



**SECTORAL LENDING -GUIDE TO THE ECONOMIC SECTORS INTO WHICH LOANS ISSUED BY BANKI KUU SACCO ARE CLASSIFIED**

Code	ECONOMIC SECTORS
1000	<b>AGRICULTURE</b>
	<b>1100 Crop Farming</b>
	1110 Tea
	1120 Coffee
	1130 Sugarcane
	1140 Others, cotton, sisal, etc
	1150 Cereals such as maize, wheat, sorghum. Millet etc
	1160 Legumes such as beans, peas, snow peas, cowpeas, french beans, etc
	1170 Horticulture crops such as vegetables, fruits, flowers
	1180 Roots & tubers such as Irish potatoes, sweet potatoes, and cassava
	<b>1200 Animal Production</b>
	1210 Dairy farming
	1220 Beef Production
	1230 Poultry Farming
	1240 Beekeeping
	1250 Rabbit Farming
	1260 Sheep and Goat Rearing
	1270 Pig Farming
	1280 Others
	<b>1300 Agricultural supporting services</b>
	1310 Agricultural machinery such as truck, tractors, and other farm tools
	1320 Water, Irrigation and supporting services
	1330 Veterinary and related services
	<b>1400 Agribusiness</b>
	1410 Agricultural equipment and accessories
	1420 Dealers in agrochemicals, seeds, and other farm inputs
	1430 Distribution of farm produce
	<b>1500 Forestry and Logging</b>
	1510 Agro-forestry
2000	<b>TRADE</b>
	<b>2100 Wholesale and Retail</b>
	2110 Wholesale
	2120 Retail

	<b>2200 Transport</b>
	2210 Public service transport
	2220 Purchase of motor vehicle accessories
	2230 Transportation of goods
	<b>2300 Hospitality</b>
	2310 Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding and others)
	2320 Schools and kindergartens
	2330 Medical clinics and equipment
	<b>2400 Foreign Trade</b>
	2410 Import
	2420 Export
3000	<b>MANUFACTURING AND SERVICING INDUSTRIES</b>
	<b>3100 Cottage Industry</b>
	3110 Jua kali Industry
	3120 Small scale Agricultural Produce processing
	3130 Dressmaking Industry
	3140 Leather tanning
	3150 Carving and handcrafts
	<b>3200 Servicing Industry</b>
	3210 Motorvehicle repairs
	3220 Professional services such as Barbershops
	3230 Working capital for learning institutions, churches & business enterprises
	3240 Promotion of local tourism
	<b>3300 Information, Communication and Technology</b>
	3310 Computer services and Internet
	3320 Computer software and hardware
	3330 Telecommunication Equipment
4000	<b>EDUCATION</b>
	4100 Education and related services
	4110 School fees for primary and secondary schools including shopping and accommodation
	4120 College fees, University fees, training fees, seminar fees
	4130 Research and scientific activities etc
5000	<b>HUMAN HEALTH</b>
	<b>5100 Human health and related services</b>
	5110 Medical Bills, purchase of medicine
	5120 Maternity Bills and expenses
6000	<b>LAND AND HOUSING</b>
	<b>6100 Land</b>
	6110 Purchase of plots
	6120 Land purchase services such as surveying and valuation

	<b>6200 Housing</b>
	6210 Construction of multiple residential buildings
	6220 Construction of commercial buildings
	6230 Construction of single residential dwelling units
	6240 Renovations of the buildings
7000	<b>FINANCE, INVESTMENTS, AND INSURANCE</b>
	<b>7100 Microfinance</b>
	7110 Payment to microfinance loans
	<b>7200 Commercial Banks</b>
	7210 Payment to Commercial bank loans
	<b>7300 Mortgage Finance</b>
	7310 Purchase of residential property/payments to mortgage loans in other financial institutions
	<b>7400 Insurance</b>
	7410 Payment to insurance policies
	<b>7500 Investments</b>
	7510 Buying of Sacco shares
	7520 purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts, and other quoted public funds
	7530 Paying personal debts to non-registered institutions
8000	<b>CONSUMPTION AND SOCIAL SERVICES</b>
	<b>8100 Utilities</b>
	8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends, etc.
	<b>8200 Utilities</b>
	8210 Household necessities like food, beverages, and basic household products.
	<b>8300 Consumer Durables</b>
	8310 Goods that do not wear out quickly like automobiles(cars), books, household (home appliances, consumer electronics, furniture, tools, etc) sports equipment, jewellery, toys, etc
	<b>8400 Social and communal expenses</b>
	8410 Burial expenses, wedding expenses, rites of passage expenses.