



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



THE SAVINGS AND CREDIT COOPERATIVE SOCIETIES (SACCOS) ANNUAL REPORT FOR 2022

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

Second Edition, 2023



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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

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

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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 2022, Tanzania Cooperative Development Commission (TCDC) continued to implement its role of promoting, registering, licensing and supervising 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 2022 covers only 801 SACCOS licensed as at the end of the year 2022. The SACCOS sub-sector has remained sound and stable in terms of membership sizes. The number of members during the year increased from 1.3 million members in 2021 to 1.8 million members in 2022, equivalent to 38% growth rate.

The Total Assets increased from TZS 889.53 billion in 2021 to TZS 1.22

trillion in 2022, which is an increase of 37%. Furthermore, the Total Savings and Deposits increased by 223 billion, from TZS 678.81 billion in 2021 to TZS 897 billion in 2022. 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 1.05 trillion in the period ending December 2022 compared to 798.40 billion registered in 2021 as an increase of 12%. In the case of share capital, SACCOS raised its share capital from TZS 140.11 in 2021 to TZS 203 billion in 2022, as an increase of 45% of total share capital available during the year.

The number of employees in SACCOS increased from 14,976 in 2021 to 15,321 in 2022. The number of female employees increased from 6,038 in 2021 to 6,459 in 2022. In the case of SACCOS governance, women's membership in the Board increased from 993 in 2021 to 1,258 in 2022. Similarly, the number of women in Supervisory Committees rose from 431 in 2021 to 573 in 2022, as an increase of 32.9%, creating

additional future involvement of women in SACCOS governance in the country.

The investment in SACCOS increased from TZS 79.6 billion in 2021 to TZS 94.2 billion in 2022, an increase of 18.3%. The most significant investment component was in buildings, which accounted for 42% of total investment worth TZS 39.6 billion. Fixed Deposit Reserve (FDR) ranked second, recording 24.5% of the total investment during the year worth TZS 23.1 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. Although the social service of SACCOS to communities decreased from 438,409 beneficiaries in 2021 to 421,783 beneficiaries in 2022, the amount donated increased from TZS 453.38 billion in 2021 to TZS 635.38 in 2022. This indicates that SACCOS play a significant role in building a better world.

SACCOS contribute to government revenues through payment of taxes and other deductions based on the governing legislation. In 2022, the amount of taxes and other deductions estimated to be paid by SACCOS to the government increased to TZS 9.5 Billion from TZS 7.84 Billion in 2021 due to different reasons, including 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 2022, licensed SACCOS were owed external loans amounting to TZS 26.8 Billion compared to 35.9 Billion which were owed at the end of December, 2021.

The future outlook of SACCOS in Tanzania seems to be very promising. The growth of the sub-sector is expected to grow more than the current status due to the digitization of SACCOS services, trainings, 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 2023 and beyond.

CHAPTER ONE: INTRODUCTION

1.1 Cooperative Ideology

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.

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.

Cooperative societies are governed and managed based on cooperative values 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, cooperative members believe in ethical values of honesty, openness, social responsibility and caring for others in their surrounding community.

1.2 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.
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: ICA, 1995

1.3 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 1.2.

Table 1.2: Organization Structure of Cooperative Societies in Tanzania

<p>Primary Cooperative Societies (CSA)</p>	<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.
<p>Secondary Cooperative Societies</p>	<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.</p>
<p>Federation</p>	<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 2022

1.4 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.

1.4.1 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.

1.4.2 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.

1.5 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.

1.6 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 2021, the data for both Tanzania and worldwide were as in Table 1.3.

Table 1.3: Global Performance of SACCOS

S/N	Narration	Tanzania Figures (USD)	Global Figures (USD)
1	Number of SACCOS Registered	6,178	87,914
2	Total Members	2,447,332	393,871,631
3	Total Savings and Shares	266,035,615	2,940,221,025,728
4	Total Loans	246,640,851	2,199,321,214,154
5	Total Assets	293,857,406	3,481,736,217,156
6	Members Penetration Rate	7.88%	12.70%

Source: WOCCU, 2022

These data were reported to WOCCU during the year ended 2019 as per cooperative societies registration register existed during the period before deregistration of untraceable cooperative societies.

The report shows that the level of members' penetration rate in Tanzania was 7.88% below the global level that was 12.69%. This calls for more efforts of promotion, innovation and creativity on the type of services and products offered by the SACCOS in order to attract more people joining SACCOS in the country. The Board and Management of SACCOS should commit themselves into product design and service that suit members' need and look for market conduct.



CHAPTER TWO: 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 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”*.

The total number of SACCOS registered in the Country as of December 31st 2022, according to the cooperative societies’ registration register, was 2,034, as analyzed in Table 2.1.

Table 2.1: The Number of SACCOS Registered Region-wise

S/No.	NAME OF REGION	TOTAL SACCOS	PROPORTIONAL TO TOTAL REGISTERED
1	ARUSHA	142	6.98
2	DAR ES SALAAM	517	25.42
3	DODOMA	57	2.80
4	GEITA	203	9.98
5	IRINGA	78	3.83
6	KAGERA	57	2.80
7	KATAVI	5	0.25
8	KIGOMA	36	1.77
9	KILIMANJARO	122	6.00
10	LINDI	12	0.59
11	MANYARA	74	3.64
12	MARA	38	1.87
13	MBEYA	105	5.16
14	MOROGORO	104	5.11

15	MTWARA	8	0.39
16	MWANZA	64	3.15
17	NJOMBE	74	3.64
18	PWANI	37	1.82
19	RUKWA	21	1.03
20	RUVUMA	62	3.05
21	SHINYANGA	20	0.98
22	SIMIYU	35	1.72
23	SINGIDA	18	0.88
24	SONGWE	9	0.44
25	TABORA	43	2.11
26	TANGA	93	4.57
Total		2,034	100.00

Source: TCDC Database, 2022

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”.*

Statistics on SACCOS license applications received, processed and approved, as well as all application rejected as of December 31st 2022 is illustrated in Table 2.2.

Table 2.2: Status of SACCOS Licensing

S/No	Narration	Data
1.	Number of SACCOS applications received	1,177
2.	Number of SACCOS applications approved	759
3.	Number of SACCOS applications rejected	418

Source: TCDC Database 2022

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”*.

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 the two categories as aforementioned. Table 2.3 details the status of SACCOS licensing categories as of December 31st 2022.

Table 2.3: The Status of SACCOS Licensing Categories

S/No	Narration	Category A	Category B	Total
1.	No. of Applications received	1009	168	1,177
2.	No. of Applications Approved	623	136	759
3.	Number of Applications Rejected	386	32	418
4.	Number of revoked licenses	1	0	1

Source: TCDC Database 2022

However, the number of SACCOS applied for licenses up to the end of 2022 is still low compared to the number of SACCOS registered in the country. The SACCOS registration register indicates that the total number of registered SACCOS is 2,034, while the number of SACCOS applied for licenses is 1,156, and those approved are 759. Therefore, the total number of SACCOS operating under available legislation is 759 as at 31st December 2022. This indicates that many registered SACCOS have failed to comply with the requirements, and most of them are dormant and untraceable. The Office is therefore assessing the number of registered SACCOS against licensed SACCOS to validate its performance and deregister dormant and untraceable SACCOS. This assessment is helpful for the Office to determine the actual number of SACCOS operating following the relevant legislation. Table 2.4 summarizes the number of SACCOS registered against the number of SACCOS with licenses.

Table 2.4: Analysis of SACCOS Registered against SACCOS Licensed

S/No.	Narrations	Number
1.	Number of SACCOS registered	2,034
2.	Number of SACCOS applied for licenses	1,177
3.	Number of SACCOS not applied for licenses	857
4.	Number of SACCOS applications approved	759
5.	Number of SACCOS unlicensed as at 31.12.2021	1,275

Source: TCDC Database 2022

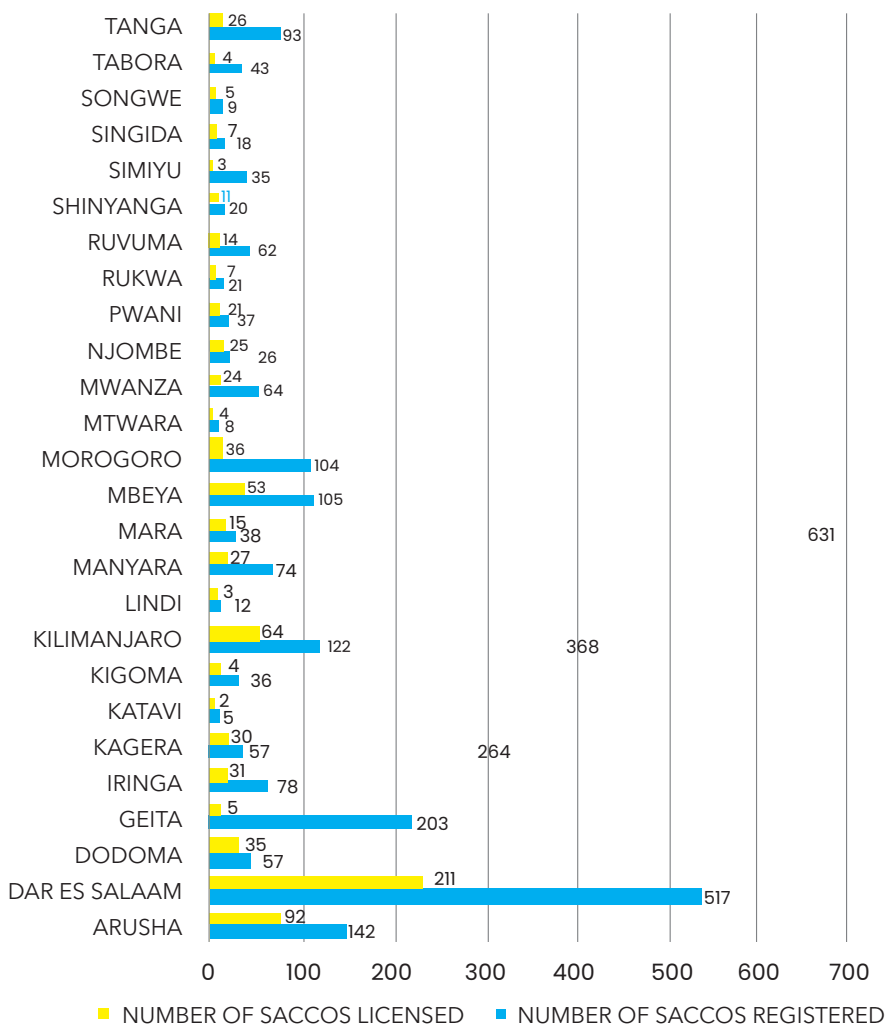
Table 8: SACCOS licensed against SACCOS Registered per Region

S/No.	NAME OF REGION	NUMBER OF SACCOS REGISTERED	NUMBER OF SACCOS LICENSED	% OF LICENSED SACCOS AGAINST REGISTERED SACCOS
1	ARUSHA	142	92	64.8
2	DAR ES SALAAM	517	211	40.8
3	DODOMA	57	35	61.4
4	GEITA	203	5	2.5
5	IRINGA	78	31	39.7
6	KAGERA	57	30	52.6
7	KATAVI	5	2	40.0
8	KIGOMA	36	4	11.1
9	KILIMANJARO	122	64	52.5
10	LINDI	12	3	25.0
11	MANYARA	74	27	36.5
12	MARA	38	15	39.5
13	MBEYA	105	53	50.5
14	MOROGORO	104	36	34.6
15	MTWARA	8	4	50.0
16	MWANZA	64	24	37.5
17	NJOMBE	74	25	33.8
18	PWANI	37	21	56.8
19	RUKWA	21	7	33.3
20	RUVUMA	62	14	22.6
21	SHINYANGA	20	11	55.0
22	SIMIYU	35	3	8.6
23	SINGIDA	18	7	38.9
24	SONGWE	9	5	55.6
25	TABORA	43	4	9.3
26	TANGA	93	26	28.0
TOTAL		2,034	759	37.3

Source: TCDC Database 2022

Figure 1: SACCOS Registration and Licensing status

SACCOS REGISTERED AGAINST LICENSED PER REGION



Source: TCDC Database 2022

2.5 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 2022, the Office received an application from ELCT ND SACCOS Ltd to open and operate branches in Tabora, Arusha and Kilimanjaro. That application was analyzed, and the feedback was given to ELCT ND SACCOS Ltd for rectification. The office also, received application from Same Kaya SACCOS Ltd in order to open its branch. All SACCOS must apply for approval before opening and operating branches and outlets in the country.

2.6 Financial Performance of SACCOS

2.6.1 Overview of Growth and Performance

The total savings and deposits by the Savings and Credit Cooperative Societies (SACCOS) in the country increased to TZS 816.56 billion in the year ending December 2022 from TZS 678.81 billion in the corresponding year 2021, while members’ deposits increased from TZS Billion 37.67 to Billion 54.78 in 2022 due to the increase in number of licensed SACCOS and products innovation, 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 3,831 at the end of December 2021 to 2,034 at the end of December 2022 due to the de-registration of SACCOS which were untraceable during the year.

Despite the decrease in the number of SACCOS, the total values of share increased. The value of the share capital of the SACCOS increased to TZS Billion 203.7 in the period under review compared to TZS 140.11 billion registered in the corresponding period 2021.

The total outstanding loans of the SACCOS increased to TZS Trillion 1.045 in the period ending December 2022 compared to TZS 798.40 billion registered in 2021 as an increase of 31%. The increase has been caused by the increase in number of licensed SACCOS from 580 to 759 during the period.

During the period, the number of SACCOS members increased from 1,324,513 in the year ending December 2021 to 1,805,424 in the period ended 2022 as an increase of 36%.

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.

2.6.1.1 Performance of SACCOS by Total Assets

Table 2.6: SACCOS Trend Performance by Total Assets

Ranking		NAME OF SACCOS	TOTAL ASSETS		GROWTH RATE (%)
2022	2021		2022 (TZS)	2021 (TZS)	
1	1	NGOME SACCOS	135,384,039,217.00	114,549,488,823.00	18.19
2	2	URA SACCOS	117,468,729,122.00	101,538,619,541.00	15.69
3	3	TRA SACCOS LTD	77,062,233,830.00	69,566,269,568.00	10.78
4	4	TANESCO SACCOS	66,247,208,026.00	61,089,881,562.00	8.44
5	5	TPS SACCOS LTD	27,081,665,090.00	25,773,919,584.00	5.07
6	8	ELCT NORTHEN DIOCES	24,557,192,472.00	19,169,215,578.00	28.11
7	N/A	HAZINA SACCOS LTD	23,947,862,132.00	18,771,305,664.00	27.58
8	6	BANDARINI SACCOS LTD	20,755,272,343.00	19,131,309,886.00	8.49

9	14	JKT STAFF SACCOS LTD	15,695,132,953.00	11,915,169,704.00	31.72
10	9	CRDB WORKERS SACCOS LTD	14,630,998,038.00	14,242,702,459.00	2.73
11	11	MOSHI RURAL TEACHERS SACCOS LTD	13,532,610,053.00	11,788,771,577.00	14.79
12	15	LULU SACCOS LTD	13,361,839,986.00	10,320,253,531.00	29.47
13	13	TUMAINI SACCOS LTD	11,771,429,405.00	9,929,490,058.00	18.55
14	N/A	MUHIMBILI SACCOS LTD	10,961,505,988.00	11,022,004,914.00	-0.55
15	12	POSTA NA SIMU SACCOS LTD	9,915,410,348.00	10,558,462,464.00	-6.09
16	17	UHAMIAJI SACCOS LTD	9,199,636,618.00	8,103,662,733.00	13.52
17	18	WAZO HILL SACCOS LTD	8,090,874,303.00	7,341,403,030.00	10.21
18	N/A	NYUMBU SACCOS LTD	7,888,975,793.00	5,711,609,728.00	38.12
19	16	UWAMU SACCOS LTD	7,687,451,440.00	7,743,470,527.00	-0.72
20	20	NBC SACCOS LTD	6,352,197,490.00	6,339,058,576.00	0.21

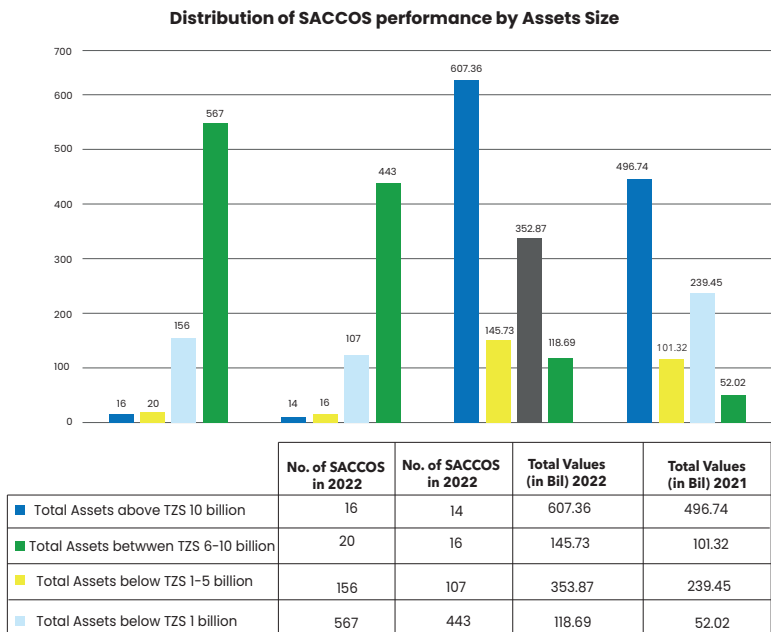
Source: TCDC Database 2022

Table 10: 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	
	2022	2021	2022	2021	2022	2021
Total Assets above TZS 10 billion	16	14	607.36	496.74	49.55%	51.41%
Total Assets between TZS 6-10 billion	20	16	145.73	101.32	11.89%	11.78%
Total Assets between TZS 1-5 billion	156	107	353.87	239.45	28.87%	29.84%
Total Assets below TZS 1 billion	567	443	118.69	52.02	18.76%	6.97%
Total	759	580	1,225.65	889.53	100%	100%

Source: TCDC Database 2022

Figure 2.2: Distribution of SACCOS according to Total Assets



Source: TCDC Database 2022

In the analysis conducted by TCDC during the period on SACCOS performance, the market shares ownership represents that in 2021; only the 30 largest SACCOS dominated the Market by 63.19% of the total assets invested by members in all licensed SACCOS in the Market, while in 2022, the number of 36 largest SACCOS owned 61.44% of the total assets. The remaining 550 SACCOS in 2021 owned 36.81% 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 2020, SACCOS with Total Assets above TZS 10 billion were only 16, holding 49.55% of all assets owned by all licensed SACCOS, while in 2021, were 14 SACCOS, having 51.41% of the Total Assets. The implication is that almost 36 largest SACCOS highly possessed a large part of assets owned by SACCOS in the country as of the end of December 2022 with 61.44% market values. The remaining number of SACCOS (723 SACCOS) owned a small (less than 39%) 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.

