KAGERA KAHAWA SACCOS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

COMPREHENSIVE ORGANISATIONAL PROFILE

Farmer-owned finance for a stronger Kagera coffee economy

Kahawa yetu, Fahari yetu

Profile prepared from the supplied Kagera Kahawa SACCOS brochure materials • July 2026

EXECUTIVE OVERVIEW

A member-centred cooperative financial institution serving AMCOS and coffee farmers in Kagera Region

Kagera Kahawa SACCOS Savings and Credit Co-operative Society Limited (Kagera Kahawa SACCOS Ltd) is a cooperative financial institution established to mobilise savings, strengthen member capital and provide suitable credit services to Agricultural Marketing Co-operative Societies (AMCOS) and coffee farmers in Kagera Region. The SACCOS is positioned as a practical financial partner for productive agriculture, cooperative growth, household resilience and sustainable coffee-sector development.

10 NOV 2023	134 AMCOS	BUKOBA	COFFEE
Registration date	Target cooperative network	Head office location	Primary sector focus

LEGAL & INSTITUTIONAL IDENTITY

Registered name: Kagera Kahawa SACCOS Savings and Credit Co-operative Society Limited

Short name: Kagera Kahawa SACCOS Ltd / KAKASA

Registration no.: PRI-KR-BKB-MC-2023-6169

Licence no.: MSP3-TCDC-2024-00504

Registration date: 10 November 2023

Head office: KCU premises, Barabara ya Jamhuri, Bukoba

OUR PURPOSE

- Mobilise disciplined savings and share capital from AMCOS members.
- Provide affordable, responsible and timely loans for agricultural production and productive assets.
- Improve financial inclusion for coffee farmers through their cooperative structures.
- Support stronger AMCOS institutions and a more resilient coffee value chain.
- Promote sustainable livelihoods, clean energy adoption and long-term member prosperity.

Profile positioning

Kagera Kahawa SACCOS is best presented as a specialised, farmer-owned financial cooperative: close enough to understand the realities of coffee production, yet structured to promote disciplined savings, prudent lending and collective economic progress.

BACKGROUND AND INSTITUTIONAL RATIONALE

Why a dedicated coffee-sector SACCOS matters

Coffee production is the foundation of the SACCOS member economy.

A cooperative response to sector needs

Coffee farmers and their primary cooperatives regularly require finance for farm preparation, inputs, labour, harvesting, processing, transport, energy and other productive needs. Conventional finance may be difficult to access when products are not aligned with seasonal cash flows, cooperative guarantees or the realities of smallholder agriculture.

Kagera Kahawa SACCOS was formed to bridge this gap through a member-based savings and credit model. By bringing together AMCOS and coffee farmers, the SACCOS can build collective capital, offer tailored products and retain more financial value within the cooperative movement.

The model also strengthens accountability: members save, buy shares, participate through their AMCOS and access services under agreed terms. This creates a platform for sustainable financing rather than one-off support.

Institutional role in the coffee value chain

SAVE	FINANCE	GROW	SUSTAIN
Build member savings and reliable cooperative capital.	Provide agriculture and productive-asset credit.	Help AMCOS and farmers expand viable economic activity.	Promote resilient livelihoods and responsible resource use.

Primary stakeholders

AMCOS	COFFEE FARMERS	COFFEE VALUE-CHAIN PARTNERS
Primary cooperative societies that mobilise coffee farmers, support verification and participate in the SACCOS.	Individual coffee growers who belong to AMCOS and seek savings, credit and productive investment opportunities.	KCU, financial institutions, regulators, service providers and development partners supporting cooperative growth.

Institutional promise

To transform the power of collective saving into practical finance, stronger farms, stronger AMCOS and a more prosperous coffee community.

VISION, MISSION AND STRATEGIC DIRECTION

Proposed statements for formal adoption by the SACCOS

VISION	MISSION
To be the most trusted and inclusive farmer-owned financial cooperative in Kagera, transforming the coffee economy through accessible finance, disciplined savings and sustainable member prosperity.	To mobilise savings, strengthen share capital and provide affordable, responsible and timely financial services to AMCOS and coffee farmers, while promoting financial literacy, productive agriculture, clean energy and cooperative development.

