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| | WANA - ANGA SACCO LTD | | | | |
| | BUDGET FOR THE YEAR 2025 | | | | |
| | ACCOUNTS HEADS | | | | PROPOSED |
| | INCOME | ACTUAL 2023 | BUDGET 2023 | BUDGET 2024 | BUDGET 2025 |
| 1 | Interest From Investments/securities | 4,849,028.00 | 2,000,000.00 | 4,200,000.00 | 5,000,000.00 |
| 2 | Interest From Fixed Deposits | 11,669,688.00 | 17,000,000.00 | 17,000,000.00 | 17,000,000.00 |
| 3 | Other Incomes | 2,664,203.93 | 6,000,000.00 | 6,000,000.00 | 6,000,000.00 |
| 4 | Interest From Loans | 165,233,423.00 | 175,000,000.00 | 176,000,000.00 | 176,000,000.00 |
| | TOTAL INCOME | 184,416,342.93 | 200,000,000.00 | 203,200,000.00 | 204,000,000.00 |
| | EXPENSES | | | | |
| 5 | Salary and Wages | 18,797,171.00 | 19,000,000.00 | 19,500,000.00 | 20,000,000.00 |
| 6 | Gratuity | 2,735,719.00 | 3,000,000.00 | 3,000,000.00 | 3,000,000.00 |
| 7 | Traveling Expenses | 3,201,140.00 | 3,200,000.00 | 3,200,000.00 | 3,200,000.00 |
| 8 | Depreciation | 1,845,077.00 | 2,000,000.00 | 2,000,000.00 | 2,000,000.00 |
| 9 | Audit Services | 348,000.00 | 600,000.00 | 600,000.00 | 600,000.00 |
| 10 | System Audit Services | 464,000.00 | - | - | 600,000.00 |
| 11 | Interest on fixed deposit | 51,392,861.00 | 58,000,000.00 | 58,000,000.00 | 58,000,000.00 |
| 12 | Insurance | 10,940,800.00 | 12,000,000.00 | 12,000,000.00 | 12,000,000.00 |
| 13 | Corporation Tax | 3,070,476.00 | 2,000,000.00 | 2,500,000.00 | 3,000,000.00 |
| 14 | Corporate Social Responsibility | 225,000.00 | 200,000.00 | 300,000.00 | 300,000.00 |
| 15 | Members Education | 1,946,650.00 | 1,000,000.00 | 2,000,000.00 | 2,000,000.00 |
| 16 | Staff Training | 489,200.00 | 500,000.00 | 600,000.00 | 600,000.00 |
| 17 | Printing and Stationary | 951,431.00 | 900,000.00 | 900,000.00 | 900,000.00 |
| 18 | Affiliation to Other Organizations | 150,000.00 | 120,000.00 | 120,000.00 | 200,000.00 |
| 19 | Annual General Meeting | 6,977,320.00 | 5,000,000.00 | 7,000,000.00 | 7,000,000.00 |
| 20 | Bank Charges | 2,091,857.00 | 2,000,000.00 | 2,000,000.00 | 2,000,000.00 |
| 21 | Board Expense | 4,885,150.00 | 4,000,000.00 | 4,000,000.00 | 4,000,000.00 |
| 22 | Telephone,postage and internet | 907,250.00 | 1,000,000.00 | 800,000.00 | 800,000.00 |
| 23 | Subsistence Expenses | 5,407,390.00 | 3,500,000.00 | 4,000,000.00 | 4,000,000.00 |
| 24 | Repairs and Maintenance | 401,000.00 | 400,000.00 | 400,000.00 | 400,000.00 |
| 25 | Data Expenses&Offsite Backup | 646,900.00 | 800,000.00 | 800,000.00 | 800,000.00 |
| 26 | Ushirika Day Celebrations expenses | 313,000.00 | 300,000.00 | 700,000.00 | 700,000.00 |

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| 27 | Software contract(AMC) | 296,579.00 | 300,000.00 | 300,000.00 | 1,500,000.00 |
| 28 | Front Office Expenses | 940,497.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 29 | Security | 600,833.00 | 600,000.00 | 600,000.00 | 600,000.00 |
| 30 | Office Expenses | 1,657,962.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 31 | Dividend processing | 1,101,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 32 | Provision For Loan loss | 3,000,000.00 | 4,000,000.00 | 4,000,000.00 | 4,000,000.00 |
| 33 | Provision For Bad debts&other Receivables | 3,698,640.00 | 3,000,000.00 | 3,000,000.00 | 3,000,000.00 |
| 34 | Legal Fees | 70,000.00 | 300,000.00 | 500,000.00 | 500,000.00 |
| 35 | Fuel Expenses & Motor Vehicle Maintenance | 508,269.00 | 500,000.00 | 500,000.00 | 500,000.00 |
| 36 | Apex Bodies Activities | 1,155,200.00 | 500,000.00 | 500,000.00 | 500,000.00 |
| 37 | SASRA deposit levy & licence | 1,992,206.00 | 1,700,000.00 | 2,000,000.00 | 2,000,000.00 |
| 38 | Consultancy Expense | 1,531,360.00 | 1,000,000.00 | 1,500,000.00 | 1,500,000.00 |
| 39 | Marketing Costs | 696,200.00 | 750,000.00 | 800,000.00 | 1,000,000.00 |
| 40 | Ministry remittances Expense | 761,386.00 | 1,500,000.00 | 1,200,000.00 | 1,000,000.00 |
| 41 | Workshop and seminars | 1,944,000.00 | 500,000.00 | 1,500,000.00 | 1,500,000.00 |
| 42 | Amortisation Charge | 309,597.00 | 300,000.00 | 1,900,000.00 | 1,900,000.00 |
| | TOTAL | 138,451,121.00 | 137,470,000.00 | 145,720,000.00 | 148,600,000.00 |
| | NET PROFIT | 45,965,221.93 | 62,530,000.00 | 57,480,000.00 | 55,400,000.00 |
| | Expected Rebates On Members Deposit | 32,517,678.00 | 35,000,000.00 | 37,000,000.00 | 37,000,000.00 |
| | SURPLUS/(LOSS) | 13,447,543.93 | 27,530,000.00 | 20,480,000.00 | 18,400,000.00 |