2.6.1.2 Performance of SACCOS by Savings and Deposit

Table 2.8: Performance of SACCOS by Savings and Deposit

Ranking		NAME OF SACCOS	TOTAL SAVINGS AND DEPOSIT		GROWTH RATE (%)
2022	2021		2022 (TZS)	2021 (TZS)	
1	1		NGOME SACCOS LTD	112,802,790,401.00	
2	2	URA SACCOS LTD	87,807,262,848.00	76,073,016,893.00	15.42
3	3	TRA SACCOS LTD	65,691,287,369.00	60,685,343,679.00	8.25
4	4	TANESCO SACCOS LTD	46,146,414,692.00	43,451,401,255.00	6.20
5	7	ELCT ND SACCOS LTD	21,370,617,850.00	16,036,287,319.00	33.26
6	N/A	HAZINA SACCOS LTD	20,764,740,405.00	16,308,228,596.00	27.33
7	5	TPS SACCOS LTD	18,493,043,565.00	18,102,151,162.00	2.16
8	8	BANDARINI SACCOS LTD	14,019,259,241.00	12,866,865,361.00	8.96

Ranking		NAME OF SACCOS	TOTAL SAVINGS AND DEPOSIT		GROWTH RATE (%)
2022	2021				
			2022 (TZS)	2021 (TZS)	
9	10	MOSHI RURAL TEACHERS SACCOS LTD	12,262,759,692.00	10,672,890,183.00	14.90
10	N/A	CRDB WORKERS SACCOS LTD	11,083,366,974.00	10,775,206,034.00	2.86
11	11	TUMAINI SACCOS LTD	9,660,640,586.00	8,343,459,652.00	15.79
12	18	LULU SACCOS LTD	8,973,455,215.00	6,319,630,925.00	41.99
13	17	JKT STAFF SACCOS LTD	8,783,662,478.00	6,855,205,174.00	28.13
14		UHAMIAJI SACCOS LTD	7,568,588,873.00	6,524,704,159.00	16.00
15	14	POSTA NA SIMU SACCOS LTD	6,185,492,449.00	6,875,017,782.00	-10.03
16	13	MUHIMBILI SACCOS LTD	5,996,229,765.00	6,319,136,103.00	-5.11
17	N/A	TANROADS SACCOS LTD	5,416,735,084.00	4,659,873,076.00	16.24
18	N/A	UWAMU SACCOS LTD	5,741,706,192.00	5,824,483,700.00	-1.42
19	19	WAZO HILL SACCOS LTD	3,038,293,305.00	2,526,264,512.00	20.27
20	20	NYUMBU SACCOS LTD	1,526,112,363.00	1,421,085,607.00	7.39

Source: TCDC Database 2022

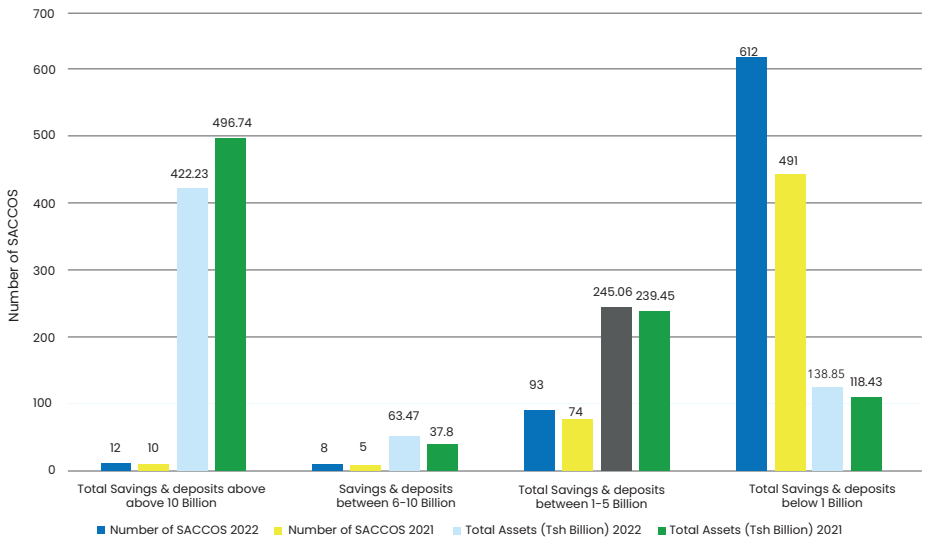
Table 2.9: Percentage Distribution of SACCOS Performance Based on Savings and Deposits

Category of SACCOS by Total Saving and Deposit size	Number of SACCOS		Total Savings and Deposit (TZS Billion)		Proportional to Savings and Deposit	
	2022	2021	2022	2021	2022	2021
Total Savings and deposits above TZS 10 billion	12	10	445.90	359.87	51.18%	53.01%

Total Savings and deposits between TZS 6-10 billion	8	5	63.47	37.80	7.28%	5.57%
Total Savings and deposits between TZS 1-5 billion	93	74	223.08	162.71	25.60%	23.97%
Total Savings and deposits below TZS 1 billion	612	491	138.85	118.43	15.94	17.45%
Total	759	580	871.30	678.81	100%	100%

Source: TCDC Database 2022

Figure 2.3: Percentage Distribution of SACCOS Performance Based on Savings and Deposits



Source: TCDC Database 2022

The above report and data show that:

- In 2021, only 10 SACCOS had savings and deposits above TZS 10 billion, a record of 53.01% of the total savings and deposits invested in the SACCOS subsector, while in 2022, there were 12 SACCOS, holding 51.18%.
- In 2021, only 5 SACCOS had savings and deposits between TZS 6–10 Billion, as 5.57% of the total savings and deposits were invested, while in 2022, the number of SACCOS increased to 8 SACCOS, holding 7.28% of the total savings and deposits.
- In 2021, 74 SACCOS had the total savings and deposits ranging between TZS 1–5 Billion, accounting for 23.97% of the total savings and deposits invested, while in 2022, there were 93 SACCOS, holding 25.60% of the total savings and deposits invested by the members.
- In 2021, 491 SACCOS had savings and deposits below TZS 1 billion, as 17.45% of the total savings and deposits, while in 2022, 612 SACCOS held 15.94%.

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

2.6.1.3 Performance of SACCOS by Core Capital

Table 2.10: Performance of SACCOS by Core Capital

The following is a list of SACCOS performed well according to Core capital

Ranking	NAME OF SACCOS	TOTAL CORE CAPITAL		GROWTH RATE (%)
		2022 (TZS)	2021 (TZS)	
1	URA SACCOS	17,795,374,957.00	14,696,431,755.00	21.09
2	TANESCO SACCOS	11,846,059,177.00	10,651,876,234.00	11.21
3	NGOME SACCOS	8,628,330,331.00	8,923,819,037.00	-3.31
4	TRA SACCOS LTD	5,305,570,232.00	3,744,083,914.00	41.71
5	TPS SACCOS LTD	3,150,316,452.00	2,773,141,291.00	13.60
6	WAZO HILL SACCOS LTD	2,840,987,944.00	2,560,421,052.00	10.96
7	BANDARINI SACCOS LTD	2,792,611,704.00	2,260,144,647.00	23.56
8	TUWAKA SACCOS LTD	2,755,787,239.00	2,703,024,902.00	1.95
9	LULU SACCOS LTD	2,321,992,274.00	2,144,298,541.00	8.29

10	CRDB WORKERS SACCOS LTD	2,209,562,693.00	1,994,987,365.00	10.76
11	HAZINA SACCOS LTD	2,112,276,179.00	1,325,759,777.00	59.33
12	TUMAINI SACCOS LTD	1,714,790,213.00	1,227,603,286.00	39.69
13	BURUTE SACCOS	1,358,071,171.00	1,212,687,324.00	11.99
14	UWAMU SACCOS LTD	1,250,263,199.00	1,714,260,593.00	-27.07
15	NBC SACCOS LTD	1,247,987,841.00	1,187,767,382.00	5.07
16	KKKT ARUSHA ROAD SACCOS LTD	1,230,446,880.00	1,072,732,978.00	14.70
17	ELCT NORTHEN DIOCES	1,184,949,436.00	655,976,983.00	80.64
18	WAZALENDU SACCOS LTD	1,159,759,371.00	1,067,593,363.00	8.63
19	MOSHI RURAL TEACHERS SACCOS LTD	1,033,321,775.00	823,111,729.00	25.54
20	UHAMIAJI SACCOS LTD	911,830,430.00	878,114,402.00	3.84

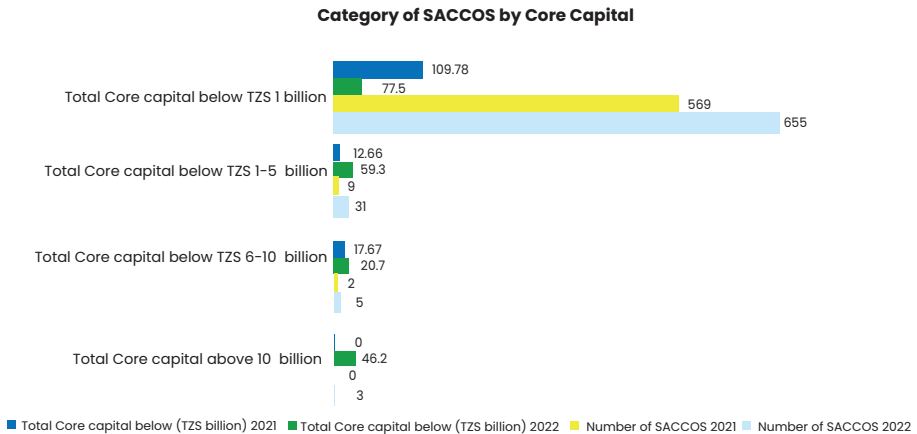
Source: TCDC Database 2022

Table 2.11: SACCOS Performance According to Core Capital - Categories

Category of SACCOS by Total Share Capital size	Number of SACCOS		Total Share Capital (TZS Billion)		Proportional to Share Capital	
	2022	2021	2020	2021	2020	2021
Total Core Capital above TZS 10 billion	3	0	46.2	0	22.68%	0%
Total Share Capital between TZS 6-10 Billion	5	2	20.7	17.67	10.16%	12.61%
Total Share Capital between TZS 1-5 Billion	31	9	59.3	12.66	29.11%	9.03%
Total Share Capital below TZS 1 billion	655	569	77.5	109.78	38.05%	78.35%
Total	759	580	203.7	140.11	100%	100%

Source: TCDC Database 2022

Figure 2.4: Market Share of SACCOS According to Core Capital Ownership



Source: TCDC Database 2022

2.6.1.4 Performance of SACCOS by Loans Outstanding

Table 2.12: Performance of SACCOS by Loans Outstanding

Ranking		NAME OF SACCOS	TOTAL LOANS		GROWTH RATE (%)
2022	2021				
			2022 (TZS)	2021 (TZS)	
1	1	NGOME SACCOS	120,320,518,338.00	96,343,055,901.00	24.89
2	2	URA SACCOS	108,754,477,065.00	83,476,994,443.00	30.28
3	3	TRA SACCOS LTD	70,742,895,670.00	60,683,919,342.63	16.58
4	4	TANESCO SACCOS	57,178,817,179.00	48,908,423,391.00	16.91
5	5	TPS SACCOS LTD	24,812,962,780.00	23,481,217,109.00	5.67
6	7	ELCT NORTHEN DIOCES	21,950,809,847.00	16,172,176,513.00	35.73
7	N/A	HAZINA SACCOS LTD	18,516,660,639.00	14,471,521,964.00	27.95
8	6	BANDARINI SACCOS LTD	17,530,043,102.00	17,558,844,814.00	-0.16

Ranking		NAME OF SACCOS	TOTAL LOANS		GROWTH RATE (%)
2022	2021				
			2022 (TZS)	2021 (TZS)	
9	8	CRDB WORKERS SACCOS LTD	12,861,245,729.00	14,060,106,287.00	-8.53
10	10	JKT STAFF SACCOS LTD	12,017,359,006.00	10,075,073,941.00	19.28
11	9	MOSHI RURAL TEACHERS SACCOS LTD	11,947,629,272.00	10,679,266,563.00	11.88
12	11	TUMAINI SACCOS LTD	10,413,099,639.00	8,509,189,884.00	22.37
13	12	LULU SACCOS LTD	9,881,675,112.00	8,241,121,024.00	19.91
14	13	UHAMIAJI SACCOS LTD	7,291,637,947.00	6,910,469,088.00	5.52
15	14	MUHIMBILI SACCOS LTD	6,727,079,249.00	6,781,605,801.00	-0.80
16	15	UWAMU SACCOS LTD	6,118,987,264.00	6,065,441,986.00	0.88
17	N/A	TUWAKA SACCOS LTD	5,997,021,236.00	4,659,873,076.00	28.69
18	17	NBC SACCOS LTD	5,926,874,112.00	4,382,040,058.00	35.25
19	16	WAZO HILL SACCOS LTD	5,696,772,345.00	5,139,549,881.00	10.84
20	20	NYUMBU SACCOS LTD	5,358,492,101.00	4,109,252,523.00	30.40

Source: TCDC Database 2022

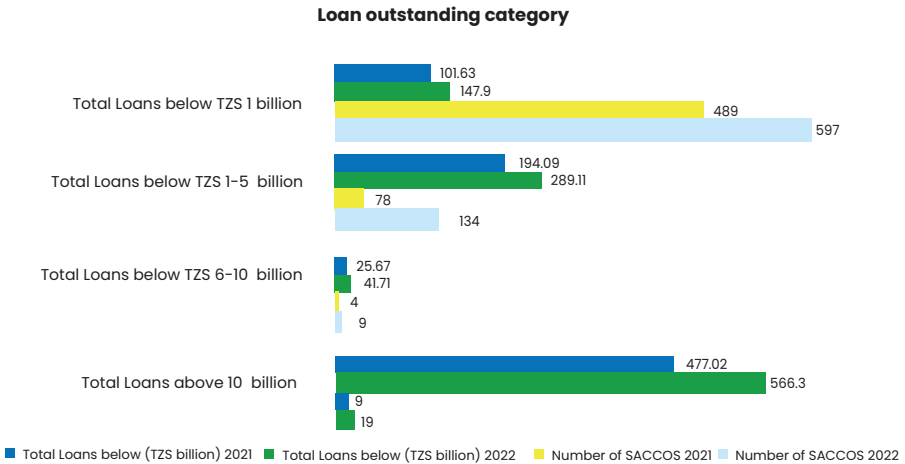
Table 2.13: SACCOS Performance According to Total loans - Categories

Category of SACCOS by Total Loans Outstanding	Number of SACCOS		Total Loans Outstanding (TZS Billion)		Proportional to Loans Outstanding	
	2022	2021	2022	2021	2022	2021
Total Loans above TZS 10 billion	19	9	566.3	477.02	54.19%	60%

Category of SACCOS by Total Loans Outstanding	Number of SACCOS		Total Loans Outstanding (TZS Billion)		Proportional to Loans Outstanding	
	2022	2021	2022	2021	2022	2021
Total Loans between TZS 6-10 billion	9	4	41.71	25.67	3.99%	3.22%
Total Loans between TZS 1-5 billion	134	78	289.11	194.09	27.67%	24.31%
Total Loans below TZS 1 billion	597	489	147.9	101.63	14.15%	12.73%
Total	759	580	1045.02	798.41	100%	100%