Core values

INTEGRITY We protect member trust and act honestly.	**MEMBER OWNERSHIP** Members remain at the centre of every decision.	**TRANSPARENCY** We communicate clearly and account for resources.	**COOPERATION** We advance shared success through collective action.
INCLUSION We value women, youth and underserved farmers.	**PRUDENCE** We lend responsibly and safeguard sustainability.	**INNOVATION** We improve products, systems and service channels.	**SERVICE EXCELLENCE** We respond promptly, respectfully and professionally.

Strategic objectives

- Increase member savings, share capital and institutional liquidity.
- Expand responsible access to agricultural and productive-asset credit.
- Strengthen financial literacy, record keeping and loan repayment culture.
- Deepen participation of women, youth and smallholder coffee farmers.
- Digitise member records, loan processes, communication and reporting.
- Build strong partnerships with cooperatives, banks, regulators and development institutions.
- Maintain compliance, sound governance, internal controls and portfolio quality.
- Support climate-smart agriculture, clean energy and resilient rural livelihoods.

MEMBERSHIP AND JOINING PROCESS

A structured route from coffee farmer and AMCOS membership to SACCOS services

The supplied brochure indicates that membership is designed around the cooperative coffee system. An applicant should be a coffee farmer, belong to an AMCOS and obtain confirmation through the relevant AMCOS before completing the SACCOS admission requirements.

01	02	03	04	05
ELIGIBILITY	**APPLICATION**	**AMCOS VERIFICATION**	**PAYMENTS**	**SAVINGS**
Be a coffee farmer and a member of an AMCOS.	Complete the Kagera Kahawa SACCOS membership form.	Submit through the AMCOS and obtain identification as a coffee farmer.	Pay the entry fee and acquire the required shares.	Build mandatory savings within the required period to qualify for credit.

Membership financial requirements stated in the brochure

PRODUCT / REQUIREMENT	TERMS FROM BROCHURE	MEMBER VALUE
Entry fee	TZS 50,000	Formal admission into the SACCOS.
Share capital	5 shares worth TZS 1,000,000 in total (TZS 200,000 per share)	Builds ownership and permanent institutional capital.
Mandatory savings	TZS 6,652,000 per AMCOS member; additional savings may be made annually	Supports borrowing capacity, liquidity and member discipline.
Savings qualification period	Mandatory savings to be built within three months before accessing loan services	Creates an initial savings and commitment record.

CAPITAL FOUNDATION

Savings and shares strengthen the SACCOS and increase its ability to serve members.

LOAN SECURITY

Mandatory savings may serve as part of the member security and risk-management framework.

ANNUAL BENEFIT

The brochure states that savings may earn a return depending on the annual surplus generated by the SACCOS.

Important verification note

Membership fees, share values, savings requirements and qualification rules are reproduced from the supplied brochure. Applicants should confirm the latest approved terms directly with the SACCOS before making payments or applying for finance.

SAVINGS, SHARE CAPITAL AND LOAN PRODUCTS

Products designed around cooperative membership and productive investment

Savings and share products

PRODUCT / REQUIREMENT	TERMS FROM BROCHURE	MEMBER VALUE
Mandatory savings (Akiba ya lazima)	Brochure amount: TZS 6,652,000; members may continue adding savings in later years	Builds a borrowing base, financial discipline and institutional liquidity.
Member shares (Hisa)	5 shares with a total stated value of TZS 1,000,000	Confers economic ownership and potential annual benefit subject to SACCOS performance and policy.
Additional voluntary savings	Additional annual contributions are permitted according to the brochure	Allows members to grow financial reserves and potentially strengthen access to future finance.

