

Kenya -- Geography

Area

The total area of Kenya is 224,960 square miles; almost 5,200 sq. miles of this total takes the form of fresh water, mainly in Lake Rudolf.

Location

Kenya is positioned on the equator on Africa's east coast. Its northernmost and southernmost points are approximately equidistant--a little over 40 north and south of the equator. Kenya shares borders with five other countries. The perimeter of Kenya's international land borders is 3,446 km., including borders with Sudan (306 km), Ethiopia (779 km), Somalia (682 km),

Tanzania (769 km), and Uganda (772 km). Kenya's eastern and northern neighbors are Somalia and Ethiopia. To the northwest lies the Sudan. Many inhabitants of the Sudan's border region are in fact ethnically related to Kenya's peoples. To the west lies Uganda and to the south, Tanzania, both nations that share with Kenya a history of British colonial rule.

Geographical Regions

The country is commonly divided into seven major geographic regions, as follows.

The Coastal Region extends some 250 miles from the southern border where Kenya meets Tanzania, to the border with Somalia in the north. This region is characterized by a variety of geographical features, a variety that is particularly pronounced as one travels south or north. The southern shoreline consists largely of stretches of coral rock and sand interrupted by bays, inlets, and branched creeks. Following the coast is a barrier reef that is broken only rarely. Traveling inland from the coast, one encounters a narrow plain, and later a low plateau area reaching an elevation of about 500 feet, and, finally, a line of discontinuous ridges. The principal geographic feature of the northern part of the region is the Lamu Archipelago, which was formed when a rise in the ocean level inundated coastal lands.

The southern coastal hinterland is a relatively featureless erosional plain broken in a few places by groups of small hills. The Tana Plains are mainly a depositional plain; equally featureless and deficient in rainfall, this region extends northward from the upper Coastal Region to the northern plains. The plain's eastern edge forms the border of Somalia (into which it actually extends). The western part of the plain ends with the elevated Eastern Plateau Region. The Tana River flows across the plain from the Kenyan Highlands into the Indian Ocean. The Eastern Plateau

Region consists of a belt of plains extending north- and southward to the eastern Kenya Highlands. Land elevations vary mainly between 1,000 and 3,000 feet above sea level.

The Northern Plain-lands Region stretches from the border with Uganda on the west to the Somalia border on the east. It is made up of a series of arid plains formed by erosion or by great outpourings of lava. The region includes Lake Rudolf and the Chalbi Desert. West of the lake the lands are quite arid, with an annual rainfall that averages under ten inches and that falls some

years to an almost negligible level. East of Lake Rudolf lies the Chalbi Desert; still farther east are equally arid lands that ordinarily support only semi-desert vegetation.

The Kenya Highlands Region was known as the White Highlands during colonial times since the European population tended to concentrate there. The region consists of two major divisions, lying east and west of the Great Rift Valley that runs north-south. These regions are made up of a variety of geographical subdivisions whose origins are diverse. The entire area is characterized by significantly higher altitude, cooler temperatures, and, generally speaking, more plentiful precipitation than in other regions.

Rift Valley Region encompasses Eastern Africa's Rift Valley which was formed by an extended series of faulting and differential rock movements. The valley stretches from Kenya's Lake Rudolf area, running southward through the Kenya Highlands into Tanzania. Near Lake Rudolf, the valley floor tapers down to less than 1,500 feet above sea level, but southward it rises steadily to nearly 6,200 feet in its central section near Lake Naivasha. South of the lake, it drops off to about 2,000 feet at the Kenya-Tanzania border.

The Western Plateau Region forms part of the extensive basin around Lake Victoria. In Kenya the region consists mainly of faulted plateaus marked by escarpments that descend gently from the Kenya Highlands to the lakeshore. The region is divided by the Kano Rift Valley into northern and southern sub-regions with distinct geographical features.[1]

Climate

Given that Kenya straddles the equator, its terrain is highly diversified with climatic conditions ranging from moist to arid. In this part of Africa, seasons are distinguished by duration of rainfall rather than by changes in temperature. In the Western Plateau and the Highlands, rain falls in a single long season. East of the rift valley, there are two distinct seasons: a period of long rains from March to May and one of short rains from September to October. Rainfall is most plentiful in the Highlands and on the coast which receive an average of 101 cm. The Western Plateau receives over 178 cm annually. More than 70% of the country, however, is arid or semi-arid, receiving less than 51 cm per year. Rainfall is sporadic in the dry areas.

Variations in altitude are the major factor in temperature differences in the various parts of the country. The Highlands generally have a cool, bracing climate with a mean annual maximum of 26.10C (790F) and a mean annual minimum of 10C (50F). Nairobi, at an elevation of 1,670 meters (5,500 feet), has a mean annual temperature of 19C (67F). The nation's highest temperatures are found in the Northern Plain, where the mean maximum is 34C (93F) and temperatures often reach 43.3C (110F). Temperatures varies between 14C (57F) and 29C (84F) in the Eastern Plateau, and between 34C (93F) and 17.8C (64F) and 21.1C (70F) in the coastal areas. The hottest months fall between January and March; the coldest are June and July.[2]

Vegetation

Kenya's plant life is highly diverse, ranging from mangrove forests and coconut palms on the coast to Savannah grassland and woods to thick coniferous evergreen forests on the mountain slopes. On the western plateaus, low trees grow amid grass over 1.5 meters high; similar vegetation is found between 915 and 1,829 meters east and south of Mount Kenya and near the

headwaters of the Tana and Athi rivers. On the northern and southern edges of the highlands, flat-topped trees are scattered through meter-high grass. [3]

Drainage System

The area's principal drainage system begins in the Kenya Highlands Region. Streams and rivers radiate from this region eastward toward the Indian Ocean, westward to Lake Victoria, and run northward to Lake Rudolf or disappear the arid terrain of northern Kenya. A secondary drainage system is formed by rivers in the southern highlands of Ethiopia, which extend into Kenya along the eastern part of their shared boundary. These rivers are seasonal. Those receiving sufficient rainwater to reach the sea all pass through Somalia. The two largest rivers--the only navigable ones--are the Tana and the Galana, which empty into the Indian Ocean. The Tana basin has an area of about 24,000 square miles and receives much of the flow from the Aberdare Range and Mount Kenya. The Galana River has its source in the southeastern Kenya Highlands and flows together with its tributaries into the Indian Ocean north of Malindi.

Several smaller rivers begin in the foothills of the eastern Kenya Highlands in the Tana River basin. The Lagh Thua and Mkondo Wa Kokani rivers disappear in the semi-arid region east of the highlands; only in times of heavy rainfall do their waters cross the area to empty into the Tana River. South of the Galana, the Goshi River runs about 130 miles, fifty miles of whose lower course has water in the dry season.

The western Kenya Highlands are drained by a number of rivers that empty into Lake Victoria. The largest of these are the Nzoia, about 160 miles long, and the Yala, with a length of about 110 miles. Yala Falls and Selby Falls (on a tributary of the Nzoia) have considerable potential for generating hydroelectric power. The Mara River, in the Mau Escarpment in the southwest highlands, flows southward for about 100 miles, enters Tanzania, and turns westward to flow for almost another 100 miles into Lake Victoria. The northern Kenya Highlands east of the Rift Valley are drained by small rivers that disappear in the arid land to the north and by the larger, eastward-flowing system of the Ewaso Ngiro, which has a drainage basin of approximately 22,000 square miles.[4]

The National Treasury & Economic Planning Republic of Kenya

The Kenyan Economy

The Economy

The Kenyan economy is the largest in East Africa. After independence, Kenya promoted rapid economic growth through public investment, encouraged smallholder agricultural production and provided incentives for private (often foreign) industrial investment. Additionally, Kenya is a regional transportation and financial hub.

Kenya has experienced continued growth in GDP over the last few years, supported by ongoing public infrastructure projects, strong public and private sector investment and appropriate economic and fiscal policies, reflecting the broad-based and diversified nature of the Kenyan economy.

Kenya's financial sector is vibrant, well developed and diversified in the region and has highest financial inclusion in the region and globally. Banking sector is well capitalized, profitable with capital adequacy and liquidity ratios above the recommended thresholds.

Macroeconomic stability has been preserved over the last few years with inflation, interest rates and exchange rates remaining largely stable, thanks to the prudent monetary and fiscal policies.

Vision 2030

In 2007, the Government of Kenya pronounced "Vision 2030" as its long-term plan for attaining middle income status as a nation by 2030. To ensure implementation of the Vision 2030, the government prepares successive medium-term plans ("MTPs") that outline the policies, programmes and projects that the government intends to implement over a five-year period.

The Medium Term Plans

The first MTP covered the period from 2008 to 2012. A number of projects aimed at national healing and reconciliation following the post-election violence were implemented. Repair of damaged infrastructure, assistance to affected small scale businesses and resettlement of internally displaced persons were all undertaken in order to raise GDP growth (which fell to 1.5 per cent. in 2008) and to promote national reconciliation.

The second MTP of Vision 2030 was unveiled in October 2013 covering 2013 to 2017. The second MTP gave priority to devolution as specified in the Constitution. It aimed at transforming the economy focused on rapid economic growth on a stable macro-economic environment. The second MTP intended to achieve modernisation of infrastructure, diversification and commercialisation of agriculture, food security, a higher contribution of manufacturing to GDP,

wider access to African and global markets, wider access for Kenyans to better quality education and health care, job creation targeting unemployed youth, provision of better housing and provision of improved water sources and sanitation to Kenyan households.

The third MTP unveiled in March 2017 carried forward completion of the programmes and projects initiated during the second MTP. The MTP aims to achieve high inclusive, broad based economic growth, increasing the share of manufacturing and industrial sectors and increasing the share of exports to GDP, especially manufactured exports, as a means to generate employment and higher economic growth and to ensure a sustainable balance of payments position.

The “Big Four” Agenda

In line with the strategies outlined in the third MTP and building on the progress made so far under Vision 2030, the Government has been implementing the “Big Four” Agenda over the past three years. The Agenda is designed to help achieve the social and economic pillars of our Vision 2030 and the development aspirations espoused in the Kenyan Constitution. Actualization of policies and programmes under each pillar is expected to accelerate and sustain inclusive growth, create opportunities for decent jobs, reduce poverty and income inequality and ensure that we create a healthy and food secure society in which Kenyans have access to affordable and decent housing.

Government and Political System

The Republic of Kenya is a unitary State. Kenya won its independence from British colonial rule on 12 December 1963. The country has a multi-party political system whose hallmark is parliamentary democracy. The Parliament of Kenya is bicameral house consisting of the National Assembly and the Senate. The National Assembly has in total 349 members plus the Speaker who is an ex-officio. Article 95 of the Constitution establishes that the National Assembly shall consist of the following:- two hundred and ninety (290) members, each elected by the registered voters of single member constituencies; forty-seven (47) women, each elected by the registered voters of the counties, each county constituting a single member constituency; twelve (12) members nominated by parliamentary political parties according to their proportion of members of the National Assembly in accordance with Article 90, to represent special interests including the youth, persons with disabilities and workers; and the Speaker, who is an ex officio member.

The Senate consists of 67 members plus the Speaker, who is an ex-officio member. Article 98 of the Constitution establishes that the Senate shall consist of the following:- Forty-seven (47) members each elected by the registered voters of the counties, each county constituting a single member constituency; Sixteen (16) women members who shall be nominated by political parties according to their proportion of members of the Senate elected under clause (a) in accordance with Article 90; Two members (2), being one man and one woman, representing the youth; Two (2) members, being one man and one woman, representing persons with disabilities; and The Speaker, who shall be an ex officio member.

The members of the National Assembly are referred as Members of Parliament (MP) while the Members of the Senate are referred as Senators. Both the MPs and Senators serve a 5-year term.

[The President of the Republic of Kenya](#), together with the [Deputy-President](#) and the [Cabinet Secretaries](#) comprise the executive. The President shall nominate and, with the approval of the National Assembly, appoint Cabinet Secretaries. A Cabinet Secretary shall not be a Member of Parliament. The President is elected directly for a 5-year term. In order to win, a candidate must garner 50% plus 1 votes and 25% in half of 47 counties.

Parliamentary politics in Kenya is open, free, fair and highly competitive field. Kenya has indeed held all its general elections – presidential, parliamentary, and local authorities every 5 years as required by the Constitution, without fail since the country attained independence in 1963. On March 4, 2013, Kenya went to a general election, the first ever under the new constitution which was promulgated in August, 2010.

The current President of Kenya is His Excellency Dr William Samoei Ruto, C.G.H. who was sworn in on September 13, 2022, as the Fifth President of the Republic of Kenya. The Deputy President is His Excellency Rigathi Gachagua.

Economic Growth and Trade

OVERVIEW

Until the COVID-19 pandemic, Kenya was one of the fastest growing economies in Africa, with an annual average growth of 5.9% between 2010 and 2018. With a GDP of \$95 billion, Kenya recently reached lower-middle income status, and has successfully established a diverse and dynamic economy. It also serves as the point of entry to the larger East African market. However, Kenya continues to face significant challenges to sustainable and inclusive economic growth, which have been exacerbated by COVID-19's economic disruptions, alongside long-running challenges including corruption and economic inequality.

Two-thirds of Kenyans live in poverty, making less than \$3.20 per day and have since Kenya's independence. As a result, the majority of Kenyans, particularly women and girls, can be considered chronically vulnerable. There is a large gap between the rich and poor, with approximately 70 percent of Kenyan families chronically vulnerable due to poor nutrition, food insecurity, and preventable diseases. Many Kenyans suffer from economic inequality while a minority elite continues to exploit their labor, resources, and opportunities.

USAID partners with the Government of Kenya, the private sector, and the Kenyan people to advance economic prosperity for all. Our vision is that every Kenyan can benefit from Kenya's development, can grow their business, feed their family, and contribute to Kenya's future. To do this, we work through Kenyan and U.S. private organizations to implement development projects jointly designed with Kenyans. These organizations partner directly with Kenyan private sector, communities, and county and national governments to promote a level playing field so businesses and people can thrive.

Over the past few years, our collective efforts have improved the economic outlook for Kenya. Together, we have:

- Enabled nearly 30,000 small and medium Kenyan agri-businesses access credit
- Reduced the time and cost of doing business in Kenya, including a reduction in cross-border transport wait times from 6 days to 6 hours
- Supported over one million Kenyans access electricity
- Supported the Kenyan private sector to export over \$600 million through the African Growth and Opportunity Act (AGOA), making the U.S. the second largest export market for Kenya
- Leveraged over \$180 million in private sector investments for improved water and food security

PROGRAM AREAS

Agriculture Market Systems

The agricultural sector is the backbone of the economy, contributing approximately 33 percent of Kenya's Gross Domestic Product (GDP). The agriculture sector employs more than 40 percent of the total population and 70 percent of the rural population. However, agricultural productivity has stagnated in recent years; value addition is limited and many smallholder farmers remain mired in poverty with limited access to competitive markets, finance and improved technology. We work to enhance agriculture-led economic growth, improve nutrition outcomes, strengthen county government capacity, and build sustainable market systems through private sector engagement with self-reliant rural households.

Trade

USAID works with the Government of Kenya and the private sector to increase trade among East African countries and globally. We promote two-way trade and investment linkages between Kenya and the U.S., and help Kenyan and American firms take greater advantage of trade opportunities provided by the African Growth and Opportunity Act (AGOA) and other initiatives. USAID supports a range of trade-related areas including: capacity building, building a private sector enabling environment, better market access, increased food security, and export promotion.

Access to Finance and Investment

Many Kenyan firms, particularly small and medium enterprises, do not have access to finance to grow their businesses. USAID is working closely with the Government of Kenya and the Kenyan and U.S. private sector to encourage greater investment in Kenyan firms and to encourage the banking sector to expand services to underserved Kenyans, with a particular focus on the agricultural sector. We identify opportunities and assist banks and other financial institutions to design financial products to target underserved borrowers. In addition, we provide support for foreign direct investments that support inclusive growth, job creation and productivity enhancements for the Kenyan economy.

Energy Sector

The Government of Kenya has a vision to increase the supply of and access to reliable, affordable, and sustainable electricity, with a target of universal access by 2022. Kenya has one of the most developed power sectors in sub-Saharan Africa, with an active private sector, a strong national power utility, and abundant renewable energy resources, especially geothermal, wind, and solar. Sustainable electricity is needed for strong economic growth. Through the Power Africa initiative, USAID is increasing access to clean, reliable, and affordable electricity supply to drive Kenya's economic development, while providing opportunities for increased private sector participation. The Power Africa initiative has helped nearly one million Kenyans access electricity through new mini grid installations and solar home systems.



History of Nairobi

Nairobi is the capital and largest city of Kenya. The city and its surrounding area also form the Nairobi County. The name “Nairobi” comes from the Maasai phrase ‘Enkare Nyrobi’, which translates to “cool water”.

The area Nairobi currently occupies was essentially uninhabited swamp until a supply depot of the Uganda Railway was built by the British in 1899 linking Mombasa to Uganda. The location of the

camp was chosen due to its central position between Mombasa and Kampala. It was also chosen because its network of rivers could supply the camp with water and its elevation would make it cool enough for residential purposes for not only the thousands of Indian laborers who came to Kenya seeking to be employed to work on the railway line, but also for the British settlers. With such an apt location, it had soon grown big enough to become the railway’s headquarters.

