



THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF AGRICULTURE
THE TANZANIA COOPERATIVE
DEVELOPMENT COMMISSION (TCDC)



THE SAVINGS AND CREDIT COOPERATIVE SOCIETIES (SACCOS)

ANNUAL PERFORMANCE REPORT FOR 2023

THE ANNUAL REPORT ON OPERATIONS, PERFORMANCE AND
SUPERVISION OF SACCOS IN TANZANIA





THE SAVINGS AND CREDIT COOPERATIVE SOCIETIES (SACCOS) ANNUAL PERFORMANCE REPORT FOR 2023

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

Third Edition, 2024

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TCDC VISION, MISSION AND CORE VALUES



Vision Statement

To become an “Outstanding Regulatory Institution for Cooperative Development.”



Mission Statement

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 know-how 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
CSMIS	Cooperative Supervision and Management Information System
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 Cooperative
VAT	Value Added Tax
WOCCU	World Council of Credit Unions
WCF	Workers Compensation Fund
TZS	Tanzanian Shillings

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STATEMENT FROM REGISTRAR AND CHIEF EXECUTIVE OFFICER



Financial cooperatives in Tanzania comprise of Savings and Credit Cooperative Societies (SACCOS), and Cooperative Banks and their joint financial enterprises. SACCOS is a form of financial institution owned and operated by its members.

They are formed and registered with the objective of providing financial intermediation on behalf of their members. The members can be individuals, groups or

institutions. These cooperative societies mobilize their members' savings, deposits, shares, and issue loans to their members, not to the public.

In 2023, Tanzania Cooperative Development Commission (TCDC) continued to implement its role of promoting, registering, licensing and supervising cooperative societies (including Savings and credit Cooperative Societies) in the country. TCDC is mandated to register and regulate all cooperative societies, both financial and non-financial cooperatives. The SACCOS Annual Performance and Supervision Report for the year 2023 covers only 884 SACCOS licensed as at the end of the year 2023. The SACCOS sub-sector has remained sound and stable in terms of membership sizes and outreach. The number of members during the year increased from 1.80 Million members in 2022 to 1.82 Million members in 2023, equivalent to 0.52% growth rate.

The Total Assets increased from TZS 1.225 Trillion in 2022 to TZS 1.328 Trillion in 2023, which is an increase of 8%. Furthermore, the Total Savings

and Deposits increased by 95.64 Billion, from TZS 871.30 Billion in 2022 to TZS 966.94 Billion in 2023. The increase facilitated the SACCOS to issue more loans to their members than in previous years. The total outstanding loans of the SACCOS increased to TZS 1.113 trillion in the period ending December 2023 compared to 1.045 Trillion registered in 2022 as an increase of 6%. In the case of core capital, SACCOS raised its core capital from TZS 151.05 in 2022 to TZS 180.4 Billion in 2023, as an increase of 16% of total core capital available during the year.

The number of employees in SACCOS decreased from 13,676 in 2022 to 12,031 in 2023. The number of female employees decreased from 4,023 in 2022 to 3,434 in 2023 as a decrease of 17%, while male employees decreased from 9,653 in 2022 to 8,597 in 2023 as a decrease of 12%. In the case of SACCOS governance, women's membership in the Board increased from 1,258 in 2022 to 1,684 in 2023. Similarly, the number of women in Supervisory Committees rose from 573 in 2022 to 797 in 2023, as an increase of 28%, creating additional future involvement of women in SACCOS

governance in the country.

The investment in SACCOS increased from TZS 94.2 Billion in 2022 to TZS 95.6 Billion in 2023, an increase of 1.5%. The most significant investment component was in buildings, which accounted for 41.83% of total investment worth TZS 40.015 Billion. Fixed Deposit Reserve (FDR) ranked second, recording 16% of the total investment during the year worth TZS 16 Billion.

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) increased from 421,783 beneficiaries in 2022 to 573,209 beneficiaries in 2023. Furthermore, the amount donated by SACCOS during the period increased from TZS 635.38 Billion in 2022 to TZS 690.13 Billion in 2023. This indicates that SACCOS play a significant role in building a better world.

Additionally, SACCOS contribute to government revenues through payment of taxes and other deductions based on the governing legislation. In 2023, the amount of taxes and other deductions estimated to be paid by SACCOS to the government increased to TZS 12.52 Billion from TZS 9.53 Billion in 2022 as an increase of 23% 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, 2021 (Act No. 3 of 2021) which amended 22 revenue and other related laws in the country with a view to magnifying and altering certain taxes, duties, levies, and fees in order to widen the collection and management of public revenues. Furthermore, in terms of external borrowing, as at 31st December 2023, licensed SACCOS were owed external loans amounting to TZS 20.52 Billion compared to 26.8 Billion which were owed at the end of December 2022 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 attendance (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.



Benson O. Ndiege (PhD)

Registrar of Cooperative Societies

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The Office of the Registrar acknowledges different stakeholders who facilitate the preparation of this Report. The Office acknowledges all SACCOS that submitted their periodic 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 Report. The solid cooperation from the management of licensed SACCOS 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 2024 and beyond.



CHAPTER ONE

1.1 Cooperative Philosophy;

A cooperative society is an autonomous organization formed voluntarily by individuals with a similar common bond that joined purposely to meet their economic, social and cultural needs through joint efforts and democratic controls of their organization. This society is governed by ethical beliefs and core values in its operations and governance. Unlike other legal businesses established, Cooperatives are not for profit making but are for services provision to its members, which in turn create surplus or deficit.

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 1: Cooperative values and ethical beliefs



Source: International Cooperative Alliance (ICA)

Figure 2: Cooperative ethical beliefs



Source: International Cooperative Alliance (ICA)

1.3 International Cooperative Principles;

Cooperative societies are managed and governed by 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 1.1 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.

PRINCIPLE	THE BELIEF OF THE PRINCIPLE
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.
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: Source: ICA, 1995

1.4 The Structure of Cooperatives in Tanzania

The structure of cooperative societies in Tanzania is classified into two levels. The first level is primary cooperative societies at the grassroots level and federation at the high or top level. Furthermore, the structure also gives the primary cooperative societies a chance to join and form secondary societies and middle levels to serve a specified objective.

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 2.

Table 2: 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>It 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 2023

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.

1.5.1 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.

1.5.2 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 2022, the data for both Tanzania, Africa and worldwide (WOCCU) were as in Table 3.

Table 3: Global Performance of SACCOS compared to Tanzania

S/N	Narration	Tanzania's Figures (USD) 2023	Africa Figures (USD) 2022	Global Figures (USD) 2022
1	Number of licensed SACCOS	884	34,079	82,758
2	Total Members	1,821,096	43,174,875	403,976,049
3	Total Savings and Deposit	364,883,082	21,841,659,153	2,994,976,457,089
4	Total Loans	420,239,203	14,659,617,483	2,463,718,931,044
5	Total Assets	499,245,283	24,596,377,656	3,598,676,598,148
6	Members Penetration Rate	6%	14.7%	13.9%

TCDC database 2023 & WOCCU report, 2022

The report shows that the level of members' penetration rate in Tanzania was 6% below the penetration rate of 14.7 in Africa 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 commit themselves into hard working, concern for members and communities while reducing complains and disputes raised by the specific members. This will attract more members to be satisfied with the service offered by the SACCOS.

Board and management should innovate product and service that suit members' need and look for market need and conduct.



CHAPTER TWO

2.0 The Performance and Operations of Saccos in Tanzania

2.1 General Overview

The Tanzania Co-operative Development Commission (TCDC) draws its mandate from the Cooperative Societies Act No. 6 of 2013. The primary function of TCDC is to regulate and promote the development of a cooperative sub-sector in the country. This chapter covers the regulatory framework of SACCOS, including SACCOS registration and licensing, financial performance, SACCOS external borrowing, employment and Governance, training and workshops conducted, remittances and deductions, ICT systems in the SACCOS, SACCOS Investments, Agent banking services used by SACCOS and other pillars used in this report. The main objective of this chapter is to address and inform the public and users of this report on performance of SACCOS in the aforementioned areas during the period.

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 mandated the Central Bank of Tanzania to supervise all microfinance institutions in the country, including SACCOS. However, based on the requirement of section 14 of the Microfinance Act, BOT delegated its powers and functions to TCDC to execute all controls and functions addressed in the Act. Therefore, TCDC continues to discharge its powers and functions vested by BOT following the requirements of the Act. It submits SACCOS supervision reports to BOT following the established procedures.

Both Cooperative Societies Act and Microfinance Act must be adhered to and observed

by all SACCOS when carrying out its micro businesses in the Market. SACCOS, as a form of Cooperative Societies, is regulated in conducting its activities: it complies with the requirements of the Cooperative Societies Act and its Regulations. In running microfinance businesses, SACCOS abides by the needs of the Microfinance Act and its Regulations.

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"*.

Before the end of the year 2022, the process of registering SACCOS was conducted manually in Regional and National level. During the year ended, the number of SACCOS registered manually were 2,047. Moreover, during that period, TCDC initiated and completed development of Cooperative Supervision and Management Information System (CSMIS) in order to digitize and automate its duties and functions. After completion of the CSMIS, the Registrar of Cooperative Societies directed all Cooperative societies operating in the Country including SACCOS to apply newly registration and license through the developed Cooperative Supervision and Management information System (CSMIS). All active and operating cooperative societies applied its registration and license through this CSMIS. CSMIS is currently only tool that used by the registrar office to carry out its duties and functions.

Therefore, through CSMIS register shows that the number of SACCOS registered at the end of the year 2023 were 1,283 SACCOS compared to 2,047-recorded manually before introduction of CSMIS, which implied represent that the total number of SACCOS tallying to 764 were not registered and comply with directives and adherence to available legislation.

Since introduction of CSMIS, all TCDC functions are carried out through CSMIS and all cooperative societies are required to apply any approval from the registrar through this system. If there is any cooperative societies including SACCOS that are not registered in the system is operating unlawful. Therefore, all SACCOS that were not registered up to the end of the year ended 2023 indicates that such SACCOS is untraceable or dormant.

Based on that, the total number of SACCOS registered in the Country as of December 3rd 2023 according to the cooperative societies' registration register in the CSMIS are as analyzed in Table 4.

Table 4: The Number of SACCOS Registered Region-wise

S/No.	NAME OF REGION	TOTAL SACCOS	PROPORTIONAL TO TOTAL REGISTERED
1	ARUSHA	133	10.37
2	DAR ES SALAAM	293	22.84
3	DODOMA	55	4.29
4	GEITA	26	2.03
5	IRINGA	49	3.82
6	KAGERA	46	3.59
7	KATAVI	5	0.39
8	KIGOMA	23	1.79
9	KILIMANJARO	83	6.47
10	LINDI	11	0.86
11	MANYARA	51	3.98
12	MARA	34	2.65
13	MBEYA	93	7.25
14	MOROGORO	62	4.83
15	MTWARA	7	0.55
16	MWANZA	40	3.12
17	NJOMBE	65	5.07
18	PWANI	35	2.73
19	RUKWA	20	1.56
20	RUVUMA	22	1.71
21	SHINYANGA	15	1.17
22	SIMIYU	3	0.23
23	SINGIDA	19	1.48
24	SONGWE	10	0.78
25	TABORA	14	1.09
26	TANGA	69	5.38
Total		1,283	100.00

Source: TCDC Database 2023

2.4 Licensing Overview of SACCOS and its Status

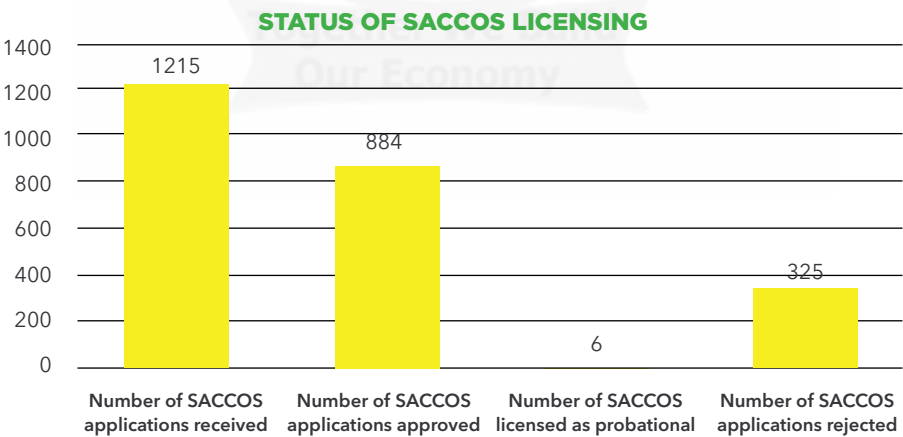
The microfinance Act was enacted in 2018, and its regulation was established in 2019. After the Act’s enactment, the government granted a one-year transition period as per the Act’s requirement, from November 2019 to October 2020. Immediately after that expiration, all SACCOS – as other microfinance service providers – were required to ensure they applied for a license as required under section 16 of the Act, which prohibits unlicensed microfinance service providers to conduct microfinance business in the country. 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 a person is licensed in accordance with the provisions of this Act”*.

During the year ended 31st December 2023, TCDC continued to supervise and determine SACCOS application received during the period and licensing those SACCOS qualified. Statistics on SACCOS license applications received, processed and approved, as well as all application rejected as of December 31st 2023 is illustrated in Table 5.

Table 5: The Status of SACCOS Licensing

S/No	Narration	Data
1.	Number of SACCOS applications received	1,215
2.	Number of SACCOS applications approved	884
3.	Number of SACCOS approved as probation	6
3.	Number of SACCOS applications rejected	325

Source: TCDC Database 2023



Most of the SACCOS were rejected due to the lack of: core capital required by the regulations, internal auditor, and management information system (MIS); and others failed to attach and submit all the required documents, including amended by-laws and policies as directed by the Microfinance Act and its regulations.

2.5 Categories of License

The Microfinance Act classifies SACCOS license into two categories: a SACCOS with class A license and a SACCOS with class B license. Section 18(1) of the Act states, *“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 (The 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 licensed SACCOS varies in permissible activities allowed to be carried out by specific SACCOS. According to regulation 13(1) of the Microfinance (Savings and Credit Cooperative Societies) Regulation 2019, SACCOS with License category A is allowed to carry out any of the following activities; offering membership and voluntary shares, accepting savings from its members; granting loans to its members; making investments; and any other activities as may be authorized by regulators.

Furthermore, SACCOS with license category B is allowed to carry out any of the following activities; all activities carried out by SACCOS with license category A; accepting deposits from its members, loan participations; microleasing; microinsurance as an agent of insurers; agent banking with prior approval of the regulator; equity investment; debit cards; and any other activities as may be authorized by the regulator. Since the enactment of the Act and delegation of powers and functions from BOT, TCDC has continued to receive, evaluate and process license applications from SACCOS as required; and has complied with the requirements of the Act and its regulations.

The applications received by TCDC from the SACCOS were divided into two categories as aforementioned. Table 6 details the status of SACCOS applied, licensed and rejected as of December 31st 2023.

Table 6: The Status of SACCOS Licensing Categories

S/No	Narration	Category A	Category B	Total
1.	No. of applications received	1,047	168	1,215
2.	No. of applications approved	742	142	884
3.	Number of applications rejected	305	26	331
4.	Number of revoked licenses	1	1	2
5.	Number of active licenses	741	141	882

Source: TCDC Database, 2023

However, the number of SACCOS applied for licenses up to the end of 2023 were not equal to the number of SACCOS registered in the country. The SACCOS registered through Cooperative Supervision and Management information System (CSMIS) at the end of the year 2023 were 1,283 while the number of SACCOS applied for licenses were 1,215 scoring 95% of total SACCOS registered.

The number of SACCOS licensed were 884 (73% of total SACCOS applied) while the number of SACCOS application rejected were 331 counting to 27% of total SACCOS applied. Therefore, the total number of active SACCOS operating under available legislation is 882 as at the end of 31st December 2023 after revocation of 2 SACCOS license. Table 7 summarizes the number of SACCOS registered through CSMIS against the number of SACCOS licensed as at the end of 2023.

Table 7: Analysis of SACCOS Registered against Licensed

S/No.	Narrations	Number
1.	Number of SACCOS registered through CSMIS	1,283
2.	Number of SACCOS applied for licenses through CSMIS	1,215
3.	Number of SACCOS not applied for licenses	68
4.	Number of SACCOS applications approved	884
5.	Number of licenses revoked	2
6.	Number of active licenses	882
7.	Number of probational license	6
8.	Number of SACCOS unlicensed as at 31.12.2023	395

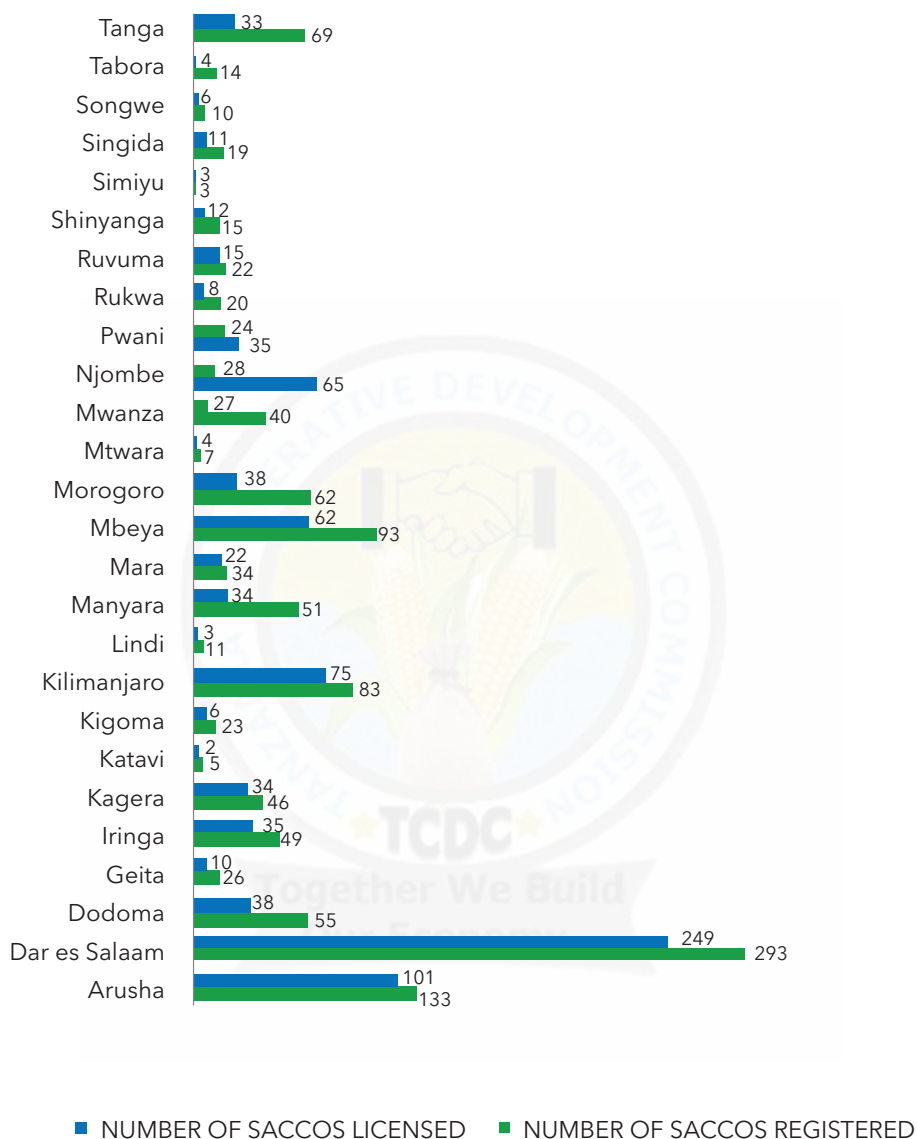
Source: TCDC Database, 2023

Table 8: 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	133	101	76
2	DAR ES SALAAM	293	249	85
3	DODOMA	55	38	69
4	GEITA	26	10	38
5	IRINGA	49	35	71
6	KAGERA	46	34	74
7	KATAVI	5	2	40
8	KIGOMA	23	6	26
9	KILIMANJARO	83	75	90
10	LINDI	11	3	27
11	MANYARA	51	34	67
12	MARA	34	22	65
13	MBEYA	93	62	67
14	MOROGORO	62	38	61
15	MTWARA	7	4	57
16	MWANZA	40	27	68
17	NJOMBE	65	28	43
18	PWANI	35	24	69
19	RUKWA	20	8	40
20	RUVUMA	22	15	68
21	SHINYANGA	15	12	80
22	SIMIYU	3	3	100
23	SINGIDA	19	11	58
24	SONGWE	10	6	60
25	TABORA	14	4	29
26	TANGA	69	33	48
TOTAL		1,283	884	69

Source: TCDC Database, 2023

Figure 3: SACCOS Registration and Licensing Status



Source: TCDC Database 2023

2.6 Opening of SACCOS Branches and Outlets

According to regulation (15) (1) of the Microfinance (SACCOS) regulations 2019, a SACCOS with category B license that intends to open a branch to expand its operations shall, in writing, request the Bank or Delegated Authority for approval. SACCOS, like other financial institutions, can open and operate branches or outlets in different locations in Tanzania as per the requirement of the legislation. According to the Microfinance Act, the SACCOS allowed to open and operate their branches in the country are those licensed with Category B only. Furthermore, 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 according to the provisions of these Regulations"*.

Therefore, all SACCOS are required to comply with the requirements of the Act and not carry out their business through branches and outlets without obtaining approval from the Registrar.

The Office continues to receive applications from SACCOS that seek to open and operate services through branches and outlets. At the end of 2023, the office received application from Same Kaya SACCOS Ltd, KKKT Arusha Road SACCOS Ltd and Wazalendo SACCOS Ltd to open branches and outlets. That application was analyzed and the feedback was given to Same Kaya SACCOS Ltd for rectification while Wazalendo and KKKT Arusha Road SACCOS Ltd was approved to open outlet and branches. All SACCOS must apply for approval before opening and operating branches and outlets in the country.

2.7 Financial Performance of SACCOS

2.7.1 Overview of Growth and Performance

The total savings and deposits by the Savings and Credit Cooperative Societies (SACCOS) in the country increased to TZS 966.94. Billion in the year ending December 2023 from TZS 871.30 billion in the corresponding year 2022 due to the increase in number of licensed SACCOS and products innovation, improved service delivery channels and creativity which is a sign of rising savings and deposits from members to finance various economic activities in the country.

During the period, the number of SACCOS decreased from 2,034 at the end of December 2022 to 1,283 at the end of December 2023 due to intractability and de-registration of SACCOS that were untraceable during the year. Furthermore, the number of SACCOS licensed increased from 759 in 2022 to 884 resulting to 14% increase in licensed SACCOS.

Increase in the number of licensed SACCOS, resulted to the total values of share

capital and core capital increased. The value of the core capital of the SACCOS increased to TZS Billion 180.4 in the period under review compared to TZS 151.05 billion registered in the corresponding period 2022.

Furthermore, the total outstanding loans of the SACCOS increased to TZS 1.113 trillion in the period ending December 2023 compared to TZS 1.045 billion registered in 2022 as an increase of 6%. The increase has been caused by the increase in members share, core capital, Savings and deposit and external fund borrowed by SACCOS during the period.

