



THE SACCO SOCIETIES REGULATORY AUTHORITY (SASRA)

Old Mutual Tower,
19th Floor,
Upper Hill Road, Upper Hill
P.O. Box 25089-00100,
Nairobi, Kenya

THE SACCO SOCIETIES ACT [Cap 490B, Laws of Kenya]

Tel: +254 (20) 2935101
Toll-Free line: 0800 724 422
Email: info@sasra.go.ke
Web: www.sasra.go.ke



THE SACCO 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 2026

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 2026 to 31st December 2026**.
- In accordance with regulation 6 of the Sacco Societies (Non-Deposit-Taking Business) Regulations, 2020, the **176 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 2026 to 31st December 2026**.
- In accordance with section 26(3) of the Sacco Societies Act as read with regulation 8 of the said Regulations 2010 and regulation 6 of the said Regulations 2020, the **FIVE (5) Sacco Societies** listed in **SCHEDULE III** herein have been issued with Conditionally Restricted Licenses and Authorizations limiting their SACCO businesses to Credit-Only, for the period commencing **1st January 2026 to 31st December 2026**, and are therefore strictly prohibited from taking new and/or any further deposits from the members and/or any member of the public, and are subject to additional conditions imposed on their respective Licenses and Authorizations.
- In accordance with section 27(1)(a) of the Sacco Societies Act, the **ONE (1) Sacco Society** listed in **SCHEDULE IV** which voluntarily ceased to undertake deposit-taking business and wound-up all its business activities having merged its membership with that of another Sacco Society in the course of 2025, and thus is licence is automatically revoked upon expiry on **31st December 2025**; and consequently is prohibited from undertaking any further Sacco business in Kenya with effect from **1st January 2026**, pending deregistration and liquidation as voluntarily resolved by the members thereof.
- In accordance with regulation 10 of the said Regulations, 2020, the **ONE (1) Sacco Society** listed in **SCHEDULE V** herein, did not apply for the renewal its authorizations certificate upon expiry on 31st December 2025, and consequently its authorization expired and stand automatically revoked pursuant to regulation 10 of the said Regulations, 2020; and is therefore prohibited from undertaking any form of regulated Sacco business in Kenya with effect from **1st January 2026**.

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT-TAKING BUSINESS IN KENYA FOR THE PERIOD 1ST JANUARY 2026 TO 31ST DECEMBER 2026

	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 DT Sacco Society Limited	P.O. Box 1325 – 00200, Kajiado	Great Wide Mall, Magadi Road, Rongai	Kajiado
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 Society Ltd	P.O Box 120-30101, Ainabkoi	Ainabkoi Farmers' Cooperative Society Land Eldoret, Naiberi, Tim-boroo 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	Murang'a
9	Apstar DT Sacco Society Ltd	P.O Box 44071 – 00100, Nairobi	Ukulima Cooperative House, Haile Selassie Avenue, Nairobi	Nairobi
10	Ardhi Sacco Society Ltd	P.O Box 28782 – 00200, Nairobi	Survey Kenya Field Headquarters, Off Thika Road	Nairobi
11	Asili Sacco Society Ltd	P.O Box 49064 – 00100 Nairobi	Asili Co-op Centre, The Lower Ngara Road, Nairobi	Nairobi
12	Azima Sacco Society Ltd	P.O Box 1124 – 01000, Thika	Azima Sacco Plaza, Wabera Street, Thika	Kiambu
13	Bandari Sacco Society Ltd	P.O Box 95011 – 80104, Mombasa	Moi Avenue, Mombasa	Mombasa
14	Baraka Sacco Society Ltd	P.O Box 1548 – 10101, Karatina	Station Road, Off Kiaruhiu Street, Karatina	Nyeri
15	Baraton Sacco Society Ltd	P.O Box 2500 – 30100, Eldoret	University Of Eastern Africa, Baraton, Off Eldoret – Kapsabet Road, Chepterit Junction	Nandi
16	Biashara Sacco Society Ltd	P.O Box 1895 – 10100 Nyeri	Biashara Sacco Building, Kimathi Way, Nyeri Town	Nyeri
17	Biashara Tosha Sacco Society Ltd	P.O. Box 189 – 60101, Embu	Gakundu F.C.S Building, Embu – Kianjokoma Road, Embu	Embu
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, Mutunduri – 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	Eco – Pillar Sacco Society Ltd	P.O Box 48 – 30600 Kapenguria	Makutano Teachers Plaza, Lotodo Street, Kapenguria Town	West – Pokot
32	Edis Sacco Society Ltd	P.O. Box 228 – 20400, Bomet	Ngocho Building, Opposite NCPD, Ngocho, Bomet	Bomet

SCHEDULE I: LIST OF SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT-TAKING BUSINESS IN KENYA FOR THE PERIOD 1ST JANUARY 2026 TO 31ST DECEMBER 2026