The Ngong hills from Nairobi in the early 1900’s

The city was first incorporated in 1900 as the Township of Nairobi. The regulations governing it were published on the 16th April, 1900 under the powers vested in Sir Arthur Hardinge, H M Commissioner at Zanzibar by Article 45 of the East Africa Order-in-Council. The regulations defined the township of Nairobi as “the area comprised within a radius of one-mile-and-a-half from the present office of H.M. Sub-Commissioner in Ukamba” and authorized the Sub-Commissioner to nominate annually a number of the leading residents or merchants to act with him as a Committee.



(Biashara street) in 1906

On 24th of July a Five Man Committee met in the Sub Commissioner's office to tackle the problem of the town ranging from:- a myriad of bazaars, no street lighting, unplanned shops going up daily, no proper streets, no conservancy, no refuse collection, no police and no money.

The committee obtained its plans, marked out plots and roadways in the commercial area and sought Government's permission to cut wood for scantlings to build the new shops and other necessary establishments.

The Nairobi Club was formed in January in 1901 and a racecourse came up at about the same time. There was only one school at the time but the Roman Catholics were busy with the construction of a church and a school beside the railway line. In December of 1901 the committee was given the rights to make new by-laws "for the preservation of the public health and good order within the township" and prescribing penalties for breach of their observance.

By 1903 the use of the railway as a medium of exporting produce as well as importing equipment had become noticeable, and there was some talk of finding permanent markets in South Africa. Nairobi was growing at a fast pace and new people arrived with every ship that docked at Mombasa. There was a little post-office halfway down Government Road, near the new municipal offices, which had been opened the previous year, these offices were grandly known as "Town Hall."



The Indian bazaar in Nairobi pictured around the late 1890s.

They proposed to have the Bazaar properly laid out and have the buildings assessed to enable a rate of taxation to be fixed, funds procured would go towards forming a police force, a system of street lighting and conservancy purposes. Nairobi continued to flourish as there was an impressive array of commerce and growth at the Bazaar as hotels, banks and Trading Centers were established. National Bank of India was the first to be established, next was Heubner &

company.



Two Kikuyu women deep in conversation (Bazaar Street)

In 1905, Nairobi replaced Mombasa as capital of the British protectorate, and the city grew around administration and tourism, initially in the form of big game hunting. As the British occupiers started to explore the region, they started using Nairobi as their first port of call. They were encouraged to settle in the country, and Nairobi was their natural choice due to its cool climate and fertile soils. British authorities hoped the Settlers would develop a modern economic sector.

In 1919, the Nairobi Township community formally became the Nairobi Municipal Council. Its boundary was extended to include surrounding part-urban settlements. The boundary was again extended in 1927 to cover 30 square miles.

In July 1920 it was proposed that a more distinctive title be adopted for the chief of the municipality of Nairobi the capital of the protectorate. The title Mayor was suggested. It was not until 1923 that the title was officially applied.



A mounted police constable

In the early years the growth of the Town had been controlled only by economic forces with no coordination of development. In an attempt to order the situation, a Town Planning Consultant was appointed in 1926.

Jacaranda Jim Jameson from Kimberly also submitted his town planning report in 1926; he had a great quickness for planting Jacaranda trees for the beautification of the town.

With the expansion and rapid growth of African wage earners there arose the problem of housing them. This was tackled as energetically as strained wartime resources would allow. Ziwani was a Municipal Housing experiment; Starehe, a Government Staff Housing venture and finally Kaloleni.

The development of Local Government in the Town was determined by racial considerations. Thus membership in the Town Council was dominated by Europeans, followed by Asians. It was not until July 1946, that the first African Councilors, Muchohi Gikonyo and Khamisi took their seats. It was as the Mayor remarked an historic occasion in East African Local Government.

In April of the same year, the Council's attention had been directed to the fact that in 1950 Local government in Nairobi would be fifty years old. The council gave some thought to the form that suitable celebrations might take and it was suggested by Alderman Vasey that the town should seek the status of a City.

In due course a petition was addressed to His Majesty the King. The Council was anxious that a Royal Charter of incorporation should be granted. Shortly afterwards His Excellency Sir Philip Mitchel the Governor announced that the King had been graciously pleased to consent to the Council's request and that His Royal Highness the Duke of Gloucester, would be charged by His Majesty to present the letters patent in person. He indicated that the Kenya Government would present a mace to Nairobi and basic design was prepared by a member of the Council staff.

Now the task of arranging the charter ceremonies began in earnest. It was decided that a memo be addressed to the Earl Marshall seeking the grant of the new Arms to the City to either use a badge or roundel

The golden-crested cranes of the old roundel were retained as supporters in the new Armorial bearings. The motto remained the same, while the Maasai shield was incorporated in the crest. On it also, was a golden lion symbolizing the peace bringing character of British rule. The central shield was a new addition. It lay on a field quartered green and gold to represent the mineral and agricultural wealth of the Kenyan colony. The central motif in the form of a heraldic fountain, was in commemoration of the swamp that once inundated the Nairobi area and from which it received its Maasai name 'the place of the cool waters'.

In March 1950, Nairobi Municipality became a City by the Royal Charter of Incorporation.

Most railway workers lived in tents as seen from the picture below.



Nairobi Railway Station in the early 1900's



Government Buildings in 1906



One of Nairobi's first general stores located on Victoria Street.



One of Nairobi's first general stores located on Victoria Street.



One of the first motorized taxis to operate in the streets of Nairobi



Government Road (Now Moi Avenue) in the direction of the Railway station (1900's)



Government Road in 1927



The first Stanley hotel opened on Victoria Street.



Building of the new Stanley hotel in 1912

After independence the City of Nairobi elected its first indigenous Mayor in 1964 and the first female Mayor in 1975. In 1984 the Nairobi City Council was dissolved to pave way for the Nairobi City Commission which governed the city up to 1992 when the Nairobi City Council was reconstituted and the first multi-party Mayor elected. With the promulgation of the constitution of Kenya 2010, Nairobi elected the first Governor under this constitution.

Vision

To make Nairobi the city of order and dignity; Hope and Opportunities for all.

Mission

To provide affordable, accessible and sustainable quality services, enhancing community participation and creating a secure climate for political, social and economic development through the commitment of a motivated and dedicated team.

Core values

Accountability, transparency, excellence, accessibility, integrity, responsiveness, equity and team work.

After the elections of 2013, Nairobi City Council became Nairobi City County. Nairobi City County elected its first Governor in March 2013.

SACCO Definitions



The word SACCO means Savings and Credit Cooperative Organization. A Sacco is owned, managed and run by its members who have a common bond, in this case Kenyans living in the USA. Membership is open to all Kenyans regardless of race, tribe, gender, political affiliation, religion or job status. A member of the Sacco is a person admitted to membership after registration in accordance with the Sacco's by-laws.

Objectives of a Sacco include but are not limited to:

Organize, promote the welfare and economic interests of its members

Provide a source of fair loans and reasonable rates of interest

Promote personal growth through the introduction of new products and services that will promote the economic base of its members

Ensures progress of its members and society through continuous education programs, on proper use of credit, reduction of poverty, human dignity and co-operation

Affiliation to the relevant National Co-operative Credit Union and the Apex Society

A Sacco is Not

Individually owned by a group of people, but by all members who join the Sacco

A "Pyramid Scheme" or some form of a merry go round

A bank that will turn away people as bad credit risks

A subsidiary, franchise or branch of a company or financial services loan scheme

A "loan shark" with intentions of exploiting people

A profit making organization. Profit is not the motivating factor. Service to membership is the drive and motive of this Sacco.

The difference between a Commercial Bank and a Sacco

At first glance the difference between a bank and a credit union/Sacco may seem insignificant, but there are some distinct differences between them in terms of business purpose, ownership, regulation, operations and governance.

Banks emphasis is on business and consumer accounts while Sacco's/Credit unions emphasis is on member deposit and loan services

Banks are for-profit making financial institutions owned by people or private investors and governed by a board of directors chosen by the shareholders.

Saccos are non-profit financial cooperatives owned by their members and governed by a board of directors elected by, and from among, those members.

Usually there is a common bond among the members of a Sacco, such as belonging to the same organization or living in the same geographical area. It is not the case with bank owners.

In a Sacco ownership every member is an equal owner while banks ownership depends on the number of shares a shareholder owns.

Sacco Boards of Directors are elected by members. They are volunteers, and are not paid salaries but given a minimal sitting allowance, if and when the Sacco can afford to do so. Banks Boards of Directors are elected by the shareholders. They are paid and legally bound to make decisions that benefit the shareholders.

Sacco/Credit union elections are held annually with each member getting a single vote regardless of their amount of savings. Bank owner's number of votes depends on the shares holdings.

In Sacco's, no single member is allowed to own more than 25% of the totals shares while in a Bank there is no such restrictions, one may own as many shares as they wish.

Sacco's always offer competitive fees and lower interest rates on loans to their members than banks do to their customers, because Saccos are not driven to make profits.

In a Sacco, net profits that are earned are shared between all members in form of dividends, based on a member's shareholding percentage, while in a bank, only the shareholders receive a share of the profits.

Heightened Advocacy: Government of Kenya Rubberstamps its Commitment to working closely with ACCOSCA ahead of the 2024 SACCA Congress

NAIROBI, 15 AUGUST 2024, (ACCOSCA) – The Cooperative Movement in Africa was honored on Thursday when Hon. Wycliffe A. Oparanya, the newly- appointed Minister in charge of Cooperatives and MSMEs Development in Kenya, paid a courtesy call on ACCOSCA Executive Director [George. Y. Ombado \(AADE, I-CUDE, HSC\)](#), at the ACCOSCA Academy in Nairobi, Kenya.

In the consultative engagement, the Cabinet Secretary was briefed on the heightened level of preparedness as Kenya braces to host the 2024 SACCA Congress in October. Hon. Oparanya applauded ACCOSCA for placing the African cooperative movement on a global platform while accelerating its efforts to strengthen the movement through international advocacy. Further, he reinstated the unwavering commitment of the Government of Kenya to work closely with ACCOSCA in organizing the 2024 SACCA Congress.

During his maiden visit to the ACCOSCA state-of-the-art office, the Cabinet Secretary also had a moment to interact with participants from various countries in Africa who were attending Compliance and Supervisory Training at the ACCOSCA Academy.

CS Oparanya was accompanied by Hon. Patrick Kilemi – Principal Secretary in the State Department of Cooperatives, [David Sohelo Mategwa OGW DSA ICUDE, ADE](#) – Vice Chairperson of the ACDF, Daniel Marube - CEO of the [Cooperative Alliance of Kenya \(CAK\)](#) and Arnold Munene (ADE, DEEU) – Group Managing Director of [KUSCCO - Kenya Union of Savings & Credit Co-operatives Ltd.](#)

Earlier on, Hon. Patrick Kilemi– Principal Secretary in the State Department of Cooperatives chaired the Fourth Session of the 2024 SACCA Congress Working Group in Nairobi, Kenya. PS Kilemi applauded the task force members for their sustained efforts in preparing a world-class SACCA congress come October.



NCBA-US AID Project

Alternative Dispute Resolution in Kenya

In Kenya's dynamic cooperative landscape, conflicts occasionally disrupt the smooth operation of these member-owned enterprises. Because of their democratic structure, a co-op's ownership is shared among its members, making disputes among and between members and their co-op leadership inevitable. Decisions around leadership, finance, payments and elections drive most disputes within co-ops, while payment disagreements often arise between co-ops and external parties.

To tackle these internal and external disputes, and ensure they don't damage co-op operations and finances, Kenya's cooperative sector has adopted a transformative mediation approach called Alternative Dispute Resolution (ADR). NCBA CLUSA's Creating and Environment for Cooperative Expansion (CECE) project funded by the U.S. Agency for International Development (USAID)'s [Cooperative Development Program](#) supported this initiative led by the Co-op Alliance of Kenya (CAK). Since then, county government cooperative extension officers in Meru and Nandi counties have championed ADR services as a powerful tool to resolve both internal and external disputes at co-ops.

According to the Cooperative Societies Act, unlike traditional methods that often escalate tensions and drain resources, ADR offers a more efficient and cost-effective avenue for resolution. Disputes within Kenya's 24,000+ cooperatives are typically directed to the National Tribunal or Court of Law. However, if every co-op channeled their disputes to these outlets, resolving that volume of disputes would take an inordinate amount of collective time and resources to compensate lawyers. This underscores the need for ADR at the grassroots level, for every co-op across Kenya.

Instead of resorting to cumbersome legal proceedings, cooperative management committees now have the opportunity to bring disputes before their members in a general assembly. If consensus remains elusive, the matter is referred to the Cooperative Tribunal for adjudication. By avoiding costly court battles, cooperatives can preserve valuable resources while fostering a culture of cooperation and mutual respect.

In 2020, NCBA CLUSA's CDP/CECE project in partnership with CAK trained nine cooperative extension officers from Nandi and Meru county government Cooperative Offices on ADR. After this training, ADR desks were launched and each county appointed one officer to manage their ADR desk. The ADR desks have become critical services providers, as evidenced by the steady stream of cases they have received.

Since their launch, ADR desks have proven to be a successful tool to amicably resolve cooperative disputes. Of the 95 cases brought to the ADR desks, 80 have been resolved amicably (50 in Nandi and 30 in Meru), while 15 cases are still in the process of resolution. ADR has also

proved less costly because the parties involved do not have to incur in lawyers' expenses or travel costs to attend court or National Tribunal. ADR cases take less time to resolve than litigation in court or National Tribunal. With ADR, cases take a maximum of three months to be resolved, while resolution at a tribunal takes at least a year.

ADR desks also save the time of local government officials who many times are asked to intervene in these disputes. "I have stopped receiving complaint calls from cooperatives on disputes because the [Cooperative Officer] and colleagues are handling the cases at the cooperatives and county desk level," said Nandi County's Executive Committee Member Dr. Kiplimo Lagat. Moreover, with ADR, all parties involved in the dispute are winners because the case is solved amicably, which contributes to cohesion within co-ops and communities.

NCBA CLUSA's Cooperative Ecosystem and Social Inclusion (CESI) project under the current round of CDP funding continues to collaborate with the Meru and Nandi County governments on their successful alternative dispute resolution (ADR) programs. The quarterly ADR feedback meetings during which ADR desk staff and NCBA CLUSA staff share experiences, information and statistics have continued. There is great demand for ADR expansion in other counties in Kenya, like neighboring Uasin Gishu County. The CDP/CESI project will continue building on the success of ADR desks by expanding its reach to other counties and facilitating linkages between ADR desks and the National Tribunal.

BY: NCBA CLUSA STAFF

PUBLISHED: WEDNESDAY, MAY 29, 2024 SHARE:



A new memorandum of understanding between NCBA CLUSA and Kenya's Ministry of Cooperatives and Micro, Small and Medium Enterprises (MSMEs) seeks to sustainably grow the Kenyan coffee sector and support the country's cooperative enabling environment.

The MOU was signed by NCBA CLUSA president and CEO Doug O'Brien and Prime Cabinet Secretary of Kenya Musalia Mudavadi on May 24 during the U.S.-Kenya Business Forum. Hosted by the U.S.-Africa Business Center at the U.S. Chamber of Commerce, the event featured Kenyan President William Ruto and U.S. Vice President Kamala Harris. Prime Cabinet Secretary Mudavadi and other high-level Kenyan officials were in Washington, DC last week for a [state visit](#) marking 60 years of official U.S.-Kenya partnership.

NCBA CLUSA has worked in Kenya since 1963 with a continuous presence since 2001, enhancing democracy and governance, food security, market access, [youth development](#) and co-op enabling environments. In partnership with the Kenya Union of Savings and Credit Cooperatives (KUSCCO) and [African Confederation of Cooperative Savings and Credit Associations](#) (ACCOSCA), NCBA CLUSA has also advanced access to financing and promoted financial literacy and inclusion. ACCOSCA's Executive Director George Ombado coordinated last week's MOU.

The new agreement sharpens focus on Kenya's coffee sector. Grown by more than 800,000 smallholder farmers who are organized into an estimated 500 cooperatives, Kenya's coffee sector is a major employer supporting the livelihoods of at least 5 million people, according to the MOU.



Under the five-year agreement, NCBA CLUSA and Kenya's Ministry of MSMEs will bolster the sustainable growth of the coffee sector by strengthening coffee production, processing, marketing and export. Key goals include:

- Improving the quality of coffee production and processing
- Maximizing profit and minimizing risk for smallholder coffee farmers
- Advancing access to affordable credit
- Integrating cooperatives into the global coffee value chain
- Establishing high-value national and international markets for Kenyan coffee

The MOU also includes a mutual commitment to advance Kenya's national co-op policy and enabling environment. Under the U.S. Agency for International Development (USAID)'s Cooperative Development Program, NCBA CLUSA helped draft enabling legislation that informed the Cooperative Bill currently [being considered](#) by the Parliament of Kenya. Under our [current round of CDP funding](#), NCBA CLUSA is supporting local co-op efforts advocating for the bill's passage.

