



## Accredited Africa Training Institute for Capacity Development

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### COURSE BROCHURE

# Business Risk Financing Strategies Explained

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 242608 · NQF Level 5 · 10 Credits · 7 Days

## COURSE OVERVIEW

This course equips learners with the technical knowledge to identify, analyze, and explain various types of business risks and the strategies available to finance them. It focuses on the application of risk financing principles in a corporate context, enabling participants to make informed decisions about risk transfer, retention, and mitigation. The content aligns with the SAQA unit standard 242608, ensuring a grounded understanding of risk financing mechanisms.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242608
Accreditation	SAQA Accredited · NQF Level 5 · 10 Credits
Duration	7 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

## LEARNING OUTCOMES

- Apply technical knowledge to identify and categorize business risks according to their nature and impact.
- Analyze different risk financing strategies, including risk retention, transfer, and hedging, to determine their suitability for specific risk scenarios.
- Evaluate the costs and benefits of various risk financing options, such as insurance, self-insurance, and captive insurance.
- Design a basic risk financing plan that aligns with an organization's risk appetite and financial objectives.
- Demonstrate the ability to explain risk financing concepts to stakeholders using appropriate terminology.
- Implement a monitoring framework to assess the effectiveness of chosen risk financing strategies over time.

## WHO SHOULD ATTEND

- This course is designed for risk managers, financial analysts, business owners, and professionals involved in corporate finance or insurance who need to understand how to finance business risks effectively.

## COURSE OUTLINE

### Day 1: Introduction to Business Risk Financing

- Overview of business risk financing strategies.
- Key concepts: retention, transfer, hedging, and insurance.
- Risk financing vs. risk control.
- The risk financing decision framework.
- Regulatory environment: SAQA, FSCA, and relevant legislation.
- Case study: risk financing in a local SME.

### Day 2: Risk Retention Strategies

- Self-insurance and captive insurance companies.
- Reserve funds and contingency planning.
- Deductibles and self-insured retentions.
- Cost-benefit analysis of retention.
- Case study: captive insurance for a mining company.
- Workshop: calculating optimal retention levels.

### Day 3: Risk Transfer Mechanisms – Insurance

- Principles of insurance: indemnity, insurable interest, utmost good faith.
- Types: property, liability, business interruption, cyber.
- Policy analysis: coverage, exclusions, limits, deductibles.
- Insurance procurement and broker relationships.
- Case study: insurance program for a manufacturing firm.
- Group exercise: comparing insurance quotes.

### Day 4: Alternative Risk Transfer and Capital Market Solutions

- Overview of ART: finite risk, multi-year products.
- Catastrophe bonds and parametric triggers.
- Insurance-linked securities (ILS) and their market.
- Hedging with derivatives: futures, options, swaps.
- Case study: catastrophe bond for a utility company.
- Workshop: designing a parametric insurance structure.

### Day 5: Financial Analysis and Decision-Making in Risk Financing

- Cost of risk: expected losses, risk control costs, transfer costs.
- Net present value (NPV) and internal rate of return (IRR) in risk financing.
- Scenario analysis and stress testing.
- Risk-adjusted return on capital (RAROC).
- Case study: financing decision for a logistics company.
- Group project: preparing a risk financing recommendation.

### Day 6: Implementation and Monitoring of Risk Financing Strategies

- Implementation roadmap: timelines, responsibilities, resources.
- KPIs: loss ratios, retention levels, cost of risk trends.
- Monitoring tools: dashboards, risk registers.
- Review cycles and strategy adjustment.
- Governance: board oversight, risk committees.

- Case study: monitoring a captive insurance program.

#### Day 7: Integration, Case Studies, and Course Review

- Comprehensive case study: multinational corporation's risk financing.
- Industry-specific strategies: mining, financial services, retail.
- Emerging trends: climate risk, cyber risk, pandemic financing.
- Course review and Q&A.;
- Mock assessment and feedback.
- Action planning for workplace application.

## ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **10 NQF credits** at **NQF Level 5**.

## PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 29,600.00	R 29,600.00
1	In-House	R 38,500.00	R 38,500.00
1	On-Campus (Pretoria)	R 44,400.00	R 44,400.00

## UPCOMING SESSIONS

Start	End	Method	Venue
18 Jun 2026	26 Jun 2026	Online	–
19 Jun 2026	29 Jun 2026	On-Campus	Windhoek, Namibia
22 Jun 2026	30 Jun 2026	On-Campus	Maseru, Lesotho
23 Jun 2026	01 Jul 2026	On-Campus	Nairobi, Kenya
24 Jun 2026	02 Jul 2026	On-Campus	Mbabane, Eswatini
25 Jun 2026	03 Jul 2026	On-Campus	Mombasa, Kenya
25 Jun 2026	03 Jul 2026	On-Campus	Windhoek, Namibia
26 Jun 2026	06 Jul 2026	In-House	–

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

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