

REPORT ON USHIRIKA DAY AWARDS ADJUDICATION



**CONDUCTED BY:
CO-OP CONSULTANCY & BANCASSURANCE INTERMEDIARY LTD
A SUBSIDIARY OF CO-OPERATIVE BANK LTD**

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ABBREVIATION AND ACRONYMS

AGM	Annual General Meeting
ATM	Automated Teller Machine
BOD	Board of Directors
BOSA	Back Office Service Activity
CAK	Co-operative Alliance of Kenya
CCBI	Coop Consultancy and Bancassurance Intermediary
CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
DT	Deposit Taking
EFT	Electronic Funds Transfer
FOSA	Front Office Service Activity
GPA	Group Personal Accident
HR	Human Resources
ICT	Information Communication Technology
NGO	Non-Governmental Organization
NHIF	National Hospital Insurance Fund
NSSF	National Social Security Fund
PMS	Performance Management System
PAYE	Pay-As-You-Earn
RTGS	Real Time Gross Settlement
SACCO	Savings and Credit Co-operative
SASRA	Sacco Societies Regulatory Authority
USSD	Unstructured Supplementary Service Data
WIBA	Work Injury Benefits Act
WDT	Withdrawable Deposit Taking

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1.0 EXECUTIVE SUMMARY

The Co-operative Alliance of Kenya (CAK) commissioned Co-op Consultancy & Bancassurance Intermediary (CCBI) to conduct adjudication of Co-operative Societies in Kenya with the objective of awarding the Co-operative societies who have excelled in various areas of management for the year 2022. The awards are to be presented during the Ushirika Day celebrations to be held on 1st July 2023.

CCBI commenced the exercise in April 2023 with development of online questionnaires uniquely designed and administered to the various Co-operative societies. The questionnaires were distributed in the month of April 2022 to over 823 Co-operative Societies. The societies were required to complete the questionnaires and submit them electronically to a centralized portal within CCBI. One hundred and seven (107) Co-operative societies responded within the set deadline, marking a 13% response rate.

All the Societies that responded to the questionnaire were visited to verify the data submitted in the month of May and early month of June. The societies were then assessed based on their performance in various areas. The outcome of the assessment is compiled in this report to the Ushirika Day Celebrations Council. Each award category was ranked based on a combination of weighted averages based on various parameters deemed appropriate as discussed in the later sections of this report.

Based on feedback from societies, the Saccos have been categorized as Deposit Taking Saccos, SASRA Regulated Non-Deposit Taking Saccos and Non SASRA Regulated Non-Deposit Taking Saccos. The Saccos are further categorized as agriculture based, community based and employer based. We have specified the various classifications used in the adjudication as well as the award categories with the criteria used to rank the Societies. We have also provided a detailed list of the top participants in the various award categories with our recommendations.

We urge CAK together with the Council to sufficiently award these deserving Co-operatives in the order of merit that has been recommended by CCBI.

2.0 INTRODUCTION

The Co-operative Alliance of Kenya (CAK) is the National Apex Organization for Kenya's Co-operative Movement. Its membership consists of registered Co-operatives comprising the membership from National Co-operative Organizations (NACOs), Co-operative Unions (County Unions, formally called District Cooperative Unions) and Primary Co-operative Societies. Mostly dominated by Saving and Credit societies, referred as SACCOs, CAK's primary role is that of lobby and advocacy for a favourable legal and policy environment. CAK in addition has the role of collaboration, networking, representation and the promotion of the growth and development of the Co-operative Movement.

Co-op Consultancy & Bancassurance Intermediary (CCBI) Limited is a wholly owned subsidiary of The Co-operative Bank of Kenya Limited. The primary role of the subsidiary is to enhance institutional capacities of the Co-operative movement in order to strengthen their operational and governance structures. CCBI provides specialized advisory services to Co-operative societies in Kenya, with a view to enabling them to effectively extend services that their members thereby enhancing social economic empowerment.

CCBI has been conducting the Ushirika day awards adjudication on behalf of CAK for over five years and has continued to improve the process based on feedback collected during the adjudication process.

2.1 Classification of participants

Out of feedback from key stakeholders, the following categorization of the societies has been applied:

a) Categorization by type

- i. Sacco Societies
- ii. Housing and Investment Co-operative Societies
- iii. Marketing Co-operative Societies

b) Saccos' categorization by sector

- i. Employer-based Saccos
- ii. Agriculture based Saccos
- iii. Community based Saccos

c) Saccos' categorization License status

- i. Licensed Deposit Taking (FOSA) Saccos
- ii. Authorized Non-WDT Sacco
- iii. Non-SASRA Regulated Sacco

d) Saccos' categorized by asset size

- i. **Tier 1: Very Large Saccos** – Saccos with total assets above Kes. 10 Billion.
- ii. **Tier 2: Large Saccos** – Saccos with total assets of between Kes. 4 Billion and Kes. 10 Billion.
- iii. **Tier 3: Medium Saccos** – Saccos with total assets of between Kes. 2 Billion and 4 Billion.
- iv. **Tier 4: Medium Saccos** – Saccos with total assets of between Kes. 1 Billion and Kes. 2 Billion.
- v. **Tier 5: Small Saccos** – Saccos with total assets of below Kes. 1 billion.

2.2 Data Collection

Comprehensive assessment toolkits were developed for each type of societies. Content of the tools was based on the following pillars with an aim of balancing pertinent issues so as to boost credibility of the end report:

Membership Pillar – In this pillar CCBI analyzed growth rates, membership dormancy and membership education in terms of channels used, education expenditure, and number of members trained, topics of training and service providers where applicable. This pillar played an integral role in determining the growth trends, the deposits management and credit management.

Financial Pillar- this pillar was emphatic on capitalization (share capital and reserves) expressed as a percentage of the Society's total assets as one of the key indicators of the Society stability and financial muscle. The institutional capital which results from retained earnings was also considered as a growth indicator. Members' deposits in terms of average savings and growth, overall investments, income and assets growth trends were also considered to determine the Society overall performance over a period of three years. An analysis of the Society efficiency was considered by comparing the individual expenses as a percentage of total expenditure and/or total income. CCBI also determined the existence of budgets and budget variance as a budgetary control tool and the ability of management to adhere to these budgets. This pillar was instrumental in determining the following categories: *Best Managed Society in various categories, Most Improved Society, Best in Deposits Management, Best in Credit Management, Most efficient, and the best Capitalized.*

Credit Administration Pillar-analyzed the amount of loans disbursed over the three years, growth trends, loans to deposits ratios, sources of funding which include external and internal sources, assessment of maximum loan levels to individual members, average loan per member vs members patronage of the existing credit products, levels of loan defaults

and adequacy of provisioning, pricing, turnaround time in terms of loan waiting periods and amount of the current loan backlog. This pillar was vital in determining the *Best in Credit Management* and this pillar was given substantial weighting in determining the *Best Managed Sacco*.

Products and Services Pillar – this pillar provided crucial information on the array of products and services available for members. In the Saccos category, CCBI considered the variety of credit and savings products available for members, for Housing/Investment Co-operatives the list of projects or investments that the members can participate in was considered. In marketing Co-operatives, the services and products available to the members and primary Co-operatives such training, extension services, provision of farm inputs, crop advances etc. was considered. We also considered the use of information technology in business operations, communication and service delivery. This pillar was vital in determining *The Best in Credit as well as Best in Technology optimization*. The pillar also had some significant weight in determining the *Best Managed co-operative*.

Governance Pillar – this was a crucial pillar and cut across all categories of Co-operatives. In this CCBI considered if AGMs had been held over the last three years and in a timely manner. Board composition in terms of gender and youth, number of board meetings, Board training in the last three years, confirmed the presence of strategic plans, Board Charter, business continuity plans, operating policies and manuals and insurance policies for internal controls and risk management. CCBI also confirmed the types of management reports that the board uses to run and make decisions for their Co-operatives, quality of the Society audits and compliance in submission of statutory returns such as PAYE, NSSF, NHIF, Withholding Tax and Exercise Duty. CCBI also considered the Society's engagement in Corporate Social responsibility by taking stock of the number of actual participation or number of sponsorship/donations and level/existence of partnership with other stakeholders. This pillar had a significant weight in determining *The Best Managed Co-operative in their respective categories, the Best in Risk management and best in Social/environmental Impact*.