	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
33	Egerton University Sacco Society Ltd	P.O Box 178 – 20115 Egerton	Egerton Sacco Plaza, Egerton University, Njoro Township	Nakuru
34	Elimu Sacco Society Ltd	P.O Box10073 – 00100, Nairobi	Mubiru Road, Nairobi	Nairobi
35	Enea Sacco Society Ltd	P.O Box 1836 – 10101 Karatina	Kiangararu House, Karatina – Nairobi Highway, Karatina Town	Nyeri
36	Faridi Sacco Society Ltd	P.O Box 448 – 50400, Busia	Faridi Housing Plaza, Busia – Kisumu Road	Busia
37	Fariji Sacco Society Ltd	P.O. Box 589 – 00216, Githunguri	Diplomat Building, Githunguri Street, Kiambu	Kiambu
38	Fortitude Sacco Society Ltd	P.O Box 237 – 40205, Mbita	Fortitude Sacco Building, Mbita Township	Homabay
39	Fortune Sacco Society Ltd	P.O. Box 559 – 10300, Kerugoya	Fortune Plaza, Main Street, Kerugoya	Kirinyaga
40	Fundilima Sacco Society Ltd	P.O. Box 62000 – 00200 Nairobi	Fedha House,JKUAT, Juja Town	Kiambu
41	GDC Sacco Society Ltd	P.O. Box 896 – 00216, Githunguri	GDC Sacco Plaza, Market Street, Kiambu	Kiambu
42	Golden Pillar Sacco Society Ltd	P.O Box 3192 – 60200, Meru	Imenti Complex, Main Stage, Meru Town	Meru
43	Good Faith Sacco Society Ltd	P.O. Box 224 – 00222, Uplands	Nyambari Kiambu–Kiwa House, Uplands Githunguri Rd	Kiambu
44	Good Hope Sacco	P.O Box 158-20500, Narok	Mwalimu Plaza, Narok-Kijabe Road, Narok	Narok
45	Goodway Sacco Society Ltd	P.O Box 662 – 10300, Kerugoya	Machere Plaza, Kerugoya Back Street, Kerugoya Town	Kirinyaga
46	Gusii Mwalimu Sacco Society Ltd	P.O Box 1335 – 40200, Kisii	Mwalimu House, Kisii – Kericho Road, Kisii	Kisii
47	Harambee DT Sacco Society Ltd	P.O Box 47815 – 00100, Nairobi	Harambee Sacco Plaza, Haile Selassie Avenue, Nairobi	Nairobi
48	Hazina Sacco Society Ltd	P.O Box 59877 – 00200, Nairobi	Hazina Sacco Place, Ngong Road, Nairobi	Nairobi
49	Home Business Sacco Society Ltd	P.O Box 1073– 20300, Nyahururu	Tec Biz Centre, Koinange Road, Nyahururu Town	Laikipia
50	Ilkisonko Sacco Society	P.O Box 91 – 00209, Loitokitok	Musangairo FCS Building, Loitokitok Town	Kajiado
51	Imarika Sacco Society Ltd	P.O Box 712 – 80108, Kilifi	Imarika Plaza, Kenyatta Road, Kilifi	Kilifi
52	Imarisha Sacco Society Ltd	P.O. Box 682 – 20200, Kericho	Kipsigis Teachers Cooperative House, Kisumu – Nakuru Highway	Kericho
53	Invest & Grow (IG) Sacco Society Ltd	P.O. Box 1150 – 50100, Kakamega	Invest & Grow Plaza, Khalisia Road 3, Kakamega	Kakamega
54	Jamii Sacco Society Ltd	P.O. Box 57929 – 00200, Nairobi	Jamii Sacco Court, Mukenia Road, South B, Nairobi	Nairobi
55	Jamii Yetu Sacco Society Ltd	P.O Box 469 – 60600, Maua	Amwathi MMH Sacco Plaza, Kanuni Road, Maua	Meru
56	Jitegemee Sacco Society Ltd	P.O Box 86937–80100,Mombasa	L.R No. 242, Msa/Block 134/XXVI, Kizingo House No.2, Kaunda Street, Mvita, Mombasa.	Mombasa
57	Jogoo Sacco Society Ltd	P.O Box 56074 – 00200, Nairobi	Commodore Office Suites, Off Ngong/Ring Road Kindaruma Avenue, Nairobi	Nairobi
58	Joinas Sacco Society Ltd	P.O Box 669 – 00219 Karuri	Kanja House, Limuru – Banana Road, Banana Town	Kiambu
59	Jumuika Sacco Society Ltd	P.O BOX 14 – 40112, Awasi	Chemelil Sugar Sports Complex	Kisumu
60	K – Pillar Sacco Society Ltd	P.O Box 83 – 20403, Mogogosiek	K – Pillar Building, Bomet – Litein Road, Mogogosiek	Bomet
61	K – Unity Sacco Society Ltd	P.O Box 268 – 00900, Kiambu	K – Unity Building, Kiambu Town	Kiambu
62	Kabiyet Sacco Society Ltd	P.O. Box 195 – 30303, Kabiyet	Mosoriot – Kaiboi Road, Kabiyet Trading Centre	Nandi
63	Kencream Sacco Society Ltd	P.O Box 30131 – 00100, Nairobi	Creamary House, Dakar Road, Nairobi	Nairobi
64	Kenpipe Sacco Society Ltd	P.O Box 314 – 00507, Nairobi	Kenpipe Plaza, Sekoni Road, Nairobi	Nairobi
65	Kenversity Sacco Society Ltd	P.O Box 10263 – 00100, Nairobi	Kenversity Plaza, Kahawa Sukari Road, Nairobi	Nairobi
66	Kenya Achievas Sacco Society Ltd	P.O Box 3080 – 40200, Kisii	Achievas Plaza, Kisii – Kilgoris Road, Nyamache Town, Kisii	Kisii
67	Kenya Highlands Sacco Society Ltd	P.O Box 2085 – 20200, Kericho	Temik House, Kericho – Kisumu Highway	Kericho
68	Kenya National Police DT Sacco Society Ltd	P.O Box 51042 – 00200, Nairobi	Kenya Police Sacco Plaza, Ngara Road, Nairobi	Nairobi
69	Keystone DT Sacco Society Ltd	P.O. Box 2073 – 40100, Kisumu	Kenya Re – Insurance Plaza, Bank Street, Kisumu	Kisumu
70	Kimbilio Daima Sacco Society Ltd	P.O Box 81 – 20225, Kericho	Chepsol Plaza, Kimulot Road, Kapset	Bomet
71	Kimisitu Sacco Society Ltd	P.O. Box 10454 – 00200, Nairobi	AEA Plaza, Valley Road, Nairobi	Nairobi
72	Kingdom Sacco Society Ltd	P.O Box 8017–00300, Nairobi	Empower House, Githurai 45, Thika Road	Kiambu
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	Kumbukumbu SACCO Society Ltd	P.O Box 22330-00400 Nairobi	National Museum Headquarters, Museum Hill Road, Nairobi	Nairobi
76	Kwetu DT Sacco Society Ltd	P.O Box 818 – 90100, Machakos	Mwalimu Centre, Syokimau Road, Machakos Town	Machakos
77	Kwikas DT Sacco Society Ltd	P.O Box 27 – 20306, Ndaragwa	Ndaragwa Umoja Building, Kimathi Road, Nyandarua	Nyandarua
78	Lainisha Sacco Society Ltd	P.O Box 272 – 10303, Wang'uru	Lainisha Sacco Building, Mwesa Town, Kirinyaga	Kirinyaga
79	Lamu Teachers Sacco Ltd	P.O Box 14 – 40112, Lamu	L.R No 784/1, Lamu Teachers Sacco Building, Galogalo Street, Lamu	Lamu
80	Lengo Sacco Society Ltd	P.O. Box 1005 – 80200, Malindi	Standard Arcade – Mama Ngina Street, Malindi Town	Kilifi

