

The Ministry of Co-operatives and MSMEs Development

In collaboration with

THE CO-OPERATIVE UNIVERSITY OF KENYA



REPORT

● THE FIRST CO-OPERATIVE MOVEMENT STAKEHOLDERS' ANNUAL CONFERENCE

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The Ministry of Co-operatives and MSMEs Development

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REPORT

THE FIRST CO-OPERATIVE MOVEMENT STAKEHOLDERS' ANNUAL CONFERENCE

THEME

Co-operative Business Model for Socio-Economic Transformation

13th - 15th June, 2023,

Sarova Whitesands Beach Resort & Spa, Mombasa, Kenya





ACKNOWLEDGEMENT

We acknowledge the contributions of stakeholders and collaborators; the Ministry of Co-operatives and MSMEs Development, which partnered with The Co-operative University of Kenya to plan and co-ordinate this exercise, leading to a successful inaugural conference. Special mention to the Cabinet Secretary, Hon. Simon Chelugui, EGH.; the Principal Secretary, Mr. Patrick Kilemi; and the Commissioner for Co-operative Development, Mr. David Obonyo; for their enormous support and leadership throughout the planning and execution stages.

We wish to register our gratitude to the conference sponsors, including, the International Labour Organization (ILO), Safaricom Plc., The Co-operative Bank of Kenya, Sidian Bank, CIC Group, New KPCU, KUSCCO, WeEffect, Global Communities and Kenya National Police DT SACCO.

Special thanks go to all co-operative institutions that sponsored their members to participate in the conference. To all participants for actively taking part in deliberations that led to enriching resolutions. Lastly we acknowledge the University Council, Management, the Senate and staff of The Co-operative University of Kenya who worked tirelessly to ensure success of this important forum.



- The First Co-operative Movement Stakeholders' Annual Conference, June 13 - 15, 2023, Sarova Whitesands Beach Resort & Spa, Mombasa, Kenya
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Background

The Inaugural Co-operative Movement Stakeholders' Annual Conference was held on June 13 – 15, 2023, at the Sarova Whitesands Beach Resort & Spa, Mombasa City, Kenya. The maiden conference served as a platform to bring stakeholders, drawn from the cooperative sector, to update on the progress of key subsectors where cooperatives are making a difference on socio-economic transformation.

In attendance were high-level representatives from Ministry of Cooperatives & MSMEs, led by the Cabinet Secretary, Hon. Simon Chelugui, EGH., the Principal Secretary, Mr. Patrick Kilemi and Commissioner for Cooperative Development, Mr. David Obonyo; representatives from the Presidential Economic Advisory committee; Counties; International and Regional cooperative development partners, including International Labour Organization (ILO), International Co-operative Alliance (ICA), ACDI / VOCA, DGRV Kenya, Global Communities; national cooperative organizations (NACOs) including CAK, NACHU, New KPCU, Co-operative Bank of Kenya, CUK, CIC Group and KUSCCO; and representatives from various types of co-operative societies.

This report provides a summary of the activities and outcomes from the 3-day conference, including sessions, themes, questions captured and input received from delegates. Of importance, the conference provided key resolutions to be spearheaded by various players in the sector where the next conference will follow up on the progress made.

Conference Overview

The conference comprised of various sessions under different key thematic areas. These sessions were organized to enhance delegates understanding of the sectors' challenges and opportunities, to communicate constructive ideas and a way for charting the good course for the sector and engagement for collaboration and partnership.

Across the days, the conference provided an opportunity for direct questions to collect specific and detailed input from delegates. The solicited discussion topics included the actionable activities with timeline, transition activities and operational planning activities, general concerns about the cooperative development.

Summary of Outcomes

Among many resolutions and outcomes, the conference introduced stakeholders to opportunities brought about by establishing strong mutual beneficial partnerships and collaborations to fully utilize the capabilities and opportunities brought by the cooperative business model. The valuable substantial inputs that were gathered will enable stakeholders to make

critical decisions, develop sound policies that will transform cooperative business model as a key driver of sustainable development.

