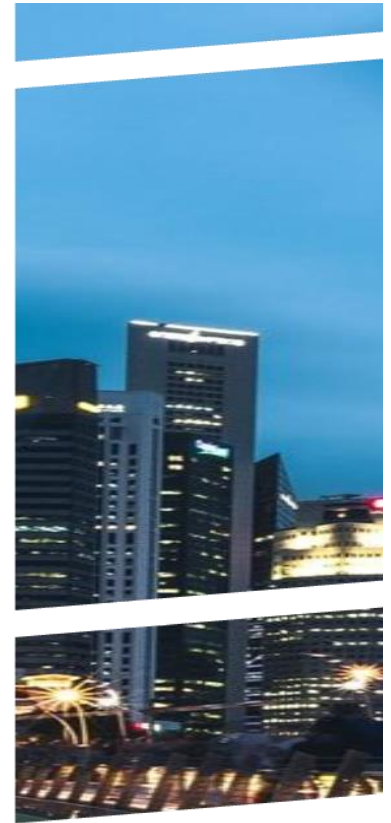


MAFUNZO USHAURI KWA WANACHAMA UDOM SACCOS LTD - DODOMA



MWANACHAMA NA CHAMA IMARA

Imeandaliwa na Kuwasilishwa na;-

Dkt. CPB. CDM.CFE. Staphord Kwanama

Mkurugenzi Mtendaji – Affluence Training Ltd

+255(0)753125474

staphordkwanama@gmail.com

8 JUNI 2024 - DODOMA



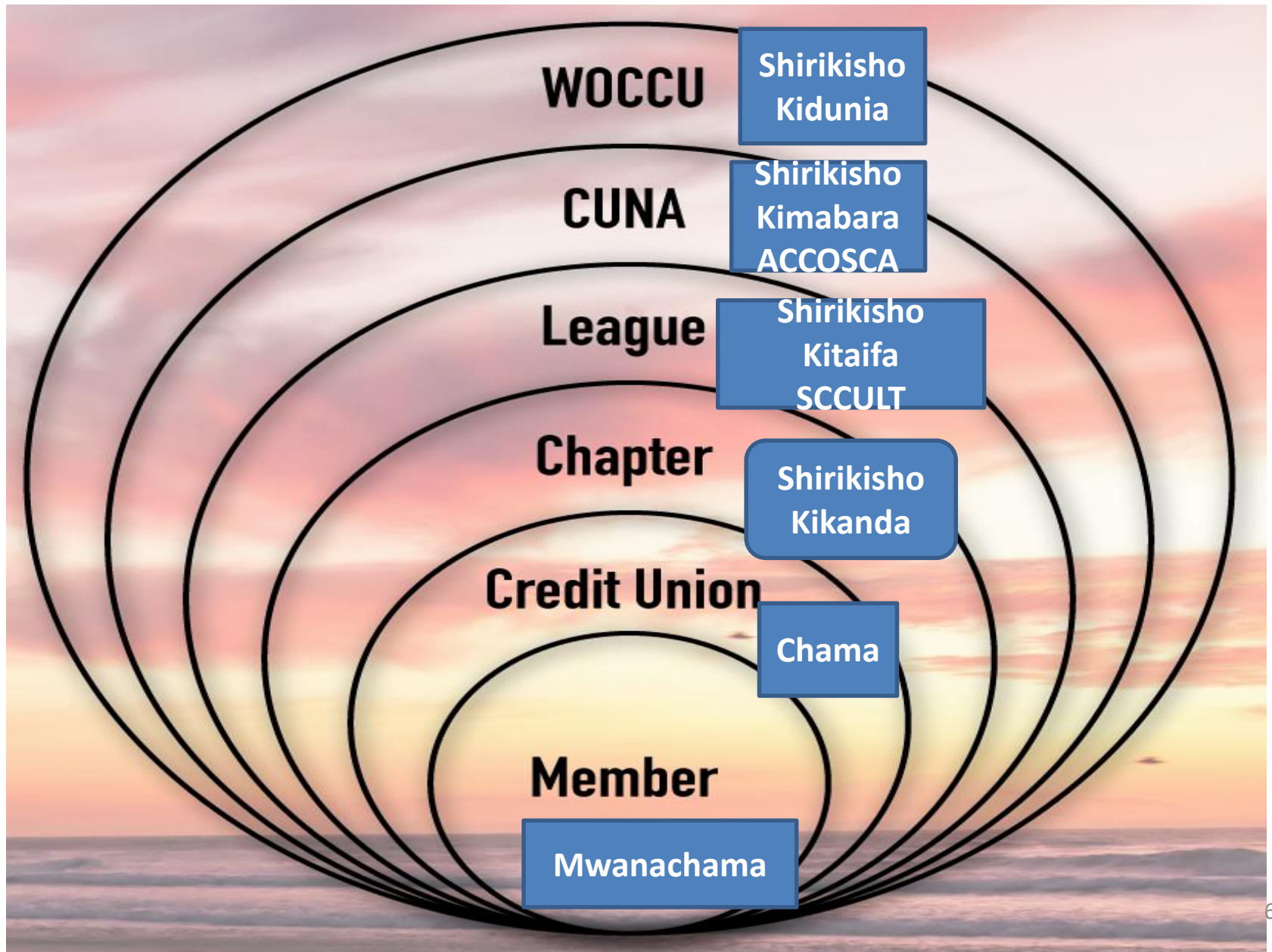
UTAMBULISHO WA USHIRIKA (COOPERATIVE IDENTITY)