The African Great Rift Valley

The Maasai Mara

Date of Submission: 12/02/2010

Criteria: [\(v\)](#)[\(vii\)](#)[\(x\)](#)

Category: Mixed

Submitted by:

Kenya Wildlife Service

State, Province or Region:

Rift Valley Province (Narok and Transmara Districts)

Coordinates: S01 30 E35 00

Description

The National Reserve is situated in Rift Valley Province, Narok and Transmara Districts. The site adjoins the Serengeti National Park along the Kenya-Tanzania border, and is considered part of the same ecosystem. The National Reserve is Kenya's most-visited protected area, world famous for its high density of herbivores and predators, and the annual migrations of Wildebeest, *Connochaetes taurinus*.

The Maasai Mara lies in the Great Rift Valley (fault line) some 3,500 miles (5,600km) long from Ethiopia's Red Sea through Kenya, Tanzania, Malawi and into Mozambique. It is characterized by a wide valley and a towering escarpment in the hazy distance. Habitats in the Maasai Mara are varied, including open rolling grassland, riverine forest, Acacia woodland, swamps, non-deciduous thickets, boulder-strewn escarpments, and *Acacia*, *Croton* and *Tarchonanthus* scrub. The permanent Mara and Talek Rivers, and their tributaries, flow through the Reserve and approximately trisect it. There is a pronounced rainfall gradient from the drier east (with c. 800 mm rainfall per year) to the wetter west (with c. 1,200 mm per year).

Wildlife

The Maasai Mara is remarkable for its great concentration of large herbivores and their attendant predators. The density of herbivores is estimated as nearly 240 per km², with a biomass of just under 30 tonnes per km² (Gakahu 1992). The extraordinary annual migration of some two million Wildebeest (*Connochaetes taurinus*) and 200,000 Plains Zebra (*Equus burchelli*) is world famous. Almost 2.5million large herbivores together with the smaller species inhabit the Mara ecosystem. Mara has the largest number of savannah species in the world it has over, 650,000 gazelle, 62,000 buffalo, 64,100 impala, 61,200 topi, 7,500 hartebeest, 7,100 giraffe, 3,000 eland and 4,000 elephant (Mara Research Station Report). There are particularly large numbers of Lion (*Panthera leo*) and Spotted Hyaena (*Crocuta crocuta*), cheetah (*Acinonyx jubatus*) and populations of the threatened black rhinoceros (*Diceros bicornis*) and African hunting dog

(*Lycaon pictus*) As well as uncounted antelope, hippo, warthog, bush pig and giant forest hog (Lamphey and Reid 2004).

More than 500 bird species are known to occur, including 12 species of Cisticola and 53 birds of prey. Grassland birds are especially well represented. Large numbers of Palearctic migrants winter in the area, including Caspian Plovers and White Storks. The Ooloolo or Siria Escarpment is one of the few Kenyan sites for Rock Cisticola, and other local and unusual birds in the Maasai Mara include Rufous-bellied Heron, Denham's Bustard, Black Coucal, Red-tailed Chat, Pale Wren Warbler, Tabora Cisticola, Icterine Warbler (in the northern winter), Yellow-bellied Hyliota, Green-capped Eremomela and Magpie Shrike. There is a single record of Shoe bill, from the Musiara Swamp (Kahindi 1994). Mara's extensive grasslands are a stronghold for the threatened, migratory Corncrake and the near-threatened, restricted-range Jackson's Widowbird. The woodlands around the reserve are probably the centre of abundance for the threatened, restricted-range Grey-crested Helmet-shrike.

Justification of Outstanding Universal Value

(v): The Maasai community living adjacent to the reserve has for many years lived in peace with the wildlife, their land use practice has until recently been strictly pastoralism that conquers with wildlife conservation.

(vii): The annual wildebeest and plains zebra migration from the Serengeti to the Maasai Mara National Reserve earned the park the status of one of the Seven Wonders of the World as its' the only migration of its kind in the world.

(x): As the reserve is a wintering spot for palearctic migrants it is therefore of most importance and significance for in-situ conservation. It is also characterized with the largest number of carnivores in Kenya i.e. lions, cheetahs, these two species are listed as threatened and play an important role in ecosystem balance by keeping prey numbers in check.

Statements of authenticity and/or integrity

Maasai Mara is a National Reserve situated in Rift Valley Province, Narok and Transmara Districts

Conservation issues

The Maasai Mara National Reserve is managed by the Narok County Council and Transmara County Council. Because of a rapidly growing human population, accelerating land-use changes there is ever increasing pressure on the reserve. Parts of the area have good agricultural potential due to moderately high rainfall and fertile soils. Large-scale farms with fields of wheat, maize, barley and soya beans sorghum already spot the landscape towards the north, in Lemek and Olkinyei, and there are now farms within 10 km of the reserve boundary, serious human wildlife conflict occur in this area. The clearance of natural vegetation that accompanies agriculture increases the pressure for demarcation and sub-division of land. This has led to the splitting up of group ranches to individual plots that can be fenced, leased or sold. Generally, sub-division is a process that contradicts wildlife conservation. As sub-division proceeds, the movement of

wildlife is inevitably impeded, and human-wildlife conflict increases. Some 45 tented camps and lodges now operate in and around the Reserve. There has been little consideration of how many tourist facilities the area can support, and the proliferation of accommodation puts severe pressure on resources, particularly wood-fuel and water. Uncontrolled dry-season grass fires, poaching for meat both for subsistence and on a commercial scale, especially along the western boundary, invasion of the Reserve by livestock, rampant off-track driving, and chronic harassment of animals have all attracted unwelcome attention.

Comparison with other similar properties

Maasai Mara National Reserve is the same ecosystem as the Serengeti National Park in United Republic of Tanzania which is a World Heritage site. The site should be listed as across boarder site as the United Republic of Tanzania has taken the first initiative. The spectacular migrations of large herbivores use the two protected areas for their survival. The Serengeti like the Mara is also very unique, due to the unique and large concentrations of wildlife and the great wildebeest, zebra migration and carnivores that follow suit in the migration. Both these areas are exceptional in that no migration of this magnitude happening anywhere else in the world.

In Bolivia the Noel Kempff Mercado National Park is comparable to the Mara Serengeti ecosystem in terms of species Diversity, it is one of the largest (1,523,000 ha) and most intact parks in the Amazon Basin. With an altitudinal range of 200 m to nearly 1,000 m, it is the site of a rich mosaic of habitat types from Cerrado savannah and forest to upland evergreen Amazonian forests. An estimated 4,000 species of flora as well as 600 bird species and viable populations of many globally endangered or threatened vertebrate species found in the area there are small migrations of antelopes across the forest and savannah ecosystem not to the magnitude or extent of the Mara.

Maasai people

Maasai



A gathering of Maasais in 2005

Total population	
c. 2 million	
Regions with significant populations	
 Kenya	1,189,522 (2019) ^[1]
 Tanzania	800,000 [approximate] (2011) ^[2]
Languages	
Maa (ɔl Maa)	
Religion	
Christianity , Maasai religion , Islam	
Related ethnic groups	
Samburu , Ilchamus people , Arsi Oromo and other Nilotic peoples	
Part of a series on the	
Culture of Kenya	

The **Maasai** (/ˈmɑːsaɪ, mɑːˈsaɪ/^{[3][4]} [Swahili](#): *Wamasai*) are a [Nilotic](#) ethnic group inhabiting northern, central and southern [Kenya](#) and northern [Tanzania](#), near the [African Great Lakes](#) region.^[5] The Maasai speak the [Maa](#) language (ɔl Maa),^[5] a member of the [Nilotic language family](#) that is related to the [Dinka](#), [Kalenjin](#) and [Nuer](#) languages. Except for some elders living in rural areas, most Maasai people speak the official languages of Kenya and Tanzania, [Swahili](#) and [English](#).^[6]

The Maasai population has been reported as numbering 1,189,522 in Kenya in the 2019 census,^[1] compared to 377,089 in the 1989 census, though many Maasai view the census as government meddling and therefore either refuse to participate or actively provide false information.^{[7][8][9]}

History[[edit](#)]

The Maasai inhabit the [African Great Lakes](#) region and arrived via [South Sudan](#).^[10] Most [Nilotic](#) speakers in the area, including the Maasai, the [Turkana](#) and the [Kalenjin](#), are [pastoralists](#) and have a reputation as fearsome warriors and cattle rustlers.^[10] The Maasai and

other groups in [East Africa](#) have adopted customs and practices from neighbouring [Cushitic-speaking](#) groups, including the [age-set](#) system of social organisation, [circumcision](#), and vocabulary terms.^{[11][12]}^{*[full citation needed]*}

Origin, migration and assimilation^{[\[edit\]](#)}



Maasai man

Many ethnic groups that had already formed settlements in the region were forcibly displaced^{*[when?]*} by the incoming Maasai.^[13] Other, mainly Southern Cushitic groups, were assimilated into Maasai society. The Nilotic ancestors of the Kalenjin likewise absorbed some early Cushitic populations.^[14]

Settlement in East Africa^{[\[edit\]](#)}

The Maasai territory reached its largest size in the mid-19th century and covered almost all of the [Great Rift Valley](#) and adjacent lands from [Mount Marsabit](#) in the north to [Dodoma](#) in the south.^[15] At this time the Maasai, as well as the larger Nilotic group they were part of, raised cattle as far east as the [Tanga coast](#) in [Tanganyika](#) (now mainland Tanzania). Raiders used spears and shields but were most feared for throwing clubs (orinka) which could be accurately thrown from up to 70 [paces](#) (approx. 100 metres). In 1852, there was a report of a concentration of 800 Maasai warriors on the move in what is now Kenya. In 1857, after having depopulated the "Wakuafi wilderness" in what is now southeastern Kenya, Maasai warriors threatened [Mombasa](#) on the Kenyan coast.^[16]



Maasai warriors in [German East Africa](#), c. 1906–1918

Because of this migration, the Maasai are the southernmost Nilotic speakers. The period of expansion was followed by the Maasai "Emutai" of 1883–1902. This period was marked by epidemics of [contagious bovine pleuropneumonia](#), [rinderpest](#) (see [1890s African rinderpest epizootic](#)), and [smallpox](#). The estimate first put forward by a German lieutenant in what was then northwest [Tanganyika](#), was that 90% of cattle and half of wild animals perished from rinderpest. German doctors in the same area claimed that "every second" African had a pock-marked face as the result of smallpox. This period coincided with drought. Rains failed in 1897 and 1898.^[17]

The [Austrian](#) explorer [Oscar Baumann](#) travelled in Maasai lands between 1891 and 1893 and described the old Maasai settlement in the [Ngorongoro Crater](#) in the 1894 book *Durch Massailand zur Nilquelle* ("Through the lands of the Maasai to the source of the Nile"). By one estimate two-thirds of the Maasai died during this period.^{[18][19][20]} Maasai in Tanganyika (now mainland Tanzania) were displaced from the fertile lands between [Mount Meru](#) and [Mount Kilimanjaro](#), and most of the fertile highlands near [Ngorongoro](#) in the 1940s.^[21] More land was taken to create wildlife reserves and national parks: [Amboseli National Park](#), [Nairobi National Park](#), [Maasai Mara](#), [Samburu National Reserve](#), [Lake Nakuru National Park](#) and [Tsavo](#) in Kenya; and [Lake Manyara](#), Ngorongoro Conservation Area, Tarangire^[22] and [Serengeti National Park](#) in what is now Tanzania.

Maasai are pastoralists and have resisted the urging of the Tanzanian and Kenyan governments to adopt a more sedentary lifestyle. They have demanded grazing rights to many of the national parks in both countries.^[23]

The Maasai people stood against slavery and never condoned the traffic of human beings, and outsiders looking for people to enslave avoided the Maasai.^[24]

Essentially there are twenty-two geographic sectors or sub-tribes of the Maasai community, each one having its customs, appearance, leadership and dialects. These subdivisions are known as 'nations' or 'iloshon' in the [Maa language](#): the [Keekonyokie](#), Ildamat, Purko, Wuasinkishu, Siria, Laitayiok, Loitai, Ilkisonko, Matapato, Dalalekutuk, Ilooldokilani, Ilkaputiei, Moitanik, Ilkirasha, [Samburu](#), Ilchamus, [Laikipiak](#), Loitokitoki, Larusa, Salei, Sirinket and [Parakuyo](#).^[25]

Genetics[[edit](#)]

Recent advances in genetic analyses have helped shed some light on the [ethnogenesis](#) of the Maasai people. [Genetic genealogy](#), a tool that uses the genes of modern populations to trace their ethnic and geographic origins, has also helped clarify the possible background of modern Maasai.^[26]

Autosomal DNA[[edit](#)]

The Maasai's [autosomal DNA](#) has been examined in a comprehensive study by Tishkoff et al. (2009) on the genetic affiliations of various populations in Africa. According to the study's authors, the Maasai "have maintained their culture in the face of extensive genetic introgression".^[27] Tishkoff et al. also indicate that: "Many Nilo-Saharan-speaking populations in East Africa, such as the Maasai, show multiple cluster assignments from the Nilo-Saharan [...] and Cushitic [...] AACs, in accord with linguistic evidence of repeated [Nilotic](#) assimilation of [Cushites](#) over the past 3000 years and with the high frequency of a shared East African-specific mutation associated with lactose tolerance."^[27]

Maasai display significant [West-Eurasian](#) admixture at roughly ~20%. This type of West-Eurasian ancestry reaches up to 40-50% among specific populations of the [Horn of Africa](#), specifically among [Amharas](#). Genetic data and archeologic evidence suggest that East African pastoralists received West Eurasian ancestry (~25%) through Afroasiatic-speaking groups from Northern Africa or the [Arabian Peninsula](#), and later spread this ancestry component southwards

into certain [Khoisan](#) groups roughly 2,000 years ago, resulting in ~5% West-Eurasian ancestry among Southern African hunter-gatherers.^{[28][29]}

A 2019 archaeogenetic study sampled ancient remains from Neolithic inhabitants of Tanzania and Kenya, and found them to have strongest affinities with modern Horn of Africa groups. They modelled the Maasai community as having ancestry that is ~47% Pastoral Neolithic Cushitic-related and ~53% Sudanese Dinka-related.^[30]

Y-DNA^[edit]

A [Y chromosome](#) study by Wood et al. (2005) tested various Sub-Saharan populations, including 26 Maasai men from Kenya, for paternal lineages. The authors observed haplogroup [E1b1b](#)-M35 (not M78) in 35% of the studied Maasai.^[31] E1b1b-M35-M78 in 15%, their ancestor with the more northerly Cushitic men, who possess the haplogroup at high frequencies^[32] lived more than 13 000 years ago.^[33] The second most frequent paternal lineage among the Maasai was [Haplogroup A3b2](#), which is commonly found in Nilotic populations, such as the [Alur](#);^{[31][34]} it was observed in 27% of Maasai men. The third most frequently observed paternal DNA marker in the Maasai was [E1b1a1-M2](#) (E-P1), which is very common in the Sub-Saharan region; it was found in 12% of the Maasai samples. [Haplogroup B-M60](#) was also observed in 8% of the studied Maasai,^[31] which is also found in 30% (16/53) of Southern Sudanese Nilotes.^[34]

Mitochondrial DNA^[edit]

According to an [mtDNA](#) study by Castri et al. (2008), which tested Maasai individuals in Kenya, the maternal lineages found among the Maasai are quite diverse but similar in overall frequency to that observed in other Nilo-Hamitic populations from the region, such as the [Samburu](#). Most of the tested Maasai belonged to various [macro-haplogroup L](#) sub-clades, including [L0](#), [L2](#), [L3](#), [L4](#) and [L5](#). Some maternal gene flow from [North](#) and Northeast Africa was also reported, particularly via the presence of mtDNA [haplogroup M](#) lineages in about 12.5% of the Maasai samples.^{[35][36]}

Culture^[edit]



Maasai warriors confronting a [spotted hyena](#), a common livestock predator, as photographed in *In Wildest Africa* (1907)

The [monotheistic](#) Maasai worship a single deity called *Enkai*, *Nkai*,^[13] or *Engai*. Engai has a dual nature, represented by two colours:^[13] Engai Narok (Black God) is benevolent, and Engai Nanyokie (Red God) is vengeful.^[37]

There are also two pillars or totems of Maasai society: Oodo Mongi, the Red Cow and Orok Kiteng, the Black Cow with a subdivision of five clans or [family trees](#).^[38] The Maasai also have a totemic animal, which is the lion. The killing of a lion is used by the Maasai in the rite of passage ceremony.^[39] The "Mountain of God", [Ol Doinyo Lengai](#), is located in northernmost Tanzania and can be seen from [Lake Natron](#) in southernmost Kenya. The central human figure in the Maasai religious system is the **laibon** whose roles include [shamanistic healing](#), [divination](#) and [prophecy](#), and ensuring success in war or adequate rainfall. Today, they have a political role as well due to the elevation of leaders. Whatever power an individual laibon had was a function of personality rather than position.^[40] Many Maasai have also adopted [Christianity](#) or [Islam](#).^[41] The Maasai produce intricate jewellery and sell these items to tourists.^[42]



Maasai people and huts with enkang barrier in foreground – eastern [Serengeti](#), 2006

Educating Maasai women to use clinics and hospitals during pregnancy has enabled more infants to survive. The exception is found in extremely remote areas.^[43] A corpse rejected by scavengers is seen as having something wrong with it, and liable to cause social disgrace; therefore, it is not uncommon for bodies to be covered in fat and blood from a slaughtered [ox](#).^{[44][45]}

Traditional Maasai [lifestyle](#) centres around their [cattle](#),^[46] which constitute their primary source of food. In a patriarchal culture that views women as property, a man's wealth is measured in cattle, wives and children. A herd of 50 cattle is respectable, and the more wives and children the better. A man who has plenty of one but not the other is considered to be poor.^{[47][48]}

All of the Maasai's needs for food are met by their cattle. They eat their meat, drink their milk daily, and drink their blood on occasion. Bulls, goats, and lambs are slaughtered for meat on special occasions and ceremonies. Though the Maasai's entire way of life has historically depended on their cattle, more recently with their cattle dwindling, the Maasai have grown dependent on food such as [sorghum](#), rice, potatoes and cabbage (known to the Maasai as goat leaves).^[49]

One common misconception about the Maasai is that each young man is supposed to kill a [lion](#) before he can be circumcised and enter adulthood. Lion hunting was an activity of the past, but it has been banned in [East Africa](#) – yet lions are still hunted when they maul Maasai livestock.^{[50][51]} Nevertheless, killing a lion gives one great value and celebrity status in the community.^{[52][53]}



Maasai school in Tanzania

Body modification[\[edit\]](#)



Maasai woman with stretched earlobes

The piercing and stretching of [earlobes](#) are common among the Maasai as with other tribes, and both men and women wear metal hoops on their stretched earlobes. Various materials have been used to both pierce and stretch the lobes, including thorns for piercing, twigs, bundles of twigs, stones, the cross-section of elephant tusks and empty film canisters.^[54] Women wear various forms of beaded ornaments in both the ear lobe and smaller piercings at the top of the ear.^[55] Among Maasai males, [circumcision](#) is practised as a ritual of transition from boyhood to manhood. Women are also circumcised (as described below in [social organisation](#)).