Source: TCDC Database 2022

Figure 2.5: SACCOS Loan Portfolio Categorization



Source: TCDC Database 2022

Table 2.14: Financial Distribution of SACCOS Region-wise

REGION	TOTAL CAPITAL	% TOTAL SHARE CAPITAL	TOTAL ASSET	% TOTAL ASSET	LOANS OUTSTANDING	% LOANS OUTSTANDING	TOTAL SAVINGS & DEPOSIT	% TOTAL SAVINGS & DEPOSIT
ARUSHA	6,571,184,935.27	3.23	38,051,217,299.14	3.11	30,752,965,745.81	2.94	23,362,610,554.51	2.68
DAR ES SALAAM	15,503,779,252.69	56.70	797,878,587,361.54	65.06	708,493,674,659.15	67.80	576,816,857,295.84	66.20
DODOMA	4,904,110,810.60	2.40	24,416,335,001.78	1.99	19,001,113,111.07	1.82	14,327,873,530.32	1.64
GEITA	1,368,631,099.31	0.67	3,021,888,179.82	0.25	1,853,250,783.84	0.18	1,188,013,172.16	0.14
IRINGA	3,370,769,431.86	1.65	13,804,089,211.10	1.13	10,580,106,274.91	1.01	8,151,310,662.65	0.94
KAGERA	13,945,315,893.09	6.85	34,090,314,381.73	2.78	28,561,693,785.10	2.73	17,174,827,299.62	1.97
KATAVI	14,780,248.51	0.01	196,808,970.87	1.12	24,251,561.04	0.00	24,879,433.12	0.00
KIGOMA	13,164,711.02	0.01	37,224,036.64	0.00	36,489,919.83	0.00	20,781,468.86	0.00
KILIMANJARO	17,414,145,899.40	8.55	112,788,134,209.38	9.21	92,472,850,401.40	8.85	86,996,022,357.80	9.98
LINDI	475,502,789.50	0.23	1,411,560,298.57	0.12	582,239,697.48	0.06	527,435,983.27	0.06
MANYARA	693,677,237.32	0.34	3,444,709,006.34	0.28	2,497,251,859.30	0.24	1,125,772,387.66	0.13
MARA	1,663,275,271.94	0.82	7,113,478,744.36	0.54	5,923,372,662.36	0.57	5,019,321,535.21	0.58
MBEYA	12,874,169,978.73	6.32	64,649,686,878.96	5.28	50,119,781,420.81	4.80	45,539,129,229.76	5.23
MORO-GORO	5,771,427,010.35	2.83	39,605,304,832.41	3.23	32,448,089,879.26	3.11	46,460,884,243.34	5.33

REGION	TOTAL CAPITAL	% TOTAL SHARE CAPITAL	TOTAL ASSET	% TOTAL ASSET	LOANS OUTSTANDING	% LOANS OUTSTANDING	TOTAL SAVINGS & DEPOSIT	% TOTAL SAVINGS & DEPOSIT
MTWARA	18,991,679.41	0.01	772,585,206.71	0.06	150,788,504.88	0.01	49,715,102.05	0.01
MWANZA	3,235,624,950.69	1.59	14,508,192,782.06	1.18	11,346,805,450.43	1.09	7,463,159,521.74	0.86
NJOMBE	5,494,115,118.11	2.70	15,946,925,863.61	1.30	9,852,597,309.95	0.94	11,146,650,400.89	1.28
PWANI	1,690,945,752.35	0.83	14,671,908,573.06	1.20	10,238,862,540.23	0.98	5,922,412,766.17	0.68
RUKWA	747,169,209.99	0.37	2,978,680,361.87	0.24	2,077,865,983.80	0.20	1,674,091,850.81	0.19
RUVUMA	867,273,599.55	0.43	5,506,510,159.78	0.45	3,970,242,092.55	0.38	3,273,159,354.71	0.38
SHINYANGA	1,445,437,369.67	0.71	4,303,657,526.43	0.35	3,508,540,539.84	0.34	2,064,794,861.51	0.24
SIMIYU	108,842,972.38	0.05	2,334,862,671.61	0.19	1,503,468,318.60	0.14	1,826,763,699.47	0.21
SINGIDA	1,729,537,909.68	0.85	4,601,862,933.99	0.31	3,796,201,677.24	0.36	2,179,273,920.16	0.25
SONGWE	54,503,587.79	0.03	588,821,323.78	0.05	478,433,336.41	0.05	44,930,938.38	0.01
TABORA	122,735,515.93	0.06	931,953,910.75	0.08	682,678,445.76	0.07	639,683,333.07	0.07
TANGA	3,642,989,563.37	1.79	17,546,925,676.84	1.43	14,068,379,972.15	1.35	8,340,138,359.69	0.96
TOTAL	203,742,101,798.49	100	1,225,202,225,403.12	100	1,045,021,995,933.20	100	871,360,493,262.78	100

Source: TCDC Database 2022

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 52.51% of full members' share capital, 66.35% of total SACCOS assets, 67.64% of total loans issued to the members and 67.52% of total savings and deposits invested by members in all SACCOS licensed by TCDC as at December 31st 2021, as in Table 2.14.

Table 2.15: Market Shares for the Largest SACCOS as of December 31st 2022

S/N	DETAILS	NO. OF SACCOS	Total Values owned (Tshs in Billion)	% of Market value
1	Total assets	36	753.11	61.44
		723	472.54	38.56
2	Total Loans Outstanding	28	608.01	63.22
		731	437.01	36.78
3	Total Savings and Deposit	20	509.37	58.46
		739	361.93	41.54
4	Total Core Capital	39	126.2	61.95
		720	77.5	38.05

Source: TCDC Database, 2022

2.6.2 Membership Distribution among SACCOS

The members of SACCOS are the customers and owners of those SACCOS. According to the information submitted by SACCOS for the year 2022, SACCOS have continued to increase their membership due to the variety of products and services provided. The membership distribution in SACCOS depends on the type of SACCOS established and its common bond. Table 2.15 describes membership distribution among licensed SACCOS in Tanzania as of December 31st 2022.

Table 2.16: Membership Distribution among SACCOS Category

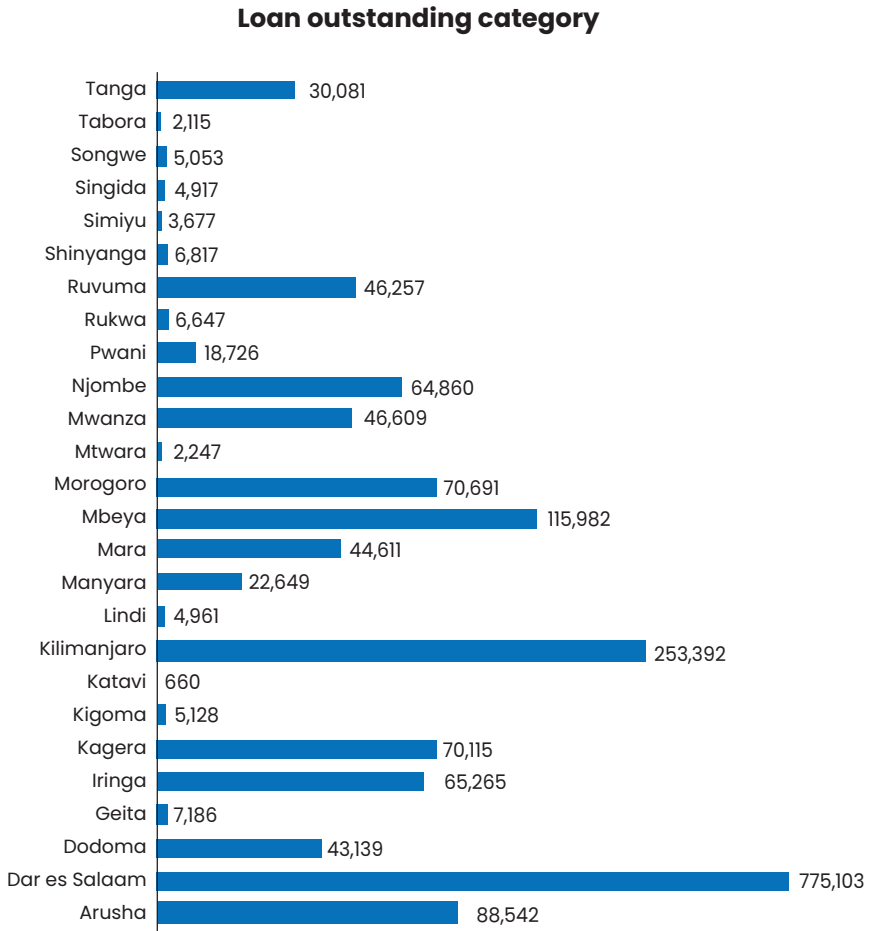
S/No	Category	Membership	% of membership
1.	Employees Based SACCOS	997,028	55.22%
2.	Community Based SACCOS	808,396	44.78%
TOTAL		1,805,424	100%

Source: TCDC Database, 2022

2.6.3 Geographical Distribution of SACCOS Members

Figure 2.6: Geographical Distribution of SACCOS Members

The following figure represents geographical distribution of SACCOS members in the country



Source: TCDC Database, 2022

2.7 Financial Stability of SACCOS in Tanzania

2.7.0 Introduction

The financial analysis performed 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 financial tools known as 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 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.

2.7.1 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 134 billion in 2021 to Tshs 203 billion 2022, as an increase of 51.49 percent during the year due to the increase in number of licensed SACCOS from 580 to 759. 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.

2.7.2 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, and other assets, as well as off-balance sheet transactions recorded. Total loans granted to members for businesses or for other uses are the assets for SACCOS. The interest that the SACCOS earn on these assets is a key component of their income and profit 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. 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 2022, the total assets of the SACCOS increased to TZS 1.22 trillion compared to TZS 889.53 billion recorded in 2021.

During the period, only 36 SACCOS controlled the proportionate of 61.44% of all assets owned by SACCOS in the country worth TZS 753.11 billion, while the remaining 723 SACCOS controlled only 38.56% of the total assets worth TZS 472 billions. 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 1.05 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 2023, which will be launched during the year 2024. Furthermore, TCDC performed prudential analysis during the year on asset pillars, as it is shown in Table 2.16.

Table 2.17: Prudential Report on Assets Quality

S/No	PARTICULARS	STANDARD	SCORE
1	Total Savings and Deposits to Total Assets	70% - 80%	71.11%
2	Net Loans to Total Assets	70% - 80%	83.35%
3	NPL to Gross Loans	5%	8.91%

Source: TCDC Database 2022

Table 2.16 shows that the total assets owned by the SACCOS during the year have been financed by 71.11% of the total savings and deposits invested by members. Furthermore, in the total assets reported during the period, the net loans constitute 83.35% of the total Assets, which means that SACCOS serves its members principally by that margin and the remaining part goes to other assets and investments owned during the period by the SACCOS.

2.7.3 Management

In SACCOS, the management performs the following functions:

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

2.7.3.1 Employment and Governance of SACCOS

2.7.3.1.1 Employment Trends in SACCOS (Male and Female %)

SACCOS, like any other institution in the country, hire and employ persons to undertake and oversee operations. 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 cooperatives in order to create more job opportunities to the Tanzanians. These data demonstrate the position, efforts and importance of cooperative societies around the world.

In Tanzania, SACCOS play a significant role in providing jobs or work opportunities to the Tanzanians. According to the statistics collected from 759 licensed SACCOS in 2022, the number of employees (contractual and non-contractual) grew from 13,493 to 13,676 – whereby 9,653 were males, accounting for 70.58% of the total employees employed in SACCOS in 2022 and 4,023 were females, accounting for 29.42% of the total employees during the period. These data have been illustrated in Table 2.17.

Table 2.18: Employment Trends in SACCOS

s/No	Details	2022	2021
1	Male	9,653	8,953
2	Female	4,023	6,038
Total Employees		13,676	14,976
Percentage of Females		29.42%	40.32%
Percentage of Males		70.58%	59.68%

Source: TCDC Database 2022

2.7.3.1.2 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 Chairperson according to the third schedule of the Cooperative Societies Act, 3(1) elected by the general meeting of the SACCOS. Their duties and responsibilities are to oversee and manage the day-to-day activities of the respective SACCOS. The Board is responsible for exercising all powers necessary to ensure that the proper administration, operation and supervision of the SACCOS are maintained and aligned with the by-laws of the SACCOS, the regulations and the resolutions passed by the general meeting. Its duties and responsibilities are well defined in regulation 51 of the Cooperative Societies Regulations, 2015 and Regulation 24(4) of the Microfinance Regulations (Savings and Credit Cooperative Societies), 2019.

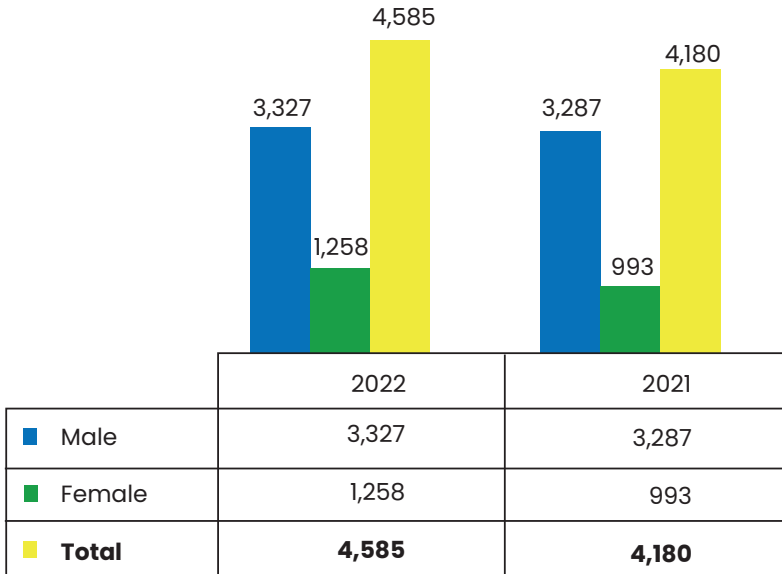
During the year, the number of Board members increased compared to the previous year. Table 2.18 Illustrate the Board members' gender distribution during the year.

S/No	Gender	2022	% of Membership	2021	% of Membership
1	Male	3,327	72.6%	3,287	75.6%
2	Female	1,258	27.4%	993	24.4%
Total		4,585	100%	4,180	100%

Source: TCDC Database 2022

Figure 2.7: Board Members' Gender Distribution in the SACCOS

Gender Distribution in the SACCOS During the Year



Source: TCDC Database 2022

Males dominate the number of Board members in the SACCOS for both years. The summary shows that during 2022, the number of males on the Board of SACCOS was 3,327, while females were 1,258, representing 72.60% and 27.40% respectively. In 2021, the number of male members increased by 3% to 75.60% compared to 72.60% in the preceding year. At the end of 2021 males were 3,287 and females were 993, accounting for 75.60% and 24.40% respectively.

The domination of males in the Board continue to disempower women participation in the SACCOS governance, which may require a regulator to issue a guideline which will require and direct all SACCOS to have a minimum number of females in the board in order to empower and balance females' participation in the SACCOS governance and support the equality agenda.

2) 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 2.19 illustrates supervisory committee members' gender distribution.

Table 2.20: Supervisory Committee by Gender Distribution

S/No	Gender	2022	% of Membership	2021	% of Membership
1	Male	1,487	72.19%	1,081	71.50%
2	Female	573	27.81%	431	28.50%
Total		2,060	100%	1,512	100%

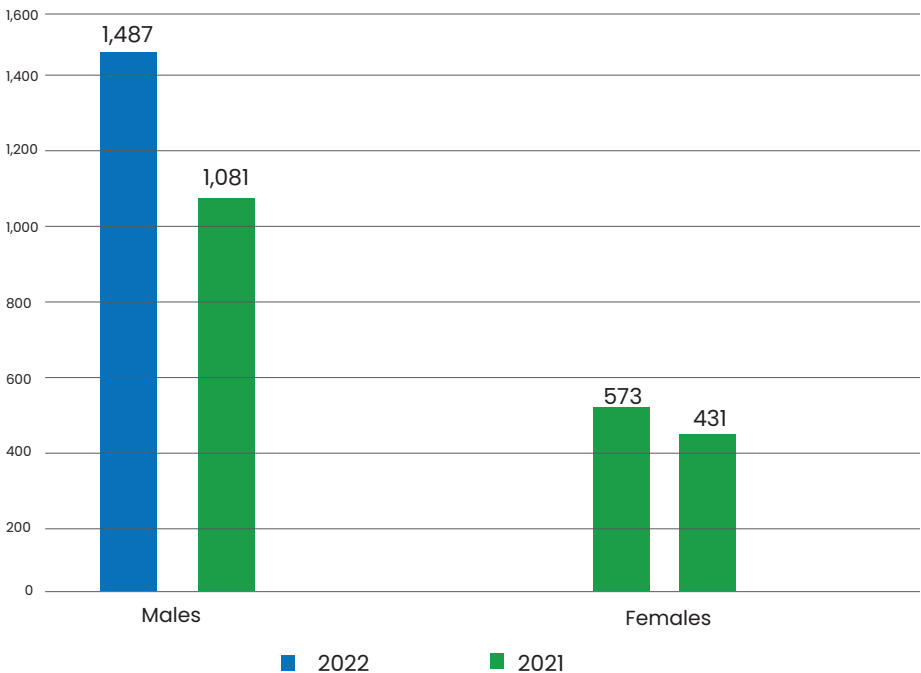
Source: TCDC Database 2022

The summary in Table 2.20 shows that during the year 2022, the number of males was 1,487 while females were 573, representing 72.19% and 27.81% respectively. In 2021, the number of males decreased by 0.69% to 71.50% compared to 72.19% in the preceding year. At the end of 2021, the number

of males was 1,081 and females were 431, accounting for 71.50% and 28.50% respectively. Males dominated the number of members in the supervision committee for both years. During the year, the number of females increased from 431 to 573, an increase of 32.95%, representing motivation for females participating in the supervision committee, as shown in Figure 2.8.

