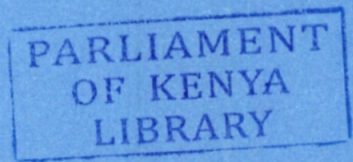


REPUBLIC OF KENYA



Enhancing Accountability

REPORT



OF

THE AUDITOR-GENERAL

ON

PAPERS LAID	
DATE	7/3/23
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**KWALE COUNTY YOUTH,
WOMEN AND PERSONS WITH
DISABILITY REVOLVING FUND**

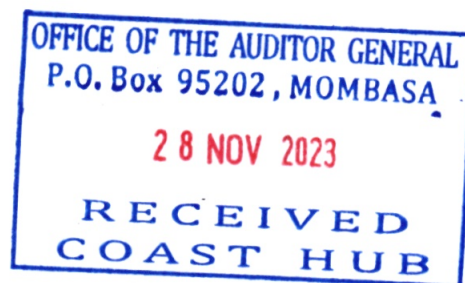
**FOR THE YEAR ENDED
30 JUNE, 2023**



KWALE COUNTY YOUTH, WOMEN AND PERSONS WITH DISABILITIES FUND

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
JUNE 30, 2023**

Prepared in accordance with the Accrual Basis of Accounting Method under the International Public Sector Accounting Standards (IPSAS)



***Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023***

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1. Acronyms and Glossary of Terms

a) Acronyms

BOM	Board of Management
ICPAK	Institute of Certified Public Accountants of Kenya
IPSAS	International Public Sector Accounting Standards
PFM	Public Finance Management
PSASB	Public Sector Accounting Standards Board
Kshs	Kenya Shillings
Hon	Honourable
PWD	Persons with Disability
Ksh	Kenya shillings
CECM	County Executive Committee Member

b) Glossary of Terms

2. Key Entity Information and Management

a) Background information

Kwale County Youth, Women and Persons with Disabilities Fund is established by and derives its authority and accountability from The Kwale County Youth, Women and Persons with Disabilities Fund Act on 29th January 2020. The Fund is wholly owned by the County Government of Kwale and is domiciled in Kenya.

The Fund's objective is to provide for a legal framework for the establishment of a Fund targeting the youth, women and persons with disabilities in Kwale County.

The Fund's principal activity is ensuring access to affordable credit to finance economic activities of the targeted groups

Principal Activities

The principal activity/mission/ mandate of the Fund is to provide a framework upon which youth, women and persons with disability will have an opportunity for accessing affordable financial services.

b) Board of Trustees/Fund Administration Committee

The fund does not have a committee .The previous committee tenure in office lapsed and in the process of appointing a new committee.

c) Key Management

Ref.	Name	Position
1	CECM	Hon Francisca Kilonzo
2	Chief Officer Social services	Md. Riziki Mwasoza
3	Fund Administrator	Grace Sheti
4	Fund Accountant	Mwalimu Chea

Key Entity and Management (Continued)

a) Fiduciary Oversight Arrangements

Key fiduciary oversight bodies at the county for the year ended 30th June, 2023 were

Kwale County Audit committee
County Assembly
Public Accounts and Investments Committee
Budget and Appropriations Committee

b) Department Headquarters

P.O. Box 4-80403

Culture Buildings

Kwale Town

Kwale

c) Department Contacts

E-mail: info@kwale.go.ke

Website: www.kwale.go.ke

d) Department Bankers

1. Central Bank of Kenya

Haile Selassie Avenue

P.O. Box 60000

City Square 00200

NAIROBI, KENYA

2. Other Commercial Banks

1. Equity Bank

P.O Box 167-80403

KWALE

e) Independent Auditors

Auditor-General
Office of The Auditor General
Anniversary Towers, University Way
P.O. Box 30084,
GPO 00100
NAIROBI, KENYA

d) Principal Legal Adviser

The Attorney
State Law Office
Harambee Avenue
P.O. Box 40112
City Square 00200
Nairobi, Kenya



e) County Attorney

The County Legal Adviser
Office of the Governor
P.O. Box 4-80403
Kwale



3. The Board of Trustees (or any other governing body for the Fund)

The fund does not have a committee. The previous committee tenure in office lapsed and in the process of appointing a new committee.

4. Management Team

	<p>Hon: Francisca Kilonzo: CECM Community Development, Youth and Women Empowerment</p> <p>Holds a bachelor of commerce degree (finance option) from the University of Busoga. Prior to the appointment as the chief officer social services, she served as the ward administrator Kubo south with wide experience in Administration and governance. Francisca was also the acting livelihood coordinator for the world bank funded project Kenya water, security ,climate and resilience project(KWSCRP) under the Mwache Dam D.O.B-09/09/1986</p>
	<p>Md. Riziki Mwasoza: Chief Officer Community Development, Youth And Women Empowerment.</p> <p>Riziki Hamisi Mwasoza a degree holder of Education Arts from Kenyatta University. She served as a secondary school teacher for many years and held different responsibilities. Thereafter left teaching career and indulged in administration work on the commencement of the decentralization system of governance. She served as the ward administrator Vanga ward and as the sub county administrator in the larger Lunga-lunga Subcounty She has worked with the community in matters of women and youth empowerment, advocacy on child protection, GBV and poverty eradication programme. <u>Madam Riziki</u> is the acting livelihood coordinator for the world bank funded project Kenya water, security , climate and resilience project(KWSCRP) under the Mwache Dam</p>

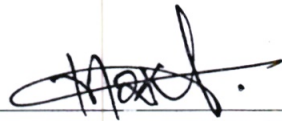
***Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023***

	<p>Fund Administrator Graduate from Kenyatta University with a Bachelor's degree in Accounting. She worked for Equity bank as a relationship officer cash before joining Kwale County Government as the Fund Administrator. D.O.B-13/12/1990 Board secretary</p>
	<p>Fund Accountant Has a degree in Commerce - finance option from JKUAT. Previously worked as the accountant at Tabasamu Sacco before joining the County as Principal Accountant. D.O.B 28/02/1978</p>

5. County Executive Committee Member Report

- Kenya like many other countries of Africa is characterized by very high poverty rates mostly experience through high rates of unemployment among the youth, women and persons with disability
- Kwale County is not any different with a poverty index of 72% and unemployment of the Disadvantage group experienced at its highest, the leadership of the county through H. E Fatuma Achani has put in place several initiatives to try and establish lasting solutions to this great menace.
- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- The services offered through the fund include easy access to loans, entrepreneurship training and linkages.
- These services have been decentralized throughout the county with the support of community development officers at the ward level and sub-county level.
- Beyond loans and business development we are doing mentorship programmes to ensure the special category is well informed and guided on choices in life.
- The management committee tenure in office expired and proposal has been forwarded to H.E The Governor for appointments. This has in one way affected the performance of the fund in as far as decision making is concerned.
- Amongst the major challenges in the operations of the fund is the beneficiaries inability to repay the loans despite follow up mechanisms
- Budget allocations supplemented to other use hence inability to lend to potential beneficiaries

Signed: _____



Fransisca Kilonzo

CECM.

6. Report of the Fund Administrator

- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- Kenya like many other countries of Africa is characterized by very high poverty rates mostly experienced through high rates of unemployment among the youth, women and persons with disability.
- Kwale County is not any different with a poverty index of 72% and unemployment of the Disadvantaged group experienced at its highest, the leadership of the county through H. E Fatuma Achani has put in place several initiatives to try and establish lasting solutions to this great menace.
- Among them is the establishment of the Kwale county youth, women and person's with disability fund under the department of social services and talent management.
- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- The services offered through the fund include easy access to loans, entrepreneurship training, linkages and trading premises.
- These services have been decentralized throughout the county with the support of community development officers at the ward level and sub-county level.
- Beyond loans and business development we offer mentorship programme to ensure the special category is well informed and guided in available loan opportunities.
- The future plan is to adopt technology to enhance proper management of loans through management information software to enhance loans management and reporting.
- The services offered through the fund include easy access to loans, entrepreneurship training and linkages.
- These services have been decentralized throughout the county with the support of community development officers at the ward and sub-county level.
- The board will adopt technology to enhance proper management of loans, we intend to implement a management information software to enhance loans management and reporting.

7. Statement of Performance against the County Fund's Predetermined Objectives

Introduction

Section 164 (2) (f) of the Public Finance Management Act, 2012 requires that, at the end of each financial year, the Accounting officer when preparing financial statements of each County Government entity Government entities in accordance with the standards and formats prescribed by the Public Sector Accounting Standards Board includes a statement of the county government entity's performance against predetermined objectives.

The key development objective of the Kwale County Youth, Women and Persons with Disabilities Fund is:

- a) Enhance Women, Youth and Persons with Disabilities empowerment.

Progress on attainment of Strategic development objectives

Below we provide the progress on attaining the stated objectives:

Strategic Development Objectives				
Youth, women and pwd fund.	To improve livelihoods of vulnerable and marginalized members of the community organized in groups.	Enhanced empowerment	Amount disbursed	Not disbursed due to policy issues.
			Number of groups supported	No groups supported
The budgeted funds ksh 19,750,000 funds were not disbursed due to program needs that necessitated supplementary transfers.				

8. Corporate Governance Statement.

The committee is responsible for long-term strategic direction and sustainable growth of the fund. The members of the committee are appointed by the CECM for the department and can be removed upon gross misconduct or when one becomes insane.

The roles of the board are as follows;

1. Provide overall management and guidance on the operations of the fund.
2. Develop and review regulations of the fund
3. Perform any other role that will from time to time be directed by the County Executive member responsible for youth affairs.

The fund bill was enacted into an Act by the Assembly which now lead to the formation of the committees.

The committee will then develop the board charter and all appropriate regulations for the better carrying out of the Act.