Information and Communication Technology Pillar- CCBI considered the ICT system that the various Co-operatives are currently using, the core functions in use, levels of information security in place, website use by members and the public, channels of communication to members, staff, suppliers and other stakeholders and finally assessed the number of active technologically enabled products and services that are available to members through use of internet, mobile phones apps and USSD. This pillar was vital in determining *The Best Co-operative in Technology optimization and contributed significant weight in determining the Best Managed Co-operatives in the various categories/sector*.

Human Resource Management Pillar- CCBI analyzed the employee’s benefits, the existence of a Performance Management System, staff efficiency in terms of total staff expenses over total income and staff member ratio, number and staff training areas in the year 2022 and staff retention ratios.

NB: A combination of the pillars was used to arrive at some award categories. Best-managed Society considered all the seven pillars. Various weights were allocated to each pillar depending on the category type.

2.3 Summary of Year 2022 Participation

We distributed the questionnaires through email to 823 societies. Out of these, 107 responded and submitted their questionnaires electronically as summarized below. The full list of participants has been attached at the appendices.

Classification by Type		Classification by License status		Classification by Sector		Classification by Asset Base	
Type	Number	Type	Number	Sector	Number	Tier	Number
Sacco Societies	103	Licensed Deposit Taking (FOSA) Saccos	74	Agriculture based	13	Tier 1: Assets of Kes 10 Billion and above	14
		Authorized Non-WDT Sacco	25	Employer based	77	Tier 2: Assets of Kes 5 to Below Kes 10 Billion	22
		Non-SASRA Regulated Sacco	4	Community Based	13	Tier 3: Assets of Kes 2 to Below Kes 5 Billion	28
						Tier 4: Assets of Kes 1 to Below Kes 2 Billion	18
						Tier 5: Assets Below Kes 1 Billion	21
		Housing and Investment Co-operatives Societies					
Marketing Co-operatives Societies							1
Total responses							107

This marked an increase of two (2) Co-operative i.e. from 105 in 2022 to 107 Co-operatives in 2023.

Invited cooperatives

Co-operative	Number invited	Respondents
SACCOS	478	103
Housing & Investment	315	3
Marketing	30	1

2.4 Data Analysis

After receiving the submitted questionnaires, CCBI visited all the societies that submitted in the period between May and early June 2023 to verify the data provided. The verified data was collated and analyzed as per set criteria. The Co-operatives societies have been ranked on the following awards categories:

1. Best in capitalization
2. Best in Deposits management
3. Best in credit management
4. Most efficient
5. Best in Risk management
6. Best in Technology optimization
7. Best in investments – Applicable to housing & investment societies
8. Most Improved
9. Best in Social/Environmental Impact
10. Best Managed

3.0 ADJUDICATION CRITERIA

During the analysis, the societies we subjected to various performance measures to determine their ranking for each award category. Each award category was allocated specific parameters, scored based on that and then the different parameters allocated different weighting based on their importance. The criteria is explained as follows:

3.1 Best in Capitalization

In this category, we considered the total shareholders' funds, which comprise of share capital and reserves as a percentage of total assets. We also considered the society's rate of retention of surplus, which is reflected, in the institutional capital. These parameters will encourage the societies not only to grow their share capital but also to retain more of their earnings to build on their institutional capital for growth.

Parameter	Score	Weight
Capitalization	Total shareholders' funds (Core capital) as a percentage of total assets	50%
Retention	Institutional capital as a percentage of total assets	50%

3.2 Best in Deposits Management

This awards the societies that are best in managing their members' deposits and accumulating them towards building strong financial stability for onward lending. We considered the growth in deposits (both BOSA and FOSA) as well as the average deposits per member and deposits utilization. The growth in deposits parameter is to reward societies with low deposits but with a high growth rate.

Parameter	Score	Weight
Growth in deposits	Percentage growth rate	40%
Average deposits	Total deposits divided by total membership	30%
Deposits utilization	Loans to Deposits ratio	30%

3.3 Best in Credit Management

This parameter was used to analyze Sacco Societies since their core business is to provide credit to their members. We considered six parameters in analyzing this with growth in loans, members with loans and default management carrying the highest weighting. Under external borrowing, we considered the external loans as a percentage of total assets bearing in mind the prudential guidelines on the same. Societies that are able to fund their operations through internally generated funds were rated highly as this reduces their financial cost while societies with more than 25% borrowing to asset ratio were rated

below 100% as this is an indication of high dependence on external borrowing. Default management is key in ensuring that the societies collect their debts when they fall due to avoid liquidity problems as well as to maintain a quality loan book.

Parameter	Score	Weight
Growth in loans	Percentage growth rate	20%
Loans to deposit ratio	Loans as a percentage of deposits	15%
External borrowing	External borrowing as a percentage of total assets	15%
Members with loans	Members with loans as a percentage of total membership	20%
Default management	Loans in substandard, doubtful and loss categories as a percentage of total loans.	20%
Loan processing period/ loan backlog	Period taken to process loans and amount of loan backlog.	10%

3.4 Most Efficient

This category measures how well the societies utilized their resources which was measured as total expenditure as a percentage of total income. Total income included interest paid on members' deposits. We also considered how fast the societies processed their loans as well, as if they had any loan backlog, and budget utilization. Cost to income ratio was given a higher weighting of 60%.

Parameter	Score	Weight
Cost to income ratio	Total expenditure excluding interest on members deposits as a percentage of total income.	60%
Loan processing efficiency	Period taken to process loans and amount of loan backlog.	30%
Budget utilization	Budget variance	10%

3.5 Best in Risk Management

Societies are involved in high risk business activities and therefore they are required to employ high level risk management measures. We measured the level of risk management through three parameters. Insurance coverage which carried a weighting of 40% looked at the existence of various insurance policies which included; cash, loan guard, deposits, fidelity, fire and burglary, public liability, medical cover, Group personal accident, group life. We also evaluated the existence of the business policies covering various aspects of the business which included operating manuals, credit policy, HR policy, Finance &

accounts, ICT, savings, audit, board charter, information preservation, risk management, business continuity policies.

Parameter	Score	Weight
Insurance coverage	Adequacy of insurance policies and risks covered	40%
Business /operating policies	Number of business policies in place (0% for no policy, 30% for 1-14, 60% for 15-19, 80% for 20-30 and 100% for over 30 policies)	40%
Information security	Tools used to maintain information security	20%

3.6 Best in Technology optimization

In order to remain competitive in the market place, there is a need for societies to embrace technology. This will ensure that their services are more accessible by their members and that their members are served more efficiently at minimal costs. This will also ensure increased awareness by the members about the societies' processes. We noted that there has been an impressive improvement in the uptake of technology among the societies compared to previous years.

We considered four parameters, which include; management information system, web services, communication and technologically enabled products and services that include mobile banking, EFT, RTGS and ATM services. Management information system and technologically enabled products had the highest weightings at 30% each.

Parameter	Score	Weight
Management information system	Core functions available (Transactions, financial management, HR management)	30%
Website	Existence, accessibility and services available at the website (profile, products & services, loan calculator, downloadable forms, financial statements, member portal services, feedback, gallery, announcements, new member recruitment portal.	20%
Communication	Means of communication used (emails, SMS, WhatsApp, Facebook, twitter, skype)	20%
Products & services	Technologically enabled products and services (mobile banking, ATM, paybill, loan applications, internet banking, EFT, RTGS and other innovative products, electronic loan disbursement)	30%

3.7 Most Improved

The most improved award was arrived at as a combination of all the growth parameters which include; membership, capital, deposits, loans, assets and income with different weighting allocated on the various parameters as shown below.

Parameter	Score	Weight
Membership growth	Percentage growth in membership	20%
Capital growth	Percentage growth in shareholders' funds	5%
Deposits growth	Percentage growth in members deposits	20%
Loans disbursed growth	Percentage growth in loans disbursed	15%
Loan book growth	Percentage growth in loan book balances	10%
Assets growth	Percentage growth in total assets	10%
Income growth	Percentage growth in income	20%

3.8 Best in Social/Environmental Impact

This award considers unique corporate social undertakings by cooperative societies that have significant impact on environment or society at large. The award is informed by documented evidence obtained from the societies detailing their undertakings over the years.