Figure 2.8: Supervision Committee Gender Distribution in the SACCOS

Supervisory Committee Gender Disytribution



Source: TCDC Database 2022

2.7.4 Training and Workshops

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 contribute effectively to the development of their cooperatives. During the period, the Office carried out analysis on how SACCOS conduct training to its members. The report submitted by licensed SACCOS during the period showed that some of the SACCOS carried out training to their Members, Board Members, Management and Supervisory Committees. Table 2.20 represents the data of training and workshops conducted by SACCOS during the year.

Table 2.21: Training and Workshop Records for the SACCOS

MEMBERS			
S/No	Details	2022	2021
1	Males	70,219	49,218
2	Females	31,027	39,201
Total Cost Incurred		2,864,202,340	2,169,030,250
BOARD MEMBERS			
1	Males	1,816	1,503
2	Females	1,016	1,129
Total Cost incurred		2,768,902,300	1,994,167,600
MANAGEMENT			
1	Males	5,289	4,764
2	Females	2,903	3,561
Total Cost incurred		3,623,450,200	2,870,320,250
SUPERVISORY COMMITTEES			
1	Males	863	967
2	Females	528	561
Total Cost incurred (TZS)		609,439,305	531,400,540

Source: TCDC Database 2022

Based on the data in Table 2.20, the highest cost incurred by the SACCOS was the management cost that reached TZS 3.6 billion in 2022 compared to TZS 2.8 billion in the previous year. Furthermore, the cost of training Board Members and Supervisory Committees increased from TZS 1.99 billion in 2021 to TZS 2.77 billion in 2022 and from TZS 531 million in 2021 to TZS 609 million in 2022 respectively.

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

2.8 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 analysis shows that the total income generated for the 759 SACCOS grew from TZS 82.02 in 2021 to TZS 108.03 billion in 2022 as an increase of 31.71%. The net income grew from TZS 13.07 billion in 2021 to TZS 17.09 in December 2022 as an increase of 30.76%. The main source of income during the period came from the interest from loans, which contributed 81.05% of the total SACCOS income.

2.8.1 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. SACCOS management needs to ensure that sufficient funds are available at a reasonable cost to meet potential members' needs.

2.8.2 Total External Borrowing

SACCOS are allowed to borrow from other financial institutions to recompense for the shortage from its internal sources. For the SACCOS to borrow from

external sources, it should apply for approval from the Registrar.

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 2022, licensed SACCOS were owed external loans amounting to TZS 26,832,027,654.74 compared to TZS 35,887,343,039.04 which were owed by December 31st 2021.

2.9 Non-remittance of Deductions

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 2022, the total non-remitted deductions owed to SACCOS by various employers stood at TZS 9.61 billion during the year compared to TZS 11.55 billion in 2021.

2.10 Agent Banking Activities for Commercial Banks

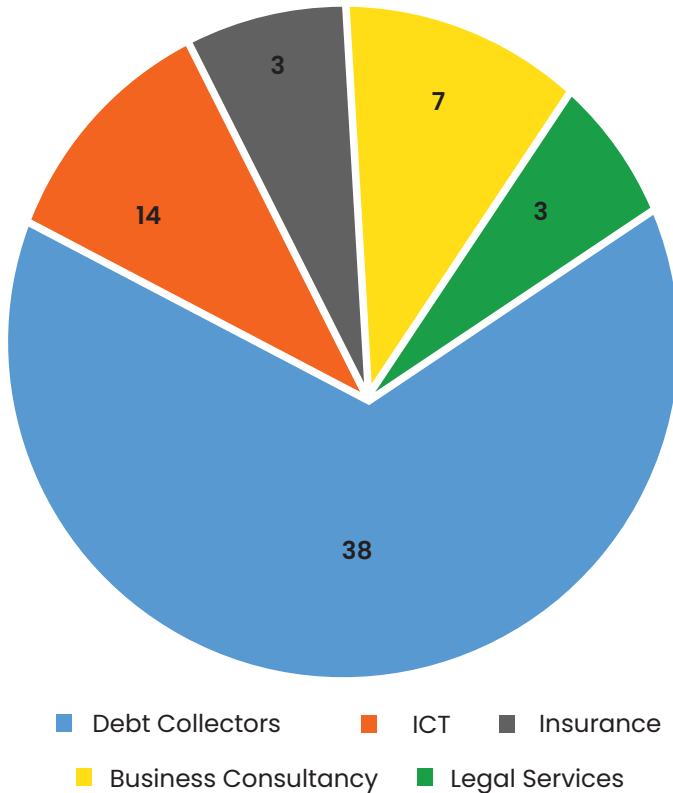
SACCOS with license category B is allowed to provide agency-banking services to provide financial services to their members and community at large. Many SACCOS currently offer banking services and have been using the agent banking activities to serve their members and other Tanzanians who need such assistance in general. The number of SACCOS providing agency- banking services during the period was 268 in the country with a wallet balance of TZS 887,654,970 in 2022, while in 2021 was 193 with a wallet balance of TZS 729,450,768. The benefit increased the inclusivity of Tanzanians who accessed financial services and served during the year through agent banking activities in the country.

2.11 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 provision and participate with other service providers in the market. 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. 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 2022, TCDC issued permits to 65 service providers to offer different services in the cooperative societies' subsector. The number of SACCOS identified to use ICT 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;

List of Service Providers Approved



Source: TCDC Database 2022

2.12 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 2022 and 2021, SACCOS estimated to pay various taxes in the country. The taxes and other deductions are estimated to amount to TZS 9,533,877,158 in 2022 compared to TZS 7,840,660,797 estimated in 2021, as Table 2.21 illustrates.

Table 2.22: Estimated Government Taxes and Other Deductions to be Paid

GOVERNMENT TAXES AND OTHER DEDUCTIONS			
S/No	DETAILS	2022	2021
1	PAYE	1,160,915,870	954,633,452
2	CORPORATE TAX	5,139,409,250	4,239,345,144
3	WITHHOLDING TAX	1,321,105,310	1,190,598,429
4	SDL	310,148,061	182,787,201
5	WCF	131,976,010	117,712,987
6	NSSF	1,387,535,600	1,089,241,807
7	VAT	37,385,800	26,632,216
8	ANOTHER LEVY	45,401,257	39,709,561
TOTAL		9,533,877,158	7,840,660,797

Source: TCDC Database 2022

2.13 Disputes and Complaints about the Handling of 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. The report submitted by SACCOS is represented in Table 2.22.

Table 2.23: Disputes and Complaints Handling

S/No	Narrations	2022	2021	% of Changes
1	Claims and refund of savings and deposits or share transfer	1,019	933	9.22
2	Delayed deceased payment	21	25	-16.00

3	Elections/Electoral processes	9	12	-25.00
4	Failure to pay dividends and interest on time	97	104	-6.73
5	Guarantors and guarantees for loans	431	475	-9.26
6	Irregular deduction of deposit	43	51	-15.69
7	Loans and loan issuance	302	291	3.78
8	Non-remittance/statements	29	23	26.09
9	Penalties charge	237	255	-7.06
10	Interest rate charged	171	134	27.61

Source: TCDC Database 2022

During the period, the report in Table 2.22 shows that the management handled some of the complaints and disputes submitted to the SACCOS in 2021 and 2022 partly and some of them were not timely handled. The complaints on electoral processes and delay in deceased payment were decreased by 25% and 16% irrespectively. Furthermore, during the year 2021, the total number of complaints at the end of the year were 12 and 25, while in 2022, the complaints decreased up to only 9 and 21.

The complaints about the interest rate charged and non-remittance of statements increased from 134 to 171 and 23 to 29 respectively. Based on the Report, all SACCOS should protect their customers (Consumer Protection) based on the complaints they submit in order to attract more members into a particular SACCOS.

2.14 Areas of Investment

The investment portfolio of SACCOS is made up by different pillars, including investments in properties, bonds, treasury bills and other assets. SACCOS, as any other institutions, are allowed to invest in different economic activities 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 2.24: The Composition of SACCOS Investment Portfolios for the Year Ended December 31st 2022

SACCOS INVESTMENT					
S/No	Details	2022	% of investment	2021	% of investment
1	Corporate Bonds	4,310,257,000	4.58	5,074,294,268	6.37
2	Treasury Bills	1,321,023,218	1.40	1,283,728,428	1.61
3	FDR	23,083,096,000	24.50	19,162,767,045	24.07
4	Land	13,079,347,540	13.88	11,453,740,799	14.39
5	Building	39,658,058,350	42.10	31,709,791,742	39.84
6	Company's Shares	12,750,685,300	13.54	10,915,126,302	13.71
TOTAL		94,202,467,408	100.00	79,599,448,584	100.00

Source: TCDC Database 2022

The most significant component of investment made by licensed SACCOS in 2022 was Building, which accounted for 42.10% compared to 39.84% in 2021, followed by FDR, which recorded TZS 23.08 billion as 24.50% of the total investment made by SACCOS in 2022 compared to TZS 19.16 billion recorded in 2021.

2.15: 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. The cooperative officers carry 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 onsite supervision on 623 SACCOS.

2.16: SACCOS External Audit Report Performances 2020

SACCOS, an institution registered under the Act, must be audited by an External Auditor once a year. According to the 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. The COASCO Report shows that the audited SACCOS were 1,849 and 1,879 in 2020 and 2021 respectively. Their audit opinions are summarized in Table 2.24.

Table 2.25: External Audit Opinion during the Years 2020 and 2021

S/N	TYPES OF AUDIT OPINION	2021		2020	
		NO. OF SACCOS AUDITED	% to Total SACCOS	NO. OF SACCOS AUDITED	% to Total SACCOS
1.	Unqualified opinion	249	13.47%	253	13.46%
2.	Qualified opinion	711	38.45%	928	49.39%
3.	Disclaimer opinion	264	14.28%	228	12.13%
4.	Adverse Opinion	625	33.80%	470	25.01%
Total		1,849	100%	1,879	100%

Source: COASCO, 2020 & 2021

Note; The number of SACCOS reported in the table includes all registered SACCOS but not only licensed SACCOS during the period. Most of the SACCOS licensed were performing better than unlicensed SACCOS.

Most of the SACCOS with adverse opinions are those that are inactive and are unable to carry out their business. In addition, some of the SACCOS are performing poorly due to their inability to recruit qualified staff and offer demand-driven products and services in the market. Therefore, it is the responsibility of those SACCOS 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. Furthermore, the Registrar's Office had issued official directives to all SACCOS to get advice that the managers of the SACCOS, as mentioned earlier, will be disqualified from their position if their respective SACCOS continue to obtain adverse opinions frequently.

2.17: 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 421,783 people worth TZS 635,380,580 in 2022 and 438,409 people worth TZS 453,381,350 in 2021.



CHAPTER THREE: 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.



CHAPTER FOUR: REGIONAL AND INTERNATIONAL COOPERATION

4.1: Introduction

TCDC as a regulator of cooperative societies in the country, cooperates and participates in different regional and international fora. 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.

TCDC, through its 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.

The Regulatory Roundtable Commonly Referred to as RRT

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 2022, TCDC participated in various workshops and meeting of ACCOSCA, including the followings:

- a. The Eastern block regional forum held at Zanzibar Beach Resort in Zanzibar – Tanzania from 25th to 29th April, 2022. The forum's theme was cooperative model adding value to Credit Union members in a disruptive environment. 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 12th RRT was held at Holiday Inn Johannesburg Airport Hotel in South Africa from 23rd to 26th August 2022, 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 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 second 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: LIST OF LICENSED SACCOS AS AT 31ST DECEMBER 2022

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
1	KIMARA CATHOLIC CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 55171 DSM
2	MALEU SACCOS LTD	ARUSHA	A	P.O.BOX 269 USA RIVER
3	TAHA SACCOS LTD	ARUSHA	A	P.O.BOX 15652 ARUSHA
4	KIKATITI SACCOS LTD	ARUSHA	A	MERU-ARUSHA
5	KINOLE SACCOS LTD	MOROGORO	B	P.O.BOX 1880, MOROGORO
6	ILULU SACCOS LTD	LINDI	B	P.O.BOX 642 LINDI
7	UJENZI - KIBAHA SACCOS LTD	PWANI	A	P.O.BOX 30150 KIBAHA
8	MOUNT KIBO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 67357 DSM
9	CHUNYA TEACHERS SACCOS LTD	MBEYA	B	P.O.BOX 47 CHUNYA
10	FSA MKOLANI SACCOS LTD	MWANZA	B	P.O.BOX 10854 MWANZA
11	NYANZA BOTTLING EMPLOYEES SACCOS LTD	MWANZA	B	P.O.BOX 3109 MWANZA
12	MWANZA CITY WOMEN TEACHERS SACCOS LTD	MWANZA	A	P.O.BOX 11818 MWANZA
13	MOYO HILL SACCOS LTD	ARUSHA	A	P.O.BOX 304 KARATU
14	WINO SACCOS LTD	RUVUMA	B	P.O.BOX 115 MADABA
15	MKUKUWAMI SACCOS LTD	MWANZA	A	P.O.BOX 43, MWANZA
16	IFM WORKERS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 3918 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
17	BANDARINI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 50091 DSM
18	WALIMU UKEREWE SACCOS LTD	MWANZA	A	P.O.BOX 41 UKEREWE
19	RAFIKI MWANZA SACCOS LTD	MWANZA	A	P.O.BOX 2067 MWANZA
20	GALLAPO FARMERS SACCOS LTD	MANYARA	A	P.O.BOX 446, BABATI
21	WAZALENDO SACCOS LTD	KILIMANJARO	B	P.O.BOX 474 MOSHI
22	ORYX SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9540 DSM
23	UKEREWE SACCOS LTD	MWANZA	B	P.O.BOX 41 NANSIO
24	NAROK FRIENDS SACCOS LTD	ARUSHA	A	P.O.BOX 14765 ARUSHA
25	MOUNT MERU HOTELS SACCOS LTD	ARUSHA	A	P.O.BOX 1936 ARUSHA
26	KOMKYA KUMEKUCHA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 54023 DSM
27	OSHA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 519 DSM
28	VIPIMO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 313 DSM
29	PANGANI DISTRICT COUNCIL SACCOS LTD	TANGA	A	P.O.BOX 89 PANGANI
30	NG'ANDA SACCOS LTD	NJOMBE	B	P.O.BOX 592 NJOMBE
31	LAKE GROUP SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 5055 DSM
32	MAHANJE SACCOS LTD	RUVUMA	A	P.O.BOX 103 MADABA
33	LOIRIEN TEACHERS SACCOS LTD	ARUSHA	A	P.O.BOX 80 LOLIONDO
34	WASSO MAKAO SACCOS LTD	ARUSHA	A	P.O.BOX 1 LO- LIONDO
35	EWURA SACCOS LTD	DODOMA	A	P.O.BOX 2857 DODOMA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
36	WALIMU KISESA SACCOS LTD	MWANZA	A	P.O.BOX 2637 MWANZA
37	MASILE SACCOS LTD	MBEYA	A	P.O.BOX 3058 MBEYA
38	KKKT KIBANGU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 11838 DSM
39	SAME TEACHERS SACCOS LTD	KILIMANJARO	B	P.O.BOX 96 SAME
40	DOCTORS 2004 SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 32758 DSM
41	ELCT NORTHERN DIOCESE SACCOS LTD	KILIMANJARO	B	P.O.BOX 7779 MOSHI
42	SAME KAYA SACCOS LTD	KILIMANJARO	B	P.O.BOX 271 SAME
43	TIRDO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 23235 DSM
44	TRA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 63225, DSM
45	SCCULT (1992) LTD	DAR ES SALAAM	A	P.O.BOX 20640 DSM
46	MWANJELWA SACCOS LTD	MBEYA	A	P.O.BOX 3391 MBEYA
47	FARAJA MAFINGA SACCOS LTD	IRINGA	A	P.O.BOX 370 MAFINGA
48	BUSOCU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 75280 DSM
49	TAZARA MBEYA SACCOS LTD	MBEYA	B	P.O.BOX 4155 MBEYA
50	MEDICAL AND DENTAL DOCTORS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 45801 DSM
51	UMOJA (2006) SACCOS LTD	KILIMANJARO	A	P.O.BOX 7291 MOSHI
52	DIMON MOROGORO WORKERS SACCOS LTD	MOROGORO	B	P.O.BOX 1595 MOROGORO
53	NYUMBU SACCOS LTD	PWANI	B	KIBAHA, PWANI
54	TUSHIKAMANE SACCOS LTD	PWANI	A	P.O.BOX 30153 KIBAHA
55	SOKO KUU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 15789 DSM
56	UOA AMANI SACCOS LTD	ARUSHA	A	P.O.BOX 7 USER RIVER

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
57	MBAO SACCOS LTD	IRINGA	A	P.O.BOX 55 MAFINGA
58	ZITE SACCOS LTD	PWANI	A	P.O.BOX 290 BAGAMOYO
59	K.K.K.T ARUSHA ROAD SACCOS LTD	DODOMA	B	P.O.BOX 1308 DODOMA
60	AFYA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 70987 DSM
61	TAJIRIKA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 24053 DSM
62	MSD SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9081 DSM
63	TACMEN SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2425 DSM
64	VETA MIKUMI SACCOS LTD	MOROGORO	A	P.O.BOX 110 MIKUMI
65	AMKENI SACCOS LTD	MBEYA	B	P.O.BOX 2587 MBEYA
66	ARUSHA SOKO KUJ SACCOS LTD	ARUSHA	A	P.O.BOX 12543 ARUSHA
67	RSTGA SACCOS LTD	MBEYA	B	P.O.BOX 734 TUKUYU
68	UDIDA SACCOS LTD	SHINYANGA	A	P.O.BOX 1304, SHINYANGA
69	MUWAMU SACCOS LTD	IRINGA	A	P.O.BOX 328 MAFINGA
70	TUSIIME SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 71262 DSM
71	BIASHARA SACCOS LTD	SHINYANGA	B	P.O.BOX 742 SHINYANGA
72	TCDC SACCOS LTD	DODOMA	A	P.O.BOX 740 DODOMA
73	ELIMU SACCOS LTD	MOROGORO	A	P.O.BOX 2164 MOROGORO
74	PSSSF SACCOS LTD	DODOMA	A	P.O.BOX 1501 DODOMA
75	WAUGUZI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 65526 DSM
76	SINGIDA TOWN COUNCIL WORKERS SACCOS LTD	SINGIDA	A	P.O.BOX 236 SINGIDA

