



**THE SACCO SOCIETIES REGULATORY AUTHORITY**  
**THE SACCO SOCIETIES ACT**  
**(No. 14 of 2008)**

**LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT-TAKING SACCO BUSINESS IN KENYA**

PURSUANT to section 28 to the Sacco Societies Act (Act) as read with regulation 8 of the Sacco Societies (Deposit –Taking Sacco Business) Regulations, 2010, the Sacco Societies Regulatory Authority (Authority), **HEREBY PUBLISHES** for the notification of the general public that:

- The SACCO Societies listed in **SCHEDULE I** have been duly licensed to carry out deposit-taking SACCO business in Kenya in accordance with section 26(1) of the Act for the financial year ending on **31<sup>st</sup> December, 2019**.
- The SACCO Societies listed in **SCHEDULE II** have been granted **conditional licenses** to carry out deposit-taking SACCO business in Kenya in accordance with section 26(1) of the Act for the financial year ending on **31<sup>st</sup> December, 2019**
- The SACCO Societies listed in **SCHEDULE III** have been granted **conditionally restricted licenses** to carry out deposit-taking SACCO business in Kenya in accordance with section 26(3) of the Act for the period ending **30<sup>th</sup> June, 2019**

The Authority **FURTHER:**

- CAUTIONS**, members of the public generally; and employer institutions (public and private) and mobile payment services providers in particular, to desist from undertaking or transacting deposit-taking SACCO businesses including salary processing and remittances, operations of savings accounts etc. with any SACCO society other than those listed in the **SCHEDULES HEREIN**, or any person, institution or entity whatsoever purporting to be a SACCO Society; and
- PUTS ON NOTICE**, members of the public generally, and employer institutions specifically that any person who undertakes or continues to undertake such deposit-taking business with unlicensed persons, institutions, or entities, shall be doing so as to his/her own risk and peril; and such persons, institutions or entities shall be liable for criminal prosecution under section 23 of the Act; and
- ADVISES**, members of the public to exercise caution and due diligence before

depositing or saving or investing any money with any entity purporting to be a SACCO Society; including but not limited to obtaining verifications from the Authority or the office of the Commissioner for Cooperative Development on the activities or limits of activities of such entities; and

- INVITES**, members of the public or any person or entity with any inquiries, queries, concerns, or complaints concerning the operations or activities of the licensed SACCO Societies listed in the **SCHEDULES HEREIN**, to report the same to the Authority for appropriate intervention within the established regulatory framework

The list of licensed deposit-taking SACCO Societies may also be accessed and/or downloaded from the Authority's website [www.sasra.go.ke](http://www.sasra.go.ke), or upon request to the Authority; and was duly published in the Kenya Gazette No. 572 dated 25<sup>th</sup> January, 2019.