3.9 Best Managed

For a society to be considered as best managed, it must have excelled in all the above aspects. We therefore considered a combination of all the above award categories to arrive at this award. The weight was distributed among all parameters in order of importance with credit management, most efficient and risk management taking the highest weights. Scores that were more than 100% were capped at 100% to ensure equal distribution of performance among all parameters.

Parameter	Weight
Best in capitalization	10%
Best in savings	5%
Best in credit management	25%
Most efficient	25%
Best in Risk management	20%
Best in technology optimization	5%
Most Improved	10%

3.10 Best in investments

This category was specific for the investments and housing societies. We evaluated the growth in investment portfolio, return/rebates to members, return on assets and number of projects undertaken in the last two years, the value of the projects as well as the income made from the projects.

Parameter	Score	Weight
Projects number, income generated and value	Total income from projects as a percentage of total value of the projects	10%
Investment portfolio	Growth in investment portfolio	10%
Return to members	As a percentage of total income	30%
Return on assets	Profit to average assets	50%

4.0 ADJUDICATION RESULTS AND AWARDS – SACCO SOCIETIES

Making use of the parameters detailed in Section 3 above, the societies were rated in the various categories as indicated below.

4.1. Best Managed

4.4.1. Best Managed Sacco Countrywide

Rank	Society Name	Tier	Sector	Score
1	Kenya National Police DT Sacco	Tier 1	Employer based	72.08%
2	United Nations Sacco Society Ltd	Tier 1	Employer based	71.35%
3	Co-Operative Bank Regulated NWDT Deposit Taking Sacco Ltd	Tier 3	Employer based	71.13%
4	Simba Chai Sacco	Tier 4	Employer based	70.87%
5	Ports DT Sacco Ltd	Tier 2	Employer based	70.77%
6	Hazina Sacco Society Ltd	Tier 1	Employer based	70.67%
7	Safaricom Savings And Credit Co-Operative Society Limited	Tier 1	Employer based	70.47%
8	Kenpipe DT Sacco Ltd	Tier 3	Employer based	70.30%
9	Ollin Sacco Limited	Tier 2	Employer based	69.89%
10	Tembo Sacco Society Limited	Tier 3	Employer based	68.95%

4.4.2. Best Managed Sacco across various Categories

i) Best Managed Sacco – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Co-Operative Bank Regulated NWDT Deposit Taking Sacco Ltd	71.13%
2	Balozi Regulated Non-WDT Sacco Society Limited	67.97%
3	Amref Regulated Non -WDT Sacco Society Limited	67.21%
4	Communication Regulated NWDT Sacco Society Ltd	66.83%
5	Ukaguzi Regulated Non-WDT Sacco Ltd	66.82%
6	SHOFCO Sacco	66.10%
7	Shelloyees NWDT Sacco Ltd	65.79%
8	Banki Kuu Sacco Society Limited	65.72%
9	Mhasibu NWDT Regulated Sacco Society Limited	65.63%
10	Bat Regulated Non-WDT Sacco Society Ltd	63.22%

ii) **Best Managed Sacco –Deposit Taking Saccos**

a) **Best Managed DT Sacco – Agriculture Based Saccos**

Rank	Society Name	Score
1	Kenya Highlands Sacco Society Ltd	65.10%
2	Ndege Chai Sacco Ltd	61.48%
3	Bingwa Sacco Limited	59.68%
4	Yetu DT Sacco Society Ltd	58.44%
5	Muki Sacco Society Ltd	57.71%
6	Nawiri Sacco Society Ltd	57.44%
7	Kimbilio Daima Sacco Ltd	57.30%
8	K-Unity Sacco Society Limited	54.33%
9	Tai Sacco Society Limited	53.71%
10	GDC Sacco Society Limited	53.06%

b) **Best Managed DT Sacco – Community Based Saccos**

Rank	Society Name	Score
1	Acumen Sacco Ltd	54.06%
2	Times U Sacco Society Limited	53.82%
3	Dimkes DT Sacco	53.16%
4	Kingdom Sacco Limited	52.88%
5	Universal Traders Sacco Society Ltd	51.91%
6	Centenary Sacco Society Limited	50.97%

c) **Best Managed DT Sacco – Employer Based Saccos**

Rank	Number in Tier	Society Name	Tier	Score
1	14	Kenya National Police DT Sacco	1	72.08%
2		United Nations Sacco Society Ltd	1	71.35%
3		Hazina Sacco Society Ltd	1	70.67%
1	15	Ports DT Sacco Ltd	2	70.77%
2		Ollin Sacco Limited	2	69.89%
3		Ushuru Sacco Society Ltd	2	68.83%
1	14	Kenpipe DT Sacco Ltd	3	70.30%
2		Tembo Sacco Society Limited	3	68.95%
3		Nssf Sacco Society Limited	3	68.72%
1	7	Simba Chai Sacco	4	70.87%
2		Tabasamu Sacco Society Limited	4	67.24%
3		Faridi Sacco Society Limited	4	66.05%
1	5	Jamii Yetu Sacco Ltd	5	57.21%
2		Ufanisi DT Sacco Society Ltd	5	57.10%
3		Magadi Sacco Society Ltd	5	57.10%

4.2. Best in capitalization

4.4.1. Best in Capitalization Sacco Countrywide

The top ten rated societies as best in capitalization based on analyzed data are as follows:

Rank	Society Name	Tier	Sector	Score
1	Bingwa Sacco Limited	Tier 2	Agriculture based Sacco	35.43%
2	Muki Sacco Society Ltd	Tier 4	Agriculture based Sacco	34.35%
3	Ports DT Sacco Ltd	Tier 2	Employer based Sacco	34.24%
4	Jamii Yetu Sacco Ltd	Tier 5	Employer based Sacco	33.82%
5	Reli NWDT Sacco Ltd	Tier 5	Employer based Sacco	33.47%
6	Nacico Sacco Ltd	Tier 2	Employer based Sacco	33.14%
7	Kenya National Police DT Sacco	Tier 1	Employer based Sacco	30.63%
8	Nawiri Sacco Society Ltd	Tier 3	Agriculture based Sacco	27.76%
9	Nyati Sacco Society Ltd	Tier 3	Employer based Sacco	27.54%
10	K-Unity Sacco Society Limited	Tier 2	Agriculture based Sacco	26.43%

4.4.2. Best in capitalization in various Sacco Categories

The top three best Capitalized Saccos across the various sectors and tiers are captured in the tables below:

i) Best in capitalization – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Reli NWDT Sacco Ltd	33.47%
2	KAG Regulated Non-WDTS Sacco Society Limited	21.30%
3	SHOFCO Sacco	20.96%
4	Kewisco Regulated Non- WDT Sacco Ltd	19.57%
5	Co-operative Bank Regulated NWDT Deposit Taking Sacco Ltd	17.19%
6	Unga Sacco Society Ltd	14.71%
7	Shelloyees NWDT Sacco Ltd	11.70%
8	Ukaguzi Regulated Non-WDT Sacco Ltd	11.61%
9	Kentours Regulated Non-WDT Sacco Society Limited	10.81%
10	Ketepa Regulated Non-WDT Sacco Society Ltd	10.47%

ii) Best in capitalization –Deposit Taking Saccos

a) Best DT Sacco in capitalization– Agriculture Based Saccos

Rank	Society Name	Score
1	Bingwa Sacco Limited	35.43%
2	Muki Sacco Society Ltd	34.35%
3	Nawiri Sacco Society Ltd	27.76%
4	K-Unity Sacco Society Limited	26.43%
5	Yetu DT Sacco Society Ltd	26.00%
6	Fortune Sacco Society Ltd	23.83%
7	Kenya Highlands Sacco Society Ltd	22.43%
8	GDC Sacco Society Limited	17.89%
9	Tai Sacco Society Limited	16.78%
10	Kimbilio Daima Sacco Ltd	16.08%

b) Best DT Sacco in capitalization – Community Based Saccos

Rank	Society Name	Score
1	Kingdom Sacco Limited	19.28%
2	Universal Traders Sacco Society Ltd	16.73%
3	Centenary Sacco Society Limited	16.19%
4	Dimkes DT Sacco	14.87%
5	Times U Sacco Society Limited	12.46%
6	Acumen Sacco Ltd	12.05%

c) Best DT Sacco in capitalization – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Kenya National Police DT Sacco	1	30.63%
2		Bandari DT Sacco Society Ltd	1	24.69%
3		Imarika DT Sacco Society Ltd	1	23.81%
1	15	Ports DT Sacco Ltd	2	34.24%
2		Nacico Sacco Ltd	2	33.14%
3		Maisha Bora Sacco	2	16.22%
1	14	Nyati Sacco Society Ltd	3	27.54%
2		Ng'arisha Sacco Ltd	3	19.99%
3		Kenpipe DT Sacco Ltd	3	19.56%
1	7	Tabasamu Sacco Society Limited	4	26.35%
2		Faridi Sacco Society Limited	4	26.08%
3		Mafanikio Sacco Ltd	4	24.39%
1	5	Jamii Yetu Sacco Ltd	5	33.82%
2		Nafasi DT Sacco Society Limited	5	16.83%
3		Tabasuri DT Sacco	5	16.07%

