

BANCARIO GROUP

AUDITED FINANCIAL STATEMENTS AND REPORT

FOR THE PERIOD ENDED 30TH JUNE 2025

AUDITORS:

Kisako Matuti & Company,

Certified Public Accountants,

P.O. BOX 5828 - 00100 GPO, NAIROBI.

Telephone: 0727 860 343,

Email: kisakomatuti@gmail.com

MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200
MURANGA

BANCARIO GROUP

FINANCIAL STATEMENTS AND REPORT FOR PERIOD ENDED 30.06.2025

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MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 178 - 10200
MURANGA

BANCARIO GROUP

**FINANCIAL STATEMENTS AND REPORT FOR THE
PERIOD ENDED 30.06.2025**

GROUP/SOCIETY INFORMATION

Management Committee Members

CHAIRMAN

Clive Mokono Omurwa

SUPERINTENDENT

Eliud Kibet Bitok

SECRETARY

Dr. Eusabia Bosibori Ondieki

TREASURER

Anne Nyambura Macharia

REGISTERED OFFICE:

BANCARIO GROUP

BANCARIO SELF HELP GROUP

P.O. BOX 4485 - 00100, GPO

NAIROBI - KENYA

AUDITORS:

KISAKO MATUTI & COMPANY

P.O. BOX 5828 - 00100, GPO

NAIROBI - KENYA

BANKERS:

Cooperative Bank, Murang'a Branch

Kenya Commercial Bank, Murang'a Branch

for
MURANG'A EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200
MURANG'A

29/06/2026

BANCARIO GROUP

FINANCIAL STATEMENTS AND REPORT FOR PERIOD ENDED 30.06.2025

REPORT OF THE MANAGEMENT COMMITTEE.

The members of the management committee submit the annual report together with the audited financial statements for the period ended 30th June 2025

Incorporation

The group is incorporated in Kenya under the Community Group Registration Act No 30 of 2022 and is domiciled in Kenya.

Principal activity

To receive savings from members, give loans to them and invest in other instruments to provide sustainable passive income.

Results

	30.06.2025
Surplus	Kshs 99,610.64
20% transfer to reserves	19,922.13
Retained surplus/deficit for the year	79,688.51

Management Committee

The members of the management committee who served during the year and to date of this report are listed on page 1.

By order of management committee

Signature.....
SECRETARY

Date. 28/6/2026

Signature.....
CHAIRMAN

Date. 28 JUNE 2026

for
MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200.
MURANGA
29/06/2026

BANCARIO GROUP**STATISTICAL INFORMATION AS AT 30.06.2025**

Membership	Jun-25	
	Active	
	Dormant	
Financial		KSH
Members deposits		839,958.00
Investments		643,958.00
Total assets		2,414,770.00
Total liabilities		1,003,168.19
Reserves		19,922.13
Current assets		290,718.39
Consolidated Revenue		363,250.47
Consolidated Expenses		223,639.83
Loan (Youth, enterprise development fund)		152,000.00
Surplus		99,610.64

for MURANGA EAST SUB-COMMITTEE
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200
MURANGA 29/06/2026

BANCARIO GROUP

Annual report and financial statements

For the period ended 30th June 2025

STATEMENT OF THE MANAGEMENT COMMITTEE RESPONSIBILITIES

The Standing Committee is required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the group as at the end of the financial year and of its operating results for that year. The Committee is required to ensure that Bancario maintains proper accounting records that are sufficient to show and explain the transactions of the group and disclose, with reasonable accuracy, the financial position of the group. The Committee is also responsible for safeguarding the assets of the group, and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

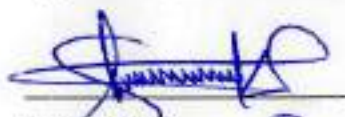
The Committee accepts responsibility for the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

They also accept responsibility for: *designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial statements; selecting and applying appropriate accounting policies; and making accounting estimates and judgments that are reasonable in the circumstances.*

Having made an assessment of the group's ability to continue as a going concern, The Committee was not aware of any material uncertainties related to events or conditions that may cast doubt upon the group's ability to continue as a going concern.

