



# 2026 SACCA CONGRESS

11<sup>ST</sup> – 16<sup>TH</sup> OCTOBER, 2026

JULIUS NYERERE INTERNATIONAL CONVENTION CENTRE  
DAR ES SALAAM, TANZANIA



26<sup>th</sup> SACCA CONGRESS

# KARIBU TANZANIA





## BACKGROUND AND CONTEXT

The **Savings and Credit Cooperative Associations (SACCA) Congress** is a premier continental platform that brings together members, cooperative leaders, policymakers, regulators, development partners, and other stakeholders in the SACCOS Movement across the Continent and beyond. The Congress serves as a key mechanism for dialogue, knowledge exchange, innovation promotion, and policy advocacy in advancing the cooperative movement across Africa particular SACCOS/Credit Union Movement.

Tanzania has a long and rich history in the cooperative movement, with Savings and Credit Cooperative Societies (SACCOS) playing a vital role in promoting financial inclusion, poverty alleviation, and local economic development. SCCULT (1992) Ltd, as the national apex body for SACCOS in Tanzania, works closely with ACCOSCA, Government and international partners to strengthen the capacity, governance, and sustainability of the cooperative financial sector.

Hosting the SACCA Congress 2026 in Tanzania provides an opportunity to showcase Tanzania's progress in cooperative development, enhance regional cooperation, and align cooperative efforts with the African Union's Agenda 2063 and the Sustainable Development Goals (SDGs).

2026 will be the **26<sup>th</sup> SACCA CONGRESS** following the 24<sup>th</sup> in Naivasha-Kenya and 25<sup>th</sup> in Accra Ghana.





## OBJECTIVES

The main objectives of the SACCA Congress 2026 are to:

- i. **Promote Knowledge Sharing:** Provide a platform for delegates to exchange experiences, best practices, and innovations in cooperative financial management, digitalization and governance.
- ii. **Strengthen Regional Collaboration:** Foster partnerships and cooperation among African cooperative movements, regulators, and development partners.
- iii. **Policy Advocacy:** Engage policymakers to create an enabling environment for cooperative financial institutions to thrive and support national and continental development agendas.
- iv. **Promote Financial Inclusion:** Highlight and promote strategies to enhance access to affordable financial services, particularly for youth, women, and rural communities.
- v. **Showcase Tanzania's Cooperative Movement:** Exhibit the achievements, innovations, and resilience of Tanzanian SACCOS and cooperatives as models for other nations.
- vi. **Facilitate Networking and Investment:** Link cooperatives with investors, technology providers, and donors to strengthen cooperative sustainability and resilience.



# IMPORTANCE OF HOSTING THE SACCA CONGRESS 2026 IN TANZANIA

Hosting the SACCA Congress 2026 in Tanzania carries significant strategic, social and economic importance for the country and the whole cooperative sector at large. It presents an exceptional opportunity to strengthen the cooperative movement, promote Tanzania's leadership in cooperative development, and advance regional integration and financial inclusion. We mentioned few benefits for us to host this SACCA CONGRESS in 2026:

