

JAMHURI YA MUUNGANO WA TANZANIA  
**WIZARA YA KILIMO**  
**TUME YA MAENDELEO YA USHIRIKA TANZANIA**

**MWONGOZO WA KUTUMIA MFUMO WA KUOMBA LESENI KWA NJIA  
YA MTANDAO KWA VYAMA VYA USHIRIKA WA AKIBA NA MIKOPO  
(SACCOS)**

***Umenadaliwa na;***

Ofisi Mrajis wa Vyama vya Ushirika,  
Tanzania Bara,  
Mtaa wa Kuu,  
S.L.P 201,  
**DODOMA.**

**Barua pepe:** *ushirika@ushirika.go.tz*

**Tovuti:** *www.ushirika.go.tz*

**Juni 2020.**

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## **DIBAJI**

Vyama vya Ushirika wa Akiba na Mikopo (SACCOS) ni vyama ambavyo vimekuwa vikisimamiwa kwa kuzingatia matakwa ya Sheria ya Vyama vya Ushirika Na.6 ya Mwaka 2013, Kanuni za SACCOS za Mwaka 2014 zilizofanyiwa marekebisho Mwaka 2015 pamoja na matakwa ya Kanuni za Vyama vya ushirika za Mwaka 2015.

Aidha, Serikali kupitia Bunge la Jamhuri ya Muungano wa Tanzania ilitunga Sheria ya Huduma Ndogo za Fedha ya Mwaka 2018 kwa lengo la kuimarisha usimamizi wa sekta ya huduma ndogo za fedha nchini zikiwemo SACCOS. Hivyo, SACCOS zote zinapaswa kuomba na kupewa Leseni kwa kuzingatia matakwa ya Sheria hiyo pamoja na Kanuni zake. Kwa kuzingatia ukubwa wa kazi ya kutoa leseni kwenye SACCOS zote nchini, Ofisi ya Mrajis ilitengeneza mfumo utakaotumika kupokea na kutoa leseni kwenye SACCOS zote zitakazokidhi vigezo na masharti yaliyowekwa kwa mujibu wa Sheria hiyo.

Mwongozo huu wa Mfumo wa kuomba leseni kwa njia ya Mtandao umeandaliwa kwa lengo la kusaidia watumiaji (Viongozi na Watendaji wa SACCOS, Warajis Wasaidizi wa Mikoa pamoja na Maafisa Ushirika) ili waweze kuwasilisha maombi ya leseni kwa wakati. Mwongozo huu utawasaidia waombaji kufahamu taratibu zote zinazopaswa kuzingatiwa wakati wa kuomba leseni hiyo kwa kuhakikisha wanazingatia mahitaji yote yaliyoainishwa kwenye Sheria.

Ni matumaini yangu kuwa, Mwongozo huu utatoa mwanga na kuongeza uelewa kwa watumiaji kuweza kuwasilisha maombi yao pasipo kupata chngamoto kubwa.



Dkt. Benson O. Ndiege

**MRAJIS WA VYAMA VYA USHIRIKA**

## SEHEMU YA KWANZA

### 1.0 UTANGULIZI:

Mwongozo huu wa Mfumo wa kuomba leseni kwa njia ya Mtandao kwa Vyama vya Ushirika wa Akiba na Mikopo (SACCOS), umeandaliwa kwa lengo la kusaidia watumiaji (SACCOS na Maafisa) katika zoezi la kuwasilisha maombi ya leseni kwa madaraja yote mawili (Leseni daraja 'A' na 'B') na kufanya uchambuzi wa maombi husika ili kutoa leseni hiyo.

Mwongozo huu utasaidia waombaji kubaini na kufahamu taratibu zote zinazopaswa kuzingatiwa wakati wa kuomb leseni hiyo kwa kuhakikisha wanazingatia mahitaji yote yaliyoainishwa kwenye Sheria katika uombaji wa lesene za utoaji wa huduma ndogo za fedha nchini. Aidha, Mwongozo utamsaidia mtumiaji kuepuka makosa pindi anapotumia mfumo huu na kumuelekeza kupitia hatua zote muhimu zinazopaswa kuzingatiwa.

Mtumiaji wa mfumo huu anapaswa kuwa na uelewa na uzoefu wa kawaida katika matumizi ya kompyuta pamoja na mtandao (Internet) kwa lengo la kuanza mchakato wa kuomba leseni. Katika utumiaji wa mfumo huu, mhusika hatakiwi kuwa na weledi wa juu katika matumizi ya kompyuta.

Mtumiaji wa mfumo huu atatakiwa kuzingatia mambo yafuatayo kabla hajaanza zoezi la kuomba leseni kupitia mfumo huu; Mambo hayo ni pamoja na; -

1. Kuwa na Barua pepe inayotumiwa na chama ambayo itarahisisha ufunguzi wa akaunti kwenye mfumo.
2. Kama hana akaunti ya chama, atapaswa kutengeneza akaunti yake ikihusisha taarifa za Chama pasipo kukosea. Akaunti hii ndiyo itayotumika katika kuomba leseni mpaka hati ya leseni itakapotolewa. Hati ya leseni hiyo itatumwa na kupatikana kupitia akaunti hii.

