

SACCO CAPACITY BUILDING PROGRAMMES | JUNE–JULY 2026

Kenya's SACCOs Are Under Pressure. Your Team Doesn't Have to Be!

Recent statements by the Cabinet Secretary have reinforced the importance of timely compliance and regulatory readiness across the cooperative sector. Bloom's SACCO Capacity Building Programmes equips teams with the tools, frameworks, and knowledge to respond immediately.

About Bloom Business Support Services

Bloom Business Support Services is a capacity development and advisory firm supporting SACCOs, cooperatives, NGOs, and institutions across governance, risk management, financial sustainability, compliance, ESG, and institutional strengthening. Our programmes are practical, practitioner-led, and designed around measurable institutional outcomes.

5 Courses

June – July 2026

**Customised Capacity
Building**

30-Day

Post-Training Support

100%

Practitioner-Led

WHY ATTEND — THE BLOOM DIFFERENCE

SASRA-Aligned Content

Every course is mapped directly to SASRA prudential guidelines, governance codes, and regulatory requirements — not generic training repackaged.

Practitioner Trainers

Sessions are delivered by professionals who have worked inside financial institutions and SACCOs — not academics or generalist facilitators.

Practical Tools

Every participant leaves with ready-to-use templates, dashboards, checklists, and action plans to apply immediately in their institution.

Post-Training Support

Free 30-day email consultation for every attending SACCO — so learning translates into sustained institutional improvement.

East Africa Context

Content reflects the real operating environment of Kenyan SACCOs — not imported frameworks that ignore local regulatory and sector realities.

Results-Focused

Programmes are designed around institutional outcomes, not just participant satisfaction. What changes after training is what matters.

JUNE / JULY 2026 TRAINING CALENDAR

June / July 2026 SACCO Programme Schedule

Five SASRA-aligned courses across three venues. Each programme is open to participants from multiple SACCOs, fostering cross-learning and peer exchange alongside practical skills.

Course	Dates	Venue	Fee (KES)
SACCO Risk, Fraud & Internal Control Masterclass	29 Jun – 1 Jul 2026	Machakos	KES 45,000
Loan Book Performance & NPL Reduction for SACCOs	6 – 8 Jul 2026	Nakuru	KES 45,000
Financial Sustainability & Regulatory Compliance for SACCOs	13 – 15 Jul 2026	Nakuru	KES 45,000

Board Performance, Governance & Strategic Oversight	20 – 21 Jul 2026	Naivasha	KES 40,000
IFRS S1 & S2 Awareness: ESG as a Risk & Funding Advantage	27 – 28 Jul 2026	Naivasha	KES 40,000

COURSE DETAILS

01

SACCO Risk, Fraud & Internal Control Masterclass

Strengthen internal controls, reduce fraud exposure, and manage institutional risk

Why This Matters

SASRA's supervisory reports consistently identify weak internal controls as a leading cause of SACCO failures. Fraud incidents cost the sector an estimated KES 2.5 billion annually. This course closes that exposure gap before it becomes a regulatory or financial crisis.

What You Will Learn

- Enterprise Risk Management (ERM) simplified for SACCO operations
- Early warning signs of fraud — detection before loss occurs
- Risk-based internal auditing — moving from compliance to value
- Credit risk controls that directly reduce Portfolio at Risk (PAR)
- Internal control frameworks aligned to SASRA requirements

Practical Tools You Take Back

- ✓ SACCO-specific risk register template
- ✓ Fraud incident reporting form
- ✓ Internal audit checklist mapped to SASRA guidelines
- ✓ 90-day risk action plan template

Target Participants

Risk Managers, Internal Auditors, Finance Managers, Branch Managers, Compliance Teams

02

Loan Book Performance & NPL Reduction for SACCOs

Improve portfolio quality, strengthen recovery systems, and reduce non-performing loans

Why This Matters

Rising loan defaults and Portfolio at Risk (PAR) are the most immediate financial threat facing SACCOs today. This course equips credit teams with the diagnostic tools, recovery strategies, and credit discipline frameworks needed to arrest NPL growth and protect member savings.