- i. Strengthening Tanzania's Position as a Leader in Cooperative Development:** Tanzania has a long and distinguished history in cooperative development dating back to the 1930s. The country's strong network of Savings and Credit Cooperative Societies (SACCOS) plays a key role in promoting financial inclusion and community empowerment. Hosting the Congress will reaffirm Tanzania's leadership and commitment to advancing the cooperative model as a sustainable tool for socio-economic development in Africa.
- ii. Enhancing Regional and International Cooperation:** The SACCA Congress attracts participants from across Africa and beyond. Bringing the event to Tanzania will strengthen regional collaboration, knowledge exchange, and partnerships among cooperative institutions, governments, and development partners. It positions Tanzania as a central hub for cooperative dialogue and innovation in the region.
- iii. Promoting Financial Inclusion and Grassroots Empowerment:** The Congress will provide a platform to showcase Tanzania's best practices in extending financial services to underserved populations, particularly in rural areas. It will inspire replication of successful Tanzanian models in other countries, reinforcing the role of cooperatives in achieving the Sustainable Development Goals (SDGs).
- iv. Stimulating Economic Activity and Tourism:** Hosting an international event of this scale will stimulate the local economy through tourism, hospitality, transport and other service industries. With over 1,000 expected participants, the Congress will generate significant economic benefits for hotels, conference venues, local vendors, and small businesses, while promoting Tanzania as a preferred destination for international conferences and investment.
- v. Strengthening Policy Dialogue and Institutional Capacity:** The Congress will provide an opportunity for policymakers, regulators, and cooperative leaders to discuss emerging challenges and opportunities in cooperative finance such as digital transformation, governance, and sustainability. Outcomes from the Congress can inform national policies and strategies to improve the cooperative sector's regulatory and operational environment in Tanzania.
- vi. Promoting Innovation and Digital Transformation in Cooperatives:** By hosting the Congress in 2026, Tanzania can showcase innovative digital financial solutions developed by its cooperatives and fintech partners. The SACCA CONGRESS 2026 will promote the adoption of technology driven services that enhance efficiency, transparency and outreach in SACCOS operations.
- vii. Attracting Investment and Development Partnerships:** SACCA CONGRESS will attract donors, investors, and development partners who support cooperative development and inclusive finance. It will open new opportunities for resource mobilization, technical assistance, and cross border investment that benefit the cooperative movement in Tanzania and the wider region.
- viii. National Pride and Global Visibility:** Hosting such a high profile continental event elevates Tanzania's image as a stable, progressive, and cooperative friendly Nation. It will enhance international visibility, foster national pride and demonstrate Tanzania's commitment to regional and continental development through cooperative principles of solidarity, equity, and shared prosperity.

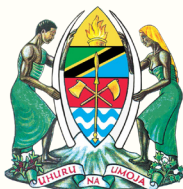


## ACCOSCA INITIATIVES

ACCOSCA has implemented numerous initiatives over the years, serving as valuable networking opportunities and training platforms facilitated by seasoned practitioners and experts within the sector. These initiatives include:

1. **ADE** – The African Development Educators Program
2. **Development Educators Philosophy Program**
3. **RFs** – Regional Blocs Meetings
4. **RRT** – Regulators Roundtable
5. **ACCOSCA Academy Programs**
6. **Exchange Programs**
7. **The SACCA Congress**





## CURRENT BOARD MEMBERS OF ACCOSCA



**JEANETTE MAKGOLO**  
(ADE, DEEU)  
Board Chairperson (Botswana)



**DAVID MATEGWA**  
(AADE, I-CUDE, OGW)  
Board Vice Chairperson (Kenya)



**FUMBANI NYANGULU**  
(AADE, ICUDE)  
Board Treasurer (Malawi)



**FODAY SANYANG**  
(AADE, I-CUDE)  
Board Director (The Gambia)



**YOGIE MULBAH-SIRLEAF**  
(ADE)  
Board Director (Liberia)



**KHAYA MAVUSO**  
(ADE)  
Board Director  
(Kingdom of Eswatini)



**HASSANI MNYONE**  
(ADE)  
Board Director  
(United Republic of Tanzania)



**DR. SAMUEL OTU-NYARKO**  
(ADE)  
Board Director (Ghana)



**GEORGE OMBADO**  
(AADE, I-CUDE, HSC)  
Executive Director  
ACCOSCA

## ACCOSCA MEMBERS

- Benin
- Botswana
- Burkina Faso
- Cameroon
- Congo
- Ethiopia
- Ghana
- Kenya
- Lesotho
- Liberia
- Malawi
- Madagascar
- Mauritius
- Namibia
- Nigeria
- Rwanda
- Seychelles
- Senegal
- Sierra Leone
- Somalia
- South Africa
- Swaziland
- Tanzania
- The Gambia
- Togo
- Uganda
- Zambia
- Zimbabwe



## THE SACCA CONGRESS

Over the years, ACCOSCA has worked with Governments and like-minded partners towards an empowered Africa. Through convening various programs aimed at capacity building and technical support ACCOSCA has provided much needed guidance for innovative learning, benchmarking, and networking in a bid to strengthen and equip practitioners in the sector to advance the agenda of financial inclusivity.