Schedule I: List of Sacco Societies Licensed to Undertake Deposit-taking Business in Kenya for the Period 1st January 2026 to 31st December 2026				
	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
81	Mafanikio Sacco Society Ltd	P.O Box 86515–80100,Mombasa	Mombasa Teachers Building, Jomo Kenyatta Avenue, Mombasa	Mombasa
82	Magadi Sacco Society Ltd	P.O. Box 13 – 00205, Magadi	Pam View Building, Magadi Road, Magadi Soda, Kajiado	Kajiado
83	Magereza Sacco Society Ltd	P.O. Box 53131 – 00200, Nairobi	Mageso Chambers, Moi Avenue, Nairobi	Nairobi
84	Maisha Bora Sacco Society Ltd	P.O. Box 30062 – 00200, Nairobi	Commercial Street, Industrial Area, Nairobi	Nairobi
85	Mentor Sacco Society Ltd	P.O Box 789 – 10200, Murang’a	Mentor Plaza, Uhuru Road, Murang’a	Murang’a
86	Mhasibu DT Sacco Society Ltd	P.O Box 31295 – 00600, Nairobi	Absa Towers, Market Street, Nairobi	Nairobi
87	Mudete Sacco Society Ltd.	P.O. Box 221 – 50104, Kakamega	Sacco Plaza, Khayega, Kakamega	Kakamega
88	Muki Sacco Society Ltd	P.O Box 398–20318, North Kinangop	Muki House, Ndunyu Njeru Road, Kinangop	Nyandarua
89	Mwalimu National Sacco Society Ltd	P.O. Box 62641 – 00200, Nairobi	Hill Lane, Nairobi City	Nairobi
90	Mwietheri Sacco Society Ltd	P.O Box 2445 – 60100, Embu	Rungeto F.C.S, Githure	Embu
91	Mwito Sacco Society Ltd	P.O Box 56763 – 00200, Nairobi	Mwito Building, Desai Road, Nairobi	Nairobi
92	Nacico Sacco Society Ltd	P.O Box 34525 – 00100, Nairobi	NACICO Plaza, Landhies Road, Nairobi	Nairobi
93	Nafasi DT Sacco Society Ltd	P.O. Box 41426 – 00100 Nairobi	NCPB Nairobi Silos Complex, Off Outering Road, Nairobi	Nairobi
94	Nandi Farmers Sacco Society Ltd	P.O Box 333 – 30301, Nandi Hills	Nandi Hills Plaza, Market Street,	Nandi
95	Nation DT Sacco Society Ltd	P.O. Box 22022 – 00400, Nairobi	Cambrian Building, Moi Avenue, Nairobi	Nairobi
96	Nawiri Sacco Society Ltd	P.O Box 400 – 60100, Embu	EMCO House, Taifa Road, Embu	Embu
97	Ndege Chai Sacco Society Ltd	P.O Box 857 – 20200, Kericho	Ndege Chai House, Kericho – Nakuru Highway, Kericho	Kericho
98	Ndosha Sacco Society Ltd	P.O. Box 532–60401,Tharaka Nithi	L.R No. Plot 1206, Ndosha Sacco Plaza, Chogoria.	Tharaka Nithi
99	New Fortis Sacco Society Ltd	P.O Box 1939 – 10100, Nyeri	New Fortis Sacco Plaza, Off Kenyatta Road, Nyeri Town	Nyeri
100	Nexus Sacco Society Ltd	P.O. Box 251 – 60202, Nkubu	Kathera House, Kamunara, Nkubu, Meru	Meru
101	Ng’arisha Sacco Society Ltd	P.O. Box 1199 – 50200, Bungoma	Bungoma Teachers Plaza, Bungoma	Bungoma
102	Njiwa Sacco Sacco Ltd	P.O Box 10221 – 00100, Nairobi	Golf View Office Suites, Wambui Road, Nairobi	Nairobi
103	NRS Sacco Society Ltd	P.O Box 575 – 00902, Kikuyu	Ondiri Building, Kikuyu Road, Kikuyu	Kiambu
104	NSSF Sacco Society Ltd	P.O Box 43338 – 00100, Nairobi	Social Security House, Bishops Road, Nairobi	Nairobi
105	Nyambene Arimi Sacco Society Ltd	P.O Box 493 – 60600, Maua	Nyambene Arimi Sacco Plaza, Maua Kanuni Road, Meru Town	Meru
106	Nyati Sacco Society Ltd	P.O Box 7601 – 00200, Nairobi	Nyati Sacco Plaza, Nairobi West, Nairobi	Nairobi
107	Ollin Sacco Society Ltd	P.O Box 83 – 10300, Kerugoya	Ollin Sacco Building, Off Karatina – Kutus Road, Kerugoya	Kirinyaga
108	Orient Sacco Society Ltd	P.O Box 1842 – 0100, Thika	Wakibe Building, Thika Section 9 OAU Road, Thika Town	Kiambu
109	Patnas Sacco Society Ltd.	P.O. Box 601 – 20210, Litein	Litein Town, Patnas Plaza, Kericho Sotik Road	Kericho
110	Ports DT Sacco Society Ltd	P.O Box 95372 – 80104, Mombasa	Mombasa Port Sacco Plaza, Mwakilingo Road	Mombasa
111	Prime – Time Sacco Society Ltd	P.O Box 512 – 30700, Iten	Mwalimu Plaza Building, Eldoret – Kabarnet Road, Iten	Elgeyo Marakwet
112	Puan Sacco Society Ltd	P.O Box 404 – 20500, Narok	Farmers Building, Narok – Nakuru Road, Narok Town	Narok
113	Qona Sacco Society Ltd	P.O Box 6682 – 00800, Nairobi	Safaricom Care Centre, Waiyaki Way, Westlands, Nairobi	Nairobi
114	Qwetu Sacco Society Ltd	P.O Box 1186 – 80304, Voi	Qwetu Sacco Plaza, Voi Town	Taita Taveta
115	Setyon DT Sacco Society Ltd	P.O Box 1314, 20200, Kericho	Brooke Centre. Kericho	Kericho
116	Sheria Sacco Society Ltd	P.O. Box 34390 –00100, Nairobi	Matumbato Close, Nairobi	Nairobi
117	Shirika DT Sacco Society Ltd	P.O Box 43429 – 00100, Nairobi	Shirika Coop House, Ngara Kipande Road, Ngara, Nairobi	Nairobi
118	Shoppers Sacco Society Ltd	P.O BOX 16–00507, Nairobi	Nature House – Tom Mboya Street	Nairobi
119	Simba Chai Sacco Society Ltd	P.O. Box 977 – 20200, Kericho	Kericho Nakuru Highway, Kericho	Kericho
120	Siraji Sacco Society Ltd	P.O Box Private Bag	Siraji Sacco Plaza, Nanyuki – Meru Highway, Timau Town	Meru
121	Skyline DT Sacco Society Ltd	P.O Box 660 – 20103, Eldama Ravine	Skyrise Plaza, Eldama Ravine – Eldoret Road, Eldama Ravine	Baringo
122	Smart Champions Sacco Society	P.O Box 64 – 60205, Githongo	Muranene Building, Githongo Trading Centre, Meru	Meru
123	Smartlife Sacco Society Ltd	P.O Box 118 – 30705, Kapsowar	Marakwet Teachers Plaza, Kapsowar	Elgeyo Marakwet
124	Solution Sacco Society Ltd	P.O. Box 1694 – 60200, Meru Central	Meru Mwalimu Plaza, Gakoromone Road, Meru	Meru
125	Sotico Sacco Society Ltd	P.O. Box 959 – 20406, Sotik	Amotek Estate, Sotik Town	Bomet
126	Southern Star Sacco Society Ltd	P.O Box 514 – 60400, Chuka	Mt Building, Chuka Town	Tharaka Nithi
127	Stake Kenya Sacco Society Ltd	P.O Box 208 – 40413, Kehancha	Stake Kenya Sacco Plaza, Migori – Kehancha – Ntimaru Road, Kehancha Town	Migori
128	Stawisha Sacco Society Ltd	P.O Box 27 – 50203, Kapsokwony	Mwalimu Plaza, Kapsokwony – Kaptama Road, Kapsokwony	Bungoma
129	Stima DT Sacco Society Ltd	P.O Box 75629 – 00200, Nairobi	Stima Sacco Plaza, Mushembi Road, Parklands, Nairobi	Nairobi
130	Strategic DT Sacco Society Ltd.	P.O. Box 78506 – 00507, Nairobi	Lunga Lunga Square, Industrial Area, Nairobi County.	Nairobi
131	Suluhu Sacco Society Ltd	P.O Box 489 – 90400, Mwingi	Suluhu Sacco Plaza, Kyuso Road, Mwingi	Kitui
132	Supa Sacco Society Ltd	P.O. Box 271 – 20600, Maralal	Supa Plaza, Posta Road, Maralal	Samburu
133	Tabasamu Sacco Society Ltd	P.O Box 123 – 80403, Kwale	Tunawiri House, Kinango Road, Kwale	Kwale
134	Tabasuri DT Sacco Society Ltd	P.O Box 80862 – 80100, Mombasa	Texas Plaza, Off Fidel Odinga Road, Mombasa	Mombasa
135	Tai Sacco Society Ltd	P.O Box 718 – 00216, Githunguri	Tai Plaza, Githunguri Town, Kiambu	Kiambu
136	Taifa Sacco Society Ltd	P.O Box 649 – 10100, Nyeri	NCU Building, Gakere Road, Nyeri Town	Nyeri
137	Taqwa Sacco Society Ltd	P.O Box 10180 – 00100, Nairobi	Jamia Plaza, Kigali Street, Nairobi	Nairobi
138	Taraji Sacco Society Ltd	P.O. Box 605 – 40600, Siaya	Mwalimu Plaza, Oginga Odinga Street, Siaya	Siaya
139	Telepost Sacco Society Ltd	P.O Box 49557 – 00100, Nairobi	City Square Post Office, Haile Selassie Avenue, Nairobi	Nairobi
140	Tembo Sacco Society Ltd	P.O Box 91 – 00618, Ruaraka	Tembo Sacco Complex, Garden Estate Road, Mukima Drive, Nairobi	Nairobi
141	Tenhos Sacco Society Ltd	P.O Box 391 – 20400, Bomet	Tenhos Building, Tenwek, Bomet	Bomet