4.3. Best in Deposits Management

4.3.1. Best Sacco in Deposits Management Countrywide

The top ten rated societies as best in deposits management are as follows:

Rank	Society Name	Tier	Sector	Score
1	Shelloyees NWDT Sacco Ltd	Tier 5	Employer based	99.9%
2	Co-operative Bank Regulated NWDT Deposit Taking Sacco Ltd	Tier 3	Employer based	99.3%
3	Kenpipe DT Sacco Ltd	Tier 3	Employer based	97.9%
4	Balozi Regulated Non-WDT Sacco Society Limited	Tier 2	Employer based	97.3%
5	Ukaguzi Regulated Non-WDT Sacco Ltd	Tier 3	Employer based	96.9%
6	Banki Kuu Sacco Society Limited	Tier 3	Employer based	96.0%
7	Tembo Sacco Society Limited	Tier 3	Employer based	95.0%
8	Communication Regulated NWDT Sacco Society Ltd	Tier 5	Employer based	93.6%
9	Kimisitu Sacco Society Ltd	Tier 2	Employer based	93.4%
10	Amref Regulated Non -WDT Sacco Society Limited	Tier 3	Employer based	92.7%

In this category we considered a combination of average deposits per member, the growth in deposits over the last one year and deposit utilization. The scoring on average deposits was based on the average of all the Sacco who participated in the adjudication. Deposit utilization focused on ratio of loans to deposits. The employer based Saccos scored the highest.

4.3.2. Best in deposits Management in various Sacco Categories

The top three best Saccos in deposits management across the various sectors and tiers are captured in the tables below:

i) Best in deposits management – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Shelloyees NWDT Sacco Ltd	99.9%
2	Co-operative Bank Regulated NWDT Deposit Taking Sacco Ltd	99.3%
3	Balozi Regulated Non-WDT Sacco Society Limited	97.3%
4	Ukaguzi Regulated Non-WDT Sacco Ltd	96.9%
5	Banki Kuu Sacco Society Limited	96.0%
6	Communication Regulated Non -WDT Sacco Society Ltd	93.6%
7	Amref Regulated Non -WDT Sacco Society Limited	92.7%
8	BAT Regulated Non-WDT Sacco Society Ltd	87.3%
9	Utabibu Regulated Non -WDT Sacco Society Ltd	70.1%
10	Mhasibu NWDT Regulated Sacco Society Limited	68.3%

ii) Best in deposits management –Deposit Taking Saccos

a) Best DT Sacco in deposits management – Agriculture Based Saccos

Rank	Society Name	Score
1	GDC Sacco Society Limited	52.1%
2	Yetu DT Sacco Society Ltd	43.8%
3	Tai Sacco Society Limited	43.0%
4	Nawiri Sacco Society Ltd	40.5%
5	Ndege Chai Sacco Ltd	40.1%
6	Fortune Sacco Society Ltd	39.5%
7	Kenya Highlands Sacco Society Ltd	37.8%
8	Amica Sacco Ltd	37.6%
9	Kimbilio Daima Sacco Ltd	37.4%
10	Muki Sacco Society Ltd	37.2%

b) Best DT Sacco in deposits management – Community Based Saccos

Rank	Society Name	Score
1	Acumen Sacco Ltd	51.7%
2	Kingdom Sacco Limited	47.7%
3	Dimkes DT Sacco	45.0%
4	Times U Sacco Society Limited	44.2%
5	Universal Traders Sacco Society Ltd	40.3%
6	Centenary Sacco Society Limited	31.0%

c) Best DT Sacco in deposits management – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Safaricom Sacco Society Limited	1	90.1%
2		United Nations Sacco Society Ltd	1	88.5%
3		Kenya National Police DT Sacco	1	86.6%
1	15	Kimisitu Sacco Society Ltd	2	93.4%
2		Ushuru Sacco Society Ltd	2	92.1%
3		Ports DT Sacco Ltd	2	86.7%
1	14	Kenpipe DT Sacco Ltd	3	97.9%
2		Tembo Sacco Society Limited	3	95.0%
3		Chuna Sacco Limited	3	83.7%
1	7	Airports Sacco Society Ltd	4	74.9%
2		Faridi Sacco Society Limited	4	51.8%
3		Tabasamu Sacco Society Limited	4	47.0%
1	5	Ufanisi DT Sacco Society Ltd	5	72.3%
2		Nafasi DT Sacco Society Limited	5	62.3%
3		Jamii Yetu Sacco Ltd	5	45.5%

4.4. Best in Credit Management

In this category, we considered growth in loans, loans to deposit ratio, sources of funding (external and internal), and percentage of members with loans, default rate, and the loan processing period.

4.4.1. Best in Credit Management Countrywide

Rank	Society Name	Tier	Sector	Score
1	Simba Chai Sacco	Tier 4	Employer based	93.7%
2	Ng'arisha Sacco Ltd	Tier 3	Employer based	86.6%
3	Tabasamu Sacco Society Limited	Tier 4	Employer based	86.5%
4	Faridi Sacco Society Limited	Tier 4	Employer based	86.4%
5	Co-operative Bank Regulated NWDT Sacco Ltd	Tier 3	Employer based	85.3%
6	Ukaguzi Regulated Non-WDT Sacco Ltd	Tier 3	Employer based	84.9%
7	Kenya National Police DT Sacco	Tier 1	Employer based	84.0%
8	Cosmopolitan DT Sacco	Tier 2	Employer based	82.6%
9	Communication Regulated NWDT Sacco Society Ltd	Tier 5	Employer based	82.3%
10	Ushuru Sacco Society Ltd	Tier 2	Employer based	82.3%

4.4.2. Best in Credit Management in various Sacco Categories

i) Best in credit management –Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Co-operative Bank Regulated NWDT Sacco Ltd	85.3%
2	Ukaguzi Regulated Non-WDT Sacco Ltd	84.9%
3	Communication Regulated NWDT Sacco Society Ltd	82.3%
4	Shelloyees NWDT Sacco Ltd	81.6%
5	Ketepa Regulated Non-WDT Sacco Society Ltd	80.1%
6	Balozi Regulated Non-WDT Sacco Society Limited	79.8%
7	Kari Sacco Limited	78.3%
8	SHOFCO Sacco	77.6%
9	Amref Regulated Non -WDT Sacco Society Limited	76.7%
10	Kewisco Regulated Non- WDT Sacco Ltd	75.7%

ii) Best in credit management –Deposit Taking Saccos

a) Best DT Sacco in credit management – Agriculture Based Saccos

Rank	Society Name	Score
1	Kimbilio Daima Sacco Ltd	83.63%
2	Muki Sacco Society Ltd	80.45%
3	Kenya Highlands Sacco Society Ltd	68.69%
4	Ndege Chai Sacco Ltd	67.64%
5	Nawiri Sacco Society Ltd	64.03%
6	K-Unity Sacco Society Limited	60.96%
7	GDC Sacco Society Limited	56.35%
8	Fortune Sacco Society	50.47%
9	Bingwa Sacco Limited	49.33%
10	Yetu DT Sacco Society Ltd	48.33%