What You Will Learn

- Loan appraisal techniques that identify bad borrowers early
- PAR monitoring dashboards — simple and actionable
- Recovery strategies that preserve member relationships
- Loan restructuring vs write-off — when and how
- Credit discipline frameworks and policy strengthening

Practical Tools You Take Back

- ✓ Loan application scoring sheet (weighted)
- ✓ Weekly PAR tracking dashboard (Excel template)
- ✓ Recovery call script guide
- ✓ Loan restructuring decision matrix

Target Participants

Credit Officers, Loans Committee Members, Branch Operations Teams, Branch Managers

03

Financial Sustainability & Regulatory Compliance for SACCOs

Close compliance gaps, strengthen financial reporting, and protect your licence

Why This Matters

Growing regulatory scrutiny and rising non-compliance risks mean SACCOs must strengthen reporting, liquidity monitoring, and audit readiness immediately. Participants leave with the knowledge, checklists, and systems to close compliance gaps immediately.

What You Will Learn

Practical Tools You Take Back

- ✓ Monthly regulatory compliance checklist
- ✓ Liquidity monitoring template (12-month forward look)

- Financial reporting that satisfies SASRA requirements
- Liquidity and capital adequacy — how to monitor and maintain compliance
- Budgeting and variance analysis for early problem detection
- Regulatory filing checklists and timelines
- Audit readiness and preparation frameworks

- ✓ SASRA filing calendar aligned to your year-end
- ✓ Audit preparation checklist

Target Participants

Finance Managers, Accountants, CEOs, General Managers, Compliance Officers

04

Board Performance, Governance & Strategic Oversight for SACCOs

Build stronger boards, improve strategic oversight, and separate governance from management

Why This Matters

Poor governance is the single biggest predictor of SACCO failure. This course builds the governance frameworks, board evaluation systems, and ethical leadership practices that distinguish high-performing boards from ceremonial ones.

What You Will Learn

- Clear separation of board strategy vs management execution
- How to conduct effective board evaluations — beyond attendance
- Ethical dilemmas and conflict of interest — real SACCO case studies
- Stakeholder management — members, regulators, creditors
- Strategic oversight frameworks and accountability systems

Practical Tools You Take Back

- ✓ Board self-assessment scorecard
- ✓ Terms of Reference template for each board committee
- ✓ Board meeting effectiveness checklist
- ✓ Conflict of interest register template

Target Participants

Board Members, Supervisory Committees, Senior Management Teams

05

IFRS S1 & S2 Awareness: ESG as a Risk & Funding Advantage

Prepare for sustainability reporting expectations and position your SACCO for ESG-linked funding

Why This Matters

ESG and sustainability reporting are no longer distant corporate concerns — they are becoming a condition for accessing certain categories of funding and demonstrating institutional resilience to stakeholders. This course introduces SACCOs to IFRS S1 and S2 practically and positions ESG as a strategic advantage rather than a compliance burden.

What You Will Learn

- ESG fundamentals in SACCO operations — what it means practically
- Overview of IFRS S1 & S2 — simplified and applied to SACCOs
- Identifying, tracking, and reporting ESG metrics
- Climate risk considerations for cooperative financial institutions
- Linking ESG performance to funding access and stakeholder confidence

Practical Tools You Take Back

- ✓ ESG readiness checklist for SACCOs
- ✓ Sustainability reporting templates
- ✓ ESG implementation roadmap
- ✓ ESG metrics tracking framework

Target Participants

CEOs, Finance Managers, Risk & Strategy Teams, Board Members

SPECIAL OFFERS & DISCOUNTS

10% EARLY PAYMENT DISCOUNT

Pay at least two weeks before the training date and save 10% on the total fee.

5TH PARTICIPANT FREE

Register four participants from your SACCO and the fifth attends at no additional cost.

POST-TRAINING SUPPORT

Early payment deadline:

- Risk & Fraud Masterclass (29 Jun) → Pay by 15 June
- NPL Reduction (6 Jul) → Pay by 22 June
- Financial Sustainability (13 Jul) → Pay by 29 June
- Board Governance (20 Jul) → Pay by 6 July
- IFRS S1 & S2 / ESG (27 Jul) → Pay by 13 July

Every attending SACCO receives free 30-day email consultation after training to support implementation.

WHO WE WORK WITH

Deposit-Taking SACCOs (DT-SACCOs)

Regulated by SASRA — our content is mapped directly to your compliance requirements.

Non-Deposit-Taking SACCOs

Oversight by the State Department for Cooperatives — governance and financial management programmes apply fully.

County & Employee SACCOs

Government and parastatal-linked SACCOs with unique member dynamics and governance structures.

