
- Overview of risk types in SACCOs
- Regulatory expectations in treasury functions
- Best practices in financial governance
- **Case Study**: Mismanagement of treasury functions in XYZ SACCO

Module 2: Liquidity and Cash Flow Management

- Principles of liquidity management
- Developing a SACCO liquidity policy
- Short-term vs long-term cash flow forecasting
- Liquidity buffers and stress testing
- Funding strategies for SACCO operations
- **Case Study**: Liquidity crisis in a rural SACCO and turnaround strategy

Module 3: Credit, Market, and Operational Risk

- Identifying and measuring credit risk in SACCO lending
- Understanding market risk (interest rate & inflation impact)
- Key causes and indicators of operational risk
- Building risk registers and incident reporting systems
- Risk mitigation through policies and controls
- **Case Study**: Loan portfolio collapse and market volatility in ABC SACCO

Module 4: Asset-Liability Management (ALM)

- Objectives and structure of ALM
- Analyzing maturity mismatches and interest rate gaps
- ALCO (Asset-Liability Committee) roles and meetings
- Tools for monitoring financial positions
- Reporting ALM to SACCO boards
- **Case Study**: Interest rate mismatch in an urban SACCO

Module 5: Investment of Surplus Funds

- Principles of SACCO investment policy
- Types of investment instruments for SACCOs
- Risk-return evaluation and benchmarks
- Regulatory restrictions and compliance
- Portfolio diversification strategies
- **Case Study**: Failed investment in a real estate venture by XYZ SACCO

Module 6: Regulatory Compliance and Risk Reporting

- Key regulatory frameworks (e.g., SASRA, IFRS 9)
- Statutory liquidity and capital adequacy requirements
- Developing compliance checklists
- Filing treasury and risk reports accurately
- Role of internal audits in risk assurance
- **Case Study**: Regulatory penalties due to poor compliance systems

Module 7: Technology and Treasury Automation

- Role of digital platforms in treasury
- Automating payment systems and reconciliations
- Using risk analytics tools and dashboards
- Cybersecurity and digital fraud risk
- Digital transformation in SACCOs
- **Case Study**: Implementation of a treasury management system in DEF SACCO

Module 8: Enterprise Risk Management (ERM) in SACCOs

- Components of an ERM framework
- Setting risk appetite and tolerance levels
- Integrating ERM with SACCO strategic plans
- ERM roles: Board, Management, and Committees
- Building a risk-aware organizational culture
- **Case Study**: Successful ERM implementation leading to financial turnaround

Training Methodology

- Interactive PowerPoint presentations and expert-led sessions
- Real-world case studies for contextual application

- Group discussions and breakout strategy labs
- Hands-on exercises and simulation activities
- Pre- and post-training assessments for knowledge measurement

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

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Ready to enroll or request a customized program? Book online or contact us:

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