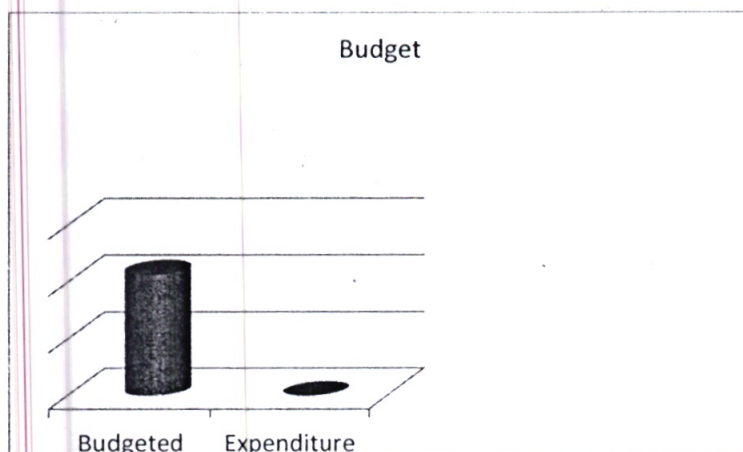
There were no board meeting in the year since the committee has not been constituted to take over office. This process is however ongoing.

9. Management Discussion and Analysis

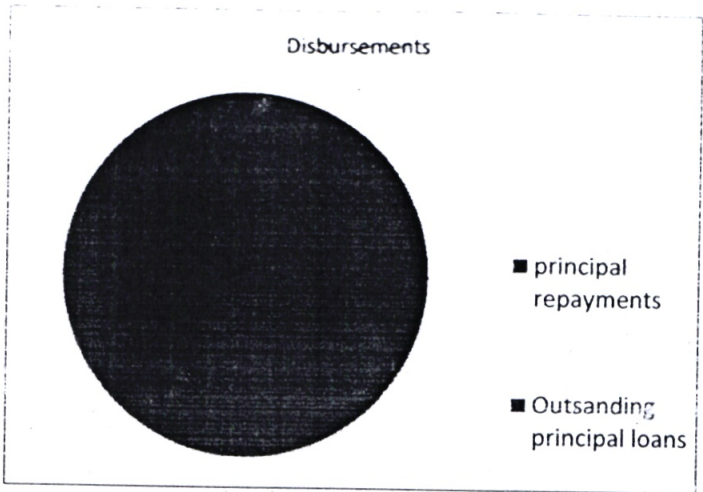
The management during the financial year did not disburse any monies to groups as we were still in the process of forming the committees. The management would also wish to see that most of the previous loans are recovered before any further disbursements. The bill for the fund was at the county assembly and slow implementation of the same into an Act has resulted in the slow operations of the fund. The Act was approved and came hand in hand with the covid virus that could not lead to the implementation of the same. We intending to have the disbursement this financial year. The fund is meant to improve the livelihoods of the community in Kwale County. The low living standards and poverty levels has led to slow re-payments of the loans disbursed previously, the team of staff are still however working tirelessly to ensure that all disbursed loans are recovered back.

The Fund has exposure to credit risk, which is the risk that a loan beneficiaries are unable to pay amounts in full when due.

During the financial year the fund had a final budgeted sum of ksh19,750,000.00 which was not expensed as it was directed to other use through the supplementary budget.



Fund performance .



11. Report of the Trustees

The CECM submits the report together with the audited financial statements for the year ended June 30, 2023 which show the state of the Fund affairs.

Principal activities

The principal activities of the Fund are issuance of affordable financial services to Youth, Women and Persons with Disabilities groups across the County.

Results

The results of the Fund for the year ended June 30, 2023 are attached herewith.

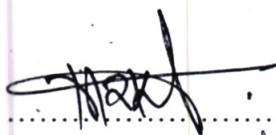
Trustees

There are no members of the Board of Trustees who served during the year.

Auditors

The Auditor General is responsible for the statutory audit of the Fund in accordance with Article 229 of the Constitution of Kenya and the Public Audit Act 2015. Or Certified Public Accountants were nominated by the Auditor General to carry out the audit of the Kwale County Youth, Women and Pwds Fund for the year/period ended June 30, 2023 in accordance to section 23 of the Public Audit Act, 2015 which empowers the Auditor General to appoint an auditor to audit on his behalf].

By Order of the CECM



Date: 27/09/2023

10. Environmental and Sustainability Reporting

There were no corporate social responsibilities done by the fund during the financial year

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12. Statement of Management's Responsibilities

Section 167 of the Public Finance Management Act, 2012 requires that, at the end of each financial year, the Administrator of a County Public Fund established by Kwale County Youth, Women and Persons with Disabilities Fund Act shall prepare financial statements for the Fund in accordance with the standards and formats prescribed by the Public Sector Accounting Standards Board.

The Administrator of the County Public Fund is responsible for the preparation and presentation of the Fund's financial statements, which give a true and fair view of the state of affairs of the Fund for and as at the end of the financial year ended on June 30, 2023. This responsibility includes: (i) maintaining adequate financial management arrangements and ensuring that these continue to be effective throughout the reporting period; (ii) maintaining proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Fund; (iii) designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of the financial statements, and ensuring that they are free from material misstatements, whether due to error or fraud; (iv) safeguarding the assets of the Fund; (v) selecting and applying appropriate accounting policies; and (vi) making accounting estimates that are reasonable in the circumstances.

The Administrator of the Fund accepts responsibility for the Fund's financial statements, which have been prepared using appropriate accounting policies supported by reasonable and prudent judgements and estimates, in conformity with International Public Sector Accounting Standards (IPSAS), and in the manner required by the PFM Act, 2012 and Kwale County Youth, Women and Persons with Disabilities Fund Act. The Administrator of the Fund is of the opinion that the Fund's financial statements give a true and fair view of the state of Fund's transactions during the financial year ended June 30, 2023, and of the Fund's financial position as at that date. The Administrator further confirm the completeness of the accounting records maintained for the Fund, which have been relied upon in the preparation of the Fund's financial statements as well as the adequacy of the systems of internal financial control.

In preparing the financial statements, the Administrator of the Fund has assessed the Fund's ability to continue as a going concern and disclosed, as applicable, matters relating to the going concern basis of preparation of the financial statements. Nothing has come to the attention of the Administrator to indicate that the Fund will not remain a going concern for at least the next twelve months from the date of this statement.

Approval of the financial statements

The Fund's financial statements were approved by the CECM on 27/09/2023 and signed on its behalf by:

.....
[Signature]

Administrator of the Fund

REPUBLIC OF KENYA

Telephone: +254-(20) 3214000
E-mail: info@oagkenya.go.ke
Website: www.oagkenya.go.ke



HEADQUARTERS
Anniversary Towers
Monrovia Street
P.O. Box 30084-00100
NAIROBI

REPORT OF THE AUDITOR-GENERAL ON KWALE COUNTY YOUTH, WOMEN AND PERSONS WITH DISABILITY REVOLVING FUND FOR THE YEAR ENDED 30 JUNE, 2023

PREAMBLE

I draw your attention to the contents of my report which is in three parts:

- A. Report on the Financial Statements that considers whether the financial statements are fairly presented in accordance with the applicable financial reporting framework, accounting standards and the relevant laws and regulations that have a direct effect on the financial statements.
- B. Report on Lawfulness and Effectiveness in Use of Public Resources which considers compliance with applicable laws, regulations, policies, gazette notices, circulars, guidelines and manuals and whether public resources are applied in a prudent, efficient, economic, transparent and accountable manner to ensure the Government achieves value for money and that such funds are applied for the intended purpose.
- C. Report on the Effectiveness of Internal Controls, Risk Management and Governance which considers how the entity has instituted checks and balances to guide internal operations. This responds to the effectiveness of the governance structure, risk management environment and internal controls, developed and implemented by those charged with governance for orderly, efficient and effective operations of the entity.

An unmodified opinion does not necessarily mean that an entity has complied with all relevant laws and regulations and that its internal controls, risk management and governance systems are properly designed and were working effectively in the financial year under review.

The three parts of the report are aimed at addressing the statutory roles and responsibilities of the Auditor-General as provided by Article 229 of the Constitution, the Public Finance Management Act, 2012 and the Public Audit Act, 2015. The three parts of the report when read together constitute the report of the Auditor-General.

REPORT ON THE FINANCIAL STATEMENTS

Qualified Opinion

I have audited the accompanying financial statements of Kwale County Youth, Women and Persons with Disability Revolving Fund set out on pages 1 to 42, which comprise of

the statement of financial position as at 30 June, 2023, and the statement of financial performance, statement of changes in net assets, statement of cash flows and statement of comparison of budget and actual amounts for the year then ended and a summary of significant accounting policies and other explanatory information in accordance with the provisions of Article 229 of the Constitution of Kenya and Section 35 of the Public Audit Act, 2015. I have obtained all the information and explanations which to the best of my knowledge and belief, were necessary for the purpose of the audit.

In my opinion, except for the effects of the matters described in the Basis for Qualified Opinion section of my report, the financial statements present fairly, in all material respects, the financial position of Kwale County Youth, Women and Persons with Disability Revolving Fund as at 30 June, 2023 and of its financial performance and its cash flows for the year then ended, in accordance with International Public Sector Accounting Standards (Accrual Basis) and comply with the Public Finance Management Act, 2012 and Kwale County Youth, Women and Persons with Disability Revolving Fund Act, 2020.

Basis for Qualified Opinion

1.0 Unsupported Fines, Penalties and Other Levies

The statement of financial performance reflects fines, penalties and other levies of KShs.4,881,312 as disclosed in Note 3 to the financial statements. However, the loan schedule provided by Management did not indicate the details of when the loans were issued, due dates, determination of the fines, penalties and other levies.

In the circumstances, the completeness and accuracy of the fines, penalties and other levies revenue balance of KShs.4,881,312 for the year ended 30 June, 2023 could not be confirmed.

2.0 Unconfirmed Provisions for Bad and Doubtful Debts

The statement of financial position reflects a net non-current receivables from exchange transactions of KShs.17,230,987 after provisions for bad and doubtful debts of KShs.4,412,070 as disclosed in Note 13 to the financial statements. Though Management has disclosed in the statement of significant accounting policies that provisions are determined at the rate of 10%, approval of the policy by the Fund Management Committee was not provided for audit verification.