“Ushirika ni Umoja Huru wa Watu walioungana kwa Hiari ili wafikie mahitaji yao ya kiuchumi, kijamii na kiutamaduni kupitia muungano wa Kitaasisi unaomilikiwa kidemokrasia na kuongozwa kwa pamoja (ICA – 1995)”.

MISINGI YA USHIRIKA

- (1) Uanachama wa Hiari na ulio Wazi
- (2) Wanachama na Udhhibiti Kidemokrasia
- (3) Ushiriki wa Wanachama katika Shughuli za Kiuchumi
- (4) Uhuru wa Kujitegemea
- (5) Mafunzo, Elimu na Taarifa
- (6) Ushirikiano miongoni mwa Vyama vya Ushirika (*Ushirikiano wa ndani na nje*)
- (7) Kujali Jamii

MUUNDO WA KITUNGUU WA HUDUMA KWA MWANACHAMA





MUUNDO WA UFANYAJI BIASHARA

- 1. MTU MMOJA MMOJA (SOLE PROPRIATORSHIP)**
- 2. UBIA (PARTNERSHIP)**
- 3. KAMPUNI (COMPANY)**
- 4. CHAMA CHA USHIRIKA (CO-OPERATIVE)**
 - (i) MMILIKI,**
 - (ii) MWEKEZAJI,**
 - (iii) MTEJA na**
 - (iv) MFANYA MAAMUZI/MTAWALA**

TULINGANISHE TANZANIA NA KENYA (TCDC & SASRA, 2022)

KIGEZO	TANZANIA	KENYA
Idadi ya Watu	61.98 Mil	53.01 Mil
Ukubwa wa nchi	945,087 km ²	582,646 km ²
Mwaka wa Uhuru	1961	1963
Kuingia rasmi kwa Ushirika	1932	1944
SACCOS ya kwanza kusajiliwa	1936	1964
Idadi ya SACCOS	2,034 (759)	5,000 (359)
Idadi ya Wanachama	1.805 Mil (2.8%)	6.42 Mil (12.1%)
Thamani ya Mali (Tsh)	1.2 Tril	16.9 Tril
Thamani ya Mikopo (Tsh)	1.045 Tril	12.9 Tril
Ubora wa mikopo (NPL)	8.6%	4.2%
Akiba na Amana (Tsh)	871.30 Mil	11.7 Tril
Ajira	13,676	42,830

BENKI NA SACCOS (EY, 2022 & TCDC, 2022)

KIGEZO	BENKI	SACCOS
Idadi	44	759
Wateja/Wanachama	15,284,599	1,805,780
Mali (Asset Base)	46 Tril	1.2 Tril
Akiba na Amana	30.6 Tril	871.3 Bil
Mikopo	26 Tril	1.045 Tril
Ubora wa Mikopo (NPL)	4.8%	8.6%
Ajira	16,731	13,676

