

KENVERSIY CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
2.A.	EXPENSES			
2.A.10	OFFICE EXPENSES			
	Toilet, Floor Soaps & Cleaning items 15,000X 12	180,000		138,000
	Liquid soap (increase by 20%)	100,800		84,000
	Office cleaning Mops 36 @ 500	18,000		18,000
	Mud scrapper	1,000		2,000
	Floor brushes	1,000		1,000
	Plastic Mop buckets 12 @ 500/-X12	72,000		36,000
	Floor clothing / mops	10,000		10,000
	Hand towels 12pcs@200	2,400		2,400
	Curtains & Curtain net 12 pcs @ sh2,000 for 3- Satellite office	72,000		-
	Furniture polish	2,000		2,000
	Tissue Papers (Growth 10%of 2024)	241,461		219,510
	Bucket 4 X Kshs.300/-	1,200		1,200
	3- Wall Clock for satellite offices@ 1000	3,000		4,000
	Doormat for 3- satellite offices @2000	6,000		4,000
	3- Wall Clock Batteries @ 150 for satellite offices	450		800
	Sanitary Services 3,000X4X5 Toilets	60,000		60,000
	Cups,Plate & Kitchenware for Satellite offices	45,000		45,000
	Serviette 200X2X12	4,800		4,800
	Dustbin and disposal bag(Kshs.200X5Floorsx52 weeks)	12,000		12,000
	Staff Uniform 7 uniforms (Driver, Caretaker & En@10000each	70,000		35,000
	Garbage Collection(600X52 weeks)by 3	93,600		31,200
	Laundry Services	30,000		25,000
	Dust Coat(4@Kshs.1200/-)	4,800		7,200
	Toilets Ball	15,000		15,000
	Cleaning Services(external) Kenversity Plaza (Kshs.74,250/- X 4 Qu	297,000		320,000.00
	Office Blinds for 1- Satellite offices (*12*2000)	24,000		36,000.00
		1,367,511	1,363,259	1,114,110
2.A.11	POSTAGE			
	Postage of letters 24 letters x 12 x 60	-	-	17,280
	Registration of letters (5 letters x 100 x 12)	-	-	6,000
	Postal rental charge	9,450	9,450	9,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
		9,450	9,450	32,280
2.A.12	COMMITTEE SITTING ALLOWANCE Board Meetings- (Board 12 and Special 5 meetings) Chairman 25,0	425,000		165,900

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Board(12) & SBOD (5) Meetings-Vice Chairman 10,800 x 17	183,600		159,600
	Board(12) & SBOD (5) Meetings-Hon. Secretary 10,800x 17	183,600		159,000
	Board(12) & SBOD (5) Meetings-Treasurer 10,800 x 17	183,600		159,600
	Board(12) & SBOD (5) Meetings-5 members 10,800 x 17	918,000		756,000
	3 Supervisory Committee members Kshs.10,800/- 3 x 8 Meetings	259,200		518,400
	3 Credit Committee members 32,400 X 15	486,000		561,600
	11 Joint Committee 143,800 X 6 and Chair (25,000*6)	862,800		529,800
	3-Education & Training Committee members @kshs.32,400 x 12	388,800		358,800
	Adhoc Committee Members 32,400X 5 Meetings	162,000		134,400
	3 Audit & Risk Committee 32,400x 12	388,800		259,200
	3-Finance, Staff & Administration Committee Kshs.32,400 X 15 Meeti	486,000		736,800
	4-Enterprise Risk Management Committee Kshs.43,200X 12Meetings	-		264,000
		4,927,400	4,885,348	4,763,100
2.A.13	BANK CHARGES AND COMMISSION			
	Cheque books for banks @48 by 2000 each	55,200		55,200
	Certificate of balances charges	36,000		36,000
	Statements charges	-		-
	Ledger fees	300,000		264,000
	Transfers charges	350,000		192,000