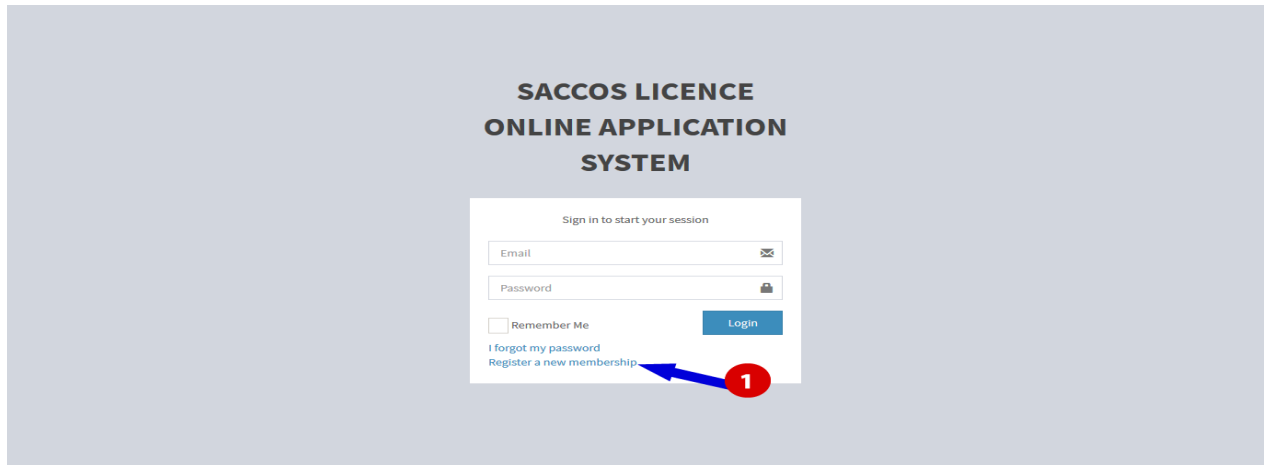
3. Inashauriwa kutunza taarifa za akaunti yako pasipo kupoteza wala kumpa mtu mwingine hasa nywila za kuingilia kwenye mfumo.
4. Barua pepe itakayotumika kwenye usajiri wa akaunti yako ndiyo itayotumika kwenye kupata taarifa mbalimbali zinazohusu maombi ya leseni na pia itatumika kama jina la mtumiaji wakati wote wa kuingia na kutoka kwenye mfumo.
5. Mfumo upo kwa njia ya mtandao (Web base) hivyo, unashauriwa kuhakikisha mtandao wako (internet) inakuwa vizuri muda wote wa kuingia kwenye mtandao na kufanya maombi yako ya leseni.
6. Kuscan nyaraka zote muhimu zinazotakiwa kwa ajili ya kuambatishwa kwenye mfumo kama “attachment” wakati wa kuomba leseni husika.
7. Kuandaa taarifa na nyaraka zote muhimu zinazopaswa kuwasilishwa kwa ajili ya kuomba leseni.

Mfumo huu unapatikana kupitia tovuti ya Tume ya Maendeleo ya Ushirika Tanzania ([www.ushirika.go.tz](http://www.ushirika.go.tz)) sehemu iliyoandikwa mfumo wa maombi ya leseni “**Licence Application**”, mtumiaji wa mfumo atapaswa kuingia hapo kwa “ku-click – *License application*” itafunguka na kumpeleka kwenye mfumo husika ambapo atapaswa kufuata maelekezo yaliyopo kwenye mfumo huo.

## SEHEMU YA PILI

### 2.0 HATUA ZA KUZINGATIA WAKATI WA KUINGIA NA KUTUMIA MFUMO WA MAOMBI YA LESENI KWA NJIA YA MTANDAO

#### 2.1 HATUA YA KWANZA:



**SACCOS LICENCE  
ONLINE APPLICATION  
SYSTEM**

Sign in to start your session

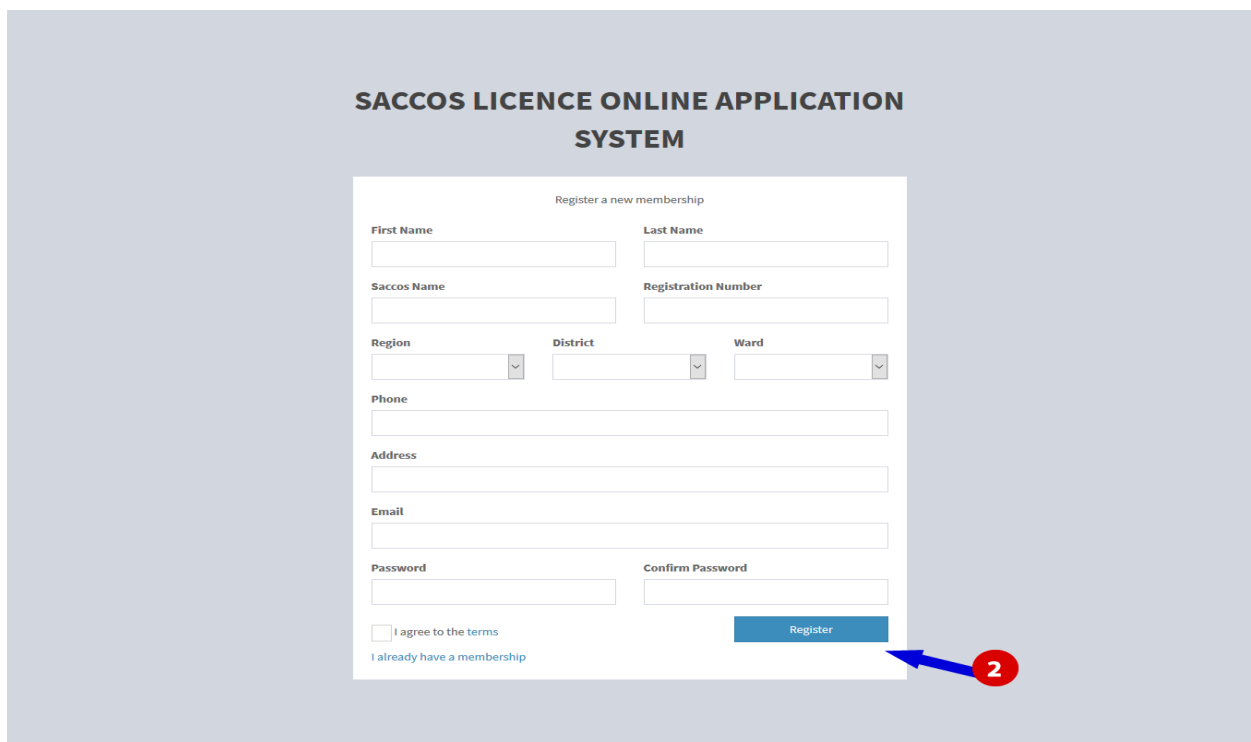
Email

Password

Remember Me

[I forgot my password](#)  
[Register a new membership](#)

Mtumiaji anapaswa kutengeneza akaunti yake kwa kubonyeza '**Register a new membership**' kisha kujaza taarifa za chama chake kama zilivyoainishwa kwenye mfumo (angalia kiambatisho hapa chini).