In the circumstances, the validity and completeness of the provisions for bad and doubtful debts of KShs.4,412,070 as at 30 June, 2023 could not be confirmed.

The audit was conducted in accordance with the International Standards for Supreme Audit Institutions (ISSAIs). I am independent of the Kwale County Youth, Women and Persons with Disability Revolving Fund Management in accordance with ISSAI 130 on the Code of Ethics. I have fulfilled other ethical responsibilities in accordance with the ISSAI and in accordance with other ethical requirements applicable to performing audits of financial statements in Kenya. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my qualified opinion.

Key Audit Matters

Key audit matters are those matters that, in my professional judgement, are of most significance in the audit of the financial statements. There were no key audit matters to report in the year under review.

Emphasis of Matter

Budgetary Control and Performance

The statement of comparison of budget and actual amounts reflects final revenue budget and actual amounts on comparable basis of Kshs.5,000,000 and Kshs.4,881,312 respectively resulting to an under-funding of Kshs.118,688 or 2% of the budget. Similarly, the Fund expended Kshs.Nil against an approved budget of Kshs.5,000,000 resulting to a 100% under-expenditure of the budget.

The underfunding and under-expenditure affected the planned activities and may have impacted negatively on service delivery to the public.

REPORT ON LAWFULNESS AND EFFECTIVENESS IN USE OF PUBLIC RESOURCES

Conclusion

As required by Article 229(6) of the Constitution and based on the audit procedures performed, I confirm that, nothing has come to my attention to cause me to believe that public resources have not been applied lawfully and in an effective way.

Basis for Conclusion

The audit was conducted in accordance with the International Standards for Supreme Audit Institutions (ISSAI) 4000. The Standard requires that I comply with ethical requirements and plan and perform the audit to obtain assurance about whether the activities, financial transactions and information reflected in the financial statements comply, in all material respects, with the authorities that govern them. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my conclusion.

REPORT ON THE EFFECTIVENESS OF INTERNAL CONTROLS, RISK MANAGEMENT AND GOVERNANCE

Conclusion

As required by Section 7(1)(a) of the Public Audit Act, 2015 and based on the audit procedures performed, except for the matter described in the Basis for Conclusion on Effectiveness of Internal Controls, Risk Management and Governance, I confirm that, nothing has else come to my attention to cause me to believe that internal controls, risk management and governance were not effective.

Basis for Conclusion

Lack of Fund Management Committee

During the year under review, the Fund did not have a Management Committee in place. Management had not re-constituted the Fund Management Committee after the expiry of term in office of the previous one, since June, 2019, contrary to Section 16 of the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 which requires that members appointed to the Management Committee serve a term of three years and shall be eligible for a re-appointment for one further term.

In the circumstances, Management was in breach of the law.

The audit was conducted in accordance with the International Standards for Supreme Audit Institutions (ISSAIs) 2315 and 2330. The Standards require that I plan and perform the audit to obtain assurance about whether effective processes and systems of internal controls, risk management and overall governance were operating effectively, in all material respects. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my conclusion.

Responsibilities of Management and Fund Management Committee

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Public Sector Accounting Standards (Accrual Basis) and for maintaining effective internal controls as Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error and for its assessment of the effectiveness of internal controls, risk management and overall governance.

In preparing the financial statements, Management is responsible for assessing the Fund's ability to continue to sustain its services, disclosing, as applicable, matters related to sustainability of services and using the applicable basis of accounting unless the Management is aware of the intention to dissolve the Fund or to cease operations.

Management is also responsible for the submission of the financial statements to the Auditor-General in accordance with the provisions of Section 47 of the Public Audit Act, 2015.

In addition to the responsibility for the preparation and presentation of the financial statements described above, Management is also responsible for ensuring that the activities, financial transactions and information reflected in the financial statements comply with the authorities which govern them and that public resources are applied in an effective way.

The Fund Management Committee is responsible for overseeing the Fund's financial reporting process, reviewing the effectiveness of how Management monitors compliance with relevant legislative and regulatory requirements, ensuring that effective processes and systems are in place to address key roles and responsibilities in relation to

governance and risk management, and ensuring the adequacy and effectiveness of the control environment.

Auditor-General's Responsibilities for the Audit

The audit objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion in accordance with the provisions of Section 48 of the Public Audit Act, 2015 and submit the audit report in compliance with Article 229(7) of the Constitution. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISSAIs will always detect a material misstatement and weakness when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

In addition to the audit of the financial statements, a compliance audit is planned and performed to express a conclusion about whether, in all material respects, the activities, financial transactions and information reflected in the financial statements are in compliance with the authorities that govern them and that public resources are applied in an effective way, in accordance with the provisions of Article 229(6) of the Constitution and submit the audit report in compliance with Article 229(7) of the Constitution.

Further, in planning and performing the audit of the financial statements and audit of compliance, I consider internal controls in order to give an assurance on the effectiveness of internal controls, risk management and overall governance processes and systems in accordance with the provisions of Section 7(1)(a) of the Public Audit Act, 2015 and submit the audit report in compliance with Article 229(7) of the Constitution. My consideration of the internal controls would not necessarily disclose all matters in the internal controls that might be material weaknesses under the ISSAIs. A material weakness is a condition in which the design or operation of one or more of the internal controls components does not reduce to a relatively low level the risk that misstatements caused by error or fraud in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions.

Because of its inherent limitations, internal controls may not prevent or detect misstatements and instances of non-compliance. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with policies and procedures may deteriorate.

As part of an audit conducted in accordance with ISSAIs, I exercise professional judgement and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a

basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the applicable basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue to sustain its services. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my audit report. However, future events or conditions may cause the Fund to cease to sustain its services.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information and business activities of Fund to express an opinion on the financial statements.
- Perform such other procedures as I consider necessary in the circumstances.

I communicate with Management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that are identified during the audit.

I also provide Management with a statement that I have complied with relevant ethical requirements regarding independence and communicate with them all relationships and other matters that may reasonably be thought to bear on my independence and where applicable, related safeguards.


FCPA Nancy Gathungu, CBS
AUDITOR-GENERAL

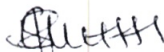
Nairobi

17 January, 2024

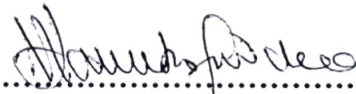
**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

14. Statement of Financial Performance for the Year Ended 30 June 2023

Revenue From Non-Exchange Transactions			
Public Contributions and Donations	1	-	-
Transfers From the County Government	2	-	-
Fines, Penalties and Other Levies	3	4,881,312	4,437,970
		4,881,312	4,437,970
Revenue From Exchange Transactions			
Interest Income	4	-	-
Other Income	5	-	-
		-	-
Total Revenue		4,881,312	4,437,970
Expenses			
Employee Costs	6		
Use of goods and services	7		
Depreciation ,Amortization Expense, provision for bad debts	8	4,412,070	
Finance Costs	9		
Total Expenses			
Other Gains/Losses			
Gain/Loss on Disposal of Assets	10		
Gain /Loss on fair value of investments	11		
Surplus/(Deficit) for the Period		469,242	4,437,970



Name: Grace Sheti
Fund Administrator



Name: CPA Mwalimu Kambi Chea
Fund Accountant
ICPAK Member Number: 13181

***Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023***

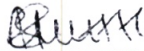
15. Statement of Financial Position as at 30 June 2023

Assets			
Current Assets			
Cash and Cash Equivalents	12	20,370,416	20,365,865
Current Portion of Long- Term Receivables From Exchange Transactions	13	4,881,312	4,437,970
Prepayments	14		
Transfers from county Government	3		
Inventories	15		
Investments in financial assets	16		
Total current assets		25,251,728	24,803,835
Non-Current Assets			
Property, Plant and Equipment	17		
Accrued penalties from previous financial years	30	22,477,640	18,039,670
Long Term Receivables from Exchange Transactions	13	17,230,987	21,647,608
Investment Property	19	-	
Total non- current assets		39,708,627	39,687,278
Total Assets		64,960,355	64,491,113
Liabilities			
Current Liabilities			
Trade and Other Payables from Exchange Transactions	20	6,964	6,964
Current Portion of Borrowings	22		
Employee Benefit Obligations	23		
Social benefit liabilities	24		
Total current liabilities		6,964	6,964
Non-Current Liabilities			
Long Term Portion of Borrowings	22		
Non-Current Employee Benefit Obligation	23		
Social benefit liabilities	24		
Total Liabilities		6,964	6,964

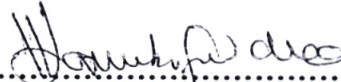
**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Net Assets		64,953,391	64,484,149
Revolving Fund		43,344,900	43,344,900
Reserves			
Accumulated Surplus	28	21,608,491	21,139,249
Total Net Assets		64,953,391	64,484,149

The accounting policies and explanatory notes to these financial statements form an integral part of the financial statements. The entity financial statements were approved on 27/09/2023 and signed by:



.....
Name: Grace Sheti
Administrator of the Fund



.....
Name: CPA Mwalimu Kambi Chea
Fund Accountant
ICPAK Member Number: 13181

16. Statement of Changes in Net Assets for the year ended 30 June 2023

Balance as at 1 July 2021	43,344,900.00	-	16,701,279	60,046,179.00
Surplus/(deficit) for the period	-	-	4,437,970	4,437,970
accumulated surplus	-	-		-
Transfers				
Revaluation gain	-	-	-	-
Balance as at 30 June 2022	43,344,900.00	-	21,139,249	64,484,149
			-	
Balance as at 1 July 2022	43,344,900.00	-	21,139,249	64,484,149
Surplus/(deficit) for the period		-	469,242	469,242
Funds received during the year	-	-	-	-
Transfers				
Revaluation gain	-	-	-	-
Balance as at 30 June 2023	43,344,900.00		21,608,491	64,953,391

(Provide details on the nature and purpose of reserves)

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

17. Statement of Cash Flows for the Year Ended 30 June 2023

Cash flows from operating activities			
Receipts			
Public contributions and donations			
Transfers from the county government			
Interest received			
Receipts from other operating activities			
Total receipts			
Payments			
Fund administration expenses			
General expenses			
Finance cost			
Other payments			
Adjusted for			
Decrease or increase in receivables		4,551	
Net cash flows from operating activities	24	4,551	
Cash flows from investing activities			
Purchase of property, plant, equipment and Intangible assets			
Proceeds from sale of property, plant & equipment			
Proceeds from loan principal repayments			
Loan disbursements paid out			
Net cash flows used in investing activities			
Cash flows from financing activities			
Proceeds from revolving fund receipts			
Additional borrowings			
Repayment of borrowings			
Net cash flows used in financing activities			
Net increase/(decrease) in cash & cash Equivalents		4,551	
Cash and cash equivalents at 1 July		20,365,865	20,365,865
Cash and cash equivalents at 30 June		20,370,416	20,365,865

***Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023***

(IPSASB has prescribed the direct method of cash flow preparation/ presentation for all entities under the IPSAS accrual basis of accounting.)

*Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023*

18. Statement of Comparison of Budget and Actual Amounts for The Period

	a	b	C=(a+b)	d	e=(c-d)	f=d/c*100
Revenue						
Public contributions and donations		-	-			
Transfers from County Govt.	19,750,000	(19,750,000)	-	-	-	0%
Domestic payable-previous financial year	19,000,000	(19,000,000)			-	0%
Interest income	5,000,000	-	5,000,000	4,881,312	118,688	98%
Other income	-	-	-	-	-	0%
Total income	43,750,000	(38,750,000)	5,000,000	4,881,312	118,688	98%
Expenses						
Fund Administration Expenses	-	-	-	-	-	0%
Provision for bad debts	5,000,000		5,000,000	4,412,070	587,930	88%
General Expenses						0%
Finance Cost		-	-	-	-	0%
Total expenditure						0%
Capital Expenditure						0%
Surplus for the period	38,750,000	(38,750,000)	0.00	469,242	(469,242)	0%

***Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023***

Budget notes

1. *The fund did not have any transaction in the financial year except for interest charged on defaulted loans.*
2. *Where the total of actual on comparable basis does not tie to the statement of financial performance totals due to differences in accounting basis (budget is cash basis, statement of financial performance is accrual) provide a reconciliation.*

19. Notes to the Financial Statements

1. General Information

Kwale County Youth, Women and Persons with Disability Fund entity is established by and derives its authority and accountability from Kwale County Youth, Women and Persons with Disability Fund Act. The entity is wholly owned by the Kwale County Government and is domiciled at the department of social services and talent management. The entity's principal activity is to provide a framework upon which youth, women and persons with disability have an opportunity for accessing affordable financial services

2. Statement of compliance and basis of preparation

The Fund's financial statements have been prepared in accordance with and comply with International Public Sector Accounting Standards (IPSAS). The financial statements are presented in Kenya shillings, which is the functional and reporting currency of the Fund. The accounting policies have been consistently applied to all the years presented.

The financial statements have been prepared on the basis of historical cost, unless stated otherwise. The cash flow statement is prepared using the direct method. The financial statements are prepared on accrual basis.

3. Adoption of new and revised standards

- (i) *New and amended standards and interpretations in issue but not yet effective in the year ended 30 June 2023*

Standard

Introduction of IPSAS 41

IPSAS 41: Financial

Instruments

Applicable: 1st January 2023 .

The objective of IPSAS 41 is to establish principles for the financial reporting of financial assets and liabilities that will present relevant and useful information to users of financial statements for their assessment of the amounts, timing and uncertainty of an Entity's future cash flows.

IPSAS 41 provides users of financial statements with more useful information than IPSAS 29, by:

- Applying a single classification and measurement model for financial assets that considers the characteristics of the asset's cash flows and the objective for which the asset is held;

- Applying a single forward-looking expected credit loss model that is applicable to all financial instruments subject to impairment testing; and

- Applying an improved hedge accounting model that broadens the hedging arrangements in scope of the guidance. The model develops a strong link between an Entity's risk management strategies and the accounting treatment for instruments held as part of the risk management strategy.

(State the impact of the standard to the Entity if relevant)

IPSAS 42: Social Benefits

Applicable: 1st January 2023

The objective of this Standard is to improve the relevance, faithful representativeness and comparability of the information that a reporting Entity provides in its financial statements about social benefits. The information provided should help users of the financial statements and general-purpose financial reports assess:

- (a) The nature of such social benefits provided by the Entity;
- (b) The key features of the operation of those social benefit schemes; and
- (c) The impact of such social benefits provided on the Entity's financial performance, financial position and cash flows.

(State the impact of the standard to the Entity if relevant)

Amendments to Other IPSAS resulting from IPSAS 41, Financial Instruments

Applicable: 1st January 2023

- a) Amendments to IPSAS 5, to update the guidance related to the components of borrowing costs, which were inadvertently omitted when IPSAS 41 was issued.
- b) Amendments to IPSAS 30, regarding illustrative examples on hedging and credit risk which were inadvertently omitted when IPSAS 41 was issued.
- c) Amendments to IPSAS 30, to update the guidance for accounting for financial guarantee contracts which were inadvertently omitted when IPSAS 41 was issued.



Amendments to IPSAS 33, to update the guidance on classifying financial instruments on initial adoption of accrual basis IPSAS which were inadvertently omitted when IPSAS 41 was issued.

(State the impact of the standard to the Entity if relevant)

Other improvements to IPSAS *Applicable 1st January 2023*

- *IPSAS 22 Disclosure of Financial Information about the General Government Sector.*

Amendments to refer to the latest System of National Accounts (SNA 2008).

- *IPSAS 39: Employee Benefits*

Now deletes the term composite social security benefits as it is no longer defined in IPSAS.

- **IPSAS 29: Financial instruments: Recognition and Measurement**

Standard no longer included in the 2021 IPSAS handbook as it is now superseded by IPSAS 41 which is applicable from 1st January 2023.

State the impact of the standard to the Entity if relevant

(ii) New and amended standards and interpretations in issue but not yet effective in the year ended 30 June 2023.



IPSAS 43 *Applicable 1st January 2025*

The standard sets out the principles for the recognition, measurement, presentation, and disclosure of leases. The objective is to ensure that lessees and lessors provide relevant information in a manner that faithfully represents those transactions. This information provides a basis for users of financial statements to assess the effect that leases have on the financial position, financial performance and cashflows of an Entity.

The new standard requires entities to recognise, measure and present information on right of use assets and lease liabilities.

State the expected impact of the standard to the Entity if relevant

IPSAS 44: Non-Current Assets Held for Sale and Discontinued Operations	
	<i>Applicable 1st January 2025</i>
	The Standard requires, Assets that meet the criteria to be classified as held for sale to be measured at the lower of carrying amount and fair value less costs to sell and the depreciation of such assets to cease and: Assets that meet the criteria to be classified as held for sale to be presented separately in the statement of financial position and the results of discontinued operations to be presented separately in the statement of financial performance.
	<i>State the expected impact of the standard to the Entity if relevant</i>

(iii) Early adoption of standards

The Entity did not early – adopt any new or amended standards in the financial year.

General Expenses

3. Significant Accounting Policies

a) Revenue recognition

i. Revenue from non-exchange transactions

Transfers from other government entities

Revenues from non-exchange transactions with other government entities are measured at fair value and recognized on obtaining control of the asset (cash, goods, services and property) if the transfer is free from conditions and it is probable that the economic benefits or service potential related to the asset will flow to the entity and can be measured reliably.

ii. Revenue from exchange transactions

Interest income

Interest income is accrued using the effective yield method. The effective yield discounts estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount. The method applies this yield to the principal outstanding to determine interest income each period.

Dividends

Dividends or similar distributions must be recognized when the shareholder's or the Entity's right to receive payments is established.

Rental income

Rental income arising from operating leases on investment properties is accounted for on a straight-line basis over the lease terms and included in revenue.

b) Budget information

The original budget for FY 2022-2023 was approved by the County Assembly on 30th June 2022. Subsequent revisions or additional appropriations were made to the approved budget in accordance with specific approvals from the appropriate authorities. The additional appropriations are added to the original budget by the entity upon receiving the respective approvals in order to conclude the final budget. Accordingly, the Fund recorded decrease in appropriations of Ksh.19,750,000 on the fy 2022-2023 budget following the governing body's approval.

The entity's budget is prepared on a different basis to the actual income and expenditure disclosed in the financial statements. The financial statements are prepared on accrual basis using a classification based on the nature of expenses in the statement of financial performance, whereas the budget is prepared on a cash basis. The amounts in the financial statements were recast from the accrual basis to the cash basis and reclassified by presentation to be on the same basis as the approved budget. A comparison of budget and actual amounts, prepared on a comparable basis to the approved budget, is then presented in the statement of comparison of budget and actual amounts.

Summary of Significant Accounting Policies (Continued)

In addition to the Basis difference, adjustments to amounts in the financial statements are also made for differences in the formats and classification schemes adopted for the presentation of the financial statements and the approved budget.

A statement to reconcile the actual amounts on a comparable basis included in the statement of comparison of budget and actual amounts and the actuals as per the statement of financial performance has been presented in these financial statements.

c) Property, plant and equipment

All property, plant and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the items. When significant parts of property, plant and equipment are required to be replaced at intervals, the entity recognizes such parts as individual assets with specific useful lives and depreciates them accordingly. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of the plant and equipment as a replacement if the recognition criteria are satisfied. All other repair and maintenance costs are recognized in surplus or deficit as incurred. Where an asset is acquired in a non-exchange transaction for nil or nominal consideration the asset is initially measured at its fair value.

d) Intangible Assets

Intangible assets acquired separately are initially recognized at cost. The cost of intangible assets acquired in a non-exchange transaction is their fair value at the date of the exchange. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and accumulated impairment losses. Internally generated intangible assets, excluding capitalized development costs, are not capitalized and expenditure is reflected in surplus or deficit in the period in which the expenditure is incurred.