WHAT PARTICIPANTS GAIN

What Every Participant Leaves With

- ✓ Practical implementation tools, templates, dashboards, and checklists
- ✓ Improved governance, compliance, and risk management knowledge
- ✓ Action plans for immediate institutional improvement
- ✓ Certificate of Completion from Bloom Business Support Services Ltd
- ✓ 30-day free post-training email advisory support
- ✓ Peer learning and cross-SACCO exchange experience

IN-HOUSE & CUSTOMISED TRAINING

Need a Customised In-House Training?

Bloom offers tailored in-house training solutions designed around your SACCO's specific needs, strategy, systems, and operational priorities. We come to you — at your preferred venue and schedule. All five masterclass programmes are available for in-house delivery, and we can design bespoke programmes to address your SACCO's specific governance, risk, compliance, or financial challenges. Contact us to discuss your requirements: training@bizsupportservices.org | +254 740 479 704

REGISTRATION

HOW TO REGISTER

Email participant names, course titles, and dates to:
training@bizsupportservices.org

Or call / WhatsApp: +254 740 479 704

Download the Registration Form below — complete and return to reserve your slots.

Limited Intake Per Programme

To maintain practical interaction and institutional relevance, participant numbers per programme are intentionally limited.
Early registration is encouraged.

Invoice and joining instructions issued on receipt. Slots confirmed on payment.

Advisory & Institutional Support Services

Bloom also provides:

- ✓ Governance reviews
- ✓ Compliance diagnostics
- ✓ Risk assessments
- ✓ Internal control reviews
- ✓ Policy development
- ✓ Strategic planning facilitation
- ✓ Data governance & DPA compliance support
- ✓ ESG readiness advisory

Bloom Business Support Services | Building stronger organisations. Enabling greater impact.

www.bizsupportservices.org | info@bizsupportservices.org | training@bizsupportservices.org | +254 740 479 704

All programmes are open to participants from all SACCOs and cooperative financial institutions. In-house and customised programmes available on request. Pricing and detailed proposals provided on enquiry.

BLOOM BUSINESS SUPPORT SERVICES

TRAINING REGISTRATION FORM – JUNE/JULY 2026 SACCO PROGRAMMES

SECTION 1: SACCO / INSTITUTION DETAILS

SACCO / Institution Name			
Physical Address			
Contact Person		Title/Role	
Phone Number		Email	
Authorised by (Name)		Signature	

SECTION 2: COURSE SELECTION (tick all that apply)

	Course Title	Date	Venue	Fee (KES)
<input type="checkbox"/>	SACCO Risk, Fraud & Internal Control Masterclass	29 Jun – 1 Jul 2026	Machakos	KES 45,000
<input type="checkbox"/>	Loan Book Performance & NPL Reduction for SACCOs	6 – 8 Jul 2026	Nakuru	KES 45,000
<input type="checkbox"/>	Financial Sustainability & Regulatory Compliance for SACCOs	13 – 15 Jul 2026	Nakuru	KES 45,000
<input type="checkbox"/>	Board Performance, Governance & Strategic Oversight for SACCOs	20 – 21 Jul 2026	Naivasha	KES 40,000
<input type="checkbox"/>	IFRS S1 & S2 Awareness for SACCOs: ESG as a Risk & Funding Advantage	27 – 28 Jul 2026	Naivasha	KES 40,000

SECTION 3: PARTICIPANT DETAILS

#	Full Name	Job Title / Role	Email Address	Course(s) Attending
1				
2				
3				
4				
5				

Add additional rows as needed. You may also submit participant details via email to training@bizsupportservices.org

SECTION 4: PAYMENT & DISCOUNT INFORMATION

Available Discounts

- ✓ 10% early payment discount – payment at least 2 weeks before training date
- ✓ Group offer – every 5th participant attends FREE when 4 are paid

Claiming a Discount?

- Early payment discount (payment 2+ weeks before course)
- Group discount (5th participant free)
- No discount applicable

Total Participants Registered: _____ Total Courses Selected: _____ Estimated Total (KES): _____

SECTION 5: SPECIAL REQUIREMENTS / COMMENTS (Optional)

Dietary needs, accessibility requirements, or any other notes for the Bloom team:

Return this form to: training@bizsupportservices.org | +254 740 479 704
An invoice and joining instructions will be issued upon receipt. Slots are confirmed on payment.