	Service charges	200,000		146,060
	Cash handling commission	250,000		180,000
	Internet Banking charges	-		-
	Excise Duty	-		-
	Safe keys custodial fee	4,000	-	4,000
		1,195,200	1,042,133	877,260
2.A.14	INTEREST ON LOANS AND BANK OVERDRAFT			
	Co-op. Bank Working Capital	-	-	-
	Co-operative ESS 45,000,000 X 12%	-	-	2,600,000
	Loan Application Fees Kshs.10,000/- & 20% Excise duty	-	-	12,000
	Appraisal Fees on ESS 45M X2.5%	-	-	1,200,000
	Loan facility - (Kshs. 40,000,000 x 21%*50/360)	1,750,000	-	980,000
	Loan Application Fees	12,000	-	12,000
	Appraisal Fees on Loan facility	970,000	972,000	1,200,000
		2,732,000	972,000	6,004,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
2.A.15	STAFF MEDICAL EXPENSES			
	Staff Medical Cover	11,662,291	9,146,956	9,500,000
		11,662,291	9,146,956	9,500,000
2.A.16	AUDITS AND SUPERVISION			
	External Audit	250,000	232,000	400,000
	OSHA Audit	80,000	-	80,000
	VAT on Audits	-		55,600
		330,000	232,000	535,600
2.A.17	TRAVELING & SUBSISTENCE ALLOWANCE			
	H.O.D Meetings Travelling Allowance and snacks(Kshs.1250*12*10)	150,000		48,000
	Staff Monthly meetings Travelling Allowance and snacks (53*1250*12)	795,000		366,000
	Staff travelling on official duties increase %@20% of 2024	493,200		411,000
	Committee Secretariat Visits for bench marking (Outside Nairobi)	-		158,000
	Procurement committee meetings snacks and travel (1250*7*10)	87,500		97,500
	Credit Secretariat Committee Travelling Allowance	-		12,000
	Supervisory Committee Secretariat Travelling Allowance	-		12,000
	Board Meeting Secretariat Travelling	-		24,000
	Education Committee	-		12,000
	Joint committee Secretariat travel	-		12,000
	Audit Committee Secretariat Travelling	-		12,000
	Finance, Staff & Administration secretariat Staff Travelling	-		36,000
	Procurement Committee Visits for due dilligence (Travel and lunch fo	-		21,650
	Tea & Snacks Interviewee- Kshs. 300 x20	6,000		6,000
	Micro-Credit Travelling Allowances (Kshs.1500X2 staffs X 15 visitsX1	540,000		540,000
	Staff benchmark visits within Nairobi (10 X 1 visits)	-		72,000
	Employees travel reimbursement for official duties	-		-
	Occupational safety and health committee meetings snakes and trav	75,000		-
		2,146,700	2,849,124	1,840,150
2.A.18	NATIONAL FUNCTION,ENTERTAINMENT & CORPORATE SOCIAL RESPONSIBILITY			
	Ushika day expenses	628,500		491,050
	Water and snacks (120*700)	84,000		-
	Members travel (50*1260)	78,000		-
	Travel and subsistence	-		30,000
	Hospitality to Society Guests	100,000		100,000
	Officials Benovelent Fund	300,000		300,000

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	Corporate Social Responsibility	800,000		300,000
		1,990,500	478,107	1,221,050
2.A.19	COMMITTEE TRAVELLING AND MEETING EXPENSES			
	Board of Directors			-
	a.Travelling Allowances (5000x17x9)	765,000		567,000
	b.Officials food and drinks each @12,000*17	204,000		75,000
	c. Secretariat Tea & Snacks- Kshs. 400 x 21 x 3	-		25,200
	Credit Committee			-
	a.Travelling Allowances 5000x3x15	225,000		234,000