**SCHEDULE I: LICENSED SACCO SOCIETIES FOR PERIOD ENDING 31<sup>st</sup> DECEMBER, 2019**

NO.	NAME OF SOCIETY	POSTAL ADDRESS
1.	2NK Sacco Society Ltd	P.O Box 12196 – 10109, Nyeri
2.	Afya Sacco Society Ltd	P.O. Box 11607 – 00400, Nairobi.
3.	Agro-Chem Sacco Society Ltd	P.O Box 94 – 40107, Muhoroni.
4.	Airports Sacco Society Ltd	P.O. Box 19001 – 00501, Nairobi
5.	All Churches Sacco Society Ltd	P.O Box 2036 – 01000, Thika.
6.	Amica Sacco Society Ltd	P.O. Box 816 – 10200, Murang'a.
7.	Ardhi Sacco Society Ltd	P.O. Box 28782 – 00200, Nairobi.
8.	Asili Sacco Society Ltd	P.O. Box 49064 – 00100, Nairobi.
9.	Azima Sacco Society Ltd	P.O. Box 1124 – 01000, Thika.
10.	Bandari Sacco Society Ltd	P.O.Box95011 – 80104, Mombasa.
11.	Baraka Sacco Society Ltd	P.O. Box 1548 – 10101, Karatina.
12.	Baraton University Sacco Society Ltd	P.O.Box 2500 – 30100, Eldoret.
13.	Biashara Sacco Society Ltd	P.O. Box 1895 – 10100, Nyeri.
14.	Biashara Tosha Sacco Society Ltd	P.O Box 189 – 60101, Manyatta.
15.	Bi-High Sacco Society Ltd	P.O. Box 90 – 60500, Marsabit.
16.	Bingwa Sacco Society Ltd	P.O. Box 434 – 10300, Kerugoya.
17.	Boresha Sacco Society Ltd	P.O. Box 80 – 20103, Eldama Ravine.
18.	Capital Sacco Society Ltd	P.O Box 1479 – 60200, Meru.
19.	Centenary Sacco Society Ltd	P.O. Box 1207 – 60200, Meru.
20.	Chai Sacco Society Ltd	P.O. Box 278 – 00200, Nairobi.
21.	Chuna Sacco Society Ltd	P.O. Box 30197 – 00100, Nairobi.
22.	Comoco Sacco Society Ltd	P.O. Box 3334 – 00200, Nairobi
23.	Cosmopolitan Sacco Society Ltd	P.O. Box 1931 – 20100, Nakuru.
24.	County Sacco Society Ltd	P.O. Box 21 – 60103, Runyenjes.
25.	Daima Sacco Society Ltd	P.O. Box 2032 – 60100, Embu.
26.	Dhabiti Sacco Society Ltd	P.O. Box 353 – 60600, Maua.
27.	Dimkes Sacco Society Ltd	P.O. Box 886 – 00900, Kiambu.
28.	Dumisha Sacco Society Ltd	P.O Box 84 – 20600, Mararal.
29.	Eco-Pillar Sacco Society Ltd	P.O. Box 48 – 30600, Kapenguria
30.	Egerton Sacco Society Ltd	P.O. Box 178 – 20115, Egerton.
31.	Elimu Sacco Society Ltd	P.O Box 10073 – 00100, Nairobi.
32.	Enea Sacco Society Ltd	P.O. Box 1836 – 10101, Karatina.
33.	Faridi Sacco Society Ltd	P.O. Box 448 – 50400, Busia.
34.	Fariji Sacco Society Ltd	P.O. Box 589 – 00216, Githunguri.
35.	Fortitude Sacco Society Ltd	P.O. Box 237 – 40305, Mbita.
36.	Fortune Sacco Society Ltd	P.O. Box 559 – 10300, Kerugoya.
37.	Fundillima Sacco Society Ltd	P.O. Box 62000 – 00200, Nairobi.
38.	GDC Sacco Society Ltd	P.O.Box896 – 00216, Githunguri.
39.	Good Faith Sacco Society Ltd	P.O. Box 224 – 00222, Uplands
40.	Goodway Sacco Society Ltd	P.O Box 626 – 10300, Kerugoya.
41.	Gusii Mwalimu Sacco Society Ltd	P.O. Box 1335 – 40200, Kisii.
42.	Harambee Sacco Society Ltd	P.O. Box 47815 – 00100, Nairobi.
43.	Hazina Sacco Society Ltd	P.O. Box 59877 – 00200, Nairobi.
44.	IG Sacco Society Ltd	P.O. Box 1150 – 50100, Kakamega.
45.	Ilkisonko Sacco Society Ltd	P.O Box 91 – 00209, Loitokitok.
46.	Imarika Sacco Society Ltd	P.O. Box 712 – 80108, Kilifi.
47.	Imarisha Sacco Society Ltd	P.O. Box 682 – 20200, Kericho.
48.	Imenti Sacco Society Ltd	P.O. Box 3192 – 60200, Meru.
49.	Jacaranda Sacco Society Ltd	P.O. Box 1767 – 00232, Ruiru
50.	Jamii Sacco Society Ltd	P.O. Box 57929 – 00200, Nairobi.
51.	Joinas Sacco Society Ltd	P.O. Box 669 – 00219, Karuri.
52.	Kencream Sacco Society Ltd	P.O. Box 300131 – 00200, Nairobi
53.	Kenpize Sacco Society Ltd	P.O. Box 314 – 00507, Nairobi.
54.	Kenversity Sacco Society Ltd	P.O. Box 10263 – 00100, Nairobi.
55.	Kenya Achievas Sacco Society Ltd	P.O. Box 3080 – 40200, Kisii.
56.	Kenya Bankers Sacco Society Ltd	P.O. Box 73236 – 00200, Nairobi.
57.	Kenya Highlands Sacco Society Ltd	P.O. Box 2085 – 002000, Kericho.
58.	Kenya Police Sacco Society Ltd	P.O. Box 51042 – 00200, Nairobi.
59.	Kimbilio Daima Sacco Society Ltd	P.O. Box 81 – 20225, Kimulot.
60.	Kingdom Sacco Society Ltd	P.O. Box 8017 – 00300, Nairobi.
61.	Kipsigis Edis Sacco Society Ltd	P.O Box 228 – 20400, Bomet.

