# Credit Management and Loan Appraisal for SACCOs Training Course

Professional Development Training Course Outline

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

## Course Introduction

In today’s competitive financial environment, SACCOs (Savings and Credit Cooperative Organizations) play a pivotal role in promoting financial inclusion, community empowerment, and sustainable economic growth. However, poor credit management and inefficient loan appraisal systems remain major threats to SACCO sustainability. Training Course on SACCOs: Credit Management and Loan Appraisal for SACCOs is meticulously designed to empower SACCO staff and stakeholders with practical tools, modern techniques, and strategic insights for effective credit control and loan evaluation.

With a blend of case-based learning, hands-on techniques, and expert-led modules, this course aims to enhance your SACCO's portfolio quality, reduce default risk, and streamline lending practices. By equipping participants with data-driven credit assessment tools, compliance knowledge, and performance monitoring strategies, we ensure that SACCOs not only lend responsibly but also thrive in today’s rapidly evolving financial landscape.

## Programme Curriculum

**Credit Management and Loan Appraisal for SACCOs Training Course**

**Introduction**

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**Course Objectives**

1. Strengthen risk-based credit management frameworks in SACCOs.
2. Improve loan portfolio quality through effective appraisal techniques.
3. Understand credit scoring models and how they apply to SACCO lending.
4. Learn best practices in loan recovery and delinquency control.
5. Establish robust loan approval workflows aligned with compliance policies.
6. Apply digital loan appraisal tools to enhance efficiency and accuracy.
7. Build a sustainable credit culture within SACCOs.
8. Leverage data analytics for credit risk evaluation.
9. Mitigate credit default risks through early warning systems.
10. Improve loan documentation standards for legal enforceability.
11. Understand regulatory compliance in SACCO credit operations.
12. Develop credit policies aligned with strategic SACCO goals.
13. Strengthen member education on credit utilization and repayment discipline.

**Target Audience**

1. SACCO Managers
2. Credit Officers
3. Loan Appraisal Officers
4. Internal Auditors
5. SACCO Board Members
6. Compliance and Risk Officers
7. Accountants and Finance Officers
8. Cooperative Development Officers

**Course Duration:** 5 days

**Course Modules**

**Module 1: Fundamentals of SACCO Credit Management**

- Understanding the SACCO credit cycle
- Roles and responsibilities in credit management
- Key principles of credit assessment
- Loan classification and provisioning
- Key challenges in SACCO lending
- **Case Study: Credit mismanagement and recovery strategies at XYZ SACCO**

**Module 2: Loan Appraisal Techniques and Tools**

- Components of a loan appraisal form
- The 5Cs of credit: Character, Capacity, Capital, Collateral, Conditions
- Understanding business cash flow and income assessment
- Use of credit scoring models
- Techniques for assessing loan feasibility
- **Case Study: Assessing loan risk for a small-scale trader at ABC SACCO**

**Module 3: Loan Approval Process and Documentation**

- Key steps in loan processing and disbursement

- Legal documentation and enforceability
- Establishing credit limits and approval authority
- Managing turnaround times
- Role of internal controls in the approval process
- **Case Study: Audit findings on loan approval lapses in DEF SACCO**

**Module 4: Credit Risk Analysis and Portfolio Management**

- Identifying and classifying credit risks
- Portfolio at Risk (PAR) metrics
- Non-performing loans (NPL) trends
- Loan aging reports and recovery strategies
- Key performance indicators (KPIs) for credit performance
- **Case Study: Credit portfolio transformation at GHI SACCO**

**Module 5: Delinquency Management and Loan Recovery**

- Causes of delinquency in SACCOs
- Early warning signs and tracking tools
- Collection strategies and follow-up protocols
- Legal recovery procedures
- Role of guarantors and collaterals
- **Case Study: Reducing delinquency rates in a rural SACCO**

**Module 6: Compliance, Regulation and Governance in Credit**

- SACCO credit policies and regulatory framework
- Role of the credit committee and board oversight
- Legal compliance requirements and penalties
- Anti-Money Laundering (AML) and Know Your Customer (KYC)
- Integrating ethical lending practices
- **Case Study: Regulatory sanctions and their impact on credit operations**

**Module 7: Digital Credit Systems and Automation**

- Introduction to digital loan management platforms
- Benefits of credit automation
- Integrating mobile lending with SACCO systems
- Data security and member privacy
- Using digital analytics to monitor loan performance
- **Case Study: Implementation of digital credit platform in an urban SACCO**

**Module 8: Member Education and Financial Literacy**

- Importance of borrower education
- Tools and channels for member training
- Building a repayment culture
- Communication strategies for credit awareness
- Evaluating member satisfaction and feedback
- **Case Study: Empowering youth through financial literacy in a school-based SACCO**

**Training Methodology:**

- Interactive presentations by credit management experts
- Hands-on exercises using sample credit assessment tools
- Group discussions and breakout sessions to reinforce learning

- Real-life case study analysis for practical insights
- Pre- and post-training assessments to measure impact

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

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