JE SACCOS ZINA ENEO GANI LA KUSHINDANA? (COMPETITIVE ADVANTAGE)

- Umiliki na Maamuzi ya Pamoja
- Gharama Stahiki
- Faida ya Uwekezaji
- “Net Interest Rate”
- Elimu na Fedha (Financial Wellness) [Ustawi wa Kijamii na Kiuchumi]

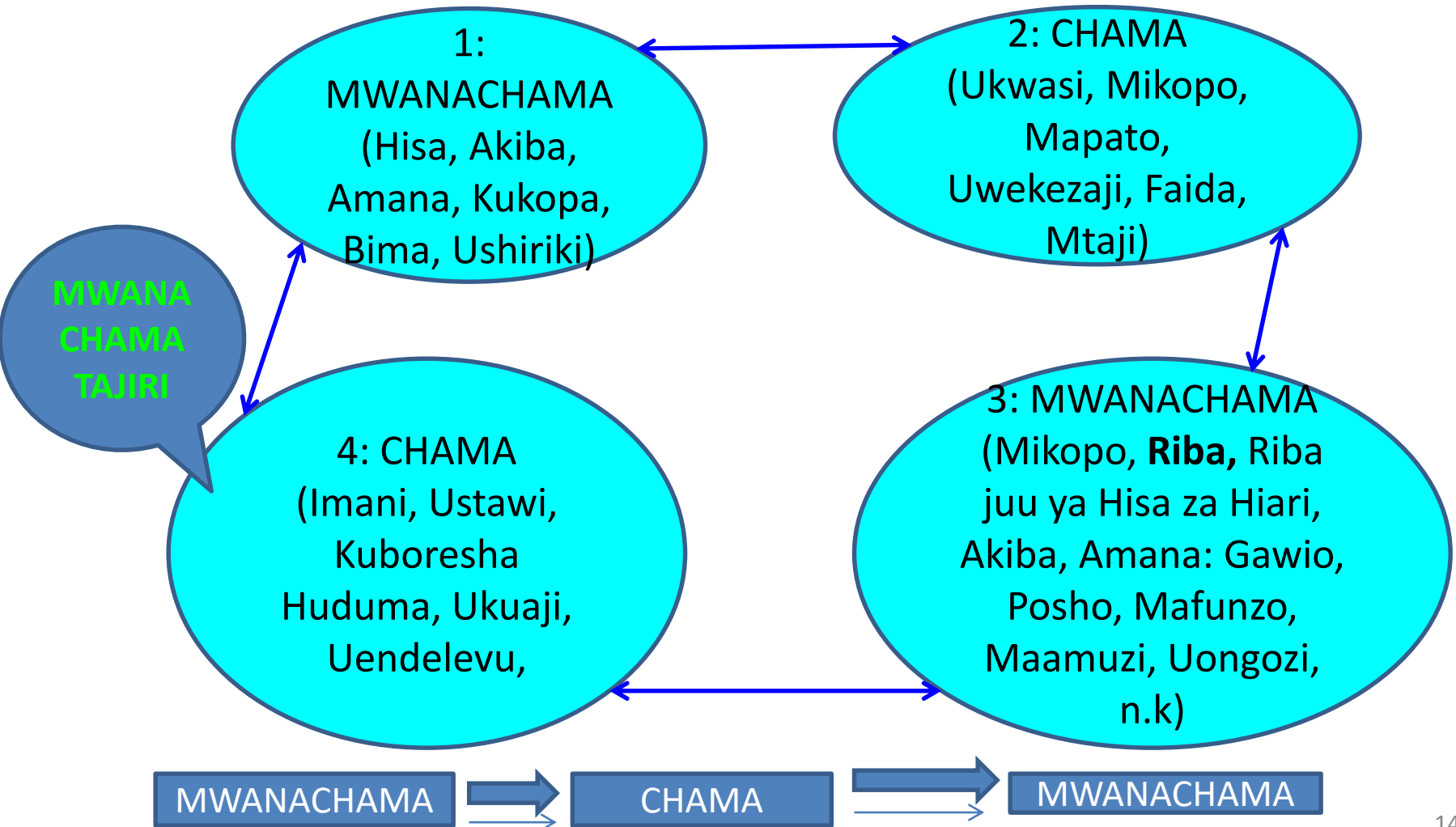
MAENDELEO YA SACCOS MOJA MOJA

	JINA	AINA	IDADI YA WANACHAMA	THAMANI YA MALI
TANZANIA	URA	KAZI	46,000+	TZS 120+ BILIONI
	NGOME	KAZI	17,000+	TZS 240+ BILIONI
	LULU	Mkopo kwa Mwanachama mmoja Tsh. 1.7 bill		
	TANESCO	Fungamano		
	TANESCO/WAZO HILL, ELCT	Digital SACCO		
AFRIKA	MWALIMU NATIOANAL SACCO	KAZI	129,000	TZS 4.5 TRILIONI
ULIMWENGUNI	NAVY FEDERAL	KAZI	13,500,000	TZS 447 TRILIONI
UDOM SACCOS?				TZS BILIONI

MUUNDO WA USIMAMIZI WA SACCOS (EXTERNAL, INTERNAL & INDIVIDUAL COMPLIANCE)

1. MISINGI	MISINGI 7 YA USHIRIKA
2. VIWANGO	PEARLS, CAMELS, IFRS, N.K
3. SERA ZA KITAIFA	1. Sera ya Taifa ya Maendeleo ya Ushirika ya mwaka 2002
	2. Sera ya Taifa ya Huduma Ndogo za Fedha ya mwaka 2017
4. SHERIA	1. Sheria ya Vyama vya Ushirika Na. 6 ya mwaka 2013
	2. Sheria ya Huduma Ndogo za Fedha Na. 10 ya mwaka 2018
5. KANUNI	1. Kanuni za Vyama vya Ushirika za mwaka 2015
	2. Kanuni za Huduma Ndogo za Fedha (SACCOS) za mwaka 2019
	3. Kanuni za Jumla za Huduma Ndogo za Fedha (Minister's Role) za mwaka 2019
	4. Kanuni za Benki Kuu (Ulinzi kwa Mlaji) za mwaka 2019
6. MIONGOZO	
7. MASHARTI	
8. MIPANGO NA SERA	

MWANACHAMA IMARA = SACCOS IMARA





Stanchart Bank joins reforestation drive by planting trees

By Francis Ngugi

A part of its commitment to environmental sustainability, Stanchart Bank has joined a reforestation drive by planting 1,000 trees in the Kenyan savanna. The bank's initiative is part of its broader commitment to environmental sustainability, which includes planting 1,000 trees in the Kenyan savanna. The bank's initiative is part of its broader commitment to environmental sustainability, which includes planting 1,000 trees in the Kenyan savanna.