	b.Officials Tea & Snacks- Kshs. 250 x 3 x 15	11,250		19,500
	c. Secretariat Tea & Snacks- Kshs. 250 x 5 x 15	18,750		19,500
	Supervisory Committee			-
	a.Travelling Allowances 5000x3x8	120,000		216,000
	b.Officials Tea & Snacks- Kshs. 250 x 3 x 15	11,250		18,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 1 x 15	3,750		6,000
	4. Education & Training Committee			-
	a. Travelling Allowances 5000 x 3x 12	180,000		144,000
	b. OfficialsTea & Snacks- Kshs. 250 x 3 x 12	9,000		12,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 1 x 12	3,000		3,000
	Adhoc committee			-
	a. Travelling Allowances 5000 x 4 x 5 meetings	100,000		72,000
	b. OfficialsTea & Snacks- Kshs. 250 x 4x 5 meetings	5,000		6,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 6 x 5 meetings	6,250		7,500
	Tender Opening committee			-
	a.Travelling Allowances 2000x3x4	-		-
	b.OfficialsTea & Snacks- Kshs. 250 x 3x 4	-		-
	c. Secretariat Tea & Snacks- Kshs. 250 x 6 x 4 meetings	-		-
	Joint Board & Supervisory Committee			-
	a.Travelling Allowances 5000x12x6	360,000		216,000
	b. Food and drinks @15,000 by 6	90,000		28,800
	c. Secretariat Tea & Snacks- Kshs. 400 x 12 x 2	-		9,600
	Audit Committee			-
	a.Travelling Allowances 5000x3x12	180,000		108,000
	b.Tea and snacks- Kshs. 250 x 3 x 12	9,000		9,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 12 x 1	3,000		3,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Finance, Staff & Admin. Committee	-		-
	a. Travelling Allowances Kshs.5000x3x15	225,000		288,000
	b. Officials Tea & Snacks- Kshs. 250 x 3x15	11,250		24,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 2 x 15	7,500		12,000
	Enterprise Risk Management Committee Lunch Allowance			-
	a.Travelling Allowances(5000x4x12)	-		144,000
	b. Tea & Snacks- Kshs. 250 x 4x12	-		12,000
	c. Secretariat Tea & Snacks- Kshs. 250 x 4 x 12	-		6,000
	Finance, Staff & Admin. Committee			-
	a -Benchmarking Visits- 4x7,600 x2Visits	-		-
	b. -Visits to Bank,investment,CIT...4X4X12,000	-		144,000
	4- Officials office operations	489,600		192,000
	AGMs-CIC, KUSCCO(14,000 X 2X4)	112,000		96,000
	Regional Leaders Convention KUSCCO(14,000 X 3-Officials)	42,000		36,000
	Delegates Meeting CIC & CO-OP BANK(2 Officials X14,000)*2	56,000		60,000
	Board and Supervisory committee travel during public holidays, week	598,000		384,000
	Sacco representative to Co-operative affairs 2 Officials X14,000X12 m	336,000		288,000
		4,181,600	3,962,583	3,485,100
2.A.20	BOARD MEDICAL			
	Board Medical Cover	-	3,430,102	2,900,000
		-	3,430,102	2,900,000
2.A.22	BENCHMARKING EXPENSES			
	Finance, Staff and Adm. Half yearly meeting with Financial Advisors (-		96,000
	Travel during public holidays and weekends (4 Officials @5000*12)	-		144,000
	Benchmarking within Nairobi for 12 Officials *14,000	-		144,000
	Benchmarking visit outside Nairobi for 12 officials @2.5 days	-		2,664,000
		-	1,472,550	3,048,000
2.A.23	STAFF DEVELOPMENT			
	Staff development training	600,000		600,000
