Financial Management and Sustainability of SACCOs Training Course

Professional Development Training Course Outline

Category	Cooperative Societies	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Savings and Credit Cooperative Organizations (SACCOs) play a vital role in promoting financial inclusion, poverty reduction, and community empowerment. However, their long-term impact depends on sound financial management, regulatory compliance, and strategic sustainability planning. Training Course on SACCOs – Financial Management and Sustainability provides a practical and in-depth guide to enhancing the financial performance and operational sustainability of SACCOs. By incorporating international best practices and local contextual realities, participants will gain actionable insights into effective cooperative financial governance, risk mitigation, and growth strategies.

As SACCOs navigate a rapidly evolving financial landscape influenced by digitization, regulatory shifts, and economic volatility, this course equips leaders and managers with cutting-edge tools for sustainability, accountability, and member satisfaction. Learners will explore core concepts such as financial reporting, internal controls, savings mobilization, portfolio management, technology integration, and sustainable development goals (SDGs) alignment, fostering resilient SACCO ecosystems.

Programme Curriculum

Financial Management and Sustainability of SACCOs Training Course

Introduction

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Course Objectives

1. Understand financial management principles tailored for SACCO operations.
2. Strengthen risk-based internal control systems and compliance.
3. Enhance loan portfolio quality through improved credit assessment strategies.
4. Develop sustainable business models for SACCO scalability.
5. Apply data-driven decision-making for improved financial planning.
6. Improve financial literacy and member engagement practices.
7. Leverage digital banking and fintech solutions for SACCO efficiency.
8. Promote regulatory compliance and corporate governance.
9. Foster inclusive finance strategies to reach underserved communities.
10. Align SACCO strategies with the UN Sustainable Development Goals (SDGs).
11. Utilize performance-based budgeting for transparent resource allocation.
12. Integrate climate-smart finance into SACCO operations.
13. Build resilient SACCOs through strategic sustainability planning.

Target Audience

1. SACCO Managers and CEOs
2. SACCO Board Members
3. Finance and Accounting Officers
4. Internal Auditors
5. Loan Officers
6. Cooperative Development Officers
7. Policy Makers in Cooperative Movements
8. NGO and Donor Agency Staff supporting SACCOs

Course Duration: 10 days

Course Modules

Module 1: Introduction to SACCOs and Cooperative Principles

- Definition, types, and structures of SACCOs
- History and legal frameworks governing SACCOs
- Core cooperative values and principles
- SACCO roles in community development
- Governance models in SACCOs
- **Case Study**: Growth of SACCOs in Kenya’s informal sector

Module 2: Financial Statement Analysis for SACCOs

- Components of SACCO financial statements
- Income vs. expenditure trends
- Asset-liability management
- Ratio analysis for performance
- Interpreting audit reports
- **Case Study**: Financial restructuring in a rural SACCO

Module 3: Budgeting and Financial Planning

- Budget preparation techniques
- Cash flow forecasting
- Variance analysis and adjustments
- Performance-based budgeting
- Annual operating plans (AOP)
- **Case Study**: Improving financial discipline in a SACCO through budgeting

Module 4: Risk Management in SACCOs

- Risk identification and assessment
- Credit risk vs. operational risk
- Tools for risk mitigation
- Insurance options for SACCOs
- Regulatory risk frameworks
- **Case Study**: Preventing fraud through internal audit reform

Module 5: Credit Management and Loan Portfolio Quality

- Credit appraisal procedures
- Loan policies and documentation
- Portfolio at Risk (PAR) indicators
- Delinquency control and recovery methods
- Credit committee roles
- **Case Study**: Reducing NPLs in an urban SACCO

Module 6: Internal Controls and Audit Compliance

- Structure of effective internal control systems
- Segregation of duties
- Audit trails and documentation
- Compliance checklists
- Internal audit planning and reporting
- **Case Study**: Enhancing transparency through improved controls

Module 7: Governance and Board Oversight

- Roles and responsibilities of board members
- SACCO policy formulation
- Ethics and fiduciary duties
- Board evaluations and performance reviews
- Conflict of interest management
- **Case Study**: Board reform impact on SACCO performance

Module 8: Member Mobilization and Retention

- Member education and empowerment
- Communication and feedback strategies
- Product customization for member needs
- Incentive and loyalty programs
- Handling member grievances
- **Case Study**: Doubling SACCO membership through digital campaigns

Module 9: Financial Technology (FinTech) and SACCO Digitization

- Mobile banking integration

- Core banking systems (CBS) for SACCOs
- Data privacy and cybersecurity
- Digital loan processing
- Automated savings tools
- **Case Study**: Mobile money boosting SACCO collections

Module 10: Savings Mobilization and Liquidity Management

- Importance of savings for sustainability
- Member savings products and strategies
- Liquidity ratio monitoring
- Diversifying SACCO funding
- Linkages with financial institutions
- **Case Study**: Savings innovation in a women-led SACCO

Module 11: Legal and Regulatory Compliance

- Cooperative Societies Act and amendments
- Licensing and regulatory bodies
- Filing returns and legal obligations
- Anti-Money Laundering (AML) compliance
- Know Your Customer (KYC) requirements
- **Case Study**: Regulatory challenges faced by a SACCO during audit

Module 12: Strategic Planning for SACCO Growth

- Visioning and mission development
- Strategic plan formulation
- SWOT and PESTLE analysis
- KPIs for SACCOs
- Monitoring and evaluation (M&E)
- **Case Study**: Strategic plan turnaround in a stagnating SACCO

Module 13: Climate Resilience and Green Finance

- SACCOs and climate-smart financing
- Sustainable agriculture loans
- Renewable energy lending models
- Environmental risk assessments
- ESG compliance
- **Case Study**: Introducing green loans in SACCOs in East Africa

Module 14: Performance Monitoring and Impact Assessment

- Key performance indicators (KPIs)
- Data collection and analytics tools
- Impact measurement frameworks
- Member satisfaction surveys
- Social return on investment (SROI)
- **Case Study**: Monitoring impact of education loans in youth SACCO

Module 15: Sustainability and Future-Proofing SACCOs

- Understanding sustainability pillars
- Resource optimization and cost control
- Partnership building for longevity

- Diversifying products and income streams
- SACCOs and SDGs alignment
- **Case Study**: A sustainability roadmap in a multibranch SACCO

Training Methodology

- Interactive lectures and presentations
- Group discussions and experience sharing
- Practical exercises and real-time case analysis
- Action planning and feedback sessions
- Use of digital tools and simulation games
- Post-training support and mentorship

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
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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

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