**SACCOS LICENCE ONLINE APPLICATION  
SYSTEM**

Register a new membership

First Name  Last Name

Saccos Name  Registration Number

Region  District  Ward

Phone

Address

Email

Password  Confirm Password

I agree to the terms

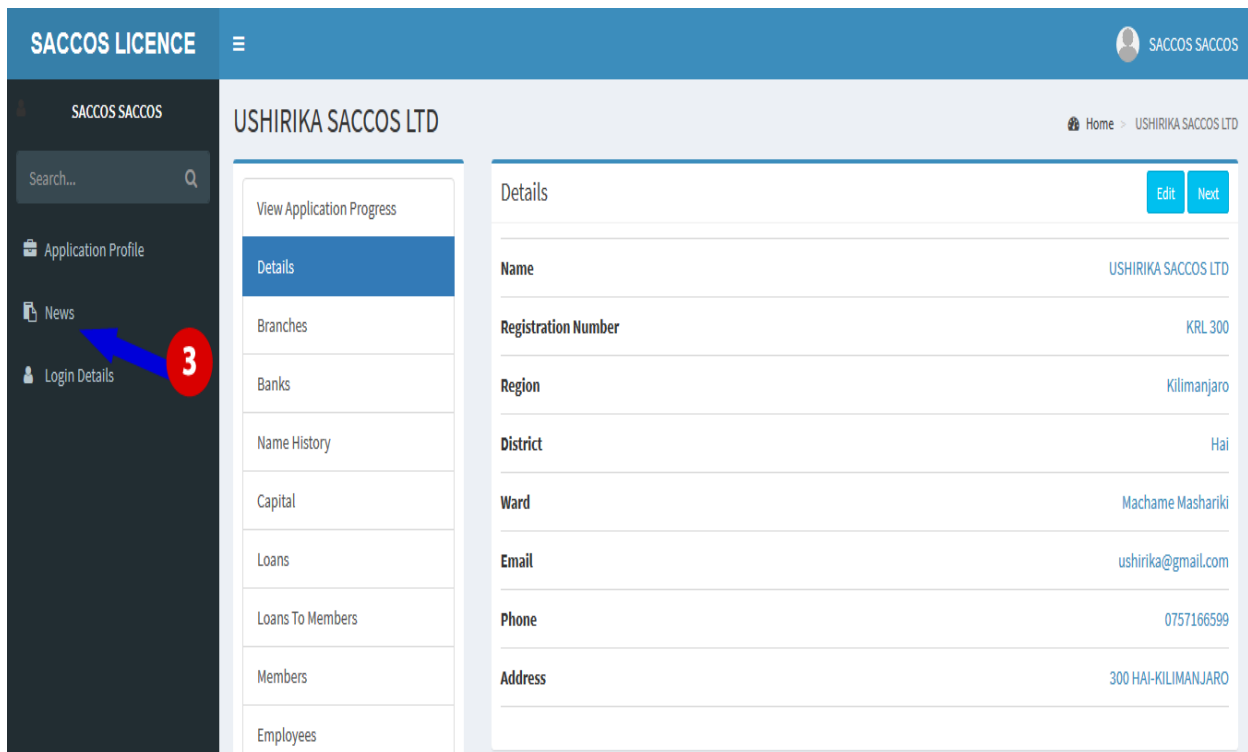
[I already have a membership](#)

Pia kwa watumiaji wenye akaunti tayari za Vyama, wao watatumia barua pepe na neno la siri (password) lililotumika wakati wa kutengeneza akaunti

husika na ambalo limekuwa likitumika katika akaunti hiyo. Wakati wa kuandika jina la chama, mtumiaji atapaswa kuandika jina la chama kama lilivyoandikwa kwenye cheti cha usajili

## 2.2 HATUA YA PILI:

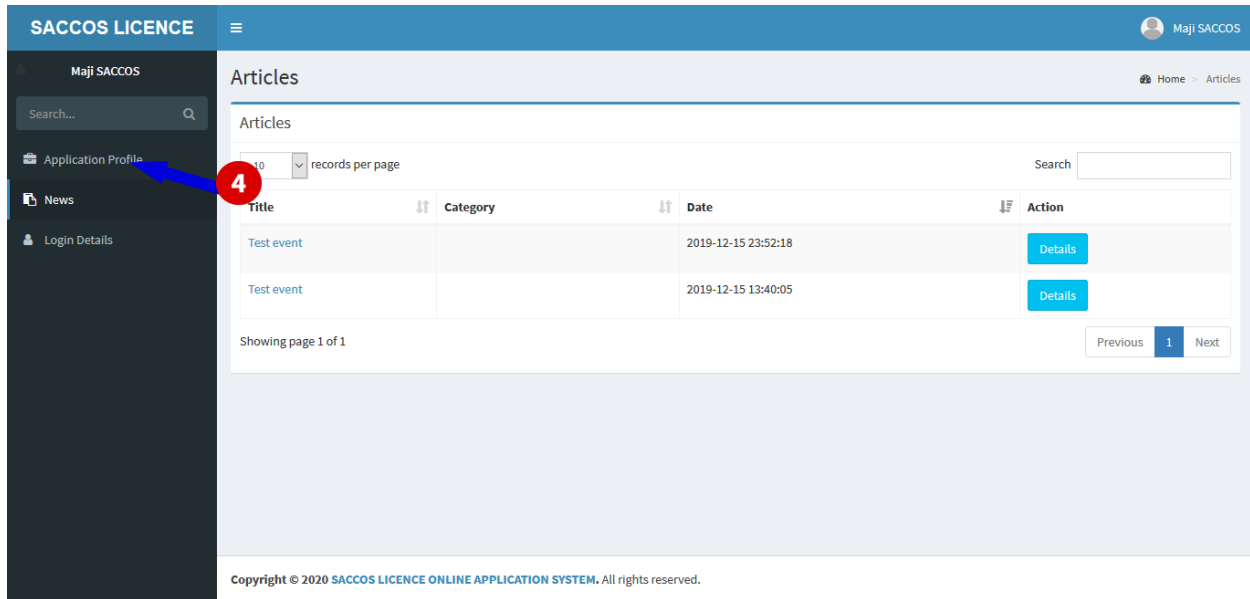
Mtumiaji anashauriwa kupitia taarifa au habari yoyote mpya iliyowekwa na Tume ya Maendeleo ya Ushirika kwa maelezo zaidi. Mtumiajia atabonyeza '**News**' kusoma taarifa au habari hizo kama inavyoonekana kwenye picha hapo chini.