Likewise, during the period the number of SACCOS members and beneficiaries increased from 1,805,424 in the year ending December 2022 to 1,814,803 in the period ended 2023 as an increase of 0.52%.

Furthermore, in order to classify SACCOS operation and performance, the Office used four pillars including performance of SACCOS by Total Assets, Savings and Deposit, Outstanding Loans and share capital as a baseline of performance analysis which looks the strength and variability power of SACCOS to offer services in the market.

2.8 Assets Ownership

Assets are the main resources controlled by SACCOS during operations that used to generate future economic benefit of the SACCOS. Any SACCOS growth and sustainability depends on how its Assets generate income and fund operating expenses. Most of the SACCOS fails to generate more income due to possession of more non-earning assets, which does not benefit and generate income to the SACCOS.

In order to analyze sustainability and performance of the SACCOS in the country, the registrar office use this pillar of assets to assess how SACCOS assets grow and contribute profitability and sustainability of the entity. The total Assets Portfolio in SACCOS consist of Net Loans, Net Assets investment, non-earning assets (Cash and Cash equivalent), Non-Earning assets (Fixed Assets) and Other Assets as summarized in the following Table 9.

Table 9: Proportionate of Total Assets of the SACCOS as at 31.12.2023

Classification / Components of Assets	Total Value	Percent-age
Total Net Loans	1,096,227,395,752.28	83
Total Net Earning Assets Investments	61,302,455,802.07	5
Total Non-Earning Assets (Cash and Cash Equivalent)	86,294,045,053.80	6
Total Net Non-Earning Assets (Fixed Assets)	44,629,456,328.45	3
Total Net Non-Earning Assets (Other Assets)	39,962,504,512.55	3
Total Assets	1,328,415,857,449.15	100

Source: TCDC Database, 2023

The report shows that the total assets of the SACCOS during the period increased from 1.328 trillion compared to 1.225 contributed highly by Total Net loans component. Net Loans portfolio amounted to TZS 1.113 trillion compared to Tshs 1.096 trillion representing 83% 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 Tshs 86.29 billion representing 6% of total asset during the period.

Furthermore, investment contributed Tshs.61.3 billion representing 5% while fixed assets and other assets contributed Tshs. 44.63 billion scoring 3% and Tshs.39.96 billion representing 3% respectively during the reporting year. The total assets amounting to 1.33 trillion in 2023 has increased by Tshs.130 billion (increase of 10.8%) compared to Tsh.1.20 trillion reported during the year 2022. The following figure represent total asset distribution during the year 2023.

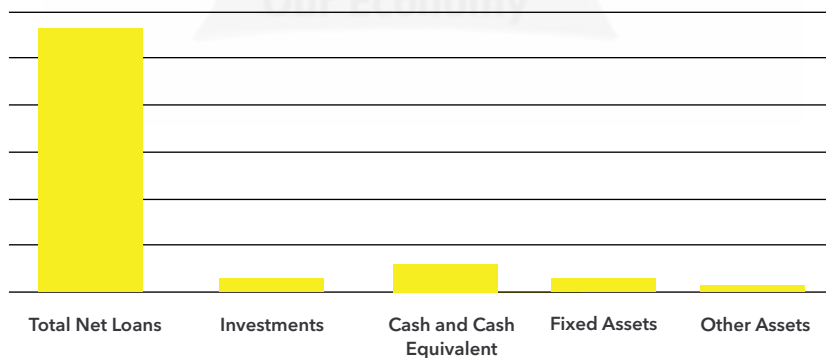
Figure 4: Distribution of Total Assets in SACCOS by 2023

Table 10: Best top twenty SACCOS leading with more Total Asset in the Country

Ranking			SACCOS NAME	TOTAL ASSETS (Tshs. Billion)		GROWTH RATE (%)
2023	2022	2021		2023	2022	
1	1	1	NGOME SACCOS	150.84	135.38	10.25
2	2	2	URA SACCOS	136.43	117.47	13.90
3	3	3	TRA SACCOS LTD	88.64	77.06	13.06
4	4	4	TANESCO SACCOS	71.53	66.25	7.38
5	6	8	ELCT NORTHERN DIOCES	30.35	24.56	19.08
6	5	5	TANZANIA PRISON STAFF SACCOS LTD	30.09	27.08	10.00
7	7	N/A	HAZINA SACCOS LTD	28.29	23.95	15.34
8	8	6	BANDARINI SACCOS LTD	22.58	20.76	8.06
9	9	14	JKT STAFF SACCOS LTD	18.51	15.69	15.24
10	NA	NA	HAI RURAL TEACHERS SACCOS LTD	16.11	13.52	16.08
11	10	9	CRDB WORKERS SACCOS LTD	15.88	14.63	7.87
12	12	15	LULU SACCOS LTD	14.84	13.36	9.97
13	11	11	MOSHI RURAL TEACHERS SAC- COS LTD	14.65	13.53	7.65
14	18	N/A	NYUMBU SACCOS LTD	14.04	7.89	43.80
15	13	13	TUMAINI SACCOS LTD	13.37	11.77	11.97
16	14	N/A	MUHIMBILI SACCOS LTD	11.00	10.96	0.36
17	16	17	UHAMIAJI SACCOS LTD	10.54	9.2	12.71
18	15	12	POSTA NA SIMU SACCOS LTD	9.73	9.91	-1.85
19	17	18	WAZO HILL SACCOS LTD	8.83	8.09	8.38
20	NA	NA	LESA SACCOS LTD	8.29	7.33	11.58

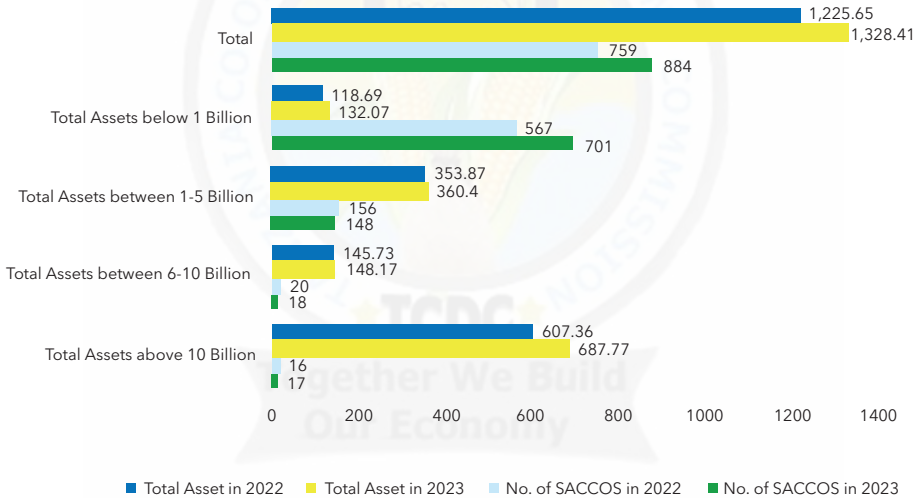
Source: TCDC Database, 2023

Table 11: 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	
	2023	2022	2023	2022	2023	2022
Total Assets above TZS 10 Billion	17	16	687.77	607.36	51.77%	49.55%
Total Assets between TZS 6-10 Billion	18	20	148.17	145.73	11.15%	11.89%
Total Assets between TZS 1-5 Billion	148	156	360.40	353.87	27.14%	28.87%
Total Assets below TZS 1 Billion	701	567	132.07	118.69	9.94%	9.69%
Total	884	759	1,328.41	1,225.65	100%	100%

Source: TCDC Database 2023

Figure 5: Distribution of SACCOS According to Total Assets



Source: TCDC Database 2023

In the analysis conducted by TCDC during the period on SACCOS performance, the market shares ownership represents that in 2023; only the 35 largest SACCOS owned 62.92% of the total assets owned by all licensed SACCOS in the Market, while in 2022, the number of 36 largest SACCOS owned 61.44% of the total assets. The remaining 849 SACCOS in 2023 owned 37.08% of the total assets, while in 2022, 723 SACCOS owned only 38.56% of the market share of the total assets during the period.

In 2023, SACCOS with Total Assets above TZS 10 billion were only 17, holding 51.77% of all assets owned by all licensed SACCOS, while in 2022, were 16 SACCOS, having 49.55% of the Total Assets. The implication is that almost 35 largest SACCOS highly possessed a large part of assets owned by SACCOS in the country as of the end of December 2023 with 62.92% market values. The remaining number of SACCOS (849 SACCOS) owned 38.56% of market share of assets in the country. The largest SACCOS need close supervision to reduce financial and non-financial risks associated with its operations in the market.

2.9 Total Net Loans

The Net loan portfolio in the SACCOS covers opening balance of loans and total loans issued to the members deduct the loans repaid during the year. Furthermore, the remaining balance of loans should be analysed against the allowance for loan losses maintained as at the end of the period. The net loans during the period report reached total amount of Tshs 1.11 trillion compared to Tshs. 1.02 reported during the year 2022 resulting to an increase of 8.8% (Tshs. 90 Billion) during the year. This amount facilitated more members to access and use financial service provided by SACCOS during the period. The following table illustrate the classification of Net Loans during the period that accessed by the members of the SACCOS in Tanzania.

Table 12: Proportional of Net Loans balance

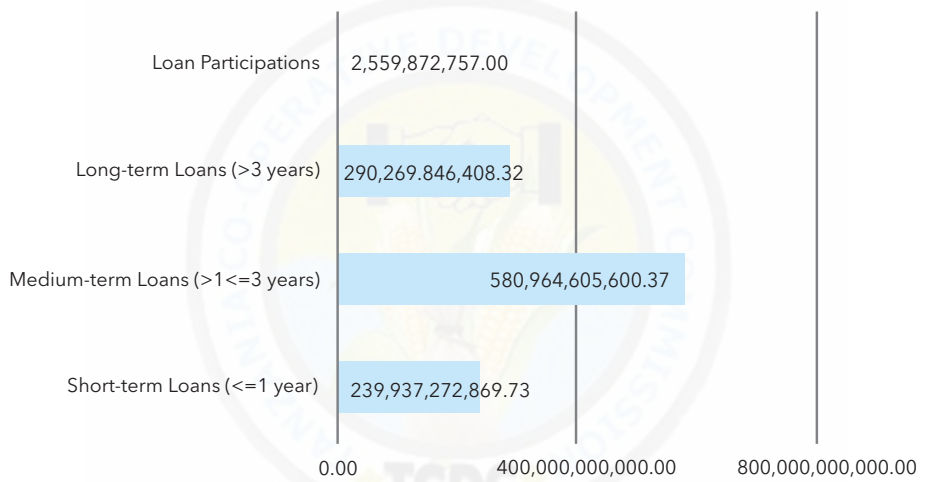
SN	Item Name	Amount (TZS)	Percentage
1	Short-term Loans (<= 1 year)	239,937,272,869.73	21.54
2	Medium-term Loans (>1<=3 years)	580,964,605,600.37	52.16
3	Long-term Loans (>3 years)	290,269,846,408.32	26.06
4	Loan Participations	2,559,872,757.00	0.23
Total Net Loans		1,113,731,597,635.43	100.00

Source: TCDC Database 2023

The proportional composition of Loans during the year represents that most of SACCOS member favor to lend loans that vary between one year up to three years. This category carried Tshs. 580.96 billion represent 52% of total loans portfolio. The second category of loans taken by SACCOS members was those ranging above three years, which worth Tshs. 239.94 billion accounted 26% of total loans portfolio. The third category fall under those loans repaid within one year that accounted 21% of total loans worth Tshs. 239.94 billion.

The following bar chart represents the proportional distribution of Net Loans of the SACCOS during the period in Tanzania.

Figure 6: Loan Portfolio Distribution



Source: TCDC Database 2023

Table 13: Best top twenty SACCOS leading with more Loan Portfolio in the Country

Ranking			SACCOS NAME	TOTAL ASSETS (Tshs. Billion)		GROWTH RATE (%)
2023	2022	2021		2023	2022	
1	1	1	NGOME SACCOS LTD	129.05	120.32	6.76
2	2	2	URA SACCOS LTD	119.31	108.75	8.85
3	3	3	TRA SACCOS LTD	82.40	70.74	14.15
4	4	4	TANESCO SACCOS LTD	61.61	57.17	7.21

Ranking			SACCOS NAME	TOTAL ASSETS (Tshs. Billion)		GROWTH RATE (%)
2023	2022	2021		2023	2022	
5	5	5	TANZANIA PRISON STAFF SACCOS LTD	27.86	24.81	10.95
6	6	7	ELCT NORTHEN DIOCESS LTD	27.55	21.95	20.33
7	7	N/A	HAZINA SACCOS LTD	22.86	18.51	19.03
8	8	6	BANDARINI SACCOS LTD	19.16	17.53	8.51
9	10	10	JKT STAFF SACCOS LTD	13.76	12.01	12.72
10	11	9	MOSHI RURAL TEACHERS SACCOS LTD	13.33	11.94	10.43
11	9	8	CRDB WORKERS SACCOS LTD	13.16	12.86	2.28
12	N/A	N/A	HAI RURAL TEACHERS SACCOS LTD	12.57	10.22	18.70
13	13	12	LULU SACCOS LTD	12.04	9.88	17.94
14	12	11	TUMAINI SACCOS LTD	11.74	10.41	11.33
15	14	13	UHAMIAJI SACCOS LTD	8.37	7.29	12.90
16	20	20	NYUMBU SACCOS LTD	7.93	5.35	32.53
17	N/A	N/A	LESA SACCOS LTD	7.83	7.00	10.60
18	15	14	MUHIMBILI SACCOS LTD	6.74	6.72	0.30
19	18	17	NBC SACCOS LTD	6.32	5.92	6.33
20	N/A	N/A	TANROADS SACCOS LTD	6.12	6.11	0.16

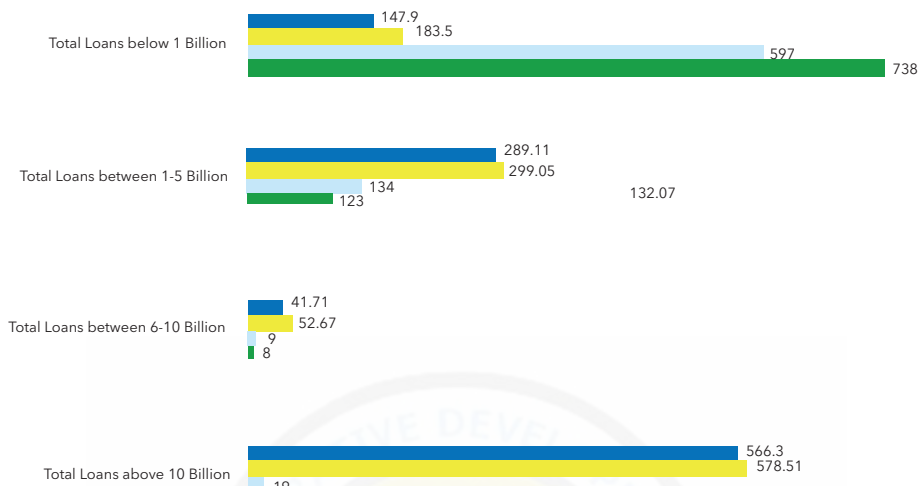
Source: TCDC Database 2023

Table 14: SACCOS Performance According to Total loans - Categories

Category of SACCOS by Total Loans Outstanding	Number of SACCOS		Total Loans Outstanding (TZS Billion)		Proportional to Loans Outstanding	
	2023	2022	2023	2022	2023	2022
Total Loans above TZS 10 Billion	15	19	578.51	566.3	51.94%	54.19%
Total Loans between TZS 6-10 Billion	8	9	52.67	41.71	4.73%	3.99%
Total Loans between TZS 1-5 Billion	123	134	299.05	289.11	26.85%	27.67%
Total Loans below TZS 1 Billion	738	597	183.50	147.9	16.48%	14.15%
Total	884	759	1,113.73	1,045.02	100%	100%

Source: TCDC Database 2023

Figure 7: SACCOS Loan Portfolio Categorization



Source: TCDC Database 2023

2.10 SACCOS Liabilities

Liabilities in SACCOS are formed mostly by savings and deposit that are owned by members. The SACCOS owed such amount invested by members when invested for future use. It is the mainly source of fund in SACCOS to financing its various product and services offered to its members. Based on that, TCDC consider this pillar as one of the indicators used to analyze and test SACCOS growth and performance in the market. The registrar office analysed data collected from SACCOS and ranked the best SACCOS with more Savings and deposit in the country with consideration to its growth rate during the period as presented below;

Table 15: Best top twenty SACCOS leading with more Savings and Deposit

Ranking			SACCOS NAME	TOTAL SAVINGS AND DEPOSIT (TZS Billion)		GROWTH RATE (%)
2023	2022	2021		2023	2022	
1	1	1	NGOME SACCOS LTD	125.02	112.80	9.8
2	2	2	URA SACCOS LTD	104.06	87.80	15.6
3	3	3	TRA SACCOS LTD	69.62	65.69	5.6
4	4	4	TANESCO SACCOS LTD	47.39	46.14	2.6

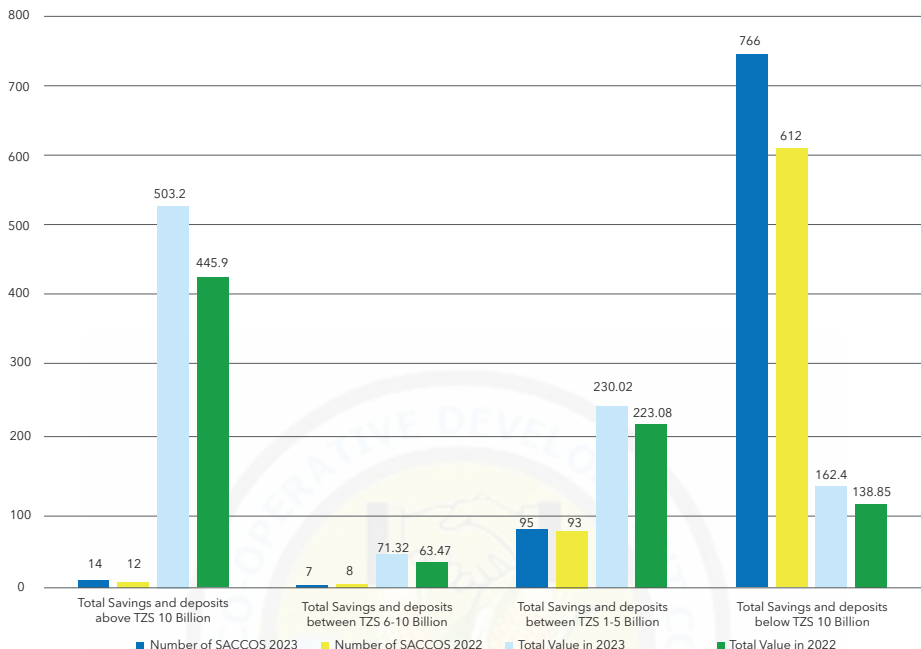
Ranking			SACCOS NAME	TOTAL SAVINGS AND DEPOSIT (TZS Billion)		GROWTH RATE (%)
2023	2022	2021		2023	2022	
5	5	7	ELCT ND SACCOS LTD	26.24	21.37	18.6
6	6	N/A	HAZINA SACCOS LTD	24.88	20.76	16.6
7	7	5	TANZANIA PRISON STAFF SACCOS LTD	21.11	18.49	12.4
8	8	8	BANDARINI SACCOS LTD	15.88	14.01	11.8
9	9	10	MOSHI RURAL TEACHERS SACCOS LTD	12.82	12.26	4.4
10	13	17	JKT STAFF SACCOS LTD	12.19	8.78	28.0
11	10	N/A	CRDB WORKERS SACCOS LTD	11.82	11.08	6.3
12	N/A	N/A	HAI RURAL TEACHERS SACCOS LTD	10.85	10.55	2.8
13	11	11	TUMAINI SACCOS LTD	10.75	9.66	10.1
14	12	18	LULU SACCOS LTD	10.49	8.97	14.5
15	14	N/A	UHAMIAJI SACCOS LTD	8.94	7.56	15.4
16	N/A	N/A	LESA SACCOS LTD	6.80	6.14	9.7
17	17	N/A	TANROADS SACCOS LTD	6.24	5.41	13.3
18	15	14	POSTA NA SIMU SACCOS LTD	5.96	6.18	-3.7
19	18	N/A	UWAMU SACCOS LTD	5.77	5.74	0.5
20	N/A	N/A	UNITED NATION SACCOS LTD	5.62	4.76	15.3

Source: TCDC Database 2023

Table 16: 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 Deposit (TZS Billion)		Proportional to Savings and Deposit	
	2023	2022	2023	2022	2023	2022
Total Savings and deposits above TZS 10 Billion	14	12	503.20	445.90	52.04%	51.18%
Total Savings and deposits between TZS 6-10 Billion	7	8	71.32	63.47	7.37%	7.28%
Total Savings and deposits between TZS 1-5 Billion	95	93	230.02	223.08	23.79%	25.60%
Total Savings and deposits below TZS 1 Billion	766	612	162.40	138.85	16.80	15.94
Total	882	759	966.94	871.30	100%	100%

Figure 8: Percentage Distribution of SACCOS Performance Based on Savings and Deposits



Source: TCDC Database 2023

The above report and data show that:

- In 2022, only 12 SACCOS had savings and deposits above TZS 10 billion, a record of 51.18% of the total savings and deposits invested in the SACCOS subsector, while in 2023, there were 14 SACCOS, holding 52.04% of total value of Savings and deposit during the period.
- In 2022, only 8 SACCOS had savings and deposits range between TZS 6-10 billion, as 7.28% of the total savings and deposits invested by Members, while in 2023, the number of SACCOS decreased to 7 SACCOS, holding 7.37% of the total savings and deposits held.
- In 2022, 93 SACCOS had the total savings and deposits ranging between TZS 1-5 billion, accounting for 25.60% of the total savings and deposits invested, while in 2023, there were 95 SACCOS, holding 23.79% of the total savings and deposits invested by the members.
- In 2022, 612 SACCOS had savings and deposits below TZS 1 Billion, as 15.94% of the total savings and deposits, while in 2023, there were 766 SACCOS holding 16.80% of total savings and deposit held during the period.

Small SACCOS have found it challenging to attract more savings and deposits from their members due to different reasons as the aforementioned data present.

2.11 Equity

Equity in most accounting treatment of the registered firm is considered as the value attributable to the owners of a business. In SACCOS also, it is treated as the value attributable to the members. The main component of equity in SACCOS includes share capital, retained earnings, statutory reserves, donation and grants as well as surplus or losses. These form core capital of the SACCOS during the period. The registrar office conducted analysis on the best SACCOS with high core capital in the country and ranked them in top twenty SACCOS as addressed in table 17 below.