	Occupational safety health Act (OSHA)staff training for 53 staff for 3	800,000		-
	OSHA trainers fees for 5 days	150,000		-
		1,550,000	-	600,000
2.A.24	MEMBERS EDUCATION, COURSES AND SEMINARS			
	External seminars officials (Kshs.70,000/- X 13)*2	1,820,000		1,820,000
	External Seminars for Staff(Kshs.85,000/- X 16)	1,360,000		950,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Per diem while in Seminar(Officials)Half-9,000/-Full-18,000 X 13 X 5	2,106,000		2,106,000
	Subsistence for Staff While in Seminar as per grade (average Kshs.5	400,000		250,000
	Perdiem while in 1 day Seminar(13 Officials) Kshs.9,000	117,000		156,000
	Subsistences Staff as per grade While in 1 day Seminar 16 staffs at	88,000		24,000
	Official Taxi to airport (@ Kshs.8,000 *13 officials)	104,000		184,000
	New Board Members Induction (4 Officials @average 96*)2	768,000		768,000
	Air ticket -Seminar(officials) Kshs.30,000 X 13 X 1 trip	390,000		390,000
	Members' education expenses	8,300,000		5,200,000
	2 and 1/2 Days Team Building for staff and officials	2,700,000		1,800,000
	Inhouse Workshop @ Kshs.200,000/-	400,000		400,000
	Outside Kenya seminars officials (Kshs.700,000/- X2)	1,400,000		1,400,000
	Daily Substance for officials while in Seminars abroad @ Kshs.50,00	-		900,000
	13 - Officials travelling to and from Seminars (Kshs.18,000 X 13)*1	234,000		390,000
	Travelling to and from Seminars for 16 staff Kshs.9,000)	144,000		80,000
	10-Liaison officers trainings @ average 7000 and cost of trainers	150,000		-
		20,481,000	16,437,707	16,818,000
2.A.25	GENERAL MEETING EXPENSES			
	Stationery / Printing / Photography	900,000		900,000
	Members Travelling and snacks allowances @ Kshs.1260 x 5000 x 2	12,600,000		9,540,000
	Members cakes, water and Sodas @Kshs.140 by 5000*2	1,400,000		1,260,000
	Hall/Security/P.A/Transport/Cleanings/miscalleneous	150,000		150,000
	Officials,Staff & invited guest allowances	200,000		277,500
	AGM postmortem meeting	-		600,000
	Election	800,000		800,000
	Members Snacks 240 x 5000X2			1,260,000
	Virtual Hosting of AGM	-		600,000
	Official allowances	581,000		285,050
		16,631,000	16,410,635	15,672,550
2.A.26	ANNUAL SUBSCRIPTIONS & LICENCE			
	1.CAK	100,000		100,000
	2.USHIRIKA DAY (Ushirika Day Celebration Kshs.200,000/- Adjudica	270,000		270,000
	3.KUSCCO	-		30,000
	4.Car tracking services	30,000		30,000
	5. County Government Licenses	250,000		150,000
	6. Occupation Permit	3,000		60,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
2.A.27	INSURANCE 1.Group life - staff 2.Group Personal Accident Cover 3.Group life - Officials 4.Estimated cover for movable items 5.Car Insurance 6.Fidelity 7.Burgarly,Fire & Peril-General 8.Cash in Transit/safe & in premises 9.Endowment Cover (219,096 X 12 officials) 10. Marketing Executives Insurance (GPA & Group Life) 11. Workmen Compensation for Seasonal Staff/Casuals(WIBA) 12. Building Insurance(terrorism, Political unrest & Natural Calamity)	- - 50,000 5,000 4,766,140 5,474,140	- - - - 150,000 50,227 201,819 90,255 - - 168,954 72,150 3,717,968	20,000 50,000 5,000 4,462,950 5,277,950