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
77	NGOME SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 35923 DSM
78	UKOMBOZI (JIMBO LA SONGEA) SACCOS LTD	RUVUMA	A	P.O.BOX 1111 SONGEA
79	MUFINDI TEACHERS SACCOS LTD	IRINGA	B	P.O.BOX 415 MAFINGA
80	NCAA WORKERS SACCOS LTD	ARUSHA	B	NGORONGORO
81	TAWIRI SACCOS LTD	ARUSHA	A	P.O.BOX 661 ARUSHA
82	DAR ES SALAAM CONTAINER TERMINAL WORKES SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 71442 DSM
83	VIWANGO SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9524 DSM
84	VETA MANYARA SACCOS LTD	MANYARA	A	P.O.BOX 485 BABATI
85	KARAGWE WOMEN SACCOS LTD	KAGERA	B	P.O.BOX 600 KARAGWE
86	KINONDONI TEACHERS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 90260 DSM
87	ENZA SACCOS LTD	ARUSHA	A	P.O.BOX 2750 ARUSHA
88	SWISSPORT TANZANIA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 18043 DSM
89	UKIRIGURU KILIMO SACCOS LTD	MWANZA	A	P.O.BOX 1433 MWANZA
90	FRIENDS CORNER SACCOS LTD	ARUSHA	A	P.O.BOX 1898 ARUSHA
91	UMOJA WA VIJANA KARAGWE SACCOS LTD	KAGERA	A	P.O.BOX 543 KARAGWE
92	BUGANDO MEDICAL CENTRE SACCOS LTD	MWANZA	B	P.O.BOX 1370 MWANZA
93	MWANZA CITY COUNCIL SACCOS LTD	MWANZA	A	P.O.BOX 1645 MWANZA
94	AWAPE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 11511 DSM
95	LULU SACCOS LTD	MBEYA	B	P.O.BOX 3467 MBEYA
96	THE MANOR SACCOS LTD	ARUSHA	A	KARATU, ARU-SHA
97	UNIVERSITY OF DODOMA EMPLOYEES SACCOS LTD	DODOMA	B	P.O.BOX 2765 DODOMA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
98	LESA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 76833 DSM
99	KILUVYA LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 30489 DSM
100	MUHIMBILI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 65572 DSM
101	MOSHI MUNICIPAL TEACHERS SACCOS LTD	KILIMANJARO	B	P.O.BOX 7883 MOSHI
102	TEMBONI LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1523 DSM
103	TANGA UWSA WORKERS SACCOS LTD	TANGA	A	P.O.BOX 5011 TANGA
104	JITIHADA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 24053 DSM
105	UNITED NATIONS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9182 DSM
106	NEW VISION (2015) SACCOS LTD	ARUSHA	A	P.O.BOX 2332 ARUSHA
107	MIREMBE AND ISANGA SACCOS LTD	DODOMA	A	P.O.BOX 910 DODOMA
108	SERONI SACCOS LTD	TANGA	B	P.O.BOX 443 TANGA
109	SMN SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 8715 DSM
110	PCCB SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 4865 DSM
111	ILEMBO USAFWA SACCOS LTD	MBEYA	A	P.O.BOX 1849 MBEYA
112	DUWASA SACCOS LTD	DODOMA	B	P.O.BOX 431 DODOMA
113	IBUGA PARISH SACCOS LTD	KAGERA	A	P.O.BOX 182 MULEBA
114	ELCT HEADQUARTER STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 3033 ARUSHA
115	MWANZA KK SECURITY SACCOS LTD	MWANZA	A	P.O.BOX 2076 MWANZA
116	ARUSHA WOMEN IN BUSINESS SACCOS LTD	ARUSHA	B	P.O.BOX 6032, ARUSHA
117	TSN SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9033 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
118	KAZI SACCOS LTD	DODOMA	A	P.O.BOX 2890 DODOMA
119	ILEJE EMPLOYEES SACCOS LTD	SONGWE	A	P.O.BOX 2 ILEJE
120	KARATU DISTRICT TEACHERS SACCOS LTD	ARUSHA	A	P.O.BOX 190 KARATU
121	MWANGAZA WOMEN SACCOS LTD	ARUSHA	A	P.O.BOX 7421 ARUSHA
122	LUTHERAN SEMINARY MOROGORO SACCOS LTD	MOROGORO	A	P.O.BOX 303 MOROGORO
123	MWASHITA SACCOS LTD	DODOMA	A	P.O.BOX 1410 DODOMA
124	IDYDC SACCOS LTD	IRINGA	A	P.O.BOX 795 IRINGA
125	JKT STAFF SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 1694 DSM
126	ARUSHA NOAH SACCOS LTD	ARUSHA	A	P.O.BOX KARATU
127	ARUSHA URBAN WATER SUPPLY AND SEWERAGE AUTHORITY SACCOS LTD	ARUSHA	A	P.O.BOX 13600 ARUSHA
128	MKOMBOZI SOKO KUU SACCOS LTD	DODOMA	B	P.O.BOX 229 KONDOA
129	TANESCO MBEYA SACCOS LTD	MBEYA	B	P.O.BOX 38 MBEYA
130	MVIWAKA SACCOS LTD	ARUSHA	A	P.O.BOX 166 KARATU
131	WOMEN ADVANCEMENT TRUST SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 5914 DSM
132	BALIMI SACCOS LTD	ARUSHA	A	P.O.BOX 14148 ARUSHA
133	MBOMAPO MAWENI SACCOS LTD	ARUSHA	A	P.O.BOX 83 DULUTI
134	KIKALORA SACCOS LTD	KILIMANJARO	B	P.O.BOX 931 MOSHI
135	KK SECURITY STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 10675 ARUSHA
136	KWIMBA PUBLIC SERVANTS SACCOS LTD	MWANZA	A	P.O.BOX 88 KWIMBA
137	KWANZA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 7813 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
138	NYUMBA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 45674, DSM
139	HAI TEACHERS SACCOS LTD	KILIMANJARO	B	P.O.BOX 27 HAI
140	MUDIO SACCOS LTD	KILIMANJARO	A	P.O.BOX 699 MOSHI
141	BURUTE SACCOS LTD	KAGERA	B	P.O.BOX 1483, BUKOBA
142	RUANGWA TEACHERS SACCOS LTD	LINDI	A	P.O.BOX 32 RUANGWA
143	LUSHOTO TEACHERS SACCOS LTD	TANGA	B	P.O.BOX 29 LUSHOTO
144	KONYAGI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9412 DSM
145	BRAEBURN STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 14268, ARUSHA
146	SIL AFRICA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 11078 DSM
147	CHAMAMTE SACCOS LTD	RUVUMA	A	P.O.BOX 66797 DSM
148	KINYAKI TEACHERS SACCOS LTD	SIMIYU	A	P.O.BOX 296 MEATU
149	MBEYA DOCTORS WELFARE FUND SACCOS LTD	MBEYA	A	P.O.BOX 1353 MBEYA
150	TUMAINI FIELD FARMERS SACCOS LTD	ARUSHA	A	P.O.BOX 176 KARATU
151	KUSURE SACCOS LTD	ARUSHA	A	P.O.BOX 2139 ARUSHA
152	UFUMWA SACCOS LTD	MWANZA	A	P.O.BOX 3153 MWANZA
153	TANGA DISTRICT RAILWAY SACCOS LTD	TANGA	B	P.O.BOX 341, TANGA
154	BABATI SACCOS LTD	MANYARA	A	P.O.BOX 698 BABATI
155	BURKA STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 90 ARUSHA
156	MUUNGANO GUMBIRO SACCOS LTD	RUVUMA	A	P.O.BOX 10, MADABA
157	TAZARA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 40929 DSM
158	NURU YA MAENDELEO SACCOS LTD	KILIMANJARO	B	P.O.BOX 2140 MOSHI

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
159	IRINGA RURAL TEACHERS SACCOS LTD	IRINGA	B	P.O.BOX 2441-IRINGA
160	VETA KIHONDA SACCOS LTD	MOROGORO	A	P.O.BOX 2208 MOROGORO
161	UWAMU SACCOS LTD	MBEYA	B	P.O.BOX 6315 MBEYA
162	RUDEA SACCOS LTD	MWANZA	A	P.O.BOX 1953 MWANZA
163	MWANDOI SACCOS LTD	MWANZA	A	P.O.BOX 8121 MWANZA
164	KIGOMA PASTORS SACCOS LTD	KIGOMA	A	P.O.BOX 544 KIGOMA
165	MPUGUSO SACCOS LTD	MBEYA	A	P.O.BOX 123 TUKUYU
166	SADOLIN SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 20775 DSM
167	SHALOM SACCOS LTD	ARUSHA	A	P.O.BOX 7184 ARUSHA
168	JUMAKI SACCOS LTD	MWANZA	A	P.O.BOX 1422 MWANZA
169	KIWIRA SACCOS LTD	MBEYA	B	P.O.BOX 22 KIWIRA
170	JJI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 1886 DSM
171	MOROGORO AND MVOMERO TEACHERS SACCOS LTD	MOROGORO	B	P.O.BOX 2071 MOROGORO
172	ARUSHA TEACHERS SACCOS LTD	ARUSHA	A	P.O.BOX 10441 ARUSHA
173	MAKAMU SACCOS LTD	DODOMA	A	P.O.BOX 980 DODOMA
174	SAANANE ISLAND SACCOS LTD	MWANZA	A	P.O.BOX 11775 MWANZA
175	CHAI BORA SACCOS LTD	IRINGA	A	P.O.BOX 228 MAFINGA
176	WALIMU KAHAMA SACCOS LTD	SHINYANGA	A	P.O.BOX 985 KAHAMA
177	SIFA SACCOS LTD	IRINGA	B	P.O.BOX 1683 IRINGA
178	TANZANIA PRISONS STAFF SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 78067 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
179	MKUYUNI JUHUDI SACCOS LTD	MOROGORO	A	P.O.BOX 1880 MKUYUNI
180	KKKT MBULUMBULU SACCOS LTD	ARUSHA	A	P.O.BOX 167 KARATU
181	MKWAWA UNIVERSITY WORKERS SACCOS LTD	IRINGA	B	P.O.BOX 2513 IRINGA
182	VETA TANGA SACCOS LTD	TANGA	A	P.O.BOX 1204 TANGA
183	MAFINGA SACCOS LTD	IRINGA	A	P.O.BOX 403 MAFINGA
184	MBOZI TEACHERS SACCOS LTD	SONGWE	A	P.O.BOX 640 MBOZI
185	USALAMA WA RAIA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9141 DSM
186	RUFIJI TEACHERS SACCOS LTD	PWANI	A	P.O.BOX 40, KIBITI
187	KIPUNGUNI 'B' LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 20100 DSM
188	COLLECTIVE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9262 DSM
189	TPAWU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 77420 DSM
190	NIMR SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9653 DSM
191	JATU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 42177 DSM
192	MAPAMBAZUKO SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 247 DSM
193	BARBRO JOHNSON SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 14556 DSM
194	NACTE SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 7109 DSM
195	KIMALELA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 80235 DSM
196	ATLAS COPCO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 39966 DSM
197	NEW WHITESANDS HOTEL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 3030 DSM
198	TANZANIA BREWERIES EMPLOYEES SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9013 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
199	MAFUTA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9103 DSM
200	PRINMAT SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 60442 DSM
201	MISSION MIKOCHENI WORKERS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 65300 DSM
202	ITV SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 4374 DSM
203	TIB WORKERS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9373 DSM
204	TEMBOMGWAZA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 4414 DSM
205	DAL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 42392 DSM
206	TBA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9542 DSM
207	UHAMIAJI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 512 DSM
208	TANROADS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 11364 DSM
209	DON CONSULT SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 4218 DSM
210	JISE SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 45050 DSM
211	AZANIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40303 DSM
212	DOVYA LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 46461 DSM
213	SHREE HINDU MANDAL SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 10539 DSM
214	KUMEKUCHA MWAMKO SACCOS LTD	TANGA	A	P.O.BOX. 10 MLALO
215	TUWAKA SACCOS LTD	KAGERA	B	P.O.BOX 137 KARAGWE
216	CARE TANZANIA COOPERATIVE SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 10242 DSM
217	DRVTS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 40274 DSM
218	DAWASCO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1573 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
219	UKONGA COMMUNITY SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 95651 DSM
220	MOSHI RURAL TEACHERS SACCOS LTD	KILIMANJARO	B	P.O.BOX 1859 MOSHI
221	MTWARA URBAN TEACHERS SACCOS LTD	MTWARA	A	P.O.BOX 864 MTWARA
222	IAA SACCOS LTD	ARUSHA	B	P.O.BOX 2798 ARUSHA
223	MASHATI RURAL SACCOS LTD	KILIMANJARO	B	P.O.BOX 219 ROMBO
224	TEGETA FRIENDSHP SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 96255 DSM
225	ENDAMARARIEK SACCOS LTD	ARUSHA	A	P.O.BOX 76 KARATU
226	CRDB WORKERS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 268 DSM
227	UNITED SACCOS LTD	MOROGORO	A	P.O.BOX 475 KIDATU
228	MAENDELEO SACCOS LTD	MBEYA	A	P.O.BOX 1056 MBEYA
229	NKURUNZIZA REDESO SACCOS LTD	KAGERA	B	P.O.BOX 187 NGARA
230	RUANDA LUTHERAN SACCOS LTD	MBEYA	A	P.O.BOX 668 MBEYA
231	CHAI SACCOS LTD	IRINGA	B	P.O.BOX 40 MUFINDI
232	KIUTA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2320 DSM
233	AAIDRO SACCOS LTD	ARUSHA	A	P.O.BOX 3044 ARUSHA
234	SHINYANGA MUNICIPAL WORKERS SACCOS LTD	SHINYANGA	A	P.O.BOX 28 SHINYANGA
235	DIVINE STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 3064 ARUSHA
236	BIHARAMULO HOSPITAL FARAJA DAIMA SACCOS LTD	KAGERA	A	BIHARAMULO
237	CAMARTEC SACCOS LTD	ARUSHA	A	P.O.BOX 764 ARUSHA
238	USALAMA WA ANGA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 18001 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
239	POSTA NA SIMU SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 3948 DSM
240	TANGA CEMENT SACCOS LTD	TANGA	B	P.O.BOX 5053 TANGA
241	HEKIMA SACCOS LTD	SINGIDA	B	P.O.BOX 340 SINGIDA
242	SBC SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 4162 DSM
243	ARUSHA TAU SACCOS LTD	ARUSHA	A	P.O.BOX 10471 ARUSHA
244	TCRA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 31904 DSM
245	HAI RURAL TEACHERS SACCOS LTD	KILIMANJARO	B	P.O.BOX 8 HAI
246	LOSAA -KIA WATER SUPPLY STAFFS SACCOS LTD	KILIMANJARO	A	P.O.BOX 171 HAI
247	MTC SACCOS LTD	MBEYA	B	P.O.BOX 4222 MBEYA
248	KARADEA SACCOS LTD	KAGERA	A	P.O.BOX 299 KARAGWE
249	KARUME SACCOS LTD	MBEYA	A	P.O.BOX 797 MBEYA
250	TEGEMEO VIJANA SACCOS LTD	KAGERA	A	P.O.BOX 98 BUKOBA
251	MIKOCHÉ SACCOS LTD	MOROGORO	A	P.O.BOX 62 MIKUMI
252	KINONDONI LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 77482 DSM
253	BIHARAMULO DISTRICT EMPLOYEES SACCOS LTD	KAGERA	B	P.O.BOX 70 BIHARAMULO
254	UDZUNGWA SACCOS LTD	MOROGORO	A	P.O.BOX 485 KIDATU
255	TUJIKOMBOE SACCOS LTD	IRINGA	A	P.O.BOX 78 MUFINDI
256	IMARA SACCOS LTD	MARA	A	P.O.BOX 1244 MUSOMA
257	KITANZINI SACCOS LTD	IRINGA	A	P.O.BOX 576 IRINGA
258	KONDOA TEACHERS SACCOS LTD	DODOMA	A	P.O.BOX 225 KONDOA