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	Names of the Deposit Taking SACCO Society	Postal Address	Physical Location of Head Office	County Location of Head Office
142	Thamani Sacco Society Ltd	P.O. Box 467 – 60400 Chuka	Thamani House, Chuka Town	Tharaka Nithi
143	The Apple Sacco Society Ltd	P.O. Box 153 – 50305, Kaimosi	Tascos House, Kapsabet – Chavakali Road, Kapsabet	Nandi
144	The Kenya Bankers Sacco Society Ltd.	P.O. Box 73236 – 00200, Nairobi	The Kenya Bankers Sacco Centre, 3rd Ngong Ave., Nairobi	Nairobi
145	The Noble Sacco Society Ltd	P.O Box 3466 – 30100, Eldoret	The Noble Sacco Building, Ronald Ngala Road, Eldoret Town	Uasin Gishu
146	Times U Sacco Society Ltd	P.O Box 310 – 60202, Nkubu	Nkubu, KCB Road, Nkubu	Meru
147	Topkrim DT Sacco Society Ltd	P.O Box 127 – 40222, Oyugis	Kisumu – Kisii Road, Oyugis Town, Homabay	Homabay
148	Tower Sacco Society Ltd	P.O Box 259 – 20303, Ol’Kalou	Tower Sacco Fosa Building, Ol’kalou Township	Nyandarua
149	Trans – Counties Sacco Society Ltd	P.O Box 2965 – 30200, Kitale	Kapsara, Trans – Counties Sacco Office, Kapsara	Trans Nzoia
150	Trans – National Times Sacco Society Ltd	P.O.Box 2274 – 30200, Kitale	Kitale Teachers Plaza, KANU Street, Kitale	Trans Nzoia
151	Trans Elite County Sacco Society Ltd	P.O Box 547 – 30300, Kapsabet	Former Barclays Bank Building, Kapsabet – Chavakali Road, Kapsabet Town	Nandi
152	Trans Nation Sacco Society Ltd	P.O Box 15 – 60400, Chuka	Mwalimu Centre, DC Road, Chuka Town	Tharaka Nithi
153	Ufanisi DT Sacco Society Ltd	P.O. Box 2973 – 00200, Nairobi	Development House, Moi Avenue, Nairobi	Nairobi
154	Ukristo Na Ufanisi DT Sacco Society Ltd	P.O Box 872 – 00605 Nairobi	ACK Emmanuel Church Riruta, Nairobi	Nairobi
155	Unaitas Sacco Society Ltd	P.O Box 38721 – 00100, Nairobi	Cardinal Otunga Plaza, Nairobi	Nairobi
156	Uni – County Sacco Society Ltd	P.O. Box 10132 – 20100, Nakuru	Nakuru Municipality Block, 9/37, Generation House, Ki-jabe Row, Nakuru	Nakuru
157	Unison Sacco Society Ltd	P.O. Box 414 – 10400, Nanyuki	Unison Plaza, Nyeri – Nanyuki Road, Nanyuki Municipality	Nanyuki
158	United Nations DT Sacco Society Ltd	P.O Box 2210 – 00621, Nairobi	United Nations Complex, United Nations Avenue, Nairobi	Nairobi
159	United Winners Sacco Society	P.O Box 1390 – 00515, Westlands	UWS Plaza, 1 st Floor, Spine Road, Nairobi	Nairobi
160	Universal Traders Sacco Society Ltd	P.O Box 2119 – 90100, Machakos	Traders House, Syokimau Road, Machakos	Machakos
161	Univision Sacco Society Ltd	P.O. Box 254 – 90200, Kitui	Teachers Plaza, Kitui Town	Kitui
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, Nyansiongo	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, Ngong Road, Dag-oretti	Nairobi
170	Wananchi Sacco Society Ltd	P.O Box 910 – 10106, Othaya	Wananchi Building, Othaya	Nyeri
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	Ralli 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 1st January 2026 to 31st December 2026				
	Names of the Regulated Non-Withdrawable 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 Imani Talent Regulated Non-WDT Sacco	P.O Box 75–20100Nakuru	Mothers Union Plaza, Moi Road, Nakuru	Nakuru
5	ACK Kihara Regulated Non-WDT-Sacco	P.O. Box 34253 – 00100, Gachie	Kiambaa/Kihara/ 7/178, Gachie	Kiambu
6	ACK Thika Talents Regulated Non-WDT-Sacco	P.O. Box 214 – 01000, Thika	ACK St. Andrews Cathedral, Thika	Kiambu
7	Adventist Regulated Non-WDT-Sacco	P.O Box 41352 – 00100, Nairobi	SDA Central Kenya Conference, Red Hill Road, Nairobi	Nairobi
8	AIBK Regulated Non-WDT-Sacco	P.O. Box 56928 – 00200, Nairobi	Development House, Moi Avenue	Nairobi
9	Airlink Regulated Non-WDT-Sacco	P.O. Box 69979 – 00400, Nairobi	Jomo Kenyatta International Airport (JKIA), Nairobi	Nairobi
10	Alarms Regulated Non-WDT-Sacco	P.O. Box 86969 – 80100, Mombasa	Behind Housing Finance, Moi Avenue, Mvita	Mombasa
11	AMREF Regulated Non-WDT-Sacco	P.O. Box 18604 – 00100, Nairobi	AMREF Building, Nairobi	Nairobi
12	Appollosure Regulated Non-WDT-Sacco	P.O. Box 30389 – 00100, Nairobi	Apollo Centre, Ring Rd Parklands	Nairobi
13	Ballot Regulated Non-WDT-Sacco	P.O Box 45371 – 00100, Nairobi	Anniversary Towers 21st Floor, Nairobi CBD	Nairobi
14	Balozi Regulated Non-WDT-Sacco	P.O Box 11539 – 00400, Muthai-ga	Golf View Suites Muthaiga Off Wambui Road, Nairobi	Nairobi
15	Bamburi Wananchi 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