Members of Stanchart Bank in the Vice President's Office (left) and the Environment Director (right) are seen planting trees in the Kenyan savanna. Photo: Courtesy of Stanchart Bank

Some of the trees to be planted include acacia, eucalyptus, and indigenous species. The bank's initiative is part of its broader commitment to environmental sustainability, which includes planting 1,000 trees in the Kenyan savanna.

"This year, we have planted 1,000 trees in the Kenyan savanna. The bank's initiative is part of its broader commitment to environmental sustainability, which includes planting 1,000 trees in the Kenyan savanna."

Banks forced to hold on to Twitter deal

NEW YORK

The banks providing \$2.5 billion to finance the Twitter deal have been forced to hold on to the deal because of a court ruling. The banks provided \$2.5 billion to finance the Twitter deal, but a court ruling has forced them to hold on to the deal.

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TanESCO Saccos targets to invest in major projects

By James Njiru

The TanESCO Electric Supply Company (TANESCO) has set a target to invest in major projects. The company has set a target to invest in major projects, including infrastructure and energy projects.



Members of TanESCO Saccos are seen at an annual general meeting. Photo: Courtesy of TanESCO Saccos

The TanESCO Saccos is targeting to invest in major projects, including infrastructure and energy projects. The TanESCO Saccos is targeting to invest in major projects, including infrastructure and energy projects.

