

**WAZO HILL SAVINGS & CREDIT
CO-OPERATIVE SOCIETY LIMITED**

**P. O. Box 66793
DAR ES SALAAM
Tanzania**

REG. No. DSR 460

Ref. No. WSACCOS/GC-01/2026

27th February, 2026

REGIONAL CO-OPERATIVE AUDITOR
COASCO,
P.O. Box 2429,
DAR ES SALAAM.

Dear Sir,

Re: DRAFT ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER, 2025

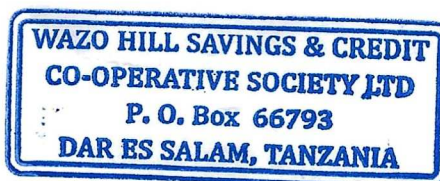
We writing to submit our draft accounts for the year ended 31.12.2025 for audit. According to the request from our members from the last Annual General Meeting the financial statements should be prepared both in Kiswahili and English. Also, we request that Final account and your reports to be available in soft copy so that it can be easily sent to the printer without any alteration during the preparation of Annual General Meeting booklet.

Yours faithfully,

WAZO HILL SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED



Abduel Samson Kivuyo
MANAGER



Shabani Haji Msheri
CHAIRMAN



Received on 04/3/2026

CHAMA CHA USHIRIKA WA AKIBA NA MIKOPO WAZO HILL
URARI 2025

	OPEN.T/BAL		CURRENT T/BAL		ADJUSTMENT		FINAL T/BAL	
	DR	CR	DR	CR	DR	CR	DR	CR
Mali viwanja uzwa	-						-	
Mali za kudumu	128,187,500		130,577,605	90,805,248			167,959,857	
Malimbikizo ya uchakavu	-	9,657,559		44,671,165			-	54,328,724
Marekebisha ya Kizunga yaliyoahirishwa	-	-					-	-
Kodi	-						-	
Kodi	-	-					-	-
Hisa TPCC	1,445,629,642		1,032,016,910				2,477,646,552	
Hisa Ushirika Tower	50,000,000						50,000,000	
Development Loans	4,211,555,210		3,647,618,197	3,063,988,147			4,795,185,261	
Emergency Loans	30,321,442		120,858,238	120,450,662			30,729,019	
Personal Loans	1,346,097,218		2,096,043,308	1,804,197,946			1,637,942,581	
Education Loan	259,301,335		555,601,357	543,563,686			271,339,006	
Nje ya Mshahara Loan	969,406,053		1,333,867,551	1,220,885,154			1,082,388,450	
ChapChap Loan	30,867,312		763,958,840	731,880,032			62,946,120	
Kiwanja Loan	217,368,813		9,949,296	56,527,950			170,790,160	
Weekend Loan	2,658,850		74,849,496	70,176,346			7,332,000	
Nipe Tafu Loan	1,161,050		29,054,392	29,182,492			1,032,950	
Wazo Bima Loan	10,403,120		27,598,834	20,644,291			17,357,663	
Chap Kikundi Loan	81,249		11,646,751	11,428,000			300,000	
Kikundi Loan	32,304,500		156,941,077	153,100,609			36,144,968	
Jiendeleze Financing Loan	424,926,427		163,764,721	201,295,310			387,395,837	
Tengo la mikopo mibaya		47,191,068	11,000,000					36,191,068
Mikopo ya Wafanyakazi	198,449,915		151,520,841	124,073,568			225,897,188	
Wadaiwa wengine	7,688,252		-	7,688,252			-	
Bumaco insurance	1,040,182			1,040,182			-	
Employer	7,140,490		4,274,518,723	4,244,885,304.51			36,773,908	
Parking GI Mobile	920,050		139,764	830,764			229,050	
Riba Fedha akaunti Maalum CRDB	-						-	
Riba Fedha akaunti ya Hati fungani	6,050,000						6,050,000	
Riba Fedha akaunti ya UTT	57,512,164		66,547,219				124,059,383	
Fedha taslimu	362,837		3,598,000	3,290,000			670,837	
Fedha benki NMB akaunti	20,509,016		389,162,317	400,375,130			9,296,203	
Fedha benki CRDB akaunti	44,890,426		6,866,966,953	6,943,655,045			(31,797,666)	
Fedha benki ya Posta	29,645			29,645			0	
Fedha benki ya DCB	-		983,585,093	850,787,817			132,797,276	
Funded DCB			421,074,098	534,468,955			(113,394,857)	
Treasury Bond	200,000,000						200,000,000	
Liquid fund UTT	140,000,000		1,160,000,000	620,000,000			680,000,000	
Mobile Disbursement	45,976,776		2,066,013,399	2,101,047,650			10,942,525	
Fedha benki Uchumi	212,372,343		801,160,000	926,795,203			86,737,140	
Akaunti maalumu	-						-	
Investment co-op shares	2,000,000						2,000,000	
SCCULT 1992 Shares	23,750,000						23,750,000	
Hisa za wanachama		1,286,629,103	155,872,516	425,107,648				1,555,864,236
Amana za Wanachama		1,256,942,106	4,173,717,778	4,709,562,259				1,792,786,587
Akiba za wanachama		3,022,918,631	702,457,979	1,207,653,747				3,528,114,399
Wadai wengine		176,124,306	2,175,463,967	2,087,611,920				88,272,259
Riba ya Mikopo NSSF		-						-
Kodi ya Zuiro		117,408,409	117,408,409	58,751,012				58,751,012
TPCC		-						-
COASCO		15,000,000	15,000,000	15,000,000				15,000,000
Gawio wanachama		-						-
Kodi TRA	25,535,870		76,082,395				101,618,265	