b) Best DT Sacco in credit management – Community Based Saccos

Rank	Society Name	Score
1	Acumen Sacco Ltd	64.2%
2	Times U Sacco Society Limited	62.3%
3	Universal Traders Sacco Society Ltd	61.1%
4	Dimkes DT Sacco	57.2%
5	Kingdom Sacco Limited	48.8%
6	Centenary Sacco Society Limited	48.2%

c) Best DT Sacco in credit management – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Kenya National Police DT Sacco	1	84.0%
2		Harambee Sacco Limited	1	81.6%
3		Hazina Sacco Society Ltd	1	80.5%
1	15	Cosmopolitan DT Sacco	2	82.6%
2		Ushuru Sacco Society Ltd	2	82.3%
3		Solution Sacco	2	82.2%
1	14	Ng'arisha Sacco Ltd	3	86.6%
2		Shirika Deposit Taking Sacco Limited	3	81.7%
3		Mwito Sacco Society Ltd	3	79.8%
1	7	Simba Chai Sacco	4	93.7%
2		Tabasamu Sacco Society Limited	4	86.5%
3		Faridi Sacco Society Limited	4	86.4%
1	5	Nafasi DT Sacco Society Limited	5	76.1%
2		Magadi Sacco Society Ltd	5	75.3%
3		Ufanisi DT Sacco Society Ltd	5	74.8%

4.5. Most Efficient

The most efficient parameter considered cost to income ratio, loan processing efficiency and budget utilization.

4.5.1. Most Efficient Sacco Country Wide

Rank	Society Name	Tier	Sector	Score
1	Equity NWDT Sacco Ltd	Tier 3	Employer based	96.16%
2	Ukaguzi Regulated Non-WDT Sacco Ltd	Tier 3	Employer based	92.29%
3	Co-operative Bank Regulated NWDT Sacco Ltd	Tier 3	Employer based	92.14%
4	Hazina Sacco Society Ltd	Tier 1	Employer based	89.92%
5	Communication Regulated NWDT Sacco Society Ltd	Tier 5	Employer based	89.80%
6	Tembo Sacco Society Limited	Tier 3	Employer based	88.93%
7	Bat Regulated Non-WDT Sacco Society Ltd	Tier 4	Employer based	88.89%
8	United Nations Sacco Society Ltd	Tier 1	Employer based	87.93%
9	Law Society of Kenya Sacco Society Limited	Tier 3	Employer based	87.71%
10	Shirika Deposit Taking Sacco Limited	Tier 3	Employer based	87.38%

Most Efficient in various Sacco Categories

The top three most efficient Saccos across the various sectors and tiers are captured in the tables below:

i) Most efficient – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Equity NWDT Sacco Ltd	96.16%
2	Ukaguzi Regulated Non-WDT Sacco Ltd	92.29%
3	Co-Operative Bank Regulated NWDT Sacco Ltd	92.14%
4	Communication Regulated NWDT Sacco Society Ltd	89.80%
5	Bat Regulated Non-WDT Sacco Society Ltd	88.89%
6	Law Society of Kenya Sacco Society Limited	87.71%
7	Mhasibu NWDT Regulated Sacco Society Limited	85.88%
8	Banki Kuu Sacco Society Limited	85.84%
9	Balozi Regulated Non-WDT Sacco Society Limited	84.09%
10	Shelloyees NWDT Sacco Ltd	83.89%

ii) Most efficient –Deposit Taking Saccos

a) Most efficient DT Sacco– Agriculture Based Saccos

Rank	Society Name	Score
1	Bingwa Sacco Limited	77.68%
2	Kenya Highlands Sacco Society Ltd	77.17%
3	Ndege Chai Sacco Ltd	77.09%
4	Kimbilio Daima Sacco Ltd	69.27%
5	Muki Sacco Society Ltd	65.59%
6	Yetu DT Sacco Society Ltd	64.71%
7	Nawiri Sacco Society Ltd	64.54%
8	GDC Sacco Society Limited	59.25%
9	Tai Sacco Society Limited	59.03%
10	K-Unity Sacco Society Limited	58.71%

b) Most efficient DT Sacco – Community Based Saccos

Rank	Society Name	Score
1	Kingdom Sacco Limited	70.02%
2	Centenary Sacco Society Limited	63.66%
3	Acumen Sacco Ltd	63.23%
4	Dimkes DT Sacco	59.78%
5	Times U Sacco Society Limited	49.89%
6	Universal Traders Sacco Society Ltd	49.66%

c) Most efficient DT Sacco – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Hazina Sacco Society Ltd	1	89.92%
2		United Nations Sacco Society Ltd	1	87.93%
3		Safaricom Sacco Society Limited	1	86.91%
1	15	Ushuru Sacco Society Ltd	2	85.63%
2		Maisha Bora Sacco	2	83.02%
3		Cosmopolitan Dt Sacco	2	82.40%
1	14	Tembo Sacco Society Limited	3	88.93%
2		Shirika Deposit Taking Sacco Limited	3	87.38%
3		Kenpipe DT Sacco Ltd	3	86.80%
1	7	Faridi Sacco Society Limited	4	85.70%
2		Simba Chai Sacco	4	79.09%
3		Airports Sacco Society Ltd	4	73.78%
1	5	Jamii Yetu Sacco Ltd	5	68.60%
2		Tabasuri DT Sacco	5	65.47%
3		Ufanisi DT Sacco Society Ltd	5	62.80%

4.6. Best in Risk management

4.6.1. Best in Risk Management Country Wide

The Best in Risk Management parameter considered the following aspects:

- Insurance coverage
- Business/operating policies in place
- Information security

Most Societies have all the necessary policies especially those under SASRA supervision since these policies are a key requirement as per SASRA regulations hence a high score in this category.

The top ten best Saccos in risk management in the country and tiers are captured in the tables below:

Rank	Society Name	Sector	Sector	Score
1	Mentor Sacco Ltd	Tier 1	Employer based Sacco	98.5%
2	Mwalimu National Sacco Society Limited	Tier 1	Employer based Sacco	98.0%
2	Yetu DT Sacco Society Ltd	Tier 2	Agriculture based Sacco	98.0%
4	United Nations Sacco Society Ltd	Tier 1	Employer based Sacco	96.5%
5	Kenya Highlands Sacco Society Ltd	Tier 3	Agriculture based Sacco	95.5%
6	Safaricom Sacco Society Limited	Tier 1	Employer based Sacco	92.7%
7	Tower Sacco Society Limited	Tier 1	Employer based Sacco	90.0%
8	Ukulima Sacco Society Limited	Tier 1	Employer based Sacco	89.5%
8	Stima DT Sacco Society Ltd.	Tier 1	Employer based Sacco	89.5%
10	Bandari Dt Sacco Society Ltd	Tier 1	Employer based Sacco	89.0%
10	Bingwa Sacco Limited	Tier 2	Agriculture based Sacco	89.0%
10	Nawiri Sacco Society Ltd	Tier 3	Agriculture based Sacco	89.0%
10	Magadi Sacco Society Ltd	Tier 5	Employer based Sacco	89.0%