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Members of TanESCO Saccos are seen at an annual general meeting. Photo: Courtesy of TanESCO Saccos

Oil buyers crushed by a surging dollar

AMSTERDAM

Oil buyers are being crushed by a surging dollar. The value of the dollar has risen, making it more expensive for oil buyers to purchase oil. The value of the dollar has risen, making it more expensive for oil buyers to purchase oil.

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ELIMU KWA WANACHAMA JUU YA MKOPO

MKOPO MZURI

1. Gharama iko $\leq 75\%$
2. Masharti yanayowezekana
3. Hufanyiwa Uwekezaji ili kuzalisha mapato zaidi
4. Humfanya Mwanachama kustawi kijamii na kiuchumi
5. Una uwezekano wa kulipika mapema

MKOPO MBAYA

1. Gharama kubwa zaidi ya 100% ya thamani ya mkopo
2. Hukufanya kuwa maskini zaidi na mtumwa wa mikopo
3. Masharti mengi magumu
4. Haufanyiwi uwekezaji unazalisha mapato/kupunguza gharama sasa au baadaye
5. Unalipwa kwa taabu/huzidi muda wa mkopo

Uhalisia wa Riba za SACCOS na Taasisi Nyingine za Fedha

1. SACCOS ni biashara ya Mwanachama (kwa nini ujenge nyumba na ukalale kwa jirani?)
2. Riba ya mikopo iko chini na riba ya akiba/hisa za hiari/amana iko juu (Msingi wa Demokrasia)(market rate benchmark)
3. Riba unayoambiwa kwenye SACCOS kabla ya kukopa ndiyo hiyo hiyo utakayowekewa kwenye mkataba (nominal vs effective)

Uhalisia wa Riba za SACCOS na Taasisi Nyingine za Fedha.....

4. Riba ya mikopo ya SACCOS inachajiwa mara moja (simple interest rate) kwingineko wanachaji kila siku (compounding interest rate)
5. Wakati unalipa mkopo wa SACCOS; mkopo unapungua ili hali akiba yako inaongezeka
6. SACCOS haina gharama nyingi na zilizofichwa (hidden costs)
7. Taratibu za kulipa mkopo wa SACCOS mapema (early repayment) ni nyepesi na hazina tozo wala Adhabu

Uhalisia wa Riba za SACCOS na Taasisi Nyingine za Fedha.....

8. Taratibu za ufuatiliaji madeni kwa SACCOS zinazingatia utu na ujamii

9. Hakuna chaji za akaunti

10. Riba limbikizwa haichajiwi gharama kwenye SACCOS

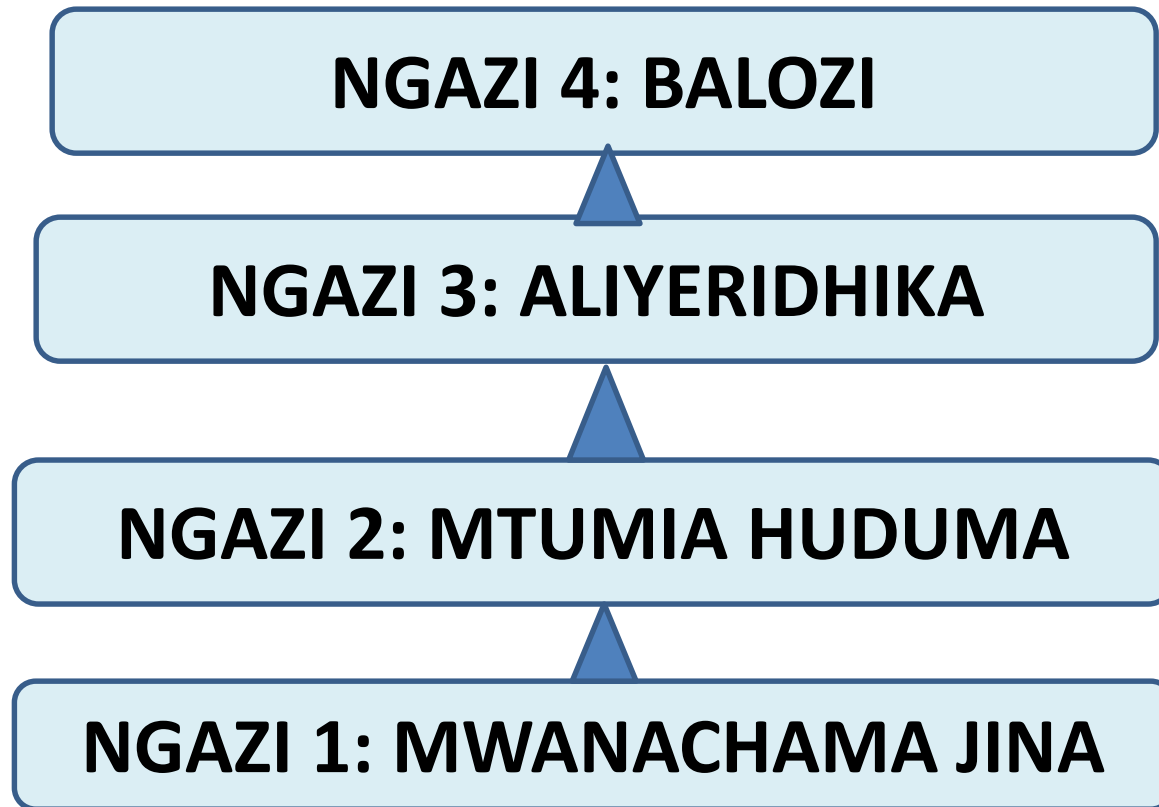
11. SACCOS haina riba kubwa mwanzoni kimtego (amortization)