The useful life of the intangible asset is assessed as either finite or indefinite.

e) Investment property

Investment properties are measured initially at cost, including transaction costs. The carrying amount includes the replacement cost of components of an existing investment property at the time that cost is incurred if the recognition criteria are met and excludes the costs of day-to-day maintenance of an investment property. Investment property acquired through a non-exchange transaction is measured at its fair value at the date of acquisition. Investment properties are derecognized either when they have been disposed of or when the investment property is permanently withdrawn from use and no future economic benefit or service potential is expected from its disposal. The difference between the net disposal proceeds and the carrying amount of the asset is recognized in the surplus or deficit in the period of de-recognition.

Summary of Significant Accounting Policies (Continued)

f) Financial instruments

IPSAS 41 addresses the classification, measurement and de-recognition of financial assets and financial liabilities, introduces new rules for hedge accounting and a new impairment model for financial assets. *The entity does not have any hedge relationships and therefore the new hedge accounting rules have no impact on the Company's financial statements. (amend as appropriate).* A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. At initial recognition, the entity measures a financial asset or financial liability at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through surplus or deficit, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Financial assets

Classification of financial assets

The entity classifies its financial assets as subsequently measured at amortised cost, fair value through net assets/ equity or fair value through surplus and deficit on the basis of both the entity's management model for financial assets and the contractual cash flow characteristics of the financial asset. A financial asset is measured at amortized cost when the financial asset is held within a management model whose objective is to hold financial assets in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal outstanding. A financial asset is measured at fair value through net assets/ equity if it is held within the management model whose objective is achieved by both collecting contractual cashflows and selling financial assets and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. A financial asset shall be measured at fair value through surplus or deficit unless it is measured at amortized cost or fair value through net assets/ equity unless an entity has made irrevocable election at initial recognition for particular investments in equity instruments.

Subsequent measurement

Based on the business model and the cash flow characteristics the entity classifies its financial assets into amortized cost or fair value categories for financial instruments. Movements in fair value are presented in either surplus or deficit or through net assets/ equity subject to certain criteria being met.

Summary of Significant Accounting Policies (Continued)

Amortized cost

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest, and that are not designated at fair value through surplus or deficit, are measured at amortized cost. A gain or loss on an instrument that is subsequently measured at amortized cost and is not part of a hedging relationship is recognized in profit or loss when the asset is de-recognized or impaired. Interest income from these financial assets is included in finance income using the effective interest rate method.

Fair value through net assets/ equity

Financial assets that are held for collection of contractual cash flows and for selling the financial assets, where the assets' cash flows represent solely payments of principal and interest, are measured at fair value through net assets/ equity. Movements in the carrying amount are taken through net assets, except for the recognition of impairment gains or losses, interest revenue and foreign exchange gains and losses which are recognized in surplus/deficit. Interest income from these financial assets is included in finance income using the effective interest rate method.

Fair value through surplus or deficit

Financial assets that do not meet the criteria for amortized cost or fair value through net assets/ equity are measured at fair value through surplus or deficit. A business model where the entity manages financial assets with the objective of realizing cash flows through solely the sale of the assets would result in a fair value through surplus or deficit model.

Trade and other receivables

Trade and other receivables are recognized at fair values less allowances for any uncollectible amounts. Trade and other receivables are assessed for impairment on a continuing basis. An estimate is made of doubtful receivables based on a review of all outstanding amounts at the year ends.

Impairment

The entity assesses, on a forward-looking basis, the expected credit loss ('ECL') associated with its financial assets carried at amortized cost and fair value through net assets/equity. The entity recognizes a loss allowance for such losses at each reporting date. Critical estimates and significant judgments made by management in determining the expected credit losses are by

Significant Accounting Policies (Continued)

Financial liabilities

Classification

The entity classifies its liabilities as subsequently measured at amortized cost except for financial liabilities measured through profit or loss.

g) Inventories

Inventory is measured at cost upon initial recognition. To the extent that inventory was received through non-exchange transactions (for no cost or for a nominal cost), the cost of the inventory is its fair value at the date of acquisition.

Costs incurred in bringing each product to its present location and conditions are accounted for, as follows:

- Raw materials: purchase cost using the weighted average cost method
- Finished goods and work in progress: cost of direct materials and labour and a proportion of manufacturing overheads based on the normal operating capacity, but excluding borrowing costs

After initial recognition, inventory is measured at the lower of cost and net realizable value. However, to the extent that a class of inventory is distributed or deployed at no charge or for a nominal charge, that class of inventory is measured at the lower of cost and current replacement cost. Net realizable value is the estimated selling price in the ordinary course of operations, less the estimated costs of completion and the estimated costs necessary to make the sale, exchange, or distribution. Inventories are recognized as an expense when deployed for utilization or consumption in the ordinary course of operations of the Entity.

h) Provisions

Provisions are recognized when the Entity has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits or service potential will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Where the Entity expects some or all of a provision to be reimbursed, for example, under an insurance contract, the reimbursement is recognized as a separate asset only when the reimbursement is virtually certain. The expense relating to any provision is presented in the statement of financial performance net of any reimbursement.

i) Social Benefits

Social benefits are cash transfers provided to i) specific individuals and / or households that meet the eligibility criteria, ii) mitigate the effects of social risks and iii) Address the need of society as a whole. The entity recognises a social benefit as an expense for the social benefit scheme at the same time that it recognises a liability. The liability for the social benefit scheme is measured at the best estimate of the cost (the social benefit payments) that the entity will incur in fulfilling the present obligations represented by the liability.

Summary of Significant Accounting Policies (Continued)

j) Contingent liabilities

The Entity does not recognize a contingent liability but discloses details of any contingencies in the notes to the financial statements, unless the possibility of an outflow of resources embodying economic benefits or service potential is remote.

Contingent assets

The Entity does not recognize a contingent asset, but discloses details of a possible asset whose existence is contingent on the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity in the notes to the financial statements. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits or service potential will arise and the asset's value can be measured reliably, the asset and the related revenue are recognized in the financial statements of the period in which the change occurs.

k) Nature and purpose of reserves

The Entity creates and maintains reserves in terms of specific requirements. *Entity to state the reserves maintained and appropriate policies adopted.*

l) Changes in accounting policies and estimates

The Entity recognizes the effects of changes in accounting policy retrospectively. The effects of changes in accounting policy are applied prospectively if retrospective application is impractical.

m) Employee benefits – Retirement benefit plans

The Entity provides retirement benefits for its employees and directors. Defined contribution plans are post-employment benefit plans under which an entity pays fixed contributions into a separate entity (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee service in the current and prior periods. The contributions to fund obligations for the payment of retirement benefits are charged against income in the year in which they become payable.

Defined benefit plans are post-employment benefit plans other than defined-contribution plans. The defined benefit funds are actuarially valued tri-annually on the projected unit credit method basis. Deficits identified are recovered through lump sum payments or increased future contributions on proportional basis to all participating employers. The contributions and lump sum payments reduce the post-employment benefit obligation.

Summary of Significant Accounting Policies (Continued)

n) Foreign currency transactions

Transactions in foreign currencies are initially accounted for at the ruling rate of exchange on the date of the transaction. Trade creditors or debtors denominated in foreign currency are reported at the statement of financial position reporting date by applying the exchange rate on that date. Exchange differences arising from the settlement of creditors, or from the reporting of creditors at rates different from those at which they were initially recorded during the period, are recognized as income or expenses in the period in which they arise.

o) Borrowing costs

Borrowing costs are capitalized against qualifying assets as part of property, plant and equipment. Such borrowing costs are capitalized over the period during which the asset is being acquired or constructed and borrowings have been incurred. Capitalization ceases when construction of the asset is complete. Further borrowing costs are charged to the statement of financial performance.

p) Related parties

The Entity regards a related party as a person or an entity with the ability to exert control individually or jointly, or to exercise significant influence over the Entity, or vice versa. Members of key management are regarded as related parties and comprise the directors, the CEO and senior managers.

q) Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and cash at bank, short-term deposits on call and highly liquid investments with an original maturity of three months or less, which are readily convertible to known amounts of cash and are subject to insignificant risk of changes in value. Bank account balances include amounts held at the Central Bank of Kenya and at various commercial banks at the end of the financial year. For the purposes of these financial statements, cash and cash equivalents also include short term cash imprests and advances to authorised public officers and/or institutions which were not surrendered or accounted for at the end of the financial year.

r) Comparative figures

Where necessary comparative figures for the previous financial year have been amended or reconfigured to conform to the required changes in presentation.

Summary of Significant Accounting Policies (Continued)

5. Significant judgments and sources of estimation uncertainty

The preparation of the Entity's financial statements in conformity with IPSAS requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period. However, uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset or liability affected in future periods.

State all judgements, estimates and assumptions made e.g.

a) Estimates and assumptions --

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Entity based its assumptions and estimates on parameters available when the consolidated financial statements were prepared. However, existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Entity. Such changes are reflected in the assumptions when they occur. IPSAS 1.140.

b) Useful lives and residual values

The useful lives and residual values of assets are assessed using the following indicators to inform potential future use and value from disposal:

- The condition of the asset based on the assessment of experts employed by the Entity
- The nature of the asset, its susceptibility and adaptability to changes in technology and processes
- The nature of the processes in which the asset is deployed
- Availability of funding to replace the asset
- Changes in the market in relation to the asset

c) Provisions

Provisions were raised and management determined an estimate at 10% based on the information available. Additional disclosure of the estimates of provisions is included in Note 21.

Provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the reporting date and are discounted to present value where the effect is material.

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

6. Notes to The Financial Statements

1. Public contributions and donations

Donation From Development Partners		
Contributions From The Public		
Total		

(Provide brief explanation for this revenue)

2. Transfers from County Government

Transfers From County Govt. –Operations		
Payments By County On Behalf Of The Entity		
Unconditional Development grants		
Total		

3. Fines, penalties and other levies

	FY 2022/2023	FY 2021/2022
Late Payment Penalties	4,881,312.00	4,437,970.00
Fines	-	-
Total	4,881,312.00	4,437,970.00

(Provide brief explanation for this revenue)

4. Interest income

Interest Income from Mortgage Loans		
Interest Income From Car Loans		
Interest Income From Investments in financial assets		
Interest Income On Bank Deposits		
Total Interest Income		In

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

(Provide brief explanation for this revenue)

Notes to the Financial Statements Continued

5. Other income

Insurance Recoveries		
Income from Sale of Tender Documents		
Bad debts recovered		
Miscellaneous Income		
Total Other Income		

(NB: All income should be classified as far as possible in the relevant classes and other income should be used to recognise income not elsewhere classified. Disclose write backs if any or recoveries from write offs).

