

KENVERSITY CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

PROPOSED INCOME ESTIMATES FOR THE YEAR 2026

INCOME		PROPOSED ESTIMATES - YEAR 2026	APPROVED ESTIMATES FOR YEAR 2025	ACTUAL AUDITED FOR YEAR 2024	APPROVED ESTIMATES FOR YEAR 2024
		KSHS	(KSHS)	(KSHS)	(KSHS)
	BOSA				
1.A.1	Interest on Fahari Loan	304,198,249	286,844,793	239,037,327	186,926,440
1.A.2	Interest on Super loan	105,556,435	95,180,535	88,130,125	90,684,731
1.A.3	Interest on Normal	80,552,837	80,037,407	76,643,912	80,325,337
1.A.4	Interest on Emergency Loan	3,265,239	3,265,239	3,102,992	7,795,138
1.A.5	Interest on school Loan	90,580	235,915	146,944	319,468
1.A.6	Interest on Boresha	1,549,691	2,543,392	2,119,493	3,532,468
1.A.7	Interest on Diamond Loan	13,390,363	12,824,559	10,687,133	5,962,424
1.A.8	Interest on Maendeleo Loan	155,331	79,780	72,527	58,313
1.A.9	Interest on Staff Special Personal Loan	8,641,771	8,250,204	6,875,170	5,019,858
1.A.10	Interest on Residential House Construction Loan	341,704	454,558	373,833	380,517
1.A.11	Interest on staff Personal loan advances	-	31,589	27,596	58,696
1.A.12	Offsets on BOSA loans	21,487,690	22,305,766	22,194,792	18,142,556
1.A.13	Cheque leaf charges	-	100	800	12,800
1.A.14	Account Closure Fees	70,380	32,200	32,497	37,230
1.A.15	Entrance Fees	1,122,000	797,250	531,500	160,000
1.A.16	Sundry Income (MPA Statements, Tender sales)	90,280	147,972	152,972	176,600
1.A.17	Dividends earned from shares in Co-op. Bank of Kenya Ltd	23,998,557	23,978,222	26,642,469	24,774,672
1.A.18	Dividends from shares in Co-op. Insurance Co. Ltd	444,960	601,482	601,482	601,482

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1.A.19	Dividends from KUSCCO	-	-	-	43,860
1.A.20	Interest from Call Deposit/Fixed	20,694,354	24,594,853	16,396,569	4,946,872
1.A.21	Interest on Money Market	263,292	5,578,332	5,997,986	5,379,900
1.A.22	Gain on disposal/ Disposal income from assets	130,000	129,000	195,361	-
1.A.23	Rent Income	1,465,106	1,597,861	1,597,861	1,017,000
	SUB-TOTAL BOSA	587,508,818	569,511,009	501,561,341	436,356,362

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FOSA		PROPOSED ESTIMATES - YEAR 2026	APPROVED ESTIMATES FOR YEAR 2025	ACTUAL AUDITED FOR YEAR 2024	APPROVED ESTIMATES FOR YEAR 2024
		KSHS	KSHS	KSHS	KSHS
1.B.1	Interest on overdraft	2,575,840	1,778,300	2,279,872	3,601,167
1.B.2	Interest on Jinue Loan	2,806,842	3,087,526	2,806,842	3,189,350
1.B.3	Interest on advances	1,290,326	1,290,326	1,612,907	2,390,241
1.B.4	Interest on Shares Booster Loan	3,582,522	3,118,024	2,598,353	1,626,708
1.B.5	Interest on Karibu Loan	3,587,419	3,587,419	2,989,516	2,419,420
1.B.6	Interest on Short Period Advance	478,393	747,399	622,833	531,188
1.B.7	Interest on Kenversity Utility(Mpishi,Mabati & Roto Tanks	84,631	45,680	91,359	76,226
1.B.8	Interest on Car Insurance	9,764	9,764	8,138	36,598
1.B.9	Interest on mobile phones	27,953	27,953	34,941	47,453
1.B.10	Interest on Driving School Scheme	2,040	2,040	1,700	17,671
1.B.11	Interest on Mobi Loan	3,810,190	1,914,333	1,276,222	576,222
1.B.12	Income from FOSA Loan clearance Internal and external	2,213,931	1,099,517	916,265	231,168
1.B.13	Commissions and Discounts on Utilities	-	36,847	43,350	85,662
1.B.14	Penalties on advances & overdrafts	-	-	-	31,500
1.B.15	Sales of FOSA application forms	131,202	110,114	113,520	134,784
1.B.16	Bankers cheques commission	35,400	5,128	6,410	10,800

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1.B.17	Salary processing fee	3,324,428	2,843,190	2,707,800	2,736,000
1.B.18	Other KENSA charges (KENSA closure fee,Cheque/RTGS charges	586,668	1,226,335	651,957	673,610
1.B.19	BOSA Loans Processing Fee	19,583,267	22,010,518	19,139,581	16,048,392
1.B.20	Kensa Withdrawal Charges	1,257,115	1,157,671	1,052,428	1,114,848
1.B.21	Income from M-pesa Transaction	208,379	185,002	186,119	213,420
1.B.22	Passbook fee(Kenjunior, Kenhol, Kened)	-	-	100	-
1.B.23	ATM Commision	707,261	707,261	884,076	1,242,151
1.B.24	Safaricom M-Banking Commission	3,298,524	2,901,356	2,737,129	2,570,616

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	MICRO CREDIT	PROPOSED ESTIMATES - YEAR 2026	APPROVED ESTIMATES FOR YEAR 2025	ACTUAL AUDITED FOR YEAR 2024	APPROVED ESTIMATES FOR YEAR 2024
1.B.25	Interest on Micro Credit Tujijenge Tuinuke	2,632,786	2,632,786	2,193,988	1,453,054
1.B.26	Interest on Micro Credit Tujijenge Tuendelelee	4,385,106	4,385,106	3,508,085	2,838,232
1.B.27	Interest on Micro Credit Tujijenge Super	5,170,225	5,170,225	3,788,936	2,148,965
1.B.28	Interest on Micro Credit Tujijenge Premier	29,956,578	29,956,578	23,043,522	20,990,563
1.B.29	Interest on Micro-credit school fees	1,432	48,780	32,843	-
1.B.30	Interest on Micro Credit Tujijenge Utility	6,590	4,620	2,786	11,871
1.B.31	Income from Loan Offset	403,500	403,500	350,869	263,116
1.B.32	Loan Processing Fees	7,031,555	7,031,555	5,408,889	3,960,000
1.B.33	MicroCredit Entrance Fees	-	472,000	590,000	964,000
	SUB-TOTAL FOSA AND MICRO CREDIT	99,189,868	97,996,855	81,681,335	72,234,996
	TOTAL INCOME	686,698,686	667,507,863	583,242,676	508,591,358