

## **FINANCIAL RISK MANAGEMENT POLICY**

### **OVERALL**

- The Fund should always be economically viable with sustainable operations that prioritizes the safety of Members' Savings; and
- The Fund shall optimize deployment of its resources to meet its mandate and the needs of its Members.

### **MEMBERS' SAVINGS**

- The Fund shall provide liquidity for members' claims for the next ten years while giving dividends consistent with the dividend policy.

### **HOUSING MANDATE**

- The Fund shall address its housing mandate in pursuit of national development and shall offer competitive products while maintaining acceptable quality and risk standards for its loan portfolio.

### **MONEY INVESTMENTS**

- The investment portfolio shall be managed with due and prudent regard for its safety, growth and liquidity needs consistent with policies and best risk practices in accordance with applicable laws, rules and regulations.