Kodi ya Mbele		3,773,726					3,773,726
Mishahara		-					-
PAYE	-	-				-	-
Skills Development levy(SDL) Payable	-	-				-	-
Mkopo NSSF	-	-				-	-
Mkopo PPF		-					-
Akiba ya lazima		532,442,393					532,442,393
Akiba ya kukombolea mafungu		328,138,042					328,138,042
Akiba ya elimu		108,078,007					108,078,007
Akiba ya madeni mabaya		394,728,678					394,728,678
Limbikizo la ziada		1,235,724,610	86,274,506				1,149,450,104
Uthaminishaji		1,332,863,239		1,032,016,910			2,364,880,149
Uthaminishaji wa mali za Kudumu		84,803,683					84,803,683
Investment Reserve Fund		-					-
Akiba ya Majanga / Bima		202,074,127	225,000	110,328,072			312,177,199
Riba mikopo ya muda mrefu				619,739,889			619,739,889
Riba mikopo ya dharura				4,527,282			4,527,282
Riba mikopo ya Binafsi				221,644,166			221,644,166
Riba mikopo ya elimu				29,409,502			29,409,502
Riba ya mikopo Nje ya mshahara				150,729,915			150,729,915
Riba ya mikopo ya wafanyakazi				16,514,941			16,514,941
Riba mikopo ya Chap chap				45,951,965			45,951,965
Riba mikopo ya Weekend				3,844,656			3,844,656
Riba mikopo ya wazo bima				380,362			380,362
Riba mikopo ya Nipetafu				2,043,533			2,043,533
Riba mikopo ya jiendelege				57,507,295			57,507,295
Riba mikopo ya chapkikundi				984,751			984,751
Riba mikopo ya kikundi				14,359,518			14,359,518
Viingilio				17,225,000			17,225,000
Mapato mengineyo							-
Kupungua kwa Tengo Madeni mabaya				11,000,000			11,000,000
Mauzo ya Kadi za ATM				5,826,950			5,826,950
Mauzo ya fomu za mikopo				3,489,000			3,489,000
Wazo Bima commision				3,770,271			3,770,271
Umoja Switch commision				27,148,090			27,148,090
Gawio kutoka TPCC Ltd				228,851,010			228,851,010
Mapato kutoka Mobile App				2,334,189			2,334,189
Riba kutoka Akaunti Maalum CRDB							-
Riba kutoka Government Bond				24,200,000			24,200,000
Recovery Of Bad & Doubtful Debts							-
Riba kutoka akaunti maalum CRDB							-
Riba kutoka UTT				66,547,219			66,547,219
NSSF			21,366,000			21,366,000	1
Staff salaries-Gross						-	
Salary Gross Pay			180,240,000			180,240,000	
Wages						-	
Gharama za Likizo za wafanyakazi			13,020,000			13,020,000	
Gharama za Bonus za wafanyakazi			-			-	
WCF			1,068,300			1,068,300	
Kodi ya ujuzi						-	
Chakula wafanyakazi			12,624,500			12,624,500	
Mawasiliano			10,228,576			10,228,576	
Shajala			3,258,118			3,258,118	
Education Allowance			8,000,000			8,000,000	
Usafiri			14,394,655			14,394,655	
Profesional and Consultancy Fees			11,806,508			11,806,508	
Matumizi ya jumla			14,392,887			14,392,887	
Ada ya ukaguzi			15,000,000			15,000,000	
Mahusiano ya kibiashara			89,460,780			89,460,780	

Madeni mabaya							-	
Gharama za mapitio ya Sera za chama							-	
Gharama za Maombi ya Mkopo CRDB							-	
Gharama za Mifumo laini na teknolojia			6,800,000				6,800,000	
Insurance General							-	
RambiRambi							-	
Gharama za Ukaguzi na mfuko wa mrajisi							-	
Mahusiano na kuchangia shughuli za Ushrika nchini							-	
Sanduku la barua							-	
Allowance Personnel			2,400,000				2,400,000	
Seminar and Training-members			136,791,210				136,791,210	
Training and Seminar- Board							-	
Gharama za benki			2,407,059				2,407,059	
Riba ya mkopo NSSF							-	
Riba hisa za ziada Wanachama			69,810,970				69,810,970	
Riba akiba za wanachama			312,212,861				312,212,861	
Riba Amana za wanachama			132,381,290				132,381,290	
Mfuko wa Mrajisi							-	
Maendeleo Shughuli za Ushirika							-	
Riba mkopo CRDB							-	
Vikao vya bodi			6,585,000				6,585,000	
Maandalizi ya Sera za Chama			4,320,000				4,320,000	
Posho kamati ya mikopo			7,220,000				7,220,000	
Posho kamati ya usimamizi			3,250,000				3,250,000	
Responsibility Allowances			9,160,000				9,160,000	
Marekebisha ya ofisi			3,311,000				3,311,000	
Gharama za Mkaguzi wa Ndani			4,800,000				4,800,000	
Usafi wa ofisi			1,845,000				1,845,000	
Gharama za Ulinzi			12,400,000				12,400,000	
Gharama za kodi							-	
Kodi ya mbele							-	
Gharama za Mikopo							-	
Gharama za Matibabu			9,438,580				9,438,580	
Subscription Expenses			3,079,995				3,079,995	
Ada SCCULT			294,000				294,000	
Annual General Meeting Expenses			105,651,640				105,651,640	
Transport AGM			800,000				800,000	
Hiring Venue			10,761,640				10,761,640	
Snaps and MC charges			5,800,000				5,800,000	
Secretarial Services			2,100,000				2,100,000	
Members Allowance AGM			75,590,000				75,590,000	
Allowance to invited Guest			2,600,000				2,600,000	
Stationary Printing Photocopy			8,000,000				8,000,000	
Other Expenses AGM							-	
Uchakavu			44,671,165				44,671,165	
Faida			284,339,409				284,339,409	
	10,154,497,687	10,154,497,687	36,125,825,624	36,125,825,624	-	-	13,965,809,769	13,965,809,769