Table 17: Best top twenty SACCOS leading with more Core Capital

Ranking		SACCOS NAME	TOTAL CORE CAPITAL (TZS IN BILLION)		GROWTH RATE (%)
2023	2022		2023	2022	
1	1	URA SACCOS	19.48	17.79	8.68
2	2	TANESCO SACCOS	12.50	11.84	5.28
3	3	NGOME SACCOS	10.54	8.62	18.22
4	4	TRA SACCOS LTD	7.13	5.30	25.67
5	7	BANDARINI SACCOS LTD	2.98	2.79	6.38
6	6	WAZO HILL SACCOS LTD	2.89	2.84	1.73
7	10	CRDB WORKERS SACCOS LTD	2.60	2.20	15.38
8	5	TANZANIA PRISON STAFF SACCOS LTD	2.55	3.15	-23.53
9	11	HAZINA SACCOS LTD	2.35	2.11	10.21
10	9	LULU SACCOS LTD	2.34	2.14	8.55
11	N/A	HAI RURAL TEACHERS SACCOS LTD	2.30	2.10	8.70
12	12	TUMAINI SACCOS LTD	2.04	1.71	16.18
13	N/A	HIFADHI	2.04	1.92	5.88
14	17	ELCT NORTHERN DIOCES	1.81	1.18	34.81
15	N/A	WAT SACCOS LTD	1.63	1.57	3.68
16	13	BURUTE SACCOS	1.35	1.35	0.00
17	N/A	UNITED NATION SACCOS	1.30	1.14	12.31
18	19	MOSHI RURAL TEACHERS SACCOS LTD	1.30	1.06	18.46
19	15	NBC SACCOS LTD	1.26	1.24	1.59
20	18	WAZALENDU SACCOS LTD	1.25	1.15	8.00

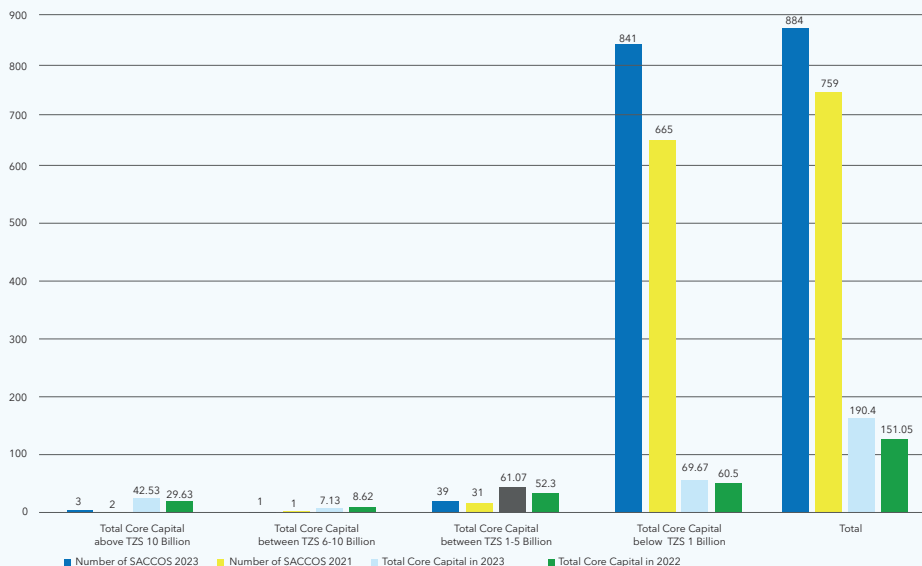
Source: TCDC Database 2023

Table 18: SACCOS Performance According to Core Capital - Categories

Category of SACCOS by Total Core Capital Size	Number of SACCOS		Total Share Capital (TZS Billion)		Proportional to Core Capital	
	2023	2022	2023	2022	2023	2022
Total Core Capital above TZS 10 Billion	3	2	42.53	29.63	23.58%	19.62%
Total Core Capital between TZS 6-10 Billion	1	1	7.13	8.62	3.95%	5.71%
Total Core Capital between TZS 1-5 Billion	39	31	61.07	52.3	33.85%	34.62%
Total Core Capital below TZS 1 Billion	841	655	69.67	60.5	38.62%	40.05%
Total	884	759	180.4	151.05	100%	100%

Source: TCDC Database, 2023

Figure 9: Market Share of SACCOS According to Core Capital Ownership



Source: TCDC Database, 2023

Table 19: Financial Distribution of SACCOS Region-wise

S/N	REGION	TOTAL CORE CAPITAL	% TOTAL SHARE CORE CAPITAL	TOTAL ASSET	% TOTAL ASSET	LOAN OUTSTANDING	% LOAN OUTSTANDING	TOTAL SAVINGS & DEPOSIT	% TOTAL SAVINGS & DEPOSIT
1	Arusha	13,377,042,784.53	7.41	65,407,767,481.13	4.92	59,977,077,959.20	5.39	48,911,893,427.73	5.06
2	Dar es Salaam	107,953,033,285.79	59.84	915,769,187,172.36	68.94	783,804,723,288.14	70.38	689,470,362,959.55	71.30
3	Dodoma	3,190,849,741.35	1.77	15,266,602,058.52	1.15	10,099,177,565.87	0.91	9,350,776,879.00	0.97
4	Geita	350,273,223.80	0.19	1,778,294,989.78	0.13	1,701,209,708.62	0.15	1,274,053,914.47	0.13
5	Iringa	2,866,776,118.85	1.59	9,220,524,864.37	0.69	7,186,876,851.97	0.65	5,293,756,001.97	0.55
6	Kagera	4,682,323,888.50	2.60	20,873,110,472.86	1.57	17,139,618,828.09	1.54	12,426,019,773.80	1.29
7	Katavi	50,394,749.15	0.03	92,883,630.16	0.01	94,976,436.93	0.01	94,376,367.96	0.01
8	Kigoma	15,139,417.67	0.01	104,001,093.20	0.01	44,488,863.81	0.00	24,880,509.41	0.00
9	Kilimanjaro	15,268,672,417.50	8.46	119,084,455,324.75	8.96	95,836,691,001.04	8.61	92,428,832,941.56	9.56
10	Lindi	546,828,207.35	0.30	1,683,066,042.00	0.13	709,872,274.66	0.06	631,470,086.82	0.07
11	Mara	436,797,458.55	0.24	2,016,743,252.98	0.15	1,361,373,494.29	0.12	969,420,586.95	0.10
12	Manyara	504,462,905.40	0.28	2,464,659,799.41	0.19	2,205,744,639.04	0.20	2,165,222,187.16	0.22
13	Mbeya	13,421,883,432.31	7.44	71,898,016,069.08	5.41	57,637,631,161.58	5.18	49,927,245,745.12	5.16
14	Morogoro	4,083,219,028.30	2.26	25,762,723,346.39	1.94	19,349,600,435.48	1.74	15,723,068,242.53	1.63
15	Mtwara	21,840,430.85	0.01	921,187,657.81	0.07	183,842,810.31	0.02	59,521,156.70	0.01
16	Mwanza	3,696,213,488.90	2.05	15,719,423,959.96	1.18	14,303,110,271.61	1.28	8,324,109,028.09	0.86
17	Njombe	2,053,043,189.05	1.14	15,132,185,838.64	1.14	13,380,633,016.69	1.20	11,254,034,215.05	1.16
18	Pwani	1,504,682,927.55	0.83	20,907,245,261.80	1.57	12,429,464,782.27	1.12	5,062,310,669.96	0.52
19	Rukwa	495,194,936.95	0.27	1,360,401,871.35	0.10	1,086,803,115.95	0.10	1,028,981,106.61	0.11
20	Ruvuma	1,160,979,726.20	0.64	5,184,854,923.01	0.39	3,552,958,008.56	0.32	3,187,582,791.20	0.33

S/N	REGION	TOTAL CORE CAPITAL	% TOTAL SHARE CORE CAPITAL	TOTAL ASSET	% TOTAL ASSET	LOAN OUTSTANDING	% LOAN OUTSTANDING	TOTAL SAVINGS & DEPOSIT	% TOTAL SAVINGS & DEPOSIT
21	Shinyanga	1,525,382,184.65	0.85	2,973,587,825.14	0.22	1,123,947,952.98	0.10	1,772,762,192.80	0.18
22	Simiyu	125,169,418.24	0.07	1,233,912,729.17	0.09	613,833,465.35	0.06	32,042,705.02	0.00
23	Singida	900,522,268.30	0.50	3,349,926,898.82	0.25	4,258,233,312.14	0.38	1,856,278,807.63	0.19
24	Songwe	62,679,125.96	0.03	84,935,579.12	0.01	217,547,657.03	0.02	53,793,340.73	0.01
25	Tabora	22,506,535.00	0.01	187,096,475.15	0.01	120,612,508.49	0.01	165,610,882.27	0.02
26	Tanga	2,090,528,761.55	1.16	9,939,062,832.20	0.75	5,311,548,225.33	0.48	5,453,483,806.75	0.56
TOTAL		180,406,439,652.25	100.00	1,328,415,857,449.15	100.00	1,113,731,597,635.43	100.00	966,941,890,326.83	100.00

Source: TCDC Database 2023

The analysis indicates that Dar es Salaam is a leading region in all parameters of share capital, SACCOS assets size, loans issued to the members, as well as total savings and deposits invested by members in the SACCOS. Dar es Salaam accounts for 59.84% of core capital, 68.94% of total SACCOS assets, 70.38% of total loans issued to the members and 71.30% of total savings and deposits invested by members in all SACCOS licensed by TCDC as at December 31st 2023.

Table 20: Market Shares of the Largest SACCOS as of December 31st 2023

S/N	DETAILS	NO. OF SACCOS	Total Values owned (Tshs in Billion)	% of Market value
1	Total assets	35	835.94	62.93
		849	492.47	37.07
2	Total Loans Outstanding	23	631.18	56.67
		861	482.55	43.33
3	Total Savings and Deposit	21	574.52	59.42
		863	392.42	40.58
4	Total Core Capital	43	110.73	61.38
		841	69.67	38.62

Source: TCDC Database 2023

2.12 Membership and Beneficiaries 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 2023, 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 21 describes membership and beneficiaries' distribution among licensed SACCOS in Tanzania as of December 31st 2023.

Table 21: Membership and beneficiaries Distribution among SACCOS

S/No	Category	Membership	% of membership
1.	Employees Based SACCOS	970,993	53.5%
2.	Community Based SACCOS	843,527	46.5%
TOTAL		1,814,803	100%

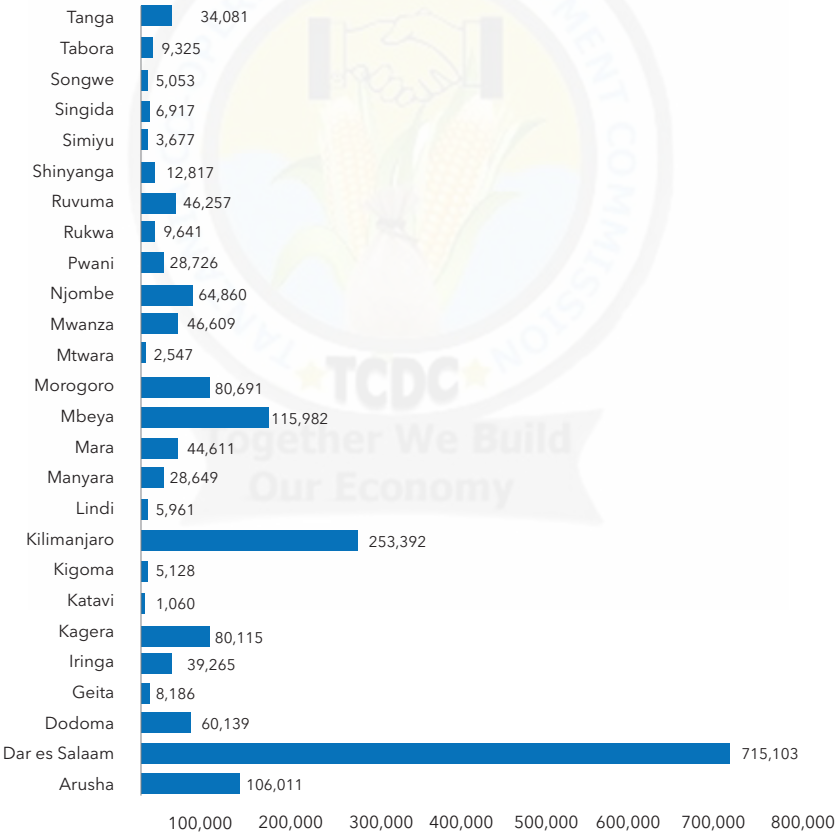
Source: TCDC Database 2023

The report showed that, the number of youth (those below 36 years old) and women in SACCOS are still low compared to number of seniors (above 50) years. Based on the report, number of members aged below 35 years were 654,897 holding 36% of total members reported during the period. Besides, the number of women in SACCOS were 682,792 accounting 37.62% of total members reported. Therefore, there is a need to devote more time on promotion and awareness in order to attract more youth and women to join SACCOS and be part of governance of the specific SACCOS.

2.13 Geographical Distribution of SACCOS Members

SACCOS members are located in different regions of the country. According to data collected from SACCOS, represent that Dar es salaam is still leading in number of Members and beneficiaries who served by SACCOS in the regions. The following figure represents geographical distribution of SACCOS members in the country

Figure 10: Geographical Distribution of SACCOS Members



Source: TCDC Database 2023

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 normal definition, capital means the sum of financial assets that are required to finance or produce goods or services. In the SACCOS perspective, capital means all resources that are not owned by the members, which can be used to acquire fixed assets and finance other items with capital expenditures nature in the SACCOS. The microfinance regulation (SACCOS) 2019 classifies capital into three categories, namely: core capital, institutional capital and net institutional capital. Core capital is defined as fully paid-up membership shares, statutory reserves fund, retaining earnings, capital grants and donations that are not transitory in nature and are not meant to be paid out unless on liquidation of a SACCOS. In contrast, institutional capital and net capital do not include membership shares.

During the year, the aggregated core capital held by licensed SACCOS in the country increased from Tshs 151.05 billion in 2022 to Tshs 180.4 Billion 2023, as an increase of 16 percent of the core capital during the year due to the increase in number of licensed SACCOS from 759 to 884. The minimum capital requirement for SACCOS with license category A is Tshs 10 million and category B is Tshs 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 22: Capital adequacy ratios

S/N	Ratio Description	Standard	Scores
1.	Core Capital ratio	8%	13.58%
2.	Institutional Capital ratio	6%	6.05%

Source: TCDC Database 2023

2.16 Asset and the Quality of Assets in SACCOS

The asset quality in SACCOS reflects the quantity of assets existing and potential credit risk associated with the loan issued and investment portfolios, other real estate owned by the SACCOS, other assets, as well as off-balance sheet transactions recorded during the period. Total loans granted to members for businesses or for other uses are the main component of assets for SACCOS. The interest that the SACCOS earn on these assets is a key component of their income generated during the year, and the risk of the loans not being paid back by the members is the main risk that the SACCOS may encounter or face during its operations. Therefore, the higher the credit risk the lower the quality of the loan or “asset quality” owned by the SACCOS itself. During the period ended December 2023, the total assets of the SACCOS increased to TZS 1.33 trillion compared to TZS 1.22 trillion recorded in 2022 as an increase of 8%.

Furthermore, during the period only 35 SACCOS controlled the proportionate of 62.93% of all assets owned by SACCOS in the country worth TZS 835.94 compared to Billion, while the remaining 849 SACCOS controlled only 37.07% of the total assets worth TZS 492.47 billion. The total assets in SACCOS compose the net loans and advances; cash and cash equivalents; property and equipment; financial investments; prepayments; and sundry receivables. The most component that owned the largest component of total assets during the period was Net Loans, which amounted to TZS 1.11 trillion. During the period, the quality of assets, specifically for loans, was not well analysed due to the lack of enough data collected from SACCOS. Therefore, it will be well analysed in the next report of 2024, which will be launched during the year 2025. Furthermore, TCDC performed prudential analysis during the year on asset pillars, as it is shown in Table 23.

Table 23: Prudential Report on Assets Quality

S/N	Particulars	Standard	Score
1.	Total Savings and Deposits to Total Assets	70% - 80%	72.79%
2.	Net Loans to Total Assets	70% - 80%	83.84%
3.	NPL to Gross Loans	5%	8.79%
4.	Non-Earning Asset	≤10%	13%

Source: TCDC Database 2023

Table 23 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 2023. 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 Management

Any institution in the world needs to have competent, trained, experienced and committed staffing to manage daily routines of the respective institution. These are thinking 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.

2.18 Employment and Governance of SACCOS

2.18.1 Employment Trends in SACCOS (Male and Female %)

SACCOS employ persons to undertake and oversee its operations based on different job description and criteria set by the respective SACCOS. Furthermore, the SACCOS may outsource its staff depending on the nature of skills needed, level of income owned and support from employers (for those SACCOS under employers). According to ICA, cooperative societies contribute to the sustainable economic growth and stable and quality employment. Also, they provide jobs or work opportunities to around 280 million people across the globe. In other words, they contribute to 10% of the world’s employed population. This creates the need and importance of establishing strong cooperatives in order to create more job opportunities to the Tanzanians. These job opportunities created by Cooperatives demonstrate the need and importance of having strong cooperatives societies around the world in order to reduce the gap of income inequalities and poverty level.

In Tanzania, SACCOS play a significant role in providing jobs or work opportunities to the Tanzanians. According to the statistics collected from 884 licensed SACCOS in 2023, the number of employees (contractual and non-contractual opportunities) decreased from 13,676 to 12,031 - whereby 8,597 were males, accounting for 71.46% of the total employees employed in SACCOS in 2023 and 3,434 were females, accounting for 28.54% of the total employees during the period. The decreased number of employees during the year caused by reduction of number of non-contractual opportunities previously offered by SACCOS. The data have been illustrated in Table 24.

Table 24: Employment Trends in SACCOS

S/No	Details	2023	2022
1.	Males Employed	8,597	9,653
2.	Females Employed	3,434	4,023
Total Employees		12,031	13,676
Percentage of Females		28.54%	29.42%
Percentage of Males		71.46%	70.58%

Source: TCDC Database 2023

2.18.2 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

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.

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 is 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.

It's duties and responsibilities are well defined in regulation 51 of the Cooperative Societies Regulations, Table 26 illustrate the Board members' gender distribution during the year.

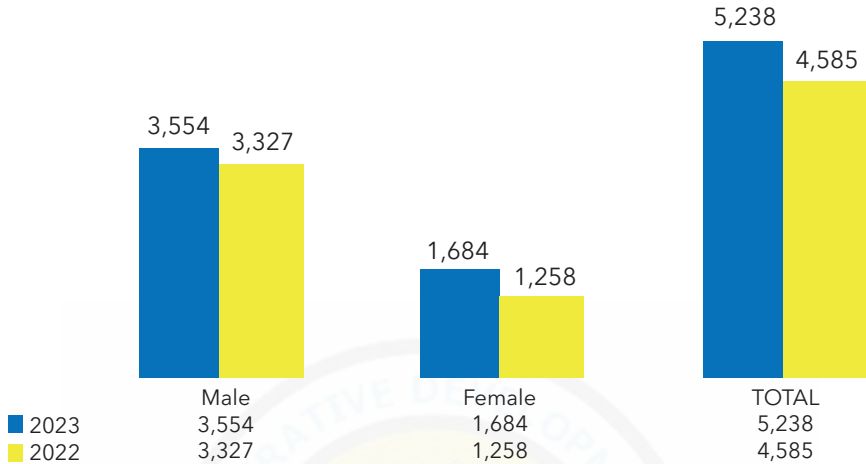
Table 26: Gender Distribution among Board Members of the SACCOS

S/No	Gender	2023	% of Membership	2022	% of Membership
1	Male	3,554	67.85%	3,327	72.6%
2	Female	1,684	32.15%	1,258	27.4%
Total		5,238	100%	4,585	100%

Source: TCDC Database 2023



Figure 11: Board Members' Gender Distribution in the SACCOS



Source: TCDC Database 2023

Males dominate the number of Board members in the SACCOS for both years. The summary shows that during 2023, the number of males on the Board of SACCOS were 3,554, while females were 1,684, representing 67.85% and 32.15% respectively. In 2022, the number of male members decreased by 5% to 67.85% compared to 72.60% in the preceding year. At the end of 2022 males were 3,327 and females were 1,258, accounting for 72.60% and 27.40% respectively.

The domination of males in the Board continue to disempower women participation in the SACCOS governance in equal bases. Furthermore, during the period (in 2023) the registrar issued election guidelines to all Cooperative Societies including SACCOS to have at least one-third (1/3) of all Board members to be women, which has improved the number and percentages of females in the Board. The report shows that during the year 2023, the number of women grew from 1,258 reported in 2022 to 1,684. The registrar initiative has increased the number of females by 426 during the period as an increase of 25% of the total female Members reported during the previous year.

2.19 Supervisory Committee

Supervisory committee is an independent organ apart from the Board in SACCOS, which is responsible to the members through the general meeting. The committee consists of three members who are elected by the members in the general meeting.

This committee acts as the members’ whistle-blower and it conducts an internal audit and submits its final report to the members through the general Meeting. Moreover, it tests the accurate and fair view of reports prepared by the SACCOS management. Table 27 illustrates supervisory committee members’ gender distribution.

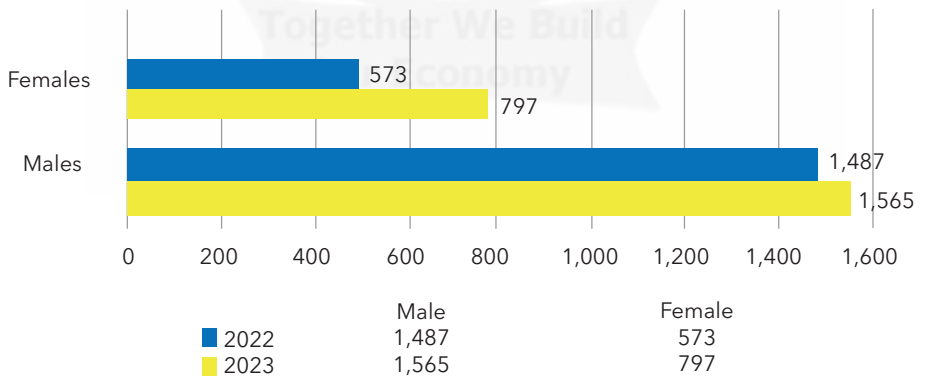
Table 27: Supervisory Committee by Gender Distribution

S/No.	Gender	2023	% of Membership	2022	% of Membership
1	Male	1,565	66.26%	1,487	72.19%
2	Female	797	33.74%	573	27.81%
Total		2,362	100%	2,060	1,000

Source: TCDC Database 2023

The summary in Table 27 shows that during the year 2023, the number of males was 1,565 while females were 797, representing 66.26% and 33.74% respectively. In 2022, the number of males were 1,487 representing 72.19% of the total supervisory committee members, while the number of females were 573 representing 27.81%. During the period the percentage of males decreased from 72.19% to 66.26% as a decrease of 5.93% while the percentage of females increased from 27.81% reported during the year 2022 to 33.74% due to the guidelines issued by the registrar. The increase of females’ representation in the supervisory committee motivates females and empower them to participate in the supervision committee, as shown in Figure 9.

Figure 12: Supervision Committee Gender Distribution in the SACCOS



Source: TCDC Database 2023

2.20 Training and Workshops

ICA in 1995 developed seven principles of Cooperative Worldwide. One of the principles of cooperative societies among the seven principles of ICA is to provide education and training for their members, elected representatives, managers and employees so that they can be equipped and be able to manage effectively the development of their cooperatives. During the period, the office carried out analysis on how SACCOS conduct training to its members and the number of members capacitated.