6. Employee Costs

Salaries And Wages		
Staff Gratuity		
Staff Training Expenses		
Social Security Contribution		
Other (Specify)		
Total		

Table
or all

7. Use of Goods and Services

General Office Expenses		
Loan Processing Costs		
Professional Services Costs		
Administration Fees		
Committee Allowances		
Bank Charges		
Electricity And Water Expenses		
Fuel And Oil Costs		

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Description		
Insurance Costs		
Postage And Courier		
Printing And Stationery		
Rental Costs		
Security Costs		
Telephone And Communication Expenses		
Bank Charges		
Audit Fees		
Provision For Doubtful Debts		
Other (<i>Specify</i>)		
Social benefit expenses*		
Total		

Social benefit schemes include benefits such as cash transfers for unemployment or elderly in line with IPSAS 4?

8. Depreciation and Amortization Expense

Description		
Property Plant and Equipment		
Provision for doubtful debts	4,412,070.00	-
Intangible Assets		
Total	4,412,070.00	-

9. Finance costs

Description		
Interest On Bank Overdrafts		
Interest On Loans From Banks		
Total		

10. Gain/(loss) on disposal of assets

Description		
Property, Plant and Equipment		
Intangible Assets		

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Total		
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11. Gain/ (loss) on Fair Value Investments

Investments at Fair Value- Equity investments		
Fair value – Investment property		
Fair value- other financial assets (specify)		
Total Gain		

12. Cash and cash equivalents

Car Loan Account		
County Mortgage Account		
Fixed Deposits Account		
On – Call Deposits		
Current Account	20,370,416	20,365,865
Others (<i>Specify</i>)		
Total Cash And Cash Equivalents	20,370,416	20,365,865

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Notes to the Financial Statements Continued

Detailed analysis of the cash and cash equivalents are as follows:

a) Fixed Deposits Account			
Kenya Commercial Bank			
Equity Bank, Etc.			
Sub- Total			
b) On - Call Deposits			
Kenya Commercial Bank			
Equity Bank - Etc.			
Sub- Total			
c) Current Account			
Equity Bank	1580263782720	20,370,416	20,365,865
Sub- Total		20,370,416	20,365,865
d) Others(Specify)			
Cash In Transit			
Cash In Hand			
Sub- Total			
Grand Total		20,370,416	20,365,865

13. Receivables from exchange transactions

	2022/2023	FY 2021/2022
Current Receivables		
Interest Receivable		
Current Loan Repayments Due	4,881,312.00	4,437,970.00
Other Exchange Debtors		
Less Impairment Allowance		
Total Current Receivables	4,881,312.00	4,437,970.00
Non-Current Receivables		
Long Term Loan Repayments Due	21,643,057.00	21,647,608.00
Provision for bad and doubtful debts	(4,412,070)	
Total Non- Current Receivables	17,230,987	21,647,608
Total Receivables From Exchange Transactions	22,112,299	26,085,578

Notes to the Financial Statements Continued

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Additional disclosure on interest receivable

Interest Receivable		
Interest receivable from current portion of long-term loans of previous years	4,437,970.00	4,034,518.00
Accrued interest receivable from of long-term loans of previous years	18,039,670.00	14,005,152.00
Interest receivable from current portion of long-term loans issued in the current year		
Current loan repayments due	22,477,640.00	18,039,670.00
Current portion of long-term loans from previous years		
Accrued principal from long-terms loans from previous periods		
Current portion of long-term loans issued in the current year		

14. Prepayments

Prepayments		
Prepaid Rent		
Prepaid Insurance		
Prepaid Electricity Costs		
Other Prepayments (<i>Specify</i>)		
Total		

15. Inventories

Inventories		
Consumable Stores		
Spare Parts And Meters		
Catering		
Other Inventories (<i>Specify</i>)		
Total Inventories at The Lower of Cost and Net Realizable Value		

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes to the Financial Statements Continued

16. Investments in financial assets

a. Investment in Treasury bills and bonds		
Financial institution		
CBK		
CBK		
Sub- total		
b. Investment with Financial Institutions/ Banks		
Bank x		
Bank y		
Sub- total		
c. Equity investments (specify)		
Equity/ shares in Entity xxx		
Sub- total		
Grand total		

(Entity should disclose whether the fixed investment financial assets are measured at amortised cost or at fair value through changes in net assets/ equity) Investments in equity should be measured at fair value through surplus or deficit. Other information to be disclosed includes: the interest rates, maturity dates, valuation methodology, and impairment of these investments.

Movement of Equity Investments

At the beginning of the year		
Purchase of investments in the year		
Sale of investments during the year		
Gain/(loss) in fair value-of investments through surplus or deficit		
At the end of the year		

e) Shareholding in other entities

For investments in equity share listed above, list down the equity investments under the following categories:

	%	%	%	Kshs	Kshs	Kshs
Entity A						
Entity B						
Entity C						

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

17. Property, plant and equipment

At 1st July (Previous FY)					
Additions					
Disposals					
Transfers/Adjustments					
At 30th June (Previous FY)					
At 1st July (Current FY)					
Additions					
Disposals					
Transfer/Adjustments					
At 30th June (Current FY)					
Depreciation And Impairment					
At 1st July (Previous FY)					
Depreciation					
Impairment					
At 30th June (Previous FY)					
At 1st July (Current FY)					
Depreciation					
Disposals					
Impairment					
Transfer/Adjustment					
At 30th June (Current FY)					
Net Book Values					
At 30th June (Previous FY)					
At 30th June (Current FY)					

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Notes To The Financial Statements (Continued)

18. Intangible assets

Description		
Cost		
At Beginning of The Year		
Additions		
At End of The Year		
Amortization And Impairment		
At Beginning of The Year		
Amortization		
At End of The Year		
Impairment Loss		
At End of The Year		
NBV		

19. Investment Property

Description		
At beginning of the year		
Additions		
Disposal during the year		
Depreciation		
Impairment		
Gain/(loss) in fair value (if fair value is elected)		
At end of the year		

(For investment property held at fair value, changes in fair value should go through the statement of financial performance. Where cost model is elected, depreciation and impairment should not be charged. Investment measured at fair value should be evaluated at the end of the reporting period for changes in fair value.). Entity should disclose the independent valuers, rental income from the investment property, if any and the direct costs attributed to the investment property. Any charges on the investment property, as well as any difficulty in classifying this asset as an investment property.

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

20. Trade and other payables from exchange transactions

Trade Payables	6,964		6,964	
Refundable Deposits				
Accrued Expenses				
Other Payables				
Total Trade and Other Payables	6,964		6,964	
Ageing analysis (Trade and other payables)	Current FY	% of the Total	Comparative FY	% of the Total
Under one year				
1-2 years				
2-3 years				
Over 3 years				
Total (tie to above total)				

(NB: Amount under deposits and retentions should tie to cash held in deposit account)

21. Provisions

Balance At the Beginning Of The Year				
Additional Provisions			4,412,070	4,412,070
Provision Utilised				
Change Due To Discount And Time Value For Money				
Transfers From Non -Current Provisions				
Balance At The End of The Year			4,412,070	4,412,070

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

22. Borrowings

Balance At Beginning of The Period		
External Borrowings During the Year		
Domestic Borrowings During the Year		
Repayments Of External Borrowings During the Period		
Repayments Of Domestic Borrowings During the Period		
Balance At End of The Period		

The table below shows the classification of borrowings into external and domestic borrowings:

External Borrowings		
Dollar Denominated Loan From 'X Organization'		
Sterling Pound Denominated Loan From 'Y Organization'		
Euro Denominated Loan from Z Organization'		
Domestic Borrowings		
Kenya Shilling Loan From KCB		
Kenya Shilling Loan from Barclays Bank		
Kenya Shilling Loan from Consolidated Bank		
Borrowings From Other Government Institutions		
Total Balance at End of The Year		at

The table below shows the classification of borrowings long-term and current borrowings:

Short Term Borrowings (Current Portion)		to
Long Term Borrowings		
Total		

(NB: the total of this statement should tie to note 22 totals. Current portion of borrowings are those borrowings that are payable within one year or the next financial year. Additional disclosures on terms of borrowings, nature of borrowings, security and interest rates should be disclosed). Borrowings should be measured at amortised cost as per IPSAS 41)

Notes To The Financial Statements (Continued)

23. Employee benefit obligations

	Kshs	Kshs	Kshs	Kshs	Kshs
Current Benefit Obligation					
Non-Current Benefit Obligation					
Total					

24. Social Benefit Liabilities

Health social benefit scheme		
Unemployment social benefit scheme		
Orphaned and vulnerable benefit scheme		
Elderly social benefit scheme		
Bursary social benefits		
Total		
Current social benefits		
Non- current social benefits		
Total (tie to totals above)		

Social benefit schemes include benefits such as cash transfers for unemployment or elderly in line with IPSAS 42. They are incurred to mitigate against a certain social risk e.g poverty, age, unemployment among others.