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	Names of the Regulated Non-Withdrawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
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 CBD	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	CFAO Regulated Non-WDT-Sacco	P.O Box 3391 – 00506, Nairobi	Yamaha Building, CFAO Motors Limited Premises Nairobi	Nairobi
31	Christian Entrepreneurs Regulated Non-WDT-Sacco	P.O. Box 1460 – 00900, Ruiru	Mapa House, Ruiru	Kiambu
32	CIC Regulated Non-WDT-Sacco	P.O. Box 59485 – 00200, Nairobi	CIC Plaza 1, 2nd Floor Upper Hill	Nairobi
33	COCOTECH Regulated Non-WDT-Sacco	P.O. Box 15633 – 00503, Nairobi	Fameco Building, Magadi Road, Langata	Nairobi
34	Communication Regulated Non-WDT-Sacco	P.O. Box 1677 – 00606, Nairobi	Communication Authority Centre, Westlands	Nairobi
35	Concorde Regulated Non-WDT-Sacco	P.O. Box 10690 – 00100, Nairobi	Centenary House, Westlands	Nairobi
36	Co-operative Bank Regulated Non-WDT-Sacco	P.O. Box 48231 – 00100, Nairobi	Co-Op Bank House, Nairobi CBD	Nairobi
37	Cotts Regulated Non-WDT-Sacco	P.O. Box 42485 – 80100, Mombasa	Mitchell Cotts Freight Kenya Building, Shimanzi	Mombasa
38	Davis & Shirtliff Regulated Non-WDT-Sacco	P.O Box 41762 – 00100, Nairobi	Davis & Shirtliff Building, Dundori Road, Industrial Area	Nairobi
39	Devco Regulated Non-WDT-Sacco	P.O Box 30645 – 00100, Nairobi	KMA Building 7th Floor, Mara Road Upper Hill	Nairobi
40	Dhamini Regulated Non-WDT-Sacco	P.O Box 44749 – 00100, Nairobi	ACK Parking Silo, Bishop Road, Westlands	Nairobi
41	Dudu Regulated Non-WDT-Sacco	P.O Box 30772 – 00100, Nairobi	TRO Conference Building, ICipe, Kasarani	Nairobi
42	Eagle's Eye Regulated Non-WDT-Sacco	P.O Box 3809 – 01002, Thika	Christian Church International – Garissa Road, Thika	Kiambu
43	Embassava Regulated Non-WDT-Sacco	P.O Box 3546 – 00200, Nairobi	Jiwabhai Vekaria Building, Taveta Road, Nairobi CBD	Nairobi
44	Energy Regulated Non-WDT-Sacco	P.O. Box 10585 – 00100, Nairobi	Kawi Complex Block A, South C	Nairobi
45	EPZA Regulated Non-WDT-Sacco	P.O Box 788 – 00242, Kitengela	EPZ – Athi River	Machakos
46	Equity Regulated Non-WDT-Sacco	P.O. Box 75104 – 00200, Nairobi	Equity Centre, Upper Hill	Nairobi
47	Esta Regulated Non-WDT-Sacco	P.O Box 24 – 01000, Thika	Kakuzi Plc Athara Office Makuyu, Muranga	Muranga
48	Exams Regulated Non-WDT-Sacco	P.O Box 73598 – 00200, Nairobi	New Mitihani House, Popo Road, South C	Nairobi
49	Family Regulated Non-WDT-Sacco	P.O Box 38993 – 00100, Nairobi	10th Family Bank Towers, Nairobi CBD	Nairobi
50	Farmers Choice Regulated Non-WDT-Sacco	P.O Box 47791 – 00100, Nairobi	Cemtek Building, Kahawa West, Area	Kiambu
51	Faulu Bank Regulated Non-WDT-Sacco	P.O Box 60240 – 00200, Nairobi	Faulu Microfinance Bank Building, Off Ngong Road, Nairobi	Nairobi
52	Finnlemm Regulated Non-WDT-Sacco	P.O Box 67666 – 00200, Nairobi	Finnlemm House, 55 Gatundu Road, Kileleshwa, Nairobi	Nairobi
53	Forward Travellers Regulated Non-WDT-Sacco	P.O Box 1272 – 00518, Nairobi	Kayole Area, 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 Regulated Non-WDT-Sacco	P.O Box 267 – 01030, Gatundu	Gatundu Housing Coop House, Gatundu Town	Kiambu
56	Global Express Regulated Non-WDT-Sacco	P.O Box 67577 – 00200, Nairobi	DHL House, Witu Road Off Lusaka Road, Industrial Area	Nairobi
57	Grain Bulk Regulated Non-WDT-Sacco	P.O Box 80469 – 80100, Mombasa	Grain Bulk Terminal Office Building, Shimanzi, Mombasa	Mombasa
58	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
59	Green Aro Community Regulated Non-WDT-Sacco	P.O Box 177 – 60402, Ndori	Sacco House, Market-Dispensary Road, Siaya	Siaya
60	Haco Regulated Non-WDT-Sacco	P.O Box 43903 – 00100, Nairobi	Kasarani Mwiki Road,	Nairobi
61	Heart Regulated Non-WDT-Sacco	P.O Box 70000– 00400, Nairobi	Tana House, Karen Shopping Centre, Nairobi	Nairobi
62	HELB Regulated Non-WDT-Sacco	P.O Box 69489 – 00400, Nairobi	Anniversary Towers, Nairobi CBD	Nairobi
63	Hills Regulated Non-WDT-Sacco	P.O Box 234 – 30301, Nandi Hills	Siret O.E.P Plaza, KCB Street, Nandi Hills	Nandi
64	Hoechem Regulated Non-WDT-Sacco	P.O Box 30467 – 00100, Nairobi	Highchem Complex, Mogadishu Road, Industrial Area, Nairobi	Nairobi
65	Hyperflora Regulated Non-WDT-Sacco	P.O Box 1076 – 10400, Nanyuki	Kangaita Farm, Nanyuki	Meru
66	ICEA Agents Regulated Non-WDT-Sacco	P.O Box 46143 – 00100, Nairobi	Nairobi West, Kodi Road House No. 24, Nairobi	Nairobi
67	Irrigation Regulated Non-WDT-Sacco	P.O Box 30372 – 00100, Nairobi	Irrigation House, Lenana Road, Kilimani Area, Nairobi	Nairobi
68	Jachin Regulated Non-WDT-Sacco	P.O Box 12502 – 00400, Nairobi	Hadada Apartments, Kindaruma Road, Off Ngong Road	Nairobi
69	Java Regulated Non-WDT-Sacco	P.O Box 21533 – 00505, Nairobi	ABC Place, Waiyaki Way, Westlands, Nairobi	Nairobi
70	Jumua Ya Ulaya Regulated Non-WDT-Sacco	P.O Box 29960 – 00100, Nairobi	Dunhill Towers, 20 th Floor, Waiyaki Way, Westlands, Nairobi	Nairobi
71	Kabarak University Regulated Non-WDT-Sacco	Private Bag 20157, Nakuru	Students Centre, Kabarak University	Nakuru