Next Steps

The Co-operative Movement Stakeholders and Partners recognise the strength of unity and collaboration among co-operators, policymakers, development partners, private sector, public sector, practitioners, professionals, academia and researchers. In doing so, the meeting resolved to continue moving towards a solidified goal where a wide spectrum of inputs will continue to be gathered from a wide representative cross-section of key players in the sector.

Therefore, the stakeholders envision an annual stakeholder event focused on sharing information and soliciting input from valued stakeholders, partners, and customers.

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The Inaugural Co-operative Movement Stakeholders' Annual Conference on: **Co-operative Business Model for Socio-Economic Transformation**

1.0 THE FIRST CO-OPERATIVE MOVEMENT STAKEHOLDERS' ANNUAL CONFERENCE RATIONALE

1.1 Stakeholders' Conference Rationale



The co-operative movement in Kenya dates back to 1908 when the first dairy Cooperative Society was registered by white settlers in Lumbwa, Kipkelion, Great Rift Valley. At independence in 1963, there were 1,030 registered cooperatives (with 655 active) and a total membership of 355,000. Currently, there are over 23,275 registered cooperatives contributing gross deposits of KES. 844.55 billion (25.91% of the national

savings. The sector has average annual export earnings of KES. 20.839 billion, translating to 2% of National GDP. Membership stands at 6,535,202 hence creating a huge social movement of people bonded together by common goal (National Cooperative Sector Survey, 2018).

If you want to Go fast, Go alone.

*If you want to Go far, go together
~ Proverb*

Cooperatives have played a significant role in socio-economic development of nations for centuries and are a reminder that it is possible to pursue both economic viability and social responsibility. It is now widely agreed that deliberate and intense promotion of cooperative business model provides the only apolitical platform to mitigate global dec-

adence, eradicate poverty, end hunger, create jobs, and promote good health, among others. It can accelerate the transformation of socio-economic development so that cooperatives become more efficient, inclusive, resilient, and sustainable. Notwithstanding the above aforementioned socio-economic achievements, out of the 23,275 cooperatives, only 8,814 are active (representing 37.9%) while the rest are dormant or deregistered.

Agriculture is the backbone of the Kenyan economy. The sector is critical when addressing food security, health, unemployment, and poverty alleviation. While agro-based cooperatives have existed for a long time, and were very vibrant in the 60's to early 90's, there has been significant decline in performance over the last decade.

There were 5,055 agro-based marketing cooperatives by 2017, mainly dealing with coffee, dairy, livestock, cereals and cotton production, with a combined turnover of KES. 14 billion and an asset base of KES. 481 billion (National Cooperative Sector Survey 2018). Therefore agro-based cooperatives have the potential to assist government and communities to achieve food security, boost manufacturing, alleviate poverty, create jobs and improve livelihoods from the bottom-up.

While appreciating the significant role cooperatives play in the socio-economic development of the people especially at the grassroots level, the Government of Kenya (GOK) is implementing the Bottom-Up Economic Transformation Agenda (BETA) (The Plan) using co-operatives and MSMEs as enablers upon which socio-economic transformation of the people is to be achieved. The Plan is anchored on FIVE key PILLARS of development, namely: (1) Agricultural Transformation and Inclusive Growth; (2) Micro, Small & Medium Enterprises Economy; (3) Housing and Settlement; (4) Healthcare; and, (5) Digital Superhighway and Creative Industry. Cooperatives are also critical to the achievement of Vision 2030, SDGs and Africa's Agenda 2063.

It is against this background that the Ministry of Co-operatives & MSMEs Development and The Co-operative University of Kenya organized the maiden Co-operative Movement Stakeholders' Conference under the theme "Co-operative Business Model for Socio-Economic Transformation", where stakeholders would congregate to share experiences, opportunities, best practices and challenges that arise while operating within the cooperative movement; and chart the way forward towards a sustainable and transformative sector geared towards socio-economic development.