This belief and practice are not unique to the Maasai. In rural Kenya, a group of 95 children aged between six months and two years were examined in 1991/92. 87% were found to have undergone the removal of one or more deciduous canine tooth buds. In an older age group (3–7 years of age), 72% of the 111 children examined exhibited missing mandibular or maxillary deciduous canines.^{[56][57]}

Genital cutting[\[edit\]](#)



Young Maasai warrior (a junior *Moran*) with headdress and markings

Traditionally, the Maasai conduct elaborate [rite of passage](#) rituals which include surgical [genital mutilation](#) to initiate children into adulthood. The Maa word for [circumcision](#), "emorata," is applied to this ritual for both males and females.^[58] This ritual is typically performed by the elders, who use a sharpened knife and makeshift cattle hide bandages for the procedure.^[59]

The male ceremony refers to the excision of the prepuce (foreskin). In the male ceremony, the boy is expected to endure the operation in silence. Expressions of pain bring dishonour upon him, albeit only temporarily. Importantly, any exclamations or unexpected movements on the part of the boy can cause the elder to make a mistake in the delicate and tedious process, which can result in severe lifelong scarring, dysfunction, and pain.^{[60][61][62][63]}

Young women also undergo [female genital mutilation](#) as part of an elaborate [rite of passage](#) ritual called "Emuatare," the ceremony that initiates young Maasai girls into adulthood through ritual mutilation and then into early arranged marriages.^[64] The Maasai believe that female genital mutilation is necessary and Maasai men may reject any woman who has not undergone it as either not marriageable or worthy of a much-reduced bride price. In Eastern Africa, uncircumcised women, even highly educated members of parliament like [Linah Kilimo](#), can be accused of not being mature enough to be taken seriously.^[65] The Maasai activist [Agnes Pareyio](#) campaigns against the practice. The female rite of passage ritual has recently seen excision replaced in rare instances with a "cutting with words" ceremony involving singing and dancing in its place. However, despite changes to the law and education drives the practice remains deeply ingrained, highly valued, and nearly universally practised by members of the culture.^{[66][67]}

Hair[\[edit\]](#)



Maasai woman with short hair

Upon reaching the age of 3 "moons", the child is named and the head is shaved clean apart from a tuft of hair, which resembles a [cockade](#), from the nape of the neck to the forehead. ^[42]

Among the men, warriors are the only members of the Maasai community to wear long hair, which they weave in thinly braided strands. ^[68] Graduation from warrior to junior elder takes place at a large gathering known as Eunoto. The long hair of the former warriors is [shaved off](#); elders must wear their hair short. Warriors who do not have sexual relations with women who have not undergone the "Emuatare" ceremony are especially honoured at the Eunoto gathering. ^{[69][70][71][72]}

This would symbolise the healing of the woman. ^[73]

Two days before boys are circumcised, their heads are shaved. ^{[74][75]} When warriors go through the *Eunoto* and become elders, their long plaited hair is shaved off. ^{[76][77]}

Music and dance^[edit]



Traditional jumping dance

Maasai music traditionally consists of rhythms provided by a chorus of vocalists singing harmonies while a song leader, or *olaranyani*, sings the melody. ^{[78][79]} Unlike most other African tribes, Maasai widely use [drone polyphony](#). ^[80]

Women chant lullabies, humming songs, and songs praising their sons. *Nambas*, the call-and-response pattern, repetition of nonsensical phrases, [monophonic](#) melodies, repeated phrases following each verse being sung on a descending scale, and singers responding to their verses are characteristic of singing by women. ^{[81][82][83][84]} When many Maasai women gather together, they sing and dance among themselves. ^[85]

Eunoto, the coming-of-age ceremony of the warrior, can involve ten or more days of singing, dancing and ritual. The warriors of the Il-Oodokilani perform a kind of march-past as well as the [Adumu](#), or aigus, sometimes referred to as "the jumping dance" by non-Maasai. (Both

adumu and aigus are Maa verbs meaning "to jump" with adumu meaning "To jump up and down in a dance".^{[86][87][88]})

Diet^[edit]



A Maasai herdsman grazing his cattle inside the [Ngorongoro crater](#), Tanzania

Traditionally, the Maasai diet consisted of raw meat, raw milk, honey and [raw blood](#) from [cattle](#)—note that the Maasai cattle are of the [Zebu](#) variety.

Most of the milk is consumed as fermented milk or [buttermilk](#) (a by-product of butter making). Milk consumption figures are very high by any standards.^{[89][90]}

The Maasai herd goats and sheep, including the [Red Maasai sheep](#), as well as the more prized cattle.^{[91][92]}

Although consumed as snacks, fruits constitute a major part of the food ingested by children and women looking after cattle as well as morans in the wilderness.^{[93][94][95]}

Medicine

The Maasai people tend to use the environment when making their medicines due to the high cost of Western treatments. These medicines are derived from trees, shrubs, stems, roots, etc. These can then be used in a multitude of ways including being boiled in soups and ingested to improve digestion and cleanse the blood.^[96] Some of these remedies can also be used in the treatment or prevention of diseases. The Maasai people also add herbs to different foods to avoid stomach upsets and give digestive aid. The use of plant-based medicine is a crucial part of Maasai life.

Shelter^[edit]



Shelter covered in cattle dung for waterproofing

^[97]



Panoramic view of Maasai Enkang, seen from the inside



Panoramic view of Maasai Enkang, seen from the outside

Clothing[\[edit\]](#)



A Maasai woman wearing her finest clothes

Maasai clothing symbolises ethnic group membership, a pastoralist lifestyle, as well as an individual's social position.^[98] From this they can decide the roles they undertake for the tribe. Jewellery also can show an individual's gender, relationship status, and age.^[98] Maasai traditional clothing is both a means of tribal identification and symbolism: young men, for example, wear black for several months following their circumcision.

The Maasai began to replace animal skin, [calf hides](#) and sheep skin with commercial cotton cloth in the 1960s.^[99]

Shúkà is the [Maa](#) word for sheets traditionally worn and wrapped around the body. These are typically [red](#), sometimes integrated with other [colours](#) and patterns.^[100] One-piece garments known as [kanga](#), a [Swahili](#) term, are common.^[101] Maasai near the coast may wear [kikoi](#), a [sarong](#)-like garment that comes in many different colours and [textiles](#)^{[102][103][104]}

Influences from the outside world[\[edit\]](#)



Maasai women repairing a house in Maasai Mara (1996)

A traditional pastoral lifestyle has become increasingly difficult due to modern outside influences. [Garrett Hardin](#)'s article outlining the "tragedy of the commons", as well as [Melville Herskovits](#)' "cattle complex" influenced ecologists and policymakers about the harm Maasai pastoralists were causing to savannah rangelands. This was later contested by some [anthropologists](#).^[105] British colonial policymakers in 1951 removed all Maasai from the Serengeti National Park and relegated them to areas in and around the [Ngorongoro Conservation Area](#) (NCA).



Maasai wearing protective masks during [COVID-19](#)



[pandemic](#). Maasai riding a motorcycle (2014)

Due to an increasing population, loss of cattle due to disease, and lack of available rangelands because of new park boundaries and competition from other tribes, the Maasai were forced to develop new ways of sustaining themselves. Many Maasai began to cultivate maize and other

crops to get by, a practice that was culturally viewed negatively.^[105] Cultivation was first introduced to the Maasai by displaced [WaArusha](#) and [WaMeru](#) women who married Maasai men.^[citation needed]

In 1975 the Ngorongoro Conservation Area banned cultivation, forcing the tribe to participate in Tanzania's economy. They have to sell animals and traditional medicines to buy food. The ban on cultivation was lifted in 1992 and cultivation became an important part of Maasai livelihood once more. Park boundaries and land privatisation has continued to limit the Maasai livestock's grazing area.^[106]

Throughout the years, various projects have attempted to help the Maasai people. These projects help find ways to preserve Maasai traditions while also encouraging modern education for their children.^[107]

Emerging employment among the Maasai people include farming, business, and wage employment in both the public and private sectors.^[108]

Many Maasai have also moved away from the nomadic life to positions in commerce and government.^[109]

Eviction from ancestral land^[edit]

The Maasai community was reportedly being targeted with live ammunition and tear gas in June 2022 in [Tanzania](#), in a government plan to seize a piece of Maasai land for elite private luxury development. Lawyers, human rights groups, and activists who brought the matter to light claimed that Tanzanian security forces tried to forcefully evict the indigenous Maasai people from their ancestral land for the establishment of a luxury [game reserve](#) by Otterlo Business Corporation (OBC) for the royals ruling the [United Arab Emirates](#). As of 18 June 2022, approximately 30 Maasai people had been injured and at least one killed, at the hands of the Tanzanian government Field Force Unit (FFU) while protesting the government's plans of what it claims are delimiting a 1500 sq km of land as a game reserve, an act which violates a 2018 [East African Court of Justice](#) (EACJ) injunction on the land dispute, per local activists. By reclassifying the area as a game reserve, the authorities aimed to systematically expropriate Maasai settlements and grazing in the area, experts warned.^[110]

This was not the first time Maasai territory was encroached upon. Big-game hunting firms along with the government have long attacked the groups. The 2022 attacks are the latest escalation, which has left more than 150,000 Maasai displaced from the [Loliondo](#) and Ngorongoro areas as per the [United Nations](#). A hunting concession already situated in Loliondo is owned by OBC, a company that has been allegedly linked to the significantly wealthy [Emirati royal family](#) as per Tanzanian lawyers, environmentalists as well as human rights activists. Anuradha Mittal, the executive director of the environmental think-tank, [Oakland Institute](#) cited that OBC was not a "safari company for just everyone, it has operations for the royal family".^[111]

A 2019 United Nations report described OBC as a luxury-game hunting company "based in the United Arab Emirates" that was granted a hunting license by the Tanzanian government in 1992

permitting "the UAE royal family to organise private hunting trips" in addition to denying the Maasai people access to their ancestral land and water for herding cattle.^[112]

When approached, the UAE government refrained from giving any statements. Meanwhile, the OBC commented on the matter without addressing alleged links with Emirati royals, stating that "there is no eviction in Loliondo" and calling it a "reserve land protected area" owned by the government.^[111]

Notable Maasai^[edit]

- [Linus Kaikai](#) - Kenyan journalist and Chair of the Kenya Editors Guild
- [Francis Ole Kaparo](#) – Former [Speaker of the National Assembly of Kenya](#)
- [James Ole Kiyiapi](#) – associate professor at Moi University and permanent secretary in the Ministries of Education and Local Government
- [Olekina Ledama](#) – Founder, Maasai Education Discovery
- [Josephine Lemoyan](#) – social scientist, Tanzanian member of the 2017-2022 [East African Legislative Assembly](#)^[113]
- [Nice Nailantei Lengete](#) – First woman to address the Maasai elders council at [Mount Kilimanjaro](#), and persuaded the council to ban [female genital mutilation](#) among the Maasai across Kenya and Tanzania
- [Joseph Ole Lenku](#) – Cabinet Secretary of Kenya for Interior and Coordination of National Government from 2012 to 2014
- [Edward Lowassa](#) – [Prime Minister of Tanzania](#) from 2005 to 2008. 2nd runner up to president [John Pombe Magufuli](#) in the 2015 [Tanzania](#) General Elections.
- [Mbatian](#) - Prophet after whom Batian Peak, the highest peak of [Mount Kenya](#), is named
- [Katoo Ole Metito](#) – Member of Parliament for [Kajiado South](#) sub county
- [Joseph Nkaissery](#) – Former Cabinet Secretary of Kenya for Interior and Coordination of National Government from 2014 to his death in 2017
- [William Ole Ntimama](#) – Former Kenyan politician and leader of the Maa community
- [David Rudisha](#) – Middle-distance runner and 800-meter world record holder
- [George Saitoti](#) - former Vice-president of Kenya
- [Moses ole Sakuda](#) - Kenyan politician
- [Jackson Ole Sapit](#) - Sixth Archbishop and Primate of the [Anglican Church of Kenya](#)
- [Edward Sokoine](#) – [Prime Minister of Tanzania](#) from 1977 to 1980 and again from 1983 to 1984

- [Sanaipei Tande](#) - Kenyan musical artist



THE SACCO SOCIETIES REGULATORY AUTHORITY (SASRA)

Old Mutual Tower,
19th Floor,
Upper Hill Road, Upper Hill
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PUBLIC NOTICE

THE SACCO SOCIETIES ACT (No. 14 of 2008)

THE SOCIETIES (DEPOSIT-TAKING SACCO BUSINESS) REGULATIONS, 2010 (L.N. NO. 95 of 2010)

THE SACCO SOCIETIES (NON-DEPOSIT-TAKING BUSINESS) REGULATIONS, 2020 (L.N. No. 82 of 2020)

LIST OF LICENSED AND AUTHORISED SACCO SOCIETIES IN KENYA FOR THE FINANCIAL YEAR ENDING 31ST DECEMBER 2024

PURSUANT to section 28 of the Sacco Societies Act (the Act), the Sacco Societies Regulatory Authority (Authority) hereby publishes for notification of the general public that –

- In accordance with regulation 8 of the Sacco Societies (Deposit-Taking Sacco Business) Regulations, 2010, the **176 Sacco Societies** listed in **SCHEDULE I** herein are duly licensed to carry out deposit-taking business in Kenya as provided in the Act as read with the said Regulations, 2010, for the period commencing 1st January 2024 to 31st December 2024.
- In accordance with regulation 6 of the Sacco Societies (Non-Deposit-Taking Business) Regulations, 2020, the **181 Sacco Societies** listed in **SCHEDULE II** herein are duly authorized to undertake the specified non-deposit-taking Sacco business in Kenya as provided in the Act as read with the said Regulations, 2020, for the period commencing 1st January 2024 to 31st December 2024.
- In accordance with regulation 6 of the Sacco Societies (Deposit-Taking Sacco Business) Regulations, 2010, the license of the **two (2) Sacco Societies** listed in **SCHEDULE III** were not renewed upon expiry on 31st December 2022, and thus stand revoked. Consequently, the said Sacco Societies do not have legal capacity to undertake or continue to undertake deposit-taking Sacco business and/or any other regulated SACCO business in Kenya.

