



THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF AGRICULTURE
THE TANZANIA CO-OPERATIVE DEVELOPMENT
COMMISSION (TCDC)



THE SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES (SACCOS)



ANNUAL

PERFORMANCE REPORT FOR 2024

The Annual Report on Operations, Performance
and Supervision of SACCOS in TANZANIA

THE SAVINGS AND CREDIT COOPERATIVE SOCIETIES (SACCOS) ANNUAL PERFORMANCE REPORT FOR 2024

**The Annual Report on Operations, Performance and
Supervision of SACCOS in Tanzania**

Fourth Edition 2025

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Public are advised to exercise caution and carry out due diligence prior to joining or transacting with any SACCOS. Proper evaluation and verification of a SACCOS's compliance, governance and financial practices are critical to safeguarding personal and community interests. Failure to do so may result in avoidable risks and financial disruptions.

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TCDC Vision, Mission and Core Values

Vision	To become an "Outstanding Regulatory Institution for Cooperative Development".
Mission	To "Provide efficient and effective regulatory and promotional services for vibrant, innovative and economically viable cooperatives".
Core Values	In executing its powers and functions, the core values that guide TCDC include:
Professionalism	We provide our services based on technical expertise and relevant skills.
Teamwork Spirit	We work together towards common goals by sharing skills, knowledge and experience.
Accountability	We acknowledge assigned responsibilities, and we are answerable for the consequences.
Transparency	We adhere to clear and open procedures and guidelines in all our undertakings.
Integrity	We adhere to moral principles/ethical codes while offering our services.
Result Oriented	While focusing on our client's needs, we execute activities based on expected outcomes.
Innovation and Creativity	We encourage new ideas in cooperative products and services.
Customer Focused	We constantly endeavor to put customers' satisfaction with a sense of urgency, make timely decisions, convey the right, correct and complete information about services and have respect for others.

ACRONYMS AND ABBREVIATIONS

ACCOSCA	African Confederation of Cooperative Savings and Credit Association
BOT	Bank of Tanzania
CAMEL	Capital, Assets, Management, Earnings and Liquidity
CMSA	Capital Market and Security Authority
CSA	Cooperative Societies Act
FDR	Fixed Deposit Reserves
ICA	International Cooperative Alliance
NSSF	National Social Security Fund
SACCOS	Savings and Credit Cooperative Societies
SDL	Skills Development Levy
TCDC	Tanzania Cooperative Development Commission
TFC	Tanzania Federation of Cooperatives
VAT	Value Added Tax
WOCCU	World Council of Credit Unions
WCF	Workers Compensation Fund
TZS	Tanzanian Shillings
USD	United States Dollar
SCCULT	Savings and Credit Union League of Tanzania

STATEMENT FROM REGISTRAR AND CHIEF EXECUTIVE OFFICER



Dr. Benson O. Ndiege
Registrar and Chief Executive
Officer of the Commission

This SACCOS annual performance report is a regulatory report prepared by TCDC yearly for the purpose of addressing achievements and challenges experienced by the registrar office during the supervision of financial Cooperative Societies in the Country.

Financial cooperatives in Tanzania comprise of Savings and Credit Cooperative Societies (SACCOS), their joint financial enterprises and Cooperative Banks.

SACCOS is a form of financial institution owned and operated by members democratically and serving its members mutually without segregation.

It is a statutory requirement for SACCOS to submit periodic report to the registrar office for analysis, supervision and enforcement.

SACCOS Supervision Report 2024 at glance

- Number of licensed SACCOS 961
- Total Asset size TZS 1.46 Trillion
- Total Savings and Deposit TZS 1.05 Trillion
- Total Loans Outstanding TZS 1.20 Trillion
- Total Core Capital TZS 201.99 Billion
- Total Members and beneficiaries 1.85 Million
- Net profit before tax TZS. 20.24Billion



Introduction of the 2024 report

The preparation of this report plays a vital role in enhancing SACCOS' performance, supporting market growth, and raising public awareness. It provides a comprehensive account of the activities undertaken, operations conducted, and the performance achieved by licensed SACCOS across the country during the reporting period.

In 2024, the Tanzania Cooperative Development Commission (TCDC) continued to fulfill its mandate of promoting, registering, licensing, and supervising Savings and Credit Cooperative Societies (SACCOS) nationwide. TCDC is legally mandated to register and regulate all types of cooperative societies, including both financial and non-financial cooperatives.

This Annual Performance and Supervision Report for the year 2024 covers a total of 961 SACCOS that were licensed as of the end of the reporting year. Of these, 680 SACCOS were actively operating in compliance with existing legislation and submitted timely reports. The remaining 281 SACCOS were classified as non-compliant and, therefore, are not included in the performance analysis due to ongoing regulatory and reporting challenges.

SACCOS Members and its beneficiaries

The SACCOS sub-sector has remained sound and stable, particularly in terms of profit generation, capitalization, membership size and outreach. During the year, the number of members and beneficiaries increased from 1.82 million in 2023 to 1.85 million in 2024, representing a growth rate of 1.65%.

20 SACCOS with Assets above TZS 10 billion controlled 73.34% of total assets in the Market

The total net loans outstanding of the SACCOS increased to TZS 1.20 trillion in the period ending December 2024 compared to 1.11 Trillion registered in 2023 as an increase of 8.11%.

The Loans issued by the SACCOS to the members form the major portion of SACCOS total assets. During the period net loans recorded amounted to TZS 1.20 trillion accounting for 82.19% of the total assets in 2024 compared to 78.05% reported in 2023. The net loans remained the largest component of the asset reported. Further, the quality and performance of the loan is very important for SACCOS existence in the market and for its sustainability. Further, the non-performing loans (NPL) ratio declined from 8.79% in 2023 to 8.26% in 2024 representing improvement of loan recovery strategies undertaken by the SACCOS officials. Also, the decline of NPL during the period represent that the loans appraisal strategies and issuance were improved and well analysed according to the lending policy and directives directed by the registrar office. The large SACCOS with above TZS 10 billion net loans continued to dominate the market. It increased from TZS 578.51 Billion in 2023 to TZS 719.48 Billion in 2024 with its proportionate market share increased from 51.9% in 2023 to 59.81% in 2024 and remained the main source of members financier in the subsector.

Also, the medium SACCOS with net loans range below TZS 10 billion to TZS 6 Billion increased from TZS 52.67 Billion in 2023 to TZS 67.93 Billion in 2024 while its proportionate market share increased from 4.73% in 2023 to 5.65% in 2024. Additionally, the SACCOS with net loans range below TZS 6 billion to TZS 1 Billion decreased from TZS

20 SACCOS with Assets above TZS 10 billion controlled 73.34% of total assets in the Market

Core Capital Adequacy Ratio remained strong at 13.83%, exceeding the minimum requirement of 8%, while the Institutional Capital fell below the required threshold of 6%, standing at 4.01%.

Women membership in the Board increased by 2.33% and Supervisory committees decreased by 0.83% during the period.

299.05 Billion in 2023 to TZS 259.45 Billion in 2024 while its proportionate market share decreased from 26.85% in 2023 to 21.57% in 2024.

Lastly, the small SACCOS with net loans below TZS 1 Billion decreased from TZS 183.50 Billion in 2023 to TZS 156.14 Billion in 2024. Its market share decreased from 16.48% in 2023 to 12.98% in 2024 signifying that, these SACCOS have a small asset portfolio of net loans in the market compared to large and medium SACCOS that control large part of net loans owned and maintained in the market.

The aggregated core capital of SACCOS reported during the period increased from TZS 180.04 billion in 2023 to TZS 201.99 billion recorded in 2024 representing an increase of 12.19% during the period. The core capital adequacy ratio for the licensed SACCOS reported during the period was maintained at 13.83% in 2024 which was above the regulatory minimum ratio of 8%.

Furthermore, the sector's institutional capital dropped significantly below the minimum required threshold of 6%, standing at just 4.01%. This decline poses a serious risk to members' savings, as institutional capital is essential for covering fixed operational costs and ensuring the long-term sustainability of SACCOS.

In response, SACCOS officials are urged to take immediate action and implement strategies aimed at strengthening institutional capital. Additionally, the Registrar has taken measures to limit SACCOS from spending more than 85% of their total income during the reporting period.

During the period, women achieved significant representation on SACCOS Boards, showing a marked improvement compared to previous years. This positive trend indicates growing motivation among women to participate and compete for leadership positions alongside men.

However, in contrast, there was a slight decline in the number of women represented on Supervisory Committees during the same period.

The report indicates that women's representation on SACCOS Boards increased from 1,684 in 2023 to 1,789 in 2024, reflecting a growth rate of 2.33%. Similarly, while the number of women in Supervisory Committees rose from 797 in 2023 to 882 in 2024, as an increase of 9.63%, their overall percentage representation slightly declined from 33.74% to 32.91% during the period under review.

Investment values increased by 2.37% from TZS 95.65 Billion in 2023 to TZS 97.92 Billion in 2024

External audits reflect a notable improvement in audit opinions

During the period, the number of SACCOS receiving an unqualified audit opinion increased from 333 (34.08%) in 2023 to 357 (34.26%) in 2024, reflecting an increase of 24 SACCOS. Also, there is significant improvement in the other two categories (qualified and disclaimer opinions) with proportions decreasing from 50.2% and 10.75% in 2023 to 48.18% and 5.57% in 2024, respectively, indicating ongoing enhancements in financial reporting and operational compliance among SACCOS.

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However, the number of SACCOS receiving an adverse opinion has increased substantially, rising from 48 in 2023 to 125 in 2024, representing a net increase of 77 SACCOS. This category will be a key focus area in 2025, as most of these SACCOS are characterized by their inability to comply with the requirements. During the period under review, a total of 961 SACCOS were licensed, while 1,042 SACCOS were audited. This indicates that 81 SACCOS were audited despite not having licenses, highlighting a group of non-compliant SACCOS operating without been authorized.

One of the principles of cooperatives, according to the International Cooperative Alliance (ICA), is the concern for the community. The principle requires SACCOS to work for the sustainable development of the communities. Since SACCOS draw their members from the community, they should be concerned with the welfare of the surrounding communities. The social service of SACCOS to number of beneficiaries (communities) decreased from 573,209 beneficiaries in 2023 to 380,417 beneficiaries in 2024. Furthermore, the amount donated by SACCOS during the period as a social corporate responsibility to the communities decreased from TZS 690.13 Million in 2023 to TZS 603.37 Million in 2024. This indicates that SACCOS play a significant role in building a better world.

Additionally, SACCOS contribute to government revenues through payment of taxes, levies and other deductions based on the governing legislation. In 2024, the amount of taxes, levies and other deductions estimated to be paid by SACCOS to the government increased to TZS 15.66 Billion from TZS 14.01 Billion in 2023 as an increase of 11.77% during the period. The increase has been facilitated by different reasons, including increase in income of SACCOS and amendments done by the government in the Finance Act. Furthermore, in terms of external borrowing, as at 31st December 2024, licensed SACCOS were owed external loans amounting to TZS 20.52 Billion compared to 20.52 Billion which were owed at the end of December 2023 indicating decrease of external dependence by 30% during the period.

The future outlook of SACCOS in Tanzania seems to be very promising and unquestionable due to existing growth rate and outreach. The growth of the sub-sector is expected to grow more than the current status due to the digitization of SACCOS services, opening of branches and outlets, existing trainings and workshop (domestic and international forum), close supervision, investment done by the SACCOS, engagement of different stakeholders in the sub-sector, on-going licensing processes, innovation and creativity applied by different SACCOS and stakeholders.



Benson O. Ndiege (PhD)
Registrar of Cooperative Societies

Tog
Our Economy

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Benson O. Ndiege (PhD)
Registrar of Cooperative Societies

ACKNOWLEDGEMENT

The Registrars' office acknowledges the efforts and contributions provided by different stakeholders who facilitate the preparation of this Report. The Office acknowledges all SACCOS that submitted their periodic and annual reports timely. The Office further acknowledges the Ministry of Agriculture and various cooperative stakeholders, including Moshi Cooperative University (MOCU), Cooperative Audit and Supervision Corporation (COASCO), Tanzania Federation of Cooperatives (TFC), Savings and Credit Union League of Tanzania (SCCULT), and Savings Banks' Foundation for International Cooperation (DSIK) for their support that enabled the production of this Report.

Special thanks go to employees and the Management of the Financial Co-operative Regulatory Unit, Regulatory Division and whole TCDC management team who worked tirelessly in preparation of this annual Report. The solid cooperation from the TCDC Financial Cooperative Regulatory section, Licensed SACCOS officials and stakeholders resulted in this Report's accomplishment. The Office of the Registrar expects more cooperation and support from all cooperative stakeholders and the movement in preparing a similar report for the year 2025 and beyond.

CHAPTER ONE

INTRODUCTION



1.1.Cooperative Philosophy and beliefs;

A cooperative society is an autonomous organization voluntarily formed by individuals who share a common bond, with the primary objective of meeting their economic, social and cultural needs through joint efforts and democratic control. It operates based on ethical principles and core cooperative values that guide both its governance and day to day operations. Unlike other legally established business entities, cooperatives are not primarily profit-driven; rather, they are service oriented institutions that exist to serve their members. Any surplus or deficit generated is a result of service delivery, not profit maximization.

International Cooperative Alliance (ICA) (1995) defines a cooperative society as an autonomous association of persons united voluntarily to meet their everyday economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

1.2.Cooperative values and Ethical Beliefs:

Cooperative societies are governed and managed based on cooperative values, ethical beliefs and principles. Cooperative values are primarily defined and interpreted differently based on the nature and environment. The most cooperative values referred to in cooperative societies’ perspectives include self-help, self-responsibility, democracy, equality, equity and solidarity. Notwithstanding with Cooperative values, cooperative members believe in ethical values of honesty, openness, social responsibility and caring for others in their surrounding community when carrying out its operations.

Figure 2: Cooperative values and ethical beliefs



Source: International Cooperative Alliance (ICA)

Figure 1: Cooperative ethical beliefs



Source: International Cooperative Alliance

1.3. International Cooperative Principles;

Cooperative societies are managed and governed by different cooperative principles. Furthermore, cooperative societies are required to abide by and adhere to the International Cooperative Principles while operating their duties. ICA defines seven cooperative principles as voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for the community. Table 1 further clarifies well all the principles with their applications and meanings.

Table 1: The Seven International Cooperative Principles

PRINCIPLE	THE BELIEF OF THE PRINCIPLE
Voluntary and Open Membership	Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
Democratic Member Control	Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. In primary cooperatives, members have equal voting rights (one member, one vote); and cooperatives at other levels are organized democratically. Men and women serving as elected representatives are accountable to the membership.
Member Economic Participation	Members contribute equitably to and democratically control the capital of their Cooperative. At least part of that capital is usually the common property of the Cooperative. Members receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members proportionately to their transactions with the Cooperative; and supporting other activities approved by the membership.
Autonomy and Independence	Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
Autonomy and Independence	Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
Education, Training, and Information	Cooperatives provide education and training for their members, elected representatives, managers, and employees so that they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.
Cooperation among Cooperatives	Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.
Concern for Community	Cooperatives work for the sustainable development of their communities through policies approved by their members.

Source: ICA, 1995

Table 2: WOCCU Principles

According to the World Council of Credit Unions (WOCCU), which is an international trade association and development agency for credit unions (SACCOS), it requires SACCOS to operate and deliver its services to the members based on several key principles developed by the respective agency. The principles emphasizing on democratic control, service to members and financial stability.

In describing the aforementioned principles, WOCCU classified the principles into three different categories as follows;

A. Cooperative Structure

In this category, SACCOS are well defined and described as entity that are owned by the members who are directly customers and beneficiaries of the specific formed SACCOS. Further, the SACCOS are democratically controlled by the members who votes and elect SACCOS governing Board. The SACCOS Board members who actively serving as elected Board member are directly accountable to the annual general meeting.

Lastly; SACCOS members enjoy equal rights in the management and governance of the SACCOS especially during election (one person one vote) and participate in decisions making on how to run and operate the SACCOS, without regard to the number of Shares owned, amount of Savings or deposits maintained in the SACCOS or the volume of loans borrowed. The one member one vote principle is designed to ensure that the SACCOS responds to the demands of its wider membership.

B. Service to Members

The main reasons for establishment of SACCOS in different countries including Tanzania is to serve member's needs. The service offered should include;

i. Financial Inclusion

Membership criteria in SACCOS must be voluntary and open to all within the accepted common bond and those people intended to join should be willing to accept the corresponding responsibilities of being a member. SACCOS and other cooperative financial institutions should not discriminate people on all grounds, including but not limited to race, nationality, sex, religion and politics. SACCOS services provide access to affordable financial services to all members including the underserved groups.

ii. Financial Sustainability

A SACCOS should maintain its financial muscles in order to serve its members accordingly. Lack of financial capability for the SACCOS leads into members complains and disputes.

iii. Maximizing Member Economic Benefit

SACCOS should encourage members to increase savings and deposit that fund loans and other SACCOS services through payment of fair rate of interest on members savings and deposits saved in the SACCOS.

This approach will help the SACCOS to raise its internal funding sources and be able to meet members need that lead into financial sustainability in the market. Further, the payment of fair interest rate to its members will improving the economic and social well-being of all members.

C. Social Responsibility

SACCOS are supposed to operate with social responsibility embedded in their core values, focusing on the well-being of their members and the community surrounding through financial empowerment, ethical conduct and voluntary engagement in social and environmental initiatives. According to the WOCCU principles, SACCOS is required to provide social responsibility in different aspects as follows; -

i. Financial Literacy

SACCOS should provide relevant education to their members and its officials for their economic, social, democratic and professional development. Training and education in financial literacy supports members' well-informed choices on savings and deposit, wise use of credit and financial planning and budgeting. Further, provision of skill and knowledge, allow members to make informed and effective decisions with all of their financial resources are essential in serving member needs and financial sustainability. SACCOS also provide training and education on members rights and responsibilities. This decision enhances sustainability of the SACCOS during its operation.

ii. Network Cooperation

In keeping with their cooperative philosophy and to benefit from the economic and efficiency advantages of pooling resources and expertise, credit unions and other cooperative financial institutions cooperate with other credit unions, cooperatives and their associations at local, national, and international levels to best serve the interests of their members and their communities.

D. Community Responsibility

The cooperative ethos supports the ideals of self-help, mutual assistance and economic empowerment. The vision of economic empowerment extends both to the individual members and to the larger community in which they work and reside. Credit unions support the growth of a broader just, healthy and prosperous community within which the credit union and its members reside.

E. Global Vision

The vision embodies building, championing, defending and growing a global community that improves lives through cooperative financial institutions.

1.4.The Structure of Cooperatives in Tanzania

The structure of cooperative societies in Tanzania is organized into two main levels. The first level consists of primary cooperative societies operating at the grassroots, while the second level comprises federations at the higher or national level. Additionally, the structure allows primary cooperative societies to unite and form secondary or intermediate cooperative societies, which serve specific objectives at the middle level.

According to the Cooperative Societies Act, No.6 of 2013, section 19(1) states, "The structure of cooperative societies shall be made up of primary societies at the grassroots level and federation at the top level". Moreover, section 19(2) provides opportunities for the members who wish to form secondary societies to establish. The section states, "Subject to the wishes of the members of constituting a particular society, the structure may be comprised of middle-level societies and secondary levels. These are classified and detailed in Table 3.

Table 3: Organization Structure of Cooperative Societies in Tanzania

Primary Cooperative Societies (CSA)	<p>Its membership depends on the nature and type of society to be formed. The following are four categories of primary cooperative societies in Tanzania defined in the CSA:</p> <ul style="list-style-type: none"> • Twenty to thirty persons for agricultural societies; • Twenty or more persons for Savings and Credit Cooperative Societies; • Ten or more persons for specialized skills societies; and • Ten or more persons for other types of Cooperative societies.
Secondary Cooperative Societies	<p>Membership is based on a primary cooperative society, which serves as an affiliate of primary cooperatives only. This structure of cooperative is sometimes called Co-operative Union and defined in the Cooperative Societies Act, section 21(1).</p>
Federation	<p>is the national umbrella of cooperative society in the country formed by the secondary societies to promote cooperative development, and embodies the interests of all cooperative societies locally and internationally. Furthermore, the CSA states that where a primary cooperative society is unable to join a secondary society due to its nature and the desire of its members, it may be allowed to become a member of the federation. Currently, the Tanzania Cooperative Federation (TFC) is the national umbrella (Federation) of Cooperative Societies in Tanzania.</p>

Source: TCDC Database 2024

1.5.Financial and Non-financial Cooperative Societies

The cooperative in Tanzania, as it is accessible everywhere in the world, is organized, operated and managed into two categories of cooperative financial societies and non-financial cooperative societies on the other side. They are focused on issues and specific objectives needed for their members. The objective may be either financial intermediation or non-financial intermediation depending on the objective of the said society.

A. Financial Cooperative Societies

These are forms of financial institutions owned and operated by their members. They are formed and registered with the objectives of providing financial intermediation on behalf of their members. The members may be individuals, groups or institutions. This form of cooperative society mobilizes savings, deposits and shares from its members and issues loans to its members and not to the public. The most common forms of examples include SACCOS, Cooperative Banks, Insurance Cooperatives, Housing Cooperatives and Investment Cooperatives.

B. Non-financial Cooperative Societies

These are forms of cooperative societies formed and registered to provide non-financial services to their members. Their memberships include individual members, groups or institutions. Mobilization of savings and deposits is not their objective. Examples of these forms of cooperatives include Agricultural Marketing cooperative societies, (AMCOS), mining cooperative societies, consumer cooperative societies, multipurpose cooperative societies, fisheries cooperative societies, livestock cooperative societies, and services and beekeeping cooperative societies.

1.6. An Overview of the Financial Sector in Tanzania

The financial sector in Tanzania comprises of banking, microfinance, insurance, capital markets and social securities. Different regulators such as the Bank of Tanzania (BOT) for commercial banks, financial institutions and social securities; CMSA for capital markets; TIRA for insurance institutions; and the Tanzania Cooperative Development Commission (TCDC) for SACCOS as a (BOT) delegated authority regulate the sub-sectors. SACCOS as a part of financial institutions in the microfinance sub-sector serves its members based on their mutual contributions (savings and deposits) contributed by each member. It enables its members to secure financial and non-financial services through mutual agreements reached by the members themselves.

1.7. Global Performance of SACCOS

The World Council of Credit Union (WOCCU) publishes a yearly report to share the global performances of SACCOS worldwide. The WOCCU report is categorized in different regions based on WOCCU Membership criteria. According to the report for 2023, the data for both Tanzania, Africa and worldwide (WOCCU) were as in Table 4.

Table 4: Global Performance of SACCOS compared to Tanzania

S/N	Narration	Tanzania's Figures (USD) 2024	Africa Figures (USD) 2023	Global Figures (USD) 2023
1	Number of licensed SACCOS	961	34,079	82,758
2	Total Members	1,850,683	43,174,875	403,976,049
3	Total Savings and Deposit	422,496,072	21,841,659,153	2,994,976,457,089
4	Total Loans	481,207,228	14,659,617,483	2,463,718,931,044
5	Total Assets	584,325,924	24,596,377,656	3,598,676,598,148
6	Members Penetration Rate	6%	14.7%	13.9%

Source: TCDC database 2024 & WOCCU report, 2023

The report shows that the level of members' penetration rate in Tanzania was 6% below the penetration rate scored by Africa level of 14.7 while global penetration reached 13.9%. This calls for more efforts on promotion, innovation and creativity on product and service design and the type of services advanced to the SACCOS members and beneficiaries in order to attract more people joining the SACCOS in the country.

The Board and Management of SACCOS should demonstrate a strong commitment to diligent work, member and community welfare, while actively minimizing complaints and disputes from members. Such dedication will enhance member satisfaction and attract greater membership. Additionally, the Board and Management should continuously innovate products and services that align with members' needs, while also identifying and responding to broader market demands.



CHAPTER TWO

THE PERFORMANCE AND OPERATIONS OF SACCOS IN TANZANIA



2.1. General Overview

The Tanzania Co-operative Development Commission (TCDC) derives its mandate from the Cooperative Societies Act No. 6 of 2013 as revised in 2025. Its primary function is to regulate and promote the development of the cooperative sub-sector in the country.

This chapter outlines the regulatory framework governing SACCOS and covers key aspects such as registration and licensing, financial performance, external borrowing, governance and employment, training and workshops conducted, remittances and statutory deductions, ICT systems, investments, and the use of agent banking services. It also highlights other pillars relevant to the assessment of SACCO operations.

The main objective of this chapter is to provide a comprehensive overview of SACCO performance in the aforementioned areas, with the aim of informing the public, stakeholders, and other users of this report.

2.2. Regulatory Framework of SACCOS

The regulatory and supervisory power of TCDC is vested under the Cooperative Societies Act No.6 of 2013 and Microfinance Act No.10 of 2018 and its Regulations. TCDC mandate is drawn from section 8(1) of the Cooperative Societies Act, which states "The function of the commission shall generally be to regulate and promote the development of the cooperative sector".

Furthermore, TCDC draws its powers and functions from section 14(2) of the microfinance Act No.10 of 2018, which states "A delegated authority under subsection (1) shall exercise such functions and powers under the conditions, procedures and any other directives issued by the Bank from time to time". On the other hand, section 14(3) of the Act states, "Any power or function delegated under this section, when exercised or performed by a delegated authority, shall be deemed to have been exercised or performed by the Bank".

The Microfinance Act of 2018 mandates the Bank of Tanzania (BoT) to oversee all microfinance institutions in the country, including Savings and Credit Cooperative Societies (SACCOS). However, in accordance with Section 14 of the Act, BOT delegated its supervisory powers and functions to the Tanzania Co-operative Development Commission (TCDC) for matters relating to SACCOS. As such, TCDC continues to exercise these delegated responsibilities in line with the provisions of the Act and submits SACCOS supervision reports to BOT in accordance with the established procedures.

SACCOS are required to comply with both the Cooperative Societies Act and the Microfinance Act in the conduct of their operations. As cooperative entities, SACCOS are governed by the Cooperative Societies Act and its accompanying regulations. When engaging in microfinance activities, they must also adhere to the requirements outlined in the Microfinance Act and its regulations. Full compliance with both legal frameworks is essential for effective governance, transparency and sustainability in the sector.

2.3. Registration status of SACCOS in Tanzania

SACCOS registration in Tanzania follows the requirements of the Cooperative Societies Act No.6 of 2013,

section 33, which states, "Where the registrar effects registration, he shall issue a certificate of registration to the Society together with a copy of the by-laws certified by him as having been approved and registered".

According to the Cooperative Societies Management Information System (CSMIS), a total of 1,362 SACCOS were registered by the end of 2024, compared to 1,283 in 2023 representing an increase of 6.15%. These data are well detailed in Table 5.

Table 5: The Number of SACCOS Registered Region-wise

S/No.	NAME OF REGION	TOTAL SACCOS	PROPORTIONAL TO TOTAL REGISTERED
1	ARUSHA	137	10.06
2	DAR ES SALAAM	323	23.72
3	DODOMA	66	4.85
4	GEITA	27	1.98
5	IRINGA	51	3.74
6	KAGERA	46	3.38
7	KATAVI	5	0.37
8	KIGOMA	24	1.76
9	KILIMANJARO	89	6.53
10	LINDI	11	0.81
11	MANYARA	52	3.82
12	MARA	36	2.64
13	MBEYA	94	6.90
14	MOROGORO	68	4.99
15	MTWARA	8	0.59
16	MWANZA	42	3.08
17	NJOMBE	66	4.85
18	PWANI	38	2.79
19	RUKWA	20	1.47
20	RUVUMA	23	1.69
21	SHINYANGA	15	1.10
22	SIMUYU	4	0.29
23	SINGIDA	20	1.47
24	SONGWE	14	1.03
25	TABORA	14	1.03
26	TANGA	69	5.07
TOTAL		1,362	100

Source: TCDC Database, 2024

2.4.Licensing Overview of SACCOS and its Status

Section 16 of the Microfinance Act prohibits unlicensed microfinance service providers from conducting microfinance business in the country without license. The section states: "Without prejudice to the provisions of section 28 of this Act, a person shall not carry out any microfinance business unless such person is licensed in accordance with the provisions of this Act."

In line with this legal requirement, the Tanzania Co-operative Development Commission (TCDC) has continued to receive, assess and issue licenses to qualified SACCOS. For the year ended 31st December 2024, the number of applications received, approved and rejected is presented in Table 6 below.

Table 6: The Status of SACCOS Licensing

S/No	Narration	Data
1.	Number of SACCOS applications received	1,258
2.	Number of SACCOS applications approved	961
3.	Number of SACCOS approved as probation	10
4.	Number of SACCOS applications rejected	284

Source: TCDC Database, 2024

The 284 SACCOS rejected during the period, were rejected due to non-compliance with licensing requirements. The most common deficiencies included failure to meet core capital thresholds, lack of an internal auditor and absence of a functional Management Information System (MIS). Additionally, several SACCOS failed to submit all mandatory documentation such as amended by-laws and policies as stipulated by the Microfinance Act and its regulations. Furthermore, some SACCOS were found to be dormant and not operating in accordance with legal requirements. As a result, these SACCOS have been proposed for deregistration in the year 2025.

2.4 Categories of License

The Microfinance Act classifies SACCOS licenses into two categories: Class A and Class B. According to Section 18(1) of the Act, "A person who intends to undertake microfinance business under Tier 3 shall apply to the Bank or Delegated Authority for a license in a manner as prescribed in the regulations."

Furthermore, Regulation 5(1) of the Microfinance (Savings and Credit Cooperative Societies) Regulations, 2019, states: "A SACCOS shall apply for a license to carry out microfinance business under category A or B to the Bank or Delegated Authority in a form set out in the First Schedule to these Regulations."

The scope of permissible activities varies between the two license categories. According to Regulation 13(1) of the same regulations, a SACCOS holding a Class A license is authorized to offer membership and voluntary shares, accept savings from its members, grant loans to its members; Make investments and undertake any other activities as may be authorized by the regulator. SACCOS with a Class B license are permitted to conduct all activities allowed under Class A, in addition to the following; accept deposits from members, participate in loan participations,

engage in Microleasing, act as agents for microinsurance services, offer agent banking services (with prior regulatory approval), make equity investments, issue debit cards, and undertake any other activities as authorized by the regulator. Table 7 below, presents the status and categories of SACCOS that applied, licensed or rejected as of 31st December 2024.

Table 7: The Status of SACCOS Licensing Categories

S/No.	Narration	Category A	Category B	Total
1.	No. of applications received	1085	173	1258
2.	No. of applications approved	817	147	964
3.	Number of applications rejected	258	26	284
4	Number of revoked licenses	2	1	3
5.	Number of active licenses	815	146	961

Source: TCDC Database, 2024

The table above shows that a total of 1,258 SACCOS was applied for licenses. Of these, 964 applications were approved representing 76.63% of the total SACCOS applied, while 284 SACCOS applications were rejected, accounting for 23.37%. Additionally, during the period, licenses for 3 SACCOS were revoked due to non-compliance with regulatory requirements. As a result, the total number of SACCOS licensed and operating in accordance with the applicable legislation stood at 961 as of 31st December 2024. Table 8 below provides a summary of the number of SACCOS registered compared to the number of SACCOS licensed as of the end of 2024.

Table 8: Analysis of SACCOS Registered against Licensed

S/No.	Narrations	Number
1.	Number of SACCOS registered through CSMIS	1362
2.	Number of SACCOS applied for licenses through CSMIS	1258
3.	Number of SACCOS not applied for licenses	104
4.	Number of SACCOS applications approved	964
5.	Number of licenses revoked	3
6.	Number of active licenses	961
7.	Number of probational license	11
8.	Number of SACCOS unlicensed as at 31.12.2024	390

Source: TCDC Database, 2024

Based on the table above, the number of SACCOS that were registered but not licensed as of 31st December 2024 stood at 390, representing 28.63% of the total registered SACCOS. This indicates that the sub-sector continues to face challenges, particularly the presence of unlicensed SACCOS which undermines overall compliance levels within the sector.

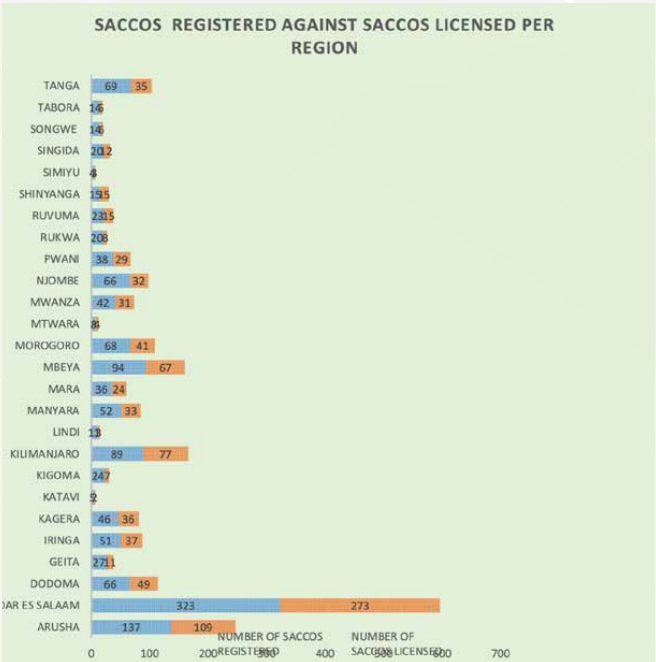
In response, the Registrar's office has reviewed the status of these unlicensed SACCOS and is planning to deregister them in 2025 to ensure that the national register accurately reflects only those SACCOS that are licensed and compliant. This measure is intended to safeguard members' savings and deposits and to protect the general public from engaging with non-compliant and potentially risky SACCOS in the Country.