The screenshot shows the SACCOS LICENCE application profile page. The sidebar on the left contains navigation options: Application Profile, News, and Login Details. The 'News' option is highlighted with a red circle and a blue arrow, with the number '3' next to it. The main content area displays the details of 'USHIRIKA SACCOS LTD', including Name, Registration Number (KRL 300), Region (Kilimanjaro), District (Hai), Ward (Machame Mashariki), Email (ushirika@gmail.com), Phone (0757166599), and Address (300 HAI-KILIMANJARO).

## 2.3 HATUA YA TATU:

Mtumiaji wa Mfumo (SACCOS) atanza kujaza taarifa zote zinazohitajika kwenye maombi kwa kubonyeza '**Application Profile**' Kama inavyoonyesha kwenye picha hapa chini kama sehemu ya 4



SACCOS LICENCE

Maji SACCOS

Articles

Articles

10 records per page

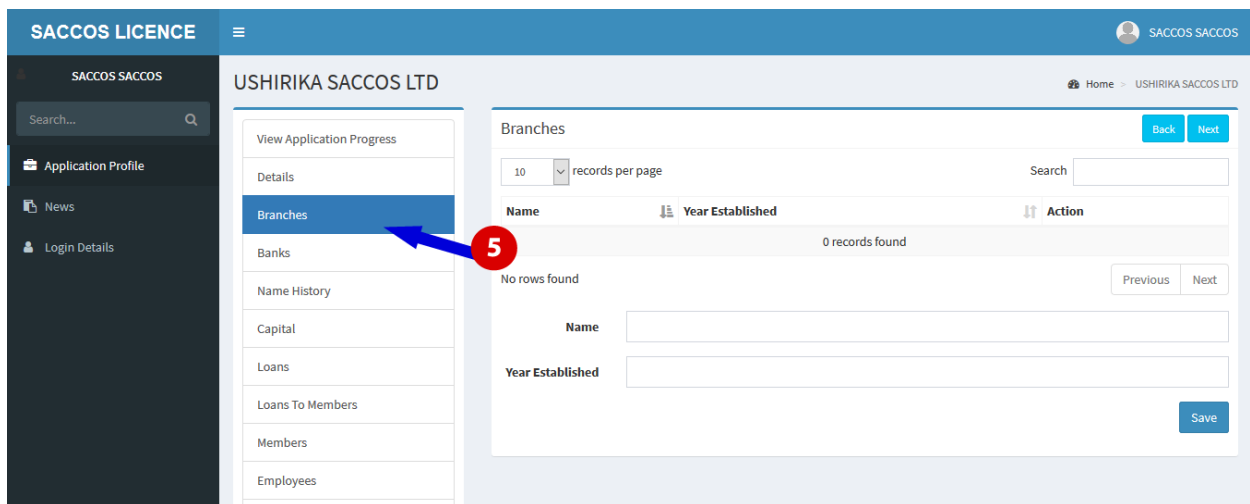
Title	Category	Date	Action
Test event		2019-12-15 23:52:18	Details
Test event		2019-12-15 13:40:05	Details

Showing page 1 of 1

Previous 1 Next

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Mara baada ya kubonyeza hapo, utapata orodha ya taarifa ambazo zitapaswa kujazwa na mwombaji kwa kila hatua. Mwombaji atapaswa kuhakikisha anajaza kila sehemu kutegemea na uwepo wa taarifa husika. Mfano historia ya jina la awali, kama chama hakijawahi kubadili jina la chama hicho, mhusika atapaswa kupaacha wazi bila kujazwa kwa kuwa hatakuwa na taarifa zinazopaswa kujazwa katika eneo hilo.