During the analyses, the office identified that SACCOS member are trained through different models and approaches. The most known models are through forums conducted at regional level, annual general meeting, workshops and training conducted by different stakeholders like SCCULT and ACCOSCA. Based on these approaches, the office collected and gathered numbers of members attended such training and workshops as intended.

The report submitted by licensed SACCOS and those collected from regional forums during the period showed that there is an increase in number of members trained during the period. Furthermore, some of the SACCOS carried out training to their Members, Board Members, Management and Supervisory Committees through tailor made approaches which facilitated more officials to be reached timely. Table 28 represents the data of training and workshops conducted during the year.

Table 28: Training and Workshop Records for the SACCOS

MEMBERS			
S/No	Details	2023	2022
1	Males	470,219	70,219
2	Females	611,027	31,027
Total Cost Incurred		4,164,202,340	2,864,202,340
BOARD MEMBERS			
1	Males	1,816	1,503
2	Females	1,016	1,129
Total Cost Incurred		2,268,902,300	1,994,167,600
MANAGEMENT			
1	Males	5,289	4,764
2	Females	2,903	3,561
Total Cost Incurred		3,023,450,200	2,870,320,250

SUPERVISORY COMMITTEES			
S/No	Details	2023	2022
1	Males	863	967
2	Females	528	561
Total Cost Incurred		609,439,305	531,400,540

Source: TCDC Database 2023

Based on the data in Table 28, the highest cost incurred by the SACCOS was the members cost that reached TZS 4.1 billion in 2023 compared to TZS 2.8 billion in the previous year. This is due to number of members trained during the period through AGM and ordinary meetings which were previously not reported during the year 2022. Furthermore, the cost of training management, Board Members and Supervisory Committees increased from TZS 2.87 in 2022 to 3.02 in 2023, TZS 1.99 billion in 2022 to TZS 2.26 billion in 2023 and from TZS 531 million in 2022 to TZS 609 million in 2023 respectively.

Generally, the trainings conducted have been very helpful in improving the performance of Board members and staff in managing SACCOS and service delivery to their members.

2.21 Earnings

SACCOS exist solely to serve their members, and benefits are returned in lower loan rates and higher deposit rates. During the period, SACCOS generated the total income of **TZS 108.03 billion** and incurred the total expenses of **TZS 90.94 billion**, thus remaining with the profit before tax of **TZS 17.09 billion**. TCDC uses the statement of comprehensive income as one of the tools used in monitoring the performance of SACCOS in the country. The operating expenses grew from to **TZS 99.38 billion** in 2023 compared to **TZS 90.94 billion** in 2022.

The analysis shows that the total income generated for the 884 SACCOS grew from **TZS 108.03 billion** in 2022 to **TZS 118.29 billion** in 2023 as an increase of 9%. The net income before tax grew from **TZS 17.09 billion** in 2022 to **TZS 18.91 billion** in December 2023 as an increase of 9%. The main source of income during the period came from the interest from loans, which contributed 83.15% of the total SACCOS income generated during the period.

Table 29: Earning and operating cost incurred during the period

S/N	Particulars	2023 (TZS in Billion)	2022 (TZS in Billion)
1	Total income	118.29	108.03
2	Total operating expenses	99.38	90.94
3	Net profit before tax	18.91	17.09

Source: TCDC Database 2023

Table 30: Saccos Income and Operating Expenses

Rank ing	Name of Saccos	Total Income (TZS in Billion)		Total Cost (TZS in Billion)		Net Profit (TZS in Billion)		Growth Rate (%)
		2023	2022	2023	2022	2023	2022	
1	URA SACCOS	9.89	9.12	8.41	7.68	1.48	1.44	2.7
2	NGOME SACCOS	8.60	5.15	4.91	4.35	3.69	0.8	78.3
3	TRA SACCOS LTD	6.04	5.39	3.57	3.31	2.47	2.08	15.8
4	TANESCO LTD	5.72	5.00	4.68	4.14	1.04	0.86	17.3
5	ELCT ND SACCOS LTD	3.66	3.01	3.27	2.92	0.39	0.09	76.9
6	TANZANIA PRISON STAFF SACCOS LTD	2.86	1.68	2.00	1.40	0.86	0.28	67.4
7	BANDARINI SACCOS LTD	2.24	2.13	2.16	2.05	0.08	0.08	0.0
8	HAI RURAL TEACHERS SACCOS LTD	2.06	1.77	1.81	1.72	0.25	0.05	80.0
9	HAZINA SACCOS LTD	1.83	1.37	2.91	1.32	-1.08	0.05	104.6
10	LULU SACCOS LTD	1.69	1.30	1.68	1.26	0.01	0.04	-300.0
11	CRDB WORKERS SACCOS LTD	1.31	1.29	0.90	0.62	0.41	0.67	-63.4
12	TUMAINI SACCOS LTD	1.14	1.01	0.67	0.53	0.47	0.48	-2.1
13	MOSHI RURAL TEACH- ERS SACCOS LTD	1.04	0.96	1.03	0.95	0.01	0.01	0.0
14	TANROAD SACCOS LTD	1.04	0.56	0.59	0.24	0.45	0.32	28.9
15	WAZO HILL SACCOS LTD	0.77	0.67	0.70	0.54	0.07	0.13	-85.7
16	JKT STAFF SACCOS LTD	0.75	0.52	0.54	0.46	0.21	0.06	71.4
17	UHAMIAJI SACCOS LTD	0.69	0.73	0.68	0.71	0.01	0.02	-100.0
18	LESA SACCOS LTD	0.64	0.47	0.44	0.45	0.2	0.02	90.0
19	POSTA NA SIMU SACCOS LTD	0.58	0.49	0.64	0.54	-0.06	-0.05	16.7
20	NYUMBU SACCOS LTD	0.54	0.37	0.41	0.30	0.13	0.07	46.2

Source: TCDC Database 2023

Table 31: Prudential Report on earnings ratios

S/N	Ratio	Standard	Scores
1	ROA	>2%	0.51%
2	ROE	>0%	11%
3	OPERATING EXPENSES	≤85%	84.1%

Source: TCDC Database 2023

2.22 Liquidity

Liquidity is considered as one of the major serious concerns that SACCOS need to consider while operating and it is a challenge for the modern SACCOS in the World including Tanzania. A SACCOS having good asset quality, strong earning sources and adequacy capital may fail to compete in the market if it is not maintaining adequate liquidity ratio. Liquidity is the risk to SACCOS earnings and capital arising from its inability to meet timely obligations when they come due without incurring unacceptable losses during the period. Therefore, SACCOS management needs to ensure that sufficient funds are available at a reasonable cost to meet potential members' needs in order to avoid members complains and disputes in the respective SACCOS.

2.23 Total External Borrowing

SACCOS are allowed to borrow from other financial institutions to recompense for the shortage from its internal sources. Furthermore, the SACCOS before borrow from external sources, it should have an approval from its members through general meeting and the Registrar. According to regulation 48(1) of the Microfinance (SACCOS) regulations 2019 states that *"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 31st 2023, licensed SACCOS were owed external loans amounting to **TZS 20.52 billion** compared to **TZS 26.83 billion** which were owed by December 31st 2022. The external borrowing ratio stood at 1.6% below the standard ratio of 25% required by law.

Table 32: Prudential Report on External Borrowing ratios

S/N	Ratio	Standard	Scores
1	External Loan ratio	≤25%	1.6%

Source: TCDC Database 2023

2.24 Non-remittance of Deductions

Some of the Salary base SACCOS in the country receive its remittance of deduction through its designated employers. Unfortunately, some of those employers fails to submit the deduction to the respective SACCOS on time. Many SACCOS are currently facing the challenge of some employers not submitting SACCOS members' deductions to the SACCOS timely.

Members of SACCOS issue instructions to their respective employers to make periodic deductions from their salaries or other incomes and remit the deducted amount directly to their respective SACCOS.

However, in rare cases, employers deduct the relevant deductions and do not submit the deductions to the relevant SACCOS on time.

All employers' deductions are employee funds submitted to the respective SACCOS immediately. These monies are deducted from employees' salaries who are members of the respective SACCOS, and they should be submitted timely. It is mandatory for the SACCOS intending to provide service to its members who are employees of any organization to agree to the SACCOS described above and employer.

However, some employers still do not want to enter into such agreements to evade responsibility when they violate the signed contract.

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 submission of these deductions causes many SACCOS to have conflicts and complaints from their members as they believe their funds are in the SACCOS. This leads to the failure of such SACCOS to meet members' needs due to the lack of enough funds to provide the required services.

At the end of 2023, the total non-remitted deductions owed to SACCOs by various employers stood at **TZS 8.63 Billion** during the year compared to **TZS 9.61 Billion** in 2022.

2.25 Agent Banking Activities for Commercial Banks

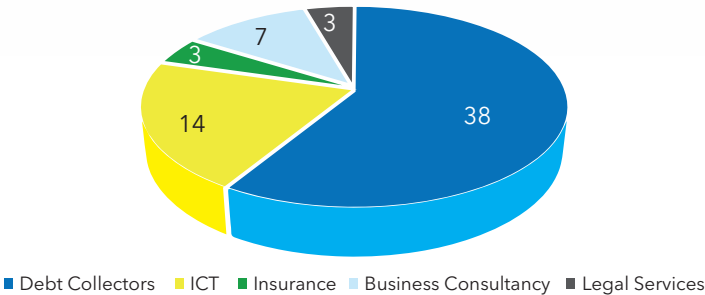
SACCOS with license category B is allowed to provide agency-banking services to provide financial services to their members and community at large. Many SACCOS currently offer banking services and have been using the agent banking activities to serve their members and other Tanzanians who need such assistance in general. The number of SACCOS providing agency- banking services during the period was 289 in the country with a wallet balance of TZS 1,034,824,073 in 2023, while in 2022 was 268 with a wallet balance of TZS 887,654,970. The benefit increased the inclusivity of Tanzanians who accessed financial services and served during the year through agent banking activities in the country.

2.26 ICT System and Other Service Providers

Among the initiatives undertaken by financial service providers to increase access and usage of financial services in the world is to digitize financial services provided and participate with other service providers in the market accordingly. TCDC, as a regulator of cooperatives in the country, established a mechanism to regulate and issue permits to all service providers working with cooperative societies in the country. This process has enabled the Office to reduce complaints, disputes and loss of assets and funds of cooperatives that were being stolen and lost in the hands of service providers previously. The service providers whose identification is determined to misuse and violate the terms and conditions of the permit given by the Office can be traced and blocked from carrying out any business with cooperative societies in the country.

During the year ended December 31st 2023, TCDC issued permits to 65 service providers to offer different services in the cooperative societies’ subsector. The number of SACCOS identified to use management information systems in the country were 206, while others continued using the manual systems. The following pie chart representing the category of service providers permitted by TCDC during the period;

Figure 13: List of Approved Service Providers



2.27 Payment of Government Taxes and Other Deductions

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 33 illustrates.

Table 33: Estimated Government Taxes and Other Deductions to be paid by SACCOS

GOVERNMENT TAXES AND OTHER DEDUCTIONS			
S/No	Details	2023	2022
1	PAYE	1,427,761,475	1,160,915,870
2	CORPORATE TAX	5,438,257,003	5,139,409,250
3	WITHHOLDING TAX	3,592,213,340	1,321,105,310
4	SDL	275,280,728	310,148,061
5	WCF	69,670,679	131,976,010
6	NSSF	1,417,222,295	1,387,535,600
7	VAT	86,706,567	37,385,800
8	ANOTHER LEVY	22,2451,561	45,401,257
TOTAL		12,529,563,648	9,533,877,158

Source: TCDC Database 2023

2.28 Disputes and Complaints Handling in SACCOS

The role of the Board and management of SACCOS, among others, is to minimize and handle disputes and complaints raised by the members. Regulation 77(1) of the Microfinance Regulations 2019 states, *"Every SACCOS shall have a complaint handling and dispute resolution mechanism."*

TCDC developed a format of receiving complaint handling and dispute resolution mechanism to evaluate how SACCOS complies with the regulation mentioned above. TCDC has been supervising and monitoring the implementation of the law, whereby all SACCOS are required to submit monthly/quarterly reports to TCDC with such information. The report submitted by SACCOS is represented in Table 34.

Table 34: Disputes and Complaints Handling

S/No	Narrations	2023	2022	% of Changes
1	Claims and refund of savings and deposits or share transfer	1,053	1,019	3%
2	Delayed deceased payment	35	21	40%
3	Elections/Electoral processes	7	9	-29%
4	Failure to pay dividends and interest on time	441	97	78%
5	Guarantors and guarantees for loans	374	431	-15%
6	Irregular deduction of deposit	111	43	61%
7	Loans and loan issuance	254	302	-19%
8	Non-remittance/statements	22	29	-32%
9	Penalties charge	125	237	-0.90%
10	Interest rate charged	133	171	-0.29%

Source: TCDC Database 2023

During the period, the report in Table 34 shows that the management handled some of the complaints and disputes submitted to the SACCOS in 2022 and 2023 partly and some of them were not timely handled. The complaints on electoral processes, guarantors and guarantees for loans, Loans and loan issuance, non-remittance, penalties and Interest rate charged were decreased by 29%, 15%, 19%, 32%, 90% and 29% irrespectively. Furthermore, during the year 2023, the total number of complaints increased were 4 (Claims on refund of savings and deposits or share transfer, Delayed deceased payment, Failure to pay dividends and interest on time and Irregular deduction of deposit).

The claims on refund of savings and deposits or share transfer, delayed deceased payment, failure to pay dividends and interest on time and Irregular deduction of deposit increased from 1,019 to 1,053, 21 to 35, 97 to 441 and 43 to 111 respectively. Based on the Report, there is an improvement on consumer protection but all SACCOS should protect their customers (Consumer Protection) based on the complaints they submit in order to attract more members join into a particular SACCOS

2.29 Areas of Investment

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 35: The Composition of SACCOS Investment Portfolios for the Year Ended December 31st 2023

SACCOS INVESTMENT					
S/No	Details	2023	% of investment	2022	% of investment
1	Corporate Bonds	2,550,666,386	2.67	4,310,257,000	4.58
2	Treasury Bills	2,515,174,654	2.63	1,321,023,218	1.40
3	FDR	16,045,935,855	16.77	23,083,096,000	24.50
4	Land	11,701,264,363	12.23	13,079,347,540	13.88
5	Building	40,015,490,300	41.83	39,658,058,350	42.10
6	Company's Shares	10,279,714,631	10.75	12,750,685,300	13.54
7	Other Investments	12,550,215,676	13.12	N/A	N/A
TOTAL		95,658,461,865	100.00	94,202,467,408	100

Source: TCDC Database 2023

The most significant component of investment made by licensed SACCOS in 2023 was Building, which accounted for 41.83% compared to 42.10% in 2022, followed by FDR, which recorded TZS 16.06 billion as 16.77% of the total investment made by SACCOS in 2023 compared to TZS 23.08 billion recorded in 2022.

2.30 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 684 SACCOS demonstrating 77% of all licensed SACCOS during the period.

2.31 SACCOS External Audit Report Performances 2023

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 2022 and 2023 shows that the audited SACCOS were 1,096 and 977 in 2022 and 2023 respectively. Their audit opinions are summarized in Table 36.

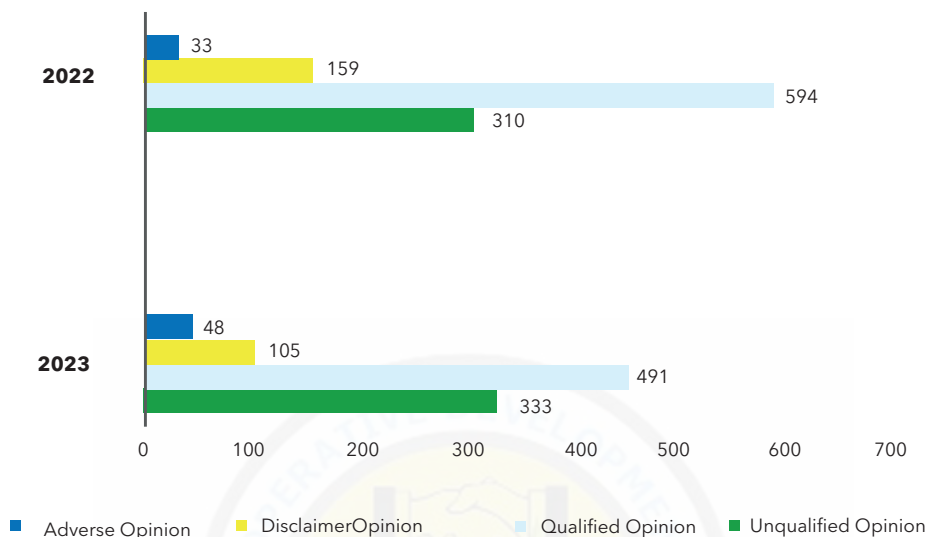
Table 36: External Audit Opinion during the Years 2022 and 2023

S/N	TYPES OF AUDIT OPINION	2023		2022	
		NO. OF SACCOS AUDITED	% to Total SACCOS	NO. OF SACCOS AUDITED	% to Total SACCOS
1.	Unqualified opinion	333	34.08%	310	28.28%
2.	Qualified opinion	491	50.26%	594	54.20%
3.	Disclaimer opinion	105	10.75%	159	14.51%
4.	Adverse Opinion	48	4.91%	33	3.01%
Total		977	100%	1,096	100%

Source: COASCO, 2023

Based on the report, there is remarkable improvement of SACCOS performance in the country since the year 2020. During the year 2023, unqualified opinion raised from 28.28% reported in 2022 to 34.08% in 2023. Likewise, SACCOS with adverse opinion has increased from 33 SACCOS in 2022 to 48 SACCOS in 2023 representing an increase of 31.3%. Most of the SACCOS with adverse and disclaimer opinion are those SACCOS with inability to carry out microfinance business.

Figure 14: SACCOS External Audit Opinion



In addition, some of the SACCOS are performing poorly due to different reasons including ethics of Board members, failure on recruitment of qualified staff and challenges on product design and service delivery channels that should reflect the needs of members and customers in the market. Therefore, it is the responsibility of those SACCOS officials to perform their functions professionally and respond to the audit opinions raised by auditors timely as directed. The Office will continue to supervise, monitor and advise SACCOS depending on the findings observed by external auditors.

2.32 Corporate Social Responsibility

SACCOS, like any other organization, play more significant role in helping the community in different social activities. One of the principles of cooperatives, according to ICA, is a concern for the community, which requires SACCOS to work for the sustainable development of their communities through policies approved by their members. During the year, SACCOS provided social service to 573,209 beneficiaries worth TZS 690,138,500 in 2023 and 421,783 beneficiaries worth TZS 635,380,580 in 2022 as an increase of Tsh.54,757,920 and 151,426.

2.33 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% straight line method. The following table illustrate interest rate structure observed during the period.

S/N	Interest rate method	Scores
1.	Reducing balance method	16%
2.	Straight line method	12%

Still, the SACCOS is required by law to pay interest on savings and deposit invested by the members. These data were not well collected and analysed; therefore, this part will be analysed in the next report of 2024 expected to be launched in the year 2025.



CHAPTER THREE

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

The enactment of the Microfinance Act and its regulations, which commenced its operation in November 2019, paved the way for the cancellation of SACCOS Regulations 2004 and its amendment in 2005. Due to these changes, the Office drafted new General SACCOS regulations to incorporate all cooperative issues governing SACCOS, which were in the cancelled SACCOS Regulation, including supervisory committee election, functions and roles in order to be formally recognized and regulated.

The drafted General SACCOS regulations will be shared with all cooperative stakeholders for review and recommendations. The Registrar's Office expects to scrutinize and incorporate all recommendations, and thereafter submit the drafted regulation to the minister early for endorsement.

Furthermore, 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.

Additionally, TCDC had developed and issued different guidelines to the SACCOS so as to improve and create conducive working environment and reducing challenges addressed by stakeholders in the market. The guideline issued directed all cooperative societies including SACCOS to invest in the Cooperative Bank initiated and established during the period.

CHAPTER FOUR

4.1. Regional and International Cooperation

TCDC as a regulator of cooperative societies in the country, cooperates and participates in different regional and international forum. Cooperation with regulators and stakeholders in regional and international fora is important for the development of the SACCOS subsector. It helps the Office to share and learn experiences from other regulators and stakeholders on how they regulate, supervise and monitor the performance and provisions of financial and non-financial services to the members and community at large.

Cooperative apex bodies like the Savings and Credit Cooperative League of Tanzania (SCCULT) and the Tanzania Federation of Cooperatives (TFC), is a member of African Confederation of Cooperative Savings and Credit Association (ACCOSCA), World Council of Credit Union (WOCCU) and International Cooperative Alliance (ICA).

During the period, TCDC participated in different regional and international meetings relevant to its regulatory and supervisory obligation. Through participation in the regional and international meetings, TCDC gained more experiences and skills on promotion, regulatory and supervisory issues, broadening exposures and networking to new developments in the subsector from different regulators and stakeholders who participated in the meetings in order to improve the regulatory and supervisory role.

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 Botswana and Uganda.

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 SACCO-specific regulatory frameworks.

In 2023, TCDC participated in various workshops and meeting of ACCOSCA, including the followings:

- a. The Eastern block regional forum held at Royale Imperial in Kampala – Uganda from 23rd to 26th April, 2023. The forum's theme was empowering SACCOS to build financial capability and sustainability through a robust regulatory framework that enhances development at household and community level. The forum provided an opportunity for various stakeholders to engage on critical aspects such as a new service delivery model, leveraging on data analytics, strategies to mitigate against effects of low economic activity and changing regulatory landscape.
- b. The 13th RRT and SACCA Congress was held at Phakalane Golf State Hotel in Gaborone, Botswana from 4th to 11th October 2023, and it was organized by ACCOSCA. 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.

4.3 Conclusion

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 demonstration the operation and development of SACCOS in the country. Furthermore, it appreciates the importance of SACCOS in cooperatives as well as the financial sector at large. According to the data in different sections of this report, the following are directives need to be undertaken and complied:

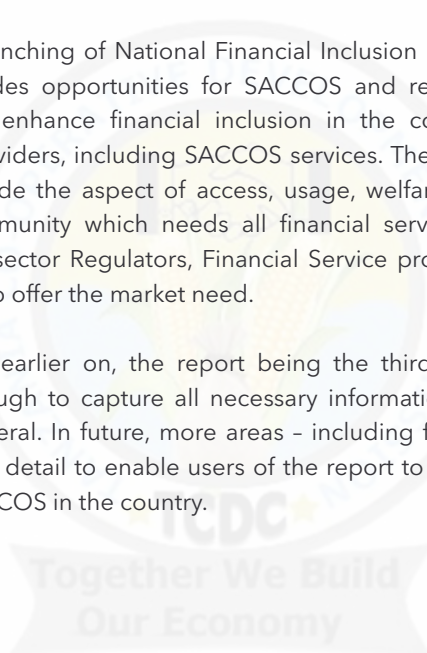
- There is a need to continue improve the performance of SACCOS in the country especially for those small SACCOS with low capital base.
- Amalgamation of small SACCOS with low capital base and unqualified staff in order to improve and strengthen performance of such SACCOS
- There is still a need for capacity building to enable SACCOS, not only to be

licensed but also to maintain the same through compliance with laws and by-laws, regulations and other guidance provided by the authorities.