To support this effort and based on data collected and maintained by the office, the Tanzania Co-operative Development Commission (TCDC) conducted an analysis comparing the number of SACCOS registered against those licensed in each region. This analysis provides clear, evidence-based insights to guide enhanced supervision and improve compliance levels across the country. Table 9 below presents the results of this regional compliance analysis as conducted by the Registrar's Office.

Table 9: SACCOS Registered against SACCOS Licensed per Region

S/No.	NAME OF REGION	NUMBER OF SACCOS REGISTERED	NUMBER OF SACCOS LICENSED	% OF LICENSED SACCOS AGAINST REGISTERED SACCOS
1	ARUSHA	137	109	80%
2	DAR ES SALAAM	323	273	85%
3	DODOMA	66	49	74%
4	GEITA	27	11	41%
5	IRINGA	51	37	73%
6	KAGERA	46	36	78%
7	KATAVI	5	2	40%
8	KIGOMA	24	7	29%
9	KILIMANJARO	89	77	87%
10	LINDI	11	3	27%
11	MANYARA	52	33	63%
12	MARA	36	24	67%
13	MBEYA	94	67	71%
14	MOROGORO	68	41	60%
15	MTWARA	8	4	50%
16	MWANZA	42	31	74%
17	NUOMBE	66	32	48%
18	PWANI	38	29	76%
19	RUKWA	20	8	40%
20	RUVUMA	23	15	65%
21	SHINYANGA	15	15	100%
22	SIMUYU	4	3	75%
23	SINGIDA	20	12	60%
24	SONGWE	14	6	43%
25	TABORA	14	5	36%
26	TANGA	69	35	51%
TOTAL		1362	964	71%

Source: TCDC Database, 2024



Source: TCDC Database, 2024

2.5 Opening of SACCOS Branches and Outlets

Like other financial institutions, SACCOS are permitted to open and operate branches and outlets to enhance their service delivery. According to Regulation 15(1) of the Microfinance (Savings and Credit Cooperative Societies) Regulations, 2019, a SACCOS holding a Category B license that intends to expand its operations by opening a branch must submit a written request for approval to the Bank of Tanzania or the Delegated Authority.

In line with the Microfinance Act, only SACCOS licensed under Category B are authorized to establish and operate branches within the country. Regulation 17(1) states: “A SACCOS shall not open or operate an outlet without the prior written approval of the Bank or Delegated Authority, made in accordance with the provisions of these Regulations.” Therefore, all SACCOS are required to comply fully with these provisions and are prohibited from operating branches or outlets without prior approval from the Registrar.

During the year ended 2024, the Registrar’s Office continued to receive applications

Table 10: Branches operating in the Country

Name of the SACCOS	Number of branches and or Outlets	Location of branches and Outlets
ELCT ND SACCOS Ltd	7	Kilimanjaro, Arusha & Tabora
Wazalendo SACCOS Ltd	1	Kizumbi Shinyanga
K.K.K.T Arusha Road SACCOS Ltd.	1	Mpwapwa - Dodoma
Same Kaya SACCOS Ltd	1	Same - Kilimanjaro

Source: TCDC Database, 2024

2.6 Financial Performance of SACCOS

2.6.1. Overview of Growth and Performance

During the period under review, the total assets of SACCOS increased to TZS 1.46 trillion in 2024, from TZS 1.33 trillion reported in 2023 reflecting a growth of TZS 133 billion, equivalent to 9.94%. Further, the total savings and deposits mobilized by SACCOS in the country increased to TZS 1.056 Trillion as of December 2024 from TZS 966.94 billion recorded in 2023 as an increase of 9.23%. This growth was attributed by the rising number of licensed SACCOS, product innovations, improved service delivery channels and increased operational creativity that reflected growing confidence among members and a steady rise in savings to support various economic activities.

Also, during the same period, the total number of registered SACCOS increased from 1,283 reported in December 2023 to 1,362 in December 2024. Conversely, the number of licensed SACCOS increased from 884 in 2023 to 964 in 2024, representing a 9% rise, indicating enhanced regulatory compliance and sectoral formalization.

The increase in licensed SACCOS also led to significant growth in share capital and core capital. Core capital rose to TZS 201.99 billion in 2024, up from TZS 180.04 billion reported in 2023, scoring 12.19% growth rate that demonstrated strengthened financial capacity within the sector.

Additionally, the total outstanding loan portfolio increased by 8.08%, reaching TZS 1.203 trillion in December 2024 compared to TZS 1.113 trillion reported in 2023. This growth was driven by the rise in member shares, core capital, savings and deposits and external borrowing articulated during the period.

The number of SACCOS members and beneficiaries also grew slightly, from 1,814,803 in December 2023 to 1,850,683 in December 2024, marking a 2% increase. To assess SACCO performance and operational strength, the Registrar's Office utilized four key performance pillars included Total Assets, Savings and Deposits, Outstanding Loans and Core Capital. These indicators serve as the baseline for evaluating the financial capacity and resilience of SACCOS in delivering services within the market.

2.7 Analysis of Asset Ownership and Growth rate

Assets represent the primary resources controlled by SACCOS in the course of their operations and are essential for generating future economic benefits. The growth and sustainability of any SACCOS largely depend on how effectively its assets are

However, many SACCOS struggle to achieve optimal income generation due to a high proportion of non-earning assets, which do not contribute directly to profitability. This limits their financial performance and long-term sustainability in the market.

To evaluate the sustainability and performance of SACCOS across the country, the Registrar's Office uses asset analysis as a key performance pillar. This involves assessing how SACCOS asset portfolios are growing and contributing to profitability and financial resilience.

The total asset portfolio of SACCOS comprises the following components: Net Loans, Net Asset Investments, Non-Earning Assets (Cash and Cash Equivalents), Non-Earning Assets (Fixed Assets), Receivables and Prepayment, Deferred Taxes, intangible assets and other Assets. These components are well summarized in Table 11 below.

2.7 Analysis of Asset Ownership and Growth rate

Assets represent the primary resources controlled by SACCOS in the course of their operations and are essential for generating future economic benefits. The growth and sustainability of any SACCOS largely depend on how effectively its assets are utilized to generate income and support operating expenses.

However, many SACCOS struggle to achieve optimal income generation due to a high proportion of non-earning assets, which do not contribute directly to profitability. This limits their financial performance and long-term sustainability in the market.

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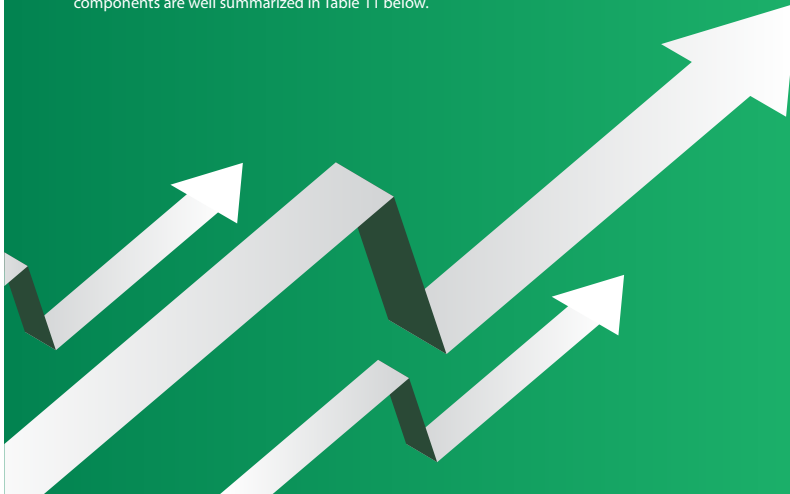


Table 11: Proportionate of Total Assets of the SACCOS as at 31.12.2024

Classification / Components of Assets	Total Value	Percentage
Cash and Bank	86,892,144,617.99	5.95
Member Loans	1,203,018,070,080.48	82.35
Receivables and Prepayments	71,802,005,170.32	4.92
Investments	54,254,432,303.83	3.71
Deferred Tax	697,219,516.02	0.05
Intangible Assets	1,354,014,596.58	0.09
Ongoing Construction	1,710,216,598.00	0.12
Fixed Assets	33,499,058,115.55	2.29
Other Assets	7,587,650,348.56	0.52
Total Assets	1,460,814,811,347.31	100

Source: TCDC Database 2024

The report indicates that the total assets of the SACCOS during the period increased to 1.460 trillion from 1.328 contributed highly by Total Net loans component. Net Loans portfolio amounted to TZS 1.203 Trillion compared to TZS 1.113 Trillion reported in 2023 representing 82% of total assets owned by SACCOS during the period. This percentage exceed the range of 70% to 80% required to be maintained by SACCOS according to best practice of WOCCU standard. The second component was Cash and Cash equivalent that contributed TZS 86.89 compared to TZS 86.29 Billion reported in 2023, this component contributed 6% of total asset during the period.

Furthermore, the value of investment dropped from TZS.61.3 Billion reported during the year 2023 to TZS 54.25 Billion in 2024 resulting to decrease of 11.5%. The investment component contributed 5% of the total assets while fixed assets and other assets contributed TZS. 34.49 Billion scoring 2.29% and TZS.7.58 Billion representing 0.52% respectively during the reporting year. The total assets amounting to 1.46 Trillion in 2024 has increased by TZS.133 Billion (increase of 9.94%) compared to Tsh.1.33 Trillion reported during the year 2023. The following figure represent total asset distribution during the year 2024.

Figure 4: Distribution of Total Assets in SACCOS



Source: TCDC Database 2024.

Table 12: Performance of SACCOS by Total Assets

Ranking			SACCOS NAME	TOTAL ASSETS (TZS. Billion)		GROWTH RATE (%)
2024	2023	2022		2024	2023	
1	2	2	URA SACCOS	163.03	136.43	19.50
2	1	1	NGOME SACCOS	161.81	150.84	7.27
3	3	3	TRA SACCOS LTD	104.66	88.64	18.07
4	4	4	TANESCO SACCOS	72.67	71.53	1.59
5	6	5	TANZANIA PRISON STAFF SACCOS LTD	36.28	30.09	20.57
6	7	7	HAZINA SACCOS LTD	36.27	28.29	28.21
7	5	6	ELCT NORTHERN DIOCES	35.27	30.35	16.21
8	N/A	N/A	PCCB SACCOS LIMITED	31.81	29.96	6.17
9	14	18	NYUMBU SACCOS LTD	31.29	14.04	122.86
10	8	8	BANDARINI SACCOS LTD	25.33	22.58	12.18
11	9	9	JKT STAFF SACCOS LTD	19.50	18.51	5.35
12	10	NA	HAI RURAL TEACHERS SACCOS LTD	18.78	16.11	16.57
13	11	10	CRDB WORKERS SACCOS LTD	17.31	15.88	9.01
14	12	12	LULU SACCOS LTD	17.16	14.84	15.63
15	15	13	TUMAINI SACCOS LTD	15.89	13.37	18.85
16	13	11	MOSHI RURAL TEACHERS SACCOS LTD	15.60	14.65	6.48
17	17	16	UHAWIAJI SACCOS LTD	12.61	10.54	19.64
18	18	15	POSTA NA SIMU SACCOS LTD	12.45	9.73	27.95
19	16	14	MUHIMBILI SACCOS LTD	11.06	11.00	0.55
20	19	17	WAZO HILL SACCOS LTD	10.09	8.83	14.27

Source: TCDC Database, 2024

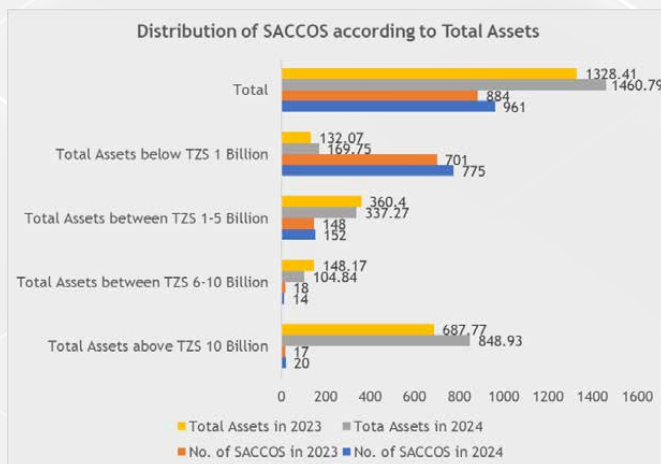
Figure 5: 20 Best SACCOS with Highest Total Assets size



Table 13: Distribution of SACCOS Performance Based on Total Assets

Category of SACCOS by Total Asset Size	Number of SACCOS		Total Assets (TZS Billion)		Proportional to Total Assets	
	2024	2023	2024	2023	2024	2023
Total Assets above TZS 10 Billion	20	17	848.93	687.77	58.11%	51.77%
Total Assets between TZS 6-10 Billion	14	18	104.84	148.17	7.18%	11.15%
Total Assets between TZS 1-5 Billion	152	148	337.27	360.40	23.09%	27.14%
Total Assets below TZS 1 Billion	775	701	169.75	132.07	11.62	9.94%
Total	961	884	1,460.81	1,328.41	100%	100%

Source: TCDC Database, 2024



According to the analysis conducted by TCDC on SACCOS performance, the distribution of market share based on total assets indicates a continued concentration among the largest SACCOS. In 2024, the 34 largest SACCOS accounted for 65.29% of the total assets held by all licensed SACCOS, up from 62.92% held by the 35 largest SACCOS in 2023. Meanwhile, 152 SACCOS in 2024 collectively held 23.09% of total assets, down from 27.14% held by 148 SACCOS in 2023. The remaining 775 SACCOS accounted for only 11.62% of total assets in 2024, showing an increase from 9.94% in 2023. This trend underscores the increasing dominance of the largest SACCOS in the sector's asset base.

Based on the four categories used by TCDC to assess SACCOS performance in terms of asset base, the 2024 report indicates a continued shift toward asset concentration among the largest SACCOS. In 2024, the number of SACCOS with total assets exceeding TZS 10 billion increased to 20, collectively holding 58.11% of all assets owned by licensed SACCOS. This marks a rise from 17 SACCOS reported in 2023, which held 51.77% of total assets. Consequently, the 34 largest SACCOS controlled 65.29% of the total market assets as of 31st December 2024, underscoring their significant influence within the sector. In contrast, the remaining 927 SACCOS held just 34.71% of the market's asset share.

This growing concentration highlights the need for enhanced regulatory oversight of the largest SACCOS to mitigate financial and operational risks. Strengthened supervision is essential to safeguard the sector and minimize the potential systemic impact should any of these dominant SACCOS face distress or collapse.

2.8 Total Net Loans Assets:

The net loan portfolio in SACCOS comprises the opening loan balance and the total value of loans issued to members, less the repayments made during the year. Additionally, the outstanding loan balance must be assessed against the allowance for loan losses maintained as at the end of the reporting period.

During the period under review, the net loan portfolio reached TZS 1.203 trillion, representing an 8.08% increase (TZS 89.28 billion) from TZS 1.113 trillion reported in 2023. This growth reflects the enhanced ability of SACCOS to extend credit and provide financial services to a larger number of SACCOS members in the country.

The following table presents the classification of net loans accessed by SACCOS members across Tanzania during the period.

Table 14: Proportional of Net Loans balance

SN	Item Name	Amount (TZS)	Percentage
1	Short-term Loans (<= 1 year)	248,904,438,699.66	20.69
2	Medium-term Loans (>1<=3 years)	653,720,019,281.73	54.34
3	Long-term Loans (>3 years)	294,498,823,555.70	24.48
4	Loan Participations	5,894,788,543.39	0.49
	Total Net Loans	1,203,018,070,080.48	100.00

Source: TCDC Database 2024

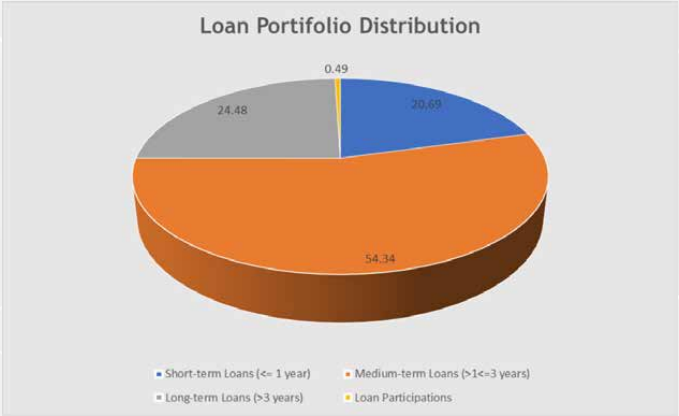
The table above represent that loan portfolio composition during the year indicates that the majority of SACCOS members preferred loans with repayment periods ranging from one to three years. This category accounted for TZS 653.72 billion in 2024, representing 54.34% of the total loan portfolio, an increase from TZS 580.96 billion (52%) reported in 2023.

The second-largest category comprised loans with repayment terms exceeding three years, totaling TZS 294.49 billion in 2024, accounting to 24.48% of the total portfolio. This marks an increase from TZS 239.94 billion in 2023, which represented 26% of the total loan portfolio.

The third category consisted of short-term loans repayable within one year, amounting to TZS 248.90 billion in 2024, scoring 20.69% of the total, compared to TZS 239.93 billion with 21% market share reported in 2023. The final component of loan participation consisted of inter-SACCOS lending, where financially stable SACCOS extended loans to others facing liquidity challenges. This category represented a small portion of the sector's net loan portfolio. In 2024, a total of TZS 5.89 billion was issued under this arrangement, accounting for 0.49% of net loans, an increase from TZS 2.55 billion (0.23%) reported in 2023.

The following bar chart illustrates the proportional distribution of net loans among SACCOS in Tanzania during the reporting period.

Figure 7: Loan Portfolio Distribution



Source: TCDC Database 2024

2.9 Sectorial Classification of loans Portfolio

The net loans disbursed during the period were utilized by members for various purposes. When applying for loans, SACCOS members are required to specify the intended use, enabling SACCOS officials to assess the impact of their services on economic development and member welfare.

The following table presents the sectorial classification of loans portfolio during the reporting period

Table 15: sectorial classification of loans portfolio

Types of Sectorial classification	Total amount	Percentage
Personal	248,062,326,050.60	20.62
Agricultural	47,158,308,347.15	3.92
Education	30,195,753,559.02	2.51
Building and Construction (Real estate)	111,519,775,096.46	9.27
Trade and Commerce (Business) Loans	430,680,469,088.81	35.8
Health Services Loans	46,316,195,698.10	3.85
Manufacturing Loans	1,443,621,684.10	0.12
Other Loans (emergency, advance, weekend, chap chap & others)	287,641,620,556.24	23.91
Total Loan Outstanding	1,203,018,070,080.48	100

Figure 8: sectoral classification of loans portfolio



Furthermore, during the period under review, TCDC analyzed and ranked the top 20 SACCOS with the highest net loan's values. This ranking showcased the best-performing SACCOS in terms of net loans growth and overall financial performance. The following table illustrate the best 20 SACCOS during the period under review.

Table 16: Top 20 SACCOS with the Largest Outstanding Loan Portfolios

Ranking			SACCOS NAME	TOTAL LOANS (TZS IN BILLION)		GROWTH RATE (%)
2024	2023	2022		2024	2023	
1	2	2	URA SACCOS LTD	144.58	119.31	21.18%
2	1	1	NGOME SACCOS LTD	143.36	129.05	11.09%
3	3	3	TRA SACCOS LTD	102.08	82.40	23.88%
4	4	4	TANESCO SACCOS LTD	61.70	61.61	0.15%
5	5	5	TANZANIA PRISON STAFF SACCOS LTD	33.85	27.86	21.50%
6	6	6	ELCT NORTHERN DIOCESS LTD	32.11	27.55	16.55%
7	N/A	N/A	PCCB SACCOS LTD	30.22	29.11	3.81%
8	7	7	HAZINA SACCOS LTD	29.89	22.86	30.75%
9	16	20	NYUMBU SACCOS LTD	22.26	7.93	180.71%
10	8	8	BANDARINI SACCOS LTD	21.44	19.16	11.90%
11	11	9	CRDB WORKERS SACCOS LTD	15.31	13.16	16.34%
12	12	N/A	HAI RURAL TEACHERS SACCOS LTD	15.20	12.57	20.92%
13	9	10	JKT STAFF SACCOS LTD	15.00	13.76	9.01%
14	13	13	LULU SACCOS LTD	14.33	12.04	19.02%
15	10	11	MOSHI RURAL TEACHERS SACCOS LTD	14.10	13.33	5.78%
16	14	12	TUMAINI SACCOS LTD	13.94	11.74	18.74%
17	15	14	UHAMIAJI SACCOS LTD	10.01	8.37	19.59%
18	N/A	N/A	WAZO HILL SACCOS LTD	7.48	6.08	23.03%
19	17	N/A	LESA SACCOS LTD	7.45	7.83	-4.85%
20	N/A	N/A	VIWANGO SACCOS LTD	7.25	5.28	37.31%

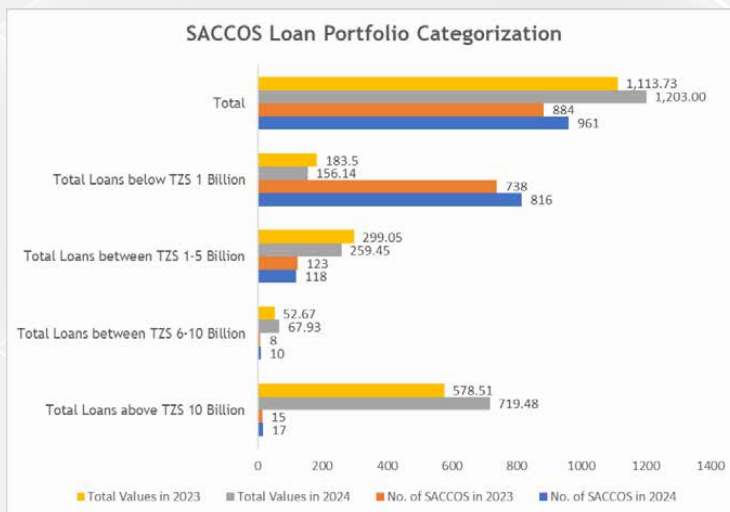
Source: TCDC Database, 2024

Table 17: Top 20 Performing SACCOS by Loan Portfolio Size - Categories

Category of SACCOS by Total Loans Outstanding	Number of SACCOS		Total Loans Outstanding (TZS Billion)		Proportional to Loans Outstanding	
	2024	2023	2024	2023	2024	2023
Total Loans above TZS 10 Billion	17	15	719.48	578.51	59.81%	51.94%
Total Loans between TZS 6-10 Billion	10	8	67.93	52.67	5.65%	4.73%
Total Loans between TZS 1-5 Billion	118	123	259.45	299.05	21.57%	26.85%
Total Loans below TZS 1 Billion	816	738	156.14	183.50	12.98%	16.48%
Total	961	884	1,203.00	1,113.73	100.00%	100%

Source: TCDC Database, 2024

Figure 9: SACCOS Loan Portfolio Categorization



2.10 SACCOS Liabilities

Liabilities in SACCOS comprise various components, as reflected in the sector's reported financial position during the period. These liabilities include payables and accruals, income tax payable, members' shares, members' savings and deposits, building shares, deferred tax liabilities, and other obligations. The following table illustrates the components of liabilities reported for the year ended 2024.



Table 18: SACCOS liabilities

Payables and Accruals	54,593,617,496.95	4.26%
Income Tax Payable	5,599,535,378.04	0.44%
Member Savings	959,477,917,761.66	74.96%
Member Shares	137,938,524,404.17	10.78%
Member Deposits	96,762,262,559.50	7.56%
External Borrowings	12,810,223,659.38	1.00%
Building Shares	2,414,511,273.78	0.19%
Deferred Tax Liability	359,736,523.86	0.03%
Other Liabilities	10,092,684,184.04	0.79%
TOTAL	1,280,049,013,241.38	100.00%

Source: TCDC Database 2024

Based on the table above, savings and deposits were identified as the primary source of funding for SACCOS operations, contributing the highest level of finance during the period. These funds are mainly contributed by members and represent amounts owed by the SACCOS, as they are invested by members for future use. As such, they play a critical role in financing the various products and services offered to members. The report showed that, during the period, savings and deposits contributed TZS 1.056 trillion, representing 82.52% of the total liabilities reported as an increase from TZS 966.94 billion reported in 2023.

Recognizing the importance of this pillar, TCDC considers savings and deposits a key indicator in analyzing and assessing the sources of funds, as well as the growth and performance of SACCOS in the market. Accordingly, the Registrar's Office analyzed data collected from SACCOS and ranked those with the highest savings and deposits nationwide.

This effort aims to enhance supervision and regulatory functions to safeguard members' savings, while also considering the growth rate and socio-economic impact of these SACCOS on their members during the period. The analysis is presented below;

Table 19: Top 20 SACCOS with the Largest Savings and Deposit values

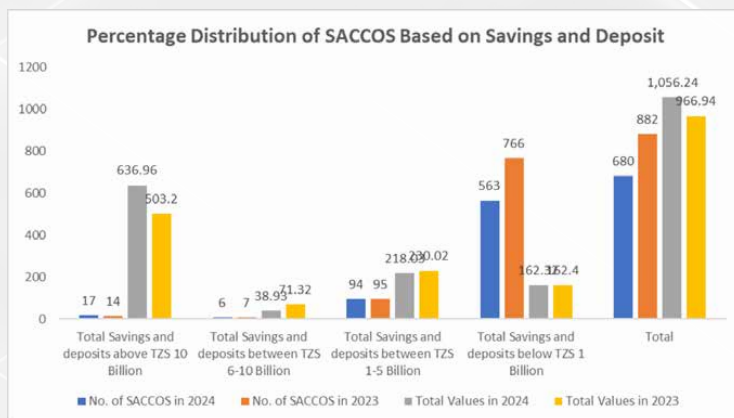
Ranking			SACCOS NAME	TOTAL SAVINGS AND DEPOSIT (TZS Billion)		GROWTH RATE (%)
2024	2023	2022		2024	2023	
1	1	1	NGOME SACCOS LTD	128.29	125.02	3%
2	2	2	USALAMA WA RAIA SACCOS LTD	125.41	104.06	21%
3	3	3	TRA SACCOS LTD	82.00	69.62	18%
4	4	4	TANESCO SACCOS LTD	49.98	47.39	5%
5	6	6	HAZINA SACCOS LTD	31.46	24.88	26%
6	5	5	ELCT NORTHERN DIOCESE SACCOS LTD	30.27	26.24	15%
7	N/A	N/A	NYUMBU SACCOS LTD	29.13	12.25	138%
8	N/A	N/A	PCCB SACCOS LTD	25.12	25.00	0.5%
9	7	7	TANZANIA PRISONS STAFF SACCOS LTD	25.10	21.11	19%
10	8	8	BANDARINI SACCOS LTD	18.26	15.88	15%
11	10	13	JKT STAFF SACCOS LTD	15.01	12.19	23%
12	12	N/A	HAI RURAL TEACHERS SACCOS LTD	14.90	10.85	37%
13	9	9	MOSHI RURAL TEACHERS SACCOS LTD	13.41	12.82	5%
14	13	11	TUMAINI SACCOS LTD	12.88	10.75	20%
15	11	10	CRDB WORKERS SACCOS LTD	12.59	11.82	7%
16	14	12	LULU SACCOS LTD	12.33	10.49	18%
17	15	14	UHAMIAJI SACCOS LTD	10.82	8.94	21%
18	17	17	TANROADS SACCOS LTD	7.28	6.24	17%
19	16	N/A	LESA SACCOS LTD	6.45	6.80	-5%
20	N/A	N/A	TANESCO MBEYA SACCOS LTD	6.43	4.83	33%

Source: TCDC Database, 2024

Table 20: Percentage Distribution of SACCOS Performance Based on Savings and Deposits

Category of SACCOS by Total Saving and Deposit Size	Number of SACCOS		Total Savings and Deposits (TZS Billion)		Proportional to Savings and Deposits	
	2024	2023	2024	2023	2024	2023
Total Savings and deposits above TZS 10 Billion	17	14	636.96	503.2	60.30%	52.04%
Total Savings and deposits between TZS 6-10 Billion	6	7	38.93	71.32	3.69%	7.37%
Total Savings and deposits between TZS 1-5 Billion	94	95	218.03	230.02	20.64%	23.79%
Total Savings and deposits below TZS 1 Billion	774	766	162.32	162.4	15.37%	16.80%
Total	961	882	1,056.24	966.94	100.00%	100.00%

Figure 10: Percentage Distribution of SACCOS Performance Based on Savings and Deposits



The above report and data reveal the following key insights:

- In 2023, only 14 SACCOS had savings and deposits exceeding TZS 10 billion, accounting for 52.04% of the total savings and deposits in the SACCOS subsector. In 2024, this number increased to 17 SACCOS, representing 60.30% of the total value of savings and deposits during the period

- In 2023, 7 SACCOS had savings and deposits ranging between TZS 6–10 billion, representing 7.37% of the total savings and deposits contributed by members. However, in 2024, the number decreased to 6 SACCOS, holding 3.69% of the total Savings and deposit.

- In 2023, 95 SACCOS had savings and deposits ranging from TZS 1–5 billion, making up 23.79% of total member savings and deposits. In 2024, the number slightly decreased to 94 SACCOS, accounting for 20.64%.

- In 2023, 766 SACCOS reported savings and deposits below TZS 1 billion, representing 16.80% of the total. This number rose slightly to 775 SACCOS in 2024, though their share of total savings and deposits dropped to 15.37%.

These figures indicate that smaller SACCOS continue to face challenges in attracting significant savings and deposits from their members, due to various factors as reflected in the data above.

Source: TCDC Database, 2024

2.11 SACCOS Equity Overview

In most accounting practices, equity is regarded as the value attributable to the owners of a business. Similarly, in SACCOS, equity represents the value attributable to the members. The main components of equity in SACCOS include share capital, retained earnings, statutory reserves, donations and grants, as well as accumulated surpluses or losses. Together, these elements form the core capital of a SACCOS during the reporting period.

Furthermore, this section also examines the capital and reserves reported during the period. Capital and reserves form a fundamental part of institutional capital, which plays a pivotal role in financing investments, acquiring assets such as furniture and fittings and serving as a key source of capital for SACCOS operations in the country.

During the period, capital and reserves were comprised of various components including statutory reserves, disaster funds, revaluation reserves, provisions for bad debts, donations and grants, revaluation funds, retained earnings and other reserves. The sector's financial position during the period reflects the composition and value of capital and reserves as detailed below;

DETAILS	TOTAL VALUES	PERCENTAGE
Statutory Reserves	50,241,210,339.96	27.8%
Disaster Fund	26,467,650,090.66	14.6%
Education Fund	12,244,133,288.58	6.8%
Revaluation Reserves	5,166,097,877.04	2.9%
Bad debts reserve fund	28,342,261,995.70	15.7%
Donations and Grants	2,656,367,627.23	1.5%
Revaluation Fund PPE	10,956,685,503.94	6.1%
Revaluation Fund Systems	143,838,367.21	0.1%
Share Transfer Fund	23,245,862,624.18	12.9%
Retained Earnings	11,158,112,545.69	6.2%
Other Reserves	10,143,577,847.70	5.6%
TOTAL	180,765,798,107.89	100.0%

Source: TCDC Database 2024

The Registrar's Office conducted an analysis of the top 20 SACCOS with the highest core capital in the country and ranked them accordingly. This initiative aims to strengthen close monitoring and supervision, enhance capitalization and ensure the protection of SACCOS during the reporting period. The results of this analysis are presented in Table 22 below.