Schedule II: List of Sacco Societies Authorized to Undertake Specified Non-Deposit –Taking Business (BOSA Only) for the Period 1st January 2026 to 31st December 2026				
	Names of the Regulated Non-Withdrawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
72	KAG Regulated Non-WDT-Sacco	P.O Box 67014 – 00200, Nairobi	KAG East University, Buruburu Estate, Nairobi	Nairobi
73	Kanisa Regulated Non-WDT-Sacco	P.O Box 1225 – 00606, Nairobi	AACC Compound, Waiyaki Way, Westlands	Nairobi
74	KASNEB Regulated Non-WDT-Sacco	P.O Box 41360 – 00100, Nairobi	KASNEB Towers, Upper Hill, Nairobi	Nairobi
75	KEMRI Regulated Non-WDT-Sacco	P.O Box 19643 – 00202, Nairobi	KEMRI Visiting Scientists Quarters, Mbagathi Road	Nairobi
76	Kenchic Regulated Non-WDT-Sacco	P.O Box 20052 – 00200, Nairobi	Exsan House Building, Industrial Area	Nairobi
77	Kenfam Regulated Non-WDT Sacco	P.O Box 26915–00504 Nairobi	South Gate Centre, Mukoma Road, South B, Nairobi	Nairobi
78	Kenred Regulated Non-WDT-Sacco	P.O Box 40712 – 00100, Nairobi	Kenya Red Cross Building, South C, Nairobi	Nairobi
79	Kentours Regulated Non-WDT-Sacco	P.O Box 79333–00200, Nairobi	Commodore Office Suites, Kindaruma Road, Kilimani, Nairobi	Nairobi
80	Kenya – USA Diaspora Regulated Non-WDT-Sacco	P.O Box 21372 – 00100, Nairobi	Crescent Business Centre, Parklands Area	Nairobi
81	Kenya Medical Association Regulated Non-WDT-Sacco	P.O Box 413 – 00202, Nairobi	KMA Centre, Upper Hill, Nairobi	Nairobi
82	Kenya Re Regulated Non-WDT-Sacco	P.O Box 30271 – 00100, Nairobi	Re-insurance Plaza, Nairobi CBD	Nairobi
83	Kenya Rural Roads Regulated Non-WDT-Sacco	P.O Box 48151 – 00100, Nairobi	Barabara Plaza, Airport South Road, JKIA	Nairobi
84	Kenyatta Matibabu Regulated Non-WDT-Sacco	P.O Box 2117 – 00202, Nairobi	Flamingo Towers, Along Mara Road, Upper Hill	Nairobi
85	Ketepa Regulated Non-WDT-Sacco	P.O Box 413 – 20200, Kericho	Ketepa Head Office, Brooke House, Kericho Town	Kericho
86	Kewisco Regulated Non-WDT-Sacco	P.O Box 4491 –00200, Nairobi	West End Place, Nairobi West	Nairobi
87	Kiambu Chania Umoja Regulated Non-WDT-Sacco	P.O Box 7715 – 01000, Thika	Thika Stadium, Thika	Kiambu
88	Kiatu Regulated Non-WDT-Sacco	P.O Box 595 – 00217, Limuru	Bata Shoe Premises, Limuru Town	Kiambu
89	Kico Regulated Non-WDT-Sacco	P.O Box 55319 – 00200, Nairobi	Bruce House, Standard Street	Nairobi
90	KIDAPU Regulated Non-WDT-Sacco	P.O Box 2303–00900, Kiambu	Kikinga House Annex,6th Floor, Kiambu Town	Kiambu
91	Kijabe Regulated Non-WDT-Sacco	P.O. Box 94 – 02200, Kijabe	AIC Kijabe Hospital, Kijabe	Kiambu
92	Kilele Regulated Non-WDT-Sacco	P.O. Box 28403 – 00200, Nairobi	KUSCCO Centre, Along Kilimanjaro Avenue, Upper Hill, Nairobi	Nairobi
93	Kimtech Regulated Non-WDT-Sacco	P.O. Box 1913 – 10100, Nyeri	Dedan Kimathi University of Technology Premises, Resource Centre, Nyeri Town	Nyeri
94	Kinga Regulated Non-WDT-Sacco	P.O. Box 22591 –00400,Nairobi	Jumuia Place, Kilimani, Nairobi	Nairobi
95	Kingsize Regulated Non-WDT-Sacco	P.O Box 18034 – 00500,Nairobi	Nairobi Bottlers Premises, North Airport Road, Nairobi	Nairobi
96	Kirungii Regulated Non-WDT-Sacco	P.O Box 30029 – 0100, Nairobi	Deloitte Place, Waiyaki Way, Muthangari Road, Nairobi	Nairobi
97	Kutafiti Regulated Non-WDT-Sacco	P.O Box 230 – 80108, Kilifi	KWTRP Transport Office, Kilifi	Kilifi
98	Law Society of Kenya Regulated Non-WDT-Sacco	P.O Box 6740 – 00100, Nairobi	Crawford Business Park, Statehouse Road, Nairobi	Nairobi
99	Limlak Regulated Non-WDT-Sacco	P.O Box 1306 – 00217, Kiambu	Ushirika Building, Limuru Town	Kiambu
100	Lompasago Regulated-Non-WDT-Sacco	P.O Box 17553 – 00500, Nairobi	Theevan Building, Jogoo Road	Nairobi
101	London Regulated Non-WDT-Sacco	P.O Box 57387–00200, Athi River	London Distillers Premises, Athi River	Machakos
102	Madison Regulated Non-WDT-Sacco	P.O Box 47382 – 00100, Nairobi	Madison House, Upper Hill	Nairobi
103	MajaneesRegulated Non-WDT-Sacco	P.O Box 001 – 00217, Kiambu	Mabroukie Tea Factory, Nazareth Road –Limuru	Kiambu
104	Maktaba Regulated Non-WDT-Sacco	P.O Box 4156 – 00200, Nairobi	Maktaba Kuu Building, Ngong Road	Nairobi
105	Maridhawa Regulated Non-WDT-Sacco	P.O Box 43013 – 00100, Nairobi	UAP – Old Mutual Tower, Upper Hill	Nairobi
106	Masterways Regulated Non-WDT-Sacco	P.O Box 38715 – 00600, Nairobi	Old Mutual Building, Kimathi Street, Nairobi CBD	Nairobi
107	Mataara Travellers Regulated Non-WDT-Sacco	P.O Box 1750 – 01000, Thika	Kihanya Building, Thika	Kiambu
108	Mikebe Regulated Non-WDT-Sacco	P.O Box 109 – 01000, Thika	Nampak Building, Thika	Kiambu
109	Minet Regulated Non-WDT-Sacco	P.O Box 48279 – 00100, Nairobi	Minet House, Along Professional Way – Off Nyerere Road, Nairobi	Nairobi
110	Mkombozi Regulated Non-WDT-Sacco	P.O Box 62727 – 00200, Nairobi	Alpha Centre, Godown No-85, Along Mombasa Road	Nairobi
111	Mofaa Regulated Non-WDT-Sacco	P.O Box 64742 – 00620, Nairobi	Jeda Plaza, Roysambu	Nairobi
112	Mount Kenya University Regulated Non-WDT-Sacco	P.O Box 342 – 01000, Thika	Sacco Centre, General Kago, Thika	Kiambu
113	MTN Regulated Non-WDT-Sacco	P.O Box 944 – 10200, Murang’a	Oluoch Building, Manyeki Road, Muranga Town	Murang’a
114	Mzima Springs Regulated Non-WDT-Sacco	P.O Box 59857 – 00200, Nairobi	Student Center Building, Strathmore University	Nairobi
115	Nairobi Consumers Regulated Non-WDT-Sacco	P.O Box 36 – 00300, Nairobi	New Nafuu Classic Building, Popo Road, Gikomba	Nairobi
116	Nairobi Water Regulated Non-WDT-Sacco	P.O Box 13880 – 00100, Nairobi	Garden Chambers, Moktar Dadah Street, Nairobi	Nairobi
117	Nendeni Regulated Non-WDT-Sacco	P.O Box 228 – 00242, Kitengela	PCEA Kitengela Township Church Building, Kitengela	Kajiado
118	Neno Regulated Non-WDT-Sacco	P.O Box 660 – 60100, Embu	Pearl Centre House, S.N. Patel Street, Embu Town	Embu
119	Network Regulated Non-WDT-Sacco	P.O Box 56985 – 00200, Nairobi	Standard Group Center, Mombasa Road	Nairobi