The Committee acknowledges that the independent audit of the financial statements does not relieve them of their responsibilities.

Approved by the Committee on 5 DECEMBER 2025 and signed on its behalf by:


CHAIRMAN
TREASURER

for MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200
MURANGA

29/06/2026

BANCARIO GROUP

REPORT OF THE INDEPENDENT AUDITORS TO BANCARIO GROUP MEMBERS

Report on the Financial Statements

We audited the financial statements of Bancario, which comprise of the balance sheet and the income & expenditure and notes to the accounts for period ended 30th June 2025

The Management Committees' Responsibility for the Financial Statements

The Committee is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and the requirements of the community groups registration Act. These responsibilities includes: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements free of material misstatement. Whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement.

We believe that the audit evidence we obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, proper books of accounts have been kept and the financial statement give a true and fair view of the state of the group's financial affairs as at 30th June 2025 and of its results of operations for the period then ended and comply with International Financial Reporting Standards.

Report on Other Legal Requirements

As required by the community groups registration Act, We report to you, based on our Audit, that:

- i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- ii) In our opinion proper books of account have been kept by the group, so far as appears from our examination of those books; and
- iii) The group balance sheet and income statement are in agreement with the books of account.


Kisako Matuli & Company,

Certified Public Accountants

P.O. Box 5828 - 00100 GPO, NAIROBI.



MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 176 - 10200
MURANGA

**BANCARIO GROUP
INCOME & EXPENDITURE STATEMENT
FOR THE PERIOD ENDED 30.06.2026**

	NOTES	KSH
CONSOLIDATED REVENUE		
Registration fee	2	35,000.00
Interest from Members Loans	3	206,473.00
Income from Investments (Old Mutual, Etica Capital, etc)	4	51,563.70
Sale of Merchandise	5	10,230.00
New Members Goodwill Income	6	16,353.00
Other Fees from Members (late submissions, absenteeism, etc)	7	43,630.77
Sub-Total Revenue		363,250.47
Other Operating Income	8	-
Consolidated Income		363,250.47
Expenses		
Consolidated Administration Expenses	9	188,956.00
Bank Charges	10	4,965.00
Buy Goods - One Bob One Day Till Number Charges	11	11,778.83
Other Operating Expenses	12	17,940.00
Sub-Total Expenses		223,639.83
Honoraria expenses		40,000.00
Consolidated Expenses		263,639.83
Surplus		99,610.64
% transfer to reserve (20%)		19,922.13
Surplus/Deficit		79,688.51

for
MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
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MURANGA
29/06/2026

BANCARIO GROUP
FINANCIAL POSITION AS AT 30.06.2025

	NOTES	Jun-25 KSH
ASSETS		
Cash and Cash equivalents	16	290,718.39
Investments		897,955.75
Property, Plant and Equipments	20	2,414,770.00
Loans to Members	17	114,894.00
TOTAL ASSETS		3,718,338.14
LIABILITIES		
Members' Deposits		839,958.00
Payables		163,210.19
Interest on Members' Deposit		-
TOTAL LIABILITIES		1,003,168.19
NET ASSETS		2,715,169.95
SHAREHOLDER'S FUND (EQUITY) & LIABILITIES		
Members savings		643,958.00
Owners equity		1,839,523.44
Surplus		79,688.51
TOTAL SHAREHOLDER'S FUND (EQUITY)		2,563,169.95
Loan(YEDF)		152,000.00
TOTAL SHAREHOLDER'S FUND & LIABILITIES		2,715,169.95

The financial statements on pages 6 to 19 were approved and authorised for issue by the board on 5. SEPTEMBER 2025 and were signed on its behalf by:


 CHAIRMAN


 TREASURER

for
 MURANTIA TAN
 SOCIAL DEVELOPMENT
 P.O. BOX 175 - 60233
 MURANGA
 29/09/2026

BANCARIO GROUP

FINANCIAL STATEMENTS AND REPORT AS AT 30.06.2025

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1

SUMMARY OF SIGNIFIGANT ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these financial statements are set below:

(a)Statement of compliance & basis of preparation

The financial statements are prepared in accordance and comply with international financial reporting standards. Financial statements are presented in the functional currency, Kenya shillings (Kshs) and prepared under historical cost convention as modified by revaluation of certain assets as prescribed by IFRSs.