Table 22: Leading 20 SACCOS by Core Capital

Ranking 2024	Ranking 2023	NAME OF SACCOS	TOTAL CORE CAPITAL (TZS IN BILLION)		GROWTH RATE (%)
			2024	2023	
1	1	USALAMA WA RAIA SACCOS LTD	22.9	19.48	17.56%
2	3	NGOME SACCOS LTD	20.27	10.54	92.31%
3	2	TANESCO SACCOS LTD	16.30	12.50	30.40%
4	4	TRA SACCOS LTD	8.37	7.13	17.39%
5	9	HAZINA SACCOS LTD	3.86	2.35	64.26%
6	N/A	PCCB SACCOS LTD	3.85	2.93	31.40%
7	5	BANDARINI SACCOS LTD	3.27	2.98	9.73%
8	10	LULU SACCOS LTD	3.18	2.34	35.90%
9	6	WAZO HILL SACCOS LTD	3.05	2.89	5.54%
10	8	TANZANIA PRISONS STAFF SACCOS LTD	2.99	2.55	17.25%
11	7	CRDB WORKERS SACCOS LTD	2.96	2.60	13.85%
12	14	ELCT NORTHERN DIOCESE SACCOS LTD	2.70	1.81	49.17%
13	11	HAI RURAL TEACHERS SACCOS LTD	2.67	2.30	16.09%
14	12	TUMAINI SACCOS LTD	2.30	2.04	12.75%
15	15	WAT SACCOS LTD	1.95	1.63	19.63%
16	13	HIFADHI SACCOS LTD	1.68	2.04	-17.65%
17	18	MOSHI RURAL TEACHERS SACCOS LTD	1.53	1.30	17.69%
18	N/A	K.K.K.T ARUSHA ROAD SACCOS LTD	1.45	1.19	21.85%
19	17	UNITED NATIONS SACCOS LTD	1.45	1.30	11.54%
20	N/A	SPM SACCOS LTD	1.45	0.74	95.95%

Source: TCDC Database 2024

The report indicates that, during the period, URA SACCOS and NGOME SACCOS were the most well-capitalized SACCOS in the country. Furthermore, SPM SACCOS Ltd recorded the highest core capital growth rate at 95.95%, followed by NGOME SACCOS Ltd with 92.31%, reflecting remarkable growth during the period.

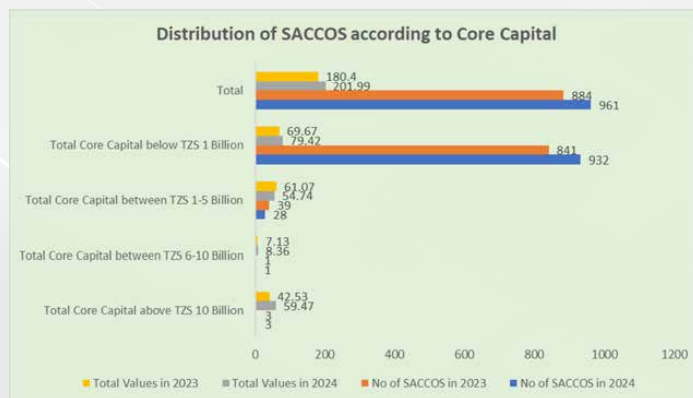
The Registrar's Office continues to monitor capital adequacy ratios across the sector to safeguard members' savings and deposits. However, the report also revealed that 39 SACCOS were non-compliant with the minimum capital requirements. In response, the Registrar's Office has directed these SACCOS to prepare and submit capital restoration plans for review and further action.

Table 23: SACCOS Performance According to Core Capital - Categories

Category of SACCOS by Total Core Capital Size	Number of SACCOS		Total Core Capital (TZS Billion)		Proportional to Core Capital	
	2024	2023	2024	2023	2024	2023
Total Core Capital above TZS 10 Billion	3	3	59.47	42.53	29.44%	23.58%
Total Core Capital between TZS 6-10 Billion	1	1	8.36	7.13	4.14%	3.95%
Total Core Capital between TZS 1-5 Billion	28	39	54.74	61.07	27.10%	33.85%
Total Core Capital below TZS 1 Billion	929	841	79.42	69.67	39.32%	38.62%
Total	961	884	201.99	180.4	100	100%

Source: TCDC Database 2024

Figure 11: Market Share of SACCOS According to Core Capital Ownership



Source: TCDC Database 2024

Table 24: Financial Distribution of SACCOS Region-wise

Financial Distribution of SACCOS by Region as at 31st December 2024									
#	Region	Total Core Capital	(%)	Total Assets	(%)	Total Loan Outstanding	(%)	Total Savings and Deposit	(%)
1	Dar es Salaam	119,822,895,069.86	59.32%	930,779,611,326.98	63.72%	778,901,075,098.28	64.75%	681,197,149,030.51	64.49%
2	Kilimanjaro	15,727,913,493.91	7.79%	125,354,022,491.28	8.58%	102,345,634,226.15	8.51%	99,013,669,917.28	9.37%
3	Mbeya	13,686,345,917.26	6.87%	74,536,716,263.62	5.10%	60,935,450,086.87	5.07%	51,605,669,896.66	4.89%
4	Arusha	13,224,645,088.40	6.55%	72,235,648,729.31	4.94%	59,792,068,228.20	4.97%	49,669,305,012.68	4.70%
5	Dodoma	9,708,495,675.53	4.81%	62,736,267,876.02	4.29%	55,151,198,380.48	4.58%	44,826,224,436.46	4.24%
6	Pwani	2,165,974,938.64	1.07%	38,819,641,354.76	2.66%	27,876,807,584.79	2.32%	34,300,403,185.64	3.25%
7	Morogoro	2,817,559,483.85	1.39%	28,815,248,180.97	1.97%	22,847,031,705.20	1.90%	15,971,046,796.13	1.51%
8	Kagera	4,180,574,586.67	2.07%	26,097,399,005.87	1.79%	21,020,222,602.41	1.75%	15,622,238,357.22	1.48%
9	Tanga	3,402,165,768.31	1.68%	18,537,233,268.41	1.27%	15,271,071,939.20	1.27%	10,803,348,889.20	1.02%
10	Njombe	1,178,898,048.29	0.58%	14,970,602,694.52	1.02%	7,922,292,593.29	0.66%	12,074,978,464.72	1.14%
11	Mwanza	2,337,710,229.15	1.16%	12,931,922,170.02	0.89%	10,279,230,618.96	0.85%	8,769,751,337.58	0.83%
12	Iringa	3,936,031,720.76	1.95%	10,888,180,307.59	0.75%	8,117,990,928.59	0.67%	5,085,424,416.57	0.48%
13	Mara	1,463,354,772.37	0.72%	7,603,379,345.04	0.52%	6,169,865,069.00	0.51%	5,516,523,069.00	0.52%
14	Ruvuma	1,151,045,130.61	0.57%	6,026,319,644.78	0.41%	3,766,241,728.17	0.31%	3,907,611,327.44	0.37%
15	Shinyanga	1,539,765,136.53	0.76%	5,386,117,166.15	0.37%	4,535,172,058.55	0.38%	3,315,023,847.12	0.31%
16	Manyara	964,012,519.80	0.48%	4,584,438,556.00	0.31%	3,521,673,375.00	0.29%	2,519,765,311.00	0.24%
17	Geita	1,585,509,238.05	0.78%	4,547,369,241.74	0.31%	3,199,434,141.61	0.27%	2,227,368,181.13	0.21%
18	Songwe	604,596,793.00	0.30%	4,158,958,016.00	0.28%	3,012,637,446.00	0.25%	3,129,096,335.00	0.30%
19	Singida	880,264,599.60	0.44%	4,125,552,339.00	0.28%	3,403,974,087.00	0.28%	2,133,863,471.00	0.20%
20	Rukwa	732,661,149.00	0.36%	2,194,898,379.00	0.15%	1,504,475,989.00	0.13%	1,217,262,691.00	0.12%
21	Lindi	439,581,401.76	0.22%	1,831,794,905.98	0.13%	744,981,349.00	0.06%	925,664,927.00	0.09%
22	Simiyu	206,055,803.00	0.10%	1,513,542,526.00	0.10%	1,201,294,623.00	0.10%	1,051,948,695.00	0.10%
23	Kigoma	316,201,126.91	0.16%	1,379,061,755.83	0.09%	1,195,946,203.85	0.10%	830,320,190.00	0.08%
24	Mtwara	-301,529,384.90	-0.15%	412,173,724.45	0.03%	95,613,217.88	0.01%	274,103,574.82	0.03%
25	Tabora	13,028,305.69	0.01%	212,914,351.99	0.01%	112,675,272.00	0.01%	157,510,054.00	0.01%
26	Katavi	28,458,305.00	0.01%	135,797,726.00	0.01%	94,011,528.00	0.01%	84,908,307.00	0.01%
Total		201,994,214,917.05	100%	1,460,814,811,347.31	100%	1,203,018,070,080.48	100%	1,056,240,180,321.16	100.00%

Source: TCDC Database 2024

The analysis reveals that Dar es Salaam is the leading region across all key performance indicators, including share capital, asset size, loan portfolio, and total member savings and deposits within SACCOS. As of December 31st, 2024, Dar es Salaam accounted for 59.32% of the total core capital, 63.72% of total SACCOS assets, 64.75% of total loans issued to members and 64.49% of total savings and deposits contributed by members across all SACCOS licensed by TCDC.

Table 25: Market Share by SACCOS Categories as of December 31, 2024

S/N	DETAILS	NO. OF SACCOS	Total Values owned (TZS in Billion)	% of Market value
1	Total assets	34	953.77	65.29
		927	507.02	34.71
2	Total Loans Outstanding	27	787.41	65.46
		934	415.59	34.55
3	Total Savings and Deposit	23	675.89	63.99
		938	380.35	36.01
4	Total Core Capital	32	122.57	60.68
		929	79.42	39.32

Source: TCDC Database 2024

2.12 Membership Distribution among SACCOS

The SACCOS membership demography rely mostly in urban area than rural. Most of the members are salary based (those employed) in different employers. Members of the SACCOS are generally the customers and owners of those SACCOS in most SACCOS Worldwide. According to the information collected and submitted by SACCOS for the year 2024, shows that the number of memberships has increased at a low growth rate.

The membership distribution in SACCOS depends on the type of SACCOS established and its common bond. During preparation of this report, the office classified and requested SACCOS to submit all members and beneficiaries served by the service offered by the respective SACCOS in order to conduct analysis. Therefore, table 26 describes membership and beneficiaries' distribution among licensed SACCOS in Tanzania as of December 31st 2024.

Table 26: Membership and beneficiaries Distribution among SACCOS

	Category	Members 2024	Members 2023	Proportional % of 2024	Proportional % of 2023
1.	Employees Based SACCOS	974,804	970,993	52.7%	53.5%
2.	Community Based SACCOS	875,879	843,527	47.3%	46.5%
TOTAL		1,850,683	1,814,803	100%	100%

Source: TCDC Database 2024

The demographic summary of membership and beneficiaries is presented in the following table

Table 27: Summarized SACCOS Demographic

Demographic categories	2024	%	2023	%
No. of Male Membership	1,151,905	62.2%	1,132,011	62.4%
No. of Female Membership	698,778	37.8%	682,792	37.6%
Members Aged 36 Years and Above	1,269,890	69.9%	1,159,906	63.9%
Members Aged 36 Years and below	580,793	30.1%	654,897	36.1%

Source: TCDC Database 2024

The report indicates that the number of youth (individuals below 36 years of age) and women participating in SACCOS remains relatively low compared to the number of seniors (aged 36 and above). According to the data, the number of members aged below 36 years was 580,793 a decrease from 654,897 reported in 2023. This group represented 30.1% of the total membership and beneficiaries during the reporting period.

On the other hand, the number of women in SACCOS increased slightly to 698,778, up from 682,792 in 2023, accounting for 37.75% of the total membership. These figures highlight the need for increased efforts in promotion and awareness campaigns to encourage greater participation of youth and women in SACCOS, including their involvement in governance roles.

2.13 Geographical Distribution of SACCOS Members

SACCOS members are distributed across various regions of the country. According to data collected from the SACCOS, Dar es Salaam continues to lead in the number of members and beneficiaries served by SACCOS among all regions.

The following figure illustrates the geographical distribution of SACCOS members and beneficiaries nationwide.

Figure 12: Geographical Distribution of SACCOS Members and Beneficiaries



Source: TCDC Database 2024

2.14 Financial Stability of SACCOS in Tanzania

The financial analysis performed by TCDC signify an improvement and growth of the most parameters used to assess the performance of SACCOS in the country. The analysis carried out by TCDC includes an in depth assessment of the SACCOS financial and non-financial reports submitted on operation of the SACCOS through statement of financial position, comprehensive income and any other reports submitted on monthly and quarterly bases. Currently, TCDC uses CAMELS for monitoring and supervising the stability of SACCOS. The stability of SACCOS in terms of interest rate structure, liquidity level, capital adequacy, asset quality, management and earnings were well analysed and reported during the year in this report. Some of the parameters mentioned above were calculated through prudential and non-prudential standards that are drawn from the World Council of Credit Union and other best practices. The parameters used to test financial stability of SACCOS in the country were as defined below;

2.15 Capital Adequacy

In general terms, capital refers to the sum of financial assets used to finance or produce goods and services. However, in the context of SACCOS, capital refers to all resources not owned by members that can be used to acquire fixed assets and finance capital expenditure-related items. The Microfinance (SACCOS) Regulations, 2019 classify capital into three categories; core capital, institutional capital and net institutional capital.

Core capital comprises fully paid-up membership shares, statutory reserve funds, retained earnings, capital grants, and donations provided these are not transitory and are not intended for distribution except in the event of liquidation. In contrast, institutional capital and net institutional capital exclude membership shares from their composition.

During the year, the aggregated core capital held by licensed SACCOS in the country increased from TZS 180.4 Billion in 2023 to TZS 201.99 Billion 2024, as an increase of 11.97% percent of the core capital during the year due to the increase in number of licensed SACCOS from 884 to 961. The minimum capital requirement for SACCOS with license category A is TZS 10 Million and category B is TZS 200 million. Furthermore, the provision of regulation 18(3) of Microfinance (SACCOS) Regulations 2019 requires all licensed SACCOS to maintain capital adequacy ratios of core capital to the total assets of not less than eight percent, institutional and net institutional capital to the total assets of not less than six percent.



Table 28: Capital adequacy ratios

S/N	Ratio Description	Standard	2024	2023
1.	Core Capital ratio	8%	13.83%	13.58%
2.	Institutional Capital ratio	6%	4.38%	6.05%

Source: TCDC Database, 2024

The report showed that, during the period core capital ratio continued to be above the standard scoring 13.83% more than the required threshold of 8%. This was contributed more by the increase of members share recorded TZS 137.94 Billion in 2024 compared to TZS 101.23 Billion scored in 2023. Furthermore, the sector is suffering from institutional Capital that has witnessed the tremendous drop of the performance of SACCOS in this requirement. The law, it requires all licensed SACCOS to maintain capital adequacy ratio of institutional capital to the total assets of not less than six percent, but during the period, the sector recorded 4.38% compared to 6.05% recorded in 2023.

The most reasons for this drop down of the institutional capital were thorough provisioning of delinquent loans carried out by TCDC and external auditor in the SACCOS operations. During the period, it was revealed that most of SACCOS were not provide the provision as required by the regulations and thereafter overstating their profit. When a SACCOS fail to provide adequate provisions for bad debts, it can have several serious financial, operational and reputational consequences like overstated Assets-Loans receivables may be recorded at full without considering that such loans may not be recovered, hence resulting to misleading financial reports and untimely risk management.

Therefore, it was directed to enforce and test compliance level on provision for bad debts that found some of the SACCOS were not provide adequate provision as required by the law. Also, some of the SACCOS were found to have made losses during the period that resulted into non-compliant to capital adequacy ratio requirements. A list of SACCOS that fell short of the minimum capital requirements (Undercapitalized SACCOS) during the review period is provided in the annex 4.1

2.16 Asset and the Quality of Assets in SACCOS

Asset quality in SACCOS reflects both the volume of assets and the level of existing and potential credit risk associated with issued loans, investment portfolios, other real estate owned, other assets, and off-balance sheet exposures recorded during the reporting period.

Loans extended to members, whether for business or personal use constitute the primary component of SACCOS assets. The interest earned on these loans is a major source of income, while the risk of default represents the principal operational risk faced by SACCOS. Consequently, a higher credit risk indicates lower loan quality, thereby reducing the overall asset quality of the SACCOS.

As of December 2024, total assets held by SACCOS increased to TZS 1.46 trillion, up from TZS 1.33 trillion in 2023, representing an 8.9% growth over the period. Furthermore, during the period, only 34 SACCOS accounted for 65.29% of the total assets held by SACCOS in the country, valued at TZS 953.77 billion. In contrast, the remaining 927 SACCOS collectively controlled just 34.71% of the total assets, amounting to TZS 507.02 billion.

The total assets of SACCOS comprise net loans and advances, cash and cash equivalents, property and equipment, financial investments, prepayments, and sundry receivables. The largest component of total assets during the period was net loans, which amounted to TZS 1.20 trillion representing 82.35% of total Assets. However, the quality of these assets, particularly non-performing loans stood at 8.26% above the

threshold of less or equal to 5%. In addition, TCDC conducted a prudential analysis of key asset components during the year, as presented in Table 29.

S/N	PARTICULARS	STANDARD	2024	2023
1.	Total Savings and Deposits to Total Assets	70% - 80%	72.30%	72.79%
2.	Net Loans to Total Assets	70% - 80%	82.35%	83.84%
3.	NPL to Gross Loans	5%	8.26%	8.79%
4.	Non-Earning Asset	≤10%	9.78%	13%

Source: TCDC Database, 2024

Table 29 shows that the total assets owned by the SACCOS during the year have been financed by 72.79% of the total savings and deposits invested by members as at the end of the year 2024. Furthermore, in the total assets reported during the period, the net loans constitute 83.84% of the total Assets, which means that the SACCOS serves its members principally by that percentage and the remaining part goes to other assets and investments owned by the SACCOS during the period.

2.17 Earnings

SACCOS exist solely to serve their members, with benefits typically returned through lower loan interest rates and higher deposit returns. The Tanzania Cooperative Development Commission (TCDC) uses the Statement of Comprehensive Income as one of the key tools for monitoring the financial performance of SACCOS nationwide. During the reporting period, SACCOS generated a total income of TZS 154.02 billion and incurred total expenses amounting to TZS 133.77 billion, resulting in a profit before tax of TZS 20.25 billion. Notably, operating expenses during the period increased from TZS 99.38 billion in 2023 to TZS 133.77 billion in 2024 resulting to an increase of 34.59%.

The analysis indicates that the total income generated by the 964 SACCOS increased from TZS 118.29 billion in 2023 to TZS 154.02 billion in 2024, representing a growth of 30.2%. Similarly, net income before tax rose from TZS 17.09 billion in 2023 to TZS 20.25 billion by December 2024, reflecting an 18.49% increase. The primary source of income during the period was interest earned from loans, which accounted for 83.15% of the total income generated.

Table 31: SACCOS Income and Operating Expenses

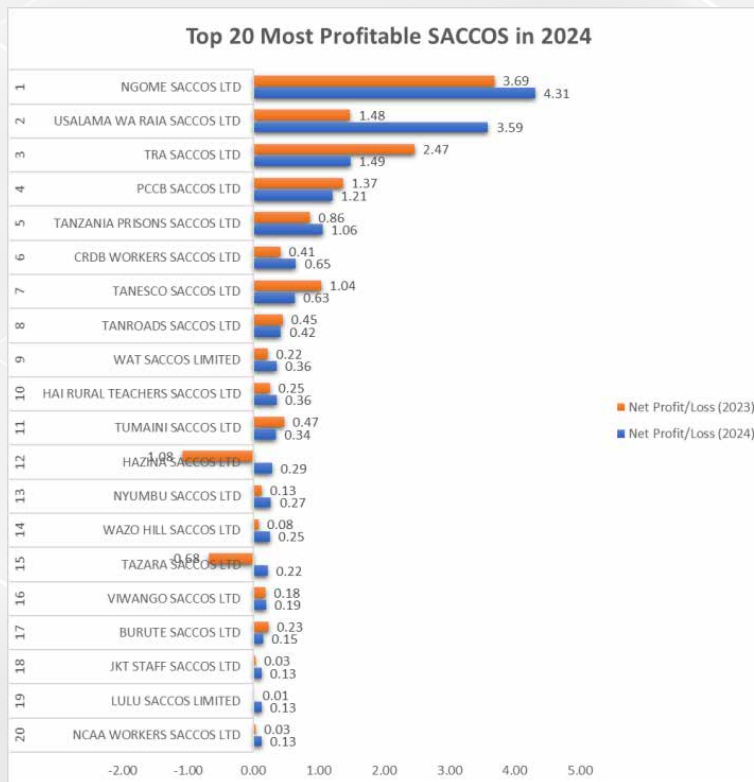
Rank ing 2024	Rank ing 2023	NAME OF SACCOS	TOTAL INCOME (TZS IN BILLION)		TOTAL COST (TZS IN BILLION)		NET PROFIT (TZS IN BILLION)		Profit GROWTH RATE (%)
			2024	2023	2024	2023	2024	2023	
1	2	NGOME SACCOS	16.72	8.60	12.41	4.91	4.31	3.69	17%
2	1	URA SACCOS	17.66	9.89	14.07	8.41	3.59	1.48	143%
3	3	TRA SACCOS LTD	8.93	6.04	7.44	3.57	1.49	2.47	-40%
4	N/A	PCCB SACCOS LTD	3.25	3.31	2.04	1.94	1.21	1.37	-12%
5	6	TANZANIA PRISON STAFF SACCOS LTD	5.65	2.86	4.59	2.00	1.06	0.86	23%
6	11	CRDB WORKERS SACCOS LTD	2.31	1.31	1.67	0.90	0.65	0.41	59%
7	4	TANESCO LTD	6.90	5.72	6.28	4.68	0.63	1.04	-39%
8	14	TANROAD SACCOS LIMITED	1.27	1.04	0.85	0.59	0.42	0.45	-7%
9	N/A	WAT SACCOS LIMITED	1.51	1.50	1.15	1.28	0.36	0.22	64%
10	8	HAI RURAL TEACHERS SACCOS LTD	2.55	2.06	2.19	1.81	0.36	0.25	44%
11	12	TUMAINI SACCOS LTD	1.24	1.14	0.90	0.67	0.34	0.47	-28%
12	9	HAZINA SACCOS LTD	3.16	1.83	2.87	2.91	0.29	-1.08	127%
13	20	NYUMBU SACCOS LTD	3.78	0.54	3.51	0.41	0.27	0.13	108%
14	15	WAZO HILL SACCOS LTD	1.28	1.14	1.03	1.06	0.25	0.08	213%
15	N/A	TAZARA SACCOS LIMITED	0.82	0.62	0.60	1.30	0.22	-0.68	-132%
16	N/A	VIWANGO SACCOS LIMITED	1.10	0.85	0.91	0.67	0.19	0.18	6%
17	N/A	BURUTE SACCOS LTD	1.14	0.95	0.99	0.72	0.15	0.23	-35%
18	16	JKT STAFF SACCOS LTD	2.10	1.84	1.97	1.81	0.13	0.03	333%
19	10	LULU SACCOS LTD	1.92	1.69	1.79	1.68	0.13	0.01	1200%
20	N/A	NCAA WORKERS SACCOS LIMITED	0.62	0.46	0.49	0.43	0.13	0.03	333%

Source: TCDC Database, 2024

The report reveals that during the period under review, NGOME SACCOS recorded the highest profit before tax among all SACCOS in the country. Additionally, LULU SACCOS Ltd achieved the highest profit growth rate, registering a remarkable 1,200% increase compared to the previous year. It was followed by NCAA Workers SACCOS Ltd and JKT SACCOS Ltd, both of which posted a 333% growth rate.

While significant growth was observed in several SACCOS, some experienced a decline in profit growth despite generating higher income. For instance, TRA SACCOS Ltd, TANESCO SACCOS Ltd, TAZARA SACCOS Ltd and BURUTE SACCOS Ltd all recorded a drop in current profit compared to their previous year's performance.

Figure 13: Top 20 Most Profitable SACCOS in 2024



Source: TCDC Database, 2024

2.18 Financial Ratio Analysis Focused on ROA and ROE

TCDC conducted an analysis of the Return on Assets (ROA) of SACCOS during the year to evaluate how effectively the assets owned generate revenue for these organizations. Additionally, the office analyzed the Return on Equity (ROE) to assess how well shareholders' equity contributes to revenue generation. In calculating both ROA and ROE, TCDC used Net Profit After Tax to reflect the actual earnings available to the shareholders (members) after all expenses including taxes, have been paid. This approach ensures an accurate measurement of the profitability and efficiency of the SACCOS sector. The findings have been illustrated in the next table.

Table 32: Prudential Report on earnings ratios

S/N	RATIO	STANDARD	2024	2023
1	ROA	>5%	0.97%	0.51%
2	ROE	>10%	7.07%	11%
3	OPERATING COST RATIO	≤85%	86.85%	84.1%

The analysis of Return on Assets (ROA) revealed that the SACCOS sub-sector during the period was not utilizing its assets efficiently to generate sufficient profit. The average ROA stood at 0.97%, which is significantly below the recommended minimum benchmark of 5%. This underperformance may be attributed to several key factors, including; Low recovery of loans or reduced interest income, Underutilization of existing assets and high operating expenses relative to income.

In light of these findings, it is recommended that SACCOS management develop and implement strategic measures to enhance revenue generation, particularly by increasing interest income from loans and diversifying income streams. Moreover, idle or underperforming assets should be assessed and either reallocated or liquidated to optimize returns.

To address inefficiencies in expenditure, the Registrar of Cooperatives issued a directive in November 2024 requiring all SACCOS to ensure that their operating expenses do not exceed 85% of total income. The impact of this directive will be reviewed and assessed in the subsequent sector performance report for the year 2025.

With regard to Return on Equity (ROE), the sector recorded an average of 7.07%, which also falls short of the minimum benchmark of 10%. This indicates that during the reporting period, SACCOS were unable to generate adequate returns for their members. The low ROE may be attributed to low net profitability and relatively small surpluses compared to the level of members' equity which enabled the SACCOS to fall below required standard.

To address this, it is further recommended that a comprehensive audit and analyses of operating costs be undertaken at the SACCOS level to identify areas for cost reduction. The goal is to align operating cost structures with the Registrar's directive and improve overall financial sustainability and member value.

2.19 Total External Borrowing

SACCOS are permitted to borrow from external financial institutions to supplement internal funding gaps and support their operations. However, before undertaking any external borrowing, a SACCOS is required to obtain prior approval from its members through a general meeting and from the Registrar, in accordance with regulatory requirements. Specifically, Regulation 48(1) of the Microfinance (Savings and Credit Cooperative Societies) Regulations, 2019 states: "Upon approval by the general meeting, a SACCOS may borrow from external sources provided that- (a) the borrowing is approved by the Bank or Delegated Authority, and (b) its total external borrowings do not exceed twenty-five percent of the total assets".

As of December 31, 2024, licensed SACCOS had outstanding external loans amounting to TZS 26.73 billion, representing an increase from TZS 20.52 billion recorded as of December 31, 2023. The external borrowing ratio for the period stood at 1.83%, which is significantly below the maximum threshold of 25% prescribed by law.

Table 33: Prudential Report on External Borrowing ratios

S/N	RATIO	STANDARD	2024	2023
1	External Loan ratio	≤25%	1.83%	1.6%

This indicates a conservative borrowing approach among SACCOS and reflects efforts to maintain financial sustainability and prudent debt management.

2.20 Non-remittance of Deductions

Some salary-based SACCOS in the country receive remittances of members' deductions through their respective designated employers. However, a growing concern is the failure of some employers to remit these deductions to SACCOS on time, creating operational and financial challenges for the affected societies.

Members of SACCOS typically issue formal instructions to their employers authorizing periodic deductions from their salaries or other income sources, with the expectation that these funds will be remitted promptly to their respective SACCOS. These deductions represent members' savings, loan repayments, or other financial commitments.

Unfortunately, in certain instances, while deductions are made from employees' salaries, the corresponding remittances are either delayed or in rare cases, not submitted at all. This delay disrupts the financial operations of SACCOS and negatively impacts members who may face penalties, missed loan repayments or denied access to further credit.

It is important to note that all employer deductions related to SACCOS are by law and practice, employee-owned funds and should be submitted to the respective SACCOS without delay. Timely remittance is essential to maintain trust and ensure the financial integrity of SACCOS operations.

To safeguard both parties, it is mandatory for any SACCOS intending to serve members who are employees of a specific organization to enter into a formal agreement with the employer. This agreement outlines the roles and responsibilities of each party regarding the collection and remittance of deductions. Despite this requirement, some employers remain reluctant to sign such agreements, often in an attempt to evade accountability in the event of non-compliance. This poses a serious risk to SACCOS operations and undermines the trust of their members.

The government realized the existence of this challenge and underpinned it through regulation 88(1) of Microfinance (SACCOS) Regulations, 2019, which state, "Where a SACCOS intends to provide services to its members who are employees of any organization and whose shares, savings, deposits and loan repayments are made through deductions from employees' salaries, such SACCOS shall agree with the employer".

The delay in remitting member deductions by employers has become a significant source of conflict and complaints within many SACCOS. Members often assume that their deductions have been received by the SACCOS once withheld from their salaries, and are therefore justifiably concerned when services are delayed or denied. This misalignment in expectations undermines member trust and affects the reputation and operational capacity of the affected SACCOS.

As a result, many SACCOS face liquidity challenges, making it difficult to meet members' demands such as loan disbursements and savings withdrawals due to the shortage of available funds.

By the end of 2024, the total value of non-remitted deductions owed to SACCOS by various employers reached TZS 11.17 billion, a significant increase from TZS 8.63 billion recorded in 2023.

Table 34: Statement of Financial Position as at 31st December 2024

Descriptions	Total Values (TZS)
ASSETS	
Cash and Bank	86,892,144,617.98
Descriptions	Total Values (TZS)
Member Loans	1,203,018,070,080.48
Receivables and Prepayments	71,802,005,170.32
Investments	54,254,432,303.83
Deferred Tax	697,219,516.02
Intangible Assets	1,354,014,596.58
Ongoing Construction	1,710,216,598.00
Fixed Assets	33,499,058,117.55
Other Assets	7,587,650,348.56
TOTAL ASSETS	1,460,814,811,349.30
CAPITAL AND RESERVES	
Statutory Reserves	50,241,210,339.96
Disaster Fund	26,467,650,090.66
Education Fund	12,244,133,288.58
Revaluation Reserves	5,166,097,877.04
Bad debts reserve fund	28,342,261,995.70
Donations and Grants	2,656,367,627.23
Revaluation Fund PPE	10,956,685,503.94
Revaluation Fund Systems	143,838,367.21
Share Transfer Fund	23,245,862,624.18
Retained Earnings	11,158,112,545.69
Other Reserves	10,143,577,847.70
Total Capital and Reserves	180,765,798,107.91
LIABILITIES	
Payables and Accruals	54,593,617,496.95
Income Tax Payable	5,599,535,378.04
Member Savings	959,477,917,761.66

Descriptions	Total Values (TZS)
Member Shares	137,938,524,404.17
Member Deposits	96,762,262,559.50
External Borrowings	12,810,223,659.38
Building Shares	2,414,511,273.78
Deferred Tax Liability	359,736,523.86
Other Liabilities	10,092,684,184.04
Total Liabilities	1,280,049,013,241.38
TOTAL LIABILITIES, CAPITAL AND RESERVES	1,460,814,811,349.30

Source: TCDC Database 2024

Table 1: Statement of Comprehensive Income as at 31st December, 2024

Descriptions	Total Values (2024)
INCOME	
Interest on Member Loans	134,959,725,552.88
Less: Interest Expenses	35,551,701,341.53
Non-Interest Income	99,408,024,211.36
Other Income	19,064,543,833.90
TOTAL INCOME / REVENUE	118,472,568,045.30
EXPENSES	
Employee Expenses	20,212,472,175.60
Administrative Expenses	65,889,484,044.31
Board Expenses	1,503,842,488.84
Business Expenses	10,619,944,327.88
TOTAL EXPENSES	98,225,743,036.62
Profit Before Tax	20,246,825,008.69
Less: Tax Expenses	5,963,155,208.90
NET PROFIT / LOSS	14,283,669,799.85
COMPREHENSIVE INCOME	
Surplus from Sale of Assets	11,706,750.00
Revaluation Gain / Loss	312,415,579.86
Increase in Share Value	3,448,622,246.95
TOTAL COMPREHENSIVE INCOME	3,772,744,576.81

Source: TCDC Database 2024

2.21 SACCOS Governance and Management

Any institution in the world need to have competent, trained, experienced and committed staffing to manage daily routines of the respective institution. These are think tank of the institution who enhance sustainability of the institution. In order to achieve the planned goal and objective of the institution, the management, Board and committees need to work as a team and put in place all internal policies and guidelines that guide the operations of the organisation.

Therefore, SACCOS as any other organisation have a management who run and perform different duties including the following:

- Overall operation of the SACCOS by ensuring that it (SACCOS) is financially sound and compliant with all available and required regulations.
- Develops and implements strategic plans to ensure a long-term viability of SACCOS in the market.
- Plans, organizes, motivates and controls the SACCOS assets.

Furthermore, Management and the Board need to review all internal policies and guidelines to comply and align with the available legislations and guidelines issued by the regulators. During the period, the registrar office issued different guidelines and directives to be complied by SACCOS as explained in the last chapter.