2.A.28	REPAIRS AND MAINTENANCE Fire Extinguishers Services Service Contract - Photocopier / Computer / Calculator & UPS/Shredder Photocopier drum and accessories Teller printer Repair Repairs of Cash Counting Machine Repair of Guards Shade Office Painting Repair and Servicing of Safe(4 times X Kshs.40,000/-) Repair of Cabinets/Shelves/tables/telephone/ Chairs Service Contract - Server General Repair for head office and satellite office Servicing of Airconditioner(Kshs.20,000 X 6 Machine X 4Times) Servicing of Lift(21,000X12 Months) Service Contract -VOIP, Structured Cabling,CCTV,Switches and Acc	120,000 100,000 30,000 20,000 20,000 5,000 20,000 120,000 30,000 300,000 300,000 200,000 150,000 300,000	120,000 112,000 30,000 20,000 20,000 5,000 20,000 120,000 30,000 300,000 30,000 200,000 126,000 300,000	120,000 112,000 30,000 20,000 20,000 5,000 20,000 120,000 30,000 300,000 30,000 200,000 126,000 300,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	SLA Printer (20,000 X 7 PRINTERS)	140,000		100,000
	Plastering of outside wall opposite quickmart	500,000		-
		2,355,000	1,080,737	1,533,000
2.A.29	DEPRECIATION & AMORTIZATION			
	Building	2,473,428	2,536,849	2,601,897
	Furniture & Fittings	522,398	597,027	522,035
	Office Equipments	481,414	550,644	544,050
	Computer	867,224	1,238,891	1,170,381
	Motor Vehicle	180,236	240,314	320,419
	Computer Software	2,452,262	1,052,262	604,082
		6,976,962	6,215,987	5,762,863
2.A.30	LAND RATES			
	County Govt of Kiambu Land Rates	19,000		19,000
	Rates Clearance Certificate	2,800		2,800
		21,800	15,810	21,800
2.A.31	RENT			
	Satellite offices @70,000 by inclusive*6 of service charge and VAT and 3 months deposits	630,000	-	-
		630,000	-	-
2.A.32	STAFF WELFARE			
	Staff End Year Party	1,500,000		1,500,000
	Office Tea 56 staff x 20 days x 12months wks x Kshs 70/-	940,800		940,800
	Representatives to Bereaved Staff Expenses	300,000		300,000
	Office Drinking Water Expenses 520X52X8 Dispensers	216,320		130,000
	Water Dispensers for Satelite offices	6,000		-
		2,963,120	2,049,258	2,870,800
2.A.33	LEGAL FEES	800,000	77,430	800,000
2.A.34	CONSULTANCY			
	General Consultancy	500,000		500,000
	Review of Policy Fees to Consultancy (Kshs.50,000X24 policies)	1,200,000	650,000	650,000
	Review of Policy Board & Staff meetings	1,800,000	750,000	750,000
		3,500,000	1,400,000	1,900,000
	ICT and other Audits	3,400,000		350,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	ISO 9001:2015 certification surveillance and monitoring	872,900	1,167,462	1,250,000
2.A.35	STATUTORY RECORDS			
	12 Minute books @ Kshs. 1,000/-	12,000		12,000
	Acts & Rules	3,000		3,000
	Printing of Strategic Plan, service charter and Policy document	100,000		60,000
		115,000	4,040	75,000
2.A.36	PRINTING & STATIONERY			
	Printing Loan forms 10000 reams @ Kshs. 10	100,000		80,000
	Photocopying papers 600 reams @ Kshs.650/-	390,000		312,000