1.2 Aim of the Conference_



The First Co-operative Movement Stakeholders' Annual Conference was **aimed at facilitating a multifaceted, consultative forum of national discourse to chart Kenya's cooperative-driven and community-led inclusive, transformative and sustainable development agenda.**

The conference also aimed to provide a platform for sharing best practices and striking mutual beneficial partnerships, collaborations and networks among policymakers, development partners,

private sector, public sector, academia, practitioners, professional and researchers, in areas where co-operative business model had assimilated and where there lay opportunities for cooperative business model.

2.0: CONFERENCE FORMAT & VENUE

The multi-faceted conference forum comprised opening remarks from the invited guests; the launch; a **multi-stakeholders High-Level Dialogue** on "*The Contribution of Co-operative Business model in development: Practice and opportunities & Preservation and Promotion of the co-operative identity through legal and regulatory framework*"; **technological discourse** on "*Leveraging technology for socio-economic inclusion in co-operative development - in transformational Digital Economy*"; **Multi-sectoral Cooperative experiences: different value chains & exhibitions** on "*Various value chains in different sectors e.g. finance, housing, transport, coffee, dairy, tea, mining & blue economy: practical solutions to current challenges*"; **Decent work** on "*The ILO approach to cooperatives as a pathway to job creation*"; **New Frontiers for co-operative development** on "*ASAL areas of Kenya: new development and opportunities*"; and **Uncharted territory** on "*Expanding the cooperative enterprises in East and Central African Region*". By so doing, the conference sought to positively impact on the following: policy development and implementation; productivity; national development; inclusivity; job creation as well as efficiency of human engagement; food and nutrition security; climate change mitigation; adoption of best practices on environment management; and establishment of quintuple helix linkages to leverage producer-consumer-regulator relationships. The conference resolutions will enable key decision-makers to chart new pathways of inclusive sustainable development, grounded on updated knowledge systems that can accelerate the creation, diffusion and adoption of the cooperative business model in all sectors of socio-economic development.

The maiden Co-operative Movement Stakeholders' Annual conference was held on **13th – 15th June, 2023 at Sarova Whitesands Beach Resort & Spa, Mombasa, Kenya** under the theme "***The Co-operative Business Model for Socio-Economic Transformation***". The event was officiated by Hon. Simon Chelugui, EGH., the Cabinet Secretary, Ministry of Co-operatives & MSMEs Development, accompanied by Mr. Patrick Kilemi, the Principal Secretary, State Department of Cooperatives, and Mr. David Obonyo, the Commissioner for Cooperative Development, among other dignitaries.

3.0 CONFERENCE MEETING SESSIONS & DISCUSSIONS

The conference was organized into an opening ceremony session, information sessions on sector statuses, plenary presentations and discussions, panel discussions on Question and Answers sessions and closing ceremony.

3.1 The opening ceremony

Hon. Simon Chelugui, EGH., Cabinet Secretary, Ministry of Co-operatives & MSMEs Development, Republic of Kenya, inaugurated the meeting by welcoming the PS, CUK Council, Partners and all the delegates. He recognized that his Ministry is experiencing positive impacts on various initiatives. While highlighting the role and functions of his Ministry, the CS encouraged that time was ripe to reposition the country through the co-operative business model on: financial inclusion; digital empowerment; savings; improved governance and leadership to attain public confidence; empowerment of housing cooperatives; empowerment farmers to produce enough food; and utilization of available cooperative structures for resource mobilization. Further, the CS underscored the great achievements that the co-operative movement had garnered over the years since the pre-colonial days, including mobilizing savings to a tune of over KES. 800 billion, notwithstanding the challenges affecting the sector in the areas of governance, leadership, management, corruption, technological issues – cybercrime, resource underutilization, cartels and brokers, and production issues. While applauding the close working relationship between the Ministry and The Co-operative University of Kenya, which he acknowledged as the intellectual arm of the co-operative movement, the CS thanked the University for ably executing the role of the key cooperative movement stakeholders' conference event organizer. He concluded his remarks by noting that since cooperatives were a devolved function, there was need for Ministry officials to continue working closely with Counties in supporting cooperatives. The PS and Commissioner thanked the stakeholders, recognized each representation, and elaborated on achievements made by the cooperative sector and key strategies the Ministry was putting in place to support the sector.