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

25. Cash generated from operations

Surplus/ (Deficit) For the Year Before Tax		
Adjusted For:		
Depreciation		
Amortisation		
Gains/ Losses On Disposal Of Assets		
Interest Income		
Finance Cost		
Working Capital Adjustments		
Increase In Inventory		
Increase In Receivables	4,551	
Increase In Payables		
Net Cash Flow From Operating Activities	4,551	

(The total of this statement should tie to the cash flow section on net cash flows from operating activities)

Notes to The Financial Statements (Continued)

26. Related party balances

a) Nature of related party relationships

Entities and other parties related to the Fund include those parties who have ability to exercise control or exercise significant influence over its operating and financial decisions. Related parties include management personnel, their associates and close family members. The fund/scheme is related to the following entities:

- a) The County Government;
- b) The Parent County Government Ministry;
- c) Key management;
- d) Board of Trustees; etc.

b) Related party transactions



Transfers From Related Parties'

Transfers To Related Parties

c) Key management remuneration

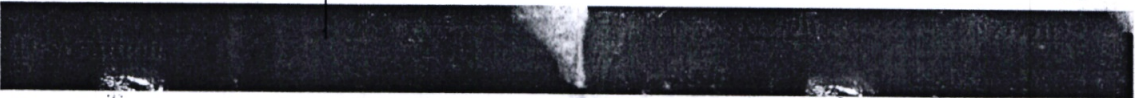


Board Of Trustees

Key Management Compensation

Total

d) Due from related parties



Due From Parent Ministry

Due From County Government

Total

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Other Disclosures Continued

e) Due to related parties



Due To Parent Ministry
 Due To County Government
 Due To Key Management Personnel
Total

27. Contingent assets and contingent liabilities

Contingent Liabilities		
Court Case Against the Fund		
Bank Guarantees		
Total		

(Give details)

28. Accumulated surplus

	2022/2023 KShs	2021/2022 KShs
Surplus b/f	21,139,249.00	35,201,279.00
Surplus for the year	469,242.00	4,437,970.00
Unrealised transfers	-	(18,500,000.00)
Total	21,608,491.00	21,139,249.00

**Kwale County Youth Women and Persons with Disability Revolving Fund
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29. Summary of current assets

Penalties for the year	4,881,312.00	4,437,970.00
Transfers from County Government	-	-
Total	4,881,312.00	4,437,970.00

30. Summary of non-current assets

Receivables from exchange transactions	21,643,057.00	21,647,608.00
Penalties accrued	22,477,640.00	18,039,670.00
Total	44,120,697.00	39,687,278.00

Notes to the Financial Statements (Continued)

31. Financial risk management

The Fund's activities expose it to a variety of financial risks including credit and liquidity risks and effects of changes in foreign currency. The Fund's overall risk management programme focuses on unpredictability of changes in the business environment and seeks to minimise the potential adverse effect of such risks on its performance by setting acceptable levels of risk. The Fund does not hedge any risks and has in place policies to ensure that credit is only extended to customers with an established credit history.

The Fund's financial risk management objectives and policies are detailed below:

a) Credit risk

The Fund has exposure to credit risk, which is the risk that a counterparty will be unable to pay amounts in full when due. Credit risk arises from cash and cash equivalents, and deposits with banks, as well as trade and other receivables and available-for-sale financial investments. Management assesses the credit quality of each customer, taking into account its financial position, past experience and other factors. Individual risk limits are set based on internal or external assessment in accordance with limits set by the directors. The amounts presented in the statement of financial position are net of allowances for doubtful receivables, estimated by the entity's management based on prior experience and their assessment of the current economic environment. The carrying amount of financial assets recorded in the financial statements representing the entity's maximum exposure to credit risk without taking account of the value of any collateral obtained is made up as follows:

Description	Total amount	Performing	Past due	Impaired
	KSSh	Assets	Assets	Assets
At 30 June 2023				
Receivables From Exchange Transactions	49,002,009		49,002,009	4,412,070
Receivables From Non-Exchange Transactions				
Bank Balances	20,370,416			
Total	69,372,425		49,002,009	4,412,070
At 30 June 2021				
Receivables From Exchange Transactions	44,126,248		44,126,248	
Receivables From Non-Exchange Transactions				
Bank Balances	20,365,865			
Total	64,491,113		44,126,248	

(NB: The totals column should tie to the individual elements of credit risk disclosed in the entity's statement of financial position)

***Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

The customers under the fully performing category are paying their debts as they continue trading. The credit risk associated with these receivables is minimal and the allowance for uncollectible amounts that the entity has recognised in the financial statements is considered adequate to cover any potentially irrecoverable amounts.

The board of trustees sets the Fund's credit policies and objectives and lays down parameters within which the various aspects of credit risk management are operated.

b) Liquidity risk management

Ultimate responsibility for liquidity risk management rests with the Fund Administrator, who has built an appropriate liquidity risk management framework for the management of the entity's short, medium and long-term funding and liquidity management requirements. The entity manages liquidity risk through continuous monitoring of forecasts and actual cash flows.

The table below represents cash flows payable by the Fund under non-derivative financial liabilities by their remaining contractual maturities at the reporting date. The amounts disclosed in the table are the contractual undiscounted cash flows. Balances due within 12 months equal their carrying balances, as the impact of discounting is not significant.

At 30 June 2023				
Trade Payables			6,964	6,964
Current Portion Of Borrowings				
Provisions				
Employee Benefit Obligation				
Total			6,964	6,964
At 30 June 2022				
Trade Payables			6,964	6,964
Current Portion Of Borrowings				
Provisions				
Employee Benefit Obligation				
Total			6,964	6,964

Notes To The Financial Statements (Continued)

c) Market risk

The board has put in place an internal audit function to assist it in assessing the risk faced by the entity on an ongoing basis, evaluate and test the design and effectiveness of its internal accounting and operational controls.

Market risk is the risk arising from changes in market prices, such as interest rate, equity prices and foreign exchange rates which will affect the entity's income or the value of its holding of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return. Overall responsibility for managing market risk rests with the Audit and Risk Management Committee.

The Fund's Finance Department is responsible for the development of detailed risk management policies (subject to review and approval by Audit and Risk Management Committee) and for the day-to-day implementation of those policies.

There has been no change to the entity's exposure to market risks or the manner in which it manages and measures the risk.

i. Foreign currency risk

The entity has transactional currency exposures. Such exposure arises through purchases of goods and services that are done in currencies other than the local currency. Invoices denominated in foreign currencies are paid after 30 days from the date of the invoice and conversion at the time of payment is done using the prevailing exchange rate.

The carrying amount of the entity's foreign currency denominated monetary assets and monetary liabilities at the end of the reporting period are as follows:

Description	Amount	Amount	Amount
At 30 June 2023 with			
Financial Assets of			
Investments			
Cash			
Debtors/ Receivables			
Liabilities			
Trade And Other Payables			
Borrowings			
Net Foreign Currency Asset/(Liability)			

The Fund manages foreign exchange risk from future commercial transactions and recognised assets and liabilities by projecting for expected sales proceeds and matching the same with expected payments.

Notes To The Financial Statements (Continued)

Foreign currency sensitivity analysis

The following table demonstrates the effect on the Fund's statement of financial performance on applying the sensitivity for a reasonable possible change in the exchange rate of the three main transaction currencies, with all other variables held constant. The reverse would also occur if the Kenya Shilling appreciated with all other variables held constant.

FY 2022/2023			
Euro			
USD			
FY 2021/2022			
Euro			
USD			

ii. Interest rate risk

Interest rate risk is the risk that the entity's financial condition may be adversely affected as a result of changes in interest rate levels. The entity's interest rate risk arises from bank deposits. This exposes the Fund to cash flow interest rate risk. The interest rate risk exposure arises mainly from interest rate movements on the Fund's deposits.

Management of interest rate risk

To manage the interest rate risk, management has endeavoured to bank with institutions that offer favourable interest rates.

Sensitivity analysis

The Fund analyses its interest rate exposure on a dynamic basis by conducting a sensitivity analysis. This involves determining the impact on profit or loss of defined rate shifts. The sensitivity analysis for interest rate risk assumes that all other variables, in particular for exchange rates, remain constant. The analysis has been performed on the same basis as the prior year. Using the end of the year figures, the sensitivity analysis indicates the impact on the statement of comprehensive income if current floating interest rates increase/decrease by one percentage point as a decrease/increase of Kshs. A rate increase/decrease of 5% would result in a decrease/increase in profit before tax of Kshs .

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Notes To The Financial Statements (Continued)

d) Capital risk management.

The objective of the Fund's capital risk management is to safeguard the Fund's ability to continue as a going concern. The entity capital structure comprises of the following funds:

Revaluation reserve		
Revolving fund	43,344,900	43,344,900
Accumulated surplus	21,608,491	21,139,249
Total funds	64,953,391	64,484,149
Total borrowings		
Less: cash and bank balances		
Net debt/(excess cash and cash equivalents)		
Gearing		

32. Events after the reporting period

There were no material adjusting and non- adjusting events after the reporting period.

33. Ultimate and Holding Entity

The entity is a County Public Fund established by the Kwale County Youth, Women and Persons with Disabilities Revolving Fund Act under the Department of Community Development Culture and Social Services. Its ultimate parent is the County Government of Kwale.

34 Currency

The financial statements are presented in Kenya Shillings (KSh).

**Kwale County Youth Women and Persons with Disability Revolving Fund
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20. Annexes

Annex I: Progress on Follow Up Of Prior Year Auditor's Recommendations

The following is the summary of issues raised by the external auditor, and management comments that were provided to the auditor.

1	Long outstanding loans and penalties	Engaging defaulters or recoveries	Not resolved	12 months
2	Unutilised funds	In the process of amending the legislation to enable better management of these funds.	Not resolved	12 months
3	Expired term for fund management committee	submitted nominees to the county assembly for vetting	Not resolved	6 months

Guidance Notes:

- (i) Use the same reference numbers as contained in the external audit report.
- (ii) Obtain the "Issue/Observation" and "management comments", required above, from final external audit report that is signed by Management.
- (iii) Before approving the report, discuss the timeframe with the appointed Focal Point persons within your Fund responsible for implementation of each issue.
- (iv) Indicate the status of "Resolved" or "Not Resolved" by the date of submitting this report to National Treasury.

____ Fund Manager/Accounting Officer (enter title of head of Fund)

Date 27/09/2023 *fm*

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Annex II: Inter-Fund Confirmation Letter
[Insert your Letterhead]

[Insert name of beneficiary Fund]
[Insert Address]

The *[insert SC/SAGA/Fund name here]* wishes to confirm the amounts disbursed to you as at 30th June 20xx as indicated in the table below. Please compare the amounts disbursed to you with the amounts you received and populate the column E in the table below Please sign and stamp this request in the space provided and return it to us.