	Loans registers 10 pcs @ 500	5,000		5,000
	3 staple machines @ Kshs. 1500 for Satellite offices	4,500		5,400
	Stapling pins - 100 packets @ Kshs. 150	15,000		4,500
	Clips 100 @ Kshs. 35/-	4,000		4,000
	7Pencils - 2 packets @ Kshs. 531/-	1,062		1,062
	Erasers 2 box @ Kshs. 670/-	1,340		1,340
	Box Files 500 @ Kshs. 150/- inclusive of satellite offices and Archives	75,000		15,000
	Folders 300@80	3,000		3,000
	Spring files 1000 @ Kshs. 50/- inclusive of satellite offices	50,000		60,000
	Epson ribbons -10 LX300+@3500	35,000		120,000
	Printed envelopes			-
	DL Logo Printed 10,000 @ Kshs. 3/-	30,000		5,000
	A3 - 1000 @ Kshs. 20/-	20,000		20,000
	A4 - 3000 @ Kshs. 10/-	30,000		30,000
	A5 - 1000 @ Kshs. 10/-	10,000		10,000
	Office pins 100 pkts @ 35	3,500		3,500
	9.5*11*360gms(A4 perforated to A5)2 @ksh3500	7,000		7,000
	(A) Complimentary slips (medium) 3,000 x Kshs. 5/-	15,000		15,000
	(B) Complimentary slips (small) 3,000 x Kshs. 8/-	24,000		24,000
	Office diaries - 60 diaries @ Kshs. 2000/-	20,000		20,000
	Office glue - 30 bottles @ Kshs. 150/-	900		900
	Counter books-2 squire 36 @ Kshs. 140	5,040		5,040
	Counter book 2- squire 2@160	3,840		3,840
	Counter books 2 Quire - 24@ Kshs. 180.	4,320		4,320
	Branded Biro pens (sharp pointed) 24pkts@1200	28,800		28,800
	Tellers cash book 30 pcs. @ shs.400	12,000		20,000

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	Stamp pads - 20 pcs @ Kshs. 150/-	3,000		3,000
	Rubberbands - 20 pkts @ Kshs. 200/-(SMALL)	4,000		4,000
	Rubberbands - 20 pkts @ Kshs. 500/-(BIG)	10,000		10,000
	Fullscaps - 20 reams @ Kshs. 400/-	8,000		8,000
	Visitors Register - 5 pcs @ Kshs. 300/-	1,500		600
	Felt pens - 10 pkts @ Kshs. 1000/-	10,000		10,000
	Ink - 30 bottles @ Kshs. 250/-	-		7,500
	Delivery books - 8 pcs @ Kshs. 150/-	1,200		750
	Membership register - 5 book @ kshs. 1,200/-	6,000		2,400
	Highlighters - 10@ Kshs. 150/-	1,500		1,500
	GB Flash disks 5 @ ksh.1500	-		7,500
	Pritt stick 50 pcs @ sh.160	2,700		2,700
	Advance forms 10 rms @ 1000	10,000		10,000
	Overdraft forms 10 rms @ 1000	10,000		10,000
	Celltape 15 rolls @ 110	1,725		1,725
	Letter heads 5 reams @2,000	10,000		10,000
	P.Advance 10 reams @1000	10,000		10,000
	Specimen cards.2000 pcs @ 8	16,000		16,000
	Kensa withdrawal vouchers 800 @ 30	-		3,000
	Karibu Loan Forms 20 rms @1,000	15,000		15,000
	Scientific Calculator 5 @ 1,300	-		6,500
	HP Printer Catridge Kyocera(3 TONER x 10,000 X3 Machine)	90,000		90,000
	LQ2180 Ribbons -10 x Kshs. 1400/-	14,000		14,000
	Directors/Supervisory Committee/CEO Business Cards 100X8X26	10,400		10,400
	H.O.D/Staff/Marketing Executive Business Cards(100X8X20)	16,000		16,000
	CEO/HOD Complimentary slips 2000 x Kshs. 5/-	10,000		10,000
	HP Printer toners 2 Printers x Kshs. 10,000 X4	80,000		80,000
	Jiinue Loan 40 reams @ 1,000	20,000		20,000
	2TB External Storage Hard Disk 4@10,000	-		40,000
	Stamp pads - 2 pcs @ Kshs. 200/-	400		400
	Audit Pens (48x180)	8,640		8,640
	Stick Notes 50x50	2,500		2,500
	RTGS forms 2,000 X Kshs.5	10,000		10,000