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT TAKING BUSINESS IN KENYA FOR THE PERIOD 1 ST JANUARY 2024 TO 31 ST DECEMBER 2024				
	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
1	2NK Sacco Society Ltd	P.O Box 12196 – 10109, Nyeri	Kangaru Building, Gakere Road	Nyeri
2	Acumen Sacco Society Limited	P.O. Box 1325 – 00200, Kajiado	Great Wide Mall, Magadi Road, Nairobi	Nairobi
3	Afya Sacco Society Ltd	P.O Box 11607 – 00400, Nairobi.	Afya Centre, Tom Mboya Street, Nairobi	Nairobi
4	Agrochem Sacco Society Ltd	P.O Box 94 – 40107 Muhoroni	Muhoroni Town	Kisumu
5	Ainabkoi Sacco	P.O Box 120-30101, Ainabkoi	Ainabkoi Farmers' Cooperative Society Land Eldoret, Naiberi, Timboroa Road	Uasin Gishu
6	Airports Sacco Society Ltd	P.O Box 19048 – 00500, Nairobi	Kenya Airports Authority Head Quarters Building	Nairobi
7	Amica Sacco Society Ltd	P.O Box 816 – 10200, Murang'a	Mugama Union Building – Uhuru Road, Murang'a	Murang'a
8	Ammar Sacco Society Ltd	P.O Box 6957 – 01000, Thika	Elica Plaza, Kwame Nkrumah Road, Thika Town	Kiambu
9	Ardhi Sacco Society Ltd	P.O Box 28782 – 00200, Nairobi	Survey Kenya Field Headquarters, Off Thika Road	Nairobi
10	Asili Sacco Society Ltd	P.O Box 49064 – 00100 Nairobi	Asili Co – op Centre, The Lower Ngara Road, Nairobi	Nairobi
11	Azima Sacco Society Ltd	P.O Box 1124 – 01000, Thika	Azima Sacco Plaza, Wabera Street, Thika	Kiambu
12	Bandari Sacco Society Ltd	P.O Box 95011 – 80104, Mombasa	Moi Avenue, Mombasa	Mombasa
13	Baraka Sacco Society Ltd	P.O Box 1548 – 10101, Karatina	Station Road, Off Kiaruhiu Street, Karatina	Nyeri
14	Baraton Sacco Society Ltd	P.O Box 2500 – 30100, Eldoret	University Of Eastern Africa, Baraton, Off Eldoret – Kapsabet Road, Chepterit Junction	Uasin Gishu
15	Biashara Sacco Society Ltd	P.O Box 1895 – 10100 Nyeri	Biashara Sacco Building, Kimathi Way, Nyeri Town	Nyeri
16	Biashara Tosha Sacco Society Ltd	P.O. Box 189 – 60101, Embu	Gakundu F.C.S Building, Embu – Kianjokoma Road, Embu	Embu
17	Bi – High Sacco Society Ltd	P.O. Box 90 – 60500, Marsabit	Marsabit Teachers Plaza, Mosque Road, Marsabit	Marsabit
18	Bingwa Sacco Society Ltd	P.O Box 434 – 10300, Kerugoya	Bingwa Sacco Complex, Kutus – Karatina Road, Kerugoya Town	Kirinyaga
19	Boresha Sacco Society Ltd	P.O Box 80 – 20103, Eldama Ravine	Teachers Plaza – Market Road, Eldama Ravine Town	Baringo
20	Capital Sacco Society Ltd	P.O Box 1479 – 60200, Meru	Maccu Building, Kenyatta Highway, Meru	Meru
21	Centenary Sacco Society Ltd	P.O Box 1207 – 60200, Meru	Intercity Building, Meru – Nanyuki Highway, Meru Town Centre	Meru
22	Chai Sacco Society Ltd	P.O Box 278 – 00200, Nairobi	Chai House, Koinange Street, Nairobi	Nairobi
23	Chuka University Sacco Society Ltd	P.O Box 109 – 60400, Chuka	Chuka University, Students Recreation Centre, Chuka Town	Tharaka Nithi
24	Chuna Sacco Society Ltd	P.O Box 30197 – 00100, Nairobi	University Of Nairobi, Engineering Department Building – Harry Thuku Road	Nairobi
25	Cosmopolitan Sacco Society Ltd	P.O Box 1931 – 20100 Nakuru	Natec Plaza, Kijabe Row Street, Nakuru	Nakuru
26	County Sacco Society Ltd	P.O Box 21 – 60103, Runyenjes	County Sacco Building, Kanja Shauri Road, Kanja Town	Embu
27	Daima Sacco Society Ltd	P.O Box 2032 – 60100, Embu	Daima Sacco Building, Mutunduni – Kianjokoma Road, Manyatta Market Centre	Embu
28	Defence Sacco Society Ltd	P.O Box 40668 – 00100 Nairobi	Ulinzi House, Lenana Road, Hurlingham, Nairobi	Nairobi
29	Dhabiti Sacco Society Ltd	P.O Box 353 – 60600, Maua	Dhabiti Sacco Building, Maua – Mikinduri Road, Maua Township	Meru
30	Dimkes DT Sacco Society Ltd	P.O Box 886 – 00900, Kiambu	Bishop Magua House, Biashara Street, Kiambu Town	Kiambu
31	Dumisha Sacco Society Ltd	P.O. Box 84 – 20600 Maralal	Dumisha Sacco Plaza – Harambee Road, Maralal	Samburu
32	Eco – Pillar Sacco Society Ltd	P.O Box 48 – 30600 Kapenguria	Makutano Teachers Plaza, Lotodo Street, Kapenguria Town	West – Pokot
33	Edis Sacco Society Ltd	P.O. Box 228 – 20400, Bomet	Ngocho Building, Opposite NCPD, Ngocho, Bomet	Bomet
34	Egerton Sacco Society Ltd	P.O Box 178 – 20115 Egerton	Egerton Sacco Plaza, Egerton University, Njoro Township	Nakuru
35	Elimu Sacco Society Ltd	P.O Box 10073 – 00100, Nairobi	Mubiru Road, Nairobi	Nairobi
36	Enea Sacco Society Ltd	P.O Box 1836 – 10101 Karatina	Kiagararu House, Karatina – Nairobi Highway, Karatina	Nyeri
37	Faridi Sacco Society Ltd	P.O Box 448 – 50400, Busia	Faridi Housing Plaza, Busia – Kisumu Road	Busia
38	Fariji Sacco Society Ltd	P.O.Box 589 – 00216, Githunguri	Diplomat Building, Githunguri Street, Kiambu	Kiambu
39	Fortitude Sacco Society Ltd	P.O Box 237 – 40205, Mbita	Fortitude Sacco Building, Mbita Township	Homabay
40	Fortune Sacco Society Ltd	P.O. Box 559 – 10300, Kerugoya	Fortune Plaza, Main Street, Kerugoya	Kerugoya
41	Fundilima Sacco Society Ltd	P.O. Box 62000 – 00200 Nairobi	Fedha House in JKUAT, Juja Town	Kiambu
42	GDC Sacco Society Ltd	P.O. Box 896 – 00216, Githunguri	GDC Sacco Plaza, Market Street, Kiambu	Kiambu
43	Golden Pillar Sacco Society Ltd	P.O Box 3192 – 60200, Meru	Imenti Complex, Main Stage, Meru Town	Meru

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT TAKING BUSINESS IN KENYA FOR THE PERIOD 1 ST JANUARY 2024 TO 31 ST DECEMBER 2024				
	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
44	Good faith Sacco Society Ltd	P.O. Box 224 – 00222, Uplands	Nyambari Kiambu – Kiwa House, Uplands Githunguri Rd	Kiambu
45	Good Hope Sacco	P.O Box 158-20500, Narok	Mwalimu Plaza, Narok-Kijabe Road, Narok	Narok
46	Goodway Sacco Society Ltd	P.O Box 662 – 10300, Kerugoya	Machere Plaza, Kerugoya Back Street, Kerugoya Town	Kirinyaga
47	Gusii Mwalimu Sacco Society Ltd	P.O Box 1335 – 40200, Kisii	Mwalimu House, Kisii – Kericho Road, Kisii	Kisii
48	Harambee Sacco Society Ltd	P.O Box 47815 – 00100, Nairobi	Harambee Sacco Plaza, Haile Selassie Avenue, Nairobi	Nairobi
49	Hazina Sacco Society Ltd	P.O Box 59877 – 00200, Nairobi	Hazina Sacco Place, Ngong Road, Nairobi	Nairobi
50	Home Business Sacco Society Ltd	P.O Box 1073 – 20300, Nyahururu	Tec Biz Centre, Koinange Road, Nyahururu Town	Laikipia
51	Ilkisonko Sacco Society	P.O Box 91 – 00209, Loitokitok	Musangairo FCS Building, Loitokitok Town	Kajiado
52	Imarika Sacco Society Ltd	P.O Box 712 – 80108, Kilifi	Imarika Plaza, Kenyatta Road, Kilifi	Kilifi
53	Imarisha Sacco Society Ltd	P.O. Box 682 – 20200, Kericho	Kipsigis Teachers Cooperative House, Kisumu – Nakuru Highway	Kericho
54	Invest&Grow(IG)Sacco Society Ltd	P.O. Box 1150 – 50100, Kakamega	Invest & Grow Plaza, Khalisia Road 3, Kakamega	Kakamega
55	Jamii Sacco Society Ltd	P.O. Box 57929 – 00200, Nairobi	Jamii Sacco Court, Mukenia Road, South B, Nairobi	Nairobi
56	Jamii Yetu Sacco Society Ltd	P.O Box 469 – 60600, Maua	Amwathi MMH Sacco Plaza, Kanuni Road, Maua	Meru
57	Jitegemee Sacco	P.O Box 86937 – 80100, Mombasa	L.R No. 242, Msa/Block 134/XXVI, Kizingo House No.2, Kaunda Street, Mvita, Mombasa.	Mombasa
58	Joinas Sacco Society Ltd	P.O Box 669 – 00219 Karuri	Kanja House, Limuru – Banana Road, Banana Town	Kiambu
59	Jogoo Sacco Society Ltd	P.O Box 56074 – 00200, Nairobi	Commodore Office Suites, Off Ngong/Ring Road Kindaruma Avenue, Nairobi	Nairobi
60	Jumuika Sacco Society Ltd	P.O BOX 14 – 40112, Awasi	Chemelil Sugar Sports Complex	Kisumu
61	Kabiyet Sacco Society Ltd	P.O. Box 195 – 30303, Kabiyet	Mosoriot – Kaiboi Road, Kabiyet Trading Centre	Nandi
62	Kencream Sacco Society Ltd	P.O Box 30131 – 00100, Nairobi	Creamary House, Dakar Road, Nairobi	Nairobi
63	Kenpipe Sacco Society Ltd	P.O Box 314 – 00507, Nairobi	Kenpipe Plaza, Sekoni Road, Nairobi	Nairobi
64	Kenversity Sacco Society Ltd	P.O Box 10263 – 00100, Nairobi	Kenversity Plaza, Kahawa Sukari Road, Nairobi	Nairobi
65	Kenya Achievas Sacco Society Ltd	P.O Box 3080 – 40200, Kisii	Achievas Plaza, Kisii-Kilgoris Road, Nyamache Town, Kisii	Kisii
66	Kenya Highlands Sacco Society	P.O Box 2085 – 20200, Kericho	Temik House, Kericho – Kisumu Highway	Kericho
67	Kenya National Police DT Sacco Society Ltd	P.O Box 51042 – 00200, Nairobi	Kenya Police Sacco Plaza, Ngara Road, Nairobi	Nairobi
68	Keystone Sacco Society Ltd	P.O. Box 2073 – 40100, Kisumu	Kenya Re – Insurance Plaza, Bank Street, Kisumu	Kisumu
69	Kimbilio Daima Sacco Society Ltd	P.O Box 81 – 20225, Kericho	Chepsol Plaza, Kimulot Road, Kapset	Bomet
70	Kimisitu Sacco Society Ltd	P.O. Box 10454 – 00200, Nairobi	AEA Plaza, Valley Road, Nairobi	Nairobi
71	Kingdom Sacco Society Ltd	P.O Box 8017 – 00300, Nairobi	Empower House, Githurai 45, Thika Road	Kiambu
72	Kitui Teachers Sacco Society Ltd	P.O. Box 254 – 90200, Kitui	Teachers Plaza, Kitui Town	Kitui
73	Kolenge Tea Sacco Society Ltd	P.O Box 291 – 30301, Nandi Hills	Nandi Hills Plaza, Nandi Hills Town	Nandi
74	Koru DT Sacco Society Ltd	P.O Box Private Bag – 40100, Koru	Homalime Company Limited, Koru Town	Kisumu
75	K – Pillar Sacco Society Ltd	P.O Box 83 – 20403, Mogogosiek	K – Pillar Building, Bomet – Litein Road, Mogogosiek	Bomet
76	K – Unity Sacco Society Ltd	P.O Box 268 – 00900, Kiambu	K – Unity Building, Kiambu Town	Kiambu
77	Kwetu Sacco Society Ltd	P.O Box 818 – 90100, Machakos	Mwalimu Centre, Syokimau Road, Machakos Town	Machakos
78	Kwikas DT Sacco Society Ltd	P.O Box 27 – 20306, Ndaragwa	Ndaragwa Umoja Building, Kimathi Road, Nyandarua	Nyandarua
79	Lainisha Sacco Society Ltd	P.O Box 272 – 10303, Wang'uru	Lainisha Sacco Building, Mwaa Town, Kirinyaga	Kirinyaga
80	Lamu Teachers Sacco Ltd	P.O Box 14 – 40112, Lamu	L.R No 784/1, Lamu Teachers Sacco Building, Galgalo Street, Lamu	Lamu
81	Lengo Sacco Society Ltd	P.O. Box 1005 – 80200, Malindi	Standard Arcade – Mama Ngina Street, Malindi Town	Kilifi
82	Mafanikio Sacco Society Ltd	P.O Box 86515 – 80100, Mombasa	Mombasa Teachers Building, Jomo Kenyatta Avenue, Mombasa	Mombasa
83	Magadi Sacco Society Ltd	P.O. Box 13 – 00205, Magadi	Pam View Building, Magadi Road, Magadi Soda, Kajiado	Kajiado
84	Magereza Sacco Society Ltd	P.O. Box 53131 – 00200, Nairobi	Mageso Chambers, Moi Avenue, Nairobi	Nairobi
85	Maisha Bora Sacco Society Ltd	P.O. Box 30062 – 00200, Nairobi	Commercial Street, Industrial Area, Nairobi	Nairobi
86	Mentor Sacco Society Ltd	P.O Box 789 – 10200, Murang'a	Mentor Plaza, Uhuru Road, Muranga	Murang'a
87	Metropolitan National Sacco Society Ltd.	P.O Box 871 – 00900, Kiambu	Metropolitan National Sacco Society Ltd Building, Biashara Street, Kiambu Town	Kiambu
88	Mudete Sacco Society Ltd.	P.O. Box 221 – 50104, Kakamega	Sacco Plaza, Khayega, Kakamega	Kakamega
89	Muki Sacco Sacco Society Ltd	P.O.Box 398 – 20318, North Kinangop	Muki House, Nduyu Njeru Road, Kinangop	Nyandarua
90	Mwalimu National Sacco Society Ltd.	P.O. Box 62641 – 00200, Nairobi	Hill Lane, Nairobi City	Nairobi
91	Mwietheri Sacco Society Ltd	P.O Box 2445 – 60100, Embu	Rungeto F.C.S, Githure	Embu
92	Mwito Sacco Society Ltd	P.O Box 56763 – 00200, Nairobi	Mwito Building, Desai Road, Nairobi	Nairobi

