

KENVERSITY SACCO LIMITED



STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER 2025

	2025 Ksh	2024 Ksh
Revenue		
Interest on loans	530,487,608	497,615,170
Other Investment income	66,464,738	49,638,506
Total Interest	596,952,346	547,253,677
Interest expenses	(308,917,975)	(278,154,556)
Net Interest Income	288,034,371	269,099,121
Other operating Income	38,342,283	35,988,999
	326,376,654	305,088,120
Financial Expenses	(21,720,816)	(6,406,295)
Personnel Expenses	(77,725,849)	(76,227,489)
Administrative Expenses	(28,874,649)	(30,216,810)
Governance Expenses	(49,375,831)	(46,598,925)
Depreciation & Amortisation	(7,028,422)	(6,215,987)
Marketing Expenses	(2,809,535)	(4,243,840)
Total expenses	(187,535,101)	(169,909,346)
Net operating surplus before tax	138,841,552	135,178,774
Income tax expenses	(27,597,731)	(22,342,073)
Net surplus for the year	111,243,821.35	112,836,701

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2025

ASSETS		
Cash & Cash Equivalents	648,549,698	413,409,497
Financial Assets	282,770,081	177,762,681
Debtors & Prepayments	100,215,116	127,110,790
Net Loans to Members	3,521,390,845	3,240,750,321
Stocks	701,540	936,108
Short term Investments	2,978,348	3,010,144
Property and Equipment	127,971,284	130,582,496
Taxation	5,027,043	-
Intangible Assets	6,120,880	5,698,543
Total Assets	4,695,724,836	4,099,260,579



LIABILITIES		
Members' Deposits	3,164,776,568	2,847,391,572
Creditors and accruals	3,493,748	5,450,074
Taxation	-	6,176,378
	3,168,270,317	2,859,018,024
EQUITY		
Share Capital	221,357,054	139,212,287
Institutional Capital Reserves	452,291,105	415,095,105
Credit Loss Reserves	64,643,039	64,643,039
Statutory Reserves	169,776,112	147,527,347
Revenue Reserves	3,095,070	3,094,711
Proposed Honorarium	3,327,167	3,327,167
Proposed Staff Bonus	3,278,000	3,278,000
Dividends on Members share capital	36,714,398	22,386,616
Interest on Members Deposits	288,029,207	261,972,214
	1,242,511,151	1,060,536,487
Other Reserves		
Revaluation Reserves	284,943,368	179,706,068
	284,943,368	179,706,068
Total Equity and Liabilities	4,695,724,836	4,099,260,579
Key Ratios:		
Capital Adequacy Ratio		
Core Capital/Total Assets (Min. 10%)	26.89%	18.93%
Core Capital/Total Deposits (Min. 8%)	47.6%	31.3%
Institutional Capital/Total Assets (Min. 8%)	22.2%	15.5%
Liquidity Ratio:		
Liquid Assets/Total deposits & Short Term Liabilities (Min. 15%)	20.6%	14.6%
Other Ratios:		
Interest Rate on Members' Deposits	11%	11.0%
Dividend Rate on Members' Share Capital	20%	20%

The above summary is an extract of Financial Statements that were approved by the Board of Directors meeting of 28th January, 2026 and signed on its behalf by:-



CHAIRMAN



HON. SECRETARY

TREASURER



BOARD MEMBER



CEO



INCHARGE FINANCE

Registered Office
Kenversity Sacco Society Ltd
P.O Box 10263-00100 Nairobi.
Tel : 020 8002371 / 2 Cell +254 715 114 454/0736-710906
Email: info@kenversitysacco.co.ke,
Website www.kenversitysacco.co.ke

Kenversity Sacco Ltd is a Deposit Taking Institution regulated by SASRA

Kenversity SACCO LimitedISO 9001:2015 Certified

