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SACCO Management Curriculum

(extracted from *Successful Saccos - Managers' Guide to Acquire, Retain and Grow Membership, Savings and Assets*)

PART I: INTRODUCTION

WHAT IS A SACCO?

THREE TYPES OF SACCOS

Savings and Credit Cooperatives
Multi-Purpose Cooperatives
Special Project SACCOS

BRIEF HISTORY OF SACCOS

History Of Saccos
Why Saccos?
Saccos Principles
5- Steps Of Forming A Sacco

SACCO REGULATION

Statutory Regulation
Institutional Regulation
Standard Setting/Guidelines

PART II: GROWTH STRATEGY (SUCCESS FACTORS)

GROWTH AREAS

STRATEGIC PLAN

Membership Strategy (Retain & Recruit)
Collection Strategy
Protection Strategy (Risk Management)
Investing Strategy
Lending Strategy
Common Challenges, Weaknesses & Threats
Success Factors

PART III: SACCO IDENTITY

WHY SACCO (RE)BRANDING?

Who Are We? (Corporate History)
What Is Our Main Purpose? (The Mission)
Where Are We Going? (The Vision)
What Will Guide Our Operations? (Our Values)

SACCO IMAGE?

Colours
Logo
Marketing Tools
Documents
Forms

PART IV: OPERATIONS

ICT INTERGRATION

SACCO Management Software
SACCO Website (Functionalities & Benefits)

LEADERSHIP & MANAGEMENT

Leadership Structure
Member Meetings
Committees
Sub Committees
SACCO Governance Principles
Organizational Structure of SACCO
The Manager

MEMBERSHIP

CONTRACTKAPITAL

Uganda House, Plot 8/10, Kampala Road 8th Floor. P.O. Box 2415 Kampala Uganda.
Tel: +256 41 4696004 E: invest@contractkapital.com W: www.contractkapital.com

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*Who Can Join?
Why Join Us? (The Pitch)
How to Join
Members Responsibility*

SACCO FINANCING

*Sources of Funds
Credit First vis-a-vis Saving First
When To Get External Funds
Why Minimize External Funds*

SUPPORT TO SACCOS

*Donations
SACCO Unions
Consultancy Services/ Technical Training Areas*

PART V: SACCO PRODUCTS

SHARES

SAVINGS

*Compulsory Savings
Voluntary /Discretionary Savings
Contract Savings (Time Deposits) Or Fixed Deposit*

LOANS

*Quick/Emergency Loans
Insurance Loans
Education Loan/Personal Development Loan
Development Loan (Business & Investment Loan)
Easy Loan
Refinancing Loan
Salary Advance Loan*

INSURANCE

*Burial Scheme
Group Life Cover
Provident Fund/Pension Scheme
Group Health Scheme*

SPECIAL PROJCTS (BUSINESSES)

Line Business

*Other Financial Services (Forex & Money Transfer)
Alternative Assets (Land, Commodities, Movables)
Value Added Services*

INVESTMENTS

*What Is Investing?
Sacco Investments
Why Bother Investing?
The Two Types of Investors
The Ojijo 3 Investment Vehicles*

FRONT OFFICE SAVINGS ACTIVITY (FOSA)

*What Is FOSA?
Why FOSA?
How FOSA Operates
FOSA Services*

APPENDICES

SACCO POLICIES

*Loan Policy
Deposits Policy
Withdrawals, Transfers & Refunds Policy
Default Policy
Death Policy
Group Insurance Policy
Risk Fund Policy
Nominees
Interest Rates Policies*

SACCO FORMS

*Sacco Membership Withdrawal Request
Share Capital Transfer Form
Share Variation Form*

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*Change Of Nominated Next Of Kin
Loan Application Form
Membership Application Form
By-Laws*

FOSA FORMS

*Standing Order Instructions
Application For Salary Advance
Salary Remittance Form
Application For Salary Advance
The Internal Standing Order
Application To Open A Fixed Deposit*

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