2.22 Employment Trends in SACCOS.

SACCOS employ personnel to oversee and manage their day to day operations based on defined job descriptions and recruitment criteria established by each respective society. Depending on their operational needs, financial capacity, and where applicable, support from affiliated employers, some SACCOS may also choose to outsource staff, particularly for specialized skills or temporary assignments.

According to the International Cooperative Alliance (ICA), cooperative societies worldwide contribute significantly to sustainable economic growth and the creation of stable, quality employment. Globally, cooperatives provide jobs or work opportunities to approximately 280 million people, accounting for around 10% of the world's employed population. This underscores the critical role of strong cooperative institutions in reducing income inequality and poverty, while promoting inclusive economic development.

In Tanzania, SACCOS continue to play a vital role in employment creation. According to data collected from 961 licensed SACCOS in 2024, the total number of employees (both contractual and non-contractual employees) decreased from 12,031 in the previous year (2023) to 10,764 in 2024. Of these, 7,519 were male (representing 70.86%) and 3,245 were female (representing 30.14%) of the total workforce.

The decline in total employees during the year is attributed primarily due to Lack of up-to-date data from dormant SACCOS, and a reduction in the number of non-contractual employees, who were previously engaged by SACCOS on a temporary or part-time basis.

Moreover, based on the data collected, SACCOS continue to be among the key financial institutions contributing to job creation in Tanzania. This trend highlights the importance of strengthening cooperative societies as a vehicle not only for financial inclusion, but also for job creation and poverty reduction. The employment data is further illustrated in Table 36.

Table 36: Employment Trends in SACCOS

S/No	Details	2024	2023
1.	Males Employed	7,519	8,597
2.	Females Employed	3,245	3,434
Total Employees		10,764	12,031
Percentage of Females		30.14%	28.54%
Percentage of Males		69.85%	71.46%

Source: TCDC Database 2024

2.23 Governance of SACCOS (Board and Supervisory Committee)

Governance in SACCOS is defined as those organs charged with decision-making in the operations, control and supervision of SACCOS, which include Board, Management and Supervisory Committee.

These three pillars play a pivotal role in the SACCOS operations and existence. The laws recognize the presence of other senior management like internal auditors, who play a significant role in the development and sustainability of SACCOS in the country.

1). Board of the SACCOS

The Board of SACCOS is the supreme level in SACCOS organs. It requires not less than five Members and not more than nine members, including the Board Chairperson and Vice

Chairperson according to the third schedule of the Cooperative Societies Act, 3(1) elected by the general meeting of the SACCOS.

Their duties and responsibilities are to oversee and manage the day-to-day activities of the respective SACCOS.

The Board is responsible for exercising all powers necessary to ensure that the proper administration, operation and supervision of the SACCOS are maintained and aligned with the by-laws and other internal policies of the SACCOS, the regulations and the resolutions passed by the general meeting.

Its duties and responsibilities are well defined in regulation 51 of the Cooperative Societies Regulations,

2015 and Regulation 24(4) of the Microfinance Regulations (Savings and Credit Cooperative Societies), 2019.

During the year, the number of Board members increased compared to the previous year.

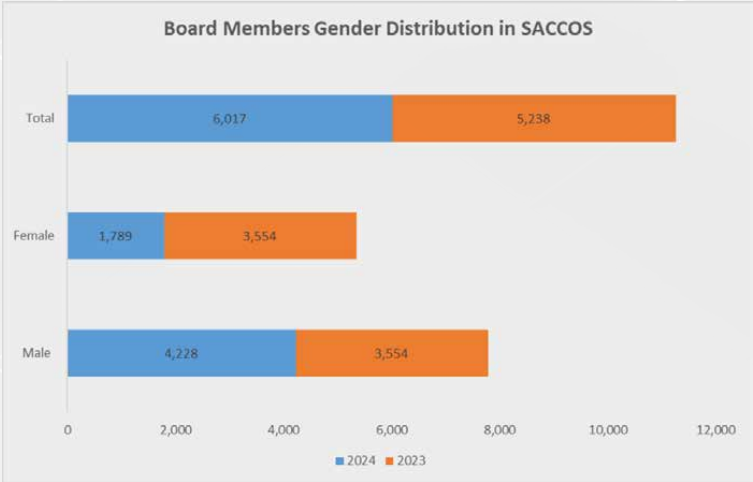
Table 37 illustrate the Board members' gender distribution during the year.

Table 37: Gender Distribution among Board Members of the SACCOS

S/No	Gender	2024	% of Membership	2023	% of Membership
1	Male	4,228	70.27%	3,554	72.6%
2	Female	1,789	29.73%	1,684	27.4%
Total		6,017	100%	5,238	5,238

Source: TCDC Database 2024

Figure 14: Board Members' Gender Distribution in the SACCOS



Source: TCDC Database 2024

Males continue to dominate the composition of SACCOS Board members in both years under review. In 2024, there were 3,554 male Board members compared to 1,684 females, representing 70.72% and 29.28% respectively. This marks a slight improvement from 2023, when males constituted 72.60% and females 27.40% of Board members.

The persistent male dominance in SACCOS governance continues to hinder equal participation and empowerment of women. However, efforts to address this imbalance have shown some positive results. In 2023, the Registrar issued election guidelines requiring all Cooperative Societies, including SACCOS, to ensure that at least one-third (1/3) of all Board members are women.

As a result of this initiative, the number of female Board members increased from 1,684 in 2023 to 1,789 in 2024, an increase of 105 members, equivalent to a 6% rise. This indicates that the Registrar's intervention has had a measurable impact on enhancing women's representation in SACCOS governance.

2.24 Supervisory Committee

The Supervisory Committee is an independent body within SACCOS, separate from the Board, and is directly accountable to the members through the General Meeting. The committee comprises three members elected by the General Meeting. Serving as the members’ internal watchdog, the Supervisory Committee conducts internal audits and presents its findings directly to the members during the General Meeting.

In addition to its audit role, the committee also assesses the accuracy and fairness of reports prepared by SACCOS management, ensuring transparency and accountability within the organization. Table 38 presents the gender distribution of Supervisory Committee members.

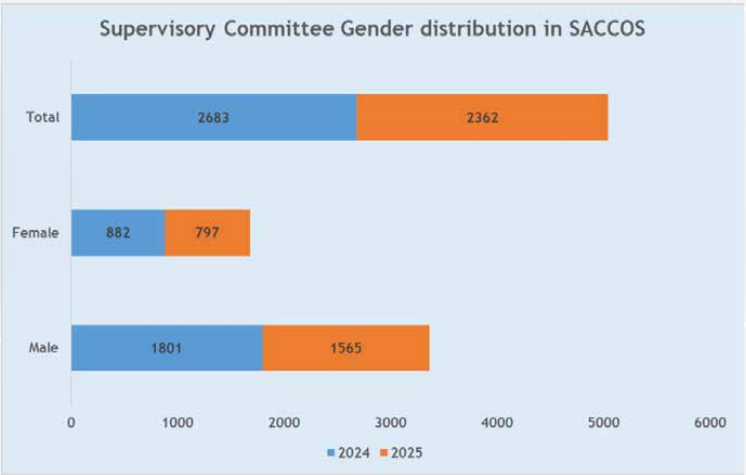
Table 38: Supervisory Committee by Gender Distribution

S/No.	Gender	2024	% of Membership	2023	% of Membership
1	Males	1,801	67.09%	1,565	66.26%
2	Females	882	32.91%	797	33.74%
Total		2,683	100%	2,362	1,00

Source: TCDC Database 2024

The summary in Table 38 indicates that in 2024, the number of male Supervisory Committee members was 1,801, while females totaled 882, representing 67.09% and 32.91% respectively. In comparison, in 2023, males accounted for 1,565 members (66.26%) and females 797 members (33.74%).

Although the proportion of males slightly increased by 0.83 percentage points from 66.26% to 67.09%, it’s worth noting that the percentage of female representation had previously declined significantly from 33.74% in 2023 to 32.91% in 2024.



Source: TCDC Database 2024

2.25 Training and Workshops

In 1995, the International Cooperative Alliance (ICA) established seven principles to guide cooperative organizations worldwide. One of these core principles emphasizes the importance of education, training and information. It encourages cooperatives to provide education and training to their members, elected representatives, managers and employees to enable them to contribute effectively to the development and management of their cooperatives.

In line with this principle, the Registrar’s office conducted an analysis during the reporting period to assess how SACCOS deliver training to their members and the number of individuals who have been capacitated.

The analysis revealed that SACCOS employ various models and approaches to train their members. The most common methods include attending regional and International forums, through Annual General Meetings (AGMs), workshops and training sessions facilitated by different stakeholders including SCCULT, COASCO, MuCO and ACCOSCA. Based on these approaches, the office collected data on the number of members who participated in these training sessions and workshops as intended.

Reports submitted by licensed SACCOS, along with data collected from regional forums during the period, indicate an increase in the number of members trained. Furthermore, several SACCOS implemented tailored training approaches targeting their members, Board Members, Management, and Supervisory Committees. These customized methods enabled more officials to be reached efficiently and in a timely manner. Table 39 presents the data on the training sessions and workshops conducted during the year.

able 39: Training and Workshop Records for the SACCOS

MEMBERS			
S/No	Details	2024	2023
1	Males	491,203	470,219
2	Females	521,903	611,027
Total Cost Incurred		4,581,230,470	4,164,202,340
BOARD MEMBERS			
1	Males	2,218	1,816
2	Females	1,168	1,016
Total Cost Incurred		2,437,537,259	2,268,902,300
MANAGEMENT			
1	Males	4,078	5,289
2	Females	1,974	2,903
Total Cost Incurred		2,980,673,540	3,023,450,200
SUPERVISORY COMMITTEES			
1	Males	976	863
2	Females	539	528
Total Cost Incurred (TZS)		689,652,095	609,439,305

Source: TCDC Database 2024

Based on the data in Table 39, the highest cost incurred by the SACCOS was the members cost that reached TZS 4.5 Billion in 2024 compared to TZS 4.1 Billion in the previous year. Furthermore, the cost of training for SACCOS management decreased from TZS 3 billion reported in 2023 to TZS 2.9 billion in 2024. In contrast, the cost of training for Board Members increased from TZS 4.1 billion in 2023 to TZS 4.5 billion in 2024. Similarly, training expenditures for Supervisory Committees rose from TZS 609 million in 2023 to TZS 689 million in 2024.

Overall, the training programs conducted have proven to be instrumental in enhancing the performance of Board Members and staff, leading to improved management of SACCOS and better service delivery to members.

2.26 Service Providers

One of the key global initiatives undertaken by financial service providers to enhance access and usage of financial services is the digitization of services and active collaboration with other stakeholders in the financial ecosystem. In Tanzania, the Tanzania Cooperative Development Commission (TCDC) as the regulator of cooperative societies, has established a regulatory framework to oversee and issue permits to all service providers engaging with cooperatives across the country.

This regulatory mechanism has significantly reduced complaints, disputes, and the loss of cooperative assets and funds, issues that were previously caused by unscrupulous service providers. The system allows TCDC to monitor, trace and block any service providers found violating the terms and conditions of their permits, thereby safeguarding the interests of cooperative societies.

Furthermore, the introduction of these service providers into the sector has contributed significantly to addressing long-standing challenges. Notable improvements include the timely recovery of debts, enhanced access to legal services for SACCOS involved in legal disputes, and the availability of affordable Management Information Systems (MIS) tailored to the operational needs of SACCOS.

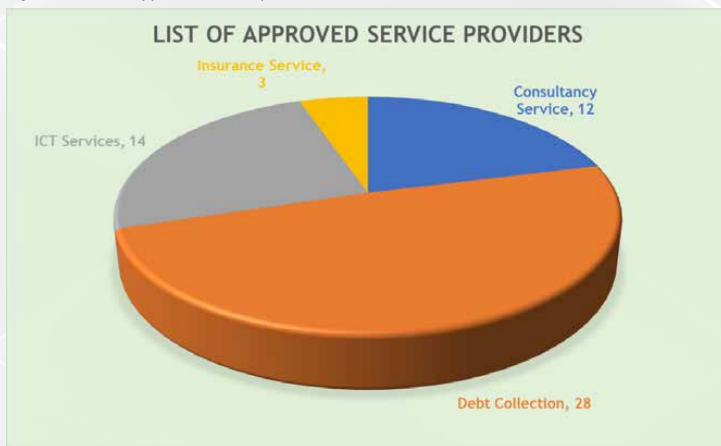
As of December 31, 2024, TCDC had issued permits to 58 service providers offering various services to the cooperative sector. These service providers were categorized into four main groups; Consultancy Services, Debt Collection Services, ICT Service Providers and Insurance Service Providers

During the same period, 206 SACCOS were identified as using Management Information Systems (MIS) to manage their operations, while others continued to rely on manual systems.

The pie chart below illustrates the categories of service providers permitted by TCDC during the reporting period;



Figure 16: List of approved service providers



2.27 Digital Transformation Initiatives in SACCOS

In recent years digital finance has started to take a very significant role in stimulating financial inclusion globally. Consequently, digital transformation in SACCOS attracts a significant attention in playing a role of expanding outreach in a most effective and efficient manner. SACCOS already engaged in digitalization have proved to have various benefits including convenience and accessibility, efficiency, cost savings, enhanced security, transparency, accountability, improved members' engagement and reporting and enhancing compliance. Based on that impact, TCDC has been promoting SACCOS to deliver its service through digital platforms.

2.27.1 Core Banking/SACCOS Solution (CBS)

To enhance the operational efficiency of SACCOS, the adoption of Core Banking Systems (CBS), also known as SACCOS Solutions, is critically important. TCDC has continued to advocate for the adoption of these systems as a key strategy for improving service delivery, operational transparency, and financial management within the cooperative sector.

As of the end of 2024, the number of SACCOS that had acquired and were actively using Core SACCOS Solutions stood at 268. However, several challenges continue to hinder wider adoption of these systems. These include the high costs associated with acquiring and maintaining the systems, a shortage of skilled ICT personnel, compliance-related expenses, low levels of financial literacy among members and management, as well as inadequate technological infrastructure in some areas.

To address the challenges faced by SACCOS in acquiring Core Banking Solutions (CBS), SCCULT (1992) Ltd, with the support of its partner DSIK and in collaboration with UBX Company Ltd and Umoja Switch Company Ltd, is in the process of establishing a shared Core SACCOS Solution (CSS) known as SOMA. This system is specifically designed to meet the operational needs of SACCOS and aims to improve efficiency, transparency, and service delivery. As a shared platform, SOMA will significantly reduce the cost burden, making it more accessible and affordable for a larger number of SACCOS across the country. The

system is expected to be fully operational by 2025 and is anticipated to play a crucial role in strengthening the digital capacity and sustainability of SACCOS.

Furthermore, some SACCOS have successfully introduced digital loan products through dedicated mobile applications and USSD platforms. These innovations have enabled members to access loans in a timely, convenient, and cost-effective manner. As of 31st December 2024, a total of five SACCOS had developed and were offering various digital loan products to their members.

2.27.2. Alternative Delivery Channels

Alternative delivery channels allow SACCOS members to access financial services without the need to visit a physical office or branch. Although the overall penetration of these channels remains relatively low, their usage has been steadily increasing over time.

2.27.3. Mobile Network Operations Services

According to the Finscope Survey (2023), mobile money service uptake among Tanzanian adults reached 72%, highlighting a significant opportunity for expanding financial inclusion through digital channels. This indicates that with proper sensitization of SACCOS members and adequate infrastructure to support mobile money services, financial inclusion through SACCOS can grow substantially.

To leverage this potential, SACCOS have been actively promoting the use of mobile money by establishing Mobile Services Agencies in partnership with major Mobile Network Operators (MNOs), including M-Pesa, Mixx by YAS, Airtel Money, and Halopesa. Through these partnerships, SACCOS members have been able to deposit and withdraw cash, transfer funds, and pay various bills conveniently and securely without the need to visit banks or SACCOS offices.

During the year, a total of 131 mobile money agencies were established under SACCOS with total wallet balance of TZS 300,376,384. The table below illustrates the number of MNOs integrated into SACCOS operations:

Table 40: Number of MNOs integrated into SACCOS

S/N	The Name of MNOs	Number of Agencies	Balance of Wallets
1	M-Pesa (Vodacom)	62	156,742,871.51
2	Mix By Yass (Yass Tanzania)	23	90,191,306.34
3	Airtel Money (Airtel Tanzania)	39	44,406,327.56
4	Hallo Pesa (Halotel Tanzania)	7	9,035,878.59
	Total	131	300,376,384

Source: TCDC Database 2024

2.27.4. Automatic Teller Machines (ATMs) Operations in SACCOS

Automated Teller Machines (ATMs) play a significant role in facilitating financial transactions for SACCOS members. Through ATMs, members can deposit or withdraw funds from their accounts, check account balances and access mini statements enhancing convenience and improving access to financial services.

Despite their importance, the adoption of ATMs among SACCOS has been limited by several challenges. These include the high cost of acquiring and maintaining ATM infrastructure, transaction related expenses, inadequate ICT policies and unreliable internet connectivity. Addressing these barriers requires SACCOS to invest in supporting infrastructure and develop strategies to enhance ATM accessibility and usage.

Given the substantial investment required for individual SACCOS to acquire ATMs and the necessity of being part of a settlement system, many SACCOS have opted to partner with commercial banks. These agreements enable SACCOS to offer ATM services and card-based transactions to their members without bearing the full cost of ownership.

As of 31st December 2024, a total of 3 SACCOS was connected to ATM services across the country. During the same year, 6,461 SACCOS members were linked to ATMs and actively using the service.

2.27.5. Online Banking and SMS Banking

The use of Online Banking and SMS banking has also been expanding. With automation, SACCOS at institutional level as well as at the individual (membership) level have been able to make cash transfers, view bank account balances and get bank account statements through either online banking and/or SMS. During 2024, SACCOS continued to be sensitized and trained where possible, on the use of online banking to improve their operations. By 31st December 2024, 14 SACCOS were using online banking.

2.27.6. Agency Banking

SACCOS with a Category B license are permitted to offer agency banking services, enabling them to extend financial services not only to their members but also to the wider community. Many SACCOS have embraced this model, utilizing agency banking to efficiently serve their members and other Tanzanians in need of financial services. In 2024, a total of 206 SACCOS was providing agency banking services across the country, with a combined wallet balance of TZS 1,034,824,073. This marks an increase from 2023, when 268 SACCOS were engaged in such services with a wallet balance of TZS 887,654,970. The continued growth of agency banking among SACCOS has significantly enhanced financial inclusion, enabling more Tanzanians to access essential financial services throughout the year.

The use of agencies in transacting SACCOS businesses is found very feasible because of convenience and ease of access by members. Bank or SACCOS agencies limit the need of having branches or representative offices, thereby controlling operating costs and enhancing efficiency.

2.27.7. Integration of Mobile Applications (Apps) and USSD in SACCOS Operations

In today's rapidly growing digital landscape, SACCOS has been advised to adopt and invest in technology to remain competitive, enhance timely service delivery and meet the growing expectations of members in the modern financial ecosystem. The adoption of Mobile Applications (Apps) and USSD platforms in SACCOS operations marks a significant step toward digital transformation in the cooperative sector. These technologies enable SACCOS to extend their services beyond physical branches, offering members

real-time access to financial services in a secure, convenient and cost-effective manner in the financial ecosystem. Investing in mobile applications and USSD (Unstructured Supplementary Service Data) platforms presents a strategic opportunity for SACCOS to broaden access, boost operational efficiency and deepen financial inclusion.

These tools significantly improve accessibility, convenience, efficiency and security, while also creating new opportunities for innovation, growth and member satisfaction. Through digital adoption, SACCOS are better positioned to serve members effectively, remain relevant in a competitive financial market and contribute meaningfully to inclusive economic development.

Moreover, this shift aligns with global trends and the Sustainable Development Goals (SDGs), particularly those promoting inclusive finance and supports Tanzania's Digital Financial Services Framework as well as national strategies focused on enhancing financial inclusion.

Therefore, TCDC in collaboration with the SACCOS Apex Body (SCCULT) and key stakeholders DSIK, ACCOSCA, Umoja Switch and UBX has been actively engaged in creating awareness and providing training to SACCOS officials. These efforts aim to equip SACCOS with the knowledge and tools to fully leverage digital platforms and diversify service delivery channels for the benefit of their members.

During the reporting period, five SACCOS invested in mobile application and USSD platforms, leading to the registration of 118,933 members (Male 93,118 and Female 25,815) actively using these tools. As a result:

- Total number of transactions processed: **3,491,003**
- Revenue generated through the platforms: **TZS 330,444,654**, which contributed to lowering the interest rates previously charged
- Notably, these SACCOS experienced a significant **reduction in service-related complaints and disputes**, particularly those concerning service delays and access to account balances

The following table presents a summary of data collected from the SACCOS that invested in mobile Apps and USSD platforms during the period:

Table 41: Integration of Mobile Applications (Apps) and USSD in SACCOS

S/N	NARRATION	MOBILE APPS	USSD
1	Number of Male Users Registered Using Mobile Apps service	49,006	-
2	Number of Female Users Registered Using Mobile Apps service	15,053	-
3	Number of Male Users Registered Using USSD Service	-	44,112
4	Number of Female Users Registered Using USSD Service	-	10,762
5	Total Number of Transactions Conducted by Male Users via Mobile and USSD Channels	2,913,918	
6	Total Number of Transactions Conducted by Female Users via Mobile and USSD Channels	577,085	
7.	Total number of transactions conducted during the period via Mobile and USSD Channels	3,491,003	
8.	Total income generated through Mobile and USSD integration (TZS)	330,444,654	

TCDC will continue embracing and promoting SACCOS to investing in mobile Apps and USSD in order to enhance operational efficiency, improve member experience and support financial inclusion, especially for members in remote and underserved areas. This digital shift will also position and align SACCOS to national financial inclusion strategies and global best practices.

2.28. Artificial Intelligence (AI) for SACCOS Operations

An increase in technological transformation has resulted into application of Artificial Intelligence (AI), which can be regarded as a program that performs a certain task normally requiring human intelligence, to facilitate operations and enhance efficiency. Advantages for SACCOS to apply Artificial Intelligence include enhancing customer care, streamlining operations, improving fraud detection and supporting innovation.

TCDC continues to advocate for and promote the adoption of Artificial Intelligence (AI) tools among SACCOS as

part of aligning with emerging trends and innovations in the financial sector. The integration of AI in SACCOS operations has the potential to significantly enhance decision-making and minimize risk.

For instance, AI can be leveraged for credit scoring and risk assessment by analyzing members' financial behavior, transaction history and other relevant data points. This enables SACCOS to generate more accurate credit scores and assess loan risks in real time, helping to avoid lending to high-risk or fraudulent members and to implement internal risk mitigation measures promptly.

Additionally, AI systems can monitor transaction patterns and instantly flag suspicious activities, thereby reducing the likelihood of financial fraud and enhancing the protection of cooperative assets. AI also enables member segmentation based on behavioral and financial characteristics, allowing SACCOS to offer more personalized products such as savings, credit, or insurance services. Furthermore, tools like smart chatbots and virtual assistants can provide 24/7 support, enabling members to check account balances, apply for loans or access key information conveniently and without needing to visit a physical office.

As the proverb goes, "AI enables SACCOS to become more efficient, member-centric, secure and data-driven key attributes for financial cooperatives in the digital age." The adoption of AI is not about replacing human resources, but rather about empowering SACCOS to deliver services more effectively, efficiently and intelligently.

In this context, SACCOS should embrace innovation with confidence. They must remain open to continuous learning, proactively identify and seize emerging opportunities and establish robust control mechanisms, and leverage available technologies. Doing so will foster sustainable growth and enhance the value delivered to both the institution and its members.

With the support of TCDC, SACCOS will continue to be sensitized and trained on the use of Artificial Intelligence (AI) to keep pace with advancing technologies and fully benefit from its application. Looking ahead, key priorities will include addressing the emerging challenges associated with AI adoption particularly around data privacy, cybersecurity and the development of robust and sustainable operating models tailored to the needs of SACCOS.



2.29. Government Taxes, Levies and Statutory contributions.

Like all other registered institutions operating in the country, SACCOS are required to pay government taxes, levies and statutory deductions in accordance with applicable laws and based on the revenue they generate annually. Under current tax Act, cooperative societies are obligated to pay income tax if their gross income exceeds Tanzania Shillings one hundred million (TZS 100,000,000).

For the financial years 2024 and 2023, SACCOS estimated to contribute significantly to national revenue through various taxes, levies and deductions. The total estimated amount paid in 2024 was TZS 13,017,114,053 representing an increase from TZS 12,529,563,648. Further, during the year 2024, the office went ahead with consideration statutory contributions which were not considered in the previous report. As added into government taxes and other contributions reported early, the total estimated contributions supposed to be paid by the SACCOS during the period stood at TZS 15,665,897,297 compared to 14,016,456,622 for 2023 having an increase of 11.76% during the period as illustrated in Table 42.

Like any other registered institutions that carry out their business in the country, SACCOS pay government taxes and other deductions based on the available regulations and revenue generated by the respective SACCOS within a given year. According to the tax laws, cooperative societies are mandatorily required to pay income tax if their gross income exceeds the amount of one hundred million Tanzanian shillings. For the financial years 2023 and 2022, SACCOS estimated to pay various taxes in the country. The taxes and other deductions are estimated to amount to TZS 12,529,563,648 in 2023 compared to TZS 9,533,877,158 estimated in 2022, as Table 42 illustrates.

Table 42: Estimated Government Taxes, Levies and Statutory Contribution.

GOVERNMENT TAXES, LEVIES AND STATUTORY CONTRIBUTION			
S/No	DETAILS	2024	2023
1.	PAYE	3,192,035,631	1,427,761,475
2.	CORPORATE TAX	5,963,155,208	5,438,257,003
3.	WITHHOLDING TAX	2,770,258,120	3,592,213,340
4.	SDL	321,094,243	275,280,728
5.	VAT	198,203,924	86,706,567
6.	Service Levy	341,092,370	N/A
7.	Other Levy	120,981,437	N/A
8.	Other Taxes	110,293,120	22,2451,561
SUB TOTAL		13,017,114,053	12,529,563,648
Statutory Contribution			
1.	WCF Amount	80,454,521	69,670,679
2.	NSSF Amount	2,498,269,715	1,417,222,295
3.	Other Statutory Contribution	70,059,007	N/A
4.	Total Statutory Contribution	2,648,783,243	1,486,892,974
GRAND TOTAL		15,665,897,297	14,016,456,622

Source: TCDC Database 2024

2.30. Disputes and Complaints Handling in SACCOS

One of the key responsibilities of the Board and management of SACCOS is to minimize and effectively address disputes and complaints raised by members. In line with this, Regulation 77(1) of the Microfinance Regulations, 2019, stipulates that; "Every SACCOS shall have a complaint handling and dispute resolution mechanism."

This regulatory requirement reinforces the importance of establishing structured processes to ensure timely and fair resolution of member grievances, thereby promoting trust, accountability, and good governance within SACCOS.

TCDC has established a standardized framework for complaint handling and dispute resolution to evaluate the compliance of SACCOS with relevant regulatory requirements. As part of its supervisory and monitoring responsibilities, TCDC mandates all SACCOS to submit monthly or quarterly reports detailing how they manage complaints and resolve disputes.

These reports play a crucial role in promoting accountability, transparency, and adherence to regulatory standards across the cooperative sector. The data submitted by SACCOS during the reporting period is summarized in Table 43.

Table 43: Disputes and Complaints Handling

S/No	Narrations	2024	2023	% of Changes
1	Claims and refund of savings and deposits or share transfer	893	1,053	-0.15
2	Delayed deceased payment	27	35	-0.23
3	Elections/Electoral processes	12	7	0.71
4	Failure to pay dividends and interest on time	503	441	0.14
5	Guarantors and guarantees for loans	392	374	0.05
6	Irregular deduction of deposit	129	111	0.16
7	Loans and loan issuance	302	254	0.19
8	Non-remittance/statements	32	22	0.45
9	Penalties charge	153	125	0.22
10	Interest rate charged	180	133	0.35

During the reporting period, the management addressed some of the complaints and disputes submitted to the SACCOS in 2023 and 2024; however, some were only partially resolved, and others were not handled in a timely manner. Notably, complaints related to claims, refunds of savings and deposits, share transfers, and delayed payments to deceased members decreased by 0.15% and 0.23%, respectively. Despite this, the number of unresolved complaints increased in 2024.

The report indicates ongoing challenges in ensuring full compliance with consumer protection

standards. Although the number of outstanding complaints is relatively low compared to the total number submitted, it highlights the need for continued improvement. Therefore, all SACCOS are encouraged to strengthen their consumer protection practices in response to member complaints, which will help build trust and attract more members to join their organizations.

2.31. Investment structure

The investment portfolio of SACCOS is made up by different pillars, including investments in properties, bonds, treasury bills and other earning assets. SACCOS, as any other institutions, are allowed to invest in different economic activities that generate income and forgone other opportunities depending on the requirement of the available legislation.

SACCOS are not allowed to make any investment if the investment does not comply with the approved SACCOS investment policy, Cooperative Societies Act, Microfinance Act, Regulations and resolutions passed by the General Meeting of a respective SACCOS.

Table 44: The Composition of SACCOS Investment Portfolios for the Year Ended December 31st 2024

SACCOS INVESTMENT					
S/No	Details	2024	% of investment	2023	% of investment
1.	Corporate Bonds	3,530,409,505	3.6%	2,550,666,386	2.67
2.	Treasury Bills	1,042,983,100	1.1%	2,515,174,654	2.63
3.	FDR	31,878,565,122	32.6%	16,045,935,855	16.77
4.	Land	7,120,650,348	7.3%	11,701,264,363	12.23
5.	Building	35,209,274,713	36.0%	40,015,490,300	41.83
6.	Company's Shares	15,058,727,235	15.4%	10,279,714,631	10.75
7.	Agent Banking	437,365,734	0.4%	N/A	N/A
8.	Mobile Network Agency	300,376,384	0.3%	N/A	N/A
9.	Other Investments	3,347,252,209	3.4%	12,550,215,676	13.12
TOTAL		97,925,604,350	100	95,658,461,865	100

Source: TCDC Database 2024

The most significant component of investment made by licensed SACCOS in 2024 was Building, which accounted for 36% compared to 41.83% reported in 2023, followed by FDR, which recorded TZS 31.87 Billion as 32.6% of the total investment made by SACCOS in 2024 compared to TZS 16.04 Billion recorded in 2023.

2.32. Funding structure of the SACCOS during the year 2024

The funding structure of SACCOS (Savings and Credit Cooperative Organizations) refers to how these organizations raise and manage the financial resources needed to provide savings and credit services to their members. SACCOS are member-owned financial institutions, so their funding model is typically more community based than traditional banks. Members share, retain earnings, Statutory reserves, Savings and deposit, Donation and grants and External borrowings are the main source of Fund in SACCOS operations. The funding structure components and its proportional percentage has been illustrated in the following table.

Table 45: SACCOS funding structure components

NARRATION	TOTAL VALUE	PERCENTAGE
Donation and grants	2,655,992,627.23	0.21%
Other Reserves	10,060,847,932.30	0.80%
Retain earnings	11,066,041,903.16	0.88%
External borrowings	12,309,198,606.01	0.98%
Statutory reserves	49,426,457,686.27	3.92%
Member deposit	91,041,641,651.05	7.22%
Members share	135,692,557,371.17	10.76%
Members Savings	948,889,281,393.49	75.24%
TOTAL	1,261,142,019,170.68	100.00%

Source: TCDC Database 2024

2.33. Inspection and Supervision (Off-site and On-site Supervision)

The inspection and supervision of SACCOS in the country are conducted to ensure that all SACCOS are operated and managed following the requirements of the Act and the regulation made thereunder. The cooperative officers carried out off-site and on-site supervision in order to test prudential and non-prudential standards compliances. During the period, cooperative officers carried out off-site and on-site supervision to 704 SACCOS demonstrating 73% of all licensed SACCOS during the period.

2.34. SACCOS External Audit Report Performances 2024

SACCOS as an institution registered under the Act must be audited by an External Auditor once a year. According to the Cooperative Societies Act, the Cooperative Societies including SACCOS are required to be audited by a certified external auditor. Section 55(3) of the Cooperative Societies Act states, "the accounts of every registered society except for Cooperative banks shall be audited at least once in a year by the corporation or any such competent and registered auditor appointed by the general meeting and approved by the Registrar".

The Cooperative Audit and Supervision Corporation (COASCO) has been auditing cooperatives in the country for a long time as external auditors. The audit reports conducted in these cooperative societies indicate the existence of various shortcomings and queries that auditors identify during the audit.