"It is time to reposition the country through co-operative business model on: financial inclusion; digital empowerment; savings; improve governance; empower farmers to produce more food;..... utilize available coop structures for resource mobilization"

Hon. Chelugui, EGH.

3.2 Information sessions on sector statuses

On behalf of the invited development partners, Dr. Sifa B. Chiyoge, Regional Director and CEO, the International Cooperative Alliance (ICA) - Africa, thanked the CS, the

GOK and the cooperative movement for standing strong in promoting the Co-operative Identity by embracing the cooperative principles and values. “We note that, the development partners will be looking forward to getting recommendations and resolutions of the Kenyan context so that they can be part of the solution and replicating the same in other counties” she noted.

3.3 Plenary presentations and discussions

The plenary meeting provided an environment where various presentations were done and which guided discussions and discourse for the sector. Below are the topical areas of discussion:

- (1) The contribution of the Co-operative Business Model in development: practices and opportunities. *Presented by Prof. Esther Gicheru, DVC, FPA – CUK.*
- (2) Co-operative Revolution under the Bottom-Up Economic Transformation Agenda (BETA). *Presented by Mr. Steven Otieno, Advisor of President's Economic Transformation Office (PETO)- Cooperative Development, on behalf of Dr Augustine Cheruiyot, Senior Adviser and Head of President's Economic Transformation Office.*
- (3) Leveraging technology for socio-economic inclusion in the co-operative movement. *Presented by Mr. Nicholas Kamuyu, Director, Co-operative Bank of Kenya, representing the Group Managing Director, Dr. Gideon Muriuki, CBS.*
- (4) The role of cyber security in supporting co-operative operations and management. *Presented by Ms. Phides Nyamohanga, Cyber Security Lead, Safaricom Plc.*
- (5) Preservation and promotion of the co-operative identity through legal and regulatory framework. *Presented by Mr. David Obonyo, Commissioner for Co-operative Development, State Department for Co-operatives.*
- (6) New Frontiers for Co-operative Development: ASAL areas of Kenya, *Presented by Mr. Simon Muli Deputy Chief of Party, ACDI/VOCA.*
- (7) Beyond reach: opportunities for export marketing and farmer financing. *Presented by Mr. Timothy Mirugi, CEO, New KPCU.*
- (8) Decent work: ILO approach to co-operatives as a pathway to job creation. *Presented by Ms. Caroline Njuki, Officer in Charge – ILO in Kenya.*
- (9) CUK's facilitative role in Co-operative Development. *Presented by Dr. Lydia Muttua, Registrar ACDRI, CUK*
- (10) Unchartered territory: Expanding the co-operative enterprise in East and Central African Region. *Presented by Dr. Chigoye B. Sifa, Regional Director & CEO – ICA Africa*
- (11) Supporting our own: opportunities for financial co-operatives in the growth and development of sustainable value chains. *Presented by Mr. Solomon At-*

siaya, CEO, Kenya National Police Sacco

(12) The Overview of the Financial Inclusion Fund Curriculum; Leadership and Integrity Course for Co-operative Leaders. *Presented by Prof. Wycliffe A. Oboka, Director, ICD, CUK*

(13) Government priorities on the co-operative movement for FY2023-24. *Presented by PS, State Department for Co-operatives.*

4.0 KEY CONFERENCE RESOLUTIONS

The maiden Co-operative Movement Stakeholders' Annual conference resolved as follows: -