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT TAKING BUSINESS IN KENYA FOR THE PERIOD 1 ST JANUARY 2024 TO 31 ST DECEMBER 2024				
	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
93	Nacico Sacco Society Ltd	P.O Box 34525 – 00100, Nairobi	NACICO Plaza, Landhies Road, Nairobi	Nairobi
94	Nafasi Sacco Society Ltd	P.O. Box 41426 – 00100 Nairobi	NCPB Nairobi Silos Complex, Off Outering Road, Nairobi	Nairobi
95	Nandi Farmers Sacco Society Ltd	P.O Box 333 – 30301, Nandi Hills	Nandi Hills Plaza, Market Street,	Nandi
96	Nation DT Sacco Society Ltd	P.O. Box 22022 – 00400, Nairobi	Cambrian Building, Moi Avenue, Nairobi	Nairobi
97	Nawiri Sacco Society Ltd	P.O Box 400 – 60100, Embu	EMCO House, Taifa Road, Embu	Embu
98	Ndege Chai Sacco Society Ltd	P.O Box 857 – 20200, Kericho	Ndege Chai House, Kericho – Nakuru Highway, Kericho	Kericho
99	Ndosha Sacco Society Ltd	P.O. Box 532 – 60401, Tharaka Nithi	L.R No. Plot 1206, Ndosha Sacco Plaza, Chogoria.	Tharaka Nithi
100	New Fortis Sacco Society Ltd	P.O Box 1939 – 10100, Nyeri	New Fortis Sacco Plaza, Off Kenyatta Road, Nyeri Town	Nyeri
101	Nexus Sacco Society Ltd	P.O. Box 251 – 60202, Nkubu	Kathera House, Kamunara, Nkubu, Meru	Meru
102	Ng'arisha Sacco Society Ltd	P.O. Box 1199 – 50200, Bungoma	Bungoma Teachers Plaza, Bungoma	Bungoma
103	Njiwa Sacco Sacco Ltd	P.O Box 10221 – 00100, Nairobi	Golf View Office Suites, Wambui Road, Nairobi	Nairobi
104	NRS Sacco Society Ltd	P.O Box 575 – 00902, Kikuyu	Ondiri Building, Kikuyu Road, Kikuyu	Kiambu
105	NSSF Sacco Society Ltd	P.O Box 43338 – 00100, Nairobi	Social Security House, Bishops Road, Nairobi	Nairobi
106	Nufaika Sacco Society Ltd	P.O Box 735 – 10300, Kerugoya	Machere Building, Machere Street, Kerugoya Town, Kirinyaga	Kirinyaga
107	Nyambene Arimi Sacco Society Ltd	P.O Box 493 – 60600, Maua	Nyambene Arimi Sacco Plaza, Maua Kanuni Road, Meru Town	Meru
108	Nyati Sacco Society Ltd	P.O Box 7601 – 00200, Nairobi	Odyssey Plaza, Mukoma Road, Nairobi	Nairobi
109	Ollin Sacco Society Ltd	P.O Box 83 – 10300, Kerugoya	Ollin Sacco Building, Off Karatina – Kutus Road, Kerugoya	Kirinyaga
110	Orient Sacco Society Ltd	P.O Box 1842 – 0100, Thika	Wakibe Building, Thika Section 9 OAU Road, Thika Town	Kiambu
111	Patnas Sacco Society Ltd.	P.O. Box 601 – 20210, Litein	Litein Town, Patnas Plaza, Kericho Sotik Road	Bomet
112	Ports DT Sacco Society Ltd	P.O Box 95372– 80104, Mombasa	Mombasa Port Sacco Plaza, Mwakilingo Road	Mombasa
113	Prime – Time Sacco Society Ltd	P.O Box 512 – 30700, Iten	Mwalimu Plaza Building, Eldoret – Kabarnet Road, Iten	Elgeyo – Marakwet
114	Puan Sacco Society Ltd	P.O Box 404 – 20500, Narok	Farmers Building, Narok – Nakuru Road, Narok Town	Narok
115	Qwetu Sacco Society Ltd	P.O Box 1186 – 80304, Voi	Qwetu Sacco Plaza, Voi Town	Taita Taveta County
116	Safaricom Sacco Society Ltd	P.O Box 6682 – 00800, Nairobi	Safaricom Care Centre, Waiyaki Way, Westlands, Nairobi	Nairobi
117	Sheria Sacco Society Ltd	P.O. Box 34390 – 00100, Nairobi	Matumbato Close, Nairobi	Nairobi
118	Shirika DT Sacco Society Ltd	P.O Box 43429 – 00100, Nairobi	Shirika Coop House, Ngara Kipande Road, Ngara, Nairobi	Nairobi
119	Shoppers Sacco Society Ltd	P.O BOX 16–00507, Nairobi	Nature House – Tom Mboya Street	Nairobi
120	Simba Chai Sacco Society Ltd	P.O. Box 977 – 20200, Kericho	Kericho Nakuru Highway, Kericho	Kericho
121	Siraji Sacco Society Ltd	P.O Box Private Bag	Siraji Sacco Plaza, Nanyuki – Meru Highway, Timau Town	Meru
122	Skyline Sacco Society Ltd	P.O Box 660 – 20103, Eldama Ravine	Skyrise Plaza, Eldama Ravine – Eldoret Road, Eldama Ravine	Baringo
123	Smart Champions Sacco Society	P.O Box 64 – 60205, Githongo	Muranene Building, Githongo Trading Centre, Meru	Meru
124	Smartlife Sacco Society Ltd	P.O Box 118 – 30705, Kapsowar	Marakwet Teachers Plaza, Kapsowar	Elgeyo – Marakwet
125	Solution Sacco Society Ltd	P.O. Box 1694 – 60200, Meru Central	Meru Mwalimu Plaza, Gakoromone Road, Meru	Meru
126	Sotico Sacco Society Ltd	P.O. Box 959 – 20406, Sotik	Amotek Estate, Sotik Town	Bomet
127	Southern Star Sacco Society Ltd	P.O Box 514 – 60400, Chuka	Mt Building, Chuka Town	Tharaka Nithi
128	Stake Kenya Sacco Society Ltd	P.O Box 208 – 40413, Kehancha	Stake Kenya Sacco Plaza, Migori – Kehancha – Ntmaru Road, Kehancha	Migori
129	Stawisha Sacco Society Ltd	P.O Box 27 – 50203, Kapsokwony	Mwalimu Plaza, Kapsokwony – Kaptama Road, Kapsokwony	Bungoma
130	Stima DT Sacco Society Ltd	P.O Box 75629 – 00200, Nairobi	Stima Sacco Plaza, Mushembi Road, Parklands, Nairobi	Nairobi
131	Strategic DT Sacco Society Ltd.	P.O. Box 78506 – 00507, Nairobi	Lunga Lunga Square, Industrial Area, Nairobi County.	Nairobi
132	Suluhu Sacco Society Ltd	P.O Box 489 – 90400, Mwingi	Suluhu Sacco Plaza, Kyuso Road, Mwingi	Kitui
133	Supa Sacco Society Ltd	P.O. Box 271 – 20600, Maralal	Supa Plaza, Posta Road, Maralal	Samburu
134	Tabasamu Sacco Society Ltd	P.O Box 123 – 80403, Kwale	Tunawiri House, Kinango Road, Kwale	Kwale
135	Tabasuri DT Sacco Society Ltd	P.O Box 80862–80100, Mombasa	Texas Plaza, Off Fidel Odinga Road, Mombasa	Mombasa
136	Tai Sacco Society Ltd	P.O Box 718 – 00216, Githunguri	Tai Plaza, Githunguri Town, Kiambu	Kiambu
137	Taifa Sacco Society Ltd	P.O Box 649 – 10100, Nyeri	NCU Building, Gakere Road, Nyeri Town	Nyeri
138	Taqwa Sacco Society Ltd	P.O Box 10180 – 00100, Nairobi	Jamia Plaza, Kigali Street, Nairobi	Nairobi
139	Taraji Sacco Society Ltd	P.O. Box 605 – 40600, Siaya	Mwalimu Plaza, Oginga Odinga Street, Siaya	Siaya
140	Telepost Sacco Society Ltd	P.O Box 49557 – 00100, Nairobi	City Square Post Office, Haile Selassie Avenue, Nairobi	Nairobi
141	Tembo Sacco Society Ltd	P.O Box 91 – 00618, Ruaraka	Tembo Sacco Complex, Garden Estate Road, Mukima Drive, Nairobi	Nairobi
142	Tenhos Sacco Society Ltd	P.O Box 391 – 20400, Bomet	Tenhos Building, Tenwek, Bomet	Bomet
143	Thamani Sacco Society Ltd	P.O. Box 467 – 60400 Chuka	Thamani House, Chuka Town	Tharaka Nithi
144	The Apple Sacco Society Ltd	P.O. Box 153 – 50305, Kaimosi	Tascos House, Kapsabet – Chavakali Road, Kapsabet	Vihiga
145	The Kenya Bankers Sacco Society Ltd.	P.O. Box 73236 – 00200, Nairobi	The Kenya Bankers Sacco Centre, 3rd Ngong Ave., Nairobi	Nairobi
146	The Noble Sacco Society Ltd	P.O Box 3466 – 30100, Eldoret	The NobleSaccoBuilding,RonaldNgalaRoad,Eldoret Town	Uasin Gishu
147	Times U Sacco Society Ltd	P.O Box 310 – 60202, Nkubu	Nkubu, KCB Road, Nkubu	Meru
148	Tower Sacco Society Ltd	P.O Box 259 – 20303, Ol'Kalou	Tower Sacco Fosa Building, Ol'kalou Township	Nyandarua
149	Topkrim DT Sacco Society Ltd	P.O Box 127 – 40222, Oyugis	Kisumu – Kisii Road, Oyigis Town, Homabay	Homabay
150	Trans Elite County Sacco Society Ltd	P.O Box 547 – 30300, Kapsabet	Former Barclays Bank Building, Kapsabet – Chavakali Road, Kapsabet Town	Nandi
151	Trans Nation Sacco Society Ltd	P.O Box 15 – 60400, Chuka	Mwalimu Centre, Dc Road, Chuka Town	Tharaka Nithi
152	Trans–CountiesSaccoSociety Ltd	P.O Box 2965 – 30200, Kitale	Kapsara, Trans – Counties Sacco Office, Kapsara	Transnzoia
153	Trans – National Times Sacco Society Ltd	P.O.Box 2274 – 30200, Kitale	Kitale Teachers Plaza, Kanu Street, Kitale	Trans Nzoia
154	Ufanisi DT Sacco Society Ltd	P.O. Box 2973 – 00200, Nairobi	Development House, Moi Avenue, Nairobi	Nairobi

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT TAKING BUSINESS IN KENYA FOR THE PERIOD 1 ST JANUARY 2024 TO 31 ST DECEMBER 2024				
	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
155	Ukristo Na Ufanisi Sacco Society Ltd	P.O Box 872 – 00605 Nairobi	Ack Emmanuel Church Riruta, Nairobi	Nairobi
156	Ukulima Sacco Society Ltd	P.O Box 44071 – 00100, Nairobi	Ukulima Cooperative House, Haile Selassie Avenue, Nairobi	Nairobi
157	Unaitas Sacco Society Ltd	P.O Box 38721 – 00100, Nairobi	Cardinal Otunga Plaza, Nairobi	Nairobi
158	Uni – County Sacco Society Ltd	P.O. Box 10132 – 20100, Nakuru	Nakuru Municipality Block, 9/37, Generation House, Kijabe Row, Nakuru	Nakuru
159	Unison Sacco Society Ltd	P. O. Box 414 – 10400, Nanyuki	Unison Plaza, Nyeri– Nanyuki Road, Nanyuki Municipality	Nanyuki
160	United Nations DT Sacco Society Ltd	P.O Box 2210 – 00621, Nairobi	United Nations Complex, United Nations Avenue, Nairobi	Nairobi
161	Universal Traders Sacco Society Ltd	P.O Box 2119 – 90100, Machakos	Traders House, Syokimau Road, Machakos	Machakos
162	Ushuru Sacco Society Ltd	P.O Box 52072 – 00200, Nairobi	Ushuru Sacco Centre, Wood Avenue, Kilimani	Nairobi
163	Vihiga County Farmers Sacco Society Ltd	P.O Box 309 – 50317, Chavakali	Mudete Town, Vihiga County	Vihiga
164	Viktas Sacco Society Ltd	P.O. Box 2183, Nyahururu	Glanin Centre, Nyahururu– Nyeri Road, Mairo Inya, Nyan-darua	Laikipia
165	Vision Afrika Sacco Society Ltd	P.O Box 18263 – 20100, Nakuru	Rajdeep House – Kenyatta Avenue, Nakuru	Nakuru
166	Vision Point Sacco Society Ltd	P.O. Box 42 – 40502, Nyansiong'o	Borabu Farmers Union Building, Keroka – Sotik Highway, Borabu	Kisii
167	Wakenya Pamoja Sacco Society Ltd.	P.O. Box 829 – 40200, Kisii	Kahawa House, Kisii – Keroka Road, Kisii	Kisii
168	Wakulima Commercial Sacco Society Ltd	P.O. Box 232 – 10103, Mukuruk-weini	MWD Limited Complex, Mukurweini – Nyeri Road, Mukurweini Town	Nyeri
169	Wanaanga Sacco Society Ltd	P.O Box 34680 – 00100, Nairobi	Kenya Meteorological Department,NgongRoad,Dagoretti	Nairobi
170	Wananchi Sacco Society Ltd	P.O Box 910 – 10106, Othaya	Wananchi Building, Othaya	Othaya
171	Wanandege Sacco Society Ltd	P.O Box 19074 – 00501, Nairobi	Wanandege Plaza, Old North Airport Road, Nairobi	Nairobi
172	Washa Sacco Society Ltd	P.O. Box 83256–80100,Mombasa	Ralili House, Nyerere Avenue, Mombasa	Mombasa
173	Waumini Sacco Society Ltd	P.O Box 66121 – 00800, Nairobi	Applewood Adams 2nd Floor, Ngong Road, Nairobi	Nairobi
174	Wevarsity Sacco Society Ltd.	P.O.Box 873 – 50100, Kakamega	Wevarsity Plaza, Kakamega – Webuye Road, Kakamega	Kakamega
175	Winas Sacco Society Ltd	P.O. Box 696 – 60100, Embu	Winas House, Embu Township	Embu
176	Yetu Sacco Society Ltd	P.O Box 511 – 60202, Nkubu	Yetu Sacco Building, Nkubu Town, Meru	Meru

SCHEDULE II: LIST OF SACCO SOCIETIES AUTHORIZED TO UNDERTAKE SPECIFIED NON-DEPOSIT-TAKING BUSINESS (BOSA ONLY) FOR THE PERIOD 1 ST JANUARY 2024 TO 31 ST DECEMBER 2024				
	Names of the Regulated Non-With-drawable Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
1	3N Regulated Non-WDT-Sacco	P.O Box 1875 – 20117, Naivasha	Sera Center, Naivasha	Nakuru
2	ABC Empowerment Regulated Non-WDT-Sacco	P.O Box 32 – 90100, Machakos	ABC Imani Plaza II, Machakos	Machakos
3	Accel Regulated Non-WDT-Sacco	P.O Box 64900 – 00620, Nairobi	Ola Energy Plaza, Muthaiga, Nairobi	Nairobi
4	ACK Kihara Regulated Non-WDT-Sacco	P.O. Box 34253 – 00100, Gachie	Kiambaa/Kihara/ 7/178, Gachie	Kiambu
5	ACK Thika Talents Regulated Non-WDT-Sacco	P.O. Box 214 – 01000, Thika	ACK St. Andrews Cathedral, Thika	Kiambu
6	Adventist Regulated Non-WDT-Sacco	P.O Box 41352 – 00100, Nairobi	SDA Central Kenya Conference, Red Hill Road, Nairobi	Nairobi
7	AIBK Regulated Non-WDT-Sacco	P.O. Box 56928 – 00200, Nairobi	Development House, Moi Avenue	Nairobi
8	Airlink Regulated Non-WDT-Sacco	P.O. Box 69979 – 00400, Nairobi	Jomo Kenyatta International Airport (JKIA), Nairobi	Nairobi
9	Alarms Regulated Non-WDT-Sacco	P.O. Box 86969 – 80100, Mombasa	Behind Housing Finance, Moi Avenue, Mvita	Mombasa
10	AMREF Regulated Non-WDT-Sacco	P.O. Box 18604 – 00100, Nairobi	AMREF Building, Nairobi	Nairobi
11	Appollosure Regulated Non-WDT-Sacco	P.O. Box 30389 – 00100, Nairobi	Apollo Centre, Ring Rd Parklands	Nairobi
12	B – Smart Regulated Non-WDT-Sacco	P.O. Box 566 – 00515, Nairobi	RNG Plaza, Nairobi CBD	Nairobi
13	Ballot Regulated Non-WDT-Sacco	P.O Box 45371 – 00100, Nairobi	Anniversary Towers 21 st Floor, Nairobi	Nairobi
14	Balozzi Regulated Non-WDT-Sacco	P.O Box 11539 – 00400, Muthaiga	Golf View Suites Muthaiga Off Wambui Road, Nairobi	Nairobi
15	Bamburi Regulated Non-WDT-Sacco	P.O Box 88474 – 80100, Mombasa	Bamburi Cement Plc Staff Quarters, Mombasa	Mombasa
16	Bands Regulated Non-WDT-Sacco	P.O Box 10614 – 00100, Nairobi	Britam Centre, Upper Hill	Nairobi
17	Banki Kuu Regulated Non-WDT-Sacco	P.O Box 60000 – 00200, Nairobi	Central Bank Of Kenya Headquarters, Nairobi CBD	Nairobi
18	Barabara Regulated Non-WDT-Sacco	P.O Box 9632 – 00200, Nairobi	Barabara Plaza, Mombasa Road, Nairobi	Nairobi
19	Baraka Yetu Regulated Non-WDT-Sacco	P.O Box 8070 – 00200, Nairobi	Nacico Plaza, Ladhies Road, Nairobi	Nairobi
20	BAT Regulated Non-WDT-Sacco	P.O Box 30000 – 00100, Nairobi	BAT Premises, Industrial Area	Nairobi
21	Besco Regulated Non-WDT-Sacco	P.O Box 1624 – 01000, Thika	Bidco Factory Premises, Thika	Kiambu
22	Bestrock Regulated Non-WDT-Sacco	P.O Box 717 – 90200, Kitui	Winlo Complex Building, Kitui Town	Kitui
23	Biblia Regulated Non-WDT-Sacco	P.O Box 7041 – 00300, Nairobi	Kamirembe Place, Ring Road Kilimani, Nairobi	Nairobi
24	Blue Eagle Regulated Non-WDT-Sacco	P.O Box 30120 – 00100, Nairobi	Bishop Gate, Upper Hill	Nairobi
25	Braemeg Regulated Non-WDT-Sacco	P.O Box 45112 – 00100, Nairobi	Polla House, Gitanga Road, Kawangware	Nairobi
26	Brookside Regulated Non-WDT-Sacco	P.O Box 236 – 00232, Ruiru	Brookside Dairy LTD, Thika Road, Ruiru	Kiambu
27	Bunge Regulated Non-WDT-Sacco	P.O Box 41842 – 00100, Nairobi	Imani House, Parliament Road, Nairobi	Nairobi
28	Bunista Regulated Non-WDT-Sacco	P.O Box 194 – 40601, Bondo-Siaya	Jaramogi Oginga Odinga University Of Science And Technology, Bondo Town	Siaya
29	CDF Regulated Non-WDT-Sacco	P.O. Box 46682 – 00100, Nairobi	La Coline Gardens, Masaba Road, Upper Hill	Nairobi
30	Christian Entrepreneurs Regulated Non-WDT-Sacco	P.O. Box 1460 – 00900, Ruiru	Mapa House, Ruiru	Kiambu
31	CIC Regulated Non-WDT-Sacco	P.O. Box 59485 – 00200, Nairobi	CIC Plaza 1, 2nd Floor Upper Hill	Nairobi
32	COCOTECH Regulated Non-WDT-Sacco	P.O.Box 15633 – 00503, Nairobi	Fameco Building, Magadi Road, Langata	Nairobi