SACCOS LICENCE

SACCOS SACCOS

USHIRIKA SACCOS LTD

Branches

10 records per page

Name	Year Established	Action
0 records found		

No rows found

Name

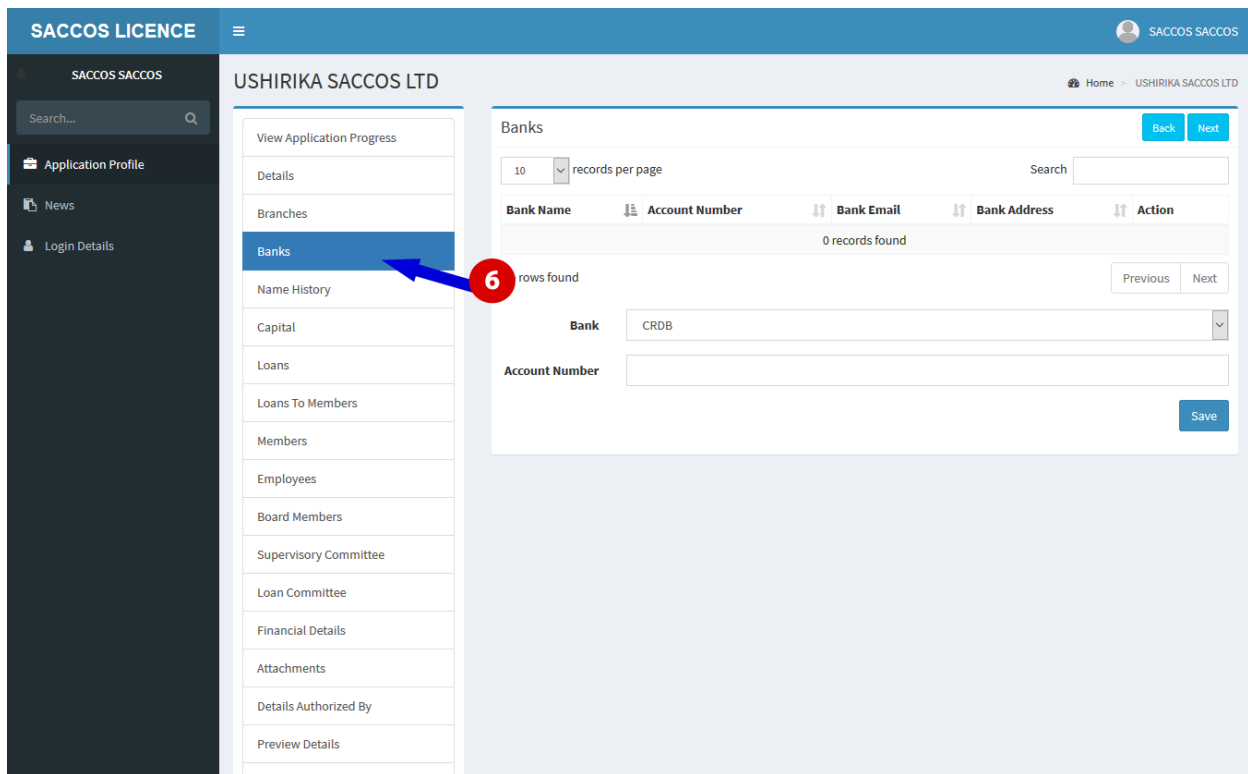
Year Established

Save

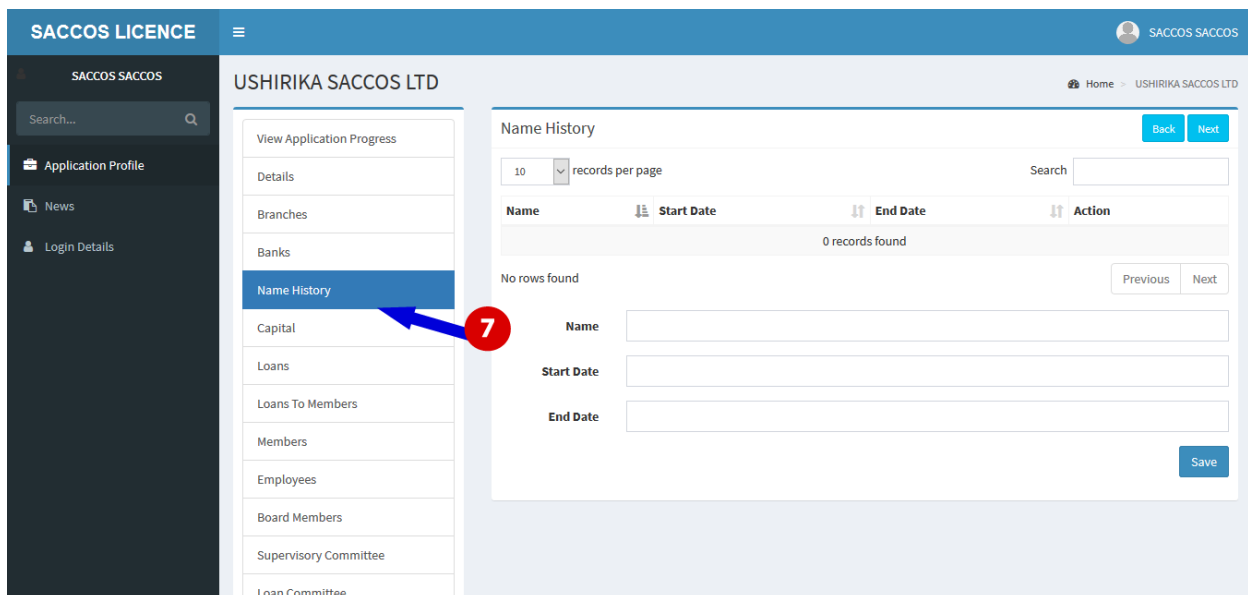
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**Sehemu ya 5:** Mtumiaji wa mfumo atajaza matawi yote ya SACCOS na atatakiwa kujaza kulingana na maelekezo yaliyopo kweye mfumo mfano Jina na Mwaka tawi lilipoanzishwa. Mtumiaji atajaza matawi yote kulingana na idadi ya matawi ya chama yalivyo na atajaza tawi moja baada ya jingine kwa kubonyeza sehemu ya kuhifadhi **“bonyeza Save”** kila mara unapotaka kuhifadhi jina la tawi husika.





**Sehemu ya 6:** Mtumiaji atajaza akaunti namba za benki ambazo chama kinatumia kwa kuchagua aina ya benki ambayo inaonekana kwenye mfumo.



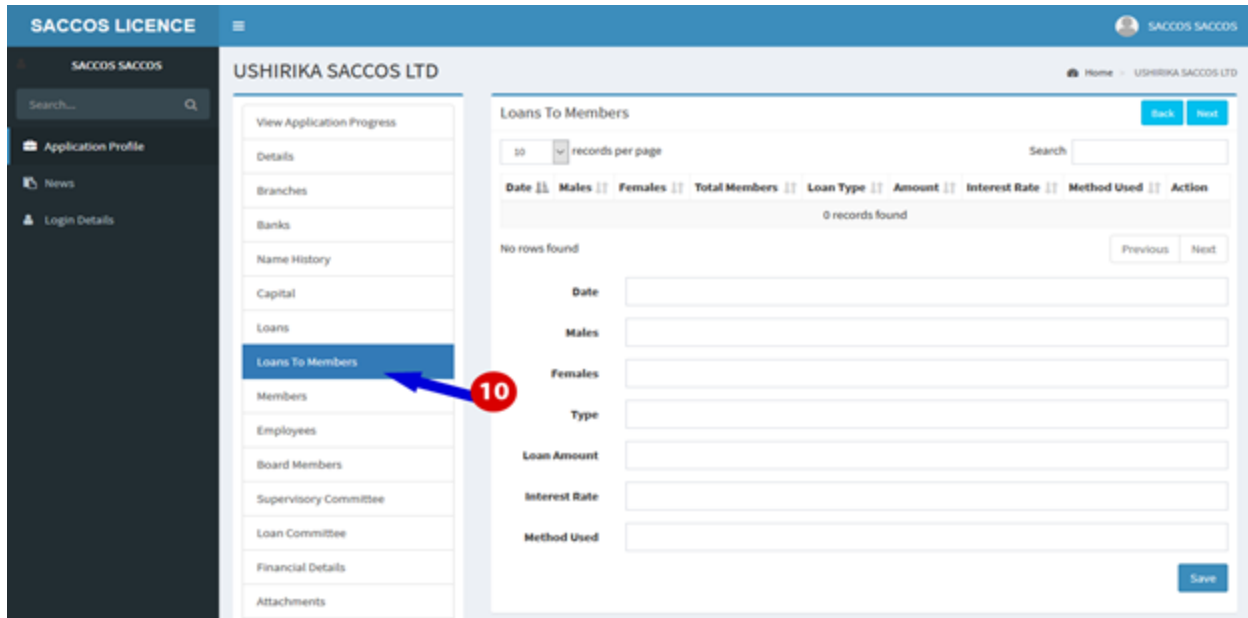
**Sehemu ya 7:** Mtumiaji atapaswa kujaza jina jingine la chama lililowahi kutumika kabla ya jina linalotumika sasa. Kama chama hakikuwa na jina lingine kabla, mhusika atapaswa kuacha wazi nafasi hii na kuendelea na hatua inayofuata.