JEDWALI ZA HESABU KUISHIA TAREHE 31.12.2025

	31.12.2025 TZS	31.12.2024 TZS
JED: 2 FEDHA TASLIMU NA USAWA		
Mobile Disbursement	10,942,525.00	45,976,776
CRDB benki K'nyama-A/k 01J1013437000	(31,797,666.48)	44,890,426
Uchumi Bank	86,737,140.00	212,372,343
Benki ya Posta	0.11	29,645
DCB Bank	132,797,275.90	-
Funded DCB	(113,394,857.35)	-
Akaunti maalum	-	-
Fedha benki akaunti ya NMB	9,296,202.79	20,509,016
Fedha taslimu	670,837.24	362,837
JUMLA	95,251,457	324,141,042
JED: 3 MIKOPO KWA WANACHAMA		
Mikopo kwa wanachama	8,500,884,014	7,536,452,579
Tengo la mikopo mibaya	36,191,068	47,191,068
JUMLA	8,464,692,946	7,489,261,511
JED: 4 WADAIWA		
Mikopo ya wafanyakazi	225,897,188	198,449,915
Wadaiwa wengine	37,002,958	15,748,792
Riba Fedha akaunti Maalum CRDB	-	-
Riba Fedha akaunti ya Hati fungani	6,050,000	6,050,000
Riba Fedha akaunti ya UTT	124,059,383	57,512,164
Commission ya Bima	-	1,040,182
Kodi	-	-
JUMLA	393,009,530	278,801,052
JED: 5 VITEGA UCHUMI		
Hisa 401563 @3600 TPCC Ltd	2,477,646,552	1,445,629,642
Investment in Government Bond	200,000,000	200,000,000
Liquid fund UTT	680,000,000	140,000,000
Uwekezaji Bank ya ushirika	2,000,000	2,000,000
SCCULT 1992 Shares	23,750,000	23,750,000
Uwekezaji ushirika Tower	50,000,000	50,000,000
JUMLA	3,433,396,552	1,861,379,642
JED: 8 WADAI MBALIMBALI		
Kodi ya Zuio	58,751,012	117,408,409
Wadai Wengine	88,272,259	176,124,306
COASCO	15,000,000	15,000,000
JUMLA	162,023,271	308,532,715
JED: 9 KODI TRA		
Salio anzia	(25,535,870.86)	-
Ongezeko	82,001,822.84	64,612,028

Iliolipwa
JUMLA

76,082,394.90	73,854,658
(19,616,442.92)	- 25,535,871

JED: 10 MAPATO MENGINEYO

Gawio kutoka TPCC Ltd
Riba Fedha akaunti ya Hati fungani
Viingilio
Riba Fedha akaunti Maalum CRDB
Riba Fedha akaunti ya UTT
Mauzo ya Kadi za ATM
Mapato kutoka Mobile App
Mauzo ya fomu
Kamisheni ya Wazo Bima
Kamisheni ya Umoja Switch
Kupungua Tengo la Madeni mabaya
JUMLA

228,851,010	148,753,156
24,200,000	24,200,000
17,225,000	6,950,000
-	8,193,080
66,547,219	48,216,652
5,826,950	1,141,000
2,334,189	-
3,489,000	3,500,000
3,770,271	2,881,704
27,148,090	26,116,050
11,000,000	33,924,867
390,391,729	303,876,510

JED: 11 GHARAMA ZA UTUMISHI

Mishahara
NSSF
Gharama za Likizo
Education Allowance
WCF
NHIF (Matibabu)
Gharama za chakula
Bonasi za Watendaji

180,240,000	151,800,000
21,366,000	18,160,000
13,020,000	12,400,000
8,000,000	8,000,000
1,068,300	916,500
9,438,580	5,673,290
12,624,500	11,857,500
-	12,400,000
245,757,380	221,207,290

JUMLA

JED:12 GHARAMA ZA UENDESHAJI

Shajala
Mawasiliano
Gharama za jumla
Ongezeko mikopo mibaya
Kamati ya usimamizi
Posho kamati ya mikopo
Semina na mafunzo
Ukarabati wa ofisi
Posho wajumbe wa bodi
Maandalizi ya Sera za Chama
Gharama za Mkaguzi wa Ndani
Usafi
Mkutano mkuu
Fees and Dues Scult/League
Usafiri
Mfuko wa Mrajisi
Gharama za komputa na mfumo laini
Subscription Expenses
Gharama za malipo wafanyakazi wa muda
Gharama za Ulinzi
Usaidizi wa Kisheria

3,258,118	6,602,016
10,228,576	-
14,392,887	13,990,000
3,250,000	2,750,000
7,220,000	3,660,000
136,791,210	79,258,480
3,311,000	3,132,000
6,585,000	7,630,000
4,320,000	11,120,000
4,800,000	4,800,000
1,845,000	1,800,000
105,651,640	85,708,500
14,394,655	18,821,000
-	8,427,421
6,800,000	11,059,794
3,079,995	-
2,400,000	3,900,000
12,400,000	9,600,000
11,806,508	15,293,400

Rambirambi
 Gharama za kufanya kazi muda wa ziada
 Uchakavu
JUMLA

-
9,160,000
44,671,165
406,365,754

5,000,000
4,950,000
9,657,559
307,160,170

JED:13 GHARAMA ZA BIASHARA

Gharama za benki
 Mahusiano ya kibiashara
 Ada ya ukaguzi
 Ada SCCULT
 Gharama za Mauzo ya Hisa
JUMLA

2,407,059
89,460,780
15,000,000
294,000
-
107,161,839

2,173,517
103,985,300
15,000,000
294,000
-
121,452,817



JED:14 GHARAMA ZA FEDHA

Riba Hisa za Ziada
Riba akiba za wanachama
Riba Amana Maalum
Riba CRDB
JUMLA

69,810,970
312,212,861
132,381,290
-
514,405,120
382,023,831

62,038,431
274,795,788
41,959,131
-
378,793,350
336,834,219

JED: 15 GHARAMA ZA KODI

(i) Kodi ya kipindi husika (Current Tax)

Ziada kabla ya Kodi
Ongeza Gharama zisizoruhusiwa
Uchakavu wa kijasibu

Toa Gharama zinazoruhusiwa

Uchakavu wa kikodi
Kupungua kwa tengo la madeni mabaya

Kodi ya Mapato 30%

(ii) Kodi iliyoahirishwa (Deferred Tax)

Mabadiliko ya kodi iliyoahirishwa
Gharama za kodi

284,339,409
44,671,165
329,010,574
44,671,165
11,000,000
273,339,409
82,001,823
-
82,001,823

249,298,292
9,657,559
258,955,851
9,657,559
33,924,867
215,373,425
64,612,027.62
-
64,612,028

1,273,690,094

1,028,613,627

JED: 16 CORE CAPITAL

Members Shares
Statutory Reserves
Retained Surplus
Total

2025 TZS
1,555,864,236
572,909,911
1,230,385,138
3,359,159,285

2024 TZS
1,286,629,103
532,442,393
1,235,724,609
3,054,796,106

JED: 17 INSTITUTIONAL CAPITAL

CORE CAPITAL SHARES
Total

2025 TZS
1,803,295,049
1,803,295,049

2024 TZS
1,768,167,003
1,768,167,003

JED: 18 CORE CAPITAL

Cash and Cash Equivalent
Loans to Members
Trade and other Debtors
Investment
Property and Equipments
Plots Held for Sale
Total

2025 TZS
95,251,457
8,464,692,946
393,009,530
3,433,396,552
113,631,133
-
12,499,981,618

2024 TZS
324,141,042
7,489,261,511
278,801,052
1,861,379,642
118,529,941
-
10,072,113,188

Core Capital	27%	33%
Institutional Capital	14%	19%

JED: 17 DHIMA ISIYOIVA

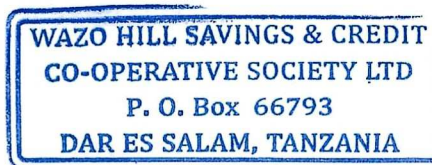
Uongozi wa chama umethibitisha hapakuwepo na kesi yoyote kunako tarehe ya mizania

JED: 18 MRADI ENDELEVU

Uongozi wa chama umethibitisha kutokuwepo kwa mradi mkubwa endelevu kunako tarehe ya mizania.