	Carbonated Share Boosters forms 10 x Kshs.1,000/-	10,000		10,000
	Membership Application forms Kshs.5 X 4,000	20,000		20,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Papers Punch Kshs.700X10	7,000		3,500
	ATM/Refund form	15,000		15,000
	Printing of Micro Credit Forms 6,000 X5	10,000		10,000
	Utility Forms Kshs.1,000/- @ 10 reams	10,000		10,000
	Carbonated Cheque Payment Schedule 30 reams @ Kshs.1,000/-	30,000		30,000
	Epson Ribbon LX 350 (12@Kshs.1,500/-)	18,000		18,000
	Office Stamps (Kshs.2,500/- X 3)	7,500		7,500
	SLA Printer (20,000 X 7 PRINTERS)	-		-
	M-Banking Forms 5 reams @ Kshs.1000	5,000		5,000
	Passbook Kened, Kenhol & Kenjunior 200 X Kshs.100/-	-		20,000
	Imprest Request 12 X Kshs.1500/-	-		15,000
	Masking /binding tape 5 roll @500	2,500		-
	72. Imprest Accounting boook Request 12 X Kshs.1500/-	-		15,000
	Thinners 5 botles @500 each	2,500		-
	Mark pens (10 Boxes @300)	3,000		-
	Executive marketing folder (shs.200*25)	-		5,000
		1,421,367	877,367	1,411,817
2.A.37	WATER AND CONSERVANCY			
	Office water (Kshs.15,000/- X 12 months) (Growth by20%)	331,094	275,912	180,000
	Exhuaster Services (Kshs.7,000/- X 4 times)	28,000		28,000
		359,094	275,912	208,000
2.A.38	Eletricity and lighting	1,200,000		1,040,000
		1,200,000	1,062,905	1,040,000
2.A.39	SECURITY EXPENSES			
	1Daily police guard lunch @Kshs.1500X5 Days X 52 Weeks	390,000		390,000
	Ruiru Subcounty (A.P) 1500*5 x 12	360,000		540,000
	Cash transportation services @ 10,000 x3 x 52 week	1,560,000		1,248,000
	Alarm System 14,000 x 12	146,000		180,000
	Guards Security Services for head office and Satellite offices	1,920,000		1,560,000
	Employee FOSA Operations Expenses (Kshs.7,000+500)X1X3	-		22,500
	Annual Alarm System License Fees	-		2,000
		4,376,000	3,387,527	3,942,500
2.A.40	MOTOR VEHICLE RUNNING EXPENSES			
	Fuel Kshs.5,000/- X 42 weeksX2	420,000		832,000
	Fuel Trips Outside Nairobi	100,000		20,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Servicing of Sacco Van 10,000 x 4x 2	80,000		120,000
	Advance Tax Kshs.720 x 14 passenger x 2	20,160		20,160
	Tyres 8 tyres at Kshs.7,000/-	56,000		72,000
	General repairs by 2 vans each @50,000	100,000		100,000
	MCSK License 4,000 x 2 x 2	16,000		16,000
	PSV Driving Test	-		20,000
	Tracking (Repair, Maintenance,& Licence)	30,000		10,000
	Parking Fee 300X1X10X 2 X2	12,000		48,000
	Motor Cycle Fuel 1000X1X52	-		-
	Motor Cycle Servicing 7000X1X4	-		-
	Motor Vehicle Inspection cost 15,000 X 2 vehicles	30,000		30,000
		864,160	638,225	1,388,160
2.A.41	TELEPHONE, E-MAIL & INTERNET EXPENSES			
	Air time for Telephones at Kshs.15,000 x12 months and Satelite office	198,000		180,000
	Internet and Email kshs.35,000 x 12 inclusive of satelite offices	420,000		360,000
	Signatories. telephone allowance Ksh.3,000 x 4 Members x 12 Month	-		150,000
	B.O.D & 3 S.C Members(9 x Ksh 3000 X12)	432,000		245,000
	Renewal of Domain-Sacco Website	20,000		20,000
	Mobile Phone for satelite offices (1@Kshs.20,000/-	20,000		40,000