The screenshot shows the 'SACCOS LICENCE' application profile for 'USHIRIKA SACCOS LTD'. The left sidebar contains a search bar and navigation links: Application Profile, News, and Login Details. The main content area is titled 'Capital' and includes a table with columns: Year, Total Member Shares, Retained Earnings, To Re, Processing..., Donations, Grants, Total, and Action. The table is currently empty. A red circle with the number '8' and a blue arrow points to the 'Capital' menu item in the sidebar.

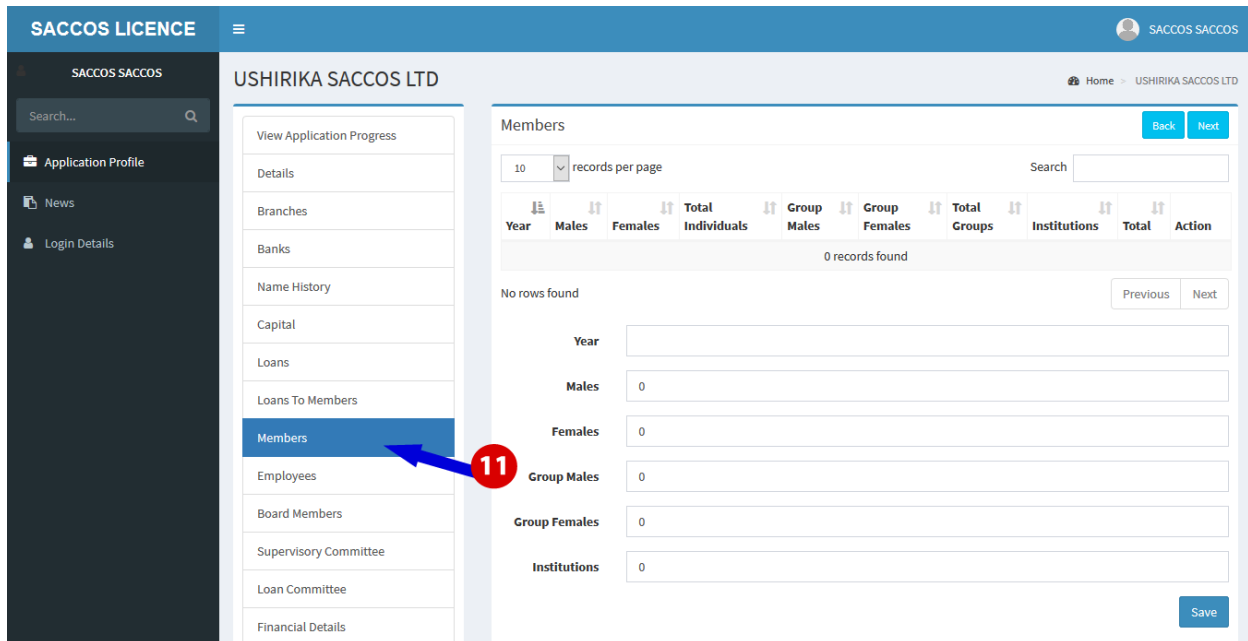
**Sehemu ya 8:** Mtumiaji atapaswa kujaza mtaji tete wa chama kulingana na maelekezo yaliyopo kwenye mfumo.

The screenshot shows the 'SACCOS LICENCE' application profile for 'USHIRIKA SACCOS LTD'. The left sidebar contains a search bar and navigation links: Application Profile, News, and Login Details. The main content area is titled 'Loans' and includes a table with columns: Type, Amount, Date, Maturity Date, Amount Repaid, Balance, and Action. The table is currently empty. A red circle with the number '9' and a blue arrow points to the 'Loans' menu item in the sidebar.

**Sehemu ya 9:** Mtumiaji wa mfumo atapaswa kujaza taarifa za mkopo ambao chama kimekopo kutoka taasisi nyingine.



**Sehemu ya 10:** Mtumiaji atapaswa kujaza taarifa zote za aina za mikopo ambazo chama kimetoa kwa wanachama wake kulingana na maelekezo yaliyoelekeza kwenye mfumo.



**Sehemu ya 11:** Mtumiaji atapaswa kujaza idadi kamili ya wanachama wake akihusisha vikundi na taasisi kama vipo kwenye chama.

The screenshot shows the 'Employees' form in the SACCOS LICENCE application. The left sidebar contains a menu with 'Employees' highlighted. The main content area displays the form with the following fields: Position (Chairman), Name, Email, Phone, Highest Education Level, and Majoring. A 'Save' button is located at the bottom right of the form. A red circle with the number '12' is placed over the 'Employees' menu item.

**Sehemu ya 12:** Mtumiaji atapaswa kujaza taarifa zote za wafanyakazi wa Chama kulingana na maelekezo yaliyopo kwenye fomu inayopatikana kwenye mfumo.

The screenshot shows the 'Board Members' form in the SACCOS LICENCE application. The left sidebar contains a menu with 'Board Members' highlighted. The main content area displays the form with the following fields: Position (Chairman), Name, Email, Phone, Highest Education Level, and Majoring. A 'Save' button is located at the bottom right of the form. A red circle with the number '13' is placed over the 'Board Members' menu item.

**Sehemu ya 13:** Mtumiaji atapaswa kujaza taarifa zote za wajumbe wa bodi wa chama kama inayoelekeza kwenye mfumo.

The screenshot shows the 'SACCOS LICENCE' application interface for 'USHIRIKA SACCOS LTD'. The left sidebar contains a search bar and a list of menu items: Application Profile, News, Login Details, View Application Progress, Details, Branches, Banks, Name History, Capital, Loans, Loans To Members, Members, Employees, Board Members, Supervisory Committee (highlighted with a blue arrow and a red circle containing the number 14), Loan Committee, Financial Details, and Attachments. The main content area is titled 'Supervisory Committees' and features a table with columns: Name, Position, Email, Phone, Highest Education Level, Majoring, and Action. The table currently shows '0 records found'. Below the table is a form with fields for Position (set to 'Chairman'), Name, Email, Phone, Highest Education Level, and Majoring. A 'Save' button is located at the bottom right of the form.