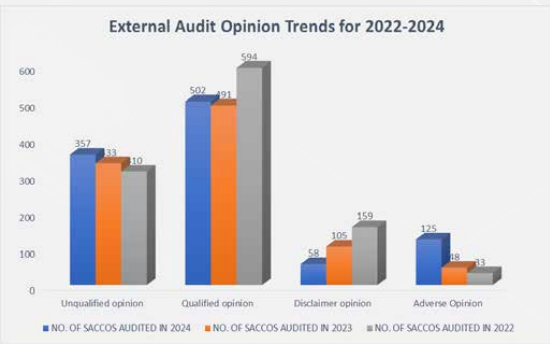
Most of the SACCOS have continued to improve their audit opinions, but others are still performing poorly and untimely. The COASCO report for 2023 and 2024 shows that the audited SACCOS were 977 and 1,042 in 2023 and 2024 respectively. Their audit opinions are summarized in Table 46.

Table 46: External Audit Opinion during the Years 2022 and 2023

S/N	TYPES OF AUDIT OPINION	2024		2023	
		NO. OF SACCOS AUDITED	% to Total SACCOS	NO. OF SACCOS AUDITED	% to Total SACCOS
1.	Unqualified opinion	357	34.26%	333	34.08%
2.	Qualified opinion	502	48.17%	491	50.26%
3.	Disclaimer opinion	58	5.57%	105	10.75%
4.	Adverse Opinion	125	12.00%	48	4.91%
Total		1,042	100%	977	100%

Source: COASCO, 2024

During the period, the number of SACCOS receiving an unqualified audit opinion increased from 333 (34.08%) in 2023 to 357 (34.26%) in 2024, reflecting an increase of 24 SACCOS. Also, there is significant improvement in the other two categories (qualified and disclaimer opinions) with proportions decreasing from 50.2% and 10.75% in 2023 to 48.18% and 5.57% in 2024, respectively, indicating ongoing enhancements in financial reporting and operational compliance among SACCOS. However, the number of SACCOS receiving an adverse opinion has increased substantially, rising from 48 in 2023 to 125 in 2024, representing a net increase of 77 SACCOS. This category will be a key focus area in 2025, as most of these SACCOS are characterized by their inability to comply with the requirements. During the period under review, a total of 961 SACCOS were licensed, while 1,042 SACCOS were audited.



Source: COASCO Database 2024

In addition, some SACCOS continue to perform poorly due to various factors, including issues related to the ethical conduct of Board members, failure to recruit qualified staff, and challenges in product design and service delivery channels that do not adequately reflect the needs of members and market demands. It is therefore the responsibility of SACCOS officials to carry out their duties professionally and respond promptly to audit opinions raised by external auditors, in accordance with the given directives. The Office will continue to supervise, monitor, and provide guidance to SACCOS based on the findings identified by external audits.

2.35. Corporate Social Responsibility

SACCOS, like any other organizations, play a vital role in supporting their communities through various social initiatives. In line with one of the core cooperative principles outlined by the International Cooperative Alliance (ICA) Concern for Community, SACCOS are encouraged to contribute to the sustainable development of their communities through member-approved policies and programs.

In 2024, SACCOS provided social services to 380,417 beneficiaries, with support valued at TZS 603,373,200 compared to 573,209 beneficiaries served in 2023 with a total contribution of TZS 690,138,500. This reflects a decrease of 151,426 beneficiaries and TZS 86,765,300 in monetary value.

The areas of support during the reporting period included education, health, water and sanitation, as well as the provision of furniture and fittings to institutions and communities in need.

2.36. Interest rates structure

SACCOS as other financial institutions charge interest on the loans issued to its members depending on the timeframe of the loan. Additionally, it was realized that the visited SACCOS, charge interest rate on loan through reducing or straight-line methods. The loans advanced to members with more years of repayment tend to pay more interest income to the SACCOS compared to the loans not exceeding one year. The data collected by the office on interest rate charged by licensed SACCOS indicated that the weighted interest rate charged during the period through reducing balance was 16% and 12% through straight line method. The following table illustrate interest rate structure observed during the period.

Table 47: interest rate structure

S/N	Interest rate method	2024	2023
1.	Reducing balance method	15.3%	16%
2.	Straight line method	12.3%	12%

2.37. Environmental, Social and Governance initiatives in SACCOS

TCDC in collaboration with stakeholders like SNV and DSIK has been advocating and creating awareness on environmental, Social and Governance issues to be considered and adhered by SACCOS officials during their operations. In 2024, the SACCOS subsector made significant progress in integrating Environmental, Social, and Governance (ESG) principles and climate change responsiveness into its operations. These efforts are in line with national strategies to promote green finance and enhance the resilience of financial institutions against environmental and social risks.

Climate change has significant effects on SACCOS operations and existence in the market because of its effects on end-beneficiaries. These effects include extreme weather fluctuations that may cause floods or droughts which ultimately affect farmers' produce and hinder the smooth running of entrepreneurial activities and loans repayment. Therefore, TCDC in collaboration with stakeholder DSIK has been supporting SCCULT to address the matter to its member SACCOS through workshops and awareness creation, training, designing environmental-friendly products and services.

Renewable energy awareness and training for SACCOS carried out in Dodoma, Same and Njombe, and support in implementation of green energy financing (e.g., loans for solar panels, solar powered water pumps, and gas stoves) are some of the initiatives taken in 2024 to support SACCOS to address ESG related issues in their operations.

Furthermore, DSIK introduced its ESG tools, Risk Radar and Sustainable Finance Compass to one SACCOS in Arusha region. These tools are designed to assess ESG and climate-related risks within financial institutions, enabling SACCOS to proactively identify potential environmental and social risks. This, in turn, supports improved product design, risk mitigation, and informed decision-making. It is expected that further progress will be made to address climatic related matters in the coming years through partnership and stakeholder's engagement to address ECG issues.

Additionally, TCDC in collaboration with development partner DSIK and SCCULT conducted renewable energy financing training for approximately 14 SACCOS across Dodoma, Same, and Njombe. As part of this initiative, SACCOS members were trained and sensitized on the benefits of adopting clean energy technologies.

2.37.1. Green finance initiative in SACCOS:

Green finance has been one of the key areas of consideration that witnessed growth during the period. Even though it's a new ideology in the subsector, green energy financing particularly for clean cooking solutions aligning with the Tanzania National Clean Cooking Strategy (2024–2034) that aims to ensure 80 percent of Tanzanians use clean cooking solutions by the year 2034. 9 SACCOS introduced loans product for electric pressure cookers, reaching 433 of end-beneficiaries during the period. Additionally, some SACCOS have an expanded green finance portfolio to include loans for solar panels, generators and solar lamps. The following table illustrate the list of SACCOS implemented cooking solutions as at the end of 2024

Table 48: list of SACCOS implemented cooking solutions

S/N	Name of SACCOS	Number of cooking solutions
1.	Elimu SACCOS Ltd	51
2.	Turiani SACCOS Ltd	51
3.	TCDC SACCOS Ltd	46
4.	KKKT Arusha Road Ltd	44
5.	Same Kaya SACCOS Ltd	44
6.	ELCT ND SACCOS Ltd	51
7.	Mashati SACCOS Ltd	44
8.	Arusha Women in Business SACCOS Ltd	51
9.	Tangamano SACCOS Ltd	51
	TOTAL	433

Source: TCDC 2024

2.37.2.ESG Tools and evaluation process:

In order to evaluate and assess ESG a pilot initiative, DSIK introduced its ESG tools, Risk Radar and Sustainable Finance Compass to one SACCOS in Arusha region. These tools are designed to assess ESG and climate-related risks within financial institutions, enabling SACCOS to proactively identify potential environmental and social risks. This, in turn, supports improved product design, risk mitigation, and informed decision-making.

Further strengthening capacity in climate adaptation, DSIK also rolled out the Managing Climate Resilience (MCR) simulation game. This practical training tool was introduced to three SACCOS in Arusha, Kilimanjaro and Morogoro regions, training 150 end-beneficiaries. It helps farmers understand the impacts of climate change and adopt adaptive practices, thereby improving their resilience and creditworthiness.

Looking ahead, the Tanzania Cooperative Development Commission (TCDC) aims to integrate ESG compliance into regulatory guidelines for the SACCOS sector. The next phase will involve developing formal ESG guidelines and increasing awareness among SACCOS management and board members. Embedding ESG principles into SACCOS operations will not only align the sector with global sustainability objectives but also enhance institutional reputation, boost member satisfaction, and support long-term financial sustainability.

2.38.Credit Reference Bureaus (CRBs)

Regulation 83(1) of Microfinance (SACCOS) Regulations, 2019 requires SACCOS to furnish the Credit Reference Bureau with detailed information about all credit facilities extended to each borrower. However, the compliance level on this regulation has been very low by the SACCOS. a total number of 10 SACCOS had complied with this regulation.

Therefore, in order to ensure SACCOS, participate in sharing of credit information, TCDC in collaboration with BOT and other stakeholders carried out trainings to 247 SACCOS Officials during the year (2024) with the objective of building relevant skills for SACCOS staff members responsible for filling and submitting the required information.

In order to reduce credit risks, there is a need for SACCOS to be sensitized and emphasized fully to comply with the available legislation. Sharing of credit information among different institutions is one of the ways of mitigating credit risk in the industry.

2.39. Anti-Money Laundering / CFT

Under the current legal framework (The Anti-Money Laundering Act, Cap. 423 (Revised 2022), The Microfinance Act, 2018, and the Microfinance (Savings and Credit Cooperative Societies) Regulations, 2019), SACCOS in Tanzania are legally mandated to implement Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) measures, in the same manner as other financial institutions. These measures are designed to detect, prevent and report money laundering and terrorist financing activities within SACCOS operations. The SACCOS is required to implement the AML/CFT obligations in different areas include the following key areas:

(i.) Know Your Customer (KYC)

SACCOS must conduct Customer Due Diligence (CDD) by identifying and verifying the identity of prospective members prior to registration. Once registered, they are required to regularly update member information and understand the nature and purpose of each member's transactions and account activities.

(ii.) Suspicious Transaction Reporting (STRs)

SACCOS are obligated to monitor member transactions and report any suspicious activities—such as unusually large cash deposits or withdrawals, inconsistent financial behavior, or irregular transfers—to the Financial Intelligence Unit (FIU).

(iii.) Record Keeping

Accurate records of member identification and transaction history must be maintained for a minimum period, in accordance with legal requirements, and made available for regulatory or investigative purposes when necessary.

(iv.) Internal Controls and Risk Assessments

SACCOS must establish robust internal policies, controls and procedures to identify and mitigate money laundering and terrorist financing risks. This includes conducting a risk-based assessment of their products, services, members and geographical areas of operation, and implementing proportionate mitigation measures based on the assessed risk levels.

(v.) Ongoing Training and Awareness

Continuous training on AML/CFT must be provided to the Board, management and members to ensure a shared understanding of the associated risks, legal obligations and the correct procedures for identifying and reporting suspicious activities.

These measures are critical to ensuring that SACCOS are not exploited for illicit financial activities, particularly given their expanding role in promoting financial inclusion and delivering grassroots financial services. Ultimately, compliance with AML/CFT requirements not only safeguards the integrity of individual SACCOS but also contributes to the broader national and international efforts to combat financial crime.

CHAPTER THREE



3.1.Cooperative Legislations, New Developments and Cooperation in the Sub-Sector

TCDC is in the process of amending the Cooperative Societies Act, which will incorporate new development in the sector and challenges aired by the stakeholders in order to improve cooperative societies' performances in the market. In addition, the Office is developing a new Cooperative Policy to incorporate new development and challenges observed to improve cooperative societies in the country.

During the reporting period, TCDC issued one directive, a SACCOS Supervision handbook and two guidelines aimed at supporting the development of a core SACCOS system in Tanzania, while promoting cybersecurity and enhancing resilience within the SACCOS sector. The following document and guidelines were issued:

(i) SACCOS Supervisory Manual for the Tanzania Cooperative Development Commission (TCDC)

This handbook was developed and issued to enhance the supervisory oversight function for all Savings and Credit Cooperative Societies (SACCOS) in Tanzania. It introduces a standardized approach to SACCOS supervision, offering clear and practical guidance for conducting comprehensive supervision, with a focus on risk areas as outlined in the relevant Acts and Regulations.

The handbook is designed to be a dynamic tool, subject to periodic review by the Registrar of Cooperatives to incorporate updates in legislation, regulations and emerging best practices, both locally and from peer regulators across the continent.

(ii) Guidelines on Acquisition or Developing of a Core SACCOS System in Tanzania, 2024

The Guidelines were issued on 31 October 2024, providing a structured framework to guide Savings and Credit Cooperative Societies (SACCOS) in selecting, acquiring, or developing a robust and efficient Core SACCOS System in Tanzania. These Guidelines aim to enhance operational efficiency, security, regulatory compliance, and service delivery, in alignment with national requirements and global best practices in financial technology.

In light of the rapid digital transformation within the financial sector, Tanzanian SACCOS are expected to adopt modern, secure, and scalable systems to ensure sustainability and competitiveness. The Guidelines specifically address the challenges many SACCOS face when choosing and implementing software solutions for managing their financial operations. Moreover, they seek to close existing gaps in the market, where some fintech providers were offering systems that failed to comply with prevailing laws and regulations.

The Guidelines detail the end-to-end process for acquiring a Core SACCOS System, including steps such as vendor selection, regulatory compliance, system security, core features and functionalities, customization, budgeting and approvals, procurement procedures, testing and quality assurance, as well as ongoing support and maintenance.

Additionally, the Guidelines mandate the establishment of key policies and procedures that each SACCOS must adopt when developing or implementing a core system. These policies include; Information Security Policy, Vendor Management Policy, Anti-Money Laundering (AML) Policy, Independent Review and Audit Policy, Acceptable Use Policy (AUP), Software Management Policy, Outsourcing Policy, ICT Asset Management Policy, Social Media Policy, Interoperability and Integration Policy, Technology Risk Management Policy, Internet Usage Policy

The Guidelines also outline both mandatory and optional system functionality requirements that must be met to ensure a comprehensive, secure, and user-focused solution.

(iii) Guidelines on Cybersecurity and Resilience of SACCOS in Tanzania, 2024

These Guidelines were issued on 31 October 2024, with the view to establishing a robust framework for enhancing the cybersecurity posture and resilience of SACCOS in Tanzania. The rationale beyond issuance of these Guidelines followed an increase in adoption of digital technologies in the financial sector, whereas SACCOS face growing risks from cyber threats that can compromise member data, financial assets, and overall operational continuity. These Guidelines underscore the need for SACCOS to adopt a proactive and resilient approach to cybersecurity in line with the local and international best practices.

Further, these Guidelines were issued with the purpose to; safeguard member data and financial information; ensure operational continuity and resilience against cyber disruptions; promote trust and confidence in SACCOS' digital systems as well as aligning SACCOS with national and international cybersecurity standards and practices.

The Guidelines apply to all SACCOS operating in Tanzania with various key provisions being; cybersecurity governance and oversight with clear comprehensive cyber-resilience strategy and frameworks; risk management and monitoring mechanisms that keep in pace with technological developments; effective security/access control and data security; incident response and recovery; capacity building and awareness; third-party risk management; regulatory compliance and reporting as well as remedial measures and administrative sanctions reflected under regulation 85(h) and 85(i) of the Microfinance (Savings and Credit Cooperative Societies) Regulations, 2019. Thus, with the issuance of these Guidelines, and implementation of various measures set therein, SACCOS can mitigate cyber risks, ensure continuity of services, and support the growth of a secure and inclusive financial ecosystem in Tanzania.

Cyberattacks and cybersecurity vulnerabilities pose significant risks to the financial system. Because of vulnerabilities within the SACCOS industry and the broader financial system to potential cyberattacks, cybersecurity is one of the TCDC top supervisory priorities. The office attached a Cybersecurity Incident Reporting Form that have been attached as ANNEX 5.2

3.2. Supervision and Performance of The SACCOS Apex Body – SCCULT Ltd

The Savings and Credit Union League of Tanzania (1992) Limited — SCCULT (1992) Ltd was established on October 19, 1992 and registered under registration number 5480 in accordance with the Co-operatives Act No. 15 of 1991. It is regulated by the Tanzania Cooperative Development Commission (TCDC) under the Co-operatives Act No. 6 of 2013, and its Regulations of 2015. In 2021, SCCULT (1992) Ltd was licensed with license number MSP3-TCDC/2021/00374, issued in accordance with the Microfinance Act of 2018 and its Regulations of 2019. SCCULT (1992) Ltd was established primarily to advocate for, lobby on behalf of, and represent Savings and Credit Cooperative Societies (SACCOS) in Tanzania.

As the national association and umbrella organization for SACCOS in Tanzania, SCCULT (1992) Ltd has implemented its activities in alignment with its 2022–2024 Strategic Plan, which outlines six key strategic focus areas including Membership growth; Membership development, service and support; Financial sustainability; Organizational capacity development and Institutional marketing and public relations.

In 2024, SCCULT (1992) Ltd notably implemented the following; Financial literacy training sessions were provided to members of SACCOS in Arusha, Kilimanjaro, Dar es Salaam, Morogoro, and Mwanza. These trainings were supervised by TCDC and conducted by SCCULT (1992) Ltd in partnership with ACCOSCA and VISA International, reaching a total of 5,190 members.

Table 49: Financial literacy training sessions

NO	REGION	NUMBER OF PARTICIPANTS
1	Arusha	857
2	Kilimanjaro	1218
3	Dar es Salaam	1313
4	Morogoro	959
5	Mwanza	843
	TOTAL	5,190

As part of its annual training and capacity-building program, SCCULT (1992) Ltd designed and delivered specialized training sessions in 2024. A total of 11 workshops and seminars were conducted across the country, attended by 1,636 participants. The training sessions focused on key areas including Governance, Operations, ICT Development, Financial Management, Internal Controls, and Compliance.

Table 50: Number of workshop and seminars conducted

NO	PARTICULARS	NUMBER OF PARTICIPANTS
1.	Training to SACCOS Clerks and Office Support	55
2.	Leaders Forum	135
3.	SACCOS Managers Roundtable Meeting	110
4.	EA-Regional Meeting in Rwanda	107
5.	Credit Management Training	78
6.	Supervisory Committee Training	92
7.	Accountancy	59
8.	ICT Training	47
9.	ICUD Training	876
10.	SACCOS Governance Training (Leaders Retreat)	57
11.	SACCA-CONGRESS in Kenya	77
	TOTAL	1,636

SCCULT (1992) Ltd, through its Central Financing Facility (CFF), provides financial support to SACCOS facing liquidity challenges. As at the end of 2024, the CFF disbursed a total of TZS 1,516,000,000 in loans, benefiting 22 SACCOS with a combined membership of 917 individuals (409 women and 508 men). The loan products offered include liquidity support loans, agricultural loans, ICT equipment loans, and others;

Table 51: Amount of Loans provided through Central Financing Facility (CFF)

NO	PARTICULARS	TOTAL
1.	Total Loan disbursed	1,516,000,000
2.	Number of SACCOS Borrowed	22
3.	Number of beneficiaries	917
4.	Savings by members	109,978,000

Source: SCCULT (1992) Database 2024.

TCDC provided oversight to SCCULT (1992) Ltd in the implementation of its digitalization initiative, the SOMA Project (SACCOS Operations, Management, and Automation). The project aims to establish a shared Core SACCOS System that will fully digitalize SACCOS operations and enhance service delivery to members. The goal is to digitalize up to 260 SACCOS over a three-year period

Additionally, under the directive of TCDC, SCCULT (1992) Ltd conducted special audits in seven SACCOS in the Kilimanjaro region and two in the Njombe region. These audits were executed in line with the prescribed directives and recognized auditing standards. The initiative underscores SCCULT (1992) Ltd commitment as the national apex body, to promoting accountability and ensuring adherence to available regulatory and compliance frameworks.

3.3. Stakeholders Engagement and Collaboration

TCDC has engaged and collaborated with different stakeholders during the period in order to improve the performance of SACCOS in the country. Among the stakeholders direct engaged with TCDC and SCCULT during the period was DSIK. German Sparkassenstiftung Eastern Africa (DSIK) has been supporting the cooperative sector mainly in collaboration with SCCULT (1992) Ltd. In 2024 the support considered several activities aimed at strengthening SCCULT (1992) Ltd as a partner, its member SACCOS as well as the end-beneficiaries (SACCOS members).

A.Training

DSIK has supported training for SACCOS employees, Board Members and SACCOS members in various areas including financial literacy, governance, loan management, accounting, digitalization, renewable energy, farmers business games, and managing climate resilience (MCR). In Financial Literacy specifically, members were equipped with essential knowledge and skills to manage their finances effectively, make informed borrowing decisions, and improve their overall financial well-being. During the year, a total of 376 members (246 female, 130 male) from 8 SACCOS in Dar es Salaam, Arusha, Kilimanjaro and Tanga regions, received financial literacy training. However, the Financial Literacy program was handed over to SCCULT (1992) Ltd in September 2024. In general, more than 1,000 SACCOS members (of which 52% are females) have benefited from the training offered by SCCULT (1992) with a support of DSIK.

B. Product Development

To ensure SACCOS products and services are in line with the needs of members, DSIK with collaboration of SCCULT (1992) Ltd supported some SACCOS from Tanga and Kagera regions with needs assessment and designing relevant products, especially for women and youth. Some of SACCOS that received the support have started to use the newly developed products and hence expanding outreach especially in rural areas. The support that was extended to 9 SACCOS in these two regions is expected to be extended to other regions after testing its effectiveness.

C.Credit Rotation Fund (CRF)/Central Finance Facility (CFF)

DSIK continued to support the implementation of the CFF project, following the seed capital of TZS 270 million that was given to SCCULT (1992) Ltd in 2021 for lending to its member SACCOS to support income-generating activities of their members. The fund continued to revolve successfully, and by 31st December 2024, a total of 917 SACCOS members (of which, are 45% females) had benefited loans amounting to TZS 1.5 billion. Economic activities that receive funds include agriculture, processing, retail businesses (mobile money agencies, shops, transportation, restaurants, etc.) and animal husbandry. However, in September 2024 this project was handed over to SCCULT (1992) Ltd.

D.Technical Support

DSIK has also been using its personnel to provide technical support in relevant areas for SCCULT, its member SACCOS, and where needed to TCDC. The objective is to strengthen the financial cooperative sector to

increase financial inclusion among the households. Areas that DSIK have been contributing include strategic planning, developing and reviewing of policies, regulations and acts, digitalization, green finance, women and youth empowerment. Furthermore, in addition to providing its expertise, DSIK has been supporting holding of various workshops and training in the same areas.

E.SACCOS in AMCOS – SAFI Project

DSIK has been supporting the government initiatives of establishing SACCOS in AMCOS in order to bring financial services closer to AMCOS members. During 2024 DSIK continued to implement the project through strengthening SACCOS which have already been formed (from AMCOS) through training and product development.

Participation in National Forums

DSIK has also been contributing to the successful holding of national cooperative forums that involves SCCULT (1992) Ltd including ICUD and SUD as well as SACCOS Leaders Forum and Managers' Roundtable Meetings. These forums have been instrumental in sharing experience among stakeholders in the cooperative sector.



CHAPTER FOUR



4.1. Regional and International Cooperation

TCDC as the regulator of cooperative societies in the country, actively engages in various regional and international forums. Cooperation with peer regulators and stakeholders at these levels is vital for the continued development of the SACCOS subsector. Such engagements provide opportunities to exchange knowledge and best practices on regulatory approaches, supervisory frameworks, and the delivery of both financial and non-financial services to members and the broader community.

Cooperative apex bodies, including the Savings and Credit Cooperative Union League of Tanzania (SCCULT) and the Tanzania Federation of Cooperatives (TFC) are members of key international organizations such as the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA), the World Council of Credit Unions (WOCCU) through ACCOSCA and the International Cooperative Alliance (ICA).

During the reporting period, TCDC participated in several regional and international meetings aligned with its regulatory and supervisory mandate. These forums offered valuable exposure to emerging trends, tools, and innovations in cooperative regulation and oversight. They also enhanced TCDC's capacity to promote sound governance, improve supervisory practices, and strengthen networks with other regulators and stakeholders across the continent and beyond.

4.2. Regional and International Regulatory and Supervisory Fora

During the period, TCDC participated in regional and international fora relating to supervisory and regulatory matters conducted in Kenya and Rwanda.

4.2.1. The Regulatory Roundtable Commonly Referred to as RRT

TCDC attended different SACCOS regional meeting prepared by ACCOSCA for the purpose of sharing skills and experience with other SACCOS regulators across the region. ACCOSCA is a Pan-African confederation of national associations of savings and credit cooperative societies that represents all SACCOS across the region. It enjoys goodwill gestures from its members and other stakeholders keen on making Africa a better place to live through different intermediations and engagements. It conducts different workshops, meetings and training, including RRT, specifically for Policymakers, Regulators, National Associations involved in supervision, Government Officials (Commissioners and Central Bank Officials), Technocrats, and International Cooperative Stakeholders. It convenes RRT in every year depending on the schedule and its calendar.

These multi-stakeholder engagement and collaboration sessions aim at promoting prudential oversight in SACCOS and Credit Unions in Africa to enhance accountability and sustainable growth. Moreover, it conducts the Regulatory Roundtable in order to build consensus among African SACCOS in sharing cooperative institutions' data and through engagements with various governments for acceptance of SACCOS-specific regulatory frameworks.

In 2024, TCDC participated in various workshops and meeting of ACCOSCA, including the followings:

(a) The Eastern block regional forum took place from 2nd to 6th April 2024 at Ubumwe Hotel in Kigali – Rwanda. The forum's theme was: "Empowering Financial Cooperatives to Provide Sustainable Financial and Environmental Responsibility." The objective was to strengthen the capacity of SACCOS to build financial resilience and sustainability through a robust regulatory framework that promotes development at both the household and community levels. The forum aimed to empower SACCOS to adopt innovative, compliant, inclusive, and sustainable business strategies that generate meaningful impact within their communities. It was also designed to accelerate the development and growth of the cooperative movement by fostering regional cooperation, knowledge transfer, and experience sharing among participants.

(b) The 14th SACCOS Regulatory Roundtable from 3rd to 5th October 2024 at the Lake Naivasha Resort in Naivasha, Kenya. The meeting deliberated different issues, one of which was to discuss on: how to improve regulatory response to cyber security challenges, the impact of disruptions on supervisory functions, the value of quality data in supervision, and the regulator's role in the digitization agenda for SACCOS in Africa. The meeting assessed the impact of disruption in executing supervisory functions

(c) SACCA Congress

The SACCA Congress is an annual gathering that brings together cooperators from around the world. The 2024 SACCA Congress was held in Naivasha, Kenya, from 6th to 12th October 2024. The event convened experts and industry leaders globally to exchange knowledge and share experiences on the operations and supervision of SACCOS. The theme of the 2024 Congress was "Promoting Sustainable Socio-Economic Transformation through Cooperatives."

Finalizing this report gives chances to improve SACCOS operations in the country and enhancement of the supervision role of TCDC and other related stakeholders.

This report presents the current state of operations and the development of SACCOS in the country. It also highlights the critical role that SACCOS play within the cooperative movement and the broader financial sector.

Based on the data and analysis provided in various sections of this report, the following key directives and recommendations are proposed:

- i. Improve the Performance of Small SACCOS: Continued efforts are required to enhance the performance of SACCOS, particularly those smaller ones with limited capital bases.
- ii. Amalgamation of Weak SACCOS: There is a need to consolidate smaller SACCOS that have low capital bases and lack qualified personnel in order to strengthen their operational and financial performance.
- iii. Capacity Building: Ongoing training and capacity-building initiatives are essential to ensure that SACCOS not only meet licensing requirements but also maintain compliance with laws, by-laws, regulations, and other directives issued by the authorities.
- iv. Balanced Growth and Asset Distribution: Support should be directed toward the growth of small SACCOS to address the imbalance caused by the concentration of assets and financial instruments in a few large SACCOS. While the contribution of large SACCOS is significant, equitable development across the sector is necessary.
- v. Digital Transformation: Given the growing importance of technology in the financial sector, digitization of SACCOS must be prioritized to improve operational efficiency and expand access to products and services for members.
- vi. Gender Balance and Women's Empowerment: Greater efforts are needed to promote gender equality and empower women to take up leadership and governance roles within SACCOS.
- vii. Promotion and Establishment of SACCOS within AMCOS: Greater efforts should be made to promote the formation of SACCOS within Agricultural Marketing Cooperative Societies (AMCOS), particularly in rural areas. This initiative will enable farmers and other community members to access affordable financial services through SACCOS, thereby reducing reliance on informal money lenders who often charge interest rates significantly higher than prevailing market rates.

Additionally, the launch of the National Financial Inclusion Framework III (NFI III) 2023–2028 presents new opportunities for both SACCOS and regulators to develop strategies that enhance financial inclusion across the country. The framework addresses critical areas such as access, usage, welfare, and the quality of financial services. These initiatives require collaboration among financial service providers—including SACCOS—regulators, industry associations, and other stakeholders to meet the evolving needs of the market.