JED: 19 MALINGANISHO YA HESABU

Malinganisho ya hesabu ya mwaka uliopita yamezingatia taarifa ya mwaka huu hivyo kuzifanya zilingane



TAARIFA YA MAPATO NA MATUMIZI KWA MWAKA ULIOISHIA TAREHE 31.12.2025

MAPATO

Faida juu ya Mikopo

Toa: Gharama za Fedha

Jumla Ndogo

Ongeza Mapato mengineyo

Jumla ya mapato

JED NA.	2025 TSHS	2024 TSHS
14	1,167,637,774 514,405,120	974,035,410 378,793,350
10	653,232,654 390,391,729	595,242,060 303,876,510
	1,043,624,383	899,118,569

TOA: MATUMIZI

Gharama za Utumishi

Gharama za Uendeshaji

Gharama za Biashara

Jumla ya matumizi

Ziada kabla ya kodi

Gharama za kodi

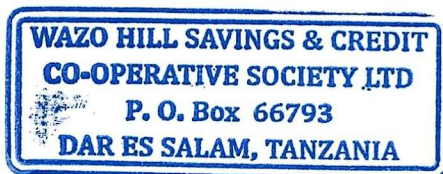
Ziada halisi baada ya kodi

11	245,757,380	221,207,290
12	406,365,754	307,160,170
13	107,161,839	121,452,817
	759,284,973	649,820,277
	284,339,409.45	249,298,292
15	82,001,822.84	64,612,028
	202,337,587	184,686,265

JEDWALI NA. 1 HADI 19 NI SEHEMU YA HESABU HIZI

MWENYEKITI.....*SS*.....

KATIBU.....*[Signature]*.....



TAREHE.....*03/03/2026*.....

TAREHE.....*03/03/26*.....



TAARIFA YA HALI YA FEDHA KUNAKO TAREHE 31.12.2025

JED	31.12.2025 TSHS	31.12.2024 TSHS
RASILIMALI		
Taslimu na usawa	2 95,251,457	324,141,042
Mikopo ya wanachama	3 8,464,692,946	7,489,261,511
Wadaiwa	4 393,009,530	278,801,052
Vitega uchumi	5 3,433,396,552	1,861,379,642
Kodi TRA	9 19,616,443	25,535,871
Mali za kudumu	7 113,631,133	118,529,941
Jumla ya Rasilimali	12,519,598,061	10,097,649,059

MTAJI NA DHIMA

MTAJI

Akiba ya lazima	572,909,911	532,442,393
Akiba ya kukombolea Mafungu	358,488,679	328,138,041
Mfuko wa elimu	128,311,766	108,078,007
Mfuko wa madeni mabaya	425,079,315	394,728,677
Uthaminishaji	2,364,880,149	1,332,863,239
Uthaminishaji wa mali za kudumu	84,803,683	84,803,683
Limbikizo la ziada	1,230,385,138	1,235,724,609
Tengo la Majanga ya Bima	312,177,199	202,074,127
Jumla ya Mtaji	5,477,035,841	4,218,852,778

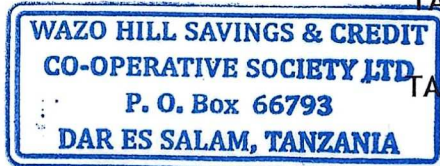
DHIMA

Hisa za wanachama	1,555,864,236	1,286,629,103
Akiba za wanachama	3,528,114,399	3,022,918,631
Amana za Wanachama	1,792,786,587	1,256,942,106
Wadai Mbalimbali	8 162,023,271	308,532,715
Kodi iliyoairishwa	15 3,773,726	3,773,726
Jumla ya dhima	7,042,562,219	5,878,796,281
JUMLA YA DHIMA NA MTAJI	12,519,598,061	10,097,649,059

JEDWALI NA. 1 HADI 19 NI SEHEMU YA HESABU HIZI

MWENYEKITI.....

KATIBU.....



TAREHE 03/03/2026

TAREHE 03/03/26



TAARIFA YA MTIRIRIKO WA FEDHA KWA MWAKA ULIOISHIA TAREHE 31.12.2025

	31.12.2025 TSHS	31.12.2024 TSHS
MTIRIRIKO WA FEDHA TOKA SHUGHULI ZA UENDESHAJI		
Ziada kabla ya kodi	284,339,409	249,298,292
Uchakavu	44,671,165	9,657,559
Mtiririko wa fedha kabla ya mtaji uzungukao	329,010,574	258,955,851

Mabadiliko ya mtaji uzungukao

(Ongezeko)/Upungufu wa Mikopo kwa wanachama	(975,431,435)	(1,401,538,344)
Ongezeko/(Upungufu) wa Wadai Mbalimbali	(146,509,443)	199,899,462
Ongezeko/(Upungufu) wa Akiba za wanachama	505,195,768	303,469,818
Ongezeko/(Upungufu) wa Hisa za wanachama	269,235,133	88,241,608
Ongezeko/(Upungufu) wa Amana za za wanachama	535,844,480	711,533,382
Ongezeko/(Upungufu) wa Kodi ya Mapato	5,919,428	(9,242,630)
(Ongezeko)/Upungufu wa Wadaiwa	(114,208,478)	(82,089,460)
Jumla ya madiliko ya mtaji uzungukao	80,045,453	(189,726,166)
Jumla Ndogo	409,056,027	69,229,686
Gharama za Kodi	(82,001,823)	(64,612,028)
Fedha halisi ingia (toka) Shughuli za Uendeshaji (A)	327,054,204	4,617,658