Schedule II: List of Sacco Societies Authorized to Undertake Specified Non-Deposit-Taking Business [BOSA Only] for the Period 1 st January 2024 to 31 st December 2024				
	Names of the Regulated Non-With-drawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
33	Communication Regulated Non-WDT-Sacco	P.O. Box 1677 – 00606, Nairobi	Communication Authority Centre, Westlands	Nairobi
34	Concorde Regulated Non-WDT-Sacco	P.O.Box 10690 – 00100, Nairobi	Centenary House, Westlands	Nairobi
35	Co-operative Bank Regulated Non-WDT-Sacco	P.O. Box 48231 – 00100, Nairobi	Co-Op Bank House, Nairobi CBD	Nairobi
36	Cotts Regulated Non-WDT-Sacco	P.O. Box 42485 – 80100, Mombasa	Mitchell Cotts Freight Kenya Building, Shimanzi	Mombasa
37	Davis & Shirtliff Regulated Non-WDT-Sacco	P.O Box 41762 – 00100, Nairobi	Davis & Shirtliff Building, Dundori Road, Industrial Area	Nairobi
38	Devco Regulated Non-WDT-Sacco	P.O Box 30645 – 00100, Nairobi	KMA Building 7th Floor, Mara Road Upper Hill	Nairobi
39	Dhamini Regulated Non-WDT-Sacco	P.O Box 44749 – 00100, Nairobi	ACK Parking Silo, Bishop Road, Westlands	Nairobi
40	DHL Regulated Non-WDT-Sacco	P.O Box 67577 – 00200, Nairobi	DHL House, Witu Road Off Lusaka Road, Industrial Area	Nairobi
41	Digital Media Regulated Non-WDT-Sacco	P.O Box 65825 – 00400, Nairobi	2nd Floor, Red Commercial Complex, Embakasi South	Nairobi
42	Dudu Regulated Non-WDT-Sacco	P.O Box 30772 – 00100, Nairobi	TRO ConferenceBuilding,ICIPE,Kasarani	Nairobi
43	Eagle's Eye Regulated Non-WDT-Sacco	P.O Box 3809 – 01002, Thika	Christian Church International – Garissa Road, Thika	Kiambu
44	Embassava Regulated Non-WDT-Sacco	P.O Box 3546 – 00200, Nairobi	Jiwabhai Vekaria Building, Taveta Road, Nairobi CBD	Nairobi
45	Energy Regulated Non-WDT-Sacco	P.O. Box 10585 – 00100, Nairobi	Kawi Complex Block A, South C	Nairobi
46	EPZA Regulated Non-WDT-Sacco	P.O Box 788 – 00242, Kitengela	EPZ – Athi River	Machakos
47	Equity Regulated Non-WDT-Sacco	P.O. Box 75104 – 00200, Nairobi	Equity Centre, Upper Hill	Nairobi
48	Esta Regulated Non-WDT-Sacco	P.O Box 24 – 01000, Thika	Kakuzi Plc Athara Office Makuyu, Muranga	Muranga
49	Exams Regulated Non-WDT-Sacco	P.O Box 73598 – 00200, Nairobi	NewMitihani House,Popo Road, South C	Nairobi
50	Family Regulated Non-WDT-Sacco	P.O Box 38993 – 00100, Nairobi	10th Family Bank Towers, Nairobi CBD	Nairobi
51	Farmers Choice Regulated Non-WDT-Sacco	P.O Box 47791 – 00100, Nairobi	Cemtek Building, Kahawa West, Area	Kiambu
52	Faulu Bank Regulated Non-WDT-Sacco	P.O Box 60240 – 00200, Nairobi	Faulu Microfinance Bank Building, Off Ngong Road, Nairobi	Nairobi
53	Finnlemm Regulated Non-WDT-Sacco	P.O Box 67666 – 00200, Nairobi	Finnlemm House, 55 Gatundu Road, Kileleshwa, Nairobi	Nairobi
54	Fugo Regulated Non-WDT-Sacco	P.O Box 6434 – 00300, Nairobi	Full Gospel Churches of Kenya, Along Manyanja Road	Nairobi
55	Gathers RegulatedNon-WDT-Sacco	P.O Box 267 – 01030, Gatundu	Gatundu Housing Coop House, Gatundu Town	Kiambu
56	Grain Bulk Regulated Non-WDT-Sacco	P.O. Box 80469 – 80100, Mombasa	Grain Bulk Terminal Office Building, Shimanzi, Mombasa	Mombasa
57	Grand Granite Diaspora Regulated Non-WDT-Sacco	P.O Box 18399 – 00100, Nairobi	KMA APT, Block A, Suite 2.2, Chyulu Road, Upper Hill	Nairobi
58	Green Aro Community Regulated Non-WDT-Sacco	P.O Box 177 – 60402, Ndori	SaccoHouse,Market-DispensaryRd, Siaya	Siaya
59	Haco Regulated Non-WDT-Sacco	P.O Box 43903 – 00100, Nairobi	Kasarani Mwiki Road,	Nairobi
60	Heart Regulated Non-WDT-Sacco	P.O Box 70000– 00400, Nairobi	Tana House, Karen Shopping Centre, Nairobi	Nairobi
61	HELB Regulated Non-WDT-Sacco	P.O Box 69489 – 00400, Nairobi	Anniversary Towers, Nairobi CBD	Nairobi
62	Hills Regulated Non-WDT-Sacco	P.O Box 234 – 30301, Nandi Hills	Siret O.E.P Plaza, KCB Street,Nandi Hills	Nandi
63	Hoechem Regulated Non-WDT-Sacco	P.O Box 30467 – 00100, Nairobi	Highchem Complex, Mogadishu Road, Industrial Area, Nairobi	Nairobi
64	Hyperflora Regulated Non-WDT-Sacco	P.O Box 1076 – 10400, Nanyuki	Kangaita Farm, Nanyuki	Meru
65	ICEA Agents Regulated Non-WDT-Sacco	P.O Box 46143 – 00100, Nairobi	Nairobi West, Kodi Road House No. 24, Nairobi	Nairobi
66	Irrigation Regulated Non-WDT-Sacco	P.O Box 30372 – 00100, Nairobi	Irrigation House, Lenana Road, Kilimani Area, Nairobi	Nairobi
67	Jachin Regulated Non-WDT-Sacco	P.O Box 12502 – 00400, Nairobi	Hadada Apartments, Kindaruma Road, Off Ngong Road	Nairobi
68	Java Regulated Non-WDT-Sacco	P.O Box 21533 – 00505, Nairobi	ABC Place, WaiyakiWay, Westlands, Nairobi	Nairobi
69	Jumuia Ya Ulaya Regulated Non-WDT-Sacco	P.O Box 29960 – 00100, Nairobi	Dunhill Towers, 20th Floor, Waiyaki Way, Westlands, Nairobi	Nairobi
70	Kabarak University Regulated Non-WDT-Sacco	Private Bag 20157, Nakuru	Students Centre, Kabarak University	Nakuru
71	KAG Regulated Non-WDT-Sacco	P.O Box 67014 – 00200, Nairobi	KAG East University, Buruburu, Nairobi	Nairobi
72	Kanisa Regulated Non-WDT-Sacco	P.O Box 1225 – 00606, Nairobi	AACC Compound, WaiyakiWay, Westlands	Nairobi
73	KASNEB Regulated Non-WDT-Sacco	P.O Box 41360 – 00100, Nairobi	KASNEB Towers, Upper Hill, Nairobi	Nairobi
74	KEMRI Regulated Non-WDT-Sacco	P.O Box 19643 – 00202, Nairobi	Kemri Visiting Scientists Quarters, Mbagathi Road	Nairobi
75	Kenchic Regulated Non-WDT-Sacco	P.O Box 20052 – 00200, Nairobi	Exsan House Building, Industrial Area	Nairobi
76	Kenred Regulated Non-WDT-Sacco	P.O Box 40712 – 00100, Nairobi	KenyaRedCrossBuilding,SouthC,Nairobi	Nairobi
77	Kentours Regulated Non-WDT-Sacco	P.O Box 79333 – 00200, Nairobi	Commodore Office Suites, Kindaruma Road, Kilimani,Nairobi	Nairobi
78	Kenya Medical Association Regulated Non-WDT-Sacco	P.O Box 413 – 00202, Nairobi	KMA Centre, Upper Hill, Nairobi	Nairobi
79	Kenya Re Regulated Non-WDT-Sacco	P.O Box 30271 – 00100, Nairobi	Re-insurance Plaza, Nairobi CBD	Nairobi
80	Kenya Rural Roads Regulated Non-WDT-Sacco	P.O Box 48151 – 00100, Nairobi	Barabara Plaza, Airport SouthRoad, JKIA	Nairobi
81	Kenyatta Matibabu Regulated Non-WDT-Sacco	P.O Box 2117 – 00202, Nairobi	Flamingo Towers, Along Mara Road, Upper Hill	Nairobi
82	Ketepa Regulated Non-WDT-Sacco	P.O Box 413 – 20200, Kericho	Ketepa Head Office, Brooke House, Kericho Town	Kericho
83	Kewisco Regulated Non-WDT-Sacco	P.O Box 4491 –00200, Nairobi	West End Place, Nairobi West	Nairobi
84	Kiambu Chania Umoja RegulatedNon-WDT-Sacco	P.O Box 7715 – 01000,Thika	Thika Stadium, Thika	Kiambu
85	Kiatu Regulated Non-WDT-Sacco	P.O Box 595 – 00217, Limuru	Bata Shoe Premises, Limuru Town	Kiambu
86	Kico Regulated Non-WDT-Sacco	P.O Box 55319 – 00200, Nairobi	Bruce House, Standard Street	Nairobi

Schedule II: List of Sacco Societies Authorized to Undertake Specified Non-Deposit-Taking Business [BOSA Only] for the Period 1 st January 2024 to 31 st December 2024				
	Names of the Regulated Non-With-drawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
87	KIDAPU Regulated Non-WDT-Sacco	P.O Box 2303–00900, Kiambu	Kikinga House Annex,6th Floor, Kiambu Town	Kiambu
88	Kijabe Regulated Non-WDT-Sacco	P.O. Box 94 – 02200, Kijabe	AIC Kijabe Hospital, Kijabe	Kiambu
89	Kilele Regulated Non-WDT-Sacco	P.O. Box 28403 – 00200, Nairobi	KUSCCO Centre, Along Kilimanjaro Avenue, Upper Hill, Nairobi	Nairobi
90	Kimtech Regulated Non-WDT-Sacco	P.O. Box 1913 – 10100, Nyeri	Dedan Kimathi University Of Technology Premises, Resource Centre, Nyeri Town	Nyeri
91	Kinga Regulated Non-WDT-Sacco	P.O. Box 22591 – 00400, Nairobi	Jumuia Place, Kilimani, Nairobi	Nairobi
92	Kingsize Regulated on-WDT-Sacco	P.O Box 18034 – 00500, Nairobi	Nairobi Bottlers Premises, North Airport Road, Nairobi	Nairobi
93	Kirungii Regulated Non-WDT-Sacco	P. O Box 30029 – 0100, Nairobi	Deloitte Place, Waiyaki Way, Muthangari Road, Nairobi	Nairobi
94	Kumbukumbu Regulated Non-WDT-Sacco	P.O Box 22330 – 00400, Nairobi	Kipande Road, Museum Hill, Nairobi	Nairobi
95	Kutafiti Regulated Non-WDT-Sacco	P.O Box 230 – 80108, Kilifi	KWTRP Transport Office, Kilifi	Kilifi
96	Law Society Of Kenya Regulated Non-WDT-Sacco	P.O Box 6740 – 00100, Nairobi	Crawford Business Park, Statehouse Road, Nairobi	Nairobi
97	Limlak Regulated Non-WDT-Sacco	P.O Box 1306 – 00217, Kiambu	Ushirika Building, Limuru Town	Kiambu
98	Lompasago Regulated Non-WDT-Sacco	P.O Box 17553 – 00500, Nairobi	Theevan Building, Jogoo Road	Nairobi
99	London Regulated Non-WDT-Sacco	P.O Box 57387 – 00200, Athi River	Athiriver London Distillers Premises, Athi River	Machakos
100	Madison Regulated Non-WDT-Sacco	P.O Box 47382 – 00100, Nairobi	Madison House, Upper Hill	Nairobi
101	Majanees Regulated Non-WDT-Sacco	P.O Box 001 – 00217, Kiambu	Mabroukie Tea Factory, Nazareth Road – Limuru	Kiambu
102	Maktaba Regulated Non-WDT-Sacco	P.O Box 4156 – 00200, Nairobi	Maktaba Kuu Building, Ngong Road	Nairobi
103	Masterways Regulated Non-WDT-Sacco	P.O Box 38715 – 00600, Nairobi	Old Mutual Building, Kimathi Street, Nairobi CBD	Nairobi
104	Mataara Travellers Regulated Non-WDT-Sacco	P.O Box 1750 – 01000, Thika	Kihanya Building, Thika	Kiambu
105	Mhasibu Regulated Non-WDT-Sacco	P.O Box 31295 – 00600, Nairobi	Absa Towers, Market Street, Nairobi	Nairobi
106	Mikebe Regulated Non-WDT-Sacco	P.O Box 109 – 01000, Thika	Nampak Building, Thika	Kiambu
107	Minet Regulated Non-WDT-Sacco	P.O Box 48279 – 00100, Nairobi	Minet House, Along Professional Way – Off Nyerere Road, Nairobi	Nairobi
108	Mkombozi Regulated Non-WDT-Sacco	P.O Box 62727 – 00200, Nairobi	Alpha Centre, Godown No-85, Along Mombasa Road	Nairobi
109	Mofaa Regulated Non-WDT-Sacco	P.O Box 64742 – 00620, Nairobi	Jeda Plaza, Roysambu	Nairobi
110	Mount Kenya University Regulated Non-WDT-Sacco	P.O Box 342 – 01000, Thika	Sacco Centre, General Kago, Thika	Kiambu
111	MTN Regulated Non-WDT-Sacco	P.O Box 944 – 10200, Murang'a	Oluoch Building, Manyeki Road, Muranga Town	Muranga
112	Multiple Regulated Non-WDT-Sacco	P.O Box 41391 – 00100, Nairobi	Multiple Hauliers Building, AirportSouth Road	Nairobi
113	Mzima Springs Regulated Non-WDT-Sacco	P. O Box 59857 – 00200, Nairobi	Student Center Building, Strathmore University	Nairobi
114	Nairobi Consumers Regulated Non-WDT-Sacco	P.O Box 36 – 00300, Nairobi	New Nafuu Classic Building, Popo Road, Gikomba	Nairobi
115	Nairobi Water Regulated Non-WDT-Sacco	P. O Box 13880 – 00100, Nairobi	Garden Chambers, Moktar Dadah Street, Nairobi	Nairobi
116	Nendeni Regulated Non-WDT-Sacco	P.O Box 228 – 00242, Kitengela	PCEA Kitengela Township Church Building, Kitengela	Kajiado
117	Neno Regulated Non-WDT-Sacco	P.O Box 660 – 60100, Embu	Pearl Centre House, S.N. Patel Street, Embu Town	Embu
118	Network Regulated Non-WDT-Sacco	P.O Box 56985 – 00200, Nairobi	Standard Group Center, Mombasa Road	Nairobi
119	Nimepata Regulated Non-WDT-Sacco	P.O Box 55405 – 00200, Nairobi	International Leadership University, Mito Andei Road, Westlands	Nairobi
120	Nyumba Generations Regulated Non-WDT-Sacco	P.O Box 83594 – 80100, Mombasa	Corrugated Sheets Limited– Mikindani, Mombasa	Mombasa
121	Nyumba – Nairobi Regulated Non-WDT-Sacco	P.O Box 30088 – 00100, Nairobi	Applewood Adams, Ngong Road, Nairobi	Nairobi
122	Olkaunsel Regulated Non-WDT-Sacco	P.O Box 540 – 01100, Kajiado	Kajiado County Assembly Building, Kajiado Town	Kajiado
123	Panda Regulated Non-WDT-Sacco	P.O Box 884 – 20117, Naivasha	Flower Business Park, Along Nairobi-Nakuru Highway, Naivasha	Nakuru
124	Parents Plan Regulated Non-WDT-Sacco	P.O Box 25196 – 00603, Nairobi	Methodist Ministries Centre,Block C, Lavington, Nairobi	Nairobi
125	Parliamentarians Regulated Non-WDT-Sacco	P.O Box 44809 – 00100, Nairobi	Protection House Building, Nairobi	Nairobi
126	PCEA Kayole Regulated Non-WDT-Sacco	P.O Box 967 – 00518, Nairobi	PCEA Kayole Church, Spine Road, Nairobi	Nairobi
127	PCEA Makupa Parish Regulated Non-WDT-Sacco	P.O Box 97648 – 80112, Mombasa	PCEA Makupa Church, Off Tom Mboya Street, Mombasa	Mombasa
128	PCEA Regulated Non-WDT-Sacco	P.O Box 27573 – 00506, Nairobi	PCEA Jitegemea House, Along Muhoho Avenue, South C, Nairobi	Nairobi
129	PCEA Ruiru Regulated Non-WDT-Sacco	P.O Box 1497 – 00232, Ruiru	PCEA Ruiru Town Plaza Building, Ruiru Town	Kiambu
130	PEFA Nairobi Central Regulated Non-WDT-Sacco	P.O Box 79459 – 00200, Nairobi	Solar House 3rd Floor, Harambee Avenue, Nairobi	Nairobi
131	PESA Regulated Non-WDT-Sacco	P.O Box 38622 – 00623, Nairobi	Mountain Mall, Along Thika Raod Nairobi	Nairobi
132	PICEA Staff Regulated Non-WDT-Sacco	P.O Box 43013 – 00100, Nairobi	UAP – Old Mutual Tower, Upper Hill	Nairobi
133	Polytech Regulated Non-WDT-Sacco	P.O Box 56679 – 00200, Nairobi	Technical University Of Kenya, Haile Selassie Avenue, Nairobi	Nairobi
134	Postbank Regulated Non-WDT-Sacco	P.O Box 30313 – 00100, Nairobi	Postbank House, Banda Street, Nairobi	Nairobi
135	Queensway Regulated Non-WDT-Sacco	P.O Box 48165 – 00100, Nairobi	Ojijo Plaza, Off Ojijo, Nairobi	Nairobi
136	Radio Guard Regulated Non-WDT-Sacco	P.O Box 27546 – 00506, Nairobi	NACICO Plaza, Landhies Road, Nairobi	Nairobi
137	Rambhai Regulated Non-WDT-Sacco	P.O Box 41328 – 00500, Nairobi	Theevan House, Jogoo Road, City Stadium, Nairobi	Nairobi
138	Ramco Group Regulated Non-WDT-Sacco	P.O Box 18639 – 00500, Nairobi	KCB Building, Enterprise Road, Industrial Area	Nairobi
139	Reli Regulated Non-WDT-Sacco	P.O Box 55541 – 00200, Nairobi	Reli Sacco, Workshop Road, Nairobi	Nairobi