APPENDICES



5.1.List of Undercapitalized SACCOS during the period

LIST OF UNDERCAPITALIZED SACCOS DURING THE YEAR 2024		
1	CHAMIWAS SACCOS LTD	9,855,208.73
2	KILOMBERO I SACCOS LTD	9,829,637.00
3	AMANI BURKA SACCOS LIMITED	9,565,317.60
4	UWAMAKI SACCOS LIMITED	8,968,369.65
5	OMEGA SACCOS LTD	8,874,715.00
6	KARATU PRIVATE SECTOR SACCOS LIMITED	8,587,051.00
7	KISERENI SACCOS LIMITED	8,248,899.00
8	MUSOMA URBAN TEACHERS SACCOS LIMITED	8,134,998.00
9	CHAMAMTE SACCOS LIMITED	8,079,357.00
10	NDONGOSI SACCOS LIMITED	7,616,647.00
11	SHIMBILI SACCOS LIMITED	7,317,862.00
12	MORAVIAN CHURCH SOUTH WEST SACCOS LIMITED	7,197,545.62
13	MBULU VIJANA SACCOS LIMITED	6,214,031.00
14	DDCA SACCOS LTD	5,601,789.52
15	WALIMU KAHAMA SACCOS LIMITED	5,130,371.00
16	BUKOBA P.W.D EMPLOYEES SACCOS LIMITED	4,780,585.00
17	PANGANI DISTRICT COUNCIL SACCOS LTD	4,391,831.00
18	NEWALA BOMA SACCOS LIMITED	3,486,158.10
19	SHIMTA SACCOS LIMITED	2,593,420.78
20	SIHA VIJANA SACCOS LIMITED	2,532,341.00
21	AGAPE TAG MBEYA SACCOS LTD	2,287,173.00
22	MUUNGANO SACCOS LIMITED	2,141,100.00

23	UPIMAJI SACCOS LIMITED	-573,547.82
24	AWABOMA SACCOS LIMITED	-638,810.00
25	AIC (T) NANSIO WOMEN SACCOS LIMITED	-1,422,087.00
26	ILEJE EMPLOYEES SACCOS LIMITED	-1,498,830.00
27	LUHANGA PARISH SACCOS LTD	-4,069,767.47
28	HALE MKONGE SACCOS LIMITED	-5,899,876.00
29	KWANZA SACCOS LIMITED	-6,201,371.47
30	MVOMERO TEACHERS SACCOS LIMITED	-10,326,855.00
31	NGURDOTO SACCOS LIMITED	-10,717,621.00
32	IFAKARA CENTRE SACCOS LIMITED	-11,090,234.00
33	SAYARI SACCOS LIMITED	-12,186,202.31
34	NANJARA REHA SACCOS LIMITED	-12,859,648.00
35	KARATU DISTRICT COUNCIL WORKERS SACCOS LIMITED	-13,287,695.62
36	KARATU DISTRICT TEACHERS SACCOS LIMITED	-13,397,827.00
37	TCCIA COAST REGION SACCOS LIMITED	-15,590,849.81
38	LUPONDE TEA SACCOS LIMITED	-15,822,268.00
39	UKOTAFU SACCOS LIMITED	-16,498,407.72
40	UCC SACCOS LIMITED	-18,455,570.00
41	MUSOMA MUNICIPAL COUNCIL SACCOS LTD	-22,124,884.00
42	KONDOA TEACHERS SACCOS LIMITED	-23,925,701.09
43	IDYDC SACCOS LIMITED	-26,624,648.26
44	AFYA DODOMA VIJIJINI - DYK SACCOS LIMITED	-29,194,164.00
45	BAGAMOYO TEACHERS SACCOS LIMITED	-30,229,241.32
46	ARUSHA CLUB SACCOS LIMITED	-30,704,690.42

47	AFYA NYANGAO SACCOS LIMITED	-33,451,853.24
48	KIUMA SACCOS LIMITED	-39,436,677.00
49	KARADEA SACCOS LIMITED	-42,675,208.00
50	MUUNGANO SACCOS LIMITED	-43,892,329.00
51	IBWERA SACCOS LIMITED	-60,886,645.62
52	AIC (T) CHANG'OMBE SACCOS LIMITED	-73,973,162.00
53	MUDIO SACCOS LIMITED	-75,771,806.00
54	KINYAKI TEACHERS SACCOS LIMITED	-81,311,372.00
55	MBOZI TEACHERS SACCOS LIMITED	-83,090,776.00
56	UMOJA WA VIJANA KARAGWE SACCOS LIMITED	-107,130,480.00
57	CHAWAKUKO SACCOS LIMITED	-120,907,546.00
58	LAKE GROUP SACCOS LTD	-132,304,057.77
59	CANAAN SACCOS LIMITED	-136,921,273.00
60	KIPUNGUNI 'B' LUTHERAN CHURCH SACCOS LIMITED	-154,454,240.90
61	UKONGA COMMUNITY SACCOS LIMITED	-160,009,795.00
62	MANYONI TEACHERS SACCOS LIMITED	-160,580,980.00
63	NSHARA SACCOS LIMITED	-174,133,822.00
64	KIMARA CATHOLIC CHURCH SACCOS LIMITED	-184,046,035.35
65	TANZANIA PUBLIC SERVICE COLLEGE SACCOS LTD	-184,209,850.00
66	MUSOMA HOSPITAL SACCOS LIMITED	-202,878,073.00
67	MUHIMBILI SACCOS LIMITED	-241,187,979.59
68	KONYAGI SACCOS LIMITED	-262,943,452.57
69	NEWALA / TANDAHIMBA TEACHERS SACCOS LIMITED	-305,015,543.00
70	WALIMU NJOMBE SACCOS LIMITED	-427,919,566.48
71	SUKARI SACCOS LIMITED	-447,629,577.00
72	SUA SACCOS LIMITED	-530,737,548.14
73	CHAWATE SACCOS LIMITED	-665,849,104.00
74	WAFANYAKAZI WA RELI SACCOS LTD	-1,058,913,437.02
75	MAGU TEACHERS SACCOS LIMITED	-1,365,615,464.00
76	REVIVAL CHURCH SACCOS LIMITED	-1,455,907,263.05

5.2.Cybersecurity Incident Notification / Reporting Form to TCDC

Name of SACCOS:			
Registration number:		License number:	
Mobile:		Email:	
Date: (dd/mm/yy)		Time: (HH:MM)	
Cyber Incident Prioritization			Mark X
High	The incident affects the whole SACCOS. All or most of the SACCOS critical systems are affected		
Medium	The incident affects a section / division or multiple business units. It affects some part of the SACCOS operations		
Low	The incident affects an individual(s) and has little or no impact on the SACCOS operations		
Description of Cyber Incident			
Full Name of the Manager		Full Name of ICT officer	
Signature		Signature	

5.3.A Periodic Questionnaire Submitted by SACCOS

S/N	A PERIODIC REPORT SUMMARY REQUIRED TO BE SUBMITTED BY LICENSED SACCOS AS OF 31 ST DECEMBER 2024			
1	NAME OF SACCOS			
2	REGION:	DISTRICT:		
3	SACCOS CATEGORY	Tick () where applicable	Government	Private
4	ADDRESS:			
5	CONTACT PERSON:	POSITION:	Mobile Number:	
6	LICENSE NUMBER		LICENCE CATEGORY	
	DETAILS	THE YEAR 2024		THE YEAR 2023
7	Core Capital			
7.1	Total Members Share			
7.2	Statutory Reserves			
7.3	Retained Earnings			
7.4	Donation			
7.5	Grants			
	Total Core Capital	XXXX		XXXX
8	Total Assets			
9	Total Savings			
10	Total Deposits			
11	Total Liabilities other than Savings, Deposits and External Borrowing			
12	Total External Borrowings			
13	SACCOS Product and Service			
13.1	Total Loans Portfolio	Number	Amount	Number Amount
13.1.1	Loans Issued to Males			
13.1.2	Loans Issued to Females			
13.1.3	Non-Performing Loans (NPLs)			
13.2	Product and Services			
13.2.1	Mention the top 5 Products and services needed by the members			

13.2.2	How do you innovate the Product and Service needed by your members?				
	SACCOS Membership				
14	Individual Members				
14.1	<i>Males</i>				
14.2	<i>Females</i>				
	Total Individual Members (11.1 + 11.2)				
15	Groups				
15.1	<i>Males</i>				
15.2	<i>Females</i>				
	Total Group Members (12.1 + 12.2)				
16	Institutions (Number of Beneficiaries)				
17	Other Beneficiaries (Non-Members)				
18	SACCOS Employees	Male	Female	Male	Female
18.1	<i>Age range (18-35 yrs.)</i>				
18.2	<i>Age range (36-45 yrs.)</i>				
18.3	<i>Age above 45yrs</i>				
18.4	<i>Educational Level</i>				
	Total Employees (14.1+14.2+14.3)				
19	SACCOS Board Members	Male	Female	Male	Female
19.1	<i>Age range (18-35 yrs.)</i>				
19.2	<i>Age range (36-45 yrs.)</i>				
19.3	<i>Age above 45yrs</i>				
	Total Board Members				
20	Supervisory Committee	Male	Female	Male	Female
20.1	<i>Age range (18-35 yrs.)</i>				
20.2	<i>Age range (36-45 yrs.)</i>				
20.3	<i>Age above 45yrs</i>				
	Total Supervisory Committee				
21	Branches and Outlets of SACCOS				
21.1	<i>Number</i>				
21.2	<i>Location</i>				

22	Agent Banking activities	Number of agency service	Location	Number of agency service	Location
22.1	Name of the Bank				
23	Mobile Network Operators (MNOs) Agency services	Number of agency service	Location	Number of agency service	Location
23.1	MPESA (Balance in wallet TZS				
23.2	Tigo-PESA "				
23.3	Airtel Money "				
23.4	Halo Pesa "				
23.5	T-Pesa "				
24	Bank ATM Connected to SACCOS	Number of ATM	Location	Number of ATM	Location
24.1	Name of the Bank				
25	Credit Information Sharing				
25.1	Name of credit bureau contracted (Dun & Brad street or Credit Info)				
25.2	Number of transactions shared				
25.3	Value of transactions shared				
25.4	Total Cost on the transaction shared (Cost per transaction searched and the Total Cost incurred by the SACCOS in the year ended)				
26	Taxes Paid to the Government				
26.1	PAYE				
26.2	SDL				
26.3	WCF				
26.4	NSSF				
26.5	VAT				
26.6	Withholding tax				
26.7	Corporate tax (30% of income)				
26.8	Other taxes				
26.9	Another Levy				

	Total Taxes Paid				
27	Employers' Non-remittance of Deductions	Amount Delayed	Delayed Period	Amount Delayed	Delayed Period
27.1	Name of employer				
27.2	Nature of employer: (Tick () where applicable)	Government	Private	Government	Private
27.3	Reasons for non-remittance				
28	ICT Services and Other Service Providers				
28.1	Name of ICT service providers				
28.2	Name of ICT system used				
28.3	Number of years contracted				
28.4	Challenges to the use of service				
28.5	Opinion or recommendation on what to be done to the service provider				
29	SACCOS Investment	Amount TZS		Amount TZS	
29.1	Government Bonds				
29.2	Treasury Bills				
29.3	Fixed Deposit Reserve (F.D.R.)				
29.4	Land				
29.5	Building				
29.6	Shares				
29.7	Agent Banking				
29.8	Mobile Network Operators' Agency				
29.9	Other Investments				
	Total SACCOS Investment				
30	Corporate Social Responsibility (CSR)				
30.1	Nature of Social Service Provided				
30.2	Number of Beneficiaries				
	Total Values Incurred for the Service				
31	Seminars and Workshops Attended				
31.1	Board Members				

31.1.1	Nature of Seminar and Workshop Attended				
31.1.2	Participants Attended	Males	Females	Males	Females
31.1.3	Number of Participants				
31.1.4	Total Cost Incurred				
31.1.5	Location				
31.2	Management				
31.2.1	Nature of Seminar and Workshop Attended				
31.2.2	Participants Attended	Males	Females	Males	Females
31.2.3	Number of Participants				
31.2.4	Total Cost Incurred				
31.2.5	Location				
31.3	Members				
31.3.1	Nature of Seminar and Workshop Attended				
31.3.2	Participants Attended	Males	Females	Males	Females
31.3.3	Number of Participants				
31.3.4	Total Cost Incurred				
31.3.5	Location				
32	Complains and Disputes Handling	Numbers		Numbers	
32.1	Claims and refund of savings and deposits or share transfer				
32.2	Delayed Deceased Payment / Pension				
32.3	Elections/Electoral processes				
32.4	Failure to pay dividends and interest on time				
32.5	Guarantors and guarantees for loans				
32.6	Irregular deduction of deposit				
32.7	Loans and loan issuance				
32.8	Non- remittance / statements				
32.9	Penalties charge				
32.1	Interest rate charged				
33	Interest Rate Structure	Minimum rate	Maximum rate	Minimum rate	Maximum rate
33.1	Reducing balance method				
33.2	Straight line method charge				
34	Inspection and Supervision				
34.1	Number of Inspections conducted by Cooperative Officers				
34.2	Number of Inspection reports received from Cooperative officers				
35	External Audit Report				
35.1	Type of audit opinion				
35.2	Auditors' opinions				

5.4.Opinion and Feedback Submission Form

TCDC values your opinion, recommendations and feedback concerning the contents and data presented in this report. If you have any comments, opinions, recommendations and other matters regarding the contents and presentation in this report, please kindly fill in this form the advice, opinion, suggestion and feedback, which will be considered and updated in the following report (2024). The opinion and feedback should be sent to the Registrar's Office through the hereunder official email and address:

Your	Name	(Optional):
.....		
Sex		(Optional):
.....		
Your	Mobile	Number:
.....		

Your Opinion and Feedback

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Registrar of Cooperative Societies,
The Tanzania Cooperative Development Commission,
Kuu Street,
P.O.BOX 201, DODOMA.
Email: ushirika@ushirika.go.tz
Website: www.ushirika.go.tz

5.5. A List of Licensed SACCOs as at 31st December 2024

S/N	NAME OF SACCOs	LICENCE CATEGORY	REGION	DISTRICT	ADDRESS
1	KIMARA CATHOLIC CHURCH SACCOs LTD	A	DAR ES SALAAM	UBUNGO	BOX 55171 DSM
2	MALEU SACCOs LTD	A	ARUSHA	ARUMERU	BOX 269 USA RIVER
3	TAHA SACCOs LTD	A	ARUSHA	ARUSHA	BOX 15652 ARUSHA
4	KIKATITI SACCOs LTD	A	ARUSHA	ARUMERU	MERUARUSHA
5	KINOLE SACCOs LTD	B	MOROGORO	MOROGORO	BOX 1880 MOROGORO
6	ILULU SACCOs LTD	B	LINDI	LINDI	BOX 642 LINDI
7	UJENZI KIBAHA SACCOs LTD	A	PWANI	KIBAHA	BOX 30150 KIBAHA
8	MOUNT KIBO SACCOs LTD	A	DAR ES SALAAM	KINONDONI	BOX 67357 DSM
9	CHUNYA TEACHERS SACCOs LTD	B	MBEYA	CHUNYA	BOX 47 CHUNYA
10	FSA MKOLANI SACCOs LTD	B	MWANZA	NYAMAGANA	BOX 10854 MWANZA
11	NYANZA BOTTLING EMPLOYEES SACCOs LTD	B	MWANZA	ILEMELA	BOX 3109 MWANZA
12	MWANZA CITY WOMEN TEACHERS SACCOs LTD	A	MWANZA	NYAMAGANA	BOX 11818 MWANZA
13	MOYO HILL SACCOs LTD	A	ARUSHA	KARATU	BOX 380 KARATU
14	WINO SACCOs LTD	B	RUVUMA	MADABA	BOX 115 MABADA
15	MKUKUWAMI SACCOs LTD	A	MWANZA	MISUNGWI	BOX 43 MWANZA
16	IFM WORKERS SACCOs LTD	B	DAR ES SALAAM	ILALA	BOX 3918 DSM
17	BANDARINI SACCOs LTD	B	DAR ES SALAAM	TEMEKE	BOX 50091 DSM
18	WALIMU UKEREWE SACCOs LTD	A	MWANZA	UKEREWE	BOX 41 UKEREWE
19	RAFIKI MWANZA SACCOs LTD	A	MWANZA	NYAMAGANA	BOX 2067 MWANZA
20	GALLAPO FARMERS SACCOs LTD	A	MANYARA	BABATI	BOX 446 BABATI
21	WAZALENDO SACCOs LTD	B	KILIMANJARO	MOSHI	BOX 474 MOSHI
22	ORYX SACCOs LTD	B	DAR ES SALAAM	TEMEKE	BOX 9540 DSM
23	UKEREWE SACCOs LTD	B	MWANZA	UKEREWE	BOX 41 NANSIO
24	NAROK FRIENDS SACCOs LTD	A	ARUSHA	ARUSHA	BOX 14765 ARUSHA
25	MOUNT MERU HOTELS SACCOs LTD	A	ARUSHA	ARUSHA	BOX 1936 ARUSHA
26	KOMKYA KUMEKUCHA SACCOs LTD	A	DAR ES SALAAM	UBUNGO	BOX 54023 DSM
27	OSHA SACCOs LTD	A	DAR ES SALAAM	KINONDONI	BOX 519 DSM
28	VIPIMO SACCOs LTD	A	DAR ES SALAAM	ILALA	BOX 313 DSM
29	PANGANI DISTRICT COUNCIL SACCOs LTD	A	TANGA	PANGANI	BOX 89 PANGANI
30	NG'ANDA SACCOs LTD	B	NJOMBE	WANGING'OMBE	BOX 592 NJOMBE
31	LAKE GROUP SACCOs LTD	A	DAR ES SALAAM	KIGAMBONI	BOX 5055 DSM
32	MAHANJE SACCOs LTD	A	RUVUMA	MADABA	BOX 103 MADABA
33	LOIRIEN TEACHERS SACCOs LTD	A	ARUSHA	NGORONGORO	BOX 80 LOLIONDO
34	WASSO MAKAO SACCOs LTD	A	ARUSHA	NGORONGORO	BOX 1 LOLIONDO
35	EWURA SACCOs LTD	A	DODOMA	DODOMA	BOX 2857 DODOMA
36	WALIMU KISESA SACCOs LTD	A	MWANZA	MAGU	BOX 2637 MWANZA
37	MASILE SACCOs LTD	A	MBEYA	MBEYA	BOX 3058 MBEYA
38	KKKT KIBANGU SACCOs LTD	A	DAR ES SALAAM	UBUNGO	BOX 11838 DSM
39	SAME TEACHERS SACCOs LTD	B	KILIMANJARO	SAME	BOX 96 SAME

40	DOCTORS 2004 SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 32758 DSM
41	ELCT NORTHERN DIOCESE SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 7779 MOSHI
42	SAME KAYA SACCOS LTD	B	KILIMANJARO	SAME	BOX 271 SAME
43	TIRDO SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 23235 DSM
44	TRA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 63225 DSM
45	SCCULT (1992) LTD	A	DAR ES SALAAM	ILALA	BOX 20640 DSM
46	MWANJELWA SACCOS LTD	A	MBEYA	MBEYA	BOX 3391 MBEYA
47	FARAJA MAFINGA SACCOS LTD	A	IRINGA	MUFINDI	BOX 370 MAFINGA
48	BUSOCU SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 75280 DSM
49	TAZARA MBEYA SACCOS LTD	B	MBEYA	MBEYA	BOX 4155 MBEYA
50	MEDICAL DOCTORS AND DENTALS SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 45801 DSM
51	UMOJA (2006) SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 7291 MOSHI
52	DIMON MOROGORO WORKERS SACCOS LTD	B	MOROGORO	MOROGORO	BOX 1595 MOROGORO
53	NYUMBU SACCOS LTD	B	PWANI	KIBAHA	KIBAHA, PWANI
54	TUSHIKAMANE SACCOS LTD	A	PWANI	KIBAHA	BOX 30153 KIBAHA
55	SOKO KUJ SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 15789 DSM
56	UOA AMANI SACCOS LTD	A	ARUSHA	ARUMERU	BOX 7 USER RIVER
57	MBAO SACCOS LTD	A	IRINGA	MUFINDI	BOX 55 MAFINGA
58	ZITE SACCOS LTD	A	PWANI	BAGAMOYO	BOX 290 BAGAMOYO
59	KKKT ARUSHA ROAD SACCOS LTD	B	DODOMA	DODOMA	BOX 1308 DODOMA
60	AFYA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 70987 DSM
61	TAJIRIKA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 24053 DSM
62	MSD SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9081 DSM
63	TACMEN SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 2425 DSM
64	VETA MIKUMI SACCOS LTD	A	MOROGORO	KILOSA	BOX 110 MIKUMI
65	AMKENI SACCOS LTD	B	MBEYA	MBEYA	BOX 2587 MBEYA
66	RSTGA SACCOS LTD	B	MBEYA	RUNGWE	BOX 734 TUKUYU
67	UDIDA SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 1304 SHINYANGA
68	MUWAMU SACCOS LTD	A	IRINGA	MUFINDI	BOX 328 MAFINGA
69	TUSIIME SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 71262 DSM
70	BIASHARA SACCOS LTD	B	SHINYANGA	SHINYANGA	BOX 742 SHINYANGA
71	TCDC SACCOS LTD	A	DODOMA	DODOMA	BOX 740 DODOMA
72	ELIMU SACCOS LTD	B	MOROGORO	MOROGORO	BOX 2164 MOROGORO
73	PSSSF SACCOS LTD	A	DODOMA	DODOMA	BOX 1501 DODOMA
74	WAUGUZI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 65526 DSM
75	SINGIDA TOWN COUNCIL WORKERS SACCOS LTD	A	SINGIDA	SINGIDA	BOX 236 SINGIDA
76	NGOME SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 35923 DSM
77	UKOMBOZI (JIMBO LA SONGEA) SACCOS LTD	A	RUVUMA	SONGEA	BOX 1111 SONGEA
78	MUFINDI TEACHERS SACCOS LTD	B	IRINGA	MUFINDI	BOX 415 MAFINGA
79	NCAA WORKERS SACCOS LTD	B	ARUSHA	NGORONGORO	BOX 1 NGORONGORO
80	TAWIRI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 661 ARUSHA
81	DAR ES SALAAM CONTAINER TERMINAL WORKERS SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 71442 DSM

82	VIWANGO SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 9524 DSM
83	VETA MANYARA SACCOS LTD	A	MANYARA	BABATI	BOX 485 BABATI
84	KARAGWE WOMEN SACCOS LTD	B	KAGERA	KARAGWE	BOX 600 KARAGWE
85	KINONDONI TEACHERS SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 90260 DSM
86	ENZA SACCOS LTD	A	ARUSHA	ARUMERU	BOX 2750 ARUSHA
87	SWISSPORT TANZANIA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 18043 DSM
88	UKIRIGURU KILIMO SACCOS LTD	A	MWANZA	MISUNGWI	BOX 1433 MWANZA
89	FRIENDS CORNER SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1898 ARUSHA
90	UMOJA WA VIJANA KARAGWE SACCOS LTD	A	KAGERA	KARAGWE	BOX 543 KARAGWE
91	BUGANDO MEDICAL CENTRE SACCOS LTD	B	MWANZA	NYAMAGANA	BOX 1370 MWANZA
92	MWANZA CITY COUNCIL SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 1645 MWANZA
93	AWAPE SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 11511 DSM
94	LULU SACCOS LTD	B	MBEYA	MBEYA	BOX 3467 MBEYA
95	THE MANOR SACCOS LTD	A	ARUSHA	KARATU	KARATU, ARUSHA
96	UNIVERSITY OF DODOMA EMPLOYEES SACCOS LTD	B	DODOMA	DODOMA	BOX 2765 DODOMA
97	LESA SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 76833 DSM
98	KILUYA LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 30489 DSM
99	MUHIMBILI SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 65572 DSM
100	MOSHI MUNICIPAL TEACHERS SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 7883 MOSHI
101	TEMBONI LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 1523 DSM
102	TANGA UWASA SACCOS LTD	A	TANGA	TANGA	BOX 5011 TANGA
103	JITHADA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 24053 DSM
104	UNITED NATIONS SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9182 DSM
105	NEW VISION (2015) SACCOS LTD	A	ARUSHA	ARUSHA	BOX 2332 ARUSHA
106	MIREMBE AND ISANGA SACCOS LTD	A	DODOMA	DODOMA	BOX 910 DODOMA
107	SERONI SACCOS LTD	B	TANGA	TANGA	BOX 443 TANGA
108	SMN SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 8715 DSM
109	PCCB SACCOS LTD	B	DODOMA	DODOMA	BOX 4865 DODOMA
110	ILEMBO USAFWA SACCOS LTD	A	MBEYA	MBEYA	BOX 1849 MBEYA
111	DUWASA SACCOS LTD	B	DODOMA	DODOMA	BOX 431 DODOMA
112	IBUGA PARISH SACCOS LTD	A	KAGERA	MULEBA	BOX 182 MULEBA
113	ELCT HEADQUARTER STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3033 ARUSHA
114	MWANZA KK SECURITY SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 2076 MWANZA
115	ARUSHA WOMEN IN BUSINES SACCOS LTD	B	ARUSHA	ARUSHA	BOX 6032 ARUSHA
116	TSN SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9033 DSM
117	KAZI SACCOS LTD	A	DODOMA	DODOMA	BOX 2890 DODOMA
118	ILEJE EMPLOYEES SACCOS LTD	A	SONGWE	ILEJE	BOX 2 ILEJE
119	KARATU DISTRICT TEACHERS SACCOS LTD	A	ARUSHA	KARATU	BOX 190 KARATU
120	MWANGAZA WOMEN SACCOS LTD	A	ARUSHA	ARUSHA	BOX 7421 ARUSHA
121	LUTHERAN SEMINARY MOROGORO SACCOS LTD	A	MOROGORO	MOROGORO	BOX 303 MOROGORO
122	MWASHITA SACCOS LTD	B	DODOMA	DODOMA	BOX 1410 DODOMA
123	IDYDC SACCOS LTD	A	IRINGA	IRINGA	BOX 795 IRINGA

124	JKT STAFF SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 1694 DSM
125	ARUSHA NOAH SACCOS LTD	A	ARUSHA	KARATU	BOX KARATU
126	ARUSHA URBAN WATER SUPPLY AND SEWERAGE AUTHORITY SACCOS LTD	A	ARUSHA	ARUSHA	BOX 13600 ARUSHA
127	MKOMBOZI SOKO KUJ SACCOS LTD	B	DODOMA	KONDOA	BOX 229 KONDOA
128	TANESCO MBEYA SACCOS LTD	B	MBEYA	MBEYA	BOX 38 MBEYA
129	MVIWAKA SACCOS LTD	A	ARUSHA	KARATU	BOX 166 KARATU
130	WAT SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 5914 DSM
131	BALIMI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 14148 ARUSHA
132	MBOMAPO MAWENI SACCOS LTD	A	ARUSHA	ARUMERU	BOX 83 DULUTI
133	KIKALORA SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 931 MOSHI
134	KK SECURITY STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 10675 ARUSHA
135	KWIMBA PUBLIC SERVANTS SACCOS LTD	A	MWANZA	KWIMBA	BOX 88 KWIMBA
136	KWANZA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 7813 DSM
137	NYUMBA SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 45674, DSM
138	HAI TEACHERS SACCOS LTD	B	KILIMANJARO	HAI	BOX 27 HAI
139	MUDIO SACCOS LTD	A	KILIMANJARO	HAI	BOX 699 MOSHI
140	BURUTE SACCOS LTD	B	KAGERA	BUKOB	BOX 1483 BUKOB
141	RUANGWA TEACHERS SACCOS LTD	A	LINDI	RUANGWA	BOX 32 RUANGWA
142	LUSHOTO TEACHERS SACCOS LTD	B	TANGA	LUSHOTO	BOX 29 LUSHOTO
143	KONYAGI SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9412 DSM
144	BRAEBURN STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 14268 ARUSHA
145	SIL AFRICA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 11078 DSM
146	CHAMAMTE SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 66797 DSM
147	KINYAKI TEACHERS SACCOS LTD	A	SIMUYU	MEATU	BOX 296 MEATU
148	MBEYA DOCTORS WELFARE FUND SACCOS LTD	A	MBEYA	MBEYA	BOX 1353 MBEYA
149	TUMAINI FIELD FARMERS SACCOS LTD	A	ARUSHA	KARATU	BOX 176 KARATU
150	KUSURE SACCOS LTD	A	ARUSHA	ARUMERU	BOX 2139 ARUSHA
151	UFUMWA SACCOS LTD	A	MWANZA	ILEMELA	BOX 3153 MWANZA
152	TANGA DISTRICT RAILWAY SACCOS LTD	B	TANGA	TANGA	BOX 341 TANGA
153	BABATI SACCOS LTD	A	MANYARA	BABATI	BOX 698 BABATI
154	BURKA STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 90 ARUSHA
155	MUUNGANO GUMBIRO SACCOS LTD	A	RUVUMA	MADABA	BOX 10 MADABA
156	TAZARA SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 40929 DSM
157	NURU YA MAENDELEO SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 2140 MOSHI
158	IRINGA RURAL TEACHERS SACCOS LTD	B	IRINGA	IRINGA	BOX 2441 IRINGA
159	VETA KIHONDA SACCOS LTD	A	MOROGORO	MOROGORO	BOX 2208 MOROGORO
160	UWAMU SACCOS LTD	B	MBEYA	MBEYA	BOX 6315 MBEYA
161	RUDEA SACCOS LTD	A	MWANZA	ILEMELA	BOX 1953 MWANZA
162	MWANDOI SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 8121 MWANZA
163	KIGOMA PASTORS SACCOS LTD	A	KIGOMA	KIGOMA	BOX 544 KIGOMA
164	MPUGUSO SACCOS LTD	A	MBEYA	RUNGWE	BOX 123 TUKUYU
165	SADOLIN SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 20775 DSM

166	SHALOM SACCOS LTD	A	ARUSHA	ARUSHA	BOX 7184 ARUSHA
167	JUMAKI SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 1422 MWANZA
168	KIWIRA SACCOS LTD	B	MBEYA	RUNGWE	BOX 22 KIWIRA
169	JUJI SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 1886 DSM
170	MOROGORO AND MVOMERO TEACHERS SACCOS LTD	B	MOROGORO	MOROGORO	BOX 2071 MOROGORO
171	ARUSHA TEACHERS SACCOS LTD	A	ARUSHA	ARUSHA	BOX 10441 ARUSHA
172	MAKAMU SACCOS LTD	A	DODOMA	DODOMA	BOX 980 DODOMA
173	SAANANE ISLAND SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 11775 MWANZA
174	CHAI BORA SACCOS LTD	A	IRINGA	MUFINDI	BOX 228 MAFINGA
175	WALIMU KAHAMA SACCOS LTD	A	SHINYANGA	KAHAMA	BOX 985 KAHAMA
176	SIFA SACCOS LTD	B	IRINGA	IRINGA	BOX 1683 IRINGA
177	TANZANIA PRISON STAFF SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 78067 DSM
178	MKUYUNI JUHUDI SACCOS LTD	A	MOROGORO	MOROGORO	BOX 1880 MOROGORO
179	KKKT MBULUMBULU SACCOS LTD	A	ARUSHA	KARATU	BOX 167 KARATU
180	MKWAWA UNIVERSITY WORKERS SACCOS LTD	B	IRINGA	IRINGA	BOX 2513 IRINGA
181	VETA TANGA SACCOS LTD	A	TANGA	TANGA	BOX 1204 TANGA
182	MAFINGA SACCOS LTD	A	IRINGA	MUFINDI	BOX 403 MAFINGA
183	MBOZI TEACHERS SACCOS LTD	A	SONGWE	MBOZI	BOX 640 MBOZI
184	USALAMA WA RAIA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9141 DSM
185	RUFUJI TEACHERS SACCOS LTD	A	PWANI	KIBITI	BOX 40 KIBITI
186	KIPUNGUNI 'B' LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 20100 DSM
187	COLLECTIVE SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9262 DSM
188	TPAWU SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 77420 DSM
189	NIMR SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9653 DSM
190	JATU SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 42177 DSM
191	MAPAMBAZUKO SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 247 DSM
192	BARBRO JOHNSON SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 14556 DSM
193	NACTE SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 7109 DSM
194	KIMALELA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 80235 DSM
195	ATLAS COPCO SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 39966 DSM
196	NEW WHITESANDS HOTEL SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 3030 DSM
197	TBL SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9013 DSM
198	MAFUTA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9103 DSM
199	PRINMAT SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 60442 DSM
200	MISSION MIKOCHEI WORKERS SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 65300 DSM
201	ITV SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 4374 DSM
202	TIB WORKERS SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9373 DSM
203	TEMBONGWAZA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 4414 DSM
204	DAL SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 42392 DSM
205	TBA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9542 DSM
206	UHAMIAJI SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 512 DSM
207	TANROADS SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 11364 DSM

208	DON CONSULT SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 4218 DSM
209	JISE SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 40500 DSM
210	AZANIA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 40303 DSM
211	DOVYA LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 46461 DSM
212	SHREE HINDU MANDAL SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 10539 DSM
213	KUMEKUCHA MWAMKO SACCOS LTD	A	TANGA	LUSHOTO	BOX 10 MLALO
214	TUWAKA SACCOS LTD	B	KAGERA	KARAGWE	BOX 137 KARAGWE
215	CARE TANZANIA SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 10242 DSM
216	DAR ES SALAAM RVTCS SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 40274 DSM
217	DAWASCO SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 1573 DSM
218	UKONGA COMMUNITY SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 95651 DSM
219	MOSHI RURAL TEACHERS SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 1859 MOSHI
220	MTWARA URBAN TEACHERS SACCOS LTD	A	MTWARA	MTWARA	BOX 864 MTWARA
221	IAA SACCOS LTD	B	ARUSHA	ARUSHA	BOX 2798 ARUSHA
222	MASHATI RURAL SACCOS LTD	B	KILIMANJARO	ROMBO	BOX 219 ROMBO
223	TEGETA FRIENDSHIP SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 960 DSM
224	ENDAMARARIEK SACCOS LTD	A	ARUSHA	KARATU	BOX 76 KARATU
225	CRDB WORKERS SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 268 DSM
226	UNITED SACCOS LTD	A	MOROGORO	KILOSA	BOX 95 KIDATU
227	MAENDELEO SACCOS LTD	A	MBEYA	MBEYA	BOX 1056 MBEYA
228	NKURUNZIZA REDESO SACCOS LTD	B	KAGERA	NGARA	BOX 187 NGARA
229	RUANDA LUTHERAN SACCOS LTD	A	MBEYA	MBEYA	BOX 668 MBEYA
230	CHAI SACCOS LTD	B	IRINGA	MUFINDI	BOX 40 MUFINDI
231	KIUTA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 2320 DSM
232	AIDRO SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3044 ARUSHA
233	SHINYANGA MUNICIPAL WORKERS SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 28 SHINYANGA
234	DIVINE STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3064 ARUSHA
235	BIHARAMULO HOSPITAL FARAJA DAIMA SACCOS LTD	A	KAGERA	BIHARAMULO	BIHARAMULO
236	CAMARTEC SACCOS LTD	A	ARUSHA	ARUSHA	BOX 764 ARUSHA
237	USALAMA WA ANGA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 18001 DSM
238	POSTA NA SIMU SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 3948 DSM
239	TANGA CEMENT SACCOS LTD	B	TANGA	TANGA	BOX 5053 TANGA
240	HEKIMA SACCOS LTD	B	SINGIDA	SINGIDA	BOX 340 SINGIDA
241	SBC SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 4162 DSM
242	ARUSHA TAU SACCOS LTD	A	ARUSHA	ARUSHA	BOX 10471 ARUSHA
243	TCRA SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 31904 DSM
244	HAI RURAL TEACHERS SACCOS LTD	B	KILIMANJARO	HAI	BOX 8 HAI
245	LOSAA KIA SACCOS LTD	A	KILIMANJARO	HAI	BOX 171 HAI
246	MTZ SACCOS LTD	B	MBEYA	MBEYA	BOX 4222 MBEYA
247	KARAGWE DEVELOPMENT ASSOCIATION SACCOS LTD	A	KAGERA	KARAGWE	BOX 299 KARAGWE
248	KARUME SACCOS LTD	A	MBEYA	MBEYA	BOX 797 MBEYA
249	TEGEMEO VIJANA SACCOS LTD	A	KAGERA	BUKOBA	BOX 98 BUKOBA