- There is a need to support the growth of small SACCOS to address the challenge of accumulation of high proportion of assets and other instruments in the hands of very few SACCOS though the contribution of big SACCOS is also very valuable.
- Due to the role of technology in the development sector, including financing, there is a need to support SACCOS digitization to enhance efficiency in operations and members' access to SACCOS products and services.
- To enhance gender balance and empowerment of women in governance and management position of the SACCOS in the country.

Furthermore, the launching of National Financial Inclusion Framework Three (NFIF3 - 2023-2028) provides opportunities for SACCOS and regulators to design new strategies that can enhance financial inclusion in the country through different financial service providers, including SACCOS services. The initiatives addressed by the framework include the aspect of access, usage, welfare and quality of service offered to the community which needs all financial service providers (including SACCOS), financial sector Regulators, Financial Service providers associations, and other stakeholders to offer the market need.

However, as noted earlier on, the report being the third of its own kind is not comprehensive enough to capture all necessary information to measure SACCOS performance in general. In future, more areas - including financial stability analysis - will be captured in detail to enable users of the report to be well informed on the performance of SACCOS in the country.



APPENDICES

APPENDIX 1: A PERIODIC QUESTIONNAIRE SUBMITTED BY SACCOS

S/N	PERIODIC REPORT SUMMARY REQUIRED TO BE SUBMITTED BY LICENSED SACCOS AS OF 31 ST DECEMBER 2023				
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 2023	THE YEAR 2022
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 Deposit				
11	Total Liabilities other than Savings, Deposit 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	Males				
14.2	Females				
	Total Individual Members (11.1 +11.2)				
15	Groups				
15.1	Males				
15.2	Females				
	Total Group Mem- bers (12.1 + 12.2)				
16	Institutions (Number of beneficiaries)				
17	Other Beneficiaries (Non-Members)				
18	SACCOS Employees	Male	Female	Male	Female
18.1	Age range (18-35 yrs.)				
18.2	Age range (36-45 yrs.)				
18.3	Age above 45yrs				
18.4	Education Level				
	Total Employees (14.1+14.2+14.3)				
19	SACCOS Board Members	Male	Female	Male	Female
19.1	Age range (18-35 yrs.)				
19.2	Age range (36-45 yrs.)				
19.3	Age above 45yrs				
	Total Board Mem- bers				
20	Supervisory Committee	Male	Female	Male	Female
20.1	Age range (18-35 yrs.)				
20.2	Age range (36-45 yrs.)				
20.3	Age above 45yrs				

	Total Supervisory Committee				
21	Branches and Outlets of SACCOS				
21.1	Number				
21.2	Location				
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 Services 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 socio-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
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
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

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 Inspection 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				

**APPENDIX 2: REPORT FORMAT USED FOR SUBMITTING PERIODIC DATA
OPINION AND FEEDBACK SUBMISSION FORM**

TCDC value 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 presented 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 an official email and the address written below;

Your Name (Optional):

Sex (Optional):

Your Mobile Number:

Your Opinion and Feedback

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APPENDIX 1: A LIST OF LICENSED SACCOS AS AT 31ST DECEMBER 2023

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
1	MALEU SACCOS LTD	Arusha	A	BOX 269 USA RIVER
2	TAHA SACCOS LTD	Arusha	A	BOX 15652 ARUSHA
3	KIKATITI SACCOS LTD	Arusha	A	MERU-ARUSHA
4	MOYO HILL SACCOS LTD	Arusha	A	BOX 304 KARATU
5	NAROK FRIENDS SACCOS LTD	Arusha	A	BOX 14765 ARUSHA
6	MOUNT MERU HOTELS SACCOS LTD	Arusha	A	BOX 1936 ARUSHA
7	LOIRIEN TEACHERS SACCOS LTD	Arusha	A	BOX 80 LOLIONDO
8	WASSO MAKAO SACCOS LTD	Arusha	A	BOX 1 LOLIONDO
9	UOA AMANI SACCOS LTD	Arusha	A	BOX 7 USER RIVER
10	ARUSHA SOKO KUU SACCOS LTD	Arusha	A	Box 12543 ARUSHA
11	NCAA WORKERS SACCOS LTD	Arusha	B	NGORONGORO
12	TAWIRI SACCOS LTD	Arusha	A	BOX 661 ARUSHA
13	ENZA SACCOS LTD	Arusha	A	BOX 2750 ARUSHA
14	FRIENDS CORNER SACCOS LTD	Arusha	A	BOX 1898 ARUSHA
15	THE MANOR SACCOS LTD	Arusha	A	KARATU, ARUSHA
16	NEW VISION (2015) SACCOS LTD	Arusha	A	BOX 2332 ARUSHA
17	ELCT HEADQUARTER STAFF SACCOS LTD	Arusha	A	BOX 3033 ARUSHA
18	ARUSHA WOMEN IN BUSINESS SACCOS LTD	Arusha	B	Box 6032, ARUSHA
19	KARATU DISTRICT TEACHERS SACCOS LTD	Arusha	A	BOX 190 KARATU
20	MWANGAZA WOMEN SACCOS LTD	Arusha	A	BOX 7421 ARUSHA
21	ARUSHA NOAH SACCOS LTD	Arusha	A	P.O.BOX KARATU
22	ARUSHA URBAN WATER SUPPLY AND SEWERAGE AUTHORITY SACCOS LTD	Arusha	A	Box 13600 ARUSHA
23	MVIWAKA SACCOS LTD	Arusha	A	BOX 166 KARATU

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
24	BALIMI SACCOS LTD	Arusha	A	BOX 14148 ARUSHA
25	MBOMAPO MAWENI SACCOS LTD	Arusha	A	P.O.BOX 83 DULUTI
26	KK SECURITY STAFF SACCOS LTD	Arusha	A	BOX 10675 ARUSHA
27	BRAEBURN STAFF SACCOS LTD	Arusha	A	BOX 14268, ARUSHA
28	TUMAINI FIELD FARMERS SACCOS LTD	Arusha	A	BOX 176 KARATU
29	KUSURE SACCOS LTD	Arusha	A	BOX 2139 ARUSHA
30	BURKA STAFF SACCOS LTD	Arusha	A	BOX 90 ARUSHA
31	SHALOM SACCOS LTD	Arusha	A	P.O.Box 7184 Arusha
32	ARUSHA TEACHERS SACCOS LTD	Arusha	A	BOX 10441 ARUSHA
33	KKKT MBULUMBULU SACCOS LTD	Arusha	A	P.O.BOX 167 KARATU
34	IAA SACCOS LTD	Arusha	B	BOX 2798 ARUSHA
35	ENDAMARARIEK SACCOS LTD	Arusha	A	P.O.BOX 76 KARATU
36	AAIDRO SACCOS LTD	Arusha	A	BOX 3044 ARUSHA
37	DIVINE STAFF SACCOS LTD	Arusha	A	BOX 3064 ARUSHA
38	CAMARTEC SACCOS LTD	Arusha	A	BOX 764 ARUSHA
39	ARUSHA TAU SACCOS LTD	Arusha	A	BOX 10471 ARUSHA
40	ARUSHA CITY STAFF SACCOS LTD	Arusha	A	BOX 3013 ARUSHA
41	PETU SACCOS LTD	Arusha	A	BOX 16156 ARUSHA
42	TANZANIA TOUR GUIDES SACCOS LTD	Arusha	A	BOX 11755 ARUSHA
43	SHIWARA SACCOS LTD	Arusha	A	BOX 543 USA- RIVER
44	ARUSHA LMC STAFF SACCOS LTD	Arusha	A	BOX 17047 ARUSHA
45	KARATU DISTRICT COUNCIL WORKERS SACCOS LTD	Arusha	A	BOX 190, KARATU

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
46	NANENANE WOMEN SACCOS LTD	Arusha	A	BOX 14081 ARUSHA
47	ASILIA LODGES SACCOS LTD	Arusha	A	BOX 1111 ARUSHA
48	UMATAMA SACCOS LTD	Arusha	A	BOX 11200 ARUSHA
49	RIJKZWAAN SACCOS LTD	Arusha	B	Box 12345 ARUSHA
50	KANONO SACCOS LTD	Arusha	A	BOX 1098 ARUSHA
51	ARUSHA TBL SACCOS LTD	Arusha	A	BOX 3104 ARUSHA
52	MAKIBA SACCOS LTD	Arusha	A	BOX 81 USA RIVER
53	TUMAINI SACCOS LTD	Arusha	B	BOX 6070 ARUSHA
54	ARUSHA CUTTINGS SACCOS LTD	Arusha	A	BOX 11123 ARUSHA
55	UWAPA SACCOS LTD	Arusha	A	BOX 15418 ARUSHA
56	SUNFLAG EMPLOYEE SACCOS LTD	Arusha	A	BOX 3123 ARUSHA
57	FRIEDKIN WORKERS SACCOS LTD	Arusha	A	BOX 2782 ARUSHA
58	TCCIA ARUSHA SACCOS LTD	Arusha	A	BOX 141 ARUSHA
59	TCCIA LONGIDO SACCOS LTD	Arusha	A	BOX 8551 NAMANGA
60	BANANA SACCOS LTD	Arusha	A	BOX 10123, Arusha
61	MARORONI UKOMBOZI RURAL SACCOS LTD	Arusha	A	BOX 89 USA RIVER
62	ARUSHA CLUB SACCOS LTD	Arusha	B	BOX 909 ARUSHA
63	MANAPA WORKERS SACCOS LTD	Arusha	A	BOX 12 MTO WA MBU
64	MLIMANI NGARASH RURAL SACCOS LTD	Arusha	A	BOX 128 MONDULI
65	ST. JOHN NJIRO SACCOS LTD	Arusha	A	BOX 11509 ARUSHA
66	NAVIDA SACCOS LTD	Arusha	A	BOX103 ARUSHA
67	ARUSHA TECHNICAL COLLEGE STAFF SACCOS LTD	Arusha	A	BOX 296 ARUSHA
68	WARRIOR SECURITY STAFF SACCOS LTD	Arusha	A	BOX 15439 ARUSHA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
69	JAM MAONO SACCOS LTD	Arusha	A	BOX 16838 ARUSHA
70	BARAA SACCOS LTD	Arusha	A	BOX 3013 ARUSHA
71	VETA OLJORO STAFF SACCOS LTD	Arusha	A	BOX 509 ARUSHA
72	UMAHAKA SACCOS LTD	Arusha	A	BOX 16475 ARUSHA
73	KIMANDOLU LUTHERAN GROUP SACCOS LTD	Arusha	A	BOX 1158 ARUSHA
74	ENDELEVU SACCOS LTD	Arusha	A	BOX 1156 ARUSHA
75	ENYOITO SACCOS LTD	Arusha	A	BOX 15185, Arusha
76	ARUSHA KURUGENZI SACCOS LTD	Arusha	A	BOX 3050 ARUSHA
77	FIDES STAFF SACCOS LTD	Arusha	A	BOX 1304 USA RIVER
78	ACU STAFF SACCOS LTD	Arusha	A	BOX 16734 ARUSHA
79	ARUMA SACCOS LTD	Arusha	A	BOX 1525 ARUSHA
80	GETAMOCK SACCOS LTD	Arusha	A	P.O.BOX 77, KARATU
81	UTALII SACCOS LTD	Arusha	A	P.O.BOX 427, ARUSHA
82	HIFADHI SACCOS LTD	Arusha	B	P.O.BOX 3134, ARUSHA
83	MRALIPA SACCOS LTD	Arusha	A	P.O.BOX 01, MONDULI
84	MVIWAENGU SACCOS LTD	Arusha	A	P.O.BOX 13080, ARUSHA
85	NEW HOPE SACCOS LTD	Arusha	A	P.O.BOX 142, KARATU
86	NGARENANYUKI FARMERS SACCOS LTD	Arusha	A	P.O.BOX 338, USA RIVER
87	ABAGAMBA KAMOI SACCOS LTD	Arusha	A	P.O.BOX 1363, ARUSHA
88	KARATU PRIVATE SECTOR SACCOS LTD	Arusha	A	P.O.BOX 84 KARATU
89	UMANKUWA SACCOS LTD	Arusha	A	BOX 1834 ARUSHA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
90	PALLOTTI SACCOS LTD	Arusha	A	BOX 236 ARUSHA
91	SOS CHILDREN'S VILLAGE SACCOS LTD	Arusha	A	BOX 13196 ARUSHA
92	MONDULI TEACHERS SACCOS LTD	Arusha	A	BOX 05 MONDULI
93	ARUSHA WOMEN IN ACTION SACCOS LTD	ARUSHA	A	BOX 13316 ARUSHA
94	ARUSHA INTERNATIONAL CONFERENCE CENTRE SACCOS LTD	ARUSHA	A	BOX 3081 ARUSHA
95	MWEGAZI SACCOS LTD	ARUSHA	A	BOX 15400 ARUSHA
96	TWIGA CLUB SACCOS LTD	ARUSHA	A	BOX 10184 ARUSHA
97	BLESSINGS SACCOS LTD	Arusha	A	BOX 1654 ARUSHA
98	NGURDOTO SACCOS LTD	ARUSHA	A	P.O.BOX 155 USA RIVER
99	TPRI STAFF SACCOS LTD	ARUSHA	A	BOX 3024 ARUSHA
100	KILIGOLF SACCOS LTD	ARUSHA	A	BOX 21 USA RIVER
101	CALVARY SACCOS LTD	Arusha	A	P.O BOX 1330 ARUSHA
102	KIMARA CATHOLIC CHURCH SACCOS LTD	Dar es Salaam	A	BOX 55171 DSM
103	MOUNT KIBO SACCOS LTD	Dar es Salaam	A	P.O.BOX 67357 DSM
104	IFM WORKERS SACCOS LTD	Dar es Salaam	B	P.O. BOX 3918 DSM
105	BANDARINI SACCOS LTD	Dar es Salaam	B	P.O BOX 50091 DSM
106	ORYX SACCOS LTD	Dar es Salaam	B	P.O.BOX 9540 DSM
107	KOMKYA KUMEKUCHA SACCOS LTD	Dar es Salaam	A	BOX 54023 DSM
108	OSHA SACCOS LTD	Dar es Salaam	A	P.O. BOX 519 DSM
109	VIIMO SACCOS LTD	Dar es Salaam	A	P.O.BOX 313 DSM
110	LAKE GROUP SACCOS LTD	Dar es Salaam	A	P.O.BOX 5055 DSM
111	KKKT KIBANGU SACCOS LTD	Dar es Salaam	A	P.O.BOX 11838 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
112	DOCTORS 2004 SACCOS LTD	Dar es Salaam	A	P.O. BOX 32758 DSM
113	TIRDO SACCOS LTD	Dar es Salaam	A	BOX 23235 DSM
114	TRA SACCOS LTD	Dar es Salaam	B	P.O Box 63225, DSM
115	SCCULT (1992) LTD	Dar es Salaam	A	BOX 20640 DSM
116	BUSOCU SACCOS LTD	Dar es Salaam	A	P.O.BOX 75280 DSM
117	MEDICAL AND DENTAL DOCTORS SACCOS LTD	Dar es Salaam	A	P.O.BOX 45801 DSM
118	SOKO KUU SACCOS LTD	Dar es Salaam	A	P.O.BOX 15789 DSM
119	AFYA SACCOS LTD	Dar es Salaam	A	P.O. BOX 70987 DSM
120	TAJIRIKA SACCOS LTD	Dar es Salaam	B	BOX 24053 DSM
121	MSD SACCOS LTD	Dar es Salaam	A	P.O.BOX 9081 DSM
122	TACMEN SACCOS LTD	Dar es Salaam	A	P.O.BOX 2425 DSM
123	TUSIIME SACCOS LTD	Dar es Salaam	A	Box 71262 DSM
124	WAUGUZI SACCOS LTD	Dar es Salaam	A	P.O.BOX 65526 DSM
125	NGOME SACCOS LTD	Dar es Salaam	B	BOX 35923 DSM
126	DAR ES SALAAM CONTAINER TERMINAL WORKES SACCOS LTD	Dar es Salaam	B	BOX 71442 DSM
127	VIWANGO SACCOS LTD	Dar es Salaam	B	P.O.BOX 9524 DSM
128	KINONDONI TEACHERS SACCOS LTD	Dar es Salaam	B	P.O.BOX 90260 DSM
129	SWISSPORT TANZANIA SACCOS LTD	Dar es Salaam	B	P.O. BOX 18043 DSM
130	AWAPE SACCOS LTD	Dar es Salaam	A	P.O.BOX 11511 DSM
131	LESA SACCOS LTD	Dar es Salaam	B	BOX 76833 DSM
132	KILUVYA LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O. BOX 30489 DSM
133	MUHIMBILI SACCOS LTD	Dar es Salaam	B	BOX 65572 DSM
134	TEMBONI LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 1523 DSM
135	JITIHAHA SACCOS LTD	Dar es Salaam	A	BOX 24053 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
136	UNITED NATIONS SACCOS LTD	Dar es Salaam	B	P.O. BOX 9182 DSM
137	SMN SACCOS LTD	Dar es Salaam	A	P.O.BOX 8715 DSM
138	PCCB SACCOS LTD	Dar es Salaam	B	P.O.BOX 4865 DSM
139	TSN SACCOS LTD	Dar es Salaam	A	P.O. BOX 9033 DSM
140	JKT STAFF SACCOS LTD	Dar es Salaam	B	P.O. BOX 1694 DSM
141	WOMEN ADVANCEMENT TRUST SACCOS LTD	Dar es Salaam	B	P.O.BOX 5914 DSM
142	KWANZA SACCOS LTD	Dar es Salaam	A	P.O.BOX 7813 DSM
143	NYUMBA SACCOS LTD	Dar es Salaam	B	P.O.BOX 45674, DSM
144	KONYAGI SACCOS LTD	Dar es Salaam	A	P.O.BOX 9412 DSM
145	SIL AFRICA SACCOS LTD	Dar es Salaam	A	P.O.BOX 11078 DSM
146	CHAMAMTE SACCOS LTD	Dar es Salaam	A	BOX 66797 DSM
147	TAZARA SACCOS LTD	Dar es Salaam	B	P.O.BOX 40929 DSM
148	SADOLIN SACCOS LTD	Dar es Salaam	A	P.O. BOX 20775 DSM
149	JIJI SACCOS LTD	Dar es Salaam	B	P.O.BOX 1886 DSM
150	TANZANIA PRISONS STAFF SACCOS LTD	Dar es Salaam	B	P.O BOX 78067 DSM
151	USALAMA WA RAIA SACCOS LTD	Dar es Salaam	B	P.O.BOX 9141 DSM
152	KIPUNGUNI 'B' LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 20100 DSM
153	COLLECTIVE SACCOS LTD	Dar es Salaam	A	P.O.BOX 9262 DSM
154	TPAWU SACCOS LTD	Dar es Salaam	A	P. O. Box 77420 DSM
155	NIMR SACCOS LTD	Dar es Salaam	B	P.O. BOX 9653 DSM
156	JATU SACCOS LTD	Dar es Salaam	A	P.O BOX 42177 DSM
157	MAPAMBAZUKO SACCOS LTD	Dar es Salaam	B	P.O.Box 247 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
158	BARBRO JOHNSON SACCOS LTD	Dar es Salaam	A	P.O.BOX 14556 DSM
159	NACTE SACCOS LTD	Dar es Salaam	B	BOX 7109 DSM
160	KIMALELA SACCOS LTD	Dar es Salaam	A	P.O.BOX 80235 DSM
161	ATLAS COPCO SACCOS LTD	Dar es Salaam	A	P.O. Box 39966 DSM
162	NEW WHITESANDS HOTEL SACCOS LTD	Dar es Salaam	A	P.O BOX 3030 DSM
163	TANZANIA BREWERIES EMPLOYEES SACCOS LTD	Dar es Salaam	B	P.O.BOX 9013 DSM
164	MAFUTA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9103 DSM
165	PRINMAT SACCOS LTD	Dar es Salaam	A	P.O BOX 60442 DSM
166	MISSION MIKOCHENI WORKERS SACCOS LTD	Dar es Salaam	A	P.O.BOX 65300 DSM
167	ITV SACCOS LTD	Dar es Salaam	A	P.O. BOX 4374 DSM
168	TIB WORKERS SACCOS LTD	Dar es Salaam	B	P.O. BOX 9373 DSM
169	TEMBOMGWAZA SACCOS LTD	Dar es Salaam	A	P.O.BOX 4414 DSM
170	DAL SACCOS LTD	Dar es Salaam	A	P.O.BOX 42392 DSM
171	TBA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9542 DSM
172	UHAMIAJI SACCOS LTD	Dar es Salaam	B	P.O.BOX 512 DSM
173	TANROADS SACCOS LTD	Dar es Salaam	B	P.O.BOX 11364 DSM
174	DON CONSULT SACCOS LTD	Dar es Salaam	A	P.O.BOX 4218 DSM
175	JISE SACCOS LTD	Dar es Salaam	B	P.O.BOX 45050 DSM
176	AZANIA SACCOS LTD	Dar es Salaam	A	P.O.BOX 40303 DSM
177	DOVYA LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 46461 DSM
178	SHREE HINDU Mandal SACCOS LTD	Dar es Salaam	B	P.O.BOX 10539 DSM
179	CARE TANZANIA COOPERATIVE SACCOS LTD	Dar es Salaam	B	P.O.BOX 10242 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
180	DRVTS SACCOS LTD	Dar es Salaam	B	BOX 40274 DSM
181	DAWASCO SACCOS LTD	Dar es Salaam	A	P.O.BOX 1573 DSM
182	UKONGA COMMUNITY SACCOS LTD	Dar es Salaam	A	BOX 95651 DSM
183	TEGETA FRIENDSHIP SACCOS LTD	Dar es Salaam	A	P.O.BOX 96255 DSM
184	CRDB WORKERS SACCOS LTD	Dar es Salaam	B	BOX 268 DSM
185	KIUTA SACCOS LTD	Dar es Salaam	A	BOX 2320 DSM
186	USALAMA WA ANGA SACCOS LTD	Dar es Salaam	B	P.O BOX 18001 DSM
187	POSTA NA SIMU SACCOS LTD	Dar es Salaam	B	PO BOX 3948 DSM
188	SBC SACCOS LTD	Dar es Salaam	B	BOX 4162 DSM
189	TCRA SACCOS LTD	Dar es Salaam	B	P.O.BOX 31904 DSM
190	KINONDONI LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 77482 DSM
191	MAKABE PARISH SACCOS LTD	Dar es Salaam	A	BOX 32364 DSM
192	NBC SACCOS LTD	Dar es Salaam	A	P.O.BOX 9454 DSM
193	KIPUNGUNI SACCOS LTD	Dar es Salaam	B	P.O.BOX 75634 DSM
194	MTONI LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 9034 DSM
195	MBAGALA LUTHERAN SACCOS LTD	Dar es Salaam	A	BOX 100159 DSM
196	PAMOJA TUNAWEZA SACCOS LTD	Dar es Salaam	A	DAR ES SALAAM
197	CONCERN TANZANIA STAFF SACCOS LTD	Dar es Salaam	A	P.O.BOX 6370 DSM
198	KIUMA SACCOS LTD	Dar es Salaam	A	P.O.BOX 45338, DSM
199	MAISHA YETU SACCOS LTD	Dar es Salaam	B	P.O. BOX 10523 DSM
200	MALAWI CARGO CENTRES SACCOS LTD	Dar es Salaam	A	P.O.BOX 21157 DSM
201	SERENGETI SACCOS LTD	Dar es Salaam	A	P.O.BOX 41080 DSM
202	GPSA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9150 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
203	AIC (T) CHANG'OMBE SACCOS LTD	Dar es Salaam	A	BOX 45220 DSM
204	VISIONARY WOMEN SACCOS LTD	Dar es Salaam	A	DAR ES SALAAM
205	BOCHI HOSPITAL SACCOS LTD	Dar es Salaam	A	P.O.BOX 55158 DSM
206	TIA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9522 DSM
207	TANESCO SACCOS LTD	Dar es Salaam	B	P.O BOX 54231 DSM
208	HALI YA HEWA SACCOS LTD	Dar es Salaam	A	P.O.BOX 3056 DSM
209	DSM CORRIDOR SACCOS LTD	Dar es Salaam	A	P.O.BOX 50163 DSM
210	UPENDO C SACCOS LTD	Dar es Salaam	A	BOX 24711 DSM
211	GRACE SCHOOLS SACCOS LTD	Dar es Salaam	A	BOX 70913 DSM
212	UWEZESHAJI SACCOS LTD	Dar es Salaam	A	P.O.BOX 1734 DSM
213	FRIENDS OF RECA SACCOS LTD	Dar es Salaam	A	P.O.BOX 11819 DSM
214	DIAMOND WELFARE CLUB SACCOS LTD	Dar es Salaam	A	P.O.BOX 13665 DSM
215	DAR ES SALAAM INSTITUTE OF TECHNOLOGY SACCOS LTD	Dar es Salaam	A	P.O. BOX 2958 DSM
216	SUMATRA SACCOS LTD	Dar es Salaam	B	P.O.BOX 3093 DSM
217	LOYOLA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9533 DSM
218	TAZAMA SACCOS LTD	Dar es Salaam	B	P.O.BOX 2157 DSM
219	TAMPRO SACCOS LTD	Dar es Salaam	B	BOX 72045 DSM
220	AICT MAGOMENI SACCOS LTD	Dar es Salaam	A	P.O BOX 1141 DSM
221	INTERNATIONAL SCHOOL OF TANGANYIKA SACCOS LTD	Dar es Salaam	A	P.O.BOX 2651 DSM
222	MSSSA SACCOS LTD	Dar es Salaam	A	BOX 12689 DSM
223	TANDALE MARKET TRADERS SACCOS LTD	Dar es Salaam	B	P.O.BOX 75777 DSM
224	BIMA YA AFYA SACCOS LTD	Dar es Salaam	B	P.O.BOX 11360 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
225	EIJ SACCOS LTD	Dar es Salaam	A	P.O.BOX 32174 DSM
226	KINYAMVUO COMMUNITY SACCOS LTD	Dar es Salaam	A	P.O.BOX 32885 DSM
227	SELF RELIANCE SACCOS LTD	Dar es Salaam	A	P.O. BOX 80856 DSM
228	SALASALA LUTHERAN CHURCH SACCOS LTD	Dar es Salaam	A	BOX 68902 DSM
229	NIMETA SACCOS LTD	Dar es Salaam	A	P.O.BOX 15651 DSM
230	MAKTABA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9283 DSM
231	WASSHA WORKERS SACCOS LTD	Dar es Salaam	A	P.O.BOX 33452 DSM
232	TBC SACCOS LTD	Dar es Salaam	A	BOX 31519 DSM
233	TAFIRI WORKERS SACCOS LTD	Dar es Salaam	A	P.O.BOX 9750 DSM
234	PAMWEBA SACCOS LTD	Dar es Salaam	A	P.O.BOX 68063 DSM
235	KKKT MBEZI LUIS SACCOS LTD	Dar es Salaam	A	BOX 75920 DSM
236	PRIMEFUEL SACCOS LTD	Dar es Salaam	A	P.O.BOX 2873 DSM
237	WAZO HILL SACCOS LTD	Dar es Salaam	B	P.O.BOX 66793 DSM
238	WEKEZA SACCOS LTD	Dar es Salaam	A	BOX 10678 DSM
239	SMIRNA SACCOS LTD	Dar es Salaam	A	P.O. BOX 45195 DSM
240	WAWATA PAROKIA YA ROHO MTAKATIFU KITUNDA SACCOS LTD	Dar es Salaam	A	P.O.BOX 40711 DSM
241	UKU SACCOS LTD	Dar es Salaam	A	P.O. BOX 60727 DSM
242	MAKUBURI CATHOLIC CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 62607 DSM
243	NYOTA NJEMA SACCOS LTD	Dar es Salaam	A	P.O.BOX 41265 DSM
244	DARAJANI SACCOS LTD	Dar es Salaam	A	P.O.BOX 71093 DSM
245	ACTION TANZANIA SACCOS LTD	Dar es Salaam	A	P.O.BOX 21496 DSM
246	DUCE SACCOS LTD	Dar es Salaam	A	P.O.BOX 2329 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
247	UWATA SACCOS LTD	Dar es Salaam	A	P.O.BOX 4828 DSM
248	DTY TEGETA SACCOS LTD	Dar es Salaam	A	167 Dar es salaam
249	YETU MICROFINANCE SACCOS LTD	Dar es Salaam	A	P.O.BOX 75379 DSM
250	KINYEREZI BRIGHT FUTURE SACCOS LTD	Dar es Salaam	A	P.O.BOX 79563 DSM
251	TOWERS SACCOS LTD	Dar es Salaam	A	P.O BOX 1559 DSM
252	TANZANIA AIRPORTS AUTHORITY SACCOS LTD	Dar es Salaam	A	P.O.BOX 18032 DSM
253	WAWASEHI SACCOS LTD	Dar es Salaam	A	P.O.BOX 79605 DSM
254	UKAGUZI SACCOS LTD	Dar es Salaam	B	P.O.BOX 9080 DSM
255	TANZANIA ASSOCIATION OF WOMEN CERFIED ACCOUNTANTS SACCOS LTD	Dar es Salaam	A	SLP 78752 Kinondoni
256	MCHIKICHINI SACCOS LTD	Dar es Salaam	A	P.O.BOX 40735 DSM
257	AGA KHAN HOSPITAL SACCOS LTD	Dar es Salaam	A	P.O.BOX 1605 DSM
258	MBAGASO SACCOS LTD	Dar es Salaam	A	P.O.BOX 104409 DSM
259	PPF SACCOS LTD	Dar es Salaam	B	P.O.BOX 72473 DSM
260	WANAMA SACCOS LTD	Dar es Salaam	B	P.O.BOX 54621 DSM
261	UWAMAKI SACCOS LTD	Dar es Salaam	A	P.O.BOX 79717 DSM
262	BIMA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9264 DSM
263	MIVUMONI DEVELOPMENT SACCOS LTD	Dar es Salaam	A	BOX 33458 DSM
264	WATER RESOURCES INSTITUTE SACCOS LTD	Dar es Salaam	A	BOX 35059 DSM
265	MKURABITA SACCOS LTD	Dar es Salaam	A	BOX 1500 DODOM
266	NSSF EMPLOYEES SACCOS LTD	Dar es Salaam	B	P.O.BOX 19910 DSM
267	BETHEL SACCOS LTD	Dar es Salaam	A	P.O.BOX 32763 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
268	NDUGUMBI COMMUNITY SACCOS LTD	Dar es Salaam	A	P.O BOX 90269 DSM
269	ABC CAPITAL WORKERS SACCOS LTD	Dar es Salaam	A	BOX, 12346 DSM
270	TIC SACCOS LTD	Dar es Salaam	A	BOX, 90042, DSM
271	YCSC SACCOS LTD	Dar es Salaam	A	BOX, DSM
272	KISUKURU SACCOS LTD	Dar es Salaam	A	BOX, DSM
273	MWANANCHI COMMUNICATIONS SACCOS LTD	Dar es Salaam	B	BOX 19754, DSM
274	KARMEL SACCOS LTD	Dar es Salaam	A	P.O.BOX 167 DSM
275	KILIMO NA USHIRIKA SACCOS LTD	Dar es Salaam	A	P.O.BOX 9192 DSM
276	SAYARI SACCOS LTD	Dar es Salaam	A	BOX 62936 DSM
277	SIDO SACCOS LTD	Dar es Salaam	A	BOX 2476 DSM
278	TAZARA KARAKANA SACCOS LTD	Dar es Salaam	A	BOX 40110 DSM
279	CHINA ALUMNI SACCOS LTD	Dar es Salaam	A	BOX 72275 DSM
280	IITA TANZANIA SACCOS LTD	Dar es Salaam	A	BOX 34441 DSM
281	MOVENPICK ROYAL PALM SACCOS LTD	Dar es Salaam	A	BOX 791 DSM
282	MAKOKA SACCOS LTD	Dar es Salaam	A	BOX 75705 DSM
283	MKOMBOZI SACCOS LTD	Dar es Salaam	B	BOX 40114 DSM
284	MNENE SACCOS LTD	Dar es Salaam	A	BOX 40111 DSM
285	MAHAKAMA SACCOS LTD	Dar es Salaam	A	BOX 9004 DSM
286	AIRTEL STAFF SACCOS LTD	Dar es Salaam	A	P.O.BOX 9623, DSM
287	UKOTAFU SACCOS LTD	Dar es Salaam	A	P.O.BOX 45483 DSM
288	WAZO ENGINEERING SACCOS LTD	Dar es Salaam	A	P.O.BOX 6838 DSM
289	ARDHI UNIVERSITY SACCOS LTD	Dar es Salaam	A	P.O.BOX 35176 DSM
290	AZIMIO SACCOS LTD	Dar es Salaam	A	P.O.BOX 7259 DSM
291	BET SACCOS LTD	Dar es Salaam	A	P.O.BOX 5402, DSM
292	LIFETIME SACCOS LTD	Dar es Salaam	A	P.O.BOX 76469, DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
293	NBAA SACCOS LTD	Dar es Salaam	A	P.O.BOX 5128, DSM
294	ONE FAMILY 2000 SACCOS LTD	Dar es Salaam	A	P.O.BOX 12443, DSM
295	PUBLIC SERVICE COMMISSION SACCOS LTD	Dar es Salaam	A	P.O.BOX 9143, DSM
296	KIVUKONI SACCOS LTD	Dar es Salaam	A	P.O.BOX 9193 DSM
297	LEKIDEA SACCOS LTD	Dar es Salaam	A	P.O.BOX 13763 DSM
298	TFS SACCOS LTD	Dar es Salaam	A	P.O.BOX 40832 DSM
299	DAWASA SACCOS LTD	Dar es Salaam	A	P.O.BOX 1573 DSM
300	TASAF SACCOS LTD	Dar es Salaam	B	P.O.BOX 9381 DSM
301	MACHINGA DAR ES SALAAM SACCOS LTD	Dar es Salaam	A	P.O.BOX 24172 DSM
302	KIBANGU CATHOLIC CHURCH SACCOS LTD	Dar es Salaam	A	P.O.BOX 62936 DSM
303	NECTA SACCOS LTD	Dar es Salaam	A	2624 Dar es salaam
304	HAZINA SACCOS LTD	Dar es Salaam	B	P.O.BOX 9111 DSM
305	DAR ECONOMIC SACCOS LTD	Dar es Salaam	A	P.O.BOX 13194 DSM
306	INTERCHICK AND TANBREED SACCOS LTD	Dar es Salaam	A	P.O.BOX 5774 DSM
307	NIDA SACCOS LTD	Dar es Salaam	A	P.O.BOX 12324 DSM
308	MALENGO SACCOS LTD	Dar es Salaam	A	P.O.BOX 34791 DSM
309	ACADEMIC INTERNATIONAL PRIMARY SCHOOL SACCOS LTD	Dar es Salaam	A	P.O.BOX 63333 DSM
310	KIWASA SACCOS LTD	Dar es Salaam	A	P.O BOX 36009 DSM
311	SECURITY GROUP SACCOS LTD	Dar es Salaam	A	P.O.BOX 9390 DSM
312	LABOREX TANZANIA SACCOS LTD	Dar es Salaam	A	P.O.BOX 70032 DSM
313	CWT SACCOS LTD	Dar es Salaam	A	P.O.BOX 12698 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
314	TPDC SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 2774 DSM
315	LEGAL AND HUMAN RIGHTS CENTRE SACCOS LTD	DAR ES SALAAM	A	P.O BOX 75254 DSM
316	TUGHE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 4669 DSM
317	EK SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 54618 DSM
318	TOL SACCOS LTD	Dar es Salaam	A	P.O.BOX 911 DSM
319	JITIHAD VICTORY SACCOS LTD	Dar es Salaam	A	P.O.BOX 55127 DSM
320	JKCI SACCOS LTD	Dar es Salaam	A	P.O.BOX 5225 DSM
321	MT. MONICA SACCOS LTD	Dar es Salaam	A	P.O. BOX 68945 DSM
322	TUICO SACCOS LTD	Dar es Salaam	A	P.O.BOX 5680 DSM
323	TUMAINI UNIVERSITY DAR ES SALAAM COLLEGE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 77588 DSM
324	MKUTA SACCOS LTD	DAR ES SALAAM	A	P.O. BOX 7596 DSM
325	NEW MBEZI SAFARI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 55607 DSM
326	TAC SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 580 DSM
327	APE SACCOS LTD	DAR ES SALAAM	A	P.O BOX 31051 DSM
328	MACEDONIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 24673 DSM
329	LUHANGA PARISH SACCOS LTD	DAR ES SALAAM	A	P.O. BOX 11214 DSM
330	AMANA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 25411 DSM
331	TUJIAJIRI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 5055 DSM
332	QUALITAS STAFF SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 36463 DSM
333	CENTRAL BANK SACCOS LTD	Dar es Salaam	A	P.O BOX 2939 DSM
334	CHAWATE SACCOS LTD	Dar es Salaam	A	P.O BOX 46343 DSM