Credit products and terms stated in the brochure

PRODUCT / REQUIREMENT	TERMS FROM BROCHURE	MEMBER VALUE
Agricultural loan (Mkopo wa fedha / Kilimo)	Maximum TZS 18,000,000; term up to 12 months; 9% annual interest; 1% application fee; 0.5% loan insurance	Finances productive agriculture and farm-related projects while aligning repayment to a one-year cycle.
Solar energy loan (Mkopo wa Nishati - Solar)	Term up to 12 months; 5% interest; 0% application fee	Supports member AMCOS that already have an agricultural loan to invest in reliable and clean energy solutions.
Loan payment account	CRDB account stated in brochure: 015083959500 - Kagera Kahawa SACCOS Ltd	Provides a formal repayment channel; always verify account details with the office before depositing.

Responsible lending principles recommended for the SACCOS

PURPOSE-BASED

Finance should support productive, verifiable member needs.

AFFORDABILITY

Repayment obligations should match realistic cooperative cash flows.

TRANSPARENCY

All charges, timelines and obligations should be explained before approval.

PORTFOLIO QUALITY

Monitoring, insurance, savings discipline and early follow-up should protect member funds.

Product-development opportunity

As the SACCOS grows, it may consider additional member-approved products such as harvest bridging finance, farm-input loans, coffee rehabilitation loans, equipment finance, warehouse or transport finance, emergency savings, education savings and digital payment services - subject to regulation, capital and risk capacity.

MEMBER VALUE PROPOSITION AND SERVICE MODEL

What members should experience when dealing with Kagera Kahawa SACCOS

Inclusive finance should reach women, youth and smallholder producers.

The Kagera Kahawa SACCOS promise

- Relevant products designed around coffee production and cooperative realities.
- A local service point in Bukoba with direct links to the cooperative movement.
- Affordable terms, clear procedures and responsible credit assessment.
- Member ownership through savings, shares and participation.
- Financial education that helps members save, invest and repay successfully.
- Opportunities for clean energy, productive assets and stronger rural enterprises.

Recommended service standards

CLEAR INFORMATION Members receive written terms, fees, repayment schedules and contact channels.	**FAIR TREATMENT** All eligible members are treated consistently and respectfully.	**TIMELY RESPONSE** Applications, enquiries and complaints receive defined turnaround times.
DATA PROTECTION Member information is collected and used securely and only for legitimate purposes.	**COMPLAINT RESOLUTION** A visible feedback and escalation process protects members and the institution.	**CONTINUOUS EDUCATION** Members receive regular guidance on savings, credit, governance and risk.

Suggested service channels

OFFICE	AMCOS	PHONE & WHATSAPP	DIGITAL
Walk-in service at the Bukoba head office.	Applications, verification and member mobilisation through local AMCOS.	Enquiries, reminders, notices and basic support.	Future member portal, SMS statements, loan tracking and mobile payments.

GOVERNANCE, MANAGEMENT AND INSTITUTIONAL CONTROLS

Recommended framework for a trusted and sustainable SACCOS

As a member-owned financial cooperative, Kagera Kahawa SACCOS should combine democratic member control with professional management, reliable financial systems and strong regulatory compliance. The framework below is a recommended profile structure and should be aligned with the SACCOS by-laws, applicable cooperative laws and regulator requirements.

GENERAL MEETING		Highest member authority: approves major policies, elects leaders and receives accountability reports.
BOARD OF DIRECTORS		Provides strategic oversight, policy direction and stewardship of member resources.
SUPERVISORY / AUDIT COMMITTEE		Independent oversight of controls, compliance, audit findings and governance conduct.
MANAGEMENT TEAM		Implements strategy, manages operations, staff, member service, finance and portfolio performance.
CREDIT FUNCTION	**FINANCE & ADMINISTRATION**	**MEMBER SERVICE & BUSINESS DEVELOPMENT**

Priority institutional controls

- Approved credit, savings, liquidity, procurement, human-resource and complaints policies.
- Segregation of duties, dual authorisation and documented approval limits.
- Daily cash controls, bank reconciliation and secure document management.
- Member identification, due diligence and anti-fraud monitoring.
- Loan appraisal, collateral or guarantee verification, insurance and arrears follow-up.
- Periodic internal audit, external audit, regulatory reporting and board performance review.
- Digital backups, user-access controls, password discipline and incident-response procedures.
- Transparent annual reporting to members on performance, surplus and institutional risks.