(b)Revenue recognition

Income is derived from interest on loan to members and it is recognized when realized.

(c)Tax

Tax is provided on the basis of the results for the year as shown in the financial statements in compliance with and adjusted in accordance with tax legislation.

(e)Trade and other payables

Trade and other payables are recognised initially at fair values and subsequently measured at amortised cost using the effective interest rate method.

(f)Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits and other shortterm high liquid investments that are readily convertible to a known amount of cash and are subject to insignificant risk of changes in value.

(g) Property, Plant and Equipment

All property, plant and equipment are initially recorded at cost. Certain classes of property, plant and equipment are subsequently shown at revalued amount, based on periodic valuation by the independent valuers. All the other property, plant and equipment are stated at historical cost less depreciation.

(h) Depreciation

Depreciation is calculated using the reducing balance method to write down the cost of each asset to its residual value over estimated useful life. The annual depreciation rate in use are

Office Equipment	12.50%
Computer	30%
Furniture	12.50%
Motorbike	25%

BANCARIO GROUP

ACCOUNTING NOTES FOR THE YEARS MAY 2023 - JUNE 2025

<u>INCOME</u>	Note	Kshs.	Jun-25 Kshs.	KSHS
<u>REGISTRATION FEES:</u>	2			
May - December 2023		Kshs		
Jacinta Ngali		1,000.00		
Clive Omurwa		1,000.00		
Eugene Juma		1,000.00		
Wilson Karuru		1,000.00		
Ruth Mwendu		1,000.00		
Anne Macharia		1,000.00		
Eliud Kibet		1,000.00		
Bavone Okello - Recovery during Exodus		1,500.00		
Cynthia Wanjiku		1,000.00		
Jacqueline Wanjohi		1,500.00		
Collins Keraka		1,500.00		
Felix Biketi		1,500.00		
Robert Kanga		1,500.00		
Caleb Simiyu		1,500.00		
Sylvia Odhiambo		1,500.00		
Brian Muhoro		1,500.00		
Johnson Kabue		1,500.00		
2023 Registration Sub-Total:			21,500.00	
January - December 2024		Kshs		
Faith Nyaga		1,500.00		
John Kiplimo		1,500.00		
Priscillar Mutua		1,500.00		
Eusabia Ondieki		1,500.00		
Aisha Said		1,500.00		
Brian Kasavuli		1,500.00		
Erick Kirui		1,500.00		
Emmanuel Egesa		1,500.00		
Diana Wanjiku		1,500.00		
2024 Registration Sub-Total:			13,500.00	
January - June 2025		Kshs		
2025 Registration Sub-Total:		-		
<u>CONSOLIDATED REGISTRATION FEE</u>		-		35,000.00
<u>INTERESTS FROM MEMBERS' LOANS:</u>	3			
November 2023 - June 2025		Kshs		
Wilson Karuru		2,000.00		
Clive Omurwa		1,500.00		
Cynthia Caroline		1,500.00		
Eliud Kibet		1,500.00		

MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
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Anne Macharia	1,500.00	
December 2023 Interest Sub-total:		<u>8,000.00</u>
Anne Macharia	1,601.00	
Clive Omurwa	1,601.00	
Cynthia Caroline	1,601.00	
Eliud Kibet	1,600.00	
Wilson Karuru	2,600.00	
January 2024 Interest Sub-total:		<u>9,003.00</u>
Wilson Karuru	2,000.00	
Clive Omurwa	1,671.00	
Cynthia Caroline	1,671.00	
Eliud Kibet	2,000.00	
Anne Macharia	1,671.00	
February 2024 Interest Sub-total:		<u>9,013.00</u>
Wilson Karuru	2,020.00	
Clive Omurwa	1,655.00	
Cynthia Caroline	1,655.00	
Eliud Kibet	2,000.00	
Anne Macharia	1,655.00	
March 2024 Interest Sub-total:		<u>8,985.00</u>
Wilson Karuru	2,000.00	
Clive Omurwa	2,870.00	
Eliud Kibet	2,000.00	
Anne Macharia	1,500.00	
John Segi	280.00	
Johnson Kabue	200.00	
April 2024 Interest Sub-total:		<u>8,850.00</u>
Wilson Karuru	1,500.00	
Clive Omurwa	2,670.00	
Eliud Kibet	2,000.00	
Anne Macharia	1,500.00	
John Segi	560.00	
Johnson Kabue	480.00	
May 2024 Interest Sub-total:		<u>8,710.00</u>
Wilson Karuru	1,000.00	
Clive Omurwa	2,400.00	
Eliud Kibet	2,000.00	
Anne Macharia	1,500.00	
John Segi	910.00	
Johnson Kabue	700.00	
Cynthia Caroline	46.00	
June 2024 Interest Sub-total:		<u>8,556.00</u>