4.6.2. Best in Risk Management in various Sacco Categories

The top ten best Sacco's in risk management across the various sectors and tiers are captured in the tables below:

i) Best in Risk Management – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Mhasibu NWDT Regulated Sacco Society Limited	88.0%
2	Kentours Regulated Non-WDT Sacco Society Limited	85.4%
3	Amref Regulated Non -WDT Sacco Society Limited	80.2%
4	Banki Kuu Sacco Society Limited	76.8%
5	Balozi Regulated Non-WDT Sacco Society Limited	76.6%
6	Umoja Wendani Regulated Non-WDT Sacco Society Ltd	76.5%
7	CIC Regulated NWDT Sacco Society Ltd	75.6%
8	Kanisa Regulated NWDT Sacco Limited	75.5%
9	Postbank Sacco Society Ltd	75.1%
10	Mhasibu NWDT Regulated Sacco Society Limited	73.9%

ii) Best in Risk Management –Deposit Taking Saccos

a) Best DT Sacco in Risk Management– Agriculture Based Saccos

Rank	Society Name	Score
1	Yetu DT Sacco Society Ltd	98.0%
2	Kenya Highlands Sacco Society Ltd	95.5%
3	Bingwa Sacco Limited	89.0%
3	Nawiri Sacco Society Ltd	89.0%
5	Tai Sacco Society Limited	88.4%
6	Ndege Chai Sacco Ltd	86.0%
7	Amica Sacco Ltd	83.5%
8	K-Unity Sacco Society Limited	80.0%
9	Fortune Sacco Society Limited	79.0%
10	Southern Star Sacco	76.4%

b) Best DT Sacco in Risk Management – Community Based Saccos

Rank	Society Name	Score
1.	Times U Sacco Society Limited	84.9%
2.	Universal Traders Sacco Society Ltd	81.3%
3.	Centenary Sacco Society Limited	80.2%
4.	Acumen Sacco Ltd	72.2%
5.	Dimkes DT Sacco	69.7%
6.	Kingdom Sacco Limited	66.3%

c) Best DT Sacco in Risk Management – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Mentor Sacco Ltd	1	98.5%
2		Mwalimu National Sacco Society Ltd	1	98.0%
3		United Nations Sacco Society Ltd	1	96.5%
1	15	Trans Nation Sacco Limited	2	88.0%
2		Ollin Sacco Limited	2	88.0%
3		Kimisitu Sacco Society Ltd	2	86.4%
1	14	Tembo Sacco Society Limited	3	88.7%
2		Mwito Sacco Society Ltd	3	87.5%
3		Asili Sacco Society Ltd	3	87.0%
1	7	Simba Chai Sacco	4	87.0%
2		Mafanikio Sacco Ltd	4	86.0%
3		Tabasamu Sacco Society Limited	4	84.7%
1	5	Magadi Sacco Society Ltd	5	89.0%
2		Tabasuri DT Sacco	5	66.0%
3		Nafasi DT Sacco Society Limited	5	64.0%

4.7. Best in Technology Optimization

The best in technology optimization parameter considered the following aspects:

- Management information system in place
- Website services
- Technologically enabled communication
- Technologically enabled products and services

4.7.1. Best in Technology Optimization Country Wide

Rank	Society Name	Sector	Tier	Score
1	Safaricom Sacco Society Limited	Tier 1	Employer based Sacco	93.93%
2	United Nations Sacco Society Ltd	Tier 1	Employer based Sacco	91.04%
3	Stima DT Sacco Society Ltd.	Tier 1	Employer based Sacco	90.59%
4	Mwalimu National Sacco Society Ltd	Tier 1	Employer based Sacco	88.67%
5	Jamii Sacco Society	Tier 2	Employer based Sacco	88.64%
6	Trans Nation Sacco Limited	Tier 2	Employer based Sacco	87.30%
7	Yetu DT Sacco Society Ltd	Tier 2	Agriculture based Sacco	87.19%
8	Nafasi DT Sacco Society Limited	Tier 5	Employer based Sacco	86.70%
9	Kimisitu Sacco Society Ltd	Tier 2	Employer based Sacco	86.59%
10	Kenpipe DT Sacco Ltd	Tier 3	Employer based Sacco	86.22%

The Societies that excelled in this category were noted to have technologically enabled products such mobile banking, ATM services, Electronic Funds Transfer (EFT), Real Time Gross Settlement (RTGS), paybill services, international funds transfer services such as money gram and loans through the mobile phones. They have also embraced modern method of communication such as bulk SMS, WhatsApp, face book, twitter and teleconferencing. Their members are also able to access information and services through their web services such as the members' portal.

4.7.2. Best in Technology Optimization in various Sacco Categories

The top three best in technology optimization across the various sectors and tiers are captured in the tables below:

i) Best in Technology optimization – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Mhasibu NWDT Regulated Sacco Society Limited	83.70%
2	Banki Kuu Sacco Society Limited	83.07%
3	Concorde Sacco Society Ltd	81.70%
4	Co-operative Bank Regulated NWDT Sacco Ltd	75.00%
5	Amref Regulated Non -WDT Sacco Society Limited	74.00%
6	Kenya USA Diaspora Sacco	72.72%
7	Shelloyees NWDT Sacco Ltd	72.34%
8	BAT Regulated Non-WDT Sacco Society Ltd	72.11%
9	Balozi Regulated Non-WDT Sacco Society Limited	71.59%
10	SHOFCO Sacco	70.97%

ii) Best in Technology optimization –Deposit Taking Saccos

a) Best DT Sacco in Technology optimization – Agriculture Based Saccos

Rank	Society Name	Total
1	Yetu DT Sacco Society Ltd	87.19%
2	Tai Sacco Society Limited	86.19%
3	Kenya Highlands Sacco Society Ltd	79.85%
4	K-Unity Sacco Society Limited	76.96%
5	Bingwa Sacco Limited	73.98%
6	Muki Sacco Society Ltd	72.52%
7	Ndege Chai Sacco Ltd	70.49%
8	Fortune Sacco Society Ltd	68.60%
9	Nawiri Sacco Society Ltd	66.14%
10	Southern Star Sacco	65.71%

b) Best DT Sacco in Technology optimization – Community Based Saccos

Rank	Society Name	Total
1	Dimkes DT Sacco	81.67%
2	Universal Traders Sacco Society Ltd	76.05%
3	Times U Sacco Society Limited	73.02%
4	Kingdom Sacco Limited	70.11%
5	Centenary Sacco Society Limited	62.51%
6	Acumen Sacco Ltd	55.68%

c) Best DT Sacco in Technology optimization – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Safaricom Sacco Society Limited	1	93.93%
2		United Nations Sacco Society Ltd	1	91.04%
3		Stima DT Sacco Society Ltd.	1	90.59%
1	15	Jamii Sacco Society	2	88.64%
2		Trans Nation Sacco Limited	2	87.30%
3		Kimisitu Sacco Society Ltd	2	86.59%
1	14	Kenpipe DT Sacco Ltd	3	86.22%
2		Nyati Sacco Society Ltd	3	84.93%
3		Asili Sacco Society Ltd	3	84.37%
1	7	Elimu Sacco Society Limited	4	80.87%
2		Telepost Sacco Society Limited	4	78.82%
3		Tabasamu Sacco Society Limited	4	77.97%
1	5	Nafasi DT Sacco Society Limited	5	86.70%
2		Magadi Sacco Society Ltd	5	85.93%
3		Jamii Yetu Sacco Ltd	5	71.85%

4.8. Most Improved

The most improved parameter considered growth in the following aspects:

- Membership, Shareholders' funds, Deposits, Assets, Income, Loans disbursed and Loan portfolio balance

4.8.1. Most Improved Sacco Country Wide

The top ten rated societies as most improved are as follows:

Rank	Society Name	Sector	Sector Choices	Score
1.	Karura Community Sacco	Tier 5	Community/Business- people based Sacco	104.7%
2.	SHOFCO Sacco	Tier 5	Community/Business- people based Sacco	55.0%
3.	Kenya USA Diaspora Sacco	Tier 5	Community/Business- people based Sacco	50.8%
4.	Ollin Sacco Limited	Tier 2	Employer based Sacco	43.0%
5.	Ng'arisha Sacco Ltd	Tier 3	Employer based Sacco	41.0%
6.	Telepost Sacco Society Limited	Tier 4	Employer based Sacco	36.7%
7.	Communication Regulated NWDT Sacco Society Ltd	Tier 5	Employer based Sacco	27.9%
8.	Balozi Regulated Non-WDT Sacco Society Limited	Tier 2	Employer based Sacco	27.8%
9.	Umoja Wendani Regulated Non-WDT Sacco Society Ltd	Tier 3	Community/Business- people based Sacco	27.4%
10.	NSSF Sacco Society Limited	Tier 3	Employer based Sacco	25.9%