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
335	DART WORKERS SACCOS LTD	Dar es Salaam	A	P.O BOX 724 DSM
336	DDC SACCOS LTD	Dar es Salaam	A	P.O BOX 1330 DSM
337	DSE SACCOS LTD	Dar es Salaam	A	P.O BOX 70081 DSM
338	HESLB SACCOS LTD	Dar es Salaam	A	P.O BOX 76068 DSM
339	INSIGNIA WORKERS SACCOS LTD	Dar es Salaam	A	P.O BOX 71449 DSM
340	KISIWANI SACCOS LTD	Dar es Salaam	A	P.O BOX 5429 DSM
341	MADIRISHA SACCOS LTD	Dar es Salaam	A	P.O BOX 23235 DSM
342	MUHIMBILI UNIVERSITY SACCOS LTD	Dar es Salaam	A	P.O BOX 65001 DSM
343	MUUNGANO WOMEN SEGEEA SACCOS LTD	Dar es Salaam	A	P.O BOX 20881 DSM
344	OGC SACCOS LTD	Dar es Salaam	A	P.O BOX 70293 DSM
345	OMEGA SACCOS LTD	Dar es Salaam	A	P.O BOX 6178 DSM
346	REVIVAL CHURCH SACCOS LTD	Dar es Salaam	B	P.O BOX 90036 DSM
347	SHIMTA SACCOS LTD	Dar es Salaam	A	P.O BOX 90242 DSM
348	UWENDE SACCOS LTD	Dar es Salaam	A	P.O BOX 8864 DSM
349	WAFANYAKAZI WA RELI SACCOS LTD	Dar es Salaam	A	P.O BOX 4349 DSM
350	WALIMU SACCOS LTD	Dar es Salaam	A	P.O BOX 20650 DSM
351	EWURA SACCOS LTD	Dodoma	A	BOX 2857 DODOMA
352	K.K.K.T ARUSHA ROAD SACCOS LTD	Dodoma	B	BOX 1308 DODOMA
353	TCDC SACCOS LTD	Dodoma	A	BOX 740 DODOMA
354	PSSSF SACCOS LTD	Dodoma	A	BOX 1501 DODOMA
355	UNIVERSITY OF DODOMA EMPLOYEES SACCOS LTD	Dodoma	B	BOX 2765 DODOMA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
356	MIREMBE AND ISANGA SACCOS LTD	Dodoma	A	BOX 910 DODOMA
357	DUWASA SACCOS LTD	Dodoma	B	BOX 431 DODOMA
358	KAZI SACCOS LTD	Dodoma	A	BOX 2890 DODOMA
359	MWASHITA SACCOS LTD	Dodoma	A	BOX 1410 DODOMA
360	MKOMBOZI SOKO KUU SACCOS LTD	Dodoma	B	BOX 229 KONDOA
361	MAKAMU SACCOS LTD	Dodoma	A	BOX 980 DODOMA
362	KONDOA TEACHERS SACCOS LTD	Dodoma	A	BOX 225 KONDOA
363	KKKT KONGWA SACCOS LTD	Dodoma	A	BOX 40 KOGWA
364	HUDUMA SACCOS LTD	Dodoma	A	BOX 214 DODOMA
365	MITAA SACCOS LTD	Dodoma	A	BOX 1923 DODOMA
366	BUIGIRI SACCOS LTD	Dodoma	A	BOX 4407 DODOMA
367	CBE DODOMA SACCOS LTD	Dodoma	A	BOX 2077 DODOMA
368	KONGWA DISTRICT COUNCIL SACCOS LTD	Dodoma	A	BOX 57 KONGWA
369	TMA SACCOS LTD	Dodoma	B	BOX 4278 DODOMA
370	ZIMAMOTO SACCOS LTD	Dodoma	A	BOX 1509 DODOMA
371	SJUT SACCOS LTD	Dodoma	A	P.O.BOX 47 DODOMA
372	MNRT SACCOS LTD	Dodoma	A	BOX 1351 DODOMA
373	TUINUANE SACCOS LTD	Dodoma	A	BOX 1180 DODOMA
374	UFUNDI SACCOS LTD	Dodoma	A	BOX 2197 DODOMA
375	UKAGUZI A.S.F SACCOS LTD	Dodoma	A	BOX 761 DODOMA
376	MPWAPWA TEACHERS SACCOS LTD	Dodoma	A	BOX, 172

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
377	AFYA DODOMA VIJIJINI - DYK SACCOS LTD	Dodoma	A	BOX 4294 DODOMA
378	GEMA SACCOS LTD	Dodoma	A	P.O.BOX 2565 DSM
379	PPRA SACCOS LTD	Dodoma	A	P.O.BOX 2865,DODOMA
380	G.S.T SACCOS LTD	Dodoma	A	BOX 903 DODOMA
381	ICC SACCOS LTD	Dodoma	A	BOX 1392 DODOMA
382	WAKAGUZI SACCOS LTD	Dodoma	A	BOX 2055 DODOMA
383	ARDHI SACCOS LTD	Dodoma	A	DODOMA
384	VIMI SACCOS LTD	Dodoma	A	BOX 1977 DODOMA
385	DODOMA STENDI KUU SACCOS LTD	Dodoma	A	BOX 4217DODOMA
386	TUME YA MADINI SACCOS LTD	DODOMA	A	P.O BOX 2292 DODOMA
387	BMH SACCOS LTD	DODOMA	A	P.O BOX 11088 DODOMA
388	MIPANGO SACCOS LTD	DODOMA	A	P.O BOX 138 DODOMA
389	GEITA TEACHERS SACCOS LTD	Geita	B	P.O.BOX 51 GEITA
390	SONGAMBELE KATORO SACCOS LTD	Geita	A	BOX 617 KATORO
391	CHATO TEACHERS SACCOS LTD	Geita	A	BOX 108 CHATO
392	MSHIKAMANO SACCOS LTD	Geita	B	P.O.BOX 20 CHATO
393	GEITA POWER SACCOS LTD	Geita	A	BOX 54 GEITA
394	TWEYAMBE SACCOS LTD	GEITA	A	P.O.BOX 473 GEITA
395	BUGAYAMBELELE SACCOS LTD	GEITA	A	P.O BOX 139 GEITA
396	KILOMBERO I SACCOS LTD	GEITA	A	P.O BOX 139 GEITA
397	TUPENDANE KATORO GROUP SACCOS LTD	GEITA	A	P.O BOX 139 GEITA
398	TUPENDANE LWAMGASA SACCOS LTD	GEITA	B	P.O BOX 307 GEITA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
399	FARAJA MAFINGA SACCOS LTD	Iringa	A	BOX 370 MAFINGA
400	MBAO SACCOS LTD	Iringa	A	BOX 55 MAFINGA
401	MUWAMU SACCOS LTD	Iringa	A	BOX 328 MAFINGA
402	MUFINDI TEACHERS SACCOS LTD	Iringa	B	BOX 415 MAFINGA
403	IDYDC SACCOS LTD	Iringa	A	P.O.BOX 795 IRINGA
404	IRINGA RURAL TEACHERS SACCOS LTD	Iringa	B	BOX 2441-IRINGA
405	CHAI BORA SACCOS LTD	Iringa	A	BOX 228 MAFINGA
406	SIFA SACCOS LTD	Iringa	B	BOX 1683 IRINGA
407	MKWAWA UNIVERSITY WORKERS SACCOS LTD	Iringa	B	BOX 2513 IRINGA
408	MAFINGA SACCOS LTD	Iringa	A	BOX 403 MAFINGA
409	CHAI SACCOS LTD	Iringa	B	BOX 40 MUFINDI
410	TUJIKOMBOE SACCOS LTD	Iringa	A	P.O.BOX 78 MUFINDI
411	KITANZINI SACCOS LTD	Iringa	A	BOX 576 IRINGA
412	IDODI SACCOS LTD	Iringa	A	P. O. BOX 108 IDODI
413	MLANDEGE SACCOS LTD	Iringa	A	BOX 1341 IRINGA
414	IRINGA HOPE SACCOS JOINT ENTERPRICE LIMITED	Iringa	B	P.O.BOX 200 IRINGA
415	MAZOMBE SACCOS LTD	Iringa	A	BOX 57 MAZOMBE
416	TUJIENDELEZE SACCOS LTD	Iringa	A	P.O.BOX 655 IRINGA
417	OUR SAVIOUR SACCOS LTD	Iringa	A	BOX 2224 IRINGA
418	IHEMI SACCOS LTD	Iringa	A	P.O.BOX 58 IRINGA
419	TWITANGE ISMAN SACCOS LTD	Iringa	A	BOX 514 IRINGA
420	IRINGA UNIVERSITY STAFFS SACCOS LTD	Iringa	A	P.O. BOX 200
421	SPM SACCOS LTD	Iringa	B	BOX 6 MGOLOLO
422	TUMAINI IFUNDA SACCOS LTD	Iringa	A	P.O.BOX 64 IRINGA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
423	JENGA MKIMBIZI SACCOS LTD	Iringa	A	BOX 1765 IRINGA
424	IFWAGI MAFANIKIO SACCOS LTD	Iringa	A	BOX, 258 Mafinga
425	MARINE SACCOS LTD	Iringa	A	BOX 139 MAFINGA
426	UMOJA DEVELOPMENT SACCOS LTD	Iringa	A	BOX 2595 IRINGA
427	YORDAN SACCOS LTD	Iringa	A	BOX 220 IRINGA
428	DIRA SACCOS LTD	Iringa	A	BOX 511 IRINGA
429	KILOLO SACCOS LTD	Iringa	A	BOX 215 IRINGA
430	BOMALANG'OMBE SACCOS LTD	Iringa	A	BOX 890 IRINGA
431	MAGOZI SACCOS LTD	IRINGA	A	IRINGA
432	KILOLO TEACHERS SACCOS LTD	IRINGA	A	BOX 2312 IRINGA
433	LULANZI SACCOS LTD	IRINGA	A	BOX 2388 IRINGA
434	KARAGWE WOMEN SACCOS LTD	Kagera	B	BOX 600 KARAGWE
435	UMOJA WA VIJANA KARAGWE SACCOS LTD	Kagera	A	BOX 543 KARAGWE
436	IBUGA PARISH SACCOS LTD	Kagera	A	BOX 182 MULEBA
437	BURUTE SACCOS LTD	Kagera	B	BOX 1483, BUKOBA
438	TUWAKA SACCOS LTD	Kagera	B	BOX 137 KARAGWE
439	NKURUNZIZA REDESO SACCOS LTD	Kagera	B	P.O.BOX 187 NGARA
440	BIHARAMULO HOSPITAL FARAJA DAIMA SACCOS LTD	Kagera	A	BIHARAMULO
441	KARADEA SACCOS LTD	Kagera	A	BOX 299 KARAGWE
442	TEGEMEO VIJANA SACCOS LTD	Kagera	A	P.O.BOX 98 BUKOBA
443	BIHARAMULO DISTRICT EMPLOYEES SACCOS LTD	Kagera	B	BOX 70 BIHARAMULO
444	MULEBA TEACHERS SACCOS LTD	Kagera	A	BOX 213 MULEBA
445	OBUMWE TALANTA SACCOS LTD	Kagera	A	BOX 138 MULEBA
446	WANAWAKE ENDELEVU SACCOS LTD	Kagera	A	BOX 20, KARAGWE