**Sehemu ya 14:** Mtumiaji atapaswa kujaza taarifa zote za kamati ya usimamizi ya chama kama inavyoelekezwa kwenye mfumo.

The screenshot shows the 'SACCOS LICENCE' application interface for 'USHIRIKA SACCOS LTD'. The left sidebar contains a search bar and a list of menu items: Application Profile, News, Login Details, View Application Progress, Details, Branches, Banks, Name History, Capital, Loans, Loans To Members, Members, Employees, Board Members, Supervisory Committee, Loan Committee (highlighted with a blue arrow and a red circle containing the number 15), Financial Details, and Attachments. The main content area is titled 'Loan Committees' and features a table with columns: Name, Position, Email, Phone, Highest Education Level, Majoring, and Action. The table currently shows '0 records found'. Below the table is a form with fields for Position (set to 'Chairman'), Name, Email, Phone, Highest Education Level, and Majoring. A 'Save' button is located at the bottom right of the form.

**Sehemu ya 15:** Mtumiaji atapaswa kujaza taarifa zote za kamati ya mikopo ya chama kulingana na maelekezo kwenye mfumo.

**Sehemu ya 16:** Mtumiaji atapaswa kujaza taarifa zote za kifedha za chama kulingana na maelekezo ya mfumo.

**Sehemu ya 17:** Mtumiaji atapaswa kuhakikisha amescan nyaraka zote zinazotakiwa kwa ajili ya kuomba leseni kama zilivyoainishwa kwenye Kanuni na kutengeneza jalada (file) mahususi kwa ajili ya kuomba leseni hiyo. Hivyo, mtumiaji anapaswa kuchagua nyaraka anayotaka

kuambatanisha kulingana na daraja husika na kisha kuambatanisha nyaraka hizo zote kwenye mfumo.

The screenshot displays the SACCOS LICENCE application interface. The top navigation bar includes 'SACCOS LICENCE' and 'SACCOS SACCOS'. The left sidebar contains a search bar and a menu with items like 'Application Profile', 'News', 'Login Details', and 'Details Authorized By'. The main content area shows the 'Details Authorized By' section for 'USHIRIKA SACCOS LTD'. It features a table with columns for Name, Position, Email, and Phone, and an Action column. Below the table, there are input fields for Position (set to 'Chairman'), Name, Email, and Phone, and a 'Save' button. A red circle with the number '18' and a blue arrow points to the 'Details Authorized By' menu item in the sidebar.

**Sehemu ya 18:** Mtumiaji atapaswa kujaza watu waliohusika na uhakiki wa taarifa hizo kabla ya kuwasilisha maombi.

## 2.4 HATUA YA NNE:

Hatua hii inaelekeza mtumiaji wa mfumo kuhakiki taarifa zake alizojaza kwenye mfumo na kujiridhisha iwapo taarifa husika zilizojazwa ni sahihi kabla hazijatumwa kwa Mrajis kwa ajili ya kuomba leseni. Aidha, sehemu hii inamuwezesha mtumiaji wa mfumo kupitia na kuangalia taarifa zake zote zilizoingizwa kwenye mfumo kwa ajili ya maombi ya leseni kwa wakati.

**SACCOS LICENCE** | **USHIRIKA SACCOS LTD** | Home - USHIRIKA SACCOS LTD

**SACCOS SACCOS**

Search...

- Application Profile
- News
- Login Details

View Application Progress

- Details
- Branches
- Banks
- Name History
- Capital
- Loans
- Loans To Members
- Members
- Employees
- Board Members
- Supervisory Committee
- Loan Committee
- Financial Details
- Attachments
- Details Authorized By
- Preview Details**
- Apply for License

**Preview Details** [Back] [Print] [PDF] [Excel format] [Next]

**Basic Details**

<b>Name</b>	USHIRIKA SACCOS LTD	<b>Registration Number</b>	KRL 300
<b>Region</b>	Kilimanjaro	<b>District</b>	Hai
<b>Ward</b>	Machame Mashariki	<b>Email</b>	ushirika@gmail.com
<b>Phone</b>	0757166599	<b>Address</b>	300 HAI-KILIMANJARO

**Branches**

Name	Year Established
0 records found	

No rows found

**Banks**

Bank Name	Account Number	Bank Email	Bank Address
0 records found			

No rows found

**Name History**

Name	Start Date	End Date
0 records found		

No rows found

**Financial Summary**

Year	Total Member Shares	Retained Earnings	Total Statutory Reserves	Current Year Surplus	Donations	Grants	Total
0 records found							

No rows found

**Loans**

Type	Amount	Date	Maturity Date	Amount Repaid	Balance
0 records found					

No rows found

**Loans To Members**

Date	Males	Females	Total Members	Loan Type	Amount	Interest Rate	Method Used
0 records found							

No rows found

**Members**

Year	Males	Females	Total Individuals	Group Males	Group Females	Total Groups	Institutions	Total
0 records found								

No rows found

**Employees**

Name	Position	Email	Phone	Highest Education Level	Majoring
0 records found					

No rows found

**Board Members**

Name	Position	Email	Phone	Highest Education Level	Majoring
0 records found					

No rows found

**Supervisory Committees**

Name	Position	Email	Phone	Highest Education Level	Majoring
0 records found					

No rows found

**Loan Committees**

Name	Position	Email	Phone	Highest Education Level	Majoring
0 records found					

No rows found

**Financial Details**

Year	Total Assets	Total Liabilities	Total Savings	Total Deposits	Total External Borrowings
0 records found					

No rows found

**Attachments**

Type	Date
0 records found	

No rows found

**Details Authorized By**

Name	Position	Email	Phone
0 records found			

No rows found

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## 2.5 HATUA YA TANO:

Mtumiaji anapaswa kuchagua daraja la leseni analoomba kupewa kwa mujibu wa Sheria na kwa kuzingatia ukubwa wa mtaji alionao, na kisha kutuma maombi yake mara baada ya kujiridhisha juu ya uhalali na usahihi wa nyaraka zilizojazwa kwenye mfumo huu:



**SACCOS LICENCE** ☰ SACCOS SACCOS

**SACCOS SACCOS** Home > USHIRIKA SACCOS LTD

Search...