MTIRIRIKO WA FEDHA TOKA SHUGHULI ZA UWEKEZAJI

Ununuzi wa mali za kudumu	(39,772,357)	(11,970,000)
Ongezeko la thamani hisa za NMB	-	-
Ongezeko la thamani hisa za TPCC	1,032,016,910	(305,187,880)
Fedha halisi ingia/(toka) Shughuli za Uwekezaji (B)	992,244,553	(317,157,880)

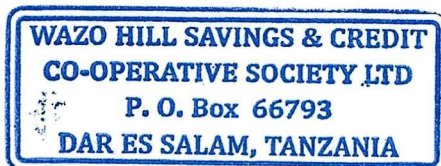
MTIRIRIKO WA FEDHA TOKA SHUGHULI ZA FEDHA

Ongezeko/(Upungufu) wa Uthaminishaji wa hisa	(1,572,016,910)	241,437,880
Gawio	(86,274,506)	(42,998,453)
Ongezeko/(Upungufu) wa Tengo la Bima	110,103,072	35,849,897
Fedha halisi ingia/(toka) Shughuli za Fedha (C)	(1,548,188,344)	234,289,323
Kupanda/(kushuka) kwa fedha (A) + (B) + (C)	(228,889,586)	(78,250,898)
Fedha Mwanzoni mwa mwaka	324,141,042	402,391,940
Fedha Mwishoni mwa mwaka	95,251,457	324,141,042

JEDWALI NA. 1 HADI 19 NI SEHEMU YA HESABU HIZI

MWENYEKITI.....

KATIBU.....



TAREHE.....

TAREHE.....

CO-OPERATIVE AUDIT
AND

SUPERVISION CORPORATION

	Akiba ya	Akiba ya kukombolea	Fungu la	Akiba ya	Tengo Bima	Uthaminishaji	Uthaminishaji	Limbikizo la	JUMLA
MAELEZO	lazima	mafungu	elimu	madeni mabaya	Ya Majanga	Hisa za TPC PLC	Mali za kudumu	ziada	YA MTAJI
	TSHS	TSHS	TSHS	TSHS	TSHS	TSHS	TSHS	TSHS	TSHS
	20%	15%	10%	15%					
Salio anzia 1.1.2024	495,505,140	300,435,102	89,609,381	367,025,738	166,224,231	1,638,051,119	-	1,204,848,557	4,261,699,267
Ziada ya mwaka								184,686,265	184,686,265
Tengo la mwaka	36,937,253	27,702,940	18,468,626	27,702,940				(110,811,759)	-
Malipo kwa Mwaka					35,849,897				35,849,897
Gawio mwaka 2023								(42,998,453)	(42,998,453)
Hamisho la ziada ya thamani ya hisa 2022						-	-	-	-
Ongezeko thamani mali za kudumu							84,803,683	-	84,803,683
Ongezeko thamani ya Hisa za TPCC						(305,187,880)	-		(305,187,880)
Baki kunako 31.12. 2024	532,442,393	328,138,041	108,078,007	394,728,677	202,074,127	1,332,863,239	84,803,683	1,235,724,609	4,218,852,778
Salio anzia 1.1.2025	532,442,393	328,138,041	108,078,007	394,728,677	202,074,127	1,332,863,239	84,803,683	1,235,724,609	4,218,852,778
Ziada ya mwaka								202,337,587	202,337,587
Tengo la mwaka	40,467,517.32	30,350,637.99	20,233,758.66	30,350,637.99				(121,402,551.97)	-
Malipo kwa Mwaka					110,103,072				110,103,072
Gawio mwaka 2024								(86,274,506)	(86,274,506)
Hamisho la ziada ya thamani ya hisa 2022						-	-	-	-
Ongezeko thamani mali za kudumu							-	-	-
Ongezeko thamani ya Hisa za TPCC						1,032,016,910	-		1,032,016,910
Baki kunako 31.12.2025	572,909,911	358,488,679	128,311,766	425,079,315	312,177,199	2,364,880,149	84,803,683	1,230,385,138	5,477,035,841

WAZO HILL SAVINGS & CREDIT
CO-OPERATIVE SOCIETY LTD
P. O. Box 66793
DAR ES SALAM, TANZANIA

INVESTMENT IN TPCC SHARES AND VALUATION AS AT 31.12.2025

	INVESTMENT IN TPCC LTD. NO. OF SHARES	ORIGINAL COST TZS	NO. OF SHARES 31.12.2025	PRICE PER SHARE AS PER DSE TZS	31.12.2025 VALUE TZS	31.12.2024 VALUE TZS	FOR THE YEAR REVALUATION SURPLUS/(LOSS)	YEAR TO DATE REVALUATION SURPLUS/(LOSS)
Year 2007	269,576	11,591,768	269,576	6,170	1,663,283,920.00	970,473,600.00	692,810,320.00	1,651,692,152.00
Year 2007	27,251	1,171,793	27,251	6,170	168,138,670.00	98,103,600.00	70,035,070.00	166,966,877.00
Year 2007	60,096	50,000,000	60,096	6,170	370,792,320.00	216,345,600.00	154,446,720.00	320,792,320.00
Year 2007	44,640	50,000,000	44,640	6,170	275,428,800.00	160,704,000.00	114,724,800.00	225,428,800.00
TOTAL	401,563	112,763,561	401,563		2,477,643,710	1,445,626,800	1,032,016,910	2,364,880,149