SCHEDULE II: LIST OF SACCO SOCIETIES AUTHORIZED TO UNDERTAKE SPECIFIED NON-DEPOSIT –TAKING BUSINESS (BOSA ONLY) FOR THE PERIOD 1ST JANUARY 2026 TO 31ST DECEMBER 2026				
	Names of the Regulated Non-Withdrawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
120	Nimepata Regulated Non-WDT-Sacco	P.O Box 55405 – 00200, Nairobi	International Leadership University, Mtitu Andei Road, Westlands	Nairobi
121	Nyumba – Nairobi Regulated Non-WDT-Sacco	P.O Box 30088 – 00100, Nairobi	Applewood Adams, Ngong Road, Nairobi	Nairobi
122	Nyumba Generations Regulated Non-WDT-Sacco	P.O Box 83594 – 80100, Mombasa	Corrugated Sheets Limited- Mikindani, Mombasa	Mombasa
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	Polytech Regulated Non-WDT-Sacco	P.O Box 56679 – 00200, Nairobi	Technical University of Kenya, Haile Selassie Avenue, Nairobi	Nairobi
132	Postbank Regulated Non-WDT-Sacco	P.O Box 30313 – 00100, Nairobi	Postbank House, Banda Street, Nairobi	Nairobi
133	Queensway Regulated Non-WDT-Sacco	P.O Box 48165 – 00100, Nairobi	Ojijo Plaza, Off Ojijo, Nairobi	Nairobi
134	Radio Guard Regulated Non-WDT-Sacco	P.O Box 27546 – 00506, Nairobi	NACICO Plaza, Landhies Road, Nairobi	Nairobi
135	Rambhai Regulated Non-WDT-Sacco	P.O Box 41328 – 00500, Nairobi	Theevan House, Jogoo Road, City Stadium, Nairobi	Nairobi
136	Ramco Group Regulated Non-WDT-Sacco	P.O Box 18639 – 00500, Nairobi	KCB Building, Enterprise Road, Industrial Area	Nairobi
137	Reli Regulated Non-WDT-Sacco	P.O Box 55541 – 00200, Nairobi	Reli Sacco, Workshop Road, Nairobi	Nairobi
138	Relief Regulated Non-WDT-Sacco	P.O Box 73226 – 00200, Nairobi	International Committee of the Red Cross Offices, Nairobi	Nairobi
139	Rembo Shuttle Regulated Non-WDT-Sacco	P.O Box 458 – 00241, Kitengela	Red Heron Centre, Nairobi-Namanga Road, Kitengela	Kajiado
140	Royal Media Regulated Non-WDT-Sacco	P.O Box 7468 – 00300, Nairobi	Communication Centre, Maalim Juma Road, Nairobi	Nairobi
141	Rubani Regulated Non-WDT-Sacco	P.O Box 57509 – 00200, Nairobi	Rubani House, Nairobi	Nairobi
142	Sauti Regulated Non-WDT-Sacco	P.O Box 30042 – 00100, Nairobi	Sauti Office, Kapiti Road, Nairobi	Nairobi
143	Sawa Regulated Non-WDT-Sacco	P.O Box 46143 – 00100, Nairobi	WestPark Suites, Ojijo Road, Westlands	Nairobi
144	Shamiri Regulated Non-WDT-Sacco	P.O Box 7504 – 30100, Eldoret	MTRH, Memorial Wing, Eldoret	Uasin Gishu
145	Shelloyees Regulated Non-WDT-Sacco	P.O Box 73902 – 00200, Nairobi	Vienna Court, State House Crescent Road, Nairobi	Nairobi
146	Sisi Kwa Sisi Regulated Non-WDT-Sacco	P.O Box 90434 – 80100, Mombasa	Pandya Memorial Hospital, Mombasa	Mombasa
147	Smart Savers Regulated Non-WDT-Sacco	P.O Box 30527 – 00100, Nairobi	Isuzu East Africa Premises, Nairobi	Nairobi
148	Stoke – UK Diaspora Regulated Non-WDT-Sacco	P.O Box 73458 – 00200, Nairobi	Sinkeed Arcade,Kitengela,	Nairobi
149	Taa Regulated Non-WDT-Sacco	P.O Box 10535 – 00100, Nairobi	Finance House, Nairobi CBD	Nairobi
150	Tetra Pak Regulated Non-WDT-Sacco	P.O Box 78340 – 00507, Nairobi	SMK Building, Industrial Area, Enterprise Road, Nairobi	Nairobi
151	The Standard Regulated Non-WDT-Sacco	P.O Box 30080 – 00100, Nairobi	The Standard Group Centre, Nairobi	Nairobi
152	Torch Regulated Non-WDT-Sacco	P.O Box 90401 – 80100, Mombasa	Kenya Petroleum Refineries Premises, Changamwe	Mombasa
153	Total Regulated Non-WDT-Sacco	P.O Box 30675 – 00100, Nairobi	Regal Plaza, 2 nd Floor West Wing, Nairobi	Nairobi
154	Tramom Regulated Non-WDT-Sacco	P.O Box 93008 – 80102, Mombasa	Dynamic Building, Old Mombasa Road, Changamwe	Mombasa
155	Transglob Regulated Non-WDT-Sacco	P.O Box 11364 – 00400, Nairobi	Acceler Towers, Nairobi	Nairobi
156	Transwest Regulated Non-WDT-Sacco	P.O Box 794 – 30200, Kitale	Ebby Towers, Kitale	Trans Nzoia
157	Uaminifu Regulated Non-WDT-Sacco	P.O Box 4179 – 00506, Nairobi	KWFT Centre, Kiambere Road, Upper Hill	Nairobi
158	Ubora Regulated Non-WDT-Sacco	P.O Box 54974 – 00200, Nairobi	KEBS Headquarters, Popo Road, Nairobi	Nairobi
159	Ukaguzi Regulated Non-WDT-Sacco	P.O Box 61055 – 00200, Nairobi	Anniversary Towers, Nairobi	Nairobi
160	Ukombozi Regulated Non-WDT-Sacco	P.O Box 2758 – 20100, Nakuru	Deliverance Church, Kariba Street, Nakuru	Nakuru
161	Unbound Regulated Non-WDT-Sacco	P.O Box 1163 – 00100, Nairobi	Mountain view, House 97, Kangemi Area, Nairobi	Nairobi

