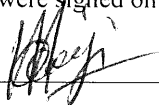
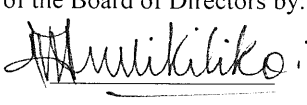
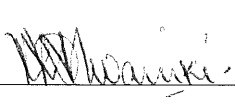


Waumini Co-operative Savings and Credit Society Limited CS/3302
Statement of financial position
For the year ended 31 December 2018

	Notes	2,018 Kshs	2017 Kshs
ASSETS			
Cash and cash equivalents	9	183,899,664	261,852,248
Prepayments and sundry receivables	10	7,912,595	18,346,305
Trade and other receivables	11	76,131,254	49,772,605
Other assets	12	28,673,687	28,662,187
Deposits	13	1,711,123	1,164,908
Investments	14	2,171,590	2,171,590
Loans advanced to members	15	3,801,916,403	3,197,636,775
Deferred tax	16	13,025,123	12,321,420
Property and equipment	18	259,540,297	212,662,574
Intangible assets	19	8,437,203	4,891,055
TOTAL ASSETS		4,383,418,938	3,789,481,667
LIABILITIES			
Members deposits (FOSA)	20	248,055,576	170,710,172
Members deposits (BOSA)	21	3,191,733,507	2,715,697,400
Housing Land Deposits	22	16,335,416	35,821,307
Interest on Members Deposits	23	268,420,190	255,883,421
Trade payables and accrued expenses	24	30,093,247	85,649,350
TOTAL LIABILITIES		3,754,637,936	3,263,761,650
EQUITY			
Share capital	25	266,123,077	228,616,992
Reserves	26	362,657,925	297,103,025
TOTAL EQUITY		628,781,002	525,720,017
TOTAL LIABILITIES AND EQUITY		4,383,418,938	3,789,481,667

The Accounts were approved by the Board of Directors on 25/02/2019 2019
and were signed on behalf of the Board of Directors by:


Fr. George Maingi

Dr. Jonathan Kiliko

Margaret Mwaniki
Chairman Treasurer Hon. Secretary