62.	Kite Sacco Society Ltd	P.O. Box 2073 – 40100, Kisumu.
63.	Kitui Teachers Sacco Society Ltd	P.O. Box 254 – 90200, Kitui.
64.	KMFRI Sacco Society Ltd	P.O. Box 80862 – 80100, Mombasa.
65.	Kolenge Tea Sacco Society Ltd	P.O Box 291 – 30301, Nandi Hills.
66.	Koru Sacco Society Ltd	P.O. Box Private Bag- 40100, Koru
67.	K-Pillar Sacco Society Ltd	P.O. Box 83 – 20403, Mogogosiek.
68.	K-Unity Sacco Society Ltd	P.O. Box 268 – 00900, Kiambu.
69.	Kwetu Sacco Society Ltd	P.O Box 818 – 90100, Machakos.
70.	Lainisha Sacco Society Ltd	P.O. Box 272 – 10303, Wang'uru.
71.	Lamu Teachers Sacco Society Ltd	P.O. Box 110 – 80500, Lamu.
72.	Lengo Sacco Society Ltd	P.O. Box 1005 – 80200, Malindi.
73.	Mafanikio Sacco Society Ltd	P.O Box 86515 – 80100, Mombasa.
74.	Magadi Sacco Society Ltd	P.O. Box 13 – 00205, Magadi.
75.	Magereza Sacco Society Ltd	P.O. Box 53131 – 00200, Nairobi.
76.	Maisha Bora Sacco Society Ltd	P.O. Box 30062 – 00100, Nairobi.
77.	Mentor Sacco Society Ltd	P.O. Box 789 – 10200, Murang'a.
78.	Metropolitan National Sacco Society Ltd	P.O. Box 871 – 00900, Kiambu.
79.	MMH Sacco Society Ltd	P.O. Box 469 – 60600, Maua.
80.	Mombasa Port Sacco Society Ltd	P.O. Box 95372 – 80104, Mombasa.
81.	Mudete Tea Growers Sacco Society Ltd	P.O. Box 221 – 41053, Khayega.
82.	Muki Sacco Society Ltd	P.O. Box 398 – 20318, North Kinangop
83.	Mwalimu National Sacco Society Ltd	P.O. Box 62641 – 00200, Nairobi.
84.	Mwietheri Sacco Society Ltd	P.O. Box 2445 – 60100, Embu.
85.	Mwingi Mwalimu Sacco Society Ltd	P.O Box 489 – 90400, Mwingi.
86.	Mwito Sacco Society Ltd	P.O. Box 56763 – 00200, Nairobi.
87.	Nacico Sacco Society Ltd	P.O. Box 34525 – 00100, Nairobi.
88.	Nafaka Sacco Society Ltd	P.O. Box 30586 – 00100, Nairobi.
89.	Nandi Farmers Sacco	P.O Box 333 – 30301, Nandi Hills
90.	Nassefu Sacco Society Ltd	P.O. Box 43338 – 00100, Nairobi.
91.	Nation Sacco Society Ltd	P.O. Box 22022 – 00400, Nairobi.
92.	Nawiri Sacco Society Ltd	P.O Box 400 – 60100, Embu.
93.	Ndege Chai Sacco Society Ltd	P.O. Box 857 – 20200, Kericho.
94.	Ndasha Sacco Society Ltd	P.O. Box 532 – 60401, Chogoria– Maara.
95.	New Forties Sacco Society Ltd	P.O. Box 1939 – 10100, Nyeri.
96.	Nexus Sacco Society Ltd	P.O Box 251 – 60202, Nkubu.
97.	Ng'arisha Sacco Society Ltd	P.O. Box 1199 – 50200, Bungoma.
98.	Noble Sacco Society Ltd	P.O. Box 3466 – 30100, Eldoret.
99.	NRS Sacco Society Ltd	P.O. Box 575 – 00902, Kikuyu.
100.	Nufaika Sacco Society Ltd	P.O. Box 735 – 10300, Kerugoya.
101.	Nyala Vision Sacco Society Ltd	P.O Box 27 – 20306, Ndaragwa.
102.	Nyambene Arimi Sacco Society Ltd	P.O. Box 493 – 60600, Maua.
103.	Nyamira Sacco Society Ltd	P.O. Box 633 – 40500, Nyamira
104.	Nyati Sacco Society Ltd	P.O. Box 7601 – 00200, Nairobi
105.	Ollin Sacco Society Ltd	P.O. Box 83 – 10300, Kerugoya.
106.	Patnas Sacco Society Ltd	P.O. Box 601 – 20210, Litein.
107.	Prime Time Sacco	P.O. Box 512 – 30700, Iten
108.	PUAN Sacco Society Ltd	P.O. Box 404 – 20500, Narok.
109.	Qwetu Sacco Society Ltd	P.O. Box 1186 – 80304, Wundanyi
110.	Rachuonyo Teachers Sacco Society Ltd	P.O. Box 147 – 40332, Kosele.
111.	Safaricom Sacco Society Ltd	P.O. Box 66827 – 00800, Nairobi.
112.	Sheria Sacco Society Ltd	P.O. Box 34390 – 00100, Nairobi.
113.	Shirika Sacco Society Ltd	P.O. Box 43429 – 00100, Nairobi.
114.	Shoppers Sacco Society Ltd	P.O. Box 16 – 00507, Nairobi
115.	Simba Chai Sacco Society Ltd	P.O. Box 977 – 20200, Kericho.
116.	Siraji Sacco Society Ltd	P.O. Box Private Bag, Timau.
117.	Skylane Sacco Society Ltd	P.O. Box 660 – 20103, Eldama Ravine.
118.	Smart Champions Sacco Society Ltd	P.O. Box 64 – 60205, Githunguri.
119.	Smart Life Sacco Society Ltd	P.O. Box 118 – 30705, Kapsowar.
120.	Solution Sacco Society Ltd	P.O. Box 1694 – 60200, Meru.
121.	Sotico Sacco Society Ltd	P.O. Box 959 – 20406, Sotik.
122.	Southern Star Sacco Society Ltd	P.O. Box 514 – 60400, Chuka
123.	Stake Kenya Sacco Society Ltd	P.O. Box 208 – 40413, Kehancha.
124.	Stawisha Sacco Society Ltd	P.O. Box 27 – 50203, Kapsokwony.
125.	Stima Sacco Society Ltd	P.O. Box 75629 – 00100, Nairobi.