SCHEDULE II: LIST OF SACCO SOCIETIES AUTHORIZED TO UNDERTAKE SPECIFIED NON-DEPOSIT-TAKING BUSINESS (BOSA ONLY) FOR THE PERIOD 1ST JANUARY 2024 TO 31ST DECEMBER 2024

	Names of the Regulated Non-Withdrawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
140	Relief Regulated Non-WDT-Sacco	P.O Box 73226 – 00200, Nairobi	International Committee Of The Red Cross Offices, Nairobi	Nairobi
141	Rembo Shuttle Regulated Non-WDT-Sacco	P.O Box 458 – 00241, Kitengela	Red Heron Centre, Nairobi-Namanga Road, Kitengela	Kajiado
142	Royal Media Regulated Non-WDT-Sacco	P.O Box 7468 - 00300, Nairobi	Communication Centre, Maalim Juma Road, Nairobi	Nairobi
143	Rubani Regulated Non-WDT-Sacco	P.O Box 57509 – 00200, Nairobi	Rubani House, Nairobi	Nairobi
144	Sauti Regulated Non-WDT-Sacco	P.O Box 30042 – 00100, Nairobi	Sauti Office, Kapiti Road, Nairobi	Nairobi
145	Sawa Regulated Non-WDT-Sacco	P.O Box 46143 – 00100, Nairobi	WestPark Suites, Ojijo Road, Westlands	Nairobi
146	Shamiri Regulated Non-WDT-Sacco	P.O Box 7504 – 30100, Eldoret	MTRH, Memorial Wing, Eldoret	Uasin Gishu
147	Shelloyees Regulated Non-WDT-Sacco	P.O Box 73902 – 00200, Nairobi	Vienna Court, State House Crescent Road, Nairobi	Nairobi
148	Sisi Kwa Sisi Regulated Non-WDT-Sacco	P.O Box 90434– 80100, Mombasa	Pandya Memorial Hospital, Mombasa	Mombasa
149	Smart Savers Regulated Non-WDT-Sacco	P.O Box 30527 – 00100, Nairobi	Isuzu East Africa Premises, Nairobi	Nairobi
150	Stoke – UK Diaspora Regulated Non-WDT-Sacco	P.O Box 73458 – 00200, Nairobi	Sinkeed Arcade,Kitengela,	Nairobi
151	Taa Regulated Non-WDT-Sacco	P.O Box 10535 – 00100, Nairobi	Finance House, Nairobi CBD	Nairobi
152	CFAO Regulated Non-WDT-Sacco	P.O Box 3391 – 00506, Nairobi	Yamaha Building, CFAO Motors Limited Premises Nairobi	Nairobi
153	Tetra Pak Regulated Non-WDT-Sacco	P.O Box 78340 – 00507, Nairobi	SMK Building, Industrial Area, Enterprise Road, Nairobi	Nairobi
154	The Standard Regulated Non-WDT-Sacco	P.O Box 30080 – 00100, Nairobi	The Standard Group Centre, Nairobi	Nairobi
155	Torch Regulated Non-WDT-Sacco	P.O Box 90401 – 80100, Mombasa	Kenya Petroleum Refineries Premises, Changamwe	Mombasa
156	Total Regulated Non-WDT-Sacco	P.O Box 30675 – 00100, Nairobi	Regal Plaza, 2nd Floor West Wing, Nairobi	Nairobi
157	Tramom Regulated Non-WDT-Sacco	P.O Box 93008 – 80102, Mombasa	Dynamic Building, Old Mombasa Road, Changamwe	Mombasa
158	Transglob Regulated Non-WDT-Sacco	P.O Box 11364 – 00400, Nairobi	Acceler Towers, Nairobi	Nairobi
159	Transwest Regulated Non-WDT-Sacco	P.O Box 794 – 30200, Kitale	Ebby Towers, Kitale	Trans Nzoia
160	Uaminifu Regulated Non-WDT-Sacco	P.O Box 4179 – 00506, Nairobi	KWFT Centre, Kiambere Road, Upper Hill	Nairobi
161	Ubora Regulated Non-WDT-Sacco	P.O Box 54974 – 00200, Nairobi	KEBS Headquarters, Popo Road, Nairobi	Nairobi
162	Ukaguzi Regulated Non-WDT-Sacco	P.O Box 61055 – 00200, Nairobi	Anniversary Towers, Nairobi	Nairobi
163	Ukombozi Regulated Non-WDT-Sacco	P.O Box 2758 – 20100, Nakuru	Deliverance Church, Kariba Street, Nakuru	Nakuru
164	United Winners Regulated Non-WDT-Sacco	P.O Box 1390 – 00515, Westlands	Imani Towers, Umoja Estate, Nairobi	Nairobi
165	Unbound Regulated Non-WDT-Sacco	P.O Box 1163 – 00100, Nairobi	Mountain view, House 97, Kangemi Area, Nairobi	Nairobi
166	Unga Regulated Non-WDT-Sacco	P.O Box 30386 – 00100, Nairobi	Ngano House, Industrial Area	Nairobi
167	Unifying Regulated Non-WDT-Sacco	P.O Box 553 – 00605, Kiambu	Mustard Seed Mall, Along Waiyaki Way, Uthiru	Kiambu
168	United Women Regulated Non-WDT-Sacco	P.O Box 3228 – 00100, Nairobi	Green House Mall, Adams Arcade, Nairobi	Nairobi
169	Uokoaji Regulated Non-WDT-Sacco	P.O Box 30793 – 00100, Nairobi	Commodore OfficeSuites,Suite4c,Nairobi	Nairobi
170	USIU-Africa Regulated Non-WDT-Sacco	P.O Box 14634 – 00800, Nairobi	USIU, Maintenance Yard, Nairobi	Nairobi
171	Utabibu Regulated Non-WDT-Sacco	P.O Box 102697 – 00101, Nairobi	Doctors' Park, 4th Floor, Parklands Avenue Nairobi	Nairobi
172	Utafiti Regulated Non-WDT-Sacco	P.O Box 30709 – 00100, Nairobi	ILRI Campus, Nairobi	Nairobi
173	Uwezo Regulated Non-WDT-Sacco	P.O Box 78799 – 00507, Nairobi	Crown Paints, Likoni Road, Nairobi	Nairobi
174	Vegpro Regulated Non-WDT-Sacco	P.O Box 3774 – 00100, Nairobi	Jomo Kenyatta International Airport-Cargo Village, Nairobi	Nairobi
175	Verona Huruma Regulated Non-WDT-Sacco	P.O Box 47714 – 00100, Nairobi	Holy Trinity Catholic Church, Kariobangi Area, Nairobi	Nairobi
176	Vision Regulated Non-WDT-Sacco	P.O Box 1240 – 00502, Nairobi	World Vision Complex,KarenRoad, Nairobi	Nairobi
177	Wasado Regulated Non-WDT-Sacco	P.O Box 18011 – 00500, Nairobi	KCB Building Industrial Area, 3 rd Floor, Nairobi	Nairobi
178	Waskom Regulated Non-WDT-Sacco	P.O Box 17592 – 00500, Nairobi	Blue House, Kangundo Road, Nairobi	Nairobi
179	Zoghoiri Regulated Non-WDT-Sacco	P.O Box 86838- 80100, Mombasa	Tilu Bilu Building, Digo Road, Mombasa	Mombasa
180	Kenya – USA Diaspora Regulated Non-WDT-Sacco	P.O Box 21372 – 00100, Nairobi	Crescent Business Centre, Parklands Area	Nairobi
181	Forward Travellers Regulated Non-WDT-Sacco	P.O Box 1272 – 00518, Nairobi	Kayole Area, Nairobi	Nairobi

SCHEDULE III: LIST OF SACCO SOCIETIES WHOSE DEPOSIT TAKING LICENSE WERE NOT RENEWED UPON EXPIRY ON 31ST DECEMBER 2023 AND THUS STAND REVOKED

No.	Names of the Deposit Taking Sacco Society	Postal Address	Location of Head Office	Head Office Location County
1	Kenya Midland Sacco Society Limited	P.O Box 287 – 20400, Bomet	Kenya Midland Sacco Building, Kapsimotwo Road, Silibwet	Bomet
2	Jacaranda Sacco Society Limited	P.O Box 1767-00232, Ruiru	L.R No. 242, Finance House, Ruiru-Kiambu Road, Ruiru.	Kiambu

FURTHER NOTICE is hereby given –

- a) THAT it is an offence punishable by prosecution under the Act and the Regulations made thereunder for any person to conduct or undertake a deposit taking Sacco business and / or specified non-deposit taking Sacco business, with any Sacco Society or entity, unless the Sacco Society has been duly licensed or authorized by the Authority.
- b) THAT any member of the public, person or entity who transacts or continues to transact deposit taking Sacco business or specified non-deposit taking Sacco business, with a Sacco society or any other entity which does not have a valid license or authorization for the Authority, shall be doing so at his/her own risk and peril; and
- c) THAT every licensed or authorized Sacco Society is required by law to all times, display the original license or authorization certificate (as the case may be) in conspicuous place at their registered Head Offices, and a copy thereof at all other licensed or authorized places of business.
- d) THAT public and private sector companies, institutions, and entities should cease and desist from facilitating unauthorized entities to undertake illegal regulated SACCO businesses through deductions and remittances, and/or providing electronic and digital channels and conduits to undertake such illegal regulated SACCO businesses.

Dated at Nairobi this 30th day of January 2024

PETER NJUGUNA
CHIEF EXECUTIVE OFFICER



USAID
FROM THE AMERICAN PEOPLE



U.S. Overseas
Cooperative
Development
Council



Mapping the Cooperative Development Program in Kenya

As part of the U.S. Agency for International Development (USAID)'s locally led development efforts from 2024-2028, the Cooperative Development Program (CDP) supports the cooperative movement in Kenya by improving cooperative enabling environments, increasing access to finance, and strengthening organizational capacity.

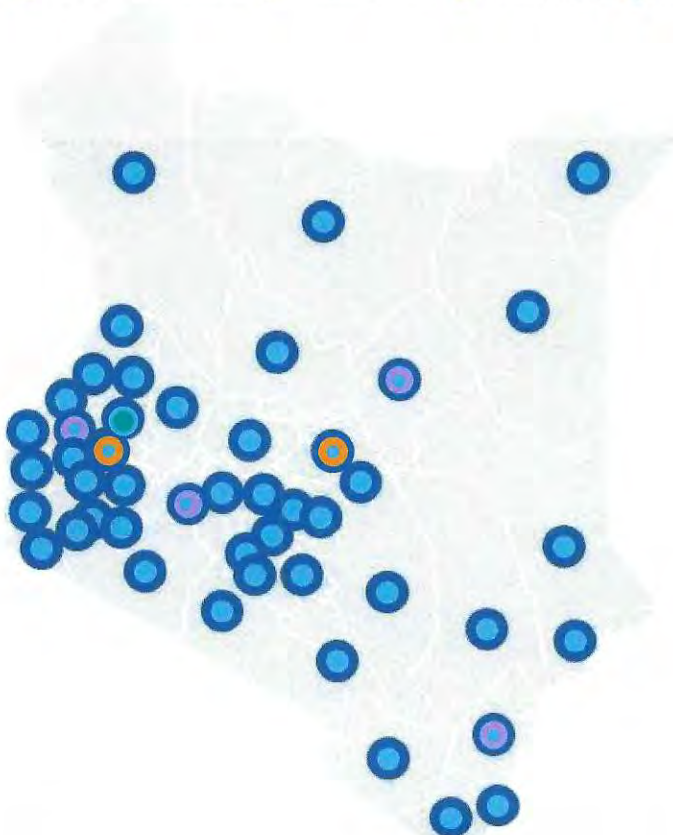
CDP AT WORK IN KENYA

In partnership with USAID, U.S.-based cooperative development organizations (CDOs) support the sustainable development of cooperatives across Kenya in the finance, agriculture, health, and service sectors.

Implementing partners include Genex, Global Communities, HealthPartners, National Cooperative Business Association CLUSA International (NCBA CLUSA), and World Council of Credit Unions (WOCCU).

FIGURE 1. GEOGRAPHICAL AREAS OF OPERATION

● Genex ● Global Communities ● HealthPartners ● NCBA CLUSA ● WOCCU



Five-Year Impact



452

organizations strengthened



7,800+

jobs created or sustained*



1,753,355

people impacted directly with income or services



1,077,369+

women who received capacity strengthening support*



361,000+

youth empowered or employed*

USAID INVESTMENT

\$19.7 million

ADDITIONAL RESOURCES LEVERAGED

\$1,040,000

from international partners*

\$15.58 million+

from local partners*

ANTICIPATED TOTAL VALUE CREATED

\$101.84 million

value of services*

\$17.41 million+

individual member and gross cooperative income*

RETURN ON INVESTMENT

\$6.90 for every \$1.00**

*Note: Based on partial data due to incomplete baseline.

**Note: Data collection still in progress.

FIGURE 2. **ACTIVITY SUMMARIES**

CDP IMPLEMENTING PARTNERS	ACTIVITY OBJECTIVES	CONTACT INFORMATION	KEY LOCAL PARTNERS
	<ul style="list-style-type: none"> Develop organizational and operational capacities of cattle cooperatives Improve cooperative enabling environments through stronger networks and linkages Strengthen learning related to the role of cooperatives as conduits and catalysts 	<p>Pauline Mugendi Country Director, Kenya pauline.mugendi@genex.coop</p>	<ul style="list-style-type: none"> Boresha SACCO Capital SACCO Cooperative Alliance of Kenya (CAK) Cooperative University of Kenya (CUK) Council of Governors (COG) County Assemblies Technical Committees on Cooperatives County Directorates of Cooperatives Department of Trade and Cooperatives Dimkes SACCO Fortune SACCO Imarika SACCO Jacaranda Health Kenya National Chamber of Commerce and Industry Kenya Private Sector Alliance Kenya Society of Professional Cooperators Ministry of Agriculture Ministry of Co-Operatives And Micro, Small And Medium Enterprises (MSME) <ul style="list-style-type: none"> State Department For Co-Operatives (SDC) Ministry of Health Ministry of Social Protection National Health Insurance Fund National Housing Cooperative Union (NACHU) Presidential Economic Transformation Office Qwetu SACCO Siraji SACCO Social Health Insurance Fund Southern Star SACCO Strathmore University Business School (SBS) TAI SACCO The Sacco Societies Regulatory Authority (SASRA) Times U SACCO Tower SACCO USAID Resilience Learning Activity Working Groups, led by ACIDI/VOCA and USAID Kenya <ul style="list-style-type: none"> Partnership for Resilience & Economic Growth (PREG) South East Kenya (SEC) UTS SACCO
	<ul style="list-style-type: none"> Improve enabling environment for worker cooperatives through county level policy development Strengthen worker cooperatives' capacity, access to professional services, and scale up the number of worker cooperatives Develop a Worker Cooperative Toolkit for cooperative development practitioners 	<p>Olga Oyier Kenya Project Director, CLEAR+ ooyier@globalcommunities.org</p>	
	<ul style="list-style-type: none"> Improve cooperative health and business performance Link cross sector ministries, county leaders, and cooperative partners Strengthen the enabling environment through data feedback loops Increase cooperation and learning to advance good health and wellbeing for all Kenyans 	<p>Jennifer Wenborg Sr. Director jennifer.l.wenborg@healthpartners.com</p>	
	<ul style="list-style-type: none"> Strengthening cooperatives' capacity Improving the cooperative enabling environment Enhancing knowledge and learning in the development community 	<p>Lydia Omamo Country Director lomamo@ncbaclusa.net</p>	
	<ul style="list-style-type: none"> Scale MSME lending through digitalization with enhanced cyber security Increase women and youth lending and participation to improve SACCO management and leadership Increase access to green financing via SACCOs 	<p>Alfred Orora Country Coordinator aorora@wocccu.org</p>	