250	MIKOCHÉ SACCOS LTD	A	MOROGORO	KILOSA	BOX 62 MIKUMI
251	KINONDONI LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 77482 DSM
252	BIHARAMULO DISTRICT EMPLOYEES SACCOS LTD	B	KAGERA	BIHARAMULO	BOX 70 BIHARAMULO
253	UDZUNGWA SACCOS LTD	A	MOROGORO	IFAKARA	BOX 485 KIDATU
254	TUJIKOMBOE SACCOS LTD	A	IRINGA	MUFINDI	BOX 78 MUFINDI
255	IMARA SACCOS LTD	A	MARA	MUSOMA	BOX 1244 MUSOMA
256	KITANZINI SACCOS LTD	A	IRINGA	IRINGA	BOX 576 IRINGA
257	KONDOA TEACHERS SACCOS LTD	A	DODOMA	KONDOA	BOX 225 KONDOA
258	HANDENI TEACHERS SACCOS LTD	B	TANGA	HANDENI	BOX 96 HANDENI
259	MULEBA TEACHERS SACCOS LTD	A	KAGERA	MULEBA	BOX 213 MULEBA
260	MAKABE PARISH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 32364 DSM
261	ARUSHA CITY STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3013 ARUSHA
262	OBUMWE TALANTA SACCOS LTD	A	KAGERA	MULEBA	BOX 138 MULEBA
263	MWIGANWA SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 1092 SHINYANGA
264	EMAPU SACCOS LTD	A	NJOMBE	NJOMBE	BOX 1043 NJOMBE
265	WANAWAKE ENDELEU SACCOS LTD	A	KAGERA	KARAGWE	BOX 20 KARAGWE
266	KUMEKUCHA SACCOS LTD	A	MBEYA	MBEYA	BOX 4963 MBEYA
267	UMWAMA SACCOS LTD	A	MBEYA	MBEYA	BOX 6495 MBEYA
268	SARUJI SACCOS LTD	B	MBEYA	MBEYA	BOX 529 MBEYA
269	SONGEA TOWN COUNCIL SACCOS LTD	A	RUVUMA	SONGEA	BOX 14 SONGEA
270	PETU SACCOS LTD	A	ARUSHA	ARUMERU	BOX 16156 ARUSHA
271	SONGEA PARISH LUTHERAN SACCOS LTD	A	RUVUMA	SONGEA	BOX 54 SONGEA
272	BAGAMOYO LUTHERAN CHURCH SACCOS LTD	A	PWANI	BAGAMOYO	BOX 13 BAGAMOYO
273	AFRI SACCOS LTD	A	MBEYA	MBEYA	BOX 2332 MBEYA
274	LUMBAKI SACCOS LTD	B	MBEYA	MBEYA	BOX 3329 MBEYA
275	RULENGE SACCOS LTD	A	KAGERA	NGARA	BOX 50 RULENGE
276	KIKKT KONGWA SACCOS LTD	A	DODOMA	KONGWA	BOX 40 KOGWA
277	MWONGOZO SACCOS LTD	A	MARA	TARIME	BOX 13 TARIME
278	NBC SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9454 DSM
279	SHAMMAH SACCOS LTD	A	MARA	MUSOMA	BOX 1140 MUSOMA
280	KIPUNGUNI SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 75634 DSM
281	HUDUMA SACCOS LTD	A	DODOMA	DODOMA	BOX 214 DODOMA
282	TCCIA SIMANJIRO SACCOS LTD	A	MANYARA	SIMANJIRO	BOX 9596 SIMANJIRO
283	MAGAGURA SACCOS LTD	A	RUVUMA	SONGEA	BOX 60 SONGEA
284	SBC MBEYA WORKERS SACCOS LTD	A	MBEYA	MBEYA	BOX 2635 MBEYA
285	TANZANIA TOUR GUIDES SACCOS LTD	A	ARUSHA	ARUSHA	BOX 11755 ARUSHA
286	MTONI LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9034 DSM
287	SHIWARA SACCOS LTD	A	ARUSHA	ARUMERU	BOX 543 USARIVER
288	PEAWA SACCOS LTD	A	RUVUMA	SONGEA	BOX 223 SONGEA
289	MITAA SACCOS LTD	A	DODOMA	DODOMA	BOX 1923 DODOMA
290	CETEX SACCOS LTD	A	MOROGORO	MOROGORO	BOX 269 MOROGORO
291	MVITC SACCOS LTD	A	MOROGORO	MOROGORO	BOX 671 MOROGORO

292	UFUNDI SACCOS LTD	A	MOROGORO	MOROGORO	BOX 67 MOROGORO
293	NDONGOSI SACCOS LTD	A	RUVUMA	SONGEA	BOX 1092 SONGEA
294	KISARAWI TEACHERS SACCOS LTD	A	PWANI	KISARAWI	BOX 28001 KISARAWI
295	MBAGALA LUTHERAN SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 100159 DSM
296	PAMOJA TUNAWEZA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	DAR ES SALAAM
297	MBULU TEACHERS SACCOS LTD	A	MANYARA	MBULU	BOX 70 MBULU
298	IDODI SACCOS LTD	A	IRINGA	IRINGA	BOX 108 IDODI
299	CONCERN TANZANIA STAFF SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 6370 DSM
300	IGOMA KOLPING SACCOS LTD	A	KAGERA	BUKOBA	BUNENA
301	KKKT MBEYA MJINI SACCOS LTD	A	MBEYA	MBEYA	BOX 1444 MBEYA
302	KIUMA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 45338 DSM
303	BARIADI DISTRICT TEACHERS SACCOS LTD	A	SIMUYU	BARIADI	BOX 129 BARIADI
304	BUGIRI WARD SACCOS LTD	A	DODOMA	CHAMWINO	BOX 4407 DODOMA
305	MUUNGANO IGURUSI SACCOS LTD	A	MBEYA	MBARALI	BOX 336 MBEYA
306	MLANDEGE SACCOS LTD	A	IRINGA	IRINGA	BOX 1341 IRINGA
307	KCU SACCOS LTD	A	KAGERA	BUKOBA	BOX 5 BUKOBA
308	KIUMA SACCOS LTD	A	RUVUMA	TUNDURU	BOX 184 TUNDURU
309	MBULU TOWN COUNCIL WANAWAKE SACCOS LTD	A	MANYARA	MBULU	BOX 09 MBULU
310	MALAWI CARGO CENTRES SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 21157 DSM
311	SERENGETI SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 41080 DSM
312	GPSA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9150 DSM
313	SHINYANGA DISTRICT COUNCIL SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 113 SHINYANGA
314	KILIMO/MIFUGO SACCOS LTD	A	TANGA	TANGA	BOX 92 TANGA
315	TANGAMANO SACCOS LTD	A	TANGA	TANGA	BOX 1434 TANGA
316	AIC (T) CHANG'OMBE SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 45220 DSM
317	MUSOMA SACCOS LTD	A	MARA	MUSOMA	BOX 556 MUSOMA
318	VISIONARY WOMEN SACCOS LTD	A	DAR ES SALAAM	ILALA	DAR ES SALAAM
319	CBE DODOMA SACCOS LTD	A	DODOMA	DODOMA	BOX 2077 DODOMA
320	IRINGA HOPE SACCOS JOINT ENTERPRICE LIMITED	B	IRINGA	IRINGA	BOX 200 IRINGA
321	AMANI RULENGE SACCOS LTD	A	KAGERA	NGARA	BOX 34 RULENGE
322	BUKOBA P.W.D.E SACCOS LTD	A	KAGERA	BUKOBA	BOX 2 BUKOBA
323	SAYUNI HAYDOM RURAL SACCOS LTD	A	MANYARA	MBULU	BOX 9032 MBULU
324	INSTITUTE OF JUDICIAL ADMINISTRATION WORKERS SACCOS LTD	A	TANGA	LUSHOTO	BOX 20 LUSHOTO
325	BOCHI SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 55158 DSM
326	NG'AMBO SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 1532 MOSHI
327	LONG FARMERS SACCOS LTD	A	MANYARA	BABATI	BOX 400 BABATI
328	MARUKU SACCOS LTD	A	KAGERA	BUKOBA	BOX 5 BUKOBA
329	GOD'S BRIDGE SACCOS LTD	A	MBEYA	RUNGWE	BOX 22 TUKUYU
330	TIA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9522 DSM
331	NAMTUMBO MUUNGANO SACCOS LTD	A	RUVUMA	NAMTUMBO	NAMTUMBO
332	TANESCO SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 54231 DSM
333	KITUNTU SACCOS LTD	A	KAGERA	KARAGWE	BOX 486 KARAGWE

334	HALI YA HEWA SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 3056 DSM
335	ARUSHA LMC STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 17047 ARUSHA
336	KIPEBAWE SACCOS LTD	A	MBEYA	CHUNYA	BOX 66 CHUNYA
337	KIMBAKILE SACCOS LTD	A	KILIMANJARO	MWANGA	BOX 213 MWANGA
338	MAZOMBE SACCOS LTD	A	IRINGA	KILOLO	BOX 57 MAZOMBE
339	AMBONI SPINNING MILL SACCOS LTD	A	TANGA	TANGA	BOX 5023 TANGA
340	NEW MZRH SACCOS LTD	A	MBEYA	MBEYA	BOX 419 MBEYA
341	BWAWANI BEACH SACCOS LTD	A	SINGIDA	MKALAMA	BOX 1007 MKALAMA
342	PANGANI TEACHERS SACCOS LTD	A	PWANI	KIBAHA	BOX 30349 KIBAHA
343	MUVUMA SACCOS LTD	A	SHINYANGA	KAHAMA	BOX 662 KAHAMA
344	MATIGANJOLA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 322 NJOMBE
345	CANAAN SACCOS LTD	A	NJOMBE	NJOMBE	BOX 450 NJOMBE
346	TUJENDELEZE SACCOS LTD	A	IRINGA	IRINGA	BOX 655 IRINGA
347	NJOMBE TEACHERS SACCOS LTD	A	NJOMBE	NJOMBE	BOX 394 NJOMBE
348	ENGASMENT BOWANI SACCOS LTD	A	MANYARA	SIMANJIRO	BOX 9596 SIMANJIRO
349	DSM CORRIDOR SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 50163 DSM
350	OUR SAVIOUR SACCOS LTD	A	IRINGA	IRINGA	BOX 2224 IRINGA
351	IHEMI SACCOS LTD	A	IRINGA	IRINGA	BOX 58 IRINGA
352	KARATU DISTRICT COUNCIL WORKERS SACCOS LTD	A	ARUSHA	KARATU	BOX 190 KARATU
353	MSHIKAMANO SACCOS LTD	B	MBEYA	MBEYA	BOX 979 MBEYA
354	SHALOM SACCOS LTD	A	SINGIDA	IRAMBA	BOX 92 KIAMBOI
355	AFYA NYANGAO SACCOS LTD	A	LINDI	LINDI	BOX 1002 LINDI
356	KONGWA DISTRICT COUNCIL SACCOS LTD	A	DODOMA	KONGWA	BOX 57 KONGWA
357	TWITANGE ISMAN SACCOS LTD	A	IRINGA	IRINGA	BOX 514 IRINGA
358	MOROGORO MUNICIPAL TEACHERS SACCOS LTD	B	MOROGORO	MOROGORO	BOX 6063 MOROGORO
359	PANDAHILL SECONDARY SCHOOL SACCOS LTD	A	MBEYA	MBEYA	BOX 6233 MBEYA
360	INTERNATIONAL SCHOOL WORKERS SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 733 MOSHI
361	MUUNGANO SACCOS LTD	A	KIGOMA	KIGOMA	BOX 346 KIGOMA
362	KAHAMA MEDICAL SACCOS LTD	A	SHINYANGA	KAHAMA	BOX 5 KAHAMA
363	NYOMBO SACCOS LTD	A	NJOMBE	NJOMBE	BOX 12 NJOMBE
364	NANENANE WOMEN SACCOS LTD	A	ARUSHA	ARUSHA	BOX 14081 ARUSHA
365	IRINGA UNIVERSITY WORKERS SACCOS LTD	A	IRINGA	IRINGA	BOX 200 IRINGA
366	UMOJA SACCOS LTD	A	KAGERA	MULEBA	BOX 154 MULEBA
367	ASILIA LODGES SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1111 ARUSHA
368	KIFANYA SACCOS LTD	B	NJOMBE	NJOMBE	BOX 414 NJOMBE
369	KASULU WOMEN SACCOS LTD	A	KIGOMA	KASULU	BOX 31 KASULU
370	UVIMA SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 874 MARANGU
371	UPENDO C SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 24711 DSM
372	GRACE SCHOOLS SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 70913 DSM
373	TAZARA MBEYA WORKSHOP SACCOS LTD	B	MBEYA	MBEYA	BOX 234 MBEYA
374	UMATAMA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 11200 ARUSHA
375	RIJKZWAAN SACCOS LTD	B	ARUSHA	ARUMERU	BOX 12345 ARUSHA

376	UWEZESHAJI SACCOS LTD	A	DODOMA	DODOMA	BOX 1734 DSM
377	MAZINDE JUU UMOJA SACCOS LTD	A	TANGA	LUSHOTO	BOX 90 LUSHOTO
378	MUGUMU HOSPITAL SACCOS LTD	A	MARA	SERENGETI	BOX 38 MUGUMU
379	FRIENDS OF RECA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 11819 DSM
380	KANONO SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1098 ARUSHA
381	DIAMOND WELFARE CLUB SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 13665 DSM
382	SHANTA MINING SACCOS LTD	A	SONGWE	SONGWE	SONGWE
383	ARUSHA TBL SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3104 ARUSHA
384	SPM SACCOS LTD	B	IRINGA	MUFINDI	BOX 6 MGOLOLO
385	TUMAINI IFUNDA SACCOS LTD	A	IRINGA	IRINGA	BOX 64 IRINGA
386	DAR ES SALAAM INSTITUTE OF TECHNOLOGY SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2958 DSM
387	TUSHIRIKIANE STEREO SACCOS LTD	A	MBEYA	MBEYA	BOX 149 MBEYA
388	MITIKI WORKERS SACCOS LTD	A	MOROGORO	IFAKARA	BOX 655 IFAKARA
389	SUMATRA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 3093 DSM
390	LUPONDE TEA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 4 NJOMBE
391	UWSA SACCOS LTD	A	MBEYA	MBEYA	BOX 2932 MBEYA
392	LOYOLA SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 9533 DSM
393	NURU INYALA SACCOS LTD	A	MBEYA	MBEYA	BOX 1305 MBEYA.
394	HEKIMA SACCOS LTD	A	NJOMBE	WANGINGOMBE	NJOMBE
395	TABORA RAILWAYS SACCOS LTD	A	TABORA	TABORA	BOX 150 TABORA
396	TUMAINI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 308 MARANGU
397	TAZAMA SACCOS LTD	B	DAR ES SALAAM	KIGAMBONI	BOX 2157 DSM
398	AMKENI VIJANA SACCOS LTD	A	KAGERA	BUKOBA	BOX 98 BUKOBA
399	TWITANGAGE SACCOS LTD	A	NJOMBE	NJOMBE	BOX 726 NJOMBE
400	TCCIA MANYARA SACCOS LTD	A	MANYARA	BABATI	BOX 339 BABATI
401	AMANI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 891 MOSHI
402	ANGEL HOUSE SACCOS LTD	A	MARA	TARIME	BOX 175 TARIME
403	KASHWASA SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 1246 SHINYANGA
404	KOLPING WORKERS SACCOS LTD	A	KAGERA	BUKOBA	BOX 1236 BUKOBA
405	MVOMERO SACCOS LTD	A	MOROGORO	MVOMERO	BOX 963 MVOMERO
406	TAMPRO SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 72045 DSM
407	AHUENI SACCOS LTD	A	MARA	TARIME	BOX 422 TARIME
408	MAKIBA SACCOS LTD	A	ARUSHA	ARUMERU	BOX 81 USA RIVER
409	NEEMA SACCOS LTD	A	MBEYA	MBEYA	BOX 3472 MBEYA
410	AICT MAGOMENI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 1141 DSM
411	TMA SACCOS LTD	B	DODOMA	DODOMA	BOX 4278 DODOMA
412	TUMAINI SACCOS LTD	B	ARUSHA	ARUSHA	BOX 6070 ARUSHA
413	INTERNATIONAL SCHOOL OF TANGANYIKA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2651 DSM
414	ARUSHA CUTTINGS SACCOS LTD	A	ARUSHA	ARUSHA	BOX 11123 ARUSHA
415	CHAWAKUKO SACCOS LTD	A	KILIMANJARO	MWANGA	BOX 218 MWANGA
416	UWAPA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 15418 ARUSHA
417	UMAKO MAKONGOLOSI SACCOS LTD	A	MBEYA	CHUNYA	MAKONGOLOSI

418	KKKT USHARIKA WA KARANGA SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 8605 MOSHI
419	MSSA SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 12689 DSM
420	TANDALE MARKET TRADERS SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 75777 DSM
421	NEWALA BOMA SACCOS LTD	A	MTWARA	NEWALA	BOX 16 NEWALA
422	BIMA YA AFYA SACCOS LTD	B	DODOMA	DODOMA	BOX
423	RUNJO SACCOS LTD	A	MBEYA	MBEYA	BOX 2469 MBEYA
424	MFAMASIA ARMS SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 481 MOSHI
425	ZIMAMOTO SACCOS LTD	A	DODOMA	DODOMA	BOX 1509 DODOMA
426	MAPINDUZI PWANI SACCOS LTD	A	PWANI	KIBAHA	BOX 30100 KIBAHA
427	GEITA TEACHERS SACCOS LTD	B	GEITA	GEITA	BOX 51 GEITA
428	EIJ SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 32174 DSM
429	KINYAMVUO COMMUNITY SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 32885 DSM
430	KYAKA SACCOS LTD	B	KAGERA	MISENYI	BOX 97 KYAKA
431	RAS KILIMANJARO SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 3070 MOSHI
432	SUNFLAG EMPLOYEE SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3123 ARUSHA
433	SELF RELIANCE SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 80856 DSM
434	IWAMBI PAMOJA SACCOS LTD	A	MBEYA	MBEYA	BOX 2904 MBEYA
435	TCCIA COAST REGION SACCOS LTD	A	PWANI	KIBAHA	BOX 30862 KIBAHA
436	SALASALA LUTHERAN CHURCH SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 68902 DSM
437	ST. JOHN'S UNIVERSITY EMPLOYEES SACCOS LTD	A	DODOMA	DODOMA	BOX 47 DODOMA
438	LAKE TEACHERS SACCOS LTD	A	MANYARA	BABATI	BOX 118 BABATI
439	LUSHOTO DISTRICT COUNCIL EMPLOYEES SACCOS LTD	A	TANGA	LUSHOTO	BOX 32 LUSHOTO
440	JENGA MKIMBIZI SACCOS LTD	A	IRINGA	IRINGA	BOX 1765 IRINGA
441	NIMETA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 15651 DSM
442	UWABIM SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 187 SUMBAWANGA
443	UJAMAA SACCOS LTD	A	MARA	BUTIAMA	BOX 1077 MUSOMA
444	BLOCK T SACCOS LTD	A	MBEYA	MBEYA	BOX 2216 MBEYA
445	MAKTABA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9283 DSM
446	ULIWA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 54 NJOMBE
447	WASSHA WORKERS SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 33452 DSM
448	KANTUI SACCOS LTD	A	MOROGORO	IFAKARA	BOX 397 KIDATU
449	AGAPE SACCOS LTD	A	MBEYA	MBARALI	BOX 103 MBARALI
450	MAGODA SACCOS LTD	A	NJOMBE	NJOMBE	NJOMBE
451	TBC SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 31519 DSM
452	TAIRI WORKERS SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 9750 DSM
453	LUGALA HOSPITAL SACCOS LTD	A	MOROGORO	MALINYI	BOX 11 MALINYI
454	ADADA SACCOS LTD	A	MANYARA	BABATI	BOX 110 BABATI
455	KIBAHA EDUCATION CENTRE SACCOS LTD	A	PWANI	KIBAHA	BOX 30002 KIBAHA
456	TWAVVANWAJE MUONGANO SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 464 SUMBAWANGA
457	KURUGENZI SACCOS LTD	B	SHINYANGA	SHINYANGA	BOX 320 SHINYANGA
458	FRIEDKIN WORKERS SACCOS LTD	A	ARUSHA	ARUSHA	BOX 2782 ARUSHA
459	NGUVUMALI SACCOS LTD	A	KILIMANJARO	MWANGA	BOX 14 MWANGA

460	LUPONDE SACCOS LTD	A	NJOMBE	NJOMBE	BOX 689 NJOMBE
461	WASODA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 97 NJOMBE
462	URU MASHARIKI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 3041 MOSHI
463	PAMWEBA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 68063 DSM
464	TCCIA ARUSHA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 141 ARUSHA
465	TCCIA LONGIDO SACCOS LTD	A	ARUSHA	LONGIDO	BOX 8551 NAMANGA
466	TPAWU SACCOS LTD	A	MOROGORO	IFAKARA	BOX 50 KIDATU
467	BANANA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 10123 ARUSHA
468	MARORONI UKOMBOZI SACCOS LTD	A	ARUSHA	ARUMERU	BOX 89 USA RIVER
469	ARUSHA CLUB SACCOS LTD	B	ARUSHA	ARUSHA	BOX 909 ARUSHA
470	TPC SACCOS LTD	B	KILIMANJARO	MOSHI	BOX 118 MOSHI
471	BOT MBEYA SACCOS LTD	B	MBEYA	MBEYA	BOX 1203 MBEYA
472	UMOJA SACCOS LTD	A	MOROGORO	KILOSA	BOX 173 KILOSA
473	MANAPA WORKERS SACCOS LTD	A	ARUSHA	MONDULI	BOX 12 MTO WA MBU
474	MANAMBENI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 913 MOSHI
475	ILONGERO SACCOS LTD	A	SINGIDA	SINGIDA	BOX 27 SINGIDA
476	KKKT MBEZI LUIS SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 75920 DSM
477	AWABOMA SACCOS LTD	A	MANYARA	KITETO	BOX 67 KITETO
478	NEWALA / TANDAHIMBA TEACHERS SACCOS LTD	A	MTWARA	NEWALA	BOX 197 NEWALA
479	SONGAMBELE KATORO SACCOS LTD	A	GEITA	KATORO	BOX 617 KATORO
480	MUUNGANO SACCOS LTD	A	TANGA	KILINDI	BOX 18 KILINDI
481	PRIMEFUEL SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2873 DSM
482	MASE SACCOS LTD	A	MBEYA	MBEYA	BOX 3793 MBEYA
483	MNRT SACCOS LTD	A	DODOMA	DODOMA	BOX 1351 DODOMA
484	TAWA SACCOS LTD	A	MOROGORO	MOROGORO	BOX 1880 MOROGORO
485	WAZO HILL SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 66793 DSM
486	WEKEZA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 10678 DSM
487	TUINUANE SACCOS LTD	A	DODOMA	DODOMA	BOX 1180 DODOMA
488	UFUNDI SACCOS LTD	A	DODOMA	DODOMA	BOX 2197 DODOMA
489	LOWASI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 339 MOSHI
490	IFAKARA CENTRE SACCOS LTD	A	MOROGORO	IFAKARA	BOX 53 IFAKARA
491	KALALI SACCOS LTD	A	KILIMANJARO	HAI	BOX 2088 MOSHI
492	CHATO TEACHERS SACCOS LTD	A	GEITA	CHATO	BOX 108 CHATO
493	KIA SACCOS LTD	B	KILIMANJARO	HAI	BOX 10 HAI
494	SMIRNA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 45195 DSM
495	MUDE SACCOS LTD	A	MOROGORO	KILOMBERO	BOX 99 MANGULA
496	MLIMANI NGARASH SACCOS LTD	A	ARUSHA	MONDULI	BOX 128 MONDULI
497	PAG SHAMMAH SACCOS LTD	A	MBEYA	MBEYA	BOX 1863 MBEYA
498	WATUMISHI BOMANI SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 229 SUMBAWANGA
499	ST. JOHN NJIRO SACCOS LTD	A	ARUSHA	ARUSHA	BOX 11509 ARUSHA
500	SERENGETI TEACHERS SACCOS LTD	A	MARA	SERENGETI	BOX 194 SERENGETI
501	WAWATA PAROKIA YA ROHO MTAKATIFU KITUNDA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 40711 DSM

502	TANWAT KIBENA SACCOS LTD	A	NJOMBE	NJOMBE	KIBENA NJOMBE
503	UKAGUZI ASF SACCOS LTD	A	DODOMA	DODOMA	BOX 761 DODOMA
504	UKU SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 60727 DSM
505	MAKUBURI CATHOLIC CHURCH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 62607 DSM
506	NAVIDA SACCOS LTD	A	ARUSHA	ARUSHA	BOX103 ARUSHA
507	NYOTA NJEMA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 41265 DSM
508	MKOMBOZI SACCOS LTD	A	MARA	TARIME	BOX 240 TARIME
509	DARAJANI SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 71093 DSM
510	SASAKWA SACCOS LTD	A	MARA	SERENGETI	BOX 65 SERENGETI
511	NIMR MBEYA SACCOS LTD	A	MBEYA	MBEYA	BOX 2410 MBEYA
512	ACTION TANZANIA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 21496 DSM
513	DUCE SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 2329 DSM
514	UWATA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 4828 DSM
515	SONGAMBELE SACCOS LTD	A	TANGA	PANGANI	BOX 89 PANGANI
516	IVAENY SACCOS LTD	A	KILIMANJARO	M	BOX 103 SANYA JUU
517	DTY TEGETA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 167 DSM
518	ARUSHA TECHNICAL COLLEGE STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 296 ARUSHA
519	MSHIKAMANO SACCOS LTD	B	GEITA	CHATO	BOX 20 CHATO
520	KETES SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 36 SUMBAWANGA
521	KINYEREZI BRIGHT FUTURE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 79563 DSM
522	MARANGU SECONDARY SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 217 MARANGU
523	WARRIOR SECURITY STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 15439 ARUSHA
524	OHINYMANIO ELCT ND. SACCOS LTD	A	KILIMANJARO	SIHA	BOX 100 SANYA JUU
525	TOWERS SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 1559 DSM
526	FOO SACCOS LTD	A	KILIMANJARO	HAI	BOX 8225 MOSHI
527	MUSOMA HOSPITAL SACCOS LTD	A	MARA	MUSOMA	BOX 21 MUSOMA
528	TANZANIA AIRPORTS AUTHORITY SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 18032 DSM
529	WAWASEHI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 79605 DSM
530	KKKT MPANDA SACCOS LTD	A	KATAVI	MPANDA	BOX 45 MPANDA
531	MAMBA SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 485 MARANGU
532	IMASANGANI SACCOS LTD	A	PWANI	KIBAHA	BOX 58 MLANDIZI
533	UKAGUZI SACCOS LTD	B	DODOMA	DODOMA	BOX
534	JAM MAONO SACCOS LTD	A	ARUSHA	ARUSHA	BOX 16838 ARUSHA
535	TANZANIA ASSOCIATION OF WOMEN CERFIED ACCOUNTANTS SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 78752 DSM
536	BARAA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3013 ARUSHA
537	MZENGA SACCOS LTD	A	PWANI	KISARAWA	BOX 28001 KISARAWA
538	MCHIKICHINI SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 40735 DSM
539	SAFARI LAGER MWANZA SACCOS LTD	A	MWANZA	ILEMELA	BOX 661 MWANZA
540	VETA OLJORO STAFF SACCOS LTD	A	ARUSHA	ARUSHA	BOX 509 ARUSHA
541	AGA KHAN SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 1605 DSM
542	KIBONGOTO HOSPITAL SACCOS LTD	A	KILIMANJARO	SIHA	BOX 12 SANYA JUU
543	UMAHAKA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 16475 ARUSHA

544	MBAGASO SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 104409 DSM
545	PPF SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 72473 DSM
546	WANAMA SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 54621 DSM
547	UWAMAKI SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 79717 DSM
548	MPANDA AFYA SACCOS LTD	A	KATAVI	TANGANYIKA	BOX 72 MPANDA
549	BIMA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9264 DSM
550	MIVUMONI DEVELOPMENT SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 33458 DSM
551	KIMANDOLU LUTHERAN GROUP SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1158 ARUSHA
552	WATER RESOURCES INSTITUTE SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 35059 DSM
553	MKURABITA SACCOS LTD	A	DODOMA	DODOMA	BOX 1500 DODOMA
554	BAGAMOYO TEACHERS SACCOS LTD	A	PWANI	BAGAMOYO	BOX 94 BAGAMOYO
555	NSSF EMPLOYEES SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 19910 DSM
556	LEMIRA SACCOS LTD	A	KILIMANJARO	HAI	BOX 689 MOSHI
557	NANJARA REHA SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 160 ROMBO
558	BETHEL SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 32763 DSM
559	MAKAMBAKO SACCOS LTD	A	NJOMBE	MAKAMBAKO	BOX 559 MAKAMBAKO
560	KIKEO SACCOS LTD	A	MOROGORO	MVOMERO	BOX 663 MVOMERO
561	KARANSI SACCOS LTD	A	KILIMANJARO	SIHA	BOX 98 SANYA JUU
562	ENDELEVU SACCOS LTD	A	ARUSHA	ARUMERU	BOX 1156 ARUSHA
563	NDUGUMBI COMMUNITY SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 90269 DSM
564	UWASU SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 464 SUMBAWANGA
565	ENYOITO SACCOS LTD	A	ARUSHA	ARUSHA	BOX 15185 ARUSHA
566	ABC CAPITAL WORKERS SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 12346 DSM
567	TIC SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 90042 DSM
568	GREEN SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9490 DSM
569	MPWAPWA TEACHERS SACCOS LTD	A	DODOMA	MPWAPWA	BOX 172 MPWAPWA
570	IFWAGI MAFANIKIO SACCOS LTD	A	IRINGA	MUFINDI	BOX 258 MAFINGA
571	YCSC SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX, DSM
572	KISUKURU SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX, DSM
573	MWANANCHI COMMUNICATIONS SACCOS LTD	B	DAR ES SALAAM	UBUNGO	BOX 19754 DSM
574	BABATI DISTICT WOMEN SACCOS LTD	A	MANYARA	BABATI	BOX 400 BABATI
575	TLAWI SACCOS LTD	A	MANYARA	MBULU	BOX 70 MBULU
576	NINGA SACCOS LTD	B	NJOMBE	NJOMBE	BOX 148 NJOMBE
577	NUNDU SACCOS LTD	A	NJOMBE	NJOMBE	BOX 276 NJOMBE
578	GOD HALLMARK SACCOS LTD	A	PWANI	KISARAWA	BOX 28001 KISARAWA
579	MAZIWA SACCOS LTD	A	TANGA	TANGA	BOX 5061 TANGA
580	SAME KURUGENZI SACCOS LTD	A	KILIMANJARO	SAME	BOX 138 SAME
581	SHIMBILI SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 31 ROMBO
582	NIMR MWANZA SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 1462 MWANZA
583	UWAMBE SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 10433 MWANZA
584	JUHUDI SACCOS LTD	A	NJOMBE	NJOMBE	NJOMBE
585	MWELYA USAMBARA MKONGE SACCOS LTD	A	TANGA	KOROGWE	BOX 8 MAKUYUNI

586	MWERA AND SAKURA SACCOS LTD	A	TANGA	PANGANI	BOX 5010 TANGA
587	WAWAPA SACCOS LTD	A	TANGA	PANGANI	BOX 86 PANGANI
588	TWITANGAGE SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 295 SUMBAWANGA
589	LITEMBO HOSPITAL SACCOS LTD	A	RUVUMA	MBINGA	BOX 94 MBINGA
590	MBINGA LUTHERAN SACCOS LTD	A	RUVUMA	MBINGA	BOX 329 MBINGA
591	NGAKA SACCOS LTD	A	RUVUMA	MBINGA	BOX 62 MBINGA
592	SHINYANGA TOWN COUNCIL TEACHERS SACCOS LTD	A	SHINYANGA	SHINYANGA	BOX 636 SHINYANGA
593	MAENDELEO IHALE SACCOS LTD	A	SIMIYU	BUSEGA	BOX 95 BUSEGA
594	MWASI SACCOS LTD	A	SINGIDA	SINGIDA	BOX 388 SINGIDA
595	SINGIDA TOWN COUNCIL TEACHERS SACCOS LTD	A	SINGIDA	SINGIDA	BOX 236 SINGIDA
596	MSHIKAMANO ISANZU SACCOS LTD	A	TABORA	NZEGA	BOX 4 NZEGA
597	KIBAHA VIJIJINI SACCOS LTD	A	PWANI	KIBAHA	BOX 30153 KIBAHA
598	KIWASACO SACCOS LTD	A	PWANI	KISARAWA	BOX 28001 KISARAWA
599	KANA SDA SACCOS LTD	A	TANGA	TANGA	BOX 2000 TANGA
600	KOROGWE TEACHERS SACCOS LTD	A	TANGA	KOROGWE	BOX 340 KOROGWE
601	SONGAMBELE SACCOS LTD	A	KILIMANJARO	MWANGA	BOX 168 USANGI
602	SIMANJIRO TEACHERS SACCOS LTD	A	MANYARA	SIMANJIRO	BOX 9596 SIMANJIRO
603	TARANGIRE WORKERS SACCOS LTD	A	MANYARA	BABATI	BOX 400 BABATI
604	UMOJA VIJANA SACCOS LTD	A	MANYARA	BABATI	BOX 400 BABATI
605	NYABIGENA SACCOS LTD	A	MARA	TARIME	BOX 44 NYAMWAGA
606	VIJANA MANISPAA MOSHI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 2064 MOSHI
607	AFYA DODOMA VIJIJINI DYK SACCOS LTD	A	DODOMA	CHAMWINO	BOX 4294 DODOMA
608	ARUSHA KURUGENZI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3050 ARUSHA
609	FIDES STAFF SACCOS LTD	A	ARUSHA	ARUMERU	BOX 1304 USA RIVER
610	UVUMNYA TALANTA SACCOS LTD	A	TABORA	NZEGA	BOX 614 NZEGA
611	KARMEL SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 167 DSM
612	KILIMO NA USHIRIKA SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9192 DSM
613	KCMC SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 3010 MOSHI
614	ACU FAMILY SACCOS LTD	A	ARUSHA	ARUSHA	BOX 16734 ARUSHA
615	ARUMA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1525 ARUSHA
616	TAI SACCOS LTD	A	KILIMANJARO	HAI	BOX 306 HAI
617	TARAKEA MOTAMBURU SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 15 TARAKEA
618	KWARAA TEACHERS SACCOS LTD	A	MANYARA	BABATI	BOX 153 BABATI
619	MANYARA TEACHERS SACCOS LTD	A	MANYARA	BABATI	BOX 645 BABATI
620	BONITE BOTTLERS SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 1352 MOSHI
621	JITEGEMEE SACCOS LTD	A	KILIMANJARO	HAI	HAI
622	SAYARI SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 62936 DSM
623	SIDO SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2476 DSM
624	TAZARA KARAKANA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 40110 DSM
625	MARINE SACCOS LTD	A	IRINGA	MUFINDI	BOX 139 MAFINGA
626	UMOJA DEVELOPMENT SACCOS LTD	A	IRINGA	IRINGA	BOX 2595 IRINGA
627	YORDAN SACCOS LTD	A	IRINGA	IRINGA	BOX 220 IRINGA