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
447	RULENGE SACCOS LTD	Kagera	A	BOX 50 RULENGE
448	IGOMA KOLPING SACCOS LTD	Kagera	A	BUNENA
449	K.C.U SACCOS LTD	Kagera	A	P.O.BOX 5 BUKOKA
450	AMANI RULENGE SACCOS LTD	Kagera	A	BOX 34 RULENGE
451	BUKOKA P.W.D EMPLOYEES SACCOS LTD	Kagera	A	P.O.BOX 2 BUKOKA
452	MARUKU SACCOS LTD	Kagera	A	P.O.BOX 5 BUKOKA
453	KITUNTU SACCOS LTD	Kagera	A	Box 486, KARAGWE
454	UMOJA SACCOS LTD	Kagera	A	P.O.BOX 154 MULEBA
455	AMKENI VIJANA SACCOS LTD	Kagera	A	BOX 98 BUKOKA
456	KOLPING WORKERS SACCOS LTD	Kagera	A	BOX 1236 BUKOKA
457	KYAKA SACCOS LTD	Kagera	B	P.O.BOX 97 KYAKA
458	JITIHAHA SACCOS LTD	Kagera	A	BOX 35 LUSAHUNGA
459	BIHARAMULO TEACHERS SACCOS LTD	Kagera	A	BOX 138 BIHARAMULO
460	BUKOKA MUNICIPAL TEACHERS SACCOS LIMITED	Kagera	B	BOX 528 BUKOKA
461	IBWERA SACCOS LTD	Kagera	A	IBWERA - BUKOKA
462	KIKA SACCOS LTD	Kagera	A	P.O.BOX 209 KYERWA
463	KIRUSHYA WARD SACCOS LTD	Kagera	A	BOX 105 NGARA
464	MULEBA WATUMISHI SACCOS LTD	KAGERA	A	BOX 131 MULEBA
465	SUKARI SACCOS LTD	Kagera	B	BOX 815 BUKOKA
466	NYAMIAGA SACCOS LTD	KAGERA	A	BOX 136 NGARA
467	KDCU SACCOS LTD	KAGERA	A	BOX 14 KARAGWE
468	KKKT MPANDA SACCOS LTD	Katavi	A	BOX 45 MPANDA
469	MPANDA AFYA SACCOS LTD	Katavi	A	BOX 72 MPANDA
470	KIGOMA PASTORS SACCOS LTD	Kigoma	A	BOX 544 KIGOMA
471	MUUNGANO SACCOS LTD	Kigoma	A	BOX 346 KIGOMA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
472	KASULU WOMEN SACCOS LTD	Kigoma	A	P.O.BOX 31 KASULU
473	DWT SACCOS LTD	Kigoma	A	P.O.BOX 13 KASULU
474	MAHALE SACCOS LTD	KIGOMA	A	BOX 1374 KIGOMA
475	TUFASHANYWE SACCOS LTD	KIGOMA	A	BOX 445 KIGOMA
476	WAZALENDU SACCOS LTD	Kilimanjaro	B	P.O.BOX 474 MOSHI
477	SAME TEACHERS SACCOS LTD	Kilimanjaro	B	P.O.BOX 96 SAME
478	ELCT NORTHERN DIOCESE SACCOS LTD	Kilimanjaro	B	BOX 7779 MOSHI
479	SAME KAYA SACCOS LTD	Kilimanjaro	B	P.O.BOX 271 SAME
480	UMOJA (2006) SACCOS LTD	Kilimanjaro	A	BOX 7291 MOSHI
481	MOSHI MUNICIPAL TEACHERS SACCOS LTD	Kilimanjaro	B	BOX 7883 MOSHI
482	KIKALORA SACCOS LTD	Kilimanjaro	B	BOX 931 MOSHI
483	HAI TEACHERS SACCOS LTD	Kilimanjaro	B	P.O.BOX 27 HAI
484	MUDIO SACCOS LTD	Kilimanjaro	A	P.O.BOX 699 MOSHI
485	NURU YA MAENDELEO SACCOS LTD	Kilimanjaro	B	BOX 2140 MOSHI
486	MOSHI RURAL TEACHERS SACCOS LTD	Kilimanjaro	B	BOX 1859 MOSHI
487	MASHATI RURAL SACCOS LTD	Kilimanjaro	B	BOX 219 ROMBO
488	HAI RURAL TEACHERS SACCOS LTD	Kilimanjaro	B	P.O. BOX 8 HAI
489	LOSAA -KIA WATER SUPPLY STAFFS SACCOS LTD	Kilimanjaro	A	P.O.BOX 171 HAI
490	NG'AMBO SACCOS LTD	Kilimanjaro	B	BOX 1532 MOSHI
491	KIMBAKILE SACCOS LTD	Kilimanjaro	A	BOX 213 MWANGA
492	INTERNATIONAL SCHOOL WORKERS SACCOS LTD	Kilimanjaro	A	BOX 733 MOSHI
493	UVIMA SACCOS LTD	Kilimanjaro	A	BOX 874 MARANGU
494	TUMAINI SACCOS LTD	Kilimanjaro	A	BOX 308 MARANGU
495	AMANI SACCOS LTD	Kilimanjaro	A	BOX 891 MOSHI

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
496	CHAWAKUKO SACCOS LTD	Kilimanjaro	A	BOX 218 MWANGA
497	KKKT USHARIKA KARANGA SACCOS LTD	Kilimanjaro	A	BOX 8605 MOSHI
498	MFAMASIA ARMS SACCOS LTD	Kilimanjaro	A	P.O.BOX 481 MOSHI
499	RAS KILIMANJARO SACCOS LTD	Kilimanjaro	A	BOX 3070 MOSHI
500	NGUVUMALI SACCOS LTD	Kilimanjaro	A	BOX 14 MWANGA
501	URU MASHARIKI SACCOS LTD	Kilimanjaro	A	BOX 3041 MOSHI
502	TPC SACCOS LTD	Kilimanjaro	B	P.O.BOX 118 MOSHI
503	MANAMBENI SACCOS LTD	Kilimanjaro	A	BOX 913 MOSHI
504	LOWASI SACCOS LTD	Kilimanjaro	A	BOX 339 MOSHI
505	KALALI SACCOS LTD	Kilimanjaro	A	BOX 2088 MOSHI
506	KIA SACCOS LTD	Kilimanjaro	B	P.O.Box 10 HAI
507	IVAENY SACCOS LTD	Kilimanjaro	A	BOX 103 SANYA JUU
508	MARANGU SECONDARY SACCOS LTD	Kilimanjaro	A	BOX 217 MARANGU
509	OHINY-MANIO ELCT ND. SACCOS LTD	Kilimanjaro	A	BOX 100 SANYA JUU
510	FOO SACCOS LTD	Kilimanjaro	A	BOX 8225 MOSHI
511	MAMBA SACCOS LTD	Kilimanjaro	A	BOX 485 MARANGU
512	KIBONG'OTO HOSPITAL WORKERS SACCOS LTD	Kilimanjaro	A	BOX 12 SANYA JUU
513	LEMIRA SACCOS LTD	Kilimanjaro	A	BOX 689 MOSHI
514	NANJARA REHA SACCOS LTD	Kilimanjaro	A	BOX 160 ROMBO
515	KARANSI SACCOS LTD	Kilimanjaro	A	BOX 98 SANYA JUU
516	SAME KURUGENZI SACCOS LTD	Kilimanjaro	A	P.O.BOX 138 SAME
517	SHIMBILI SACCOS LTD	Kilimanjaro	A	P.O.BOX 31 ROMBO
518	SONGAMBELE SACCOS LTD	Kilimanjaro	A	BOX 168 USANGI
519	VIJANA MANISPAA MOSHI SACCOS LTD	Kilimanjaro	A	BOX 2064 MOSHI
520	KCMC SACCOS LTD	Kilimanjaro	A	BOX 3010 MOSHI
521	TAI SACCOS LTD	Kilimanjaro	A	BOX 306 HAI

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
522	TARAKEA MOTAMBURU SACCOS LTD	Kilimanjaro	A	BOX 15 TARAKEA
523	BONITE BOTTLERS SACCOS LTD	Kilimanjaro	A	BOX 1352 MOSHI
524	JITEGEMEE SACCOS LTD	Kilimanjaro	A	HAI
525	KCMUCO SACCOS LTD	Kilimanjaro	A	BOX 2240 MOSHI
526	LOWIRI SACCOS LTD	Kilimanjaro	A	BOX 2140 MOSHI
527	TUJIKOMBOE SACCOS LTD	Kilimanjaro	A	P.O.BOX 1076, MOSHI
528	UMBWE NDOO SACCOS LTD	Kilimanjaro	A	P.O.BOX 8666, MOSHI
529	WARI SACCOS LTD	Kilimanjaro	A	P.O.BOX 6659, MOSHI
530	WAHEE SACCOS LTD	Kilimanjaro	A	P.O.BOX 328, ROMBO
531	MARANGU EAST SACCOS LTD	Kilimanjaro	A	P.O.BOX 761, MARANGU
532	MWANGAZA KAHE MASHARIKI SACCOS LTD	Kilimanjaro	A	P.O.BOX 162, MOSHI
533	MWEKA COLLEGE SACCOS LTD	Kilimanjaro	A	P.O.BOX 3031, MOSHI
534	MWENGE CATHOLIC UNIVERSITY SACCOS LTD	Kilimanjaro	A	BOX 1226 MOSHI
535	NDURUMO SACCOS LTD	Kilimanjaro	A	BOX 100 USANGI
536	MUUNGANO KIKAVU CHINI SACCOS LTD	Kilimanjaro	B	BOX 8230 MOSHI
537	KELAMFUA MOKALA SACCOS LTD	Kilimanjaro	A	BOX 279 ROMBO
538	MAKIIDI/MAHARO SACCOS LTD	Kilimanjaro	A	P.O.BOX 87 ROMBO
539	MUWSA SACCOS LTD	Kilimanjaro	A	BOX 440 MOSHI
540	KISERENI SACCOS LTD	KILIMANJARO	A	BOX 2033 MOSHI
541	UMOJA SACCOS LTD	KILIMANJARO	A	BOX 102 SANYA JUU
542	KINAPA SACCOS LTD	KILIMANJARO	A	BOX 96 MARANGU
543	MOUNT KIBO SACCOS LTD	KILIMANJARO	A	BOX 451 MOSHI
544	MUUNGANO SACCOS LTD	Kilimanjaro	A	BOX 6606 MOSHI
545	KPL STAFF SACCOS LTD	Kilimanjaro	A	P.O.BOX 976 MOSHI
546	USHIRI / IKUINI SACCOS LTD	KILIMANJARO	A	BOX 387 ROMBO

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
547	Manushi Sinde SACCOS LTD	KILIMANJARO	A	BOX 32 MOSHI
548	TANZANIA COFFEE BOARD SACCOS LTD	KILIMANJARO	A	BOX 732 MOSHI
549	MKONAPA SACCOS LTD	KILIMANJARO	A	P.O.BOX 41 SAME
550	SIHA VIJANA SACCOS LTD	Kilimanjaro	A	P.O BOX 129 SIHA
551	ILULU SACCOS LTD	Lindi	B	BOX 642 LINDI
552	RUANGWA TEACHERS SACCOS LTD	Lindi	A	BOX 32 RUANGWA
553	AFYA NYANGAO SACCOS LTD	Lindi	A	BOX 1002 LINDI
554	GALLAPO FARMERS SACCOS LTD	Manyara	A	BOX 446, BABATI
555	VETA MANYARA SACCOS LTD	Manyara	A	BOX 485 BABATI
556	BABATI SACCOS LTD	Manyara	A	BOX 698 BABATI
557	TCCIA SIMANJIRO SACCOS LTD	Manyara	A	9596, SIMANJIRO
558	MBULU TEACHERS SACCOS LTD	Manyara	A	BOX 70, MBULU
559	MDC WOMEN SACCOS LTD	Manyara	A	BOX 9000 MANYARA
560	MBULU TOWN COUNCIL WANAWAKE SACCOS LTD	Manyara	A	P.O.BOX 09 MBULU
561	SAYUNI HAYDOM RURAL SACCOS LTD	Manyara	A	BOX 9032, MBULU
562	LONG FARMERS SACCOS LTD	Manyara	A	BOX 400 BABATI
563	ENGASMENT BOMANI SACCOS LTD	Manyara	A	BOX 9596 SIMANJIRO
564	TCCIA MANYARA SACCOS LTD	Manyara	A	BOX 339 BABATI
565	LAKE TEACHERS SACCOS LTD	Manyara	A	BOX 118 BABATI
566	ADADA SACCOS LTD	Manyara	A	BOX 110 BABATI
567	AWABOMA SACCOS LTD	Manyara	A	P.O.BOX 67 KITETO
568	BABATI DISTICT WOMEN SACCOS LTD	Manyara	A	BOX 400, BABATI
569	TLAWI SACCOS LTD	Manyara	A	BOX 70, MBULU
570	SIMANJIRO TEACHERS SACCOS LTD	Manyara	A	BOX 9596 SIMANJIRO
571	TARANGIRE WORKERS SACCOS LTD	Manyara	A	BOX 3134 ARUSHA
572	UMOJA VIJANA SACCOS LTD	Manyara	A	BOX 400 BABATI

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
573	KWARAA TEACHERS SACCOS LTD	Manyara	A	BOX 153 BABATI
574	MANYARA TEACHERS SACCOS LTD	Manyara	A	BOX 645 BABATI
575	BABATI TOWN COUNCIL WORKERS SACCOS LIMITED	Manyara	A	P.O.BOX 383, BABATI
576	ENDAGAW SACCOS LTD	Manyara	A	P.O.BOX 246, HANANG
577	HEKIMA SACCOS LTD	Manyara	A	BOX 100 KATESH
578	JAMIII FARM AFRICA SACCOS LTD	Manyara	A	P.O.BOX 675 BABATI
579	SIMHHA SACCOS LTD	Manyara	A	P.O BOX 242 MBULU
580	SAYUNI SACCOS LTD	Manyara	A	BOX 2 KATESHI
581	MANGE SACCOS LTD	Manyara	A	BOX 98 KITETO
582	MSHIKAMANO RURAL SACCOS LTD	Manyara	A	BOX 681 BABATI
583	USOMAMA SACCOS LTD	Manyara	A	BOX 262 HANANG
584	HOPE FOR YOUNG PEOPLE SACCOS LTD	MANYARA	A	BOX 208 MBULU
585	MBULU DISTRICT COUNCIL WOMEN SACCOS LTD	Manyara	A	P.O BOX 9000 MBULU
586	MBULU VIJANA SACCOS LTD	Manyara	A	P.O BOX 164 MBULU
587	UPENDO MURRAY SACCOS LTD	Manyara	A	P.O BOX 156 MBULU
588	IMARA SACCOS LTD	Mara	A	BOX 1244 Musoma
589	MWONGOZO SACCOS LTD	Mara	A	P.O BOX 13 TARIME
590	SHAMMAH SACCOS LTD	Mara	A	BOX 1140 MUSOMA
591	MUSOMA SACCOS LTD	Mara	A	BOX 556 MUSOMA
592	MUGUMU HOSPITAL SACCOS LTD	Mara	A	P.O.BOX 38 MUGUMU
593	ANGEL HOUSE SACCOS LTD	Mara	A	BOX 175 TARIME
594	AHUENI SACCOS LTD	Mara	A	422 TARIME
595	UJAMAA SACCOS LTD	Mara	A	BOX 1077 MUSOMA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
596	SERENGETI TEACHERS SACCOS LTD	Mara	A	BOX 194 SERENGETI
596	MKOMBOZI SACCOS LTD	Mara	A	P.O.BOX 240 TARIME
597	SASAKWA SACCOS LTD	Mara	A	BOX 65 SERENGETI
598	MUSOMA HOSPITAL SACCOS LTD	Mara	A	P.O.BOX 21 MUSOMA
599	NYABIGENA SACCOS LTD	Mara	A	P.O.BOX 44 NYAMWAGA
600	SENAPA SACCOS LTD	Mara	A	P.O.BOX 3134,ARUSHA
601	RACLFEA SACCOS LTD	Mara	A	BOX 250 RORYA
602	MRIHO SACCOS LTD	Mara	A	P.O.BOX 126 BUNDA
603	KIRAWIRA CAMP SACCOS LTD	Mara	A	P.O.BOX 126 BUNDA
604	MUSOMA MUNICIPAL COUNCIL SACCOS LIMITED	MARA	A	BOX 194 MUSOMA
605	HAMAJA SACCOS LTD	MARA	A	P.O.BOX 193 BUNDA
606	TARIME TEACHERS SACCOS LTD	MARA	A	BOX 53 TARIME
607	MUSOMA DAIRY SACCOS LTD	Mara	A	P.O BOX 194 MUSOMA
608	MUSOMA URBAN TEACHER'S SACCOS LTD	Mara	A	P.O BOX 194 MUSOMA
609	CHUNYA TEACHERS SACCOS LTD	Mbeya	B	BOX 47 CHUNYA
610	MASILE SACCOS LTD	Mbeya	A	BOX 3058 MBEYA
611	MWANJELWA SACCOS LTD	Mbeya	A	BOX 3391 MBEYA
612	TAZARA MBEYA SACCOS LTD	Mbeya	B	BOX 4155 MBEYA
613	AMKENI SACCOS LTD	Mbeya	B	BOX 2587 MBEYA
614	RSTGA SACCOS LTD	Mbeya	B	BOX 734 TUKUYU
615	LULU SACCOS LTD	Mbeya	B	BOX 3467 MBEYA
616	ILEMBO USAFWA SACCOS LTD	Mbeya	A	BOX 1849 MBEYA
617	TANESCO MBEYA SACCOS LTD	Mbeya	B	P.O.BOX 38 MBEYA
618	MBEYA DOCTORS WELFARE FUND SACCOS LTD	Mbeya	A	BOX 1353 MBEYA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
619	UWAMU SACCOS LTD	Mbeya	B	P.O.BOX 6315 MBEYA
620	MPUGUSO SACCOS LTD	Mbeya	A	BOX 123 TUKUYU
621	KIWIRA SACCOS LTD	Mbeya	B	P.O.BOX 22 KIWIRA
622	MAENDELEO SACCOS LTD	Mbeya	A	BOX 1056 MBEYA
623	RUANDA LUTHERAN SACCOS LTD	Mbeya	A	P.O.BOX 668 MBEYA
624	MTC SACCOS LTD	Mbeya	B	BOX 4222 MBEYA
625	KARUME SACCOS LTD	Mbeya	A	P.O.BOX 797 MBEYA
626	KUMEKUCHA SACCOS LTD	Mbeya	A	BOX 4963 MBEYA
627	UMWAMA SACCOS LTD	Mbeya	A	BOX 6495 MBEYA
628	SARUJI SACCOS LTD	Mbeya	B	BOX 529 MBEYA
629	AFRI SACCOS LTD	Mbeya	A	BOX 2332, MBEYA
630	LUMBAKI SACCOS LTD	Mbeya	B	BOX 3329 MBEYA
631	SBC MBEYA WORKERS SACCOS LTD	Mbeya	A	BOX 2635 MBEYA
632	KKKT MBEYA MJINI SACCOS LTD	Mbeya	A	BOX 1444, MBEYA
633	MUUNGANO IGURUSI SACCOS LTD	Mbeya	A	BOX 336 MBEYA
634	GOD'S BRIDGE SACCOS LTD	Mbeya	A	BOX 22 TUKUYU
635	KIPEBAWE SACCOS LTD	Mbeya	A	BOX 66 CHUNYA
636	NEW MZRH SACCOS LTD	Mbeya	A	BOX 419 MBEYA
637	MSHIKAMANO SACCOS LTD	Mbeya	B	BOX 979 MBEYA
638	PANDAHILL SECONDARY SCHOOL SACCOS LTD	Mbeya	A	BOX 6233 MBEYA
639	TAZARA MBEYA WORKSHOP SACCOS LTD	Mbeya	B	BOX 234 MBEYA
640	TUSHIRIKIANE STEREO SACCOS LTD	Mbeya	A	S.L.P 2278
641	UWSA SACCOS LTD	Mbeya	A	BOX 2932 MBEYA
642	NURU - INYALA SACCOS LTD	Mbeya	A	BOX 1305 MBEYA.
643	NEEMA SACCOS LTD	Mbeya	A	BOX 3472 MBEYA
644	UMAKO MAKONGOLOSI SACCOS LTD	Mbeya	A	MAKONGOLOSI
645	RUNJO SACCOS LTD	Mbeya	A	BOX 2469 MBEYA
646	IWAMBI PAMOJA SACCOS LTD	Mbeya	A	BOX 2904 MBEYA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
647	BOT MBEYA SACCOS LTD	Mbeya	B	BOX 1203 MBEYA
648	BLOCK T SACCOS LTD	Mbeya	A	BOX 2216 MBEYA
649	AGAPE SACCOS LTD	Mbeya	A	BOX 103 MBARALI
650	BOT MBEYA SACCOS LTD	Mbeya	B	BOX 1203 MBEYA
651	MASE SACCOS LTD	Mbeya	A	BOX 3793 MBEYA
652	PAG SHAMMAH SACCOS LTD	Mbeya	A	BOX 1863 MBEYA
653	NIMR MBEYA SACCOS LTD	Mbeya	A	BOX 2410 MBEYA
654	MBEYA TEACHERS SACCOS LTD	Mbeya	A	BOX 599 MBEYA
655	SHENGENA SACCOS LTD	Mbeya	A	BOX 2603 MBEYA
656	SWAYA SACCOS LTD	Mbeya	A	P.O.BOX 2920, MBEYA
657	MORAVIAN CHURCH SOUTH WEST SACCOS LIMITED	Mbeya	A	P.O.BOX 3078, MBEYA
658	CHAKUWAMA SACCOS LTD	Mbeya	B	P.O.BOX 858, MBEYA
659	CHIMIWA SACCOS LTD	Mbeya	A	P.O.BOX 10, MBARALI
660	MADIBIRA SACCOS LTD	Mbeya	A	BOX 246 RUJWEA
661	MBALIZI HOSPITAL SACCOS LTD	Mbeya	A	P.O.BOX 6117 MBEYA
662	UPIMAJI SACCOS LTD	MBEYA	A	P.O.BOX 96 MBEYA
663	AGAPE TAG MBEYA SACCOS LTD	Mbeya	A	BOX 383 MBEYA
664	KUC SACCOS LTD	MBEYA	A	BOX 3763 MBEYA
665	CHAMIWAS SACCOS LTD	MBEYA	A	BOX 10 CHIMALA
666	VETA SACCOS LTD	MBEYA	A	BOX 1020 MBEYA
667	CHAMIWARU SACCOS LTD	MBEYA	A	BOX 740 TUKUYU
668	MANOW SACCOS LTD	MBEYA	A	BOX 445 MBEYA
669	RUNGWE EMPLOYEES SACCOS LTD	MBEYA	A	P.O BOX 791 RUNGWE
670	IGOMA SACCOS LTD	Mbeya	A	BOX 248 MBEYA
671	TUKUYU BODABODA SACCOS LTD	MBEYA	A	BOX 148 TUKUYU
672	KINOLE SACCOS LTD	Morogoro	B	BOX 1880, MOROGORO
673	DIMON MOROGORO WORKERS SACCOS LTD	Morogoro	B	BOX 1595 MOROGORO
674	VETA MIKUMI SACCOS LTD	Morogoro	A	BOX 110 MIKUMI

