

	WANA - ANGA SACCO LTD				
	BUDGET FOR THE YEAR 2026				
	ACCOUNTS HEADS				PROPOSED
	<u>INCOME</u>	ACTUAL 2024	BUDGET 2024	BUDGET 2025	BUDGET 2026
1	Interest From Investments/securities	5,062,812.00	4,200,000.00	5,000,000.00	5,600,000.00
2	Interest From Fixed Deposits	21,112,295.00	17,000,000.00	17,000,000.00	17,000,000.00
3	Other Incomes	2,266,400.00	6,000,000.00	3,000,000.00	3,000,000.00
4	Interest From Loans	158,895,932.00	176,000,000.00	176,000,000.00	176,000,000.00
	<b>TOTAL INCOME</b>	<b>187,337,439.00</b>	<b>203,200,000.00</b>	<b>201,000,000.00</b>	<b>201,600,000.00</b>
	<u>EXPENSES</u>				
5	Salary and Wages	21,364,742.00	19,500,000.00	20,000,000.00	21,500,000.00
6	Nssf Employer Contribution	319,356.00	400,000.00	400,000.00	400,000.00
7	Affordable Housing Employer Contribution	284,218.00	300,000.00	300,000.00	300,000.00
8	Gratuity	3,064,611.00	3,000,000.00	3,000,000.00	3,100,000.00
9	Traveling Expenses	3,805,350.00	3,200,000.00	3,200,000.00	3,300,000.00
10	Depreciation	1,525,770.00	2,000,000.00	2,000,000.00	2,000,000.00
11	Audit Services	400,000.00	600,000.00	600,000.00	500,000.00
12	System Audit Services	-	-	600,000.00	500,000.00
13	Interest on fixed deposit	51,177,622.00	58,000,000.00	58,000,000.00	56,000,000.00
14	Insurance	9,716,945.00	12,000,000.00	12,000,000.00	12,000,000.00
15	Corporation Tax	2,487,279.00	2,500,000.00	3,000,000.00	3,000,000.00
16	Corporate Social Responsibility	205,000.00	300,000.00	300,000.00	300,000.00
17	Members Education	300,000.00	2,000,000.00	2,000,000.00	2,000,000.00
18	Staff Training	556,180.00	600,000.00	600,000.00	600,000.00
19	Printing and Stationary	710,155.00	900,000.00	900,000.00	900,000.00
20	Affiliation to Other Organizations	150,000.00	120,000.00	200,000.00	300,000.00
21	Annual General Meeting	7,077,030.00	7,000,000.00	7,000,000.00	7,100,000.00
22	Bank Charges	742,695.00	2,000,000.00	2,000,000.00	1,000,000.00
23	Board Expense	4,222,000.00	4,000,000.00	4,000,000.00	4,000,000.00
24	Telephone,postage and internet	1,098,359.00	800,000.00	800,000.00	900,000.00
25	Subsistence Expenses	3,372,845.00	4,000,000.00	4,000,000.00	3,500,000.00

	<b>WANA - ANGA SACCO LTD</b>				
	<b>BUDGET FOR THE YEAR 2026</b>				
<b>26</b>	Repairs and Maintenance	247,985.00	400,000.00	400,000.00	400,000.00
<b>27</b>	Data Expenses&Offsite Backup	466,900.00	800,000.00	800,000.00	600,000.00
<b>28</b>	Ushirika Day Celebrations expenses	186,500.00	700,000.00	700,000.00	700,000.00
<b>29</b>	Software contract(AMC)	221,807.00	300,000.00	1,400,000.00	1,400,000.00
<b>30</b>	Front Office Expenses	559,500.00	1,000,000.00	1,000,000.00	1,000,000.00
<b>31</b>	Security	753,366.00	600,000.00	600,000.00	800,000.00
<b>32</b>	Office Expenses	1,380,030.00	1,000,000.00	1,000,000.00	1,000,000.00
<b>33</b>	Dividend processing	1,092,000.00	1,000,000.00	1,000,000.00	1,000,000.00
<b>34</b>	Provision For Loan loss	3,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00
<b>35</b>	Provision For Bad debts&other Receivables	3,957,642.00	3,000,000.00	3,000,000.00	4,000,000.00
<b>36</b>	Legal Fees /Lincence Fees	112,000.00	500,000.00	500,000.00	500,000.00
<b>37</b>	Fuel Expenses & Motor Vehicle Maintenance	344,384.00	500,000.00	500,000.00	400,000.00
<b>38</b>	Apex Bodies Activities	943,850.00	500,000.00	500,000.00	1,000,000.00
<b>39</b>	SASRA deposit levy & licence	1,753,986.00	2,000,000.00	2,000,000.00	2,000,000.00
<b>40</b>	Consultancy Expense	877,160.00	1,500,000.00	1,500,000.00	1,000,000.00
<b>41</b>	Marketing Costs	580,320.00	800,000.00	1,000,000.00	1,000,000.00
<b>42</b>	Ministry remittances Expense	447,500.00	1,200,000.00	1,000,000.00	700,000.00
<b>43</b>	Workshop and seminars	1,663,950.00	1,500,000.00	1,500,000.00	1,700,000.00
<b>44</b>	Amortisation Charge	1,938,226.00	1,900,000.00	1,900,000.00	1,900,000.00
<b>45</b>	Core Banking & E-Channels	5,250,000.00	6,000,000.00	5,000,000.00	1,000,000.00
<b>46</b>	Digital Loan Services	675,392.00	-	800,000.00	800,000.00
	<b>TOTAL</b>	<b>139,032,655.00</b>	<b>152,420,000.00</b>	<b>155,000,000.00</b>	<b>150,100,000.00</b>
	<b>NET PROFIT</b>	<b>48,304,784.00</b>	<b>50,780,000.00</b>	<b>46,000,000.00</b>	<b>51,500,000.00</b>
	<b>Expected Rebates On Members Deposit</b>	<b>31,748,503.00</b>	<b>32,000,000.00</b>	<b>32,000,000.00</b>	<b>32,000,000.00</b>
	<b>SURPLUS/(LOSS)</b>	<b>16,556,281.00</b>	<b>18,780,000.00</b>	<b>14,000,000.00</b>	<b>19,500,000.00</b>

SIGNED BY: VINCENT ROTA  
CEO

SIGNED BY: EDWARD MURIUKI  
TREASURER