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
259	HANDENI TEACHERS SACCOS LTD	TANGA	B	P.O.BOX 96 HANDENI
260	MULEBA TEACHERS SACCOS LTD	KAGERA	A	P.O.BOX 213 MULEBA
261	MAKABE PARISH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 32364 DSM
262	ARUSHA CITY STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 3013 ARUSHA
263	OBUMWE TALANTA SACCOS LTD	KAGERA	A	P.O.BOX 138 MULEBA
264	MWIGANWA SACCOS LTD	SHINYANGA	A	P.O.BOX 1092 SHINYANGA
265	EMAPU SACCOS LTD	NJOMBE	A	P.O.BOX 1043 NJOMBE
266	WANAWAKE ENDELEVU SACCOS LTD	KAGERA	A	P.O.BOX 20, KARAGWE
267	KUMEKUCHA SACCOS LTD	MBEYA	A	P.O.BOX 4963 MBEYA
268	UMWAMA SACCOS LTD	MBEYA	A	P.O.BOX 6495 MBEYA
269	SARUJI SACCOS LTD	MBEYA	B	P.O.BOX 529 MBEYA
270	SONGEA TOWN COUNCIL SACCOS LTD	RUVUMA	A	P.O.BOX 14 SONGEA
271	PETU SACCOS LTD	ARUSHA	A	P.O.BOX 16156 ARUSHA
272	SONGEA PARISH LUTHERAN SACCOS LTD	RUVUMA	A	P.O.BOX 54 SONGEA
273	BAGAMOYO LUTHERAN CHURCH SACCOS LTD	PWANI	A	P.O.BOX 13 BAGAMOYO
274	AFRI SACCOS LTD	MBEYA	A	P.O.BOX 2332, MBEYA
275	LUMBAKI SACCOS LTD	MBEYA	B	P.O.BOX 3329 MBEYA
276	RULENGE SACCOS LTD	KAGERA	A	P.O.BOX 50 RULENGE
277	KKKT KONGWA SACCOS LTD	DODOMA	A	P.O.BOX 40 KOGWA
278	MWONGOZO SACCOS LTD	MARA	A	P.O.BOX 13 TARIME

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
279	NBC SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9454 DSM
280	SHAMMAH SACCOS LTD	MARA	A	P.O.BOX 1140 MUSOMA
281	KIPUNGUNI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 75634 DSM
282	HUDUMA SACCOS LTD	DODOMA	A	P.O.BOX 214 DODOMA
283	TCCIA SIMANJIRO SACCOS LTD	MANYARA	A	P.O.BOX 9596 SIMANJIRO
284	MAGAGURA SACCOS LTD	RUVUMA	A	P.O.BOX 60 SONGEA
285	SBC MBEYA WORKERS SACCOS LTD	MBEYA	A	P.O.BOX 2635 MBEYA
286	TANZANIA TOUR GUIDES SACCOS LTD	ARUSHA	A	P.O.BOX 11755 ARUSHA
287	MTONI LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9034 DSM
288	SHIWARA SACCOS LTD	ARUSHA	A	P.O.BOX 543 USA-RIVER
289	PEAWA SACCOS LTD	RUVUMA	A	P.O.BOX 223 SONGEA
290	MITAA SACCOS LTD	DODOMA	A	P.O.BOX 1923 DODOMA
291	CETEX SACCOS LTD	MOROGORO	A	P.O.BOX 269 MOROGORO
292	MVITC SACCOS LTD	MOROGORO	A	P.O.BOX 671 MOROGORO
293	UFUNDI SACCOS LTD	MOROGORO	A	P.O.BOX 67 MOROGORO
294	NDONGOSI SACCOS LTD	RUVUMA	A	P.O.BOX 1092 SONGEA
295	KISARAWA TEACHERS SACCOS LTD	PWANI	A	P.O.BOX 28001 - KISARAWA
296	MBAGALA LUTHERAN SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 100159 DSM
297	PAMOJA TUNAWEZA SACCOS LTD	DAR ES SALAAM	A	DAR ES SA- LAAM
298	MBULU TEACHERS SACCOS LTD	MANYARA	A	P.O.BOX 70, MBULU

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
299	IDODI SACCOS LTD	IRINGA	A	P.O.BOX 108 IDODI
300	CONCERN TANZANIA STAFF SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 6370 DSM
301	IGOMA KOLPING SACCOS LTD	KAGERA	A	BUNENA
302	KKKT MBEYA MJINI SACCOS LTD	MBEYA	A	P.O.BOX 1444, MBEYA
303	KIUMA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 45338, DSM
304	BARIADI DISTRICT TEACHERS SACCOS LTD	SIMIYU	A	P.O.BOX 129 BARIADI
305	BUIGIRI SACCOS LTD	DODOMA	A	P.O.BOX 4407 DODOMA
306	MUUNGANO IGURUSI SACCOS LTD	MBEYA	A	P.O.BOX 336 MBEYA
307	MLANDEGE SACCOS LTD	IRINGA	A	P.O.BOX 1341 IRINGA
308	K.C.U SACCOS LTD	KAGERA	A	P.O.BOX 5 BU- KOKA
309	KIUMA SACCOS LTD	RUVUMA	A	P.O.BOX 184 TUNDURU
310	MDC WOMEN SACCOS LTD	MANYARA	A	P.O.BOX 9000 MANYARA
311	MAISHA YETU SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 10523 DSM
312	MBULU TOWN COUNCIL WANAWAKE SACCOS LTD	MANYARA	A	P.O.BOX 09 MBULU
313	MALAWI CARGO CENTRES SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 21157 DSM
314	SERENGETI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 41080 DSM
315	GPSA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9150 DSM
316	SHINYANGA DISTRICT COUNCIL SACCOS LTD	SHINYANGA	A	P.O.BOX 113 SHINYANGA
317	KILIMO/MIFUGO SACCOS LTD	TANGA	A	P.O.BOX 92, TANGA
318	TANGAMANO SACCOS LTD	TANGA	A	P.O.BOX 1434 TANGA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
319	AIC (T) CHANG'OMBE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 45220 DSM
320	MUSOMA SACCOS LTD	MARA	A	P.O.BOX 556 MUSOMA
321	VISIONARY WOMEN SACCOS LTD	DAR ES SALAAM	A	DAR ES SALAAM
322	CBE DODOMA SACCOS LTD	DODOMA	A	P.O.BOX 2077 DODOMA
323	IRINGA HOPE SACCOS JOINT ENTERPRICE LTD	IRINGA	B	P.O.BOX 200 IRINGA
324	AMANI RULENGE SACCOS LTD	KAGERA	A	P.O.BOX 34 RULENGE
325	BUKOKA P.W.D EMPLOYEES SACCOS LTD	KAGERA	A	P.O.BOX 2 BUKOKA
326	SAYUNI HAYDOM RURAL SACCOS LTD	MANYARA	A	P.O.BOX 9032, MBULU
327	INSTITUTE OF JUDICIAL ADMINISTRATION WORKERS SACCOS LTD	TANGA	A	P.O.BOX 20 LUSHOTO
328	BOCHI HOSPITAL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 55158 DSM
329	NG'AMBO SACCOS LTD	KILIMANJARO	B	P.O.BOX 1532 MOSHI
330	LONG FARMERS SACCOS LTD	MANYARA	A	P.O.BOX 400 BABATI
331	MARUKU SACCOS LTD	KAGERA	A	P.O.BOX 5 BUKOKA
332	GOD'S BRIDGE SACCOS LTD	MBEYA	A	P.O.BOX 22 TUKUYU
333	TIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9522 DSM
334	NAMTUMBO MUUNGANO SACCOS LTD	RUVUMA	A	NAMTUMBO
335	TANESCO SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 54231 DSM
336	KITUNTU SACCOS LTD	KAGERA	A	P.O.BOX 486, KARAGWE
337	HALI YA HEWA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 3056 DSM
338	ARUSHA LMC STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 17047 ARUSHA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
339	KIPEMBAWE SACCOS LTD	MBEYA	A	P.O.BOX 66 CHUNYA
340	KIMBAKILE SACCOS LTD	KILIMANJARO	A	P.O.BOX 213 MWANGA
341	MAZOMBE SACCOS LTD	IRINGA	A	P.O.BOX 57 MAZOMBE
342	AMBONI SPINNING MILL SACCOS LTD	TANGA	A	P.O.BOX 5023 TANGA
343	NEW MZRH SACCOS LTD	MBEYA	A	P.O.BOX 419 MBEYA
344	BWAWANI BEACH SACCOS LTD	SINGIDA	A	P.O.BOX 1007 MKALAMA
345	PANGANI TEACHERS SACCOS LTD	PWANI	A	P.O.BOX 30349 KIBAHA
346	MUVUMA SACCOS LTD	SHINYANGA	A	P.O.BOX 662 KAHAMA
347	MATIGANJOLA SACCOS LTD	NJOMBE	A	P.O.BOX 322 NJOMBE
348	CANAAN SACCOS LTD	NJOMBE	A	P.O.BOX 450 NJOMBE
349	TUJIENDELEZE SACCOS LTD	IRINGA	A	P.O.BOX 655 IRINGA
350	NJOMBE TEACHERS SACCOS LTD	NJOMBE	A	P.O.BOX 394 NJOMBE
351	ENGASMENT BOMANI SACCOS LTD	MANYARA	A	P.O.BOX 9596 SIMANJIRO
352	DSM CORRIDOR SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 50163 DSM
353	OUR SAVIOUR SACCOS LTD	IRINGA	A	P.O.BOX 2224 IRINGA
354	IHEMI SACCOS LTD	IRINGA	A	P.O.BOX 58 IRINGA
355	KARATU DISTRICT COUNCIL WORKERS SACCOS LTD	ARUSHA	A	P.O.BOX 190, KARATU
356	MSHIKAMANO SACCOS LTD	MBEYA	B	P.O.BOX 979 MBEYA
357	SHALOM SACCOS LTD	SINGIDA	A	P.O.BOX 92 KIOMBOI
358	AFYA NYANGAO SACCOS LTD	LINDI	A	P.O.BOX 1002 LINDI

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
359	KONGWA DISTRICT COUNCIL SACCOS LTD	DODOMA	A	P.O.BOX 57 KONGWA
360	TWITANGE ISMAN SACCOS LTD	IRINGA	A	P.O.BOX 514 IRINGA
361	MOROGORO MUNICIPAL TEACHERS SACCOS LTD	MOROGORO	B	P.O.BOX 6063 MOROGORO
362	PANDAHILL SECONDARY SCHOOL SACCOS LTD	MBEYA	A	P.O.BOX 6233 MBEYA
363	INTERNATIONAL SCHOOL WORKERS SACCOS LTD	KILIMANJARO	A	P.O.BOX 733 MOSHI
364	MUUNGANO SACCOS LTD	KIGOMA	A	P.O.BOX 346 KIGOMA
365	KAHAMA MEDICAL SACCOS LTD	SHINYANGA	A	P.O.BOX 5 KA-HAMA
366	NYOMBO SACCOS LTD	NJOMBE	A	P.O.BOX 12 NJOMBE
367	NANENANE WOMEN SACCOS LTD	ARUSHA	A	P.O.BOX 14081 ARUSHA
368	IRINGA UNIVERSITY STAFFS SACCOS LTD	IRINGA	A	P.O.BOX 200 IRINGA
369	UMOJA SACCOS LTD	KAGERA	A	P.O.BOX 154 MULEBA
370	ASILIA LODGES SACCOS LTD	ARUSHA	A	P.O.BOX 1111 ARUSHA
371	KIFANYA SACCOS LTD	NJOMBE	B	P.O.BOX 414 NJOMBE
372	KASULU WOMEN SACCOS LTD	KIGOMA	A	P.O.BOX 31 KASULU
373	UVIMA SACCOS LTD	KILIMANJARO	A	P.O.BOX 874 MARANGU
374	UPENDO C SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 24711 DSM
375	GRACE SCHOOLS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 70913 DSM
376	TAZARA MBEYA WORKSHOP SACCOS LTD	MBEYA	B	P.O.BOX 234 MBEYA
377	UMATAMA SACCOS LTD	ARUSHA	A	P.O.BOX 11200 ARUSHA
378	RIJKZWAAN SACCOS LTD	ARUSHA	B	P.O.BOX 12345 ARUSHA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
379	UWEZESHAJI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1734 DSM
380	MAZINDE JUU UMOJA SACCOS LTD	TANGA	A	P.O.BOX 90 LUSHOTO
381	MUGUMU HOSPITAL SACCOS LTD	MARA	A	P.O.BOX 38 MUGUMU
382	FRIENDS OF RECA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 11819 DSM
383	KANONO SACCOS LTD	ARUSHA	A	P.O.BOX 1098 ARUSHA
384	DIAMOND WELFARE CLUB SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 13665 DSM
385	SHANTA MINING SACCOS LTD	SONGWE	A	SONGWE
386	ARUSHA TBL SACCOS LTD	ARUSHA	A	P.O.BOX 3104 ARUSHA
387	SPM SACCOS LTD	IRINGA	B	P.O.BOX 6 MG- OLOLO
388	TUMAINI IFUNDA SACCOS LTD	IRINGA	A	P.O.BOX 64 IRINGA
389	DAR ES SALAAM INSTITUTE OF TECHNOLOGY SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2958 DSM
390	TUSHIRIKIANE STEREO SACCOS LTD	MBEYA	A	P.O.BOX 2278
391	MITIKI WORKERS SACCOS LTD	MOROGORO	A	P.O.BOX 655 IFAKARA
392	SUMATRA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 3093 DSM
393	LUPONDE SACCOS LTD	NJOMBE	A	P.O.BOX 4 NJOMBE
394	UWSA SACCOS LTD	MBEYA	A	P.O.BOX 2932 MBEYA
395	LOYOLA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9533 DSM
396	NURU - INYALA SACCOS LTD	MBEYA	A	P.O.BOX 1305 MBEYA.
397	HEKIMA SACCOS LTD	NJOMBE	A	NJOMBE
398	TABORA RAILWAYS SACCOS LTD	TABORA	A	P.O.BOX 150 TABORA
399	TUMAINI SACCOS LTD	KILIMANJARO	A	P.O.BOX 308 MARANGU

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
400	TAZAMA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 2157 DSM
401	AMKENI VIJANA SACCOS LTD	KAGERA	A	P.O.BOX 98 BUKOKA
402	TWITANGAGE SACCOS LTD	NJOMBE	A	P.O.BOX 726 NJOMBE
403	TCCIA MANYARA SACCOS LTD	MANYARA	A	P.O.BOX 339 BABATI
404	AMANI SACCOS LTD	KILIMANJARO	A	P.O.BOX 891 MOSHI
405	ANGEL HOUSE SACCOS LTD	MARA	A	P.O.BOX 175 TARIME
406	KASHWASA SACCOS LTD	SHINYANGA	A	P.O.BOX 1246 SHINYANGA
407	KOLPING WORKERS SACCOS LTD	KAGERA	A	P.O.BOX 1236 BUKOKA
408	MVOMERO SACCOS LTD	MOROGORO	A	P.O.BOX 963,MVOMERO
409	TAMPRO SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 72045 DSM
410	AHUENI SACCOS LTD	MARA	A	P.O.BOX 422 TARIME
411	MAKIBA SACCOS LTD	ARUSHA	A	P.O.BOX 81 USA RIVER
412	NEEMA SACCOS LTD	MBEYA	A	P.O.BOX 3472 MBEYA
413	AICT MAGOMENI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1141 DSM
414	TMA SACCOS LTD	DODOMA	B	P.O.BOX 4278 DODOMA
415	TUMAINI SACCOS LTD	ARUSHA	B	P.O.BOX 6070 ARUSHA
416	INTERNATIONAL SCHOOL OF TANGANYIKA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2651 DSM
417	ARUSHA CUTTINGS SACCOS LTD	ARUSHA	A	P.O.BOX 11123 ARUSHA
418	CHAWAKUKO SACCOS LTD	KILIMANJARO	A	P.O.BOX 218 MWANGA
419	UWAPA SACCOS LTD	ARUSHA	A	P.O.BOX 15418 ARUSHA

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
420	UMAKO MAKONGOLOSI SACCOS LTD	MBEYA	A	MAKONGOLOSI
421	KKKT USHARIKA KARANGA S ACCOS LTD	KILIMANJARO	A	P.O.BOX 8605 MOSHI
422	MSSSA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 12689 DSM
423	TANDALE MARKET TRADERS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 75777 DSM
424	NEWALA BOMA SACCOS LTD	MTWARA	A	P.O.BOX 16 NEWALA
425	BIMA YA AFYA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 11360 DSM
426	RUNJO SACCOS LTD	MBEYA	A	P.O.BOX 2469 MBEYA
427	MFAMASIA ARMS SACCOS LTD	KILIMANJARO	A	P.O.BOX 481 MOSHI
428	ZIMAMOTO SACCOS LTD	DODOMA	A	P.O.BOX 1509 DODOMA
429	MAPINDUZI PWANI SACCOS LTD	PWANI	A	P.O.BOX 30100 KIBAHA
430	GEITA TEACHERS SACCOS LTD	GEITA	B	P.O.BOX 51 GEITA
431	EIJ SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 32174 DSM
432	KINYAMVUO COMMUNITY SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 32885 DSM
433	KYAKA SACCOS LTD	KAGERA	B	P.O.BOX 97 KYAKA
434	RAS KILIMANJARO SACCOS LTD	KILIMANJARO	A	P.O.BOX 3070 MOSHI
435	SUNFLAG EMPLOYEE SACCOS LTD	ARUSHA	A	P.O.BOX 3123 ARUSHA
436	SELF RELIANCE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 80856 DSM
437	IWAMBI PAMOJA SACCOS LTD	MBEYA	A	P.O.BOX 2904 MBEYA
438	TCCIA COAST REGION SACCOS LTD	PWANI	A	P.O.BOX 30862 KIBAHA
439	SALASALA LUTHERAN CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 68902 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
440	SJUT SACCOS LTD	DODOMA	A	P.O.BOX 47 DODOMA
441	LAKE TEACHERS SACCOS LTD	MANYARA	A	P.O.BOX 118 BABATI
442	LUSHOTO DISTRICT COUNCIL EMPLOYEES SACCOS LTD	TANGA	A	P.O.BOX 32 LUSHOTO
443	JENGA MKIMBIZI SACCOS LTD	IRINGA	A	P.O.BOX 1765 IRINGA
444	NIMETA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 15651 DSM
445	USHIRIKA WA WAUZA BIDHAA MNADANI SACCOS LTD	RUKWA	A	187 SUM-BAWANGA
446	UJAMAA SACCOS LTD	MARA	A	P.O.BOX 1077 MUSOMA
447	BLOCK T SACCOS LTD	MBEYA	A	P.O.BOX 2216 MBEYA
448	MAKTABA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9283 DSM
449	ULIWA SACCOS LTD	NJOMBE	A	P.O.BOX 54 NJOMBE
450	WASSHA WORKERS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 33452 DSM
451	KANTUI SACCOS LTD	MOROGORO	A	P.O.BOX 397 KIDATU
452	AGAPE SACCOS LTD	MBEYA	A	P.O.BOX 103 MBARALI
453	MAGODA SACCOS LTD	NJOMBE	A	NJOMBE
454	TBC SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 31519 DSM
455	TAFIRI WORKERS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9750 DSM
456	LUGALA HOSPITAL SACCOS LTD	MOROGORO	A	P.O.BOX 11 MALINYI
457	ADADA SACCOS LTD	MANYARA	A	P.O.BOX 110 BABATI
458	KIBAHA EDUCATION CENTRE SACCOS LTD	PWANI	A	P.O.BOX 30002 KIBAHA
459	TWAVWANWAJE MUUNGANO SACCOS LTD	RUKWA	A	P.O.BOX 464 SUMBAWANGA
460	KURUGENZI SACCOS LTD	SHINYANGA	B	P.O.BOX 320 SHINYANGA