**WAZO HILL SAVINGS & CREDIT
CO-OPERATIVE SOCIETY LTD
P. O. Box 66793
DAR ES SALAM, TANZANIA**

WAZO HILL SACCOSS FIXED ASSET REGISTER

SECTION 1: Office Furniture and Fittings

New Asset Code No	Asset Description	Unit/Dept/ Branch	Date of Valuation	2024				2025		
				Asset Value	Depreciation	Accumulated Depreciation	Net value	Depreciation	Accumulated	Net Value
WHS/OFF/TB/001,002	Table	Conference Room	31st September 2024	955,000	29,218.75	29,218.75	905,781.25	113,222.66	142,441.41	763,339.84
WHS/OFF/TB/002	Table	Conference Room	31st September 2024	955,000	29,218.75	29,218.75	905,781.25	113,222.66	142,441.41	763,339.84
WHS/OFF/CH/001	Chair	Conference Room	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/CH/002	Chair	Conference Room	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/CH/003	Chair	Conference Room	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/CH/004	Chair	Conference Room	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/BN/001	Bench	Lounge	31st September 2024	240,000	7,500.00	7,500.00	232,500.00	29,062.50	36,562.50	195,937.50
WHS/OFF/NB/001	Notice board	Lounge	31st September 2024	80,000	2,500.00	2,500.00	77,500.00	9,687.50	12,187.50	65,312.50
WHS/OFF/CH/005	Chair	Accounts Office	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/CH/006	Chair	Accounts Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/CH/007	Chair	Accounts Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/TB/003	Desk	Accounts Office	31st September 2024	180,000	5,625.00	5,625.00	174,375.00	21,796.88	27,421.88	146,953.13
WHS/OFF/CH/008	Chair	Accounts Office	31st September 2024	255,000	7,968.75	7,968.75	247,031.25	30,878.91	38,847.66	208,183.59
WHS/OFF/FC/001	Filing cupboard	Accounts Office	31st September 2024	412,500	12,890.63	12,890.63	399,609.38	49,951.17	62,841.80	336,767.58
WHS/OFF/SF/001	Safe	Accounts Office	31st September 2024	5,950,000	185,937.50	185,937.50	5,764,062.50	720,507.81	906,445.31	4,857,617.19
WHS/OFF/TB/004	Table	Accounts Office	31st September 2024	255,000	7,968.75	7,968.75	247,031.25	30,878.91	38,847.66	208,183.59
WHS/OFF/TB/005	Desk	Store	31st September 2024	90,000	2,812.50	2,812.50	87,187.50	10,898.44	13,710.94	73,476.56
WHS/OFF/TB/006	Desk	ICT Office	31st September 2024	343,000	10,718.75	10,718.75	332,281.25	41,535.16	52,253.91	280,027.34
WHS/OFF/CH/009	Chair	ICT Office	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/CH/010	Chair	ICT Office	31st September 2024	187,000	5,843.75	5,843.75	181,156.25	22,644.53	28,488.28	152,667.97
WHS/OFF/TB/007	Table	ICT Office	31st September 2024	225,000	7,031.25	7,031.25	217,968.75	27,246.09	34,277.34	183,691.41

WHS/OFF/FC/002	Filing cupboard	Archive	31st September 2024	192,500	6,015.63	6,015.63	186,484.38	23,310.55	29,326.17	157,158.20
WHS/OFF/SH/001	Shelf	Archive	31st September 2024	490,000	15,312.50	15,312.50	474,687.50	59,335.94	74,648.44	400,039.06
WHS/OFF/SH/002	Shelf	Archive	31st September 2024	490,000	15,312.50	15,312.50	474,687.50	59,335.94	74,648.44	400,039.06
WHS/OFF/SH/003	Shelf	Archive	31st September 2024	490,000	15,312.50	15,312.50	474,687.50	59,335.94	74,648.44	400,039.06
WHS/OFF/SH/004	Shelf	Archive	31st September 2024	490,000	15,312.50	15,312.50	474,687.50	59,335.94	74,648.44	400,039.06
WHS/OFF/CH/012	Chair	Credit Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/CH/012	Chair	Credit Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/TB/008	Desk	Credit Office	31st September 2024	297,500	9,296.88	9,296.88	288,203.13	36,025.39	45,322.27	242,880.86
WHS/OFF/PD/001	Pedestal	Credit Office	31st September 2024	75,000	2,343.75	2,343.75	72,656.25	9,082.03	11,425.78	61,230.47
WHS/OFF/FC/003	Filing cabinet	CEO Office	31st September 2024	495,000	15,468.75	15,468.75	479,531.25	59,941.41	75,410.16	404,121.09
WHS/OFF/SF/002	Safe/ cabinet	CEO Office	31st September 2024	3,600,000	112,500.00	112,500.00	3,487,500.00	435,937.50	548,437.50	2,939,062.50
WHS/OFF/CH/013	Chair	CEO Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/CH/014	Chair	CEO Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/CH/015	Chair	CEO Office	31st September 2024	212,500	6,640.63	6,640.63	205,859.38	25,732.42	32,373.05	173,486.33
WHS/OFF/TB/009	Desk	CEO Office	31st September 2024	315,000	9,843.75	9,843.75	305,156.25	38,144.53	47,988.28	257,167.97
TOTAL				19,657,500	614,297	614,297	19,043,203	2,380,400	2,994,697	16,048,505.86

SECTION: 2 Office Equipment

New Asset Code No	Asset Description	Unit/Dept/ Branch	Date of Valuation	Depre. Repl. Cost	Depreciation	Accumulated Depreciation	2024	2025		
WHS/OEQ/AC/001	Air conditioner	Conference Room	31st September 2024	1,050,000	87,491.25	87,491.25	962,508.75	320,804.17	408,295.42	554,213.33
WHS/OEQ/AC/002	Air conditioner	Lounge	31st September 2024	1,050,000	87,491.25	87,491.25	962,508.75	320,804.17	408,295.42	554,213.33
WHS/OEQ/FX/001	Fire extinguisher	Lounge	31st September 2024	120,000	9,999.00	9,999.00	110,001.00	36,663.33	46,662.33	63,338.67
WHS/OEQ/AC/003	Air conditioner	Server Room	31st September 2024	1,050,000	87,491.25	87,491.25	962,508.75	320,804.17	408,295.42	554,213.33
WHS/OEQ/ST/001	Stabilizer	Server Room	31st September 2024	510,000	42,495.75	42,495.75	467,504.25	155,819.17	198,314.92	269,189.33
WHS/OEQ/IN/001	Inverter with batteries	Server Room	31st September 2024	3,400,000	283,305.00	283,305.00	3,116,695.00	1,038,794.44	1,322,099.44	1,794,595.56

WHS/OEQ/AC/004	Air conditioner	Accounts Office	31st September 2024	750,000	62,493.75	62,493.75	687,506.25	229,145.83	291,639.58	395,866.67
WHS/OEQ/WD/001	Water dispenser	Kitchen	31st September 2024	280,000	23,331.00	23,331.00	256,669.00	85,547.78	108,878.78	147,790.22
WHS/OEQ/AC/005	Air conditioner	ICT Office	31st September 2024	1,400,000	116,655.00	116,655.00	1,283,345.00	427,738.89	544,393.89	738,951.11
WHS/OEQ/AC/006	Air conditioner	Credit office	31st September 2024	1,400,000	116,655.00	116,655.00	1,283,345.00	427,738.89	544,393.89	738,951.11
WHS/OEQ/PH/001	Photocopier	Credit office	31st September 2024	600,000	49,995.00	49,995.00	550,005.00	183,316.67	233,311.67	316,693.33
WHS/OEQ/AC/007	Air conditioner	CEO Office	31st September 2024	1,400,000	116,655.00	116,655.00	1,283,345.00	427,738.89	544,393.89	738,951.11
TOTAL				13,010,000	1,084,058	1,084,058	11,925,942	3,974,916	5,058,975	6,866,967

