Governance, Risk Management and Compliance (GRC) in 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

In today's fast-evolving financial sector, SACCOs (Savings and Credit Cooperative Organizations) are at the forefront of promoting financial inclusion and economic empowerment. However, without strong governance, effective risk management, and regulatory compliance, SACCOs face threats to sustainability and stakeholder trust. Training Course on SACCOs: Governance, Risk Management and Compliance (GRC) in SACCOs is tailored to equip professionals with robust tools to strengthen SACCO operations, boost performance, and uphold ethical financial practices.

This course delivers an integrated approach to SACCO management through practical frameworks, real-world case studies, and compliance strategies that align with global standards. Designed for SACCO leaders, compliance officers, and board members, this program ensures enhanced transparency, risk mitigation, ethical governance, and regulatory alignment. Participants will emerge with the confidence and competence to drive impactful decisions and foster long-term growth.

Programme Curriculum

Governance, Risk Management and Compliance (GRC) in SACCOs Training Course

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Course Objectives

By the end of this course, participants will be able to:

1. Understand the principles of good governance in SACCOs.
2. Apply best practices in risk identification, analysis, and mitigation.
3. Ensure compliance with national and international regulatory frameworks.
4. Strengthen internal controls and audit mechanisms.
5. Promote ethical leadership and accountability within SACCOs.
6. Identify emerging financial risks such as cybersecurity and fraud.
7. Develop a risk-based approach to SACCO management.
8. Align SACCO operations with ESG (Environmental, Social & Governance) goals.
9. Design and implement GRC frameworks tailored to SACCO needs.
10. Foster member trust and financial sustainability.
11. Leverage technology for compliance monitoring and risk analytics.
12. Integrate data privacy and protection laws (e.g., GDPR) into SACCO operations.
13. Enhance board effectiveness through strategic governance training.

Target Audience

1. SACCO Board Members
2. Chief Executive Officers (CEOs)
3. Risk and Compliance Officers
4. Internal Auditors
5. Finance and Investment Managers
6. Cooperative Development Officers
7. Government Regulators and Policy Makers
8. IT Managers in Financial Institutions

Course Duration: 10 days

Course Modules

Module 1: Foundations of SACCO Governance

- Understanding SACCO structures and governance models
- Roles and responsibilities of boards and executives
- Board oversight vs management control
- Ethical leadership in cooperatives
- Legal framework for SACCO operations
- **Case Study**: Board Failure and Leadership Conflict in XYZ SACCO

Module 2: Principles of Risk Management

- Risk management frameworks (ISO 31000)
- Risk appetite and tolerance
- Risk identification and classification
- Risk control techniques
- Integrating risk into strategic planning
- **Case Study**: Mitigating Loan Default Risk in a Rural SACCO

Module 3: Compliance and Regulatory Frameworks

- Overview of national SACCO laws and regulations
- Aligning with global standards (IFRS, AML, FATF)
- Licensing and reporting obligations
- Role of regulatory bodies (e.g., SASRA, WOCCU)
- Penalties and consequences of non-compliance
- **Case Study**: Regulatory Sanctions on Non-Compliant SACCO

Module 4: Internal Controls and Audit

- Internal audit functions and independence
- Fraud prevention systems
- Designing control procedures
- Role of audit committees
- Reporting and follow-up mechanisms
- **Case Study**: Internal Audit Uncovers Embezzlement Scheme

Module 5: Strategic Governance for SACCO Boards

- Strategic planning and performance management
- Monitoring organizational goals
- Evaluating executive performance
- Stakeholder communication strategies
- Managing board dynamics
- **Case Study**: Strategic Failure Due to Poor Oversight

Module 6: Enterprise Risk Management (ERM) for SACCOs

- ERM model for SACCOs
- Linking ERM to decision-making
- Establishing ERM committees
- Reporting tools for risk oversight
- Risk dashboards and data-driven insights
- **Case Study**: ERM Adoption Improves SACCO Resilience

Module 7: Financial Risks and Credit Risk Management

- Identifying financial risk types
- Credit risk assessment models
- Loan policies and delinquency controls
- Portfolio stress testing
- Setting credit limits and reserves
- **Case Study**: Loan Portfolio Collapse in Urban SACCO

Module 8: Cybersecurity and IT Compliance in SACCOs

- IT risk management strategies
- Data protection laws (e.g., GDPR)
- Cyber threat monitoring tools
- IT governance policies
- Digital transformation risks
- **Case Study**: Cyber Attack on SACCO's Mobile Banking System

Module 9: Anti-Money Laundering (AML) & Counter-Terrorism Financing (CTF)

- AML/CTF legal framework for SACCOs
- Know Your Customer (KYC) procedures

- Transaction monitoring systems
- Suspicious activity reporting
- Staff training on AML
- **Case Study**: SACCO Penalized for Poor KYC Controls

Module 10: ESG and Sustainable SACCO Operations

- What is ESG and why it matters
- Environmental impact and SACCO lending
- Social responsibility and member welfare
- Governance transparency in ESG
- Reporting ESG metrics
- **Case Study**: ESG Integration in SACCO Lending Practices

Module 11: Building a Compliance Culture

- Leadership's role in promoting compliance
- SACCO ethics policies
- Whistleblower protections
- Communication and awareness programs
- Disciplinary measures for violations
- **Case Study**: Cultural Shift Reduces Non-Compliance

Module 12: Data Analytics in Risk Management

- Predictive analytics for credit risk
- Big data applications in SACCOs
- Using KPIs and dashboards
- Risk heat maps and visual tools
- Automating compliance reports
- **Case Study**: How Data Analytics Reduced Fraud in ABC SACCO

Module 13: Member Protection and Consumer Rights

- SACCO member rights and obligations
- Complaint handling mechanisms
- Consumer protection laws
- Transparency in communication
- Fair lending practices
- **Case Study**: Legal Action from Neglected Member Complaints

Module 14: Crisis and Business Continuity Planning

- Identifying potential crises
- Developing business continuity plans
- Emergency communication strategies
- Recovery and restoration plans
- Staff training for crisis readiness
- **Case Study**: Pandemic Preparedness Plan Saves SACCO

Module 15: Evaluating and Improving GRC Frameworks

- Tools for GRC performance evaluation
- GRC maturity models
- Identifying GRC gaps
- Implementing corrective actions

- Benchmarking best practices
- **Case Study**: GRC Audit Leads to Governance Overhaul

Training Methodology

- Interactive lectures and real-time Q&A
- Group discussions and peer learning
- Practical exercises and scenario analysis
- Role-play simulations for decision-making
- Guided case study presentations
- Post-training evaluation and feedback

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
23 Nov 2026	04 Dec 2026	Physical	$6,000

Start Date	End Date	Location	Price
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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