MURANGA EAST SUB-COUNTY
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Wilson Karuru	1,021.00	
Priscillar Mutua	280.00	
Anne Macharia	1,000.00	
John Segi	1,001.00	
Johnson Kabue	910.00	
Cynthia Caroline	2,000.00	
Eliud Kibet	2,200.00	
July 2024 Interest Sub-total:		<u>8,412.00</u>
Wilson Karuru	677.00	
Priscillar Mutua	420.00	
Eliud Kibet	2,200.00	
Anne Macharia	2,300.00	
John Segi	1,330.00	
Johnson Kabue	1,120.00	
Brian Muhoro	800.00	
August 2024 Interest Sub-total:		<u>8,847.00</u>
Wilson Karuru	150.00	
Priscillar Mutua	554.00	
Eliud Kibet	1,800.00	
Anne Macharia	1,800.00	
John Segi	1,540.00	
Brian Muhoro	1,000.00	
September 2024 Interest Sub-total:		<u>6,844.00</u>
John Segi	1,540.00	
Priscillar Mutua	840.00	
Brian Muhoro	1,000.00	
Eliud Kibet	2,000.00	
Wilson Karuru	2,500.00	
Clive Omurwa	2,221.00	
October 2024 Interest Sub-total:		<u>10,101.00</u>
Brian Muhoro	1,100.00	
Rebecca Kemunto	500.00	
Priscillar Mutua	1,000.00	
John Segi	1,600.00	
Eliud Kibet	2,200.00	
Clive Omurwa	1,706.00	
Wilson Karuru	2,000.00	
November 2024 Interest Sub-total:		<u>10,106.00</u>
Wilson Karuru	1,000.00	
Eliud Kibet	1,100.00	
Anne Macharia	798.00	
Rebecca Kemunto	325.00	
Clive Omurwa	800.00	
Priscillar Mutua	195.00	

MURANGA EAST SUB-COUNTY
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December 2024 (1) Interest Sub-total: 4,218.00

Wilson Karuru	1,000.00
Eusabia Ondieki	610.00
Brian Muhoro	1,032.50
Maryanne Karanja	16.25
Anne Macharia	750.00
Eliud Kibet	1,100.00
Rebecca Kemunto	672.50
Clive Omurwa	668.75

December 2024 (2) Interest Sub-total: 5,850.00

Eusabia Ondieki	1,200.00
Maryanne Karanja	695.00
Peter Mwangi	695.00
Priscillar Mutua	1,040.00
Rebecca Kemunto	1,300.00
Wilson Karuru	2,000.00
Clive Omurwa	2,000.00
Anne Macharia	1,157.00

January 2025 Interest Sub-total: 10,087.00

Anne Macharia	4,400.00
Clive Omurwa	1,800.00
Diana Wanjiku	500.00
Eusabia Ondieki	1,700.00
Garison Kiprotich	650.00
Maryanne Karanja	890.00
Peter Mwangi	280.00
Rebecca Kemunto	1,500.00
Wilson Karuru	2,000.00

February 2025 Interest Sub-total: 13,720.00

Garison Kiprotich	1,085.00
Peter Mwangi	890.00
Wilson Karuru	2,000.00
Anne Macharia	2,000.00
Eusabia Ondieki	2,000.00
Rebecca Kemunto	1,300.00
Priscillar Mutua	490.00
Maryanne Karanja	1,085.00
Gerald Lagat	585.00
Evans Mwangi	390.00
Clive Omurwa	1,700.00
Aisha Said	1,000.00