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
675	ELIMU SACCOS LTD	Morogoro	A	2164 MOROGORO
676	LUTHERAN SEMINARY MOROGORO SACCOS LTD	Morogoro	A	303 MOROGORO
677	VETA KIHONDA SACCOS LTD	Morogoro	A	2208 MOROGORO
678	MOROGORO AND MVOMERO TEACHERS SACCOS LTD	Morogoro	B	2071 MOROGORO
679	MKUYUNI JUHUDI SACCOS LTD	Morogoro	A	BOX 1880 MKUYUNI
680	UNITED SACCOS LTD	Morogoro	A	BOX 475 KIDATU
681	MIKOCHE SACCOS LTD	Morogoro	A	P.O.BOX 62 MIKUMI
682	UDZUNGWA SACCOS LTD	Morogoro	A	P.O.Box 485 KIDATU
683	CETEX SACCOS LTD	Morogoro	A	BOX 269 MOROGORO
684	MVITC SACCOS LTD	Morogoro	A	671 MOROGORO
685	UFUNDI SACCOS LTD	Morogoro	A	BOX 67 MOROGORO
686	MOROGORO MUNICIPAL TEACHERS SACCOS LTD	Morogoro	B	6063 MOROGORO
687	MITIKI WORKERS SACCOS LTD	Morogoro	A	BOX 655 IFAKARA
688	MVOMERO SACCOS LTD	Morogoro	A	BOX 963,MVOMERO
689	KANTUI SACCOS LTD	Morogoro	A	BOX 397 KIDATU
690	LUGALA HOSPITAL SACCOS LTD	Morogoro	A	BOX 11 MALINYI
691	TPAWU SACCOS LTD	Morogoro	A	P.O.BOX 50 KIDATU
692	UMOJA SACCOS LTD	Morogoro	A	BOX 173 KILOSA
693	TAWA SACCOS LTD	Morogoro	A	BOX 1880 MOROGORO
694	IFAKARA CENTRE SACCOS LTD	Morogoro	A	BOX 53 IFAKARA
695	MGUDE SACCOS LTD	Morogoro	A	BOX 99 MANGULA
696	KIKEO SACCOS LTD	Morogoro	A	BOX 663 MVOMERO
697	PASS TRUST/ GREEN SACCOS LTD	Morogoro	A	BOX, 146 Morogoro

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
698	UZIMA SACCOS LTD	Morogoro	A	BOX 2153 MOROGORO
699	SUA SACCOS LTD	Morogoro	A	BOX 3000 MOROGORO
700	TUR SACCOS LTD	Morogoro	B	BOX 73 MTIBWA
701	A.C.T - TUMAINI SACCOS LTD	Morogoro	A	P.O.BOX 320, MOROGORO
702	ELGIBO SACCOS LTD	Morogoro	A	
703	KILOMBERO DISTRICT WORKERS SACCOS LTD	Morogoro	B	P.O.BOX 133, IFAKARA
704	MVOMERO TEACHERS SACCOS LTD	Morogoro	A	BOX 663 MVOMERO
705	JITEGEMEE ADVENT SACCOS LTD	Morogoro	A	BOX 82 MOROGORO
706	MU SACCOS LTD	Morogoro	A	BOX 1 MZUMBE
707	KISANGATA/RUDEWA SACCOS LTD	Morogoro	A	BOX 123 KILOSA
708	MTIBWA SUGAR ESTATE SACCOS LTD	MOROGORO	A	BOX 94 MTIBWA
709	MZUMBE SECONDARY SACCOS LTD	MOROGORO	A	BOX 19 MZUMBE
710	MTWARA URBAN TEACHERS SACCOS LTD	Mtwara	A	BOX 864 MTWARA
711	NEWALA BOMA SACCOS LTD	Mtwara	A	BOX 16 NEWALA
712	NEWALA / TANDAHIMBA TEACHERS SACCOS LTD	Mtwara	A	BOX 197 NEWALA
713	CHAWA MBM KUSINI SACCOS LTD	Mtwara	A	BOX 327 MASASI
714	FSA MKOLANI SACCOS LTD	Mwanza	B	BOX 10854 MWANZA
715	NYANZA BOTTLING EMPLOYEES SACCOS LTD	Mwanza	B	BOX 3109 MWANZA
716	MWANZA CITY WOMEN TEACHERS SACCOS LTD	Mwanza	A	BOX 11818 MWANZA
717	MKUKUWAMI SACCOS LTD	Mwanza	A	BOX 43, MWANZA
718	WALIMU UKERWE SACCOS LTD	Mwanza	A	BOX 41 UKERWE
719	RAFIKI MWANZA SACCOS LTD	Mwanza	A	BOX 2067 MWANZA
720	UKERWE SACCOS LTD	Mwanza	B	P.O.BOX 41 NANSIO

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
721	WALIMU KISESA SACCOS LTD	Mwanza	A	BOX 2637 MWANZA
722	UKIRIGURU KILIMO SACCOS LTD	Mwanza	A	BOX 1433 MWANZA
723	BUGANDO MEDICAL CENTRE SACCOS LTD	Mwanza	B	BOX 1370 MWANZA
724	MWANZA CITY COUNCIL SACCOS LTD	Mwanza	A	BOX 1645 MWANZA
725	MWANZA KK SECURITY SACCOS LTD	Mwanza	A	BOX 2076 MWANZA
726	KWIMBA PUBLIC SERVANTS SACCOS LTD	Mwanza	A	P.O.BOX 88 KWIMBA
727	UFUMWA SACCOS LTD	Mwanza	A	BOX 3153 MWANZA
728	RUDEA SACCOS LTD	Mwanza	A	BOX 1953 MWANZA
729	MWANDOI SACCOS LTD	Mwanza	A	BOX 8121 MWANZA
730	JUMAKI SACCOS LTD	Mwanza	A	BOX 1422 MWANZA
731	SAANANE ISLAND SACCOS LTD	Mwanza	A	BOX 11775 MWANZA
732	SAFARI LAGER MWANZA SACCOS LTD	Mwanza	A	BOX 661 MWANZA
733	NIMR MWANZA SACCOS LTD	Mwanza	A	BOX 1462 MWANZA
734	UWAMBE SACCOS LTD	Mwanza	A	BOX 10433 MWANZA
735	CBE MWANZA SACCOS LTD	Mwanza	A	BOX 3168 MWANZA
736	MAGU TEACHERS SACCOS LTD	Mwanza	A	BOX 88 MAGU
737	CHAWAKI SACCOS LTD	Mwanza	A	BOX 76 MWANZA
738	JITAMBUE VIJANA SACCOS LTD	MWANZA	A	BOX 23 MWANZA
739	SHIUMA ILEMELA SACCOS LTD	MWANZA	A	BOX 735 MWANZA
740	CHAWAZIWA SACCOS LTD	MWANZA	A	BOX 175 SENGEREMA
741	NG'ANDA SACCOS LTD	Njombe	B	BOX 592 NJOMBE
742	EMAPU SACCOS LTD	Njombe	A	BOX 1043 NJOMBE

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
743	MATIGANJOLA SACCOS LTD	Njombe	A	BOX 322 NJOMBE
744	CANAAN SACCOS LTD	Njombe	A	BOX 450 NJOMBE
745	NJOMBE TEACHERS SACCOS LTD	Njombe	A	BOX 394 NJOMBE
746	NYOMBO SACCOS LTD	Njombe	A	P.O BOX 12 NJOMBE
747	KIFANYA SACCOS LTD	Njombe	B	BOX 414 NJOMBE
748	LUPONDE SACCOS LTD	Njombe	A	P.O.BOX 4 NJOMBE
749	HEKIMA SACCOS LTD	Njombe	A	NJOMBE
750	TWITANGAGE SACCOS LTD	Njombe	A	BOX 726 NJOMBE
751	ULIWA SACCOS LTD	Njombe	A	BOX 54 NJOMBE
752	MAGODA SACCOS LTD	Njombe	A	NJOMBE
753	LUPONDE SACCOS LTD	Njombe	A	P.O.BOX 4 NJOMBE
754	WASODA SACCOS LTD	Njombe	A	BOX 97 NJOMBE
755	TANWAT KIBENA SACCOS LTD	Njombe	A	KIBENA - NJOMBE
756	MAKAMBAKO SACCOS LTD	Njombe	A	559 MAKAMBAKO
757	NINGA SACCOS LTD	Njombe	B	BOX 148 NJOMBE
758	NUNDU SACCOS LTD	Njombe	A	BOX 276 NJOMBE
759	JUHUDI SACCOS LTD	Njombe	A	NJOMBE
760	KIBENA SACCOS LTD	Njombe	A	BOX 19 NJOMBE
761	KIPENGERE SACCOS LTD	Njombe	A	BOX 30 NJOMBE
762	IGOMA SACCOS LTD	Njombe	A	BOX 396 NJOMBE
763	VIJANA MATEMBWE SACCOS LTD	Njombe	A	BOX 59 NJOMBE
764	CHAKUTAMA SACCOS LTD	Njombe	A	MAKAMBAKO
765	IBUMILA SACCOS LTD	Njombe	A	BOX 323 NJOMBE
766	WAFANYABIASHARA NJOMBE SACCOS LTD	Njombe	A	BOX 817 NJOMBE
767	NJOMBE KURUGENZI SACCOS LTD	Njombe	A	P.O BOX 547 NJOMBE
768	WALIMU NJOMBE SACCOS LTD	Njombe	A	P.O BOX 393 NJOMBE
769	UJENZI - KIBAHA SACCOS LTD	Pwani	A	BOX 30150 KIBAHA
770	NYUMBU SACCOS LTD	Pwani	B	KIBAHA, PWANI
771	TUSHIKAMANE SACCOS LTD	Pwani	A	BOX 30153 KIBAHA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
772	ZITE SACCOS LTD	Pwani	A	BOX 290 BAGAMOYO
773	RUFIJI TEACHERS SACCOS LTD	Pwani	A	P.O.BOX 40, KIBITI
774	BAGAMOYO LUTHERAN CHURCH SACCOS LTD	Pwani	A	BOX 13 BAGAMOYO
775	KISARAWA TEACHERS SACCOS LTD	Pwani	A	28001 - KISARAWA
776	PANGANI TEACHERS SACCOS LTD	Pwani	A	BOX 30349 KIBAHA
777	MAPINDUZI PWANI SACCOS LTD	Pwani	A	BOX 30100 KIBAHA
778	TCCIA COAST REGION SACCOS LTD	Pwani	A	BOX 30862 KIBAHA
779	KIBAHA EDUCATION CENTRE SACCOS LTD	Pwani	A	BOX 30002 KIBAHA
780	IMASANGANI SACCOS LTD	Pwani	A	BOX 58 MLANDIZI
781	MZENGA SACCOS LTD	Pwani	A	28001 KISARAWA
782	BAGAMOYO TEACHERS SACCOS LTD	Pwani	A	BOX 94 BAGAMOYO
783	GOD HALLMARK SACCOS LTD	Pwani	A	BOX 28001 KISARAWA
784	KIBAHA VIJIJINI SACCOS LTD	Pwani	A	BOX 30153 KIBAHA
785	KIWASACO SACCOS LTD	Pwani	A	28001 - KISARAWA
786	HONEST SACCOS LTD	Pwani	A	BOX 109 CHALINZE
787	KISARAWA SACCOS LTD	Pwani	A	BOX 28001 KISARAWA
788	KILIMO SACCOS LTD	Pwani	A	BOX 30054 KIBAHA
789	FETA WORKERS SACCOS LTD	Pwani	A	BOX 83 BAGAMOYO
790	PREMIER SACCOS LTD	Pwani	A	BOX 122 BAGAMOYO
791	MARIAN SACCOS LTD	Pwani	A	P.O BOX 59 BAGAMOYO
792	VETA PWANI SACCOS LTD	Pwani	A	P.O BOX 30345 KIBAHA
793	USHIRIKA WA WAUZA BIDHAA MNADANI SACCOS LTD	Rukwa	A	187 SUMBAWANGA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
794	TWAVWANWAJE MUUNGANO SACCOS LTD	Rukwa	A	464 SUMBAWANGA
795	WATUMISHI BOMANI SACCOS LTD	Rukwa	A	SUMBAWANGA
796	KETES SACCOS LTD	Rukwa	A	BOX 36 SUMBAWANGA
797	UMOJA WA KUSAIDIANA SUMBAWANGA (UWASU) SACCOS LTD	Rukwa	A	BOX 187, Sumbawanga
798	TWITANGAGE SACCOS LTD	Rukwa	A	BOX 295 SUMBAWANGA
799	MPUI SACCOS LTD	Rukwa	A	P.O.Box 229
800	UKUSWA SACCOS LTD	UKWA	A	P.O BOX 187 SUMBAWANGA
801	WINO SACCOS LTD	Ruvuma	B	Box 115 Madaba
802	MAHANJE SACCOS LTD	Ruvuma	A	BOX 103 MADABA
803	UKOMBOZI (JIMBO LA SONGEA) SACCOS LTD	Ruvuma	A	Box 1111 SONGEA
804	MUUNGANO GUMBIRO SACCOS LTD	Ruvuma	A	BOX 10, MADABA
805	SONGEA TOWN COUNCIL SACCOS LTD	Ruvuma	A	P.O. BOX 14 SONGEA
806	SONGEA PARISH LUTHERAN SACCOS LTD	Ruvuma	A	P.O.BOX 54 SONGEA
807	MAGAGURA SACCOS LTD	Ruvuma	A	P.O.BOX 60 SONGEA
808	PEAWA SACCOS LTD	Ruvuma	A	BOX 223 SONGEA
809	NDONGOSI SACCOS LTD	Ruvuma	A	BOX 1092 SONGEA
810	KIUMA SACCOS LTD	Ruvuma	A	BOX 184 TUNDURU
811	NAMTUMBO MUUNGANO SACCOS LTD	Ruvuma	A	NAMTUMBO
812	LITEMBO HOSPITAL SACCOS LTD	Ruvuma	A	BOX 94 MBINGA
813	MBINGA LUTHERAN SACCOS LTD	Ruvuma	A	BOX 329 MBINGA
814	NGAKA SACCOS LTD	Ruvuma	A	BOX 62 MBINGA
815	SONGEA URBAN TEACHERS SACCOS LTD	RUVUMA	A	BOX 1153 SONGEA
816	UDIDA SACCOS LTD	Shinyanga	A	1304, SHINYANGA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
817	BIASHARA SACCOS LTD	Shinyanga	B	742 SHINYANGA
818	WALIMU KAHAMA SACCOS LTD	Shinyanga	A	BOX 985 KAHAMA
819	SHINYANGA MUNICIPAL WORKERS SACCOS LTD	Shinyanga	A	BOX 28 SHINYANGA
820	MWIGANWA SACCOS LTD	Shinyanga	A	1092 SHINYANGA
821	SHINYANGA DISTRICT COUNCIL SACCOS LTD	Shinyanga	A	BOX 113 SHINYANGA
822	MUVUMA SACCOS LTD	Shinyanga	A	BOX 662 KAHAMA
823	KAHAMA MEDICAL SACCOS LTD	Shinyanga	A	BOX 5 KAHAMA
824	KASHWASA SACCOS LTD	Shinyanga	A	BOX 1246 SHINYANGA
825	KURUGENZI SACCOS LTD	Shinyanga	B	320-SHINYANGA
826	SHINYANGA TOWN COUNCIL TEACHERS SACCOS LIMITED	Shinyanga	A	BOX 636 SHINYANGA
827	MWADUI MINE SACCOS LTD	Shinyanga	B	P.O BOX 23 MWADUI
828	KINYAKI TEACHERS SACCOS LTD	Simiyu	A	P.O.BOX 296 MEATU
829	BARIADI DISTRICT TEACHERS SACCOS LTD	Simiyu	A	BOX 129 BARIADI
830	MAENDELEO IHALE SACCOS LTD	Simiyu	A	P.O.BOX 95 BUSEGA
831	SINGIDA TOWN COUNCIL WORKERS SACCOS LTD	Singida	A	BOX 236 SINGIDA
832	HEKIMA SACCOS LTD	Singida	B	BOX 340 SINGIDA
833	BWAWANI BEACH SACCOS LTD	Singida	A	BOX 1007 MKALAMA
834	SHALOM SACCOS LTD	Singida	A	BOX 92 KIOMBOI
835	ILONGERO SACCOS LTD	Singida	A	BOX 27 SINGIDA
836	MWASI SACCOS LTD	Singida	A	BOX 388 SINGIDA
837	SINGIDA TOWN COUNCIL TEACHERS SACCOS LIMITED	Singida	A	BOX 236 SINGIDA
838	AMANI SACCOS LTD	Singida	A	BOX 1007 MKALAMA
839	MUHANGU SACCOS LTD	SINGIDA	A	BOX 1007 SINGIDA
840	SINGIDA RURAL TEACHERS SACCOS	SINGIDA	A	BOX 233 SINGIDA

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
841	MANYONI TEACHERS SACCOS LTD	SINGIDA	A	P.O BOX 60 MANYONI
842	ILEJE EMPLOYEES SACCOS LTD	Songwe	A	P.O.BOX 2 ILEJE
843	MBOZI TEACHERS SACCOS LTD	Songwe	A	P.O.BOX 640 MBOZI
844	SHANTA MINING SACCOS LTD	Songwe	A	SONGWE
845	AMANI SACCOS LTD	Songwe	A	BOX 200 SONGWE
846	TUNDUMA LULU SACCOS LTD	Songwe	A	BOX 276 TUNDUMA
847	OSWE SACCOS LTD	SONGWE	A	P.O.BOX 665 MBOZI
848	TABORA RAILWAYS SACCOS LTD	Tabora	A	BOX 150 TABORA
849	MSHIKAMANO ISANZU SACCOS LTD	Tabora	A	P.O.BOX 4 NZEGA
850	UVUMNYA TALANTA SCCOS LIMITED	Tabora	A	P.O. BOX 614 NZEGA
851	TABORA EBENEZA SACCOS LTD	Tabora	A	BOX 161 TABORA
852	PANGANI DISTRICT COUNCIL SACCOS LTD	Tanga	A	BOX 89 PANGANI
853	TANGA UWSA WORKERS SACCOS LTD	Tanga	A	BOX 5011 TANGA
854	SERONI SACCOS LTD	Tanga	B	BOX 443 TANGA
855	LUSHOTO TEACHERS SACCOS LTD	Tanga	B	BOX 29 LUSHOTO
856	TANGA DISTRICT RAILWAY SACCOS LTD	Tanga	B	P.O.BOX 341, TANGA
857	VETA TANGA SACCOS LTD	Tanga	A	BOX 1204 TANGA
858	KUMEKUCHA MWAMKO SACCOS LTD	Tanga	A	P. O. BOX. 10 MLALO
859	TANGA CEMENT SACCOS LTD	Tanga	B	BOX 5053 TANGA
860	HANDENI TEACHERS SACCOS LTD	Tanga	B	BOX 96 HANDENI
861	KILIMO/MIFUGO SACCOS LTD	Tanga	A	BOX 92, TANGA
862	TANGAMANO SACCOS LTD	Tanga	A	BOX 1434 TANGA
863	INSTITUTE OF JUDICIAL ADMINISTRATION WORKERS SACCOS LTD	Tanga	A	BOX 20 LUSHOTO

S/N	NAME OF SACCOS	REGION	CATEGORY	ADDRESS
864	AMBONI SPINNING MILL SACCOS LTD	Tanga	A	BOX 5023 TANGA
865	MAZINDE JUU UMOJA SACCOS LTD	Tanga	A	BOX 90 LUSHOTO
866	LUSHOTO DISTRICT COUNCIL EMPLOYEES SACCOS LTD	Tanga	A	BOX 32 LUSHOTO
867	MUUNGANO SACCOS LTD	Tanga	A	BOX 18 KILINDI
868	SONGAMBELE SACCOS LTD	Tanga	A	BOX 89 PANGANI
869	MAZIWA SACCOS LTD	Tanga	A	BOX 5061 TANGA
870	MWELYA USAMBARA MKONGE SACCOS LTD	Tanga	A	BOX 8 MAKUYUNI
871	MWERA AND SAKURA ESTATES SACCOS LTD	Tanga	A	BOX 5010 TANGA
872	WAWAPA SACCOS LTD	Tanga	A	BOX 86 PANGANI
873	KANA SDA SACCOS LTD	Tanga	A	BOX 2000 TANGA
874	KOROGWE TEACHERS SACCOS LTD	Tanga	A	BOX 340 KOROGWE
875	MANUNDU SACCOS LTD	Tanga	A	BOX 367 KOROGWE
876	HALE MKONGE SACCOS LTD	Tanga	A	BOX 358 KOROGWE
877	MSHIKAMANO SACCOS LTD	Tanga	A	BOX 5146 TANGA
878	WALIMU WASTAAFU HANDENI SACCOS LTD	Tanga	A	BOX 96 HANDENI
879	ST. CATHERINE'S WORKERS SACCOS LTD	Tanga	A	BOX 51 LUSHOTO
880	TUMAINI (KKKT) HANDENI SACCOS LTD	TANGA	A	BOX 230 HANDENI
881	TCCIA MUHEZA SACCOS LTD	TANGA	B	BOX 59 MUHEZA
882	UMOJA SACCOS LTD	TANGA	A	P.O.BOX 18 SONGE
883	MAGUNGA MKONGE SACCOS LTD	TANGA	A	BOX 560 KOROGWE
884	MAGOMA MKONGE SACCOS LTD	Tanga	A	P.O BOX 21 KOROGWE

REVOKED



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