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
461	FRIEDKIN WORKERS SACCOS LTD	ARUSHA	A	P.O.BOX 2782 ARUSHA
462	NGUVUMALI SACCOS LTD	KILIMANJARO	A	P.O.BOX 14 MWANGA
463	LUPONDE SACCOS LTD	NJOMBE	A	P.O.BOX 4 NJOMBE
464	WASODA SACCOS LTD	NJOMBE	A	P.O.BOX 97 NJOMBE
465	URU MASHARIKI SACCOS LTD	KILIMANJARO	A	P.O.BOX 3041 MOSHI
466	PAMWEBA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 68063 DSM
467	TCCIA ARUSHA SACCOS LTD	ARUSHA	A	P.O.BOX 141 ARUSHA
468	TCCIA LONGIDO SACCOS LTD	ARUSHA	A	P.O.BOX 8551 NAMANGA
469	TPAWU SACCOS LTD	MOROGORO	A	P.O.BOX 50 KIDATU
470	BANANA SACCOS LTD	ARUSHA	A	P.O.BOX 10123, ARUSHA
471	MARORONI UKOMBOZI RURAL SACCOS LTD	ARUSHA	A	P.O.BOX 89 USA RIVER
472	ARUSHA CLUB SACCOS LTD	ARUSHA	B	P.O.BOX 909 ARUSHA
473	TPC SACCOS LTD	KILIMANJARO	B	P.O.BOX 118 MOSHI
474	BOT MBEYA SACCOS LTD	MBEYA	B	P.O.BOX 1203 MBEYA
475	UMOJA SACCOS LTD	MOROGORO	A	P.O.BOX 173 KILOSA
476	MANAPA WORKERS SACCOS LTD	ARUSHA	A	P.O.BOX 12 MTO WA MBU
477	MANAMBENI SACCOS LTD	KILIMANJARO	A	P.O.BOX 913 MOSHI
478	ILONGERO SACCOS LTD	SINGIDA	A	P.O.BOX 27 SINGIDA
479	KKKT MBEZI LUIS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 75920 DSM
480	AWABOMA SACCOS LTD	MANYARA	A	P.O.BOX 67 KITETO

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
481	NEWALA / TANDAHIMBA TEACHERS SACCOS LTD	MTWARA	A	P.O.BOX 197 NEWALA
482	SONGAMBELE KATORO SACCOS LTD	GEITA	A	P.O.BOX 617 KATORO
483	MUUNGANO SACCOS LTD	TANGA	A	P.O.BOX 18 KILINDI
484	PRIMEFUEL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2873 DSM
485	MASE SACCOS LTD	MBEYA	A	P.O.BOX 3793 MBEYA
486	MNRT SACCOS LTD	DODOMA	A	P.O.BOX 1351 DODOMA
487	TAWA SACCOS LTD	MOROGORO	A	P.O.BOX 1880 MOROGORO
488	WAZO HILL SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 66793 DSM
489	WEKEZA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 10678 DSM
490	TUINUANE SACCOS LTD	DODOMA	A	P.O.BOX 1180 DODOMA
491	UFUNDI SACCOS LTD	DODOMA	A	P.O.BOX 2197 DODOMA
492	LOWASI SACCOS LTD	KILIMANJARO	A	P.O.BOX 339 MOSHI
493	IFAKARA CENTRE SACCOS LTD	MOROGORO	A	P.O.BOX 53 IFAKARA
494	KALALI SACCOS LTD	KILIMANJARO	A	P.O.BOX 2088 MOSHI
495	CHATO TEACHERS SACCOS LTD	GEITA	A	P.O.BOX 108 CHATO
496	KIA SACCOS LTD	KILIMANJARO	B	P.O.BOX 10 HAI
497	SMIRNA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 45195 DSM
498	MGUDE SACCOS LTD	MOROGORO	A	P.O.BOX 99 MANGULA
499	MLIMANI NGARASH RURAL SACCOS LTD	ARUSHA	A	P.O.BOX 128 MONDULI
500	PAG SHAMMAH SACCOS LTD	MBEYA	A	P.O.BOX 1863 MBEYA
501	WATUMISHI BOMANI SACCOS LTD	RUKWA	A	SUMBAWANGA

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502	ST. JOHN NJIRO SACCOS LTD	ARUSHA	A	P.O.BOX 11509 ARUSHA
503	SERENGETI TEACHERS SACCOS LTD	MARA	A	P.O.BOX 194 SERENGETI
504	WAWATA PAROKIA YA ROHO MTAKATIFU KITUNDA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40711 DSM
505	TANWAT KIBENA SACCOS LTD	NJOMBE	A	KIBENA - NJOMBE
506	UKAGUZI A.S.F SACCOS LTD	DODOMA	A	P.O.BOX 761 DODOMA
507	UKU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 60727 DSM
508	MAKUBURI CATHOLIC CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 62607 DSM
509	NAVIDA SACCOS LTD	ARUSHA	A	P.O.BOX103 ARUSHA
510	NYOTA NJEMA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 41265 DSM
511	MKOMBOZI SACCOS LTD	MARA	A	P.O.BOX 240 TARIME
512	DARAJANI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 71093 DSM
513	SASAKWA SACCOS LTD	MARA	A	P.O.BOX 65 SERENGETI
514	NIMR MBEYA SACCOS LTD	MBEYA	A	P.O.BOX 2410 MBEYA
515	ACTION TANZANIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 21496 DSM
516	DUCE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2329 DSM
517	UWATA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 4828 DSM
518	SONGAMBELE SACCOS LTD	TANGA	A	P.O.BOX 89 PANGANI
519	IVAENY SACCOS LTD	KILIMANJARO	A	P.O.BOX 103 SANYA JUU
520	DTY TEGETA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 167 DSM
521	ARUSHA TECHNICAL COLLEGE STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 296 ARUSHA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
522	MSHIKAMANO SACCOS LTD	GEITA	B	P.O.BOX 20 CHATO
523	YETU MICROFINANCE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 75379 DSM
524	KETES SACCOS LTD	RUKWA	A	P.O.BOX 36 SUMBAWANGA
525	KINYEREZI BRIGHT FUTURE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 79563 DSM
526	MARANGU SECONDARY SACCOS LTD	KILIMANJARO	A	P.O.BOX 217 MARANGU
527	WARRIOR SECURITY STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 15439 ARUSHA
528	OHINY-MANIO ELCT ND. SACCOS LTD	KILIMANJARO	A	P.O.BOX 100 SANYA JUU
529	TOWERS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1559 DSM
530	FOO SACCOS LTD	KILIMANJARO	A	P.O.BOX 8225 MOSHI
531	MUSOMA HOSPITAL SACCOS LTD	MARA	A	P.O.BOX 21 MUSOMA
532	TANZANIA AIRPORTS AUTHORITY SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 18032 DSM
533	WAWASEHI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 79605 DSM
534	KKKT MPANDA SACCOS LTD	KATAVI	A	P.O.BOX 45 MPANDA
535	MAMBA SACCOS LTD	KILIMANJARO	A	P.O.BOX 485 MARANGU
536	IMASANGANI SACCOS LTD	PWANI	A	P.O.BOX 58 MLANDIZI
537	UKAGUZI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9080 DSM
538	JAM MAONO SACCOS LTD	ARUSHA	A	P.O.BOX 16838 ARUSHA
539	TANZANIA ASSOCIATION OF WOMEN CERFIED ACCOUNTANTS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 78752 DSM
540	BARAA SACCOS LTD	ARUSHA	A	P.O.BOX 3013 ARUSHA
541	MZENGA SACCOS LTD	PWANI	A	P.O.BOX 28001 KISARAWÉ

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
542	MCHIKICHINI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40735 DSM
543	SAFARI LAGER MWANZA SACCOS LTD	MWANZA	A	P.O.BOX 661 MWANZA
544	VETA OLJORO STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 509 ARUSHA
545	AGA KHAN HOSPITAL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1605 DSM
546	KIBONG'OTO HOSPITAL WORKERS SACCOS LTD	KILIMANJARO	A	P.O.BOX 12 SANYA JUU
547	UMAHAKA SACCOS LTD	ARUSHA	A	P.O.BOX 16475 ARUSHA
548	MBAGASO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 104409 DSM
549	PPF SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 72473 DSM
550	WANAMA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 54621 DSM
551	UWAMAKI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 79717 DSM
552	MPANDA AFYA SACCOS LTD	KATAVI	A	P.O.BOX 72 MPANDA
553	BIMA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9264 DSM
554	MIVUMONI DEVELOPMENT SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 33458 DSM
555	KIMANDOLU LUTHERAN GROUP SACCOS LTD	ARUSHA	A	P.O.BOX 1158 ARUSHA
556	WATER RESOURCES INSTITUTE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 35059 DSM
557	MKURABITA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1500 DODOM
558	BAGAMOYO TEACHERS SACCOS LTD	PWANI	A	P.O.BOX 94 BAGAMOYO
559	NSSF EMPLOYEES SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 19910 DSM
560	LEMIRA SACCOS LTD	KILIMANJARO	A	P.O.BOX 689 MOSHI
561	NANJARA REHA SACCOS LTD	KILIMANJARO	A	P.O.BOX 160 ROMBO

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
562	BETHEL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 32763 DSM
563	MAKAMBAKO SACCOS LTD	NJOMBE	A	P.O.BOX 559 MAKAMBAKO
564	KIKEO SACCOS LTD	MOROGORO	A	P.O.BOX 663 MVOMERO
565	KARANSI SACCOS LTD	KILIMANJARO	A	P.O.BOX 98 SANYA JUU
566	ENDELEVU SACCOS LTD	ARUSHA	A	P.O.BOX 1156 ARUSHA
567	NDUGUMBI COMMUNITY SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 90269 DSM
568	UMOJA WA KUSAIDIANA SUMBAWANGA (UWASU) SACCOS LTD	RUKWA	A	P.O.BOX 187 SUMBAWANGA
569	ENYOITO SACCOS LTD	ARUSHA	A	P.O.BOX 15185, ARUSHA
570	ABC CAPITAL WORKERS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 12346 DSM
571	TIC SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 90042, DSM
572	PASS TRUST SACCOS LTD	MOROGORO	A	P.O.BOX 146 MOROGORO
573	MPWAPWA TEACHERS SACCOS LTD	DODOMA	A	P.O.BOX 172 MPWAPWA
574	IFWAGI MAFANIKIO SACCOS LTD	IRINGA	A	P.O.BOX 258 MAFINGA
575	YCSC SACCOS LTD	DAR ES SALAAM	A	DAR ES SA- LAAM
576	KISUKURU SACCOS LTD	DAR ES SALAAM	A	DAR ES SA- LAAM
577	MWANANCHI COMMUNICATIONS SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 19754, DSM
578	BABATI DISTICT WOMEN SACCOS LTD	MANYARA	A	P.O.BOX 400, BABATI
579	TLAWI SACCOS LTD	MANYARA	A	P.O.BOX 70, MBULU
580	NINGA SACCOS LTD	NJOMBE	B	P.O.BOX 148 NJOMBE
581	NUNDU SACCOS LTD	NJOMBE	A	P.O.BOX 276 NJOMBE

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
582	GOD HALLMARK SACCOS LTD	PWANI	A	P.O.BOX 28001 KISARAWE
583	MAZIWA SACCOS LTD	TANGA	A	P.O.BOX 5061 TANGA
584	SAME KURUGENZI SACCOS LTD	KILIMANJARO	A	P.O.BOX 138 SAME
585	SHIMBILI SACCOS LTD	KILIMANJARO	A	P.O.BOX 31 ROMBO
586	NIMR MWANZA SACCOS LTD	MWANZA	A	P.O.BOX 1462 MWANZA
587	UWAMBE SACCOS LTD	MWANZA	A	P.O.BOX 10433 MWANZA
588	JUHUDI SACCOS LTD	NJOMBE	A	NJOMBE
589	MWELYA USAMBARA MKONGE SACCOS LTD	TANGA	A	P.O.BOX 8 MAKUYUNI
590	MWERA AND SAKURA ESTATES SACCOS LTD	TANGA	A	P.O.BOX 5010 TANGA
591	WAWAPA SACCOS LTD	TANGA	A	P.O.BOX 86 P.O. BOXANGANI
592	TWITANGAGE SACCOS LTD	RUKWA	A	P.O.BOX 295 SUMBAWANGA
593	LITEMBO HOSPITAL SACCOS LTD	RUVUMA	A	P.O.BOX 94 MBINGA
594	MBINGA LUTHERAN SACCOS LTD	RUVUMA	A	P.O.BOX 329 MBINGA
595	NGAKA SACCOS LTD	RUVUMA	A	P.O.BOX 62 MBINGA
596	SHINYANGA TOWN COUNCIL TEACHERS SACCOS LIMITED	SHINYANGA	A	P.O.BOX 636 SHINYANGA
597	MAENDELEO IHALE SACCOS LTD	SIMIYU	A	P.O.BOX 95 BUSEGA
598	MWASI SACCOS LTD	SINGIDA	A	P.O.BOX 388 SINGIDA
599	SINGIDA TOWN COUNCIL TEACHERS SACCOS LIMITED	SINGIDA	A	P.O.BOX 236 SINGIDA
600	MSHIKAMANO ISANZU SACCOS LTD	TABORA	A	P.O.BOX 4 NZEGA
601	KIBAHA VIJIJINI SACCOS LTD	PWANI	A	P.O.BOX 30153 KIBAHA
602	KIWASACO SACCOS LTD	PWANI	A	P.O.BOX 28001 - KISARAWE

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
603	KANA SDA SACCOS LTD	TANGA	A	P.O.BOX 2000 TANGA
604	KOROGWE TEACHERS SACCOS LTD	TANGA	A	P.O.BOX 340 KOROGWE
605	SONGAMBELE SACCOS LTD	KILIMANJARO	A	P.O.BOX 168 USANGI
606	SIMANJIRO TEACHERS SACCOS LTD	MANYARA	A	P.O.BOX 9596 SIMANJIRO
607	TARANGIRE WORKERS SACCOS LTD	MANYARA	A	P.O.BOX 3134 ARUSHA
608	UMOJA VIJANA SACCOS LTD	MANYARA	A	P.O.BOX 400 BABATI
609	NYABIGENA SACCOS LTD	MARA	A	P.O.BOX 44 NYAMWAGA
610	VIJANA MANISPAA MOSHI SACCOS LTD	KILIMANJARO	A	P.O.BOX 2064 MOSHI
611	AFYA DODOMA VIJINI - DYK SACCOS LTD	DODOMA	A	P.O.BOX 4294 DODOMA
612	ARUSHA KURUGENZI SACCOS LTD	ARUSHA	A	P.O.BOX 3050 ARUSHA
613	FIDES STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 1304 USA RIVER
614	UVUMNYA TALANTA SCCOS LIMITED	TABORA	A	P.O.BOX 614 NZEGA
615	KARMEL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 167 DSM
616	KILIMO NA USHIRIKA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9192 DSM
617	KCMC SACCOS LTD	KILIMANJARO	A	P.O.BOX 3010 MOSHI
618	ACU STAFF SACCOS LTD	ARUSHA	A	P.O.BOX 16734 ARUSHA
619	ARUMA SACCOS LTD	ARUSHA	A	P.O.BOX 1525 ARUSHA
620	TAI SACCOS LTD	KILIMANJARO	A	P.O.BOX 306 HAI
621	TARAKEA MOTAMBURU SACCOS LTD	KILIMANJARO	A	P.O.BOX 15 TARAKEA
622	KWARAA TEACHERS SACCOS LTD	MANYARA	A	P.O.BOX 153 BABATI