March 2025 Interest Sub-total: 14,525.00

Anne Macharia	2,500.00
Clive Omurwa	4,300.00
Diana Wanjiku	1,000.00

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Eusabia Ondieki	2,200.00	
Garison Kiprotich	1,200.00	
Maryanne Karanja	1,286.00	
Priscillar Mutua	580.00	
Rebecca Kemunto	2,500.00	
Wilson Karuru	2,000.00	
April 2025 Interest Sub-total:		<u>17,566.00</u>
Clive Omurwa	4,100.00	
Anne Macharia	1,500.00	
Wilson Karuru	2,000.00	
Garison Kiprotich	1,000.00	
Eusabia Ondieki	2,200.00	
Eliud Kibet	1,300.00	
Diana Wanjiku	1,400.00	
Rebecca Kemunto	2,500.00	
Maryanne Karanja	1,280.00	
May 2025 Interest Sub-total:		<u>17,280.00</u>
Garison Kiprotich	1,000.00	
Gerald Lagat	900.00	
Wilson Karuru	2,400.00	
Erick Kirui	1,000.00	
Maryanne Karanja	1,400.00	
Anne Macharia	2,000.00	
Rebecca Kemunto	1,500.00	
Eusabia Ondieki	2,200.00	
Clive Omurwa	1,000.00	
Sammy Onguti	1,000.00	
Aisha Said	1,000.00	
Eliud Kibet	1,400.00	
Brian Kasavuli	1,000.00	
June 2025 Interest Sub-total:		<u>17,800.00</u>
CONSOLIDATED INTERESTS FROM LOANS:		<u>206,473.00</u>
Income from Investment(UAP, ETICA, etc)	4	
Old Mutual Money Market Fund Account	37,411.82	
Less Total Withholding Tax	(5,611.77)	
Net Old Mutual Money Market Fund Account Income		<u>31,800.05</u>
Etica Capital Money Market Fund Account	6,297.99	
Less Total Withholding Tax		
Net Etica Capital Money Market Fund Account Income		<u>6,297.99</u>
Tower Sacco - Kariobangi Branch, Year 2024		
Year 2024 Dividends(Shares)	400.00	
Withholding Tax for Dividends	(20.00)	
Net Year 2024 Dividends		<u>380.00</u>

MURANGA EAST SUB COUNTY
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Year 2024 Rebates(deposits)	15,036.66	
Less Withholding Tax for Year 2024 Rebate	(751.00)	
Year 2024 Commission for Rebate	(1,000.00)	
Excise Duty for on Comission for Dividends and Rebates	(200.00)	
Net Etica Capital Money Market Fund Account Income		<u>13,085.66</u>

CONSOLIDATED INCOME INVESTMENT PORTFOLIOS:		<u><u>51,563.70</u></u>
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<u>Sale of Merchandise - Trade and other receivabl</u>	5		
2024/25 Bancario Group Note Book/Diary		1,350.00	
2024/25 One Bob, One Day Passbook Sales		3,200.00	
Polo T-shirt Sales Sales		5,680.00	
CONSOLIDATED SALES FROM SALES OF MERCHANDISE:			<u><u>10,230.00</u></u>

<u>New Members Goodwill</u>	6		
Eusabia Ondieki		5,000.00	
Rebecca Manyara		5,000.00	
Garison Kiprotich		1,145.00	
Erick Kirui		208.00	
Stephene Ochieng		5,000.00	
CONSOLIDATED NET GOODWILL PAID YEAR 2024:			<u><u>16,353.00</u></u>

<u>Other Fees from Members</u>	7		
Late Payment Fees		6,830.77	
Absenteeism		800.00	
30%, 20%, and 10% Withdrawal Policy - 2023		23,400.00	
30%, 20%, and 10% Withdrawal Policy - 2024		12,600.00	
Withdrawal Charges			
CONSOLIDATED OTHER FEES FROM MEMBERS			<u><u>43,630.77</u></u>

<u>Other Operating Incomes</u>	8	
Other Operating Incomes		
CONSOLIDATED OTHER OPERATING INCOMES YR 2023/24:		