12. Mwajiri akichelewesha malipo – hakuna gharama kwa Mwanachama

13. SACCOS haina tamaduni ya kupandisha riba kila mwaka kulinga na mwenendo wa riba za soko

NGAZI ZA MWANACHAMA

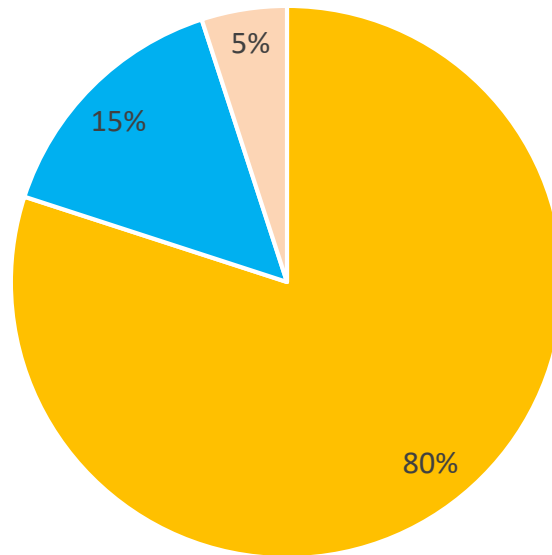
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UJENZI WA UKWASI WA CHAMA

- ❖ Ukwasi ni Fedha za Chama kwa ajili ya uendeshaji wa shughuli zake za kila siku ikiwemo kutoa Mikopo, Malipo na Gharama mbalimbali.
- ❖ Vyanzo vya Ukwasi wa Chama hutokana na;
 - (i) Mawekezo ya Wanachama
 - (ii) Shughuli za Uendeshaji
 - (iii) Vyanzo vya Nje

Mnyumbulisho wa Vyanzo vya Ukwasi wa Chama



■ Mawekezo ya Wanachama ■ Shughuli za Uendeshaji ■ Vyanzo vya Nje ■

WOCCU, 2022

FAIDA ZA CHAMA KUWA NA UKWASI TOSHELEZI

1. Uwezo wa Kutoa mikopo ndani ya muda mfupi
2. Uwezo wa kuongeza viwango vya mikopo (hadi 10% ya mtaji tete wa Chama)
3. Uwezo wa kughalimia shughuli mbalimbali za uendeshaji kwa wakati
4. Kuongeza kiwango cha Wanachama kuridhika na huduma za Chama