126.	Supa Sacco Society Ltd	P.O. Box 271 – 20600, Maralal.
127.	Tabasamu Sacco Society Ltd	P.O. Box 123 – 80403, Kwale.
128.	TAI Sacco Society Ltd	P.O. Box 718 – 00216, Githunguri.
129.	Taifa Sacco Society Ltd	P.O. Box 1649 – 10100, Nyeri.
130.	Taqwa Sacco Society Ltd	P.O. Box 10180 – 00100, Nairobi
131.	Taraji Sacco Society Ltd	P.O. Box 605 – 40600, Siaya.
132.	Tembo Sacco Society Ltd	P.O. Box 91 – 00618, Ruaraka Nairobi.
133.	Tenhos Sacco Society Ltd	P.O. Box 391 – 20400, Bomet.
134.	Thamani Sacco Society Ltd	P.O. Box 467 – 60400, Chuka.
135.	The Apple Sacco Society Ltd	P.O. Box 153 – 50305, Sirwa.
136.	Times-U Sacco Society Ltd	P.O. Box 310 – 60202, Nkubu.
137.	Tower Sacco Society Ltd	P.O. Box 259 – 20303, Ol'kalou.
138.	Trans- Elite County Sacco Society Ltd	P.O. Box 547 – 30300, Kapsabet.
139.	Trans Nation Sacco Society Ltd	P.O. Box 15 – 60400, Chuka.
140.	Trans-Counties Sacco Society Ltd	P.O. Box 2965 – 30200, Kitale.
141.	Trans-National Times Sacco Society Ltd	P.O. Box 2274 – 30200, Kitale
142.	Ufanisi Sacco Society Ltd	P.O. Box 2973 – 00200, Nairobi.
143.	Ukristo Na Ufanisi Wa Anglicana Sacco Society Ltd	P.O. Box 872 – 00605, Nairobi.
144.	Ukulima Sacco Society Ltd	P.O. Box 44071 – 00100, Nairobi.
145.	Unaitas Sacco Society Ltd	P.O. Box 38791 – 00100, Nairobi.
146.	Uni-County Sacco Society Ltd	P.O. Box 10132 – 20100, Nakuru
147.	Unison Sacco Society Ltd	P.O. Box 414 – 10400, Nanyuki.
148.	United Nations Sacco Society Ltd	P.O. Box 2210 – 00621, Nairobi.
149.	Universal Traders Sacco Society Ltd	P.O. Box 2119 – 90100, Machakos.
150.	Vihiga County Farmers Sacco Society Ltd	P.O. Box 309 – 50317, Chavakali.
151.	Viktas Sacco Society Ltd	P.O. Box 2183 – 20300, Nyahururu.
152.	Vision Africa Sacco Society Ltd	P.O. Box 18263 – 20100, Nakuru.
153.	Vision Point Sacco Society Ltd	P.O. Box 42 – 40502, Nyansiongo.
154.	Wakenya Pamoja Sacco Society Ltd	P.O. Box 829 – 40200, Kisii.
155.	Wakulima Commercial Sacco Society Ltd	P.O. Box 232 – 10103, Mukurweni.
156.	Wanaanga Sacco Society Ltd	P.O. Box 34680 – 00501, Nairobi.
157.	Wananchi Sacco Society Ltd	P.O. Box 910 – 10106, Othaya.
158.	Wanandego Sacco Society Ltd	P.O. Box 19074 – 00501, Nairobi.
159.	Washa Sacco Society Ltd	P.O. Box 83256 – 80100, Mombasa.
160.	Waumini Sacco Society Ltd	P.O. Box 66121 – 00800, Nairobi.
161.	Weaversity Sacco Society Ltd	P.O. Box 873 – 50100, Kakamega
162.	Winas Sacco Society Ltd	P.O. Box 696 – 60100, Embu.
163.	Yetu Sacco Society Ltd	P.O. Box 511 – 60202, Nkubu.