<u>Administration expenses</u>	9	
Provision for loan loss		-
Office expenses		-
Meeting Expenses (Special & Quarterly Meetings)		17,866.00
Salaries & Wages(Personnel costs)		-
Printing expenses		19,000.00
Administration costs		7,500.00
Accountancy		10,000.00
Depreciation		55,690.00
Annual Subscription Software		-
Refreshments		9,350.00
Airtime		10,800.00
Audit fees		50,000.00
Transport		8,750.00

MURANGA COUNTY GOVERNMENT
SOCIAL DEVELOPMENT OFFICE
P.O. BOX 176 - 102001
MURANGA

Total Administrative Expenses:	188,956.00	188,956.00	<u>188,956.00</u>
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Bank Charges

10

May-23	1,145.00	
Jun-23	90.00	
Jul-23	300.00	
Aug-23	-	
Sep-23	230.00	
Oct-23	-	
Nov-23	230.00	
Dec-23	-	
Jan-24	-	
Feb-24	-	
Mar-24	-	
Apr-24	-	
May-24	230.00	
Jun-24	230.00	
Jul-24	-	
8/1/2024 Cheque book	2,050.00	
Sep-24	-	
Oct-24	-	
Nov-24	-	
Dec-24	-	
Jan-25	230.00	
Feb-25	230.00	
Mar-25	-	
Apr-25	-	
May-25	-	
Jun-25	-	
Sub Total - Bank Charges:		<u>4,965.00</u>

Buy Goods - One Bob One Day Till Number Ch 11

Jul-24	210.00	
Aug-24	499.53	
Sep-24	767.42	
Oct-24	789.23	
Nov-24	1,156.93	
Dec-24	566.96	
Jan-25	1,724.24	
Feb-25	984.99	
Mar-25	859.04	
Apr-25	2,618.68	
May-25	1,201.48	
Jun-25	400.33	
Sub Total - One Bob One Day Till Number Charges:		<u>11,778.83</u>

Other operating expenses

12

Bancario Self Help Group Registration Costs	2,300.00
YEDF Training at Palmera Gardens	4,640.00
Bancario PLC Registration - November 2023	11,000.00

MURANGA EAST SUB COUNTY
SOCIAL DEVELOPMENT OFFICER
PO BOX 176 - 102001
MURANGA

Sub Total - Other Operating Expenses:**17,940.00****Members deposits/Savings****13****2023 Bal b/f**

Contributions during the year 2023	198,000.00
Offsets/Chama Receipts	(35,000.00)
Withdrawals/Refunds	(36,000.00)
Withdrawal Income from 70% 80% 90% Policy	(23,400.00)
To Group's Income as Late Payment Fees and Penalties	(6,300.00)
To Member Registration Fees Recovered before Exodus	(1,500.00)
To Income as member lateness fees	(800.00)

Bal c/f**95,000.00****2024 Bal b/f****95,000.00**

Contributions during the year 2024	324,000.00
Offsets/Chama Receipts	(25,000.00)
Obligations owing to the Group	(38,000.00)
Withdrawals/Refunds Expenses	(3,900.00)
Withdrawal Income from 70% 80% 90% Policy	(11,100.00)

Bal c/f**341,000.00****2025 Jan - June Bal b/f****341,000.00**

Contributions during the year 2025	317,958.00
Offsets/Chama Receipts	(15,000.00)
Obligations owing to the Group - <i>None</i>	-
Withdrawals/Refunds Expenses	-
Withdrawal Income from 70% 80% 90% Policy	-

Bal c/f**643,958.00****Bal as per MPA's****Share capital****14**

Balance b/f	-
Issued during the year	-

Bal c/f**Reserves****15**

Reserves C/F	-
Reserves within the year	-
Retained earnings	-
Reserve adjustment	-

Total**Cash and Cash equivalent****16**

Bank account Balance	215,154.68
Cash at hand	-
One Bob Till Number Balance	75,563.71
	290,718.39

Investments

Tower Sacco Shares Balance	267,500.00
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MURANG'A EAST SUB-COUNTY
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Tower Sacco Current Account Balance
 Etica Capital Money Market Fund Balance
 Old Mutual Money Market Fund Balance