ATHARI ZA KUTOKUWA NA UKWASI TOSHELEZI

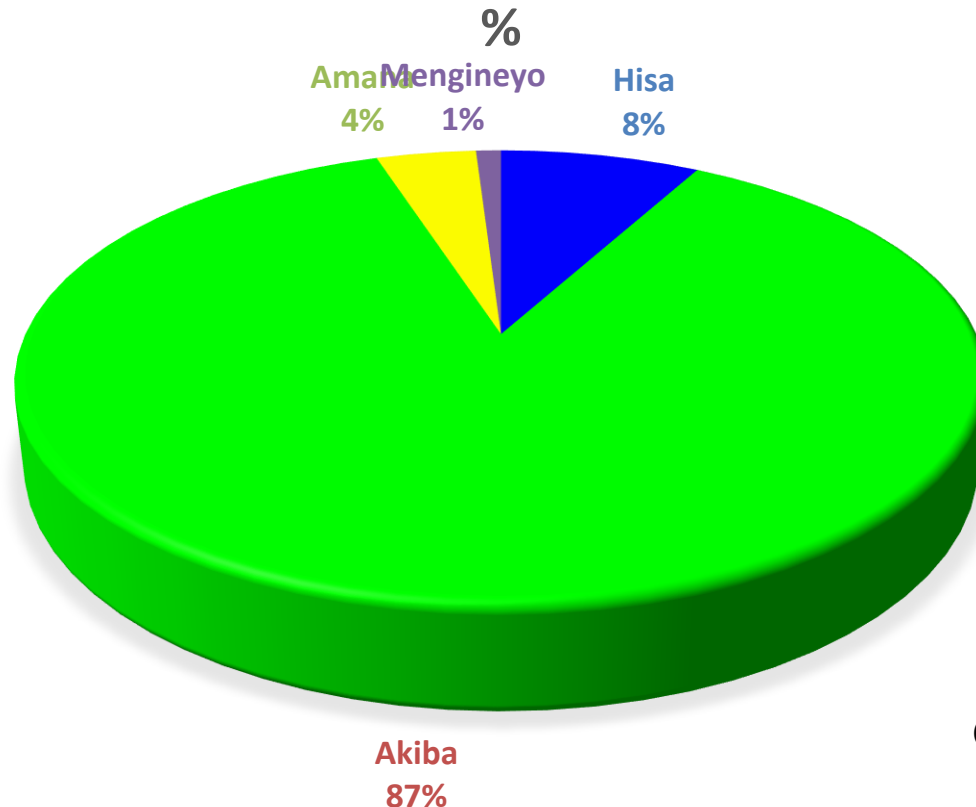
1. Kuongezeka kwa malalamiko ya Wanachama na kushuka kwa kiwango cha kuridhika na huduma
2. Hudumaza shughuli za uendeshaji wa Chama
3. Ni ukiukwaji wa matakwa ya kisheria
4. Viwango vya chini vya mikopo na menu finyu ya mazao ya mikopo na mengineyo

HALI HALISI YA MWENENDO WA AKIBA

MWEZI	AKIBA INGIA	AKIBA TOLEWA	MIKOPO
JAN	149,073,456	134,370,413	270,230,159
FEB	137,092,057	151,897,001	223,632,453
MACHI	114,934,203	72,271,248	257,461,288
APR	169,967,380	65,285,347	415,800,459
MEI	153,945,515	94,113,311	400,192,227

MIKAKATI YA UONGEZAJI UKWASI WA CHAMA

1. Wanachama kuridhia kwa kauli moja kuongeza mawekezo yao (hisa, **akiba**, amana)



Gwey, 2023

MIKAKATI YA UONGEZAJI UKWASI WA CHAMA....

2. Wanachama kuridhia kwa kauli moja kutopunguza akiba zao (kuwa na aina kuu 2 za akiba)

3. Chama kuwa na Programu Maalum ya Uhamasishaji Akiba na Amana; na kuitekeleza kwa tija na ufanisi

KAZI KATIKA PEA ZA WATU 4 (DAKIKA 5)

WEWE KAMA MMILIKI WA UDOM SACCOS LTD
UNASHAURI NINI KIFANYIKE ILI KUONGEZA
AKIBA NA KUTOZIPUNGUZA KWA KASI YA
AJABU?

WHAT IS YOUR TRAFFIC LIGHT? (JE TAA YAKO NI IPI?)

1





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