Nº	Priorities / Action activities / Resolutions	Responsibility	Timeline
1	To effectively harness co-operative business model for national socio-economic inclusive and sustainable growth, the conference adopted to develop & implement the National Co-operative Transformation Strategy.	CUK/ SDC/ The Presidency	August, 2023
2	Recognizing that the GOK is taking bold steps to strengthen the cooperative sector as an anchor and key enabler in the Bottom-up Economic Transformation Agenda (BETA), the conference resolved to mobilize cooperatives to support the GOK agenda of transformation in the priority areas of value chains e.g. housing, coffee, dairy, tea, miraa, livestock & leather, cotton, blue economy etc. from production to consumption.	SDC / CUK	Continuous
3	Recognizing the great role that CUK plays in cooperative development, the conference resolved that GOK through the CS to equip CUK with proportionate infrastructure since CUK is the Centre of Excellence for knowledge, research, education & information for cooperative movement (purchase of land to expand facilities)	National Treasury through the SDC and MOE	FY. 2023 / 2024

Nº	Priorities / Action activities / Resolutions	Responsibility	Timeline
4	That cooperatives remain the critical vehicles to drive the agenda of food security in Kenya. The conference called for training of the cooperative sector on good governance and leadership to attain public confidence to mobilize Kenyans to join cooperatives and empower agro-cooperatives to produce enough food & nutrition for the nation.	SDC / COG / CUK	Continuous
5	Recognizing the importance of stakeholder engagement as envisaged in the Constitution of Kenya, it was resolved that the Co-operative Movement Stakeholders' conferences be held every year in the Month of June.	CUK / SDC / COG/ coop-eratives	June, 2024
6	Develop National Standardized (universal) Co-operative Training Manual (a ToT facilitative Manual for cooperative officers at County level)	CUK	June, 2024
7	Championing for worker cooperative business model to the country (CUC has developed a curriculum on Worker Cooperative Business Model to be up-scaled and promoted)	CUK / SDC	Continuous
8	Noting the importance and critical role that CUK is playing, the conference resolved to align CUK strategies & programs with the government priorities so that they can attract & maintain the national recognition.	CUK	Continuous
9	Address the gaps identified during the Coffee Reforms Forum held on June 8 - 10, 2023 (that was hosted by the Presidency) in Meru County.	SDC / CUK	June, 2024
10	Recognising the immense opportunities and potential of the coffee sector & appreciating the challenges in human resources and farmers on Good Agricultural Practices (GAPS), the conference resolved to develop curriculum targeting players in different value chains e.g. coffee (from production to marketplaces)	CUK / SDC	June, 2024

Nº	Priorities / Action activities / Resolutions	Responsibility	Timeline
11	Taking cognizance of the establishment of the cooperative movement stakeholders' secretariat, the conference resolves that there will be a deliberate effort to create and build partnerships between CUK and all County Governments represented at the inaugural conference through signing of MOUs; and to reach out to other counties and stakeholders to grow the movement partnership umbrella.	CUK / COG	June, 2024
12	Taking advantage of the GOK in revamping the various agricultural sectors and considering proactive measures, there is need to restructure and strengthen the value chains to enhance transparency & benefit cooperatives / farmers more as per the GOK aspirations e.g. coffee	SDC/ COG	June, 2024
13	Establish solid partnership between CUK, the Commissioner for Cooperative Development and SASRA to strengthen Cooperatives through harnessing and building capacity of staff of co-operatives	SDC / CUK / COG / SASRA	June, 2024
14	Promote inclusion in cooperative business model (gender, youth and vulnerable communities)	SDC / COG	Continuous
15	Noting the critical importance of technology and innovation in spurring development, there is urgent need to support adoption & integration of digital technologies (ICTs) in cooperative management & operations (mainstreaming).	SDC / CUK / COG	Continuous
16	Appreciating the contribution of the cooperatives to the socio-economies of nations, conference resolved to promote universal compliance with ICA - cooperative Identity, principles and values across the cooperative business models.	CAK / SDC	Continuous
17	Recognizing that Science, Technology, and Innovation (STI) has direct bearing on cooperative development, the conference resolved to embrace STIs and establish Innovation & Incubation hub(s) for cooperative movement	CUK	June, 2024