	Branded Bulk SMS System	600,600		600,600
	Renewal of Anti Virus	200,000		200,000
	Firewall Licence Renewal & Maintenance	200,000		500,000
	SSL Certificate for Secured Web Portal	20,000		20,000
	Website Support & Maintenance	200,000		200,000
	Mobile Banking USSD cost (Kshs.5,500/- X 12 Months)	66,000		-
		2,376,600	2,684,110	2,515,600
2.A.42	STAFF PROVIDENT FUND EXPENSES			
	Sitting Allowance(7,200 X 6 BOTX 4 meetings)	-		-
	Snacks(250x6x4)+(250x2x2)	7,000		7,000
	Sponsoring AGM	363,141		306,000
	Sponsoring AGM	-		-
	Travelling Allowance Kshs.2,000X6X4	-		-
		370,141	370,141	313,000
2.A.43	PROVISION FOR BAD DEBTS	0	-	9,500,000
2.A.44	ADVERTISEMENT			

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Advertisement(TV, Radio, Posters, Billboards)	3,000,000	1,267,357	3,000,000
	Roadshow	-	-	1,000,000
	TOTAL	3,000,000	1,267,357	4,000,000
2.A.45	MARKETING EXPENSES			
	Visits to affiliate institutions (2 officials & staff)			
	Mombasa/NCBH/Pwani	230,000		336,000
	Kitui /Embu/Meru	200,000		325,400
	Nyeri	200,000		314,800
	Nakuru	200,000		357,200
	Kisumu	-		-
	Machakos University	200,000		309,500
	Other institution within Nairobi	389,000		389,000
	Marketing Visits for Micro-Credit (10 visits @Kshs.25,000 and trasportation)	1,200,000		600,000
	Promotional Materials and activities(T-shirts, Caps, Shopping Bags, Juice)	1,200,000		600,000
	New members refferral @ 500 each by 500 members	250,000		-
	Marketing Publications & Newsletter	60,000		252,000
	Liasion Officers 15 X 12 X 3,000)	540,000		60,000
	Marketing Executive's Folders(Kshs.500X22 Person)	11,000		480,000
	Exhibitions	500,000		500,000
	Visitors Promotional Materials and activities(T-shirts, Caps, Shopping Bags)	600,000		-
	Digital and social media marketing	500,000		-
	Marketing Drive and outreach	1,500,000		1,545,000
		7,780,000	2,976,483	6,068,900
2.A.46	GENERATOR EXPENSES			
	Fuel	100,000		200,000
	Servicing of Generator(20,000 X 4)	80,000		140,000
		180,000	148,030	340,000
2.A.47	Interest on savings (@12% average growth of 2024)	18,124,223	16,182,342	13,800,000
2.A.48	ERP Software MAINTENANCE AND SUPPORT			
	Navision 365 & Mobile Banking	500,000	-	500,000
	Business Ready Enhancement Plan payable to Microsoft	900,000	-	900,000
	Audit Command Language Licence and training fees	-	-	-
	Business Intelligence License(Usd 9.9 X 1 user X 12 monthsX130)	15,444		15,876
	Cloud Back up (Kshs.70,000 X12 Months)	840,000		840,000

NO	DETAILS	ESTIMATES FOR 2025 KSHS	AUDITED ACCOUNTS 2024 KSHS	APPROVED ESTIMATES 2024 KSHS
	Safaricom M-banking Maintainance Fee(5,500/- X 12 months)	66,000		66,000
		2,321,444	2,653,898	2,321,876
2.A.49	ATM CONNECTION CHARGES,PRINTS AND MAINTENANCE			
	Monthly fees 18,000 X12 (Access Kenya)	216,000		180,000
	Monthly fees 54964 X12 (Liquid)	659,568		420,000
	ATM plastic cards prints and maintenance	743,632		
		1,619,200	212,253	600,000
2.A.50	37. NITA			
	Monthly fees Kshs.50/- X 56 Staffs +12 BOD/SC X12 Months	33,600	39,800	42,600
		33,600	39,800	42,600