SCHEDULE II: LIST OF SACCO SOCIETIES AUTHORIZED TO UNDERTAKE SPECIFIED NON-DEPOSIT –TAKING BUSINESS (BOSA ONLY) FOR THE PERIOD 1ST JANUARY 2026 TO 31ST DECEMBER 2026				
	Names of the Regulated Non-Withdrawable Deposit Taking Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
162	Unga Regulated Non-WDT-Sacco	P.O Box 30386 – 00100, Nairobi	Ngano House, Industrial Area	Nairobi
163	Unifying Regulated Non-WDT-Sacco	P.O Box 553 – 00605, Kiambu	Mustard Seed Mall, Along Waiyaki Way, Uthiru	Kiambu
164	United Women Regulated Non-WDT-Sacco	P.O Box 3228 – 00100, Nairobi	Green House Mall, Adams Arcade, Nairobi	Nairobi
165	Uokoaji Regulated Non-WDT-Sacco	P.O Box 30793 – 00100, Nairobi	Commodore Office Suites, Suite 4c, Nairobi	Nairobi
166	Urban Roads Regulated Non-WDT Sacco	P.O Box 22435–00100 Nairobi	Barabara Plaza, Mazao Road-Off South Airport Road, JKIA, Nairobi	Nairobi
167	USIU-Africa Regulated Non-WDT-Sacco	P.O Box 14634 – 00800, Nairobi	USIU, Maintenance Yard, Nairobi	Nairobi
168	Utabibu Regulated Non-WDT-Sacco	P.O Box 102697 – 00101, Nairobi	Doctors' Park, 4th Floor, Parklands Avenue Nairobi	Nairobi
169	Utafiti Regulated Non-WDT-Sacco	P.O Box 30709 – 00100, Nairobi	ILRI Campus, Nairobi	Nairobi
170	Uwezo Regulated Non-WDT-Sacco	P.O Box 78799 – 00507, Nairobi	Crown Paints, Likoni Road, Nairobi	Nairobi
171	Vegpro Regulated Non-WDT-Sacco	P.O Box 3774 – 00100, Nairobi	Jomo Kenyatta International Airport-Cargo Village, Nairobi	Nairobi
172	Verona Huruma Regulated Non-WDT-Sacco	P.O Box 47714 – 00100, Nairobi	Holy Trinity Catholic Church, Kariobangi Area, Nairobi	Nairobi
173	Vision Regulated Non-WDT-Sacco	P.O Box 1240 – 00502, Nairobi	World Vision Complex, Karen Road, Nairobi	Nairobi
174	Wasado Regulated Non-WDT-Sacco	P.O Box 18011 – 00500, Nairobi	KCB Building Industrial Area, 3rd Floor, Nairobi	Nairobi
175	Waskom Regulated Non-WDT-Sacco	P.O Box 17592 – 00500, Nairobi	Blue House, Kangundo Road, Nairobi	Nairobi
176	Zoghorl Regulated Non-WDT-Sacco	P.O Box 86838 – 80100, Mombasa	Tilu Bilu Building, Digo Road, Mombasa	Mombasa
SCHEDULE III: LIST OF SACCO SOCIETIES ISSUED WITH RESTRICTED LICENSES AND AUTHORIZATIONS AS CREDIT-ONLY SACCO SOCIETIES FOR THE PERIOD 1 ST JANUARY 2026 TO 31 ST DECEMBER 2026				
	Names of the Regulated Sacco Society	Postal Address	Physical Location of Head Office	County Location of Head Office
1.	Dumisha SACCO Society Ltd	P.O Box 84 – 20600 Maralal	Dumisha Sacco Plaza, Maralal Town	Samburu
2.	Bi-High Sacco Society Ltd	P.O Box 90 – 60500 Marsabit	Marsabit Teachers Plaza, Marsabit Town	Marsabit
3.	Metropolitan National Sacco Society Ltd	P.O Box 871 – 00900, Kiambu	Metropolitan National Sacco Building, Kiambu Town	Kiambu
4.	O!Kaunsel Regulated Non-WDT-Sacco Society Ltd	P.O Box 540 – 01100, Kajiado	Kajiado County Assembly Offices, Kajiado Town	Kajiado
5.	Digital Media Regulated Non-WDT-Sacco Society Ltd	P.O Box 69825 – 00400, Nairobi	Red Commercial Complex, 2nd Floor, Mombasa Road, Nairobi	Nairobi
SCHEDULE IV: LIST OF SACCO SOCIETY WHICH CEASED UNDERTAKING BUSINESS IN KENYA UPON MERGER OF MEMBERSHIP WITH ANOTHER REGULATED SACCO SOCIETY, AND WHOSE LICENSE STAND REVOKED UPON EXPIRY ON 31 ST DECEMBER 2025, AND PROHIBITED FROM UNDERTAKING ANY FURTHER REGULATED SACCO BUSINESS IN KENYA PENDING VOLUNTARY WINDING-UP AND DE-REGISTRATION				
	Particular details of the Sacco Society	Last Known Physical Location	Reasons for Revocation	
1.	Nufaika Sacco Society Ltd P.O Box 735 – 10300, Kerugoya	Machere Building, Machere Street, Kerugoya, Kirinyaga County	Voluntary cessation of undertaking Sacco business upon the voluntary resolution of members to join another Regulated SACCO Society.	
SCHEDULE V: LIST OF SACCO SOCIETIES WHOSE AUTHORISATION EXPIRED AND THUS AUTOMATICALLY REVOKED AND ARE PROHIBITED FROM UNDERTAKING ANY FURTHER REGULATED SACCO BUSINESS IN KENYA				
	Particular details of the Sacco Society	Last Known Physical Location	Reasons for Revocation	
1.	PESA Sacco Society Ltd P.O Box 38622 – 00623, Nairobi	Mountain Mall, Along Thika Road Nairobi	Failure to apply for renewal of the authorization and inability to meet members' financial and compliance obligations following the cessation of business of the employer-institution.	

- FURTHER CAUTION AND 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.
- 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 license or authorization certificate (as the case may be) at all other licensed or authorized branches and places of business.
- d) **THAT**, all public and private sector companies, institutions, and any other entity should cease and desist from facilitating any unlicensed and/or unauthorized entity purporting to be Sacco Society, to undertake illegal regulated SACCO businesses through deductions and remittances, and/or by providing electronic and digital channels and conduits, to undertake such illegal regulated SACCO businesses.
- e) **THAT** Regulated SACCO Societies are strictly prohibited from placing and/or investing members' funds in the deposits of and/or equities of any unregulated entity or engaging in prohibited or non-core business; and any such existing placement and/or investments should be recalled forthwith.

Dated at Nairobi this **3rd day of February 2026**

David Sandagi
Ag. Chief Executive Officer