SECTION 3: Computer Equipment:

New Asset Code No	Asset Description	Unit/Dept/ Branch	Date of Valuation	Depre. Repl. Cost				2025		
WHS/CEQ/SC/001	Server cabinet	Server Room	31st September 2024	1,200,000	99,990.00	99,990.00	1,100,010.00	366,633.33	466,623.33	633,386.67
WHS/CEQ/CM/001	Computer Monitor	Server Room	31st September 2024	210,000	17,498.25	17,498.25	192,501.75	64,160.83	81,659.08	110,842.67
WHS/CEQ/CM/002	Computer Monitor	Server Room	31st September 2024	210,000	17,498.25	17,498.25	192,501.75	64,160.83	81,659.08	110,842.67
WHS/CEQ/CM/003	Computer Monitor	Server Room	31st September 2024	210,000	17,498.25	17,498.25	192,501.75	64,160.83	81,659.08	110,842.67
WHS/CEQ/CP/001	Computer processor	Server Room	31st September 2024	1,100,000	91,657.50	91,657.50	1,008,342.50	336,080.56	427,738.06	580,604.44
WHS/CEQ/SV/001	Server	Server Room	31st September 2024	1,200,000	99,990.00	99,990.00	1,100,010.00	366,633.33	466,623.33	633,386.67
WHS/CEQ/SV/002	Server	Server Room	31st September 2024	1,200,000	99,990.00	99,990.00	1,100,010.00	366,633.33	466,623.33	633,386.67
WHS/CEQ/SW/001	Switch	Server Room	31st September 2024	85,000	7,082.63	7,082.63	77,917.38	25,969.86	33,052.49	44,864.89
WHS/CEQ/CP/002	Computer processor	Server Room	31st September 2024	255,000	21,247.88	21,247.88	233,752.12	77,909.58	99,157.46	134,594.67
WHS/CEQ/CM/004	Computer Monitor	Server Room	31st September 2024	350,000	29,163.75	29,163.75	320,836.25	106,934.72	136,098.47	184,737.78
WHS/CEQ/SV/003	Server	Server Room	31st September 2024	300,000	24,997.50	24,997.50	275,002.50	91,658.33	116,655.83	158,346.67
WHS/CEQ/SV/004	Server	Server Room	31st September 2024	1,650,000	137,486.25	137,486.25	1,512,513.75	504,120.83	641,607.08	870,906.67
WHS/CEQ/SC/002	Server cabinet	Server Room	31st September 2024	400,000	33,330.00	33,330.00	366,670.00	122,211.11	155,541.11	211,128.89
WHS/CEQ/SC/003	Server cabinet	Server Room	31st September 2024	400,000	33,330.00	33,330.00	366,670.00	122,211.11	155,541.11	211,128.89

WHS/CEQ/RT/001	Router	Server Room	31st September 2024	800,000	66,660.00	66,660.00	733,340.00	244,422.22	311,082.22	422,257.78
WHS/CEQ/RT/002	Router	Server Room	31st September 2024	1,600,000	133,320.00	133,320.00	1,466,680.00	488,844.44	622,164.44	844,515.56
WHS/CEQ/SW/002	Switch	Server Room	31st September 2024	3,200,000	266,640.00	266,640.00	2,933,360.00	977,688.89	1,244,328.89	1,689,031.11
WHS/CEQ/RT/003	Router	Server Room	31st September 2024	80,000	6,666.00	6,666.00	73,334.00	24,442.22	31,108.22	42,225.78
WHS/CEQ/CM/005	Computer	Accounts office	31st September 2024	2,800,000	233,310.00	233,310.00	2,566,690.00	855,477.78	1,088,787.78	1,477,902.22
WHS/CEQ/CP/003	Computer processor	Accounts office	31st September 2024	390,000	32,496.75	32,496.75	357,503.25	119,155.83	151,652.58	205,850.67
WHS/CEQ/PT/001	Printer	Accounts office	31st September 2024	550,000	45,828.75	45,828.75	504,171.25	168,040.28	213,869.03	290,302.22
WHS/CEQ/CM/006	Computer monitor	Accounts office	31st September 2024	275,000	22,914.38	22,914.38	252,085.63	84,020.14	106,934.51	145,151.11
WHS/CEQ/SN/001	Scanner	Store	31st September 2024	105,000	8,749.13	8,749.13	96,250.88	32,080.42	40,829.54	55,421.33
WHS/CEQ/CM/007	Computer	ICT Office	31st September 2024	2,800,000	233,310.00	233,310.00	2,566,690.00	855,477.78	1,088,787.78	1,477,902.22
WHS/CEQ/LP/001	Laptop	ICT Office	31st September 2024	1,100,000	91,657.50	91,657.50	1,008,342.50	336,080.56	427,738.06	580,604.44
WHS/CEQ/PJ/001	Projector	ICT Office	31st September 2024	600,000	49,995.00	49,995.00	550,005.00	183,316.67	233,311.67	316,693.33
WHS/CEQ/CM/008	Computer	Credit Office	31st September 2024	2,800,000	233,310.00	233,310.00	2,566,690.00	855,477.78	1,088,787.78	1,477,902.22
WHS/CEQ/CM/009	Computer	CEO Office	31st September 2024	2,800,000	233,310.00	233,310.00	2,566,690.00	855,477.78	1,088,787.78	1,477,902.22
WHS/CEQ/LP/005	Laptop	CEO Office	31st September 2024	1,650,000	137,486.25	137,486.25	1,512,513.75	504,120.83	641,607.08	870,906.67
WHS/CEQ/PT/002	Printer	CEO Office	31st September 2024	200,000	16,665.00	16,665.00	183,335.00	61,105.56	77,770.56	105,564.44
	Firewall - SOPHOS	Server Room	24th July 2025				7,149,148.94	992,838.06	992,838.06	6,156,310.88
	Laptop	CEO Office	23rd January 2025				3,000,000.00	916,575.00	916,575.00	2,083,425.00
	Laptop	CEO Office	23rd January 2025				3,582,000.00	1,094,390.55	1,094,390.55	2,487,609.45
	Server	Server Room	27th February 2025				14,176,000.00	3,937,384.00	3,937,384.00	10,238,616.00
TOTAL				30,520,000	2,543,079	2,543,079	55,884,070	16,265,895	18,808,974	37,075,096