- Application Profile
- News
- Login Details

**USHIRIKA SACCOS LTD**

- View Application Progress
- Details
- Branches
- Banks
- Name History
- Capital
- Loans
- Loans To Members
- Members
- Employees
- Board Members
- Supervisory Committee
- Loan Committee
- Financial Details
- Attachments
- Details Authorized By
- Preview Details
- Apply for License**

**Apply for License** Back

You are about to submit your application. Once submitted you will not be able to edit or make new entries.

**Category**

A

Submit

**20**

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## 2.6 HATUA YA SITA:

Hatua hii inampa nafasi mwombaji kufuatilia na kuangalia mwenendo wa maombi ya leseni aliyomba kwa Mrajis na kubaini hatua iliyofikiwa. Aidha, Mtumiaji wa mfumo anaweza kupakua (Download) hati ya leseni iliyotolewa na Mrajis iwapo Leseni hiyo itakuwa imeshaidhinishwa (Approved) na Mrajis kutoka kwenye mfumo.

**SACCOS LICENCE** ☰ SACCOS SACCOS

**SACCOS SACCOS** Home > USHIRIKA SACCOS LTD

Search...

- Application Profile
- News
- Login Details

**USHIRIKA SACCOS LTD**

- View Application Progress
- Details**
- Branches
- Banks

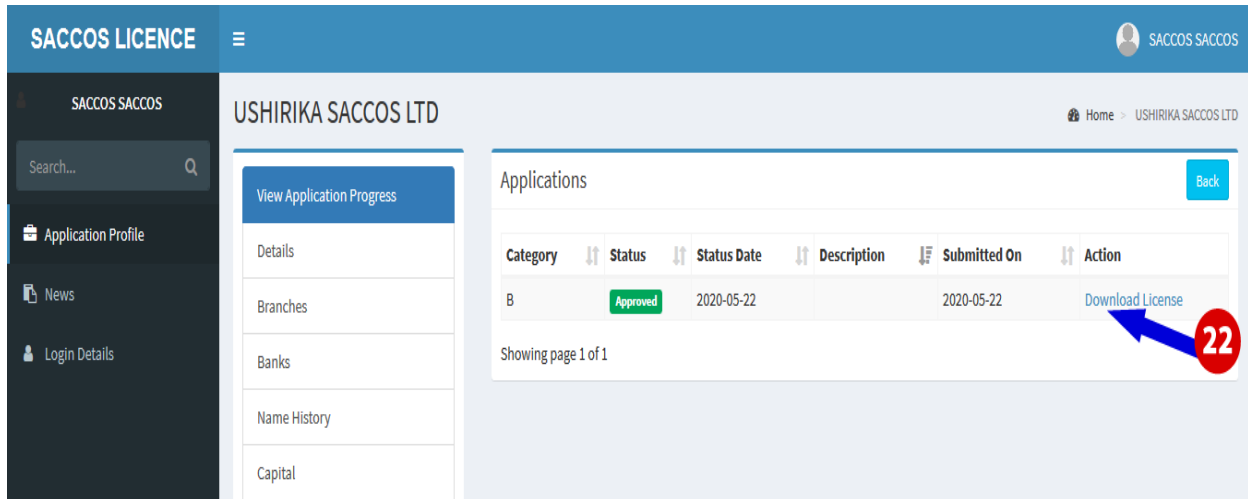
You have submitted your application. You can track its status [here](#).

**21**

**Details** Next

**Name** USHIRIKA SACCOS LTD

**Sehemu ya 21:** Mtumiaji anaweza kuona mwennendo wa maombi yake kwa kubonyeza **'View Application Progress'** au kama ilivyoonyeshwa kwenye **namba 21**.



The screenshot displays the SACCOS LICENCE application progress page for USHIRIKA SACCOS LTD. The page features a sidebar with navigation options: Application Profile, News, and Login Details. The main content area shows a table of applications with the following data:

Category	Status	Status Date	Description	Submitted On	Action
B	Approved	2020-05-22		2020-05-22	<a href="#">Download License</a>

The table indicates that the application is approved and provides a link to download the license. A red circle with the number 22 highlights the 'Download License' link.

**Sehemu ya 22:** Mtumiaji anaweza kupakua (**Download Licence**) hati yake ya leseni endapo maombi yake yamekubalika na kuidhinishwa **"Approved"** na Mrajis.

Kama maombi husika yatakuwa yamekataliwa, kwenye sehemu ya Status itaonyesha kataliwa **"Rejected"**, na sehemu ya maelezo (**Description**) itaonyesha sababu za maombi hayo kukataliwa. Aidha, mtumiaji anaweza kupewa maelekezo juu ya namna anavyopaswa kufanya ili kuanza upya utaratibu wa kuomba Lesenin hiyo na kukidhi matakwa ya Sheria ya Huduma Ndogo za Fedha pamoja na Kanuni zake.

## Hitimisho.

Ili kufanikisha zoezi la uombaji na utoaji wa leseni kwa haraka, kila SACCOS inapaswa kuhakikisha inaandaa nyaraka zote muhimu zinazopaswa kuwasilishwa kwa ajili ya kupewa Leseni. Kila kiongozi au mtendaji wa SACCOS anapaswa kuhakikisha anaharakisha taratibu zote za kuomba leseni kwa wakati. Aidha, nategemea mwongozo huu utasaidia sana Viongozo, watendaji na wasimamizi (Warajis Wasaidizi wa Mikoa na Maafisa ushirika) katika zoezi la kuomba na kutoa leseni kwa njia ya mtandao.

Aidha, kwa msaada, maelekezo na ufafanuzi zaidi, mwombaji anaweza kuwasiliana na Bw. Josephat Kisamalala (Mrajis Msaidizi) kupitia namba yake ya simu ya mkononi 0754737370 au kupitia barua pepe [josephat.kisamalala@ushirika.go.tz](mailto:josephat.kisamalala@ushirika.go.tz)