**SCHEDULE II: LICENSED SACCO SOCIETIES WITH CONDITIONS ATTACHED FOR THE PERIOD ENDING 31<sup>st</sup> DECEMBER, 2019**

NO.	NAME OF SOCIETY	POSTAL ADDRESS
1.	Ainabkoi Sacco Society Ltd	P.O. Box 120 – 30101, Ainabkoi
2.	Goodhope Sacco Society Ltd	P.O. Box 158 – 20500, Narok.
3.	Jitegeme Sacco Society Ltd	P.O. Box 86937 – 80100, Mombasa.
4.	Jumuika Sacco Society Ltd	P.O. Box 14 – 40112, Awasi.
5.	Kenya Midland Sacco Society Ltd	P.O. Box 287 – 20400, Bomet.
6.	Nandi Hekima Sacco Society Ltd	P.O. Box 211 – 30300, Kapsabet
7.	Nanyuki Equator Sacco Society Ltd	P.O. Box 1098 – 10400, Nanyuki
8.	Orient Sacco Society Ltd	P.O. Box 1842 – 01000, Thika.
9.	Sukari Sacco Society Ltd	P.O. Box 841 – 50102, Mumias
10.	Telepost Sacco Society Ltd	P.O. Box 49557 – 00100, Nairobi
11.	Uchongaji Sacco Society Ltd	P.O. Box 92503 – 80102, Mombasa.

**SCHEDULE III: LICENSED SACCO SOCIETIES RESTRICTED TO THE PERIOD ENDING 30<sup>th</sup> JUNE, 2019**

NO.	NAME OF SOCIETY	POSTAL ADDRESS
1.	Milki Sacco Society Ltd	P.O. Box 43582 – 10100, Nairobi

Dated 31<sup>st</sup> March 2019  
**JOHN MWAKA**  
**CHIEF EXECUTIVE OFFICER**