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
623	MANYARA TEACHERS SACCOS LTD	MANYARA	A	P.O.BOX 645 BABATI
624	BONITE BOTTLERS SACCOS LTD	KILIMANJARO	A	P.O.BOX 1352 MOSHI
625	JITEGEMEE SACCOS LTD	KILIMANJARO	A	HAI
626	SAYARI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 62936 DSM
627	SIDO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2476 DSM
628	TAZARA KARAKANA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40110 DSM
629	MARINE SACCOS LTD	IRINGA	A	P.O.BOX 139 MAFINGA
630	UMOJA DEVELOPMENT SACCOS LTD	IRINGA	A	P.O.BOX 2595 IRINGA
631	YORDAN SACCOS LTD	IRINGA	A	P.O.BOX 220 IRINGA
632	JITIHADA SACCOS LTD	KAGERA	A	P.O.BOX 35 LUSAHUNGA
633	GEITA POWER SACCOS LTD	GEITA	A	P.O.BOX 54 GEITA
634	DIRA SACCOS LTD	IRINGA	A	P.O.BOX 511 IRINGA
635	KILOLO SACCOS LTD	IRINGA	A	P.O.BOX 215 IRINGA
636	CHINA ALUMNI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 72275 DSM
637	IITA TANZANIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 34441 DSM
638	UZIMA SACCOS LTD	MOROGORO	A	P.O.BOX 2153 MOROGORO
639	CBE MWANZA SACCOS LTD	MWANZA	A	P.O.BOX 3168 MWANZA
640	MAGU TEACHERS SACCOS LTD	MWANZA	A	P.O.BOX 88 MAGU
641	KCMUCO SACCOS LTD	KILIMANJARO	A	P.O.BOX 2240 MOSHI
642	LOWIRI SACCOS LTD	KILIMANJARO	A	P.O.BOX 2140 MOSHI
643	MOVENPICK ROYAL PALM SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 791 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
644	SUA SACCOS LTD	MOROGORO	A	P.O.BOX 3000 MOROGORO
645	TUR SACCOS LTD	MOROGORO	B	P.O.BOX 73 MTIBWA
646	KIBENA SACCOS LTD	NJOMBE	A	P.O.BOX 19 NJOMBE
647	KIPENGERE SACCOS LTD	NJOMBE	A	P.O.BOX 30 NJOMBE
648	MBEYA TEACHERS SACCOS LTD	MBEYA	A	P.O.BOX 599 MBEYA
649	HONEST SACCOS LTD	PWANI	A	P.O.BOX 109 CHALINZE
650	MANUNDU SACCOS LTD	TANGA	A	P.O.BOX 367 KOROGWE
651	MAKOKA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 75705 DSM
652	MKOMBOZI SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 40114 DSM
653	MNENE SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40111 DSM
654	SHENGENA SACCOS LTD	MBEYA	A	P.O.BOX 2603 MBEYA
655	MAHAKAMA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9004 DSM
656	TUJIKOMBOE SACCOS LTD	KILIMANJARO	A	P.O.BOX 1076, MOSHI
657	UMBWE NDOO SACCOS LTD	KILIMANJARO	A	P.O.BOX 8666, MOSHI
658	SWAYA SACCOS LTD	MBEYA	A	P.O.BOX 2920, MBEYA
659	MORAVIAN CHURCH SOUTH WEST SACCOS LTD	MBEYA	A	P.O.BOX 3078, MBEYA
660	A.C.T - TUMAINI SACCOS LTD	MOROGORO	A	P.O.BOX 320, MOROGORO
661	ELGIBO SACCOS LTD	MOROGORO	A	P.O.BOX 3143 MOROGORO
662	KILOMBERO DISTRICT WORKERS SACCOS LTD	MOROGORO	B	P.O.BOX 133, IFAKARA
663	CHAKUWAMA SACCOS LTD	MBEYA	B	P.O.BOX 858, MBEYA

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664	WARI SACCOS LTD	KILIMANJARO	A	P.O.BOX 6659, MOSHI
665	BABATI TOWN COUNCIL WORKERS SACCOS LTD	MANYARA	A	P.O.BOX 383, BABATI
666	ENDAGAW SACCOS LTD	MANYARA	A	P.O.BOX 246, HANANG
667	GETAMOCK SACCOS LTD	ARUSHA	A	P.O.BOX 77, KARATU
668	WAHEE SACCOS LTD	KILIMANJARO	A	P.O.BOX 328, ROMBO
669	UTALII SACCOS LTD	ARUSHA	A	P.O.BOX 427, ARUSHA
670	AIRTEL STAFF SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9623, DSM
671	HIFADHI SACCOS LTD	ARUSHA	B	P.O.BOX 3134, ARUSHA
672	MRALIPA SACCOS LTD	ARUSHA	A	P.O.BOX 01, MONDULI
673	MVIWAENGU SACCOS LTD	ARUSHA	A	P.O.BOX 13080, ARUSHA
674	NEW HOPE SACCOS LTD	ARUSHA	A	P.O.BOX 142, KARATU
675	NGARENANYUKI FARMERS SACCOS LTD	ARUSHA	A	P.O.BOX 338, USA RIVER
676	UKOTAFU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 45483 DSM
677	WAZO ENGINEERING SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 6838 DSM
678	GEMA SACCOS LTD	DODOMA	A	P.O.BOX 2565 DSM
679	PPRA SACCOS LTD	DODOMA	A	P.O.BOX 2865,DODOMA
680	ARU SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 35176 DSM
681	AZIMIO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 7259 DSM
682	BET SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 5402, DSM
683	LIFETIME SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 76469, DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
684	MARANGU EAST SACCOS LTD	KILIMANJARO	A	P.O.BOX 761, MARANGU
685	MWANGAZA KAHE MASHARIKI SACCOS LTD	KILIMANJARO	A	P.O.BOX 162, MOSHI
686	MWEKA COLLEGE SACCOS LTD	KILIMANJARO	A	P.O.BOX 3031, MOSHI
687	SENAPA SACCOS LTD	MARA	A	P.O.BOX 3134, ARUSHA
688	CHIMIWA SACCOS LTD	MBEYA	A	P.O.BOX 10, MBARALI
689	NBAA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 5128, DSM
690	ONE FAMILY 2000 SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 12443, DSM
691	PUBLIC SERVICE COMMISSION SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9143, DSM
692	ABAGAMBA KAMOI SACCOS LTD	ARUSHA	A	P.O.BOX 1363, ARUSHA
693	MWENGE CATHOLIC UNIVERSITY SACCOS LTD	KILIMANJARO	A	P.O.BOX 1226 MOSHI
694	G.S.T SACCOS LTD	DODOMA	A	P.O.BOX 903 DODOMA
695	KIVUKONI SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9193 DSM
696	MADIBIRA SACCOS LTD	MBEYA	A	P.O.BOX 246 RUJEWANA
697	LEKIDEA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 13763 DSM
698	BIHARAMULO TEACHERS SACCOS LTD	KAGERA	A	P.O.BOX 138 BIHARAMULO
699	KARATU PRIVATE SECTOR SACCOS LTD	ARUSHA	A	P.O.BOX 84 KARATU
700	UMANKUWA SACCOS LTD	ARUSHA	A	P.O.BOX 1834 ARUSHA
701	TFS SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 40832 DSM
702	PALLOTTI SACCOS LTD	ARUSHA	A	P.O.BOX 236 ARUSHA

S/N	NAME OF SACCOS	REGION	LICENSE CATE-GORY	PHYSICAL ADDRESS
703	MVOMERO TEACHERS SACCOS LTD	MOROGORO	A	P.O.BOX 663 MVOMERO
704	JITEGEMEE ADVENT SACCOS LTD	MOROGORO	A	P.O.BOX 82 MOROGORO
705	NDURUMO SACCOS LTD	KILIMANJARO	A	P.O.BOX 100 USANGI
706	IGOMA SACCOS LTD	MBEYA	A	P.O.BOX 248 MBEYA
707	ICC SACCOS LTD	DODOMA	A	P.O.BOX 1392 DODOMA
708	DAWASA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 1573 DSM
709	MPUI SACCOS LTD	RUKWA	A	P.O.BOX 229 SUMBAWANGA
710	MUUNGANO KIKAVU CHINI SACCOS LTD	KILIMANJARO	B	P.O.BOX 8230 MOSHI
711	IGOMA SACCOS LTD	NJOMBE	A	P.O.BOX 396 NJOMBE
712	HEKIMA SACCOS LTD	MANYARA	A	P.O.BOX 100 KATESH
713	TASAF SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9381 DSM
714	JAMIII FARM AFRICA SACCOS LTD	MANYARA	A	P.O.BOX 675 BABATI
715	WAKAGUZI SACCOS LTD	DODOMA	A	P.O.BOX 2055 DODOMA
716	SIMHHA SACCOS LTD	MANYARA	A	P.O.BOX 242 MBULU
717	MACHINGA DAR ES SALAAM SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 24172 DSM
718	KIBANGU CATHOLIC CHURCH SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 62936 DSM
719	CHAWA MBM KUSINI SACCOS LTD	MTWARA	A	P.O.BOX 327 MASASI
720	NECTA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 2624 DSM
721	BUKOBA MUNICIPAL TEACHERS SACCOS LTD	KAGERA	B	P.O.BOX 528 BUKOBA
722	HAZINA SACCOS LTD	DAR ES SALAAM	B	P.O.BOX 9111 DSM

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
723	TABORA EBENEZA SACCOS LTD	TABORA	A	P.O.BOX 161 TABORA
724	IBWERA SACCOS LTD	KAGERA	A	IBWERA - BU- KOKA
725	MU SACCOS LTD	MOROGORO	A	P.O.BOX 1 MZUMBE
726	DAR ECONOMIC SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 13194 DSM
727	KIKA SACCOS LTD	KAGERA	A	P.O.BOX 209 KYERWA
728	ARDHI SACCOS LTD	DODOMA	A	DODOMA
729	SOS CHILDREN'S VILLAGE SACCOS LTD	ARUSHA	A	P.O.BOX 13196 ARUSHA
730	KISARAWA SACCOS LTD	PWANI	A	P.O.BOX 28001 KISARAWA
731	AMANI SACCOS LTD	SONGWE	A	P.O.BOX 200 SONGWE
732	MONDULI TEACHERS SACCOS LTD	ARUSHA	A	P.O.BOX 05 MONDULI
733	KILIMO SACCOS LTD	PWANI	A	P.O.BOX 30054 KIBAHA
734	HALE MKONGE SACCOS LTD	TANGA	A	P.O.BOX 358 KOROGWE
735	VIMI SACCOS LTD	DODOMA	A	P.O.BOX 1977 DODOMA
736	INTERCHICK AND TANBREED SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 5774 DSM
737	VIJANA MATEMBWE SACCOS LTD	NJOMBE	A	P.O.BOX 59 NJOMBE
738	MBALIZI HOSPITAL SACCOS LTD	MBEYA	A	P.O.BOX 6117 MBEYA
739	NIDA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 12324 DSM
740	CHAKUTAMA SACCOS LTD	NJOMBE	A	MAKAMBAKO
741	MALENGO SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 34791 DSM
742	DODOMA STENDI KUU SACCOS LTD	DODOMA	A	P.O.BOX 4217DODOMA
743	MSHIKAMANO SACCOS LTD	TANGA	A	P.O.BOX 5146 TANGA

S/N	NAME OF SACCOS	REGION	LICENSE CATEGORY	PHYSICAL ADDRESS
744	FETA WORKERS SACCOS LTD	PWANI	A	P.O.BOX 83 BAGAMOYO
745	KELAMFUA MOKALA SACCOS LTD	KILIMANJARO	A	P.O.BOX 279 ROMBO
746	ACADEMIC INTERNATIONAL PRIMARY SCHOOL SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 63333 DSM
747	CHAWAKI SACCOS LTD	MWANZA	A	P.O.BOX 76 MWANZA
748	IBUMILA SACCOS LTD	NJOMBE	A	P.O.BOX 323 NJOMBE
749	KIRUSHYA WARD SACCOS LTD	KAGERA	A	P.O.BOX 105 NGARA
750	KIWASA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 36009 DSM
751	RACLFEA SACCOS LTD	MARA	A	P.O.BOX 250 RORYA
752	SECURITY GROUP SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 9390 DSM
753	DWT SACCOS LTD	KIGOMA	A	P.O.BOX 13 KASULU
754	KISANGATA/RUDEWA SACCOS LTD	MOROGORO	A	P.O.BOX 123 KILOSA
755	LABOREX TANZANIA SACCOS LTD	DAR ES SALAAM	A	P.O.BOX 70032 DSM
756	MAKIIDI/MAHARO SACCOS LTD	KILIMANJARO	A	P.O.BOX 87 ROMBO
757	SAYUNI SACCOS LTD	MANYARA	A	P.O.BOX 2 KATESHI
758	TUNDUMA LULU SACCOS LTD	SONGWE	A	P.O.BOX 276 TUNDUMA
759	MUWSA SACCOS LTD	KILIMANJARO	A	P.O.BOX 440 MOSHI

Note:

 **Revoked**

APPENDIX 2: A PERIODIC QUESTIONNAIRE SUBMITTED BY SACCOS

S/N	PERIODIC REPORT SUMMARY REQUIRED TO BE SUBMITTED BY LICENSED SACCOS AS OF 31ST DECEMBER 2022				
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 2022	THE YEAR 2021
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	<i>Mention the top 5 Products and services needed by the members</i>				
13.2.2	<i>How do you innovate the Product and Service needed by your Members?</i>				
	SACCOS Membership				
14	Individual Members				
14.1	<i>Males</i>				
14.2	<i>Females</i>				
	Total Individual Members (11.1 +11.2)				
15	Groups				
15.1	<i>Males</i>				
15.2	<i>Females</i>				
	Total Group Members (12.1 + 12.2)				
16	Institutions (Number of beneficiaries)				
17	Other Beneficiaries (Non-Members)				
18	SACCOS Employees	Male	Female	Male	Female
18.1	<i>Age range (18-35 yrs.)</i>				
18.2	<i>Age range (36-45 yrs.)</i>				
18.3	<i>Age above 45yrs</i>				
18.4	<i>Education Level</i>				
	Total Employees (14.1+14.2+14.3)				

19	SACCOS Board Members	Male	Female	Male	Female
19.1	<i>Age range (18-35 yrs.)</i>				
19.2	<i>Age range (36-45 yrs.)</i>				
19.3	<i>Age above 45yrs</i>				
	Total Board Members				
20	Supervisory Committee	Male	Female	Male	Female
20.1	<i>Age range (18-35 yrs.)</i>				
20.2	<i>Age range (36-45 yrs.)</i>				
20.3	<i>Age above 45yrs</i>				
	Total Supervisory Committee				
21	Branches and Outlets of SACCOS				
21.1	<i>Number</i>				
21.2	<i>Location</i>				
22	Agent Banking activities	Number of agency service	Location	Number of agency service	Location
22.1	Name of the Bank				
23	Mobile Network Operators (MNOs) Agency services	Number of agency service	Location	Number of agency service	Location
23.1	MPESA (Balance in wallet TZS				
23.2	Tigo-PESA "				
23.3	Airtel Money "				
23.4	Halo Pesa "				
23.5	T-Pesa "				

24	Bank ATM Connected to SACCOS	Number of ATM	Location	Number of ATM	Location
24.1	Name of the Bank				
25	Credit Information Sharing				
25.1	Name of credit bureau contracted (Dun & Brad street or Credit Info)				
25.2	Number of transactions shared				
25.3	Value of transactions shared				
25.4	Total Cost on the transaction shared (Cost per transaction searched and the Total Cost incurred by the SACCOS in the year ended)				
26	Taxes Paid to the Government				
26.1	PAYE				
26.2	SDL				
26.3	WCF				
26.4	NSSF				
26.5	VAT				
26.6	Withholding tax				
26.7	Corporate tax (30% of income)				
26.8	Other taxes				
26.9	Another Levy				
	Total Taxes Paid				
27	Employers' Non - remittance of Deductions	Amount delayed	Delayed Period	Amount delayed	Delayed Period

27.1	Name of employer				
27.2	Nature of employer: (Tick () where applicable)	Government	Private	Government	Private
27.3	Reasons for non-remittance				
28	ICT Services and other 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	Males	Females
31.1.3	Number of participants				
31.1.4	Total Cost incurred				
31.1.5	Location				
31.2	Management				
31.2.1	Nature of Seminar and Workshop attended				
31.2.2	Participants attended	Males	Females	Males	Females
31.2.3	Number of participants				
31.2.4	Total Cost incurred				
31.2.5	Location				
31.3	Members				
31.3.1	Nature of Seminar and Workshop attended				
31.3.2	Participants attended	Males	Females	Males	Females

31.3.3	Number of participants				
31.3.4	Total Cost incurred				
31.3.5	Location				
32	Complains and Disputes handling		Numbers		Numbers
32.1	Claims and refund of savings and deposits or share transfer				
32.2	Delayed deceased Payment / Pension				
32.3	Elections/Electoral processes				
32.4	Failure to pay dividends and interest on time				
32.5	Guarantors and guarantees for loans				
32.6	Irregular deduction of deposit				
32.7	Loans and loan issuance				
32.8	Non- remittance / statements				
32.9	Penalties charge				
32.1	Interest rate charged				
33	Interest rate structure	Minimum rate	Maximum rate	Minimum rate	Maximum rate
33.1	Reducing balance method				
33.2	Straight line method charge				
34	Inspection and Supervision				
34.1	Number of 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 3: 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 (2023). 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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Registrar of Cooperative Societies,

The Tanzania Cooperative Development Commission,
Kuu Street, P.O.BOX 201, DODOMA.

Email: ushirika@ushirika.go.tz Website: www.ushirika.go.tz



[ushirika_tcdc](#)



Tume ya Maendeleo ya Ushirika