4.8.2. Most Improved in various Sacco Categories

The top three most improved Saccos across the various sectors and tiers are captured in the tables below:

i) Most Improved – Non-Deposit Taking Saccos

Rank	Society Name	Score
1	Karura Community Sacco	104.7%
2	SHOFCO Sacco	55.0%
3	Kenya USA Diaspora Sacco	50.8%
4	Communication Regulated NWDT Sacco Society Ltd	27.9%
5	Balozi Regulated Non-WDT Sacco Society Limited	27.8%
6	Umoja Wendani Regulated Non-WDT Sacco Society Ltd	27.4%
7	Shelloyees NWDT Sacco Ltd	25.6%
8	Equity NWDT Sacco Ltd	23.5%
9	Kanisa Regulated NWDT Sacco Limited	23.1%
10	Amref Regulated Non -WDT Sacco Society Limited	21.6%

ii) Most Improved –Deposit Taking Saccos

a) Most improved DT Sacco – Agriculture Based Saccos

	Society Name	Score
1.	GDC Sacco Society Limited	22.4%
2.	Ndege Chai Sacco Ltd	17.0%
3.	Kenya Highlands Sacco Society Ltd	16.9%
4.	Southern Star Sacco	16.9%
5.	K-Unity Sacco Society Limited	16.8%
6.	Fortune Sacco Society Ltd	15.8%
7.	Amica Sacco Ltd	15.4%
8.	Nawiri Sacco Society Ltd	15.4%
9.	Kimbilio Daima Sacco Ltd	15.4%
10.	Yetu DT Sacco Society Ltd	14.0%

b) Most improved DT Sacco – Community Based Saccos

Rank	Society Name	Score
1.	Dimkes DT Sacco	21.5%
2.	Kingdom Sacco Limited	21.0%
3.	Times U Sacco Society Limited	17.0%
4.	Acumen Sacco Ltd	12.0%
5.	Centenary Sacco Society Limited	6.7%
6.	Universal Traders Sacco Society Ltd	4.7%

c) Most improved DT Sacco – Employer Based Saccos

Rank	Number in Tier	Society Name	Tier	Score
1	14	Safaricom Sacco Society Limited	1	21.0%
2		Tower Sacco Society Limited	1	20.7%
3		Mentor Sacco Ltd	1	20.3%
1	15	Ollin Sacco Limited	2	43.0%
2		Trans Nation Sacco Limited	2	22.7%
3		Ports DT Sacco Ltd	2	22.5%
1	14	Ng'arisha Sacco Ltd	3	41.0%
2		NSSF Sacco Society Limited	3	25.9%
3		Nation DT Sacco	3	21.2%
1	7	Telepost sacco Society Limited	4	36.7%
2		Tabasamu Sacco Society Limited	4	25.2%
3		Simba Chai Sacco	4	20.2%
1	5	Jamii Yetu Sacco Ltd	5	21.1%
2		Tabasuri DT Sacco	5	19.2%
3		Ufanisi DT Sacco Society Ltd	5	16.0%

5.0 ADJUDICATION RESULTS AND AWARDS – INVESTMENT & HOUSING SOCIETIES

This category of Co-operatives is involved in seeking housing and investment opportunities for the members at affordable rates. Only 3 Societies participated for this category We scored the Co-operatives societies in the following award categories;

1. Most Improved
2. Best in capitalization
3. Best in investment
4. Best managed

5.1. Most Improved– Housing & Investment societies

CCBI considered growth in membership, deposits, investments, shareholders' funds and assets

Rank	Society Name	Score
1	Pambazuka Housing Co-Operative Society	20%
2	Umoja Wendani Housing Co-Operative Society Ltd	11%
	Airports Housing Co-Operative Society Ltd	-5%

Note: Airports Housing had negative scores hence not ranked on most improved parameter.

5.2. Best in capitalization – Housing & Investment societies

Rank	Society Name	Shareholders' Funds/ To Assets Ratio
1	Airports Housing Co-Operative Society Ltd	14.8%
2	Umoja Wendani Housing Co-Operative Society	14.7%
3	Pambazuka Housing Co-Operative Society Ltd	8.4%

5.3. Best in Investments– Housing & Investment societies

CCBI considered returns to members from their investments (rebates to members as a ratio of income), growth in investments and ratio of Total project Value to Total Projected Income

Rank	Society Name	Score
1	Umoja Wendani Housing Co-Operative Society Ltd	26%
2	Pambazuka Housing Co-Operative Society	18%
3	Airports Housing Co-Operative Society Ltd	13%

5.4. Best Managed – Housing & Investment societies

This category is a weighted average of the scores on three categories of Most Improved, Best in capitalization, and Best in investment.

Rank	Society Name	Overall Score
1	Umoja Wendani Housing Co-Operative Society Ltd	19.7%
2	Pambazuka Housing Co-Operative Society Ltd	15.6%
2	Airports Housing Co-Operative Society Ltd	9.8%

6.0 ADJUDICATION RESULTS AND AWARDS – MARKETING SOCIETIES

Marketing societies are mainly involved in promotion of the members produce and sourcing for adequate markets for the produce. Thirty marketing societies and unions were invited to participate out of which only one Githunguri Farmers Dairy Co-operative Society responded thus could not be analyzed. It is however recommended the Society be recognized for their commitment to the process.

7.0 SUMMARY AND RECOMMENDATIONS

CCBI wishes to thank CAK for the opportunity given to carry out the adjudication exercise and we wish to confirm that we have carried out the exercise as per the terms of reference. Feedback received from societies that have participated in several adjudications indicated that the exercise has assisted them to improve their operations as well as their governance structures as it encompasses the entire organizational aspects.

Feedback received from the societies who have participated in the past is that they expect their performance based on this adjudication to be communicated to them in good time to enable them work on the areas that require improvements. This can be done by preparing a report card for all participants and inviting them for a presentation of the same.

We recommend that the Council award the winners identified through this adjudication exercise sufficiently in order to encourage them and the others to keep participating and improving.

APPENDIX 1. DOCUMENTS REQUESTED FOR VERIFICATION

1. Society profile
2. Audited accounts
3. Member education files
4. Budget statement
5. Product Brochure/ List of products & Features
6. Product uptake report
7. Loan aging analysis report
8. AGM notices and minutes
9. Board meetings minutes
10. Strategic plan
11. Policies in place
12. Board Charter
13. Audit Management letter
14. Training files – Board and staff
15. Insurance policies in place
16. Internal audit reports
17. AGM Minutes
18. Statutory returns files
19. CSR Reports
20. Organisational structure
21. Staff Appraisal reports
22. Staff establishment list
23. Latest payroll
24. Pension contribution – Employer/ employee

APPENDIX 2. DATA VERIFICATION CHECKLIST

Name of Society:..... Reg. No:.....

	Data verified	Source of information	Provided Yes/ No/ comments
1.	General information	Society profile	
2.	Membership	Audited accounts – statistical information	
3.	Member education	Member education files	
4.	Amount spent on member education	Audited accounts – Income statement	
5.	Financial information	Audited accounts	
6.	Budget details	Budget statement	
7.	Interest on members deposits	Audited accounts – statistical information	
8.	Credit management – Loans to members	Audited accounts – Balance sheet, notes	
9.	External borrowing	Audited accounts – Balance sheet, notes	
10.	Interest on loans	Audited accounts – Income statement	
11.	Sacco Products	Product Brochure Sacco profile List of products & Features Product uptake report	
12.	Defaulter management	Loan aging analysis report	
13.	Governance - AGM	AGM notices and minutes Audit opinion	
14.	Governance - Board	Board meetings minutes Strategic plan Policies Board Charter	

15.	Management Reports	Confirm reports provided Audit Management letter	
16.	Board & Staff training	Training files	
17.	Risk Management	Insurance policies Risk management policy Business Continuity Plan (BCP) Policy Physical security	
18.	Internal audit function	Organizational structure Internal audit reports	
19.	External auditors	Audited accounts AGM Minutes	
20.	Statutory returns	Statutory returns files PAYE, NSSF, NHIF, SASRA, NITA, Withholding tax VAT	
21.	CSR	CSR Reports CSR expenditure on income statement	
22.	Information System	Sample system reports Confirm website address works Social media links active – Twitter, facebook, whatsapp, Telegram. Email domain	
23.	Technologically enabled products	USSD, App link, web portal, sms	
24.	Human Resource Management	HR Policy Staff Appraisal reports Organisational structure Staff establishment list Latest payroll Pension contribution – Employer/ employee	