Nº	Priorities / Action activities / Resolutions	Responsibility	Timeline
18	Taking cognizance of the delayed development in the ASAL areas of Kenya, and appreciating the opportunities in those areas, conference resolved to deliberately support cooperative movement in North-Eastern & other ASAL parts of Kenya that have had inequalities in cooperative promotion (especially on capacity development)	SDC / COG / CUK / Development Partners	Continuous
19	Upon reflecting the critical role played by the technical assistants (TA)/ extension officers at the grassroots farm level, the conference resolved that there is great need to employ Technical Assistants (TAs)/ Extension officers to support farmers & cooperatives at grass roots level	SDC / COG	Continuous
20	Reflecting on the efficiency of service delivery and allocation of resources in line with the Ministry of Co-operatives and MSMEs Development activities, the conference recommended the establishment of mainstream (standing) Cooperative Departments at the County level to mirror the Ministry.	COG	Continuous
21	Develop a Postgraduate Diploma in Cooperatives for the graduate specialists who support cooperative management and leadership	CUK	September, 2024
22	Develop a Diploma Course in Coffee Technology and Cupping (Also tea production value chain)	CUK	September, 2024
23	Considering the vibrancy and need to support and harness cooperative business model in agro-based activities, conference resolved the renewal of MOU between CUK with Meru County and with any other County Government whose MOU has lapsed	CUK / Meru County Government and others	September, 2024
24	Conference resolved to explore on Inter-County Trading among cooperatives, through the established regional blocs	SDC / SASRA / COG	June, 2024
25	Establish a collaboration with Kenya School of Government (KSG) to offer training to the cooperative officers at management level	CUK / KSG	June, 2024

Nº	Priorities / Action activities / Resolutions	Responsibility	Timeline
26	Explore on Inter-Sacco Lending to ensure co-operators access affordable financing	SDC / SASRA	June, 2024
27	Engage the cooperative movement on the review of the Cooperative Principles and Values which are due for review (reviewed after 30 years).	ICA / CAK / CUK / SDC	Continuous
28	Noting the critical importance of having sound policies, regulations and legal frameworks to promote a good working environment for all, the conference resolved to appoint a taskforce to work on Cooperative Regulations	Cabinet Secretary	June, 2024
29	County governments to come up with County Cooperative Bills in readiness for the National Cooperative Development Bill and Regulations that are being established	SDC / COG / Counties	June, 2024
30	Sensitization to the farmers to ensure they are able to access international markets	SDC / CAK / CUK	June, 2024
31	A model for identifying & awarding outstanding cooperative development support by counties – co-creation of model	CUK / ILO	4 Years
32	Annual Technical forum for County Cooperative Officers to share ideas, opportunities & challenges, and standardize operations & management of cooperatives at county level	CUK / COG/ SDC	June, 2024
33	Develop a Tool to measure the achievement of the ICA Principles at the cooperative level	CAK / CUK	June, 2024
34	Lobby for adequate budgetary provisions to assist delivery of the planned activities in cooperative sector	SDC / COG	April, 2024

5.0 CONFERENCE PARTICIPATION

The inaugural annual co-operative movement stakeholders' annual conference attracted more than 180 delegates drawn from different cooperative organizations countrywide that included: -

- Hon. Simon Chelugui, EGH., Cabinet Secretary, Ministry of Co-operatives & MS-MEs Development;

- Mr. Patrick Kilemi, Principal Secretary, State Department for Cooperatives;
- Mr. David Obonyo, Commissioner for Cooperative Development;
- Heads of key international agencies/ organizations including;
 - International Co-operative Alliance (ICA)
 - International Labour Organizations (ILO)
 - Global Communities
 - WOCCU
 - ACCOSCA
 - ACDI / VOCA
 - DGRV Kenya
 - We-Effect
- CEO, SASRA;
- County Government officials including;
 - County Executive Committee Members for cooperative development
 - County Chief Officers for cooperative development
 - County Directors, cooperative development
 - Cooperative Officers, cooperative development
 - Cooperative Auditors
- CUK management;
- National Co-operative Organizations including;
 - Co-operative Alliance of Kenya (CAK)
 - Co-operative Bank of Kenya
 - CIC Group
 - New KPCU
 - KUSCCO
 - NACHU
- CEOs and managers of cooperative societies in different sectors, including coffee, dairy, tea, financial services, worker cooperatives;
- Conference sponsors, including Safaricom Plc and Sidiq Bank;
- Universities, and research institutions
- Private sector and NGO representatives,
- Scholars, researchers, inventors, and professionals.