SECTION 4: Intangible Assets

Asset Description	Unit/Dept/ Branch	Date of Valuation	Depre. Repl. Cost	2024	2025
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	E-Banker: Purchased 2018		31st September 2024	65,000,000	5,416,125.00	5,416,125.00	59,583,875.00	19,859,305.54	25,275,430.54	34,308,444.46
	Oracle Database	1	04th April 2025	3,839,971				853,241.50	853,241.50	2,986,729.25
	Branch Maintenance	1	2nd June 2025	2,500,000				416,625.00	416,625.00	2,083,375.00
	Mobile Application	1	2nd June 2025	5,525,237				920,780.79	920,780.79	4,604,456.46
				76,865,208	5,416,125	5,416,125	59,583,875	22,049,953	27,466,078	43,983,005
TOTAL				140,052,708	9,657,559	9,657,559	146,437,090	44,671,165	54,328,724	103,973,574

WAZO HILL SAVINGS & CREDIT
CO-OPERATIVE SOCIETY LTD
 P. O. Box 66793
 DAR ES SALAM, TANZANIA

JED 7: MALI ZA KUDUMU

AINA YA MALI	VIFAA VYA UMEME	KOMPYUTA	SAMANI	MFUMO LAINI	JUMLA	JUMLA
					2025	2024
	TSHS	TSHS	TSHS	TSHS	TSHS	TSHS
Salio anzia 1.1.2024	11,925,942	27,976,921	19,043,203	59,583,875	118,529,941	90,426,492
Ongezeko kabla ya Uthaminishaji	-	-	-	-	-	11,970,000
Ongezeko Uthaminishaji	-	-	-	-	-	25,791,008
Mali Baada ya Uthaminishaji	11,925,942	27,976,921	19,043,203	59,583,875	118,529,941	128,187,500
Ongezeko	-	27,907,149	-	11,865,208	39,772,357	-
Mali zilizofutwa						
THAMANI 31.12.2025	11,925,942	55,884,070	19,043,203	71,449,083	158,302,298	128,187,500
UCHAKAVU	KIWANGO	KIWANGO	KIWANGO	KIWANGO		
	33.3%	33.3%	12.5%	33.3%		
Salio anzia 1.1.2025	1,084,058	2,543,079	614,297	5,416,125	9,657,559	59,012,675
Uthaminishaji	-	-	-	-	-	59,012,675
Ongezeko la Mali						
Uchakavu kwa mwaka	3,974,916	16,265,895	2,380,400	22,049,953	44,671,165	9,657,559
Mali zilizofutwa	-	-	-			
LIMBIKIZO LA UCHAKAVU 31.12.2025	5,058,975	18,808,974	2,994,697	27,466,078	44,671,165	9,657,559
BAKI HALISI VITABUNI 31.12. 2025	6,866,967.11	37,075,095.56	16,048,505.86	43,983,005.17	113,631,132.83	118,529,940.88

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TAKWIMU KUNAKO 31.12.2025

			2025	2024	
A	Wanachama	Hai	Me	530	387
			Ke	51	44
	JUMLA			581	431
B	Financial			TSHS	TSHS
	Jumla ya Mali			12,519,598,061	10,097,649,059
	Mawekezo ya wanachama (Akiba na Amana)			3,528,114,399	3,022,918,631
	Mikopo toka nje			-	-
	Mikopo kwa wanachama			8,464,692,946	7,489,261,511
	Vitega uchumi			3,433,396,552	1,861,379,642
	Mtaji tete			7,032,900,077	5,505,481,881
	Hisa za wanachama			1,555,864,236	1,286,629,103
	Mtaji halisi wa chama			5,477,035,841	4,218,852,778
	Jumla ya mapato			1,558,029,503	1,277,911,919
	Jumla ya riba juu ya mikopo			1,167,637,774	974,035,410
	Jumla ya matumizi			759,284,973	649,820,277
	Wafanyakazi	Kudumu	Me	3	3
			Ke	3	3
				6	6
C	Uwiano muhimu:				
(i)	Uwiano tosholeziwa mtaji (≥ 8%)				
	Mtaji tete/Jumla ya Mali			56%	55%
	Mtaji tete/Mawekezo ya wanachama			199%	182%
	Mtaji halisi wa chama/Jumla ya mali			44%	42%
(ii)	Uwiano wa ukwasi (6%)				
	Jumla ya ukwasi/Jumla ya mawekezo & madeni ya muda mrefu			200%	200%
(iii)	Ufanisi wa uendeshaji/Uwiano wa ubora wa mikopo				
	Jumla ya Matumizi/Jumla ya mapato			49%	51%

NOTE

1 Mtaji unaojitosheleza (capital adequacy requirement)

Uhakika wa chama kuwa na mtaji wa kutosha kwa ajili ya kulinda/kuhifadhi Akiba na wadai endapo kutatokea upotevu au hasara inayotokana na athari za kibiashara kama taasisi. Athari hizo zinaweza kuwa mikopo, Vitega Uchumi, Ukwasi, kiwango cha riba na ushindani. Hivyo tahadhari ya usalama wa fedha unaokubalika, Mtaji wa uhakika unasaidia jamii kuweza kujiamini. Kiwango hicho ni zaidi ya asilimia 8 ya mtaji tete

2 Mtaji tete(Core Capital)

Mtaji tete wa chama utajumuisha,Hisa za wanachama malimbikizo mbalimbali,ziada ya chama na misaada/ruzuku.

FORMULA

Mtaji tete = Hisa za wanachama + malimbikizo mbalimbali + ziada ya chama + misaada/ruzuku.

3 Mtaji halisi (Institutional Capital)

Mtaji halisi wa chama utajumuisha,Malimbikizo mbalimbali,ziada ya chama pamoja na misaada/ruzuku

FORMULA

Mtaji halisi wa chama utajumuisha= Mtaji tete- Hisa za wanachama