ACCOSCA has been at the forefront in championing financial inclusion and education, professionalisation, good governance and prudential regulation in the credit union sector. The Savings and Credit Cooperatives Annual (SACCA) Congress by ACCOSCA continues to play a pivotal role in streamlining and advancing the credit union movement in the continent. Under various thematic areas, ACCOSCA has strategically used this platform to advance and advocate for credit union-related issues in Africa as evidenced by its active engagement in policy dialogues, capacitybuilding initiatives and strategic partnerships. Their participation underscores the recognition by governments of the critical role credit unions are playing in driving national economics.

In recent years the Congress has hosted delegates from 40 countries with over 1,500 participants in one sitting and the different perspectives showcased provide a multidimensional outlook to mapping out solutions to member challenges.

### TRENDS IN STAKEHOLDER INVOLVEMENT

As the credit union movement across the world evolves, stakeholder involvement has become increasingly dynamic, inclusive and impact driven. ACCOSCA has strategically partnered with a diverse range of institutions to ensure the successful planning and execution of the annual SACCA Congress. These partnerships have been instrumental in enhancing the Congress's impact, fostering knowledge exchange for driving growth and excellence within the sector.

The collaborating institutions primarily fall within the following categories:

1. Government
2. Co-operative Institutions
3. Information Technology Firms
4. Insurance Companies
5. Institutions of Higher Learning
6. Strategic Development Partners

### CONGRESS ACHIEVEMENTS IN THE PAST 15 YEARS

1. Improved awareness and absorption of information technology.
2. Improved awareness and acceptance of regulatory reforms.
3. Increased inclusivity in the sector (gender and generation).
4. Increased participation and involvement by key stakeholders working for Cooperatives in Africa.
5. Increased presence and SACCO penetration.
6. Social Impact on Communities.



## Road to 2026 SACCA CONGRESS

**2025**

**Theme** "Stronger Together: SACCOs Driving Global Progress in the International Year of Cooperatives 2025"  
**Venue:** Accra - Ghana  
**Attendance:** 778 **Number of Countries:** 31

**2023**

**Theme** "Strengthening Sustainable Financial Systems for Economic Development"  
**Venue:** Gaborone - Botswana  
**Attendance:** 1,080, **Number of Countries:** 29

**2021**

**Theme** "Resilience of Co-operative business model in Integration and Sustainable Network Development"  
**Venue:** Kwale - Kenya  
**Attendance:** 550, **Number of Countries:** 21

**2018**

**Theme** "Breaking the Barriers Through Co-Operative Model; Enhancing Inclusive Economy"  
**Venue:** Accra - Ghana  
**Attendance:** 932, **Number of Countries:** 27

**2016**

**Theme** "Promoting Africa Development Agenda Through a Financial Co-Operative Integrated System"  
**Venue:** Kigali - Rwanda  
**Attendance:** 721, **Number of Countries:** 21

**2014**

**Theme** "Adopting Innovative Techniques for Sustainable Co-Operative Financial Institutions"  
**Venue:** Maseru - Kingdom of Lesotho  
**Attendance:** 698, **Number of Countries:** 17

**2012**

**Theme** "Governance: Prosperity of Nations Through the Co-operative Model"  
**Venue:** Entebbe - Uganda  
**Attendance:** 292, **Number of Countries:** 19

**2010**

**Theme** "Fostering the Culture of Entrepreneurship and Innovation in SACCO"  
**Venue:** Manzini - Kingdom of Eswatini  
**Attendance:** 398, **Number of Countries:** 19

**2024**

**Theme** "Promoting Sustainable Socio-economic Transformation through Cooperatives"  
**Venue:** Naivasha - Kenya  
**Attendance:** 1,510, **Number of Countries:** 42