628	JITIHAHA SACCOS LTD	A	KAGERA	BIHARAMULO	BOX 35 LUSAHUNGA
629	GEITA POWER SACCOS LTD	A	GEITA	GEITA	BOX 54 GEITA
630	DIRA SACCOS LTD	A	IRINGA	IRINGA	BOX 511 IRINGA
631	KILOLO SACCOS LTD	A	IRINGA	KILOLO	BOX 215 IRINGA
632	CHINA ALUMINI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 72275 DSM
633	IITA TANZANIA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 34441 DSM
634	UZIWA SACCOS LTD	A	MOROGORO	MOROGORO	BOX 2153 MOROGORO
635	CBE MWANZA SACCOS LTD	A	MWANZA	NYAMAGANA	BOX 3168 MWANZA
636	MAGU TEACHERS SACCOS LTD	A	MWANZA	MAGU	BOX 88 MAGU
637	KCMUCO SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 2240 MOSHI
638	LOWIRI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 2140 MOSHI
639	MOVENPICK ROYAL PALM SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 791 DSM
640	SOKOINE UNIVERSITY OF AGRICULTURE WORKERS SACCOS LTD	A	MOROGORO	MOROGORO	BOX 3000 MOROGORO
641	TURIANI SACCOS LTD	B	MOROGORO	MVOMERO	BOX 73 MTIBWA
642	KIBENA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 19 NJOMBE
643	KIPENGERE SACCOS LTD	A	NJOMBE	WANGING'OMBE	BOX 30 NJOMBE
644	MBEYA TEACHERS SACCOS LTD	A	MBEYA	MBEYA	BOX 599 MBEYA
645	HONEST SACCOS LTD	A	PWANI	CHALINZE	BOX 109 CHALINZE
646	MANUNDU SACCOS LTD	A	TANGA	KOROGWE	BOX 367 KOROGWE
647	MAKOKA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 75705 DSM
648	MKOMBOZI SACCOS LTD	B	DAR ES SALAAM	TEMEKE	BOX 40114 DSM
649	MNENE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 40111 DSM
650	SHENGENA SACCOS LTD	A	MBEYA	MBEYA	BOX 2603 MBEYA
651	MAHAKAMA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9004 DSM
652	TUJIKOMBOE SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 1076 MOSHI
653	UMBWE NDOO SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 8666 MOSHI
654	SWAYA SACCOS LTD	A	MBEYA	MBEYA	BOX 2920 MBEYA
655	MORAVIAN CHURCH SOUTH WEST SACCOS LTD	A	MBEYA	MBEYA	BOX 3078 MBEYA
656	A.C.T TUMAINI SACCOS LTD	A	MOROGORO	MOROGORO	BOX 320 MOROGORO
657	ELGIBO SACCOS LTD	A	MOROGORO	MOROGORO	BOX 3143 MOROGORO
658	KILOMBERO DISTRICT WORKERS SACCOS LTD	B	MOROGORO	IFAKARA	BOX 133 IFAKARA
659	CHAKUWAMA SACCOS LTD	B	MBEYA	MBEYA	BOX 858 MBEYA
660	WARI SACCOS LTD	A	KILIMANJARO	HAI	BOX 6659 MOSHI
661	BABATI TOWN COUNCIL WORKERS SACCOS LTD	A	MANYARA	BABATI	BOX 383 BABATI
662	ENDAGAW SACCOS LTD	A	MANYARA	HANANG	BOX 246 HANANG
663	GETAMOCK SACCOS LTD	A	ARUSHA	KARATU	BOX 77 KARATU
664	WAHEE SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 328 ROMBO
665	UTALI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 427 ARUSHA
666	AIRTEL STAFF SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 9623 DSM
667	HIFADHI SACCOS LTD	B	ARUSHA	ARUSHA	BOX 3134 ARUSHA
668	MRALIPA SACCOS LTD	A	ARUSHA	MONDULI	BOX 01 MONDULI
669	MWIWAENGU SACCOS LTD	A	ARUSHA	ARUMERU	BOX 13080 ARUSHA

670	NEW HOPE SACCOS LTD	A	ARUSHA	KARATU	BOX 142 KARATU
671	NGAREHANYUKI FARMERS SACCOS LTD	A	ARUSHA	ARUMERU	BOX 338 USA RIVER
672	UKOTAFU SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 45483 DSM
673	WAZO ENGINEERING SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 6838 DSM
674	GEMA SACCOS LTD	A	DODOMA	DODOMA	BOX 2565 DSM
675	PPRA SACCOS LTD	A	DODOMA	DODOMA	BOX 2865 DODOMA
676	ARDHI UNIVERSITY SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 35176 DSM
677	AZIPIO SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 7259 DSM
678	BET SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 5402 DSM
679	LIFETIME SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 76469 DSM
680	MARANGU EAST SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 761 MARANGU
681	MWANGAZA KAHE MASHARIKI SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 162 MOSHI
682	MWEKA COLLEGE SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 3031 MOSHI
683	SERENGETI NATIONAL PARK SACCOS LTD	A	MARA	SERENGETI	BOX 3134 ARUSHA
684	CHIMALA MISSION WAFANYAKAZI SACCOS LTD	A	MBEYA	MBARALI	BOX 10 MBARALI
685	NBAA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 5128 DSM
686	ONE FAMILY 2000 SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 12443 DSM
687	PUBLIC SERVICE COMMISSION SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9143 DSM
688	ABAGAMBA KAMOI SACCOS LTD	A	ARUSHA	MONDULI	BOX 1363 ARUSHA
689	MWENGE CATHOLIC UNIVERSITY SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 1226 MOSHI
690	GST SACCOS LTD	A	DODOMA	DODOMA	BOX 903 DODOMA
691	KIVUKONI SACCOS LTD	A	DAR ES SALAAM	KIGAMBONI	BOX 9193 DSM
692	MADIBIRA SACCOS LTD	A	MBEYA	MBARALI	BOX 246 RUJWEA
693	LEKIDEA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 13763 DSM
694	BIHARAMULO TEACHERS SACCOS LTD	A	KAGERA	BIHARAMULO	BOX 138 BIHARAMULO
695	KARATU PRIVATE SECTOR SACCOS LTD	A	ARUSHA	KARATU	BOX 84 KARATU
696	UMANKUWA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1834 ARUSHA
697	TANZANIA FORESTRY SERVICE AGENCY SACCOS LTD	A	DODOMA	DODOMA	DODOMA
698	PALLOTTI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 236 ARUSHA
699	MVOMERO TEACHERS SACCOS LTD	A	MOROGORO	MVOMERO	BOX 663 MVOMERO
700	JITEGEMEE ADVENT SACCOS LTD	A	MOROGORO	MOROGORO	BOX 82 MOROGORO
701	DAWASA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 1573 DSM
702	NDURUMO SACCOS LTD	A	KILIMANJARO	MWANGA	BOX 100 USANGI
703	IGOMA SACCOS LTD	A	MBEYA	MBARALI	BOX 248 MBEYA
704	ICC SACCOS LTD	A	DODOMA	DODOMA	BOX 1392 DODOMA
705	MPUI SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 229 SUMBAWANGA
706	HEKIMA SACCOS LTD	A	MANYARA	HANANG	BOX 100 KATESH
707	MUJINGANO KIKAVU CHINI SACCOS LTD	B	KILIMANJARO	HAI	BOX 8230 MOSHI
708	IGOMA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 396 NJOMBE
709	TASAF SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9381 DSM
710	JAMI FARM AFRICA SACCOS LTD	A	MANYARA	BABATI	BOX 675 BABATI
711	WAKAGUZI SACCOS LTD	A	DODOMA	DODOMA	BOX 2055 DODOMA

712	SIMHIA SACCOS LTD	A	MANYARA	MBULU	BOX 242 MBULU
713	MACHINGA DAR ES SALAAM SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 24172 DSM
714	KIBANGU CATHOLIC CHURCH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 62936 DSM
715	CHAWA MBM KUSINI SACCOS LTD	A	MTWARA	MASASI	BOX 327 MASASI
716	NECTA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 2624 DSM
717	BUKOBA MUNICIPAL TEACHERS SACCOS LTD	B	KAGERA	BUKOBA	BOX 528 BUKOBA
718	HAZINA SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 9111 DSM
719	TABORA EBENEZA SACCOS LTD	A	TABORA	TABORA	BOX 161 TABORA
720	IBWERERA SACCOS LTD	A	KAGERA	BUKOBA	IBWERERA BUKOBA
721	MZUMBE UNIVERSITY SACCOS LTD	A	MOROGORO	MOROGORO	BOX 1 MZUMBE
722	DAR ECONOMIC SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 13194 DSM
723	KIKA SACCOS LTD	A	KAGERA	KYERWA	BOX 209 KYERWA
724	ARDHI SACCOS LTD	A	DODOMA	DODOMA	BOX 2908 DODOMA
725	SOS CHILDREN'S VILLAGE SACCOS LTD	A	ARUSHA	ARUMERU	BOX 13196 ARUSHA
726	KISARAWA SACCOS LTD	A	PWANI	KISARAWA	BOX 28001 KISARAWA
727	MONDULI TEACHERS SACCOS LTD	A	ARUSHA	MONDULI	BOX 05 MONDULI
728	KILIMO SACCOS LTD	A	PWANI	KIBAHA	BOX 30054 KIBAHA
729	HALE MKONGE SACCOS LTD	A	TANGA	KOROGWE	BOX 358 KOROGWE
730	VIMI SACCOS LTD	A	DODOMA	DODOMA	BOX 1977 DODOMA
731	INTERCHICK AND TANBREED SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 5774 DSM
732	VIJANA MATEMBWE SACCOS LTD	A	NJOMBE	NJOMBE	BOX 59 NJOMBE
733	MBALIZI HOSPITAL SACCOS LTD	A	MBEYA	MBEYA	BOX 6117 MBEYA
734	NIDA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 12324 DSM
735	CHAKUTAMA SACCOS LTD	A	NJOMBE	NJOMBE	MAKAMBAKO
736	MALENGO SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 34791 DSM
737	DODOMA STENDI KUU SACCOS LTD	A	DODOMA	DODOMA	BOX 4217DODOMA
738	MSHIKAMANO SACCOS LTD	A	TANGA	TANGA	BOX 5146 TANGA
739	FETA WORKERS SACCOS LTD	A	PWANI	BAGAMOYO	BOX 83 BAGAMOYO
740	KELAMFUA MOKALA SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 279 ROMBO
741	ACADEMIC INTERNATIONAL PRIMARY SCHOOL SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 63333 DSM
742	CHAWAKI SACCOS LTD	A	MWANZA	MAGU	BOX 76 MWANZA
743	IBUMILA SACCOS LTD	A	NJOMBE	NJOMBE	BOX 323 NJOMBE
744	KIRUSHYA WARD SACCOS LTD	A	KAGERA	NGARA	BOX 105 NGARA
745	KIGAMBONI WANAWAKE SACCOS LTD	A	DAR ES SALAAM	KIGAMBONI	BOX 36009 DSM
746	UCC SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 35062 DSM
747	RACLFEA SACCOS LTD	A	MARA	RORYA	BOX 250 RORYA
748	SECURITY GROUP SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 9390 DSM
749	DWT SACCOS LTD	A	KIGOMA	KASULU	BOX 13 KASULU
750	KISANGATA RUDEWA SACCOS LTD	A	MOROGORO	KILOSA	BOX 123 KILOSA
751	LABOREX TANZANIA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 70032 DSM
752	MAKIIDII/MAHARO SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 87 ROMBO
753	SAYUNI SACCOS LTD	A	MANYARA	HANANG	BOX 2 KATESHI

754	TUNDUMA LULU SACCOS LTD	A	SONGWE	MOMBA	BOX 276 TUNDUMA
755	MUWSA SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 440 MOSHI
756	CWT SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 12698 DSM
757	MULEBA WATUMISHI SACCOS LTD	A	KAGERA	MULEBA	BOX 131 MULEBA
758	UPIMAJI SACCOS LTD	A	MBEYA	MBEYA	BOX 96 MBEYA
759	KISERENI SACCOS LTD	A	KILIMANJARO	HAI	BOX 2033 MOSHI
760	MAHALE SACCOS LTD	A	KIGOMA	UVINZA	BOX 1374 KIGOMA
761	ARUSHA WOMEN IN ACTION SACCOS LTD	A	ARUSHA	ARUSHA	BOX 13316 ARUSHA
762	JITAMBUE VIJANA SACCOS LTD	A	MWANZA	KWIMBA	BOX 23 MWANZA
763	UMOJA SACCOS LTD	A	KILIMANJARO	SIHA	BOX 104 SANYA JUU
764	ARUSHA INTERNATIONAL CONFERENCE CENTRE SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3081 ARUSHA
765	KINAPA SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 96 MARANGU
766	TPDC SACCOS LTD	B	DAR ES SALAAM	ILALA	BOX 2774 DSM
767	LEGAL AND HUMAN RIGHTS CENTRE SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 75254 DSM
768	MOUNT KIBO SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 451 MOSHI
769	SONGEA URBAN TEACHERS SACCOS LTD	A	RUVUMA	SONGEA	BOX 1153 SONGEA
770	MWEGAZI SACCOS LTD	A	ARUSHA	ARUSHA	BOX 15400 ARUSHA
771	OSWE SACCOS LTD	A	SONGWE	MBOZI	BOX 665 MBOZI
772	SHIUMA ILEMELA SACCOS LTD	A	MWANZA	ILEMELA	BOX 735 MWANZA
773	TUGHE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 4669 DSM
774	CHAWAZIWA SACCOS LTD	A	MWANZA	SENGEREMA	BOX 175 SENGEREMA
775	EK SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 54618 DSM
776	TWIGA CLUB SACCOS LTD	A	ARUSHA	ARUMERU	BOX 10184 ARUSHA
777	AGAPE TAG MBEYA SACCOS LTD	A	MBEYA	MBEYA	BOX 383 MBEYA
778	AMANI SACCOS LTD	A	SINGIDA	MKALAMA	BOX 1007 MKALAMA
779	BOMALANG'OMBE SACCOS LTD	A	IRINGA	KILOLO	BOX 890 IRINGA
780	MANGE SACCOS LTD	A	MANYARA	KITETO	BOX 98 KITETO
781	MRIHO SACCOS LTD	A	MARA	BUNDA	BOX 126 BUNDA
782	MULUNGANO SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 6606 MOSHI
783	PREMIER SACCOS LTD	A	PWANI	BAGAMOYO	BOX 122 BAGAMOYO
784	BLESSINGS SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1654 ARUSHA
785	SUKARI SACCOS LTD	B	KAGERA	MISENYI	BOX 815 BUKOBA
786	KPL STAFF SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 976 MOSHI
787	TOL SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 911 DSM
788	WAFANYABIASHARA NJOMBE SACCOS LTD	A	NJOMBE	NJOMBE	BOX 817 NJOMBE
789	WALIMU WASTAAFU HANDENI SACCOS LTD	A	TANGA	HANDENI	BOX 96 HANDENI
790	JITHADA VICTORY SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 55127 DSM
791	JKCI SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 5225 DSM
792	KIRAWIRA CAMP SACCOS LTD	A	MARA	BUNDA	BOX 126 BUNDA
793	MSHIKAMANO SACCOS LTD	A	MANYARA	BABATI	BOX 681 BABATI
794	MT. MONICA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 68945 DSM
795	ST. CATHERINE'S WORKERS SACCOS LTD	A	TANGA	LUSHOTO	BOX 51 LUSHOTO

796	TUICO SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 5680 DSM
797	USOMAMA SACCOS LTD	A	MANYARA	HANANG'	BOX 262 HANANG
798	KUC SACCOS LTD	A	MBEYA	MBEYA	BOX 3763 MBEYA
799	TUMAINI (KKKT) HANDENI SACCOS LTD	A	TANGA	HANDENI	BOX 230 HANDENI
800	TWEYAMBE SACCOS LTD	A	GEITA	GEITA	BOX 473 GEITA
801	TCCIA MUHEZA SACCOS LTD	B	TANGA	MUHEZA	BOX 560 MUHEZA
802	UMOJA SACCOS LTD	A	TANGA	KILINDI	BOX 18 SONGE
803	TUDARCO SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 77588 DSM
804	USHIRI / IKUINI SACCOS LTD	A	KILIMANJARO	ROMBO	BOX 387 ROMBO
805	MUSOMA MUNICIPAL COUNCIL SACCOS LTD	A	MARA	MUSOMA	BOX 194 MUSOMA
806	MAGOZI SACCOS LTD	A	IRINGA	IRINGA	IRINGA
807	MKUTA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 7596 DSM
808	NEW MBEZI SAFARI SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 55607 DSM
809	MAGUNGA MKONGE SACCOS LTD	A	TANGA	KOROGWE	BOX 560 KOROGWE
810	NGURDOTO SACCOS LTD	A	ARUSHA	ARUMERU	BOX 155 USA RIVER
811	NYAMIAGA SACCOS LTD	A	KAGERA	NGARA	BOX 136 NGARA
812	CHAMIWAS SACCOS LTD	A	MBEYA	MBEYA	BOX 10 CHIMALA
813	APE SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 31051 DSM
814	BUGAYAMBELELE SACCOS LTD	A	GEITA	GEITA	BOX 139 GEITA
815	MANUSHI SINDE SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 32 MOSHI
816	MUHANGU SACCOS LTD	A	SINGIDA	MKALAMA	BOX 1007 SINGIDA
817	SINGIDA RURAL TEACHERS SACCOS	A	SINGIDA	SINGIDA	BOX 233 SINGIDA
818	TUME YA MADINI SACCOS LTD	A	DODOMA	DODOMA	BOX 2292 DODOMA
819	HOPE FOR YOUNG PEOPLE SACCOS LTD	A	MANYARA	MBULU	BOX 208 MBULU
820	BMH SACCOS LTD	A	DODOMA	DODOMA	BOX 11088 DODOMA
821	MACEDONIA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 24673 DSM
822	LUHANGA PARISH SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 11214 DSM
823	LULANZI SACCOS LTD	A	IRINGA	KILOLO	BOX 2388 IRINGA
824	AMANA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 25411 DSM
825	HAMAJA SACCOS LTD	A	MARA	BUNDA	BOX 193 BUNDA
826	KILOLO TEACHERS SACCOS LTD	A	IRINGA	KILOLO	BOX 2312 IRINGA
827	TPRI STAFF SACCOS LTD	A	ARUSHA	ARUMERU	BOX 3024 ARUSHA
828	MTIBWA ESTATE SACCOS LTD	A	MOROGORO	MVOMERO	BOX 94 MTIBWA
829	MZUMBE SECONDARY SACCOS LTD	A	MOROGORO	MOROGORO	BOX 19 MZUMBE
830	KILIGOLF SACCOS LTD	A	ARUSHA	ARUMERU	BOX 21 USA RIVER
831	TUJIAJIRI SACCOS LTD	A	DAR ES SALAAM	KIGAMBONI	BOX 5055 DSM
832	KDCU SACCOS LTD	A	KAGERA	KARAGWE	BOX 14 KARAGWE
833	TUFASHANYWE SACCOS LTD	A	KIGOMA	KIGOMA	BOX 445 KIGOMA
834	TANZANIA COFFEE BOARD SACCOS LTD	A	KILIMANJARO	MOSHI	BOX 732 MOSHI
835	TARIME TEACHERS SACCOS LTD	A	MARA	TARIME	BOX 53 TARIME
836	MKONAPA SACCOS LTD	A	KILIMANJARO	SAME	BOX 41 SAME
837	VETA MBEYA SACCOS LTD	A	MBEYA	MBEYA	BOX 1020 MBEYA

838	CHAMIWARU SACCOS LTD	A	MBEYA	RUNGWE	BOX 740 TUKUYU
839	TUKUYU BODABODA SACCOS LTD	A	MBEYA	RUNGWE	BOX 148 TUKUYU
840	MANOW SACCOS LTD	A	MBEYA	RUNGWE	BOX 445 MBEYA
841	QUALITAS STAFF SACCOS LTD	A	DAR ES SALAAM	KIGAMBONI	BOX 36463 DSM
842	CALVARY SACCOS LTD	A	ARUSHA	ARUSHA	BOX 1330 ARUSHA
843	CENTRAL BANK SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2939 DSM
844	CHAWATE SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 46343 DSM
845	DART WORKERS SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 724 DSM
846	DDC SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 1330 DSM
847	DSE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 70081 DSM
848	HESLB SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 76068 DSM
849	INSIGNIA WORKERS SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 71449 DSM
850	KILOMBERO I SACCOS LTD	A	GEITA	GEITA	BOX 139 GEITA
851	KISIWANI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 5429 DSM
852	MADIRISHA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 23235 DSM
853	MAGOMA MKONGE SACCOS LTD	A	TANGA	KOROGWE	BOX 21 KOROGWE
854	MANYONI TEACHERS SACCOS LTD	A	SINGIDA	MANYONI	BOX 60 MANYONI
855	MARIAN SACCOS LTD	A	PWANI	BAGAMOYO	BOX 59 BAGAMOYO
856	MBULU DISTRICT COUNCIL WOMEN SACCOS LTD	A	MANYARA	MBULU	BOX 9000 MBULU
857	MBULU VIJANA SACCOS LTD	A	MANYARA	MBULU	BOX 164 MBULU
858	MIPANGO SACCOS LTD	A	DODOMA	DODOMA	BOX 138 DODOMA
859	MUHIMBILI UNIVERSITY SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 65001 DSM
860	MUSOMA DAIRY SACCOS LTD	A	MARA	MUSOMA	BOX 194 MUSOMA
861	MUSOMA URBAN TEACHER'S SACCOS LTD	A	MARA	MUSOMA	BOX 194 MUSOMA
862	MUUNGANO WOMEN SEGEEA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 20881 DSM
863	MWADUI MINE SACCOS LTD	B	SHINYANGA	KISHAPU	BOX 23 MWADUI
864	NJOMBE KURUGENZI SACCOS LTD	A	NJOMBE	NJOMBE	BOX 547 NJOMBE
865	OGC SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 70293 DSM
866	OMEGA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 6178 DSM
867	REVIVAL CHURCH SACCOS LTD	B	DAR ES SALAAM	KINONDONI	BOX 90036 DSM
868	RUNGWE EMPLOYEES SACCOS LTD	A	MBEYA	RUNGWE	BOX 791 RUNGWE
869	SHIMTA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 90242 DSM
870	SIHA VIJANA SACCOS LTD	A	KILIMANJARO	SIHA	BOX 129 SIHA
871	TUPENDANE KATORO GROUP SACCOS LTD	A	GEITA	GEITA	BOX 139 GEITA
872	TUPENDANE LWAMGASA SACCOS LTD	B	GEITA	GEITA	BOX 307 GEITA
873	UKUSWA SACCOS LTD	A	RUKWA	SUMBAWANGA	BOX 187 SUMBAWANGA
874	UPENDO MURRAY SACCOS LTD	A	MANYARA	MBULU	BOX 156 MBULU
875	UWENDE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 8864 DSM
876	VETA PWANI SACCOS LTD	A	PWANI	KIBAHA	BOX 30345 KIBAHA
877	WAFANYAKAZI WA RELI SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 4349 DSM
878	WALIMU NJOMBE SACCOS LTD	A	NJOMBE	NJOMBE	BOX 393 NJOMBE
879	WALIMU SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 20650 DSM

880	AFYA TEMEKE SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 40530 DSM
881	AMANI SACCOS LTD	B	SONGWE	SONGWE	BOX 200 SONGWE
882	AMCo WORKERS SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 20950 DSM
883	ATCL SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 543 DSM
884	BAOBAB SACCOS LTD	A	PWANI	BAGAMOYO	BOX 35692 BAGAMOYO
885	BGML WORKERS SACCOS LTD	A	SHINYANGA	KAHAMA	BOX 891 KAHAMA
886	CCTL SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 13463 DSM
887	IMALINYI SACCOS LTD	A	NJOMBE	WANG'OMBE	BOX 142 WANG'OMBE
888	DDCA SACCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 54203 DSM
889	IKONDO SACCOS LTD	A	NJOMBE	NJOMBE	BOX 586 NJOMBE
890	ILININDA SACCOS LTD	A	NJOMBE	LUDEWA	BOX 19 LUDEWA
891	ITISWAM SACCOS LTD	A	TANGA	TANGA	BOX 522 KOROGWE
892	KGS SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 9060 DSM
893	KIPOK SACCOS LTD	A	ARUSHA	LONGIDO	BOX 84 LONGIDO
894	KISHAPU DISTRICT TEACHERS SACCOS LTD	A	SHINYANGA	KISHAPU	BOX 1288 KISHAPU
895	KISIWA SACCOS LTD	A	PWANI	MAFIA	BOX 85 MAFIA
896	KUWASA SACCOS LTD	A	SHINYANGA	KAHAMA	BOX 103 KAHAMA
897	LLB (1985) SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 7401 DSM
898	LUPEMBE DIVISION SACCOS LTD	A	NJOMBE	NJOMBE	BOX 586 NJOMBE
899	MSANGENI SACCOS LTD LIMITED	A	KILIMANJARO	MWANGA	BOX 176 MWANGA
900	MUHAS ALUMNI 2008 SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 55939 DSM
901	MULUNGANO SIRARI SACCOS LTD	A	MARA	TARIME	BOX 293 TARIME
902	MVIWABU SACCOS LTD	A	ARUSHA	MONDULI	BOX 94 MONDULI
903	NAKUROI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 75967 DSM
904	RITA SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 9183 DSM
905	ST. IGNATIUS SACCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 50095 DSM
906	TANZANIA PUBLIC SERVICE COLLEGE SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 2574 DSM
907	TANZANIA UTALII SACCOS LTD	A	DAR ES SALAAM	ILALA	BOX 5956 DSM
908	TWCC SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 5591
909	URSINO & REAGENT SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 76047 DSM
910	WAHANDISI SACCOS LTD	A	DODOMA	DODOMA	BOX
911	WAKILI SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 2148 DSM
912	WAMOJIKU SACCOS LTD	A	MBEYA	RUNGWE	BOX 456 TUKUYU
913	AIC (T) NANSIO WOMEN SACCOS LTD	A	MWANZA	UKEREWE	BOX 66 UKEREWE
914	AMANI BURKA SACCOS LTD	A	ARUSHA	ARUSHA	BOX 474 ARUSHA
915	ARUSHA BOT SACCOS LTD	A	ARUSHA	ARUSHA	BOX 3043 ARUSHA
916	HAIBA SACCOS LTD	A	PWANI	MAFIA	BOX 135 MAFIA
917	DODOMA WOMEN SACCOS LTD	A	DODOMA	DODOMA	BOX 914 DODOMA
918	DON BOSCO SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 32770 DSM
919	KAGERA KAHAWA SACCOS LTD	A	KAGERA	BUKOBA	BOX 5 BUKOBA
920	MAPINDUZI UMOJA TANZANIA SACCOS LTD	A	DODOMA	DODOMA	BOX 50 DODOMA
921	TWENDE PAMOJA SACCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 36440 DSM

922	UPENDO CATHOLIC GROUPS SACCCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 35073 DSM
923	UPENDO LUBUGU SACCCOS LTD	A	MWANZA	MAGU	BOX 200 MAGU
924	UWAMIGO SACCCOS LTD	A	MOROGORO	KILOSA	BOX 65 KILOSA
925	WAZABUNI SACCCOS LTD	A	DODOMA	DODOMA	BOX 625 DODOMA
926	AGRICENTRE SACCCOS LTD	A	MBEYA	MBEYA	BOX 400 MBEYA
927	AICT MBEZI BEACH SACCCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 60530 DSM
928	ANGATA SACCCOS LTD	A	ARUSHA	ARUSHA	BOX 15584 ARUSHA
929	BUCHOSA SACCCOS LTD	A	MWANZA	SENGEREMA	BOX 44 SENGEREMA
930	CAMUWA SACCCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 31789 DSM
931	CHAWAKIM SACCCOS LTD	A	PWANI	KISARAWI	BOX 30871 KISARAWI
932	EPZA SACCCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 121112 DSM
933	HONEYGUIDE STAFF FAMILY SACCCOS LTD	A	ARUSHA	ARUSHA	BOX 8271 ARUSHA
934	IHI DAR SACCCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 78373 DSM
935	JUHUDI SACCCOS LTD	A	TABORA	URAMBO	BOX 169 URAMBO
936	KIBARA BIAHARA SACCCOS LTD	A	MARA	BUNDA	BOX 126 BUNDA
937	MABIBO EXTERNAL SACCCOS LTD	A	DAR ES SALAAM	UBUNGO	BOX 55068 DSM
938	MAPAMBANO SACCCOS LTD	A	IRINGA	IRINGA	BOX 570 IRINGA
939	MBEYA VICTORY SACCCOS LTD	A	MBEYA	MBEYA	BOX 240 MBEYA
940	NDOVU LAGER SACCCOS LTD	A	MBEYA	MBEYA	BOX 6314 MBEYA
941	NRC SACCCOS LTD	A	ARUSHA	ARUSHA	BOX 743 ARUSHA
942	NSHARA SACCCOS LTD	A	KILIMANJARO	HAI	BOX 1733 HAI
943	PWC STAFF SACCCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 45 DSM
944	RUJAHU SACCCOS LTD	A	IRINGA	IRINGA	BOX 369 IRINGA
945	VETA DAKAWA WORKERS SACCCOS LTD	A	MOROGORO	KILOSA	BOX 1696 KILOSA
946	WANAJESHI WASTAAFU (2024) SACCCOS LTD	A	DAR ES SALAAM	KINONDONI	BOX 104705 DSM
947	A TO Z WORKERS SACCCOS LTD	A	ARUSHA	ARUSHA	BOX 945 ARUSHA
948	ANIMAL CARE COMPANY SACCCOS LTD	A	PWANI	KIBAHA	BOX 55010 MLANDIZI
949	CHAKUWAKA SACCCOS LTD	A	KIGOMA	KASULU	BOX 220 KASULU
950	BENACO SACCCOS LTD	A	KAGERA	NGARA	BOX 174 NGARA
951	JEFAG GROUP SACCCOS LTD	A	DAR ES SALAAM	TEMEKE	BOX 1617 DSM
952	KILIMO NA UJASIRIAMALI SACCCOS LTD	A	MOROGORO	MOROGORO	BOX 16 MOROGORO
953	MSINGWA NEIGHBOURS SACCCOS LTD	A	DAR ES SALAAM	ILALA	BOX 13491 DSM
954	KATANGALO SACCCOS LTD	A	GEITA	GEITA	BOX 44 GEITA
955	ADRV PAMOJA SACCCOS LTD	A	SINGIDA	MANYONI	BOX 16 MANYONI
956	ISANGA SACCCOS LTD	A	MBEYA	MBEYA	BOX 8 MBEYA
957	ROSMINI SECONDARY SCHOOL WORKERS SACCCOS LTD	A	TANGA	TANGA	BOX 676 TANGA
958	HAKIELIMU SACCCOS LTD	A	DAR ES SALAAM	ILALA	BOX 38320 DSM
959	WANAWAKE MWANZA SACCCOS LTD	A	MWANZA	NYAMAGANA	BOX 1333 MWANZA
960	MKWAWA TOBACCO SACCCOS LTD	A	MOROGORO	MOROGORO	BOX 665 MOROGORO
961	MADAKTARI SACCCOS LTD	A	DODOMA	DODOMA	BOX 1249 DODOMA



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