Comments from the Society Representative:

Society Representative: _____ Signature: _____

Comments from the verifying consultant

Name of consultant: _____ Signature: _____

APPENDIX 3. LIST OF PARTICIPATING COOPERATIVES

	SOCIETY NAME	TIER	SECTOR	LICENSE STATUS
1	ACUMEN SACCO LTD	Tier 5 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
2	AIRPORTS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
3	AMICA SACCO LTD	Tier 2 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
4	AMREF REGULATED NON -WDT SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
5	ARDHI SACCO SOCIETY BUILDING	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
6	ASILI SACCO SOCIETY LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
7	BALOZI REGULATED NON-WDT SACCO SOCIETY LIMITED	Tier 2 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
8	BANDARI DT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
9	BANKI KUU SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
10	BAT REGULATED NON-WDT SACCO SOCIETY LTD	Tier 4 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
11	BINGWA SACCO LIMITED	Tier 2 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
12	BORESHA DT SACCO SOCIETY LIMITED	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
13	CENTENARY SACCO SOCIETY LIMITED	Tier 4 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
14	CHAI SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
15	CHUNA SACCO LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
16	CIC REGULATED NWDW SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
17	COMMUNICATION REGULATED NWDW SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
18	CONCORDE SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
19	CO-OPERATIVE BANK REGULATED NWDW DEPOSIT TAKING SACCO LTD	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
20	COSMOPOLITAN DT SACCO	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco

	SOCIETY NAME	TIER	SECTOR	LICENSE STATUS
21	DIMKES DT SACCO	Tier 3 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
22	ELIMU SACCO SOCIETY LIMITED	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
23	EQUITY NWDT SACCO LTD	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
24	FARIDI SACCO SOCIETY LIMITED	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
25	FORTUNE SAVINGS AND CREDIT CO OPERATIVE SOCIETY	Tier 2 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
26	GDC SACCO SOCIETY LIMITED	Tier 3 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
27	HARAMBEE SACCO LIMITED	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
28	HAZINA SACCO SOCIETY LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
29	IG SACCO LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
30	IMARIKA DT SACCO SOCIETY LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
31	IMARISHA SACCO SOCIETY LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
32	JAMII SACCO SOCIETY	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
33	JAMII YETU SACCO LTD	Tier 5 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
34	KAG REGULATED NON-WDTS SACCO SOCIETY LIMITED	Tier 4 Sacco	Community/Business people based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
35	KANISA REGULATED NWDT SACCO LIMITED	Tier 5 Sacco	Community/Business people based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
36	KARI SACCO LIMITWED	Tier 5 Sacco	Employer based Sacco	Non-SASRA Regulated Sacco
37	KARURA COMMUNITY SACCO	Tier 5 Sacco	Community/Business people based Sacco	Non-SASRA Regulated Sacco
38	KENPIPE DT SACCO LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
39	KENTOURS REGULATED NON-WDT SACCO SOCIETY LIMITED	Tier 4 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
40	KENVERSITY SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
41	KENYA HIGHLANDS SACCO SOCIETY LTD	Tier 3 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
42	KENYA NATIONAL POLICE DT SACCO	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
43	KENYA USA DIASPORA SACCO	Tier 5 Sacco	Community/Business people based Sacco	Authorised Non-withdrawable Deposit Taking Sacco

	SOCIETY NAME	TIER	SECTOR	LICENSE STATUS
44	KETEPA REGULATED NON-WDT SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
45	KEWISCO REGULATED NON- WDT SACCO LTD	Tier 4 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
46	KIMBILIODAIMA SACCO LTD	Tier 5 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
47	KIMISITU SACCO SOCIETY LTD	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
48	KINGDOM SACCO LIMITED	Tier 4 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
49	K-UNITY SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	Tier 2 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
50	KWETU SACCO SOCIETY LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
51	LAW SOCIETY OF KENYA SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
52	MAFANIKIO SACCO LTD	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
53	MAGADI SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
54	MAGEREZA DEPOSIT TAKING SACCO SOCIETY LTD	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
55	MAISHA BORA SACCO	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
56	MENTOR SACCO LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
57	MHASIBU NWDT REGULATED SACCO SOCIETY LIMITED	Tier 2 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
58	MUKI SACCO SOCIETY LTD	Tier 4 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
59	MWALIMU NATIONAL SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
60	MWITO SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
61	NACICO SACCO LTD	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
62	NAFASI DEPOSIT TAKING SACCO SOCIETY LIMITED	Tier 5 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
63	NATION DT-SACCO	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
64	NAWIRI SACCO SOCIETY LTD	Tier 3 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
65	NDEGE CHAI SACCO LTD	Tier 3 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
66	NG'ARISHA SACCO LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco

	SOCIETY NAME	TIER	SECTOR	LICENSE STATUS
67	NSSF SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
68	NYATI SACCO SOCIETY LTD	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
69	OLLIN SACCO LIMITED	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
70	PORTS DT SACCO LTD	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
71	POSTBANK SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
72	RELI NWDT SACCO LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
73	SAFARICOM SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
74	SHELLOYEES NWDT SACCO LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
75	SHERIA SACCO SOCIETY LIMITED	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
76	SHIRIKA DEPOSIT TAKING SACCO LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
77	SHOFSCO SACCO	Tier 5 Sacco	Community/Business people based Sacco	Non-SASRA Regulated Sacco
78	SIMBA CHAI SACCO	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
79	SOLUTION SACCO	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
80	SOUTHERN STAR SACCO	Tier 4 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
81	STIMA DT SACCO SOCIETY LTD.	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
82	TAASISI SACCO LIMITED	Tier 5 Sacco	Employer based Sacco	Non-SASRA Regulated Sacco
83	TABASAMU SACCO SOCIETY LIMITED	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
84	TABASURI DT SACCO	Tier 5 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
85	TAI SACCO SOCIETY LIMITED	Tier 3 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
86	TELEPOST COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	Tier 4 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
87	TEMBO SACCO SOCIETY LIMITED	Tier 3 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
88	THE KENYA BANKERS SACCO	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
89	TIMES U SACCO SOCIETY LIMITED	Tier 4 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
90	TOWER SACCO SOCIETY LIMITED	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco

	SOCIETY NAME	TIER	SECTOR	LICENSE STATUS
91	TRANS NATION SACCO LIMITED	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
92	UFANISI DT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
93	UKAGUZI REGULATED NON-WDT SACCO LTD	Tier 3 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
94	UKULIMA SACCO SOCIETY LIMITED	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
95	UMOJA WENDANI REGULATED NON-WDT SACCO SOCIETY LTD	Tier 3 Sacco	Community/Business people based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
96	UNGA SACCO SOCIETY LTD	Tier 5 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
97	UNITED NATIONS SACCO SOCIETY LTD	Tier 1 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
98	UNIVERSAL TRADERS SACCO SOCIETY LTD	Tier 4 Sacco	Community/Business people based Sacco	Licensed Deposit Taking (FOSA) Sacco
99	USHURU SACCO SOCIETY LTD	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
100	UTABIBU REGULATED NON WITHDRAWABLE DEPOSIT TAKING SACCO SOCIETY LTD	Tier 4 Sacco	Employer based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
101	VERONA HURUMA REGULATED NON-WDT SACCO	Tier 3 Sacco	Community/Business people based Sacco	Authorised Non-withdrawable Deposit Taking Sacco
102	WAUMINI SACCO SOCIETY LIMITED	Tier 2 Sacco	Employer based Sacco	Licensed Deposit Taking (FOSA) Sacco
103	YETU DT SACCO SOCIETY LTD	Tier 2 Sacco	Agriculture based Sacco	Licensed Deposit Taking (FOSA) Sacco
104	AIRPORTS HOUSING CO-OPERATIVE SOCIETY LTD	N/A	Housing and Investment	N/A
105	PAMBAZUKA HOUSING CO-OPERATIVE SOCIETY LTS	N/A	Housing and Investment	N/A
106	UMOJA WENDANI HOUSING CO-OPERATIVE SOCIETY LTD	N/A	Housing and Investment	N/A
107	GITHUNGURI DAIRY FARMERS CO-OPERATIVE SOCIETY LIMITED	N/A	Marketing	N/A