**2022**

**Theme** "Co-operative Model Enhancing Inclusive Growth and Economic Development"  
**Venue:** Matsapha - Kingdom of Eswatini  
**Attendance:** 650, **Number of Countries:** 21

**2019**

**Theme** "Embracing Servant Leadership and Inclusivity Through Financial Co-operatives"  
**Venue:** Mombasa - Kenya  
**Attendance:** 1,011, **Number of Countries:** 27

**2017**

**Theme** "Disruptors: Co-operative Economy for Human Empowerment"  
**Venue:** Lilongwe - Malawi  
**Attendance:** 530, **Number of Countries:** 22

**2015**

**Theme** "Unification of African Co-operatives"  
**Venue:** Diani - Kenya  
**Attendance:** 810, **Number of Countries:** 26

**2013**

**Theme** "Technology: Accelerating Financial Inclusion Using the Co-operative Model"  
**Venue:** Northern Province - South Africa  
**Attendance:** 774, **Number of Countries:** 16

**2011**

**Theme** "Empowering Africa Through Financial Inclusion Model of SACCOs"  
**Venue:** Entebbe - Uganda  
**Attendance:** 425, **Number of Countries:** 21



## SPECIFICALLY, THE CONGRESS TARGETS

- Board of directors, Board/Management Committees, CEOs, and Senior Managers of all co-operative institutions.
- Micro-financial institutions and stakeholders promoting co-operative objectives and financial inclusion.
- Senior government/agencies' officials and development partners involved in promoting & supporting financial inclusion in the sub-sector.
- Officials working for research institutions, co-operative universities, and colleges.

## JUSTIFICATION: WHY THE 26<sup>TH</sup> SACCA CONGRESS?

- The 2026 SACCA Congress carries along ACCOSCA's tradition of an annual conglomerate that brings together policymakers, experts and industry leaders across the globe to share, and exchange knowledge and experience to forge a united front in tapping into new opportunities and addressing the challenges emerging within the sector. The SACCA Congress makes its return to East Africa, which is experiencing significant growth in the credit union sector, with Tanzania proudly serving as the host nation.
- The rapidly expanding market for credit unions presents an opportunity for credit unions' core business enablers to offer tailored solutions that enhance financial inclusion and digital transformation. As a sponsor, your organization will be at the heart of critical conversations during the SACCA Congress, while gaining unparalleled visibility and access to key decision-makers across the continent. By partnering with us, your organization will immensely contribute to empowering communities, particularly marginalized groups. This partnership will create lasting changes that benefit both credit unions and the people they serve. Join us as a valued sponsor of the 26<sup>th</sup> SACCA Congress for an opportunity to shape the future of sustainable financial inclusion in Africa while strengthening your brand's presence in a rapidly growing market.





## STAKEHOLDER INVOLVEMENT - WHERE YOU COME IN

- At ACCOSCA, we believe that each stakeholder plays a unique and indispensable role in ensuring the success of the credit union movement in Africa. This is because stakeholders and sponsors are instrumental in addressing inclusion gaps and driving growth of the credit union sector in Africa due to their ability to provide solutions, resources, expertise, and advocacy. Working with relevant stakeholders, ACCOSCA creates a collaborative ecosystem that fosters sustainable financial development, and empowerment of communities to address the pressing issue of climate change that affects Africa the most.
- As key enablers of growth and development, your partnership with ACCOSCA will help amplify our shared vision of fostering sustainable economic growth and financial inclusion. Through this partnership, we can leverage your expertise and resources to promote inclusive financial solutions that address the unique needs of diverse communities while advancing policies that ensure the long-term sustainability and development of the credit union sector in Africa.
- If your organization is committed to offering innovative services that enhance visibility, streamline delivery service, and deploy secure systems, we invite you to connect with us. If your organization is looking to make a meaningful impact by promoting financial access and economic empowerment across Africa, this is your opportunity to reach critical mass and drive change. Let's make a date to explore how we can collaborate during the 26<sup>th</sup> SACCA Congress.
- The 26<sup>th</sup> SACCA Congress offers stakeholders a unique opportunity to connect with over 1,000 key policymakers and decision-makers from the financial co-operative sector across Africa. It is a chance for you and your organization to influence change and make a lasting impact.