6.0 SPONSORS AND PARTNERS - 2023

The event attracted the following sponsors;

- => International Labour Organization (ILO) - Platinum sponsor
- => Safaricom Foundation - Platinum sponsor
- => Kenya National Police DT SACCO - Platinum sponsor
- => The Co-operative Bank of Kenya - Gold sponsor
- => New KPCU - Gold sponsor
- => Sidian Bank - Bronze sponsor
- => CIC Group - Bronze sponsor
- => KUSCCO
- => WeEffect
- => Global Communities

Summary of Support Institutions

A	Sponsor Institutions
1	Co-operative Bank of Kenya
2	Safaricom Plc
3	New KPCU
4	ILO
5	Sidian Bank
6	CIC Insurance
7	Kenya National Police DT Sacco
8	KUSCCO
9	We Effect
10	Global Communities
B	County Governments
1	Kajiado County Government
2	Kiambu County Government
3	Kitui County Government
4	Wajir County Government
5	Nyandarua County Government
6	Migori County Government
7	Busia County Government
8	Uasin Gishu County Government
9	Machakos County Government
10	Kilifi County Government

11	Kakamega County Government
12	Mombasa County Government
13	Taita Taveta County Government
C	Co-operative Societies
1	CIC Sacco
2	Mwalimu National DT Sacco
3	Shamiri Sacco
4	Kenversity Sacco
5	Acumen Sacco
6	Shelloyees Sacco
7	Siraji Sacco
8	IG Sacco
9	Smart Savers Sacco
10	Kenya Bankers Sacco
11	Tabasamu Sacco
12	Ports Sacco
13	Qwetu Sacco
14	Fasiseka Sacco
15	Equity Sacco
16	Ushuru Sacco
17	Kitui Teachers Sacco
18	Kwetu Sacco
19	Barabara Sacco
20	Kimbilio Daima Sacco
21	Goodway Sacco
22	Boresha DT Sacco
23	Solution Sacco
24	Adventist Sacco
25	Mafanikio Sacco
26	Defence Sacco
27	Mentor Sacco
D	Other Institutions/ Unions
1	ACCOSCA
2	NACHU
3	Meru Central Coffee Union
4	Machakos Co-operative Union

APPENDIXES

Appendix 1: Abbreviations and Acronyms

ACDRI	Academic, Co-operative Development, Research & Innovation
ATC	Agri & Co-operative Training & Consultancy limited
CAK	Co-operative Alliance of Kenya
CEC	County Executive Committee
CEO	Chief Executive Officer
COG	Council of Governors
Commissioner	Commissioner for Co-operative Development
CS	Cabinet Secretary
CUK	The Co-operative University of Kenya
DT	Deposit Taking
DVC	Deputy Vice Chancellor
FPA	Finance, Planning & Administration
GOK	Government of Kenya
ICA	International Co-operative Alliance
ICD	Institute of Co-operative Development
ICT	Information and Communication Technology
ILO	International Labour Organization
KES	Kenya Shilling
KPCU	Kenya Planters Cooperative Union
KUSCCO	Kenya Union of Savings & Credit Co-operative Societies
MD	Managing Director
MOE	Ministry of Education
MSMEs	Micro, Small & Medium Enterprises
NACHU	National Cooperative Housing Union
NACOs	National Co-operative Organizations
PETO	President's Economic Transformation Office
PS	Principal Secretary
SASRA	SACCO Societies Regulatory Authority
SDC	State Department for Co-operatives
ToT	Trainer of Trainers
VC	Vice Chancellor

Appendix II: Conference Sessions in Pictures