Governance principle

Member funds must be managed with the same care, evidence and transparency expected of any regulated financial institution. Growth should never be allowed to outpace governance, capital, systems or portfolio-management capacity.

STRATEGIC GROWTH PRIORITIES AND DEVELOPMENT IMPACT

A practical roadmap for scale, service quality and member prosperity

Recommended priorities for 2026-2029

1. MEMBER GROWTH

Strengthen engagement with the 134-AMCOS network, improve onboarding and increase active membership.

2. CAPITAL & LIQUIDITY

Grow savings and share capital, strengthen collections and diversify safe funding sources.

3. PORTFOLIO QUALITY

Improve appraisal, monitoring, arrears management, insurance and repayment performance.

4. DIGITAL TRANSFORMATION

Introduce a reliable member database, accounting platform, SMS notices and digital payment integration.

5. INCLUSION & EDUCATION

Deliver financial-literacy programmes with specific participation targets for women and youth.

6. PARTNERSHIPS & PRODUCTS

Develop regulated partnerships and new products for coffee rehabilitation, equipment, storage, transport and clean energy.

Expected development outcomes

FINANCIAL RESILIENCE

More farmers and AMCOS with formal savings and access to suitable finance.

PRODUCTIVE FARMS

Improved capacity to invest in farm operations, coffee quality and productive assets.

COOPERATIVE STRENGTH

Stronger AMCOS participation, records, financial discipline and collective bargaining power.

SUSTAINABLE LIVELIHOODS

Greater household stability, clean-energy adoption and local economic activity.

Suggested performance indicators

Institutional and financial indicators

- Active AMCOS and individual members
- Total savings and share capital
- Loan portfolio and number of borrowers
- Portfolio at risk and repayment rate
- Operational self-sufficiency and liquidity
- Turnaround time for loan applications

Member and development indicators

- Women and youth participation
- Members receiving financial education
- Agricultural investments financed
- Solar or clean-energy installations financed
- Member satisfaction and complaint resolution
- Jobs, income activities or farm improvements supported

Partnership proposition

Kagera Kahawa SACCOS can serve as an implementation partner for programmes that combine financial inclusion, cooperative development, coffee productivity, climate resilience, renewable energy, women and youth economic empowerment, and digital financial services.

CONTACT AND CALL TO PARTNERSHIP

Join, save, invest and grow through the coffee cooperative movement

Contact details extracted and cleaned from the supplied brochure.

KAGERA KAHAWA SACCOS LIMITED

Office: KCU premises, Barabara ya Jamhuri, Bukoba, Tanzania

Postal address: P.O. Box 5, Bukoba, Tanzania

WhatsApp: +255 625 846 699 / +255 747 112 165

Telephone: +255 713 719 201

Email: kagerakahawasaccosltd@yahoo.com

Social media: @Kagera Kahawa Saccos Ltd

Registration: PRI-KR-BKB-MC-2023-6169

Licence: MSP3-TCDC-2024-00504

Who should engage with Kagera Kahawa SACCOS?

AMCOS	COFFEE FARMERS	PARTNERS	SERVICE PROVIDERS
For membership, savings, shares and credit access.	For structured access through their AMCOS.	For financial inclusion, clean energy and coffee-sector programmes.	For regulated, transparent and member-benefiting collaboration.

Source and accuracy note

This profile was developed from two brochure images supplied by the client. Vision, mission, values, strategic objectives, governance framework, service standards and growth priorities are professional draft proposals for consideration and formal approval. Registration details, contacts and product terms were transcribed from the brochure and should be checked against current official records before public printing, contracting or financial transactions.

Kahawa yetu, Fahari yetu

Saving together • Financing production • Building cooperative prosperity