265,748.49
 364,707.26 897,955.75

Loans to members

17

Unpaid Balance b/d

Loans Issued during the year 2023

80,000.00

Repayments during the year 2023

75,280.00

4,720.00

Loans Issued during the year 2024

1,270,520.00

Repayments during the year 2024

1,262,301.00

8,219.00

Loans Issued during the year 2025

910,858.00

Repayments during the year 2025

808,903.00

101,955.00

114,894.00

Balance c/f

Balance as per MPAs

Trade and other payables

18

Provision for loan loss

Accrued bookkeeping

Honoraria

40,000.00

Audit fees

50,000.00

Accountancy fees

10,000.00

deferred Tax

63,210.19

Total

163,210.19

Members Contributions

19

(May - Dec) 2023

Kshs

Anne Macharia

24,000.00

Bavone Okello

9,000.00

Caleb Simiyu

3,000.00

Clive Omurwa

24,000.00

Collins Keraka

6,000.00

Cynthia Caroline

24,000.00

Eliud Bitok

24,000.00

Eugene Juma

9,000.00

Felix Biketi

9,000.00

Jacinta Ngali

9,000.00

Jacqueline Wanjohi

3,000.00

Robert Kanga

9,000.00

Ruth Mwendu

9,000.00

Sylvia Akinyi

12,000.00

Wilson Karuru

24,000.00

Sub-total

198,000.00

(Jan - Dec) 2024

Kshs

Aisha Said

18,000.00

Anne Macharia

36,000.00

Brian Muhoro

30,000.00

Clive Omurwa

36,000.00

MURANGA EAST SUB-COUNTY
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Cynthia Caroline	18,000.00
Ellud Bitok	36,000.00
John Segi	36,000.00
Johnson Kabue	21,000.00
Priscillar Mutua	21,000.00
Rebecca Manyara	18,000.00
Sammy Onguti	18,000.00
Wilson Karuru	36,000.00
<i>sub-total</i>	324,000.00

(Jan - June) 2025

Kshs

Aisha Said	18,000.00
Anne Macharia	18,000.00
Brian Kasavuli	15,100.00
Brian Muhoro	3,000.00
Clive Omurwa	18,000.00
Diana Wambui	18,000.00
Ellud Bitok	15,328.00
Emmanuel Egesa	7,500.00
Erick Kirui	18,000.00
Eusabia Ondieki	18,000.00
Evans Mwangi	6,000.00
Garison Kiprotich	18,000.00
Gerald Lagat	18,000.00
John Segi	8,000.00
Joseph Kilonzi	3,000.00
Maryanne Karanja	18,000.00
Peter Maina	12,000.00
Priscillar Mutua	12,580.00
Rebecca Manyara	18,000.00
Sammy Onguti	19,450.00
Stephene Ochieng	18,000.00
Wilson Karuru	18,000.00
<i>Sub-total</i>	317,958.00

Total Member Contributions 2023/24/25

839,958.00

MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
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20) Property, Plant and Equipment				
	Land	Motorbike	Phone	TOTAL
Rate	0%	25%	30%	
Cost / valuation				
As at 1st May 2023	2,250,000.00	208,960.00	11,500.00	2,470,460.00
Additions during the period	-			
Disposal during the period	-			
Total as at 30th June 2025	2,250,000.00	208,960.00	11,500.00	2,470,460.00
Depreciation				
Accumulated Dep as at 01.05.2023	-	-	-	-
Charge for the year	-	52,240.00	3,450.00	55,690.00
Depreciation As at 30th June 2025	-	52,240.00	3,450.00	55,690.00
NBV AS AT 30.06.2025	2,250,000.00	156,720.00	8,050.00	2,414,770.00

21) YEDF Loan(Youth Enterprise Development Fund)

Loan granted	200,000.00
Repayment	(48,000.00)
Balance	<u>152,000.00</u>

Deffered payments	
Honoraria	40,000.00
Audit fee	50,000.00

for MURANGA EAST SUB-COUNTY
SOCIAL DEVELOPMENT OFFICER
P.O. BOX 178 - 10200
MURANGA
29/06/2026