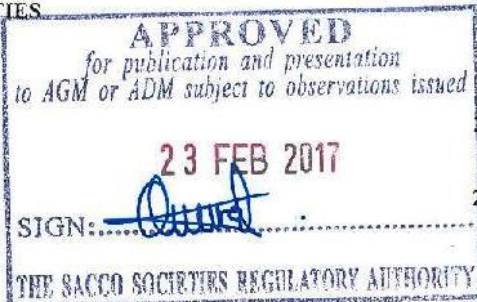


Waumini Co-operative Savings and Credit Society Limited CS/3302

Statement of financial position

For the year ended 31 December 2016

	Notes	2016 Kshs	2015 Kshs
ASSETS			
Cash and cash equivalents	9	175,549,489	163,685,577
Prepayments and sundry receivables	10	24,724,583	6,662,895
Trade and other receivables	11	38,540,034	32,683,398
Other assets	12	4,591,977	3,353,678
Deposits	13	1,160,908	791,448
Investments	14	2,031,590	2,031,590
Loans advanced to members	15	2,866,841,436	2,470,796,743
Deferred tax	17	9,602,320	9,602,320
Property and equipment	18	95,128,946	80,119,971
Intangible assets	19	3,171,725	4,228,966
TOTAL ASSETS		3,221,343,008	2,773,956,586
LIABILITIES			
Members deposits (FOSA)	20	125,697,518	81,099,950
Members deposits (BOSA)	21	2,374,709,340	2,077,633,503
Housing Land Deposits	22	21,898,236	24,806,135
Interest on Members Deposits	23	230,865,871	206,204,799
Tax payable/(Recoverable)	16	(1,669,922)	(933,643)
Trade payables and accrued expenses	24	24,469,582	39,293,573
TOTAL LIABILITIES		2,775,970,625	2,428,104,316
EQUITY			
Share capital	25	184,550,580	114,133,690
Reserves	26	260,821,803	231,718,580
TOTAL EQUITY		445,372,383	345,852,270
TOTAL LIABILITIES AND EQUITY		3,221,343,008	2,773,956,586

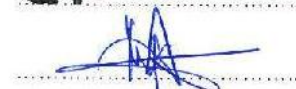


The Accounts were approved by the Board of Directors on 22/2/....., 2017
and were signed on behalf of the Board of Directors by:

CHAIRMAN



TREASURER



SECRETARY



The notes on pages 14 to 34 form part of these financial statements

Report of the independent auditor - pages - 5 to 9