

# Governance, Regulatory and Cyber-Security Compliance for SACCOs

## ■ Workshop Agenda Overview

### Day 1: 23<sup>rd</sup> March 2026

**9:00 am – 9:30 am:** Welcome Remarks and Introductions. **Tutelle Investments**

**Session 1:** 9:30 am – 11:00 am: ***Understanding the Unclaimed Financial Assets Act.***

**Facilitator:** *Unclaimed Financial Assets Authority*

- Dormant vs unclaimed assets
- Reporting thresholds and timelines
- Enforcement actions and penalties

*Morning Tea Break 11:00 am – 11:30 am*

**Session 2:** 11:30 am – 12:30 noon: **Assessing Compliance & Audit Readiness.**

**Facilitator:** C&R Group

- What UFAA audits look for
- Documentation, data and reconciliations
- Member tracing and notification evidence

**12:30 noon – 1:00 pm:** Q&A discussions

*Lunch 1:00 pm – 2:00 pm*

Afternoon Sessions

**Session 3:** 2:00 pm – 3:30 pm: ***Strengthening Board Oversight & Regulatory Accountability.***

**Facilitator:** Tutelle Investment & Consulting Ltd

- Board vs Management roles
- Committees and accountability lines
- How boards should interrogate compliance reports
- Red flags regulators commonly identify
- Practical governance improvement actions

**3:30 pm – 4:00 pm** Introduction to Case Studies.

**Facilitator:** C&R Group

*Afternoon Tea Break and End of Day 1: 4:00 pm*

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## Day 2: 24<sup>th</sup> March 2026

### **Session 1:** 9:00 am – 10:30 am: **Kenya Data Protection Act: Regulatory Expectations for SACCOS**

**Facilitator:** Office of the Data Protection Commissioner

- Lawful processing and consent
- Member rights
- Breach notification obligations
- Enforcement trends

**10:30 -11:00 am:** Q&A discussions.

*Morning Tea Break 11:00 am – 11:30 am*

### **Session 2:** 11:30am – 12:30 noon: **Data Protection Governance**

**Facilitator:** Mutie Advocates

- Policies, SOPs, and governance structures
- Role of the Data Protection Officer (DPO)
- Consent management and documentation
- Linking data privacy to risk and reputation
- Preparing for ODPC investigations

**12:30- 1 pm:** Q&A discussions.

*Lunch 1:00 pm – 2:00 pm*

### Afternoon Sessions

### **Session 3:** 2:00 – 3:30 pm: **The Role of Internal Audit beyond Compliance.**

**Facilitator:** Tutelle Investment & Consulting Ltd

- Internal audit as a governance partner
- Segregation of duties in SACCOS
- Risk based audit planning
- Following up on audit findings
- Control documentation and testing

**3:30 pm – 4:00 pm:** Q&A discussions.

*Afternoon Tea Break and End of Day 2: 4:00 pm*

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## Day 3: 25<sup>th</sup> March 2025

**Session 1:** 9:00 am – 10:30 am: **Building Digital Resilience Cybersecurity & Business Continuity Strategies for SACCOs.**

**Facilitator:** Serianu Ltd

- Cyber Fraud Trends
- Detecting and responding to cyber incidents
- ICT Policies every SACCO should have
- ICT audit expectations
- Monitoring third-party performance

**10:30 -11:00 am:** Q&A discussions.

*Morning Tea Break 11:00 am – 11:30 am*

**Session 2:** 11:30 am – 12:30 noon **Harnessing Digital Transformation and AI for SACCOs.**

**Facilitator:** Serianu Ltd

- **12:30 noon -1:00 pm:** Q&A discussions

*Lunch 1:00 pm – 2:00 pm*

Afternoon Sessions

*2:00 pm – 4:00 pm Case Study Discussions Break Out Time*

*Afternoon Tea Break and End of Day 3: 4:00 pm*

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## Day 4: 26<sup>th</sup> March 2026

**Session 1:** 9:00 – 10:30am: **Supervisory Oversight and Future-Ready Governance**

**Facilitator:** SASRA

- SASRA Supervisory Framework & Inspection Focus Areas
- DTS vs NDTS obligations
- Prudential ratios and governance attestations
- Common inspection findings

**10:30 – 11:00 AM:** Q&A discussions

*Morning Tea Break 11:00 am – 11:30 am*

**Session 2: 11:30 am – 12:30 noon: Delegate Systems & Governance Implications**

**Facilitator:** SASRA

- Why delegate systems are being introduced
- Governance benefits and risks
- Oversight responsibilities of boards and delegates
- **12:30 noon – 1:00 pm:** Q&A discussions

*Lunch 1:00 pm – 2:00 pm*

Afternoon Sessions

**Session 3: 2:00 – 3:00 pm: Ethics, Culture & Conduct.**

**Facilitator:** SASRA

- Tone from the Top
- Ethics Framework for Saccos
- Handling complaints as a governance issue
- Managing insider influence and conflicts

**3:00 – 3:30 pm:** Q&A discussions

*Afternoon Tea Break and End of Day 3: 4:00 pm*

*Delegates may use early close time for preparing case study presentations*

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**Day 5: 26th March 2026**

**Session 1: 9:00 am – 11:00: Case Study Presentations & Discussions**

*Morning Tea Break 11:00 am – 11:30 am*

**Session 2: 11:30 am – 12:30 noon: Sustaining compliance beyond the conference**

**Facilitator:** Tutelle Investment & Consulting Ltd

- **12:30 noon – 1:00 pm:** Q&A discussions
- *Lunch 1:00 pm – 2:00 pm*

**END OF CONFERENCE**

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