Partnership Benefits	Diamond Partnership (Only Two) TSHS. 200M	Platinum Partnership (Only Two) TSHS. 135M	Gold Partnership (Only Three) TSHS. 70M	Silver Partnership TSHS. 30M
<b>Opening Dinner:</b> <ul style="list-style-type: none"> <li>Attendee passes</li> </ul>	5 Tickets Complimentary Plus One fullpage color on the program Logo will appear on conference bag	3 Tickets Complimentary Plus Half-page color on the program	2 Tickets Complimentary Plus Quarter page color on the program	1 Ticket Complimentary Plus The logo appears on the program
<b>Publicity:</b> <ul style="list-style-type: none"> <li>Your institution Logo will appear on the Summit Proceedings and conference material.</li> <li>Announcement of partnership on ACCOSCA's Social Media channels and Website.</li> </ul>	✓	✓	✓	✓
<b>Signage:</b> <ul style="list-style-type: none"> <li>An opportunity to have your organization's signage strategically placed at positions designated by ACCOSCA</li> </ul>	✓	✓	✓	✓
<b>Literature and Promotional Material:</b> <ul style="list-style-type: none"> <li>An opportunity to include your organization's brochure and a gift/giveaway in the attendee pack that is distributed to participants upon registration at the conference.</li> </ul>	✓	✓	✓	✓
<b>Exhibition:</b> <ul style="list-style-type: none"> <li>Your organization will be allocated an exhibition booth throughout the summit.</li> </ul>	✓	✓	✓	✓
<b>Supporters' Reception</b> <ul style="list-style-type: none"> <li>Invitation to supporters' reception.</li> </ul>	✓	✓	✓	✓
<b>Recognition</b> <ul style="list-style-type: none"> <li>Your organization will be acknowledged during the official opening and closing sessions.</li> </ul>	Plus A 60-Minute opportunity to address the summit	Plus A 30-Minute opportunity to address the summit	✓	✓
<b>Attendee Roster</b> <ul style="list-style-type: none"> <li>Your organization will be given access to the list of the congress attendees.</li> </ul>	✓	✓	✓	✓



**OPENING CEREMONY SPONSORSHIP AT TSHS. 150M (13<sup>TH</sup> OCTOBER, 2026)  
ONLY ONE SLOT AVAILABLE**

- Showcase your institution at the most visible and lively event of the entire conference – the opening ceremony.

**CLOSING NIGHT CELEBRATION SPONSORSHIP AT TSHS. 150M (16<sup>TH</sup> OCTOBER, 2026)  
ONLY ONE SLOT AVAILABLE**

- Showcase your institution at the most visible and lively event of the entire conference – the closing dinner gala.
  1. Your institution formally recognized at the gala night.
  2. A five-minute address during the gala night.
  3. 5 additional tickets to the closing night celebration.

**SYNDICATE DINNERS (FOUNDATION DINNER, YOUTH BREAKFAST AND AFRICA  
WOMEN IN COOPS DINNER - (INVESTMENT RANGES BETWEEN 30M-50M)**

1. Your institution formally recognized at the gala night.
2. A five-minute address during the gala night.

**Institutions interested in participating in exhibitions can expect the investment to range from 10M to 30M, depending on the booth size and the incentives provided.**

**GET INVOLVED**

You can get involved in the 2026 SACCA Congress as a partner or a sponsor; ACCOSCA has set various opportunities for partnership that can be found at [www.accosca.org](http://www.accosca.org) | [www.sccult.tz](http://www.sccult.tz).

You can also contact us through [grace.watsiera@accosca.org](mailto:grace.watsiera@accosca.org) or [info@sccult.tz](mailto:info@sccult.tz);