Confirmation of amounts received by <i>[Insert name of beneficiary Fund]</i> as at 30 th June 20xx							
Reference Number	Date Disbursed	Amounts Disbursed by <i>[SC/SAGA/Fund]</i> (Kshs) as at 30 th June 20xx				Amount Received by <i>[beneficiary Fund]</i> (KShs) as at 30 th June 20xx (E)	Differences (KShs) (F)=(D-E)
		Recurrent (A)	Development (B)	Inter-Ministerial (C)	Total (D)=(A+B+C)		
Total							

In confirm that the amounts shown above are correct as of the date indicated.

Head of Accountants department of beneficiary Fund:

Name Sig Date


Kwale County Youth Women and Persons with Disability Revolving Fund
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Annex III: Reporting of Climate Relevant Expenditures

				Q1	Q2	Q3	Q4		

Kwale County Youth Women and Persons with Disability Revolving Fund
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Annex IV: Reporting on Disaster Management Expenditure



Disaster Management Expenditure						

**Kwale County Youth Women and Persons with Disability Revolving Fund
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ANNEX V: Receivables

Word	Group	Loan Disbursed	Bal B/F	Amount paid as at 30th June 2022	Allocation of Ksh.4,692,419	Repayments 22/23	Penalties charged in the year	Total Outstanding longterm loan excluding interest for the year	Accumulated Loan Balance
Hongwe	Bongwe Youth Bunge	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Hongwe	Ukunda Youth For The Deaf	100,000.00	87,225.22	49,200.00	18,768.00		8,722.52	68,457.22	77,179.74
Hongwe	Kagera Youth Group	100,000.00	94,427.42	56,000.00	8,900.00		9,442.74	85,527.42	94,970.16
Hongwe	Kagera Active Women Group	100,000.00	172,062.86	57,500.00	5,000.00		17,206.29	167,062.86	184,269.15
Hongwe	Chidzangoni Youth Bunge	100,000.00	171,132.79	58,000.00	4,000.00		17,113.28	167,132.79	184,246.07
Hongwe	Dzunga S.H.G	100,000.00	66,353.01	58,800.00	4,000.00		6,635.30	62,353.01	68,988.31
Hongwe	Bidii Women Group	100,000.00	160,092.01	65,000.00			16,009.20	160,092.01	176,101.22
Hongwe	Amani Mwamanga Women Group	100,000.00	148,811.12	70,000.00			14,881.11	148,811.12	163,692.24
Hongwe	Vision 2030 Young Stars S.H.G	100,000.00	33,780.45	80,500.00	19,000.00		3,378.04	14,780.45	18,158.49
Hongwe	Mwakamba Silk Women Group	100,000.00		100,000.00			-	-	-
Dzombo	Mwangaza Dzombo Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Dzombo	Ushirikiano Self Help Group Dzombo	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Dzombo	Mungu Na Mtu Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Dzombo	Tuongane 'B' Walemavu Self Help Group	100,000.00	183,817.76	1,500.00	20,000.00		18,381.78	163,817.76	182,199.53
Dzombo	Jitolee Self Help Group	100,000.00	152,998.45	10,000.00	23,800.00		15,299.85	129,198.45	144,498.30
Dzombo	Kenya Loma Youth Group	200,000.00	214,552.14	14,000.00	28,900.00		21,455.21	185,652.14	207,107.36
Dzombo	Amani Disabled	100,000.00	153,090.25	17,700.00	8,400.00		15,309.02	144,690.25	159,999.27
Dzombo	Jielewe Youth Group	100,000.00	148,811.12	20,000.00	9,500.00		14,881.11	139,311.12	154,192.24

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Dzombo	Tupendane Walemavu 'B' Self Help Group	100,000.00	148,811.12	20,000.00	9,500.00		14,881.11	139,311.12	154,192.24
Dzombo	Amkeni Youth Group Kibungu	100,000.00	131,900.77	22,000.00	2,700.00		13,190.08	129,200.77	142,390.85
Dzombo	Jasiri Women Group	100,000.00	148,972.18	23,000.00	2,700.00		14,897.22	146,272.18	161,169.39
Dzombo	Jaribuni Women Group	100,000.00	141,370.57	24,000.00	18,900.00		14,137.06	122,470.57	136,607.62
Dzombo	Maendeleo Disabled Kombe	100,000.00	137,505.34	27,485.00	13,576.00		13,750.53	123,929.34	137,679.88
Dzombo	Asante Mama Women Group	100,000.00	111,608.34	40,000.00	14,700.00		11,160.83	96,908.34	108,069.18
Dzombo	Ushindi Youth Bunge	100,000.00	117,599.44	40,000.00	14,700.00		11,759.94	102,899.44	114,659.38
Dzombo	Umoja Youth Group	100,000.00	103,350.38	47,230.00	18,768.00		10,335.04	84,582.38	94,917.42
Dzombo	Ushindi Women Group	100,000.00	86,503.89	56,400.00	8,900.00		8,650.39	77,603.89	86,254.27
Dzombo	Maridadi Women Group	100,000.00	40,584.85	74,800.00			4,058.49	40,584.85	44,643.34
Dzombo	Lamukani Women Group	100,000.00	28,715.98	86,901.00	14,000.00		2,871.60	14,715.98	17,587.58
Dzombo	Kenya Loma Youth Group	100,000.00	16,910.36	89,000.00	15,000.00		1,691.04	1,910.36	3,601.39
Dzombo	Umoja Maji Rila Self Help Group	100,000.00	5,494.59	91,000.00	9,000.00		1,449.46	5,494.59	6,944.05
Dzombo	Jaribuni Women Group Mzimure	100,000.00	-	100,000.00			-	-	-
Dzombo	Shining Star Self Help	100,000.00	-	100,000.00			-	-	-
Dzombo	Muungani Women Kwa Maasai Group	100,000.00	-	100,000.00			-	-	-
Dzombo	Tuinuke Women Group Kibungu	100,000.00	-	100,000.00			-	-	-
Gombato	Komesha Kifua Kikuu Na Ukoma Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Gombato	Vision Implementors Self Help Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Gombato	Dry Our Tears Self Help Group	100,000.00	170,388.74	8,400.00	22,700.00		17,038.87	147,688.74	164,727.61
Gombato	Jamii Development Youth Group	100,000.00	160,914.11	14,500.00	12,000.00		16,091.41	148,914.11	165,005.52
Gombato	Markaz Boda Boda Self Help Group	100,000.00	136,893.35	20,000.00	9,500.00		13,689.34	127,393.35	141,082.69

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Gombato	Gombato Bongwe C.B.O Youth	100,000.00	138,881.69	26,680.00	5,689.00	13,888.17	133,192.69	147,080.85
Gombato	Amkeni Mulungu Nipa Women Group	100,000.00	129,364.22	28,500.00	13,576.00	12,936.42	115,788.22	128,724.64
Gombato	Mseto 2006 Welfare Group	100,000.00	127,970.29	34,000.00	18,100.00	12,797.03	109,870.29	122,667.32
Gombato	Mashujaa Women Group	100,000.00	115,328.62	38,000.00	29,000.00	11,532.86	86,328.62	97,861.48
Gombato	Mabokoni For Change Youth Forum Group	100,000.00	102,267.39	40,000.00	14,700.00	10,226.74	87,567.39	97,794.12
Gombato	Ndoto Moja Youth Group	100,000.00	102,106.33	52,100.00	11,900.00	10,210.63	90,206.33	100,416.97
Gombato	Neema Support Group	100,000.00	55,675.11	58,600.00	4,000.00	6,667.51	62,675.11	69,342.63
Gombato	Ngori Traditionalself Help Group	100,000.00	35,926.45	81,050.00	18,000.00	3,592.65	17,926.45	21,519.10
Gombato	Mwanjamba Fukuza Njaa Self-Help Group	100,000.00	28,462.10	82,600.00	12,000.00	2,846.21	16,462.10	19,308.31
Gombato	Diani Baraka Disabled S.H.G	100,000.00	5,387.89	96,900.00	4,000.00	538.79	1,387.89	1,926.68
Gombato	Amami Women Group	100,000.00	-	100,000.00	-	-	-	-
Gombato	Junge Women Group	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Kasemeri	Junue Women Group	100,000.00	187,874.04	4,000.00	20,000.00	18,787.40	167,874.04	186,661.45
Kasemeri	Jaribumi Self Help Group	100,000.00	172,324.57	8,500.00	18,600.00	17,232.46	153,724.57	170,957.03
Kasemeri	Riziki Women Group	100,000.00	167,815.14	11,300.00	28,900.00	16,781.51	138,915.14	155,696.66
Kasemeri	Mazeras Poultry Self Help Group	100,000.00	146,361.54	18,495.75	78,000.00	14,636.15	68,361.54	82,997.69
Kasemeri	Dhahabu Peku Women Group	100,000.00	148,811.11	20,000.00	5,400.00	14,881.11	143,411.12	158,292.24
Kasemeri	Tumaini Majengo Women Group	100,000.00	146,537.38	22,350.98	2,700.00	14,653.74	143,837.38	158,491.11
Kasemeri	Akiba Women Group	100,000.00	107,255.94	37,050.00	29,000.00	10,725.59	78,255.94	88,981.53
Kasemeri	Soyo Soyo Women Group	100,000.00	103,998.68	38,500.00	29,000.00	10,399.87	74,998.68	85,398.55
Kasemeri	Muongozo Women Group	100,000.00	51,030.63	44,986.00	23,400.00	9,303.06	69,630.63	78,933.69
Kasemeri	Chikuyu A' Group	100,000.00	85,357.03	50,000.00	13,400.00	8,535.70	71,957.03	80,492.73
Kasemeri	Jitahidi Chigato Women Group	100,000.00	85,357.03	50,000.00	13,400.00	8,535.70	71,957.03	80,492.73

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Kisumu	Upendo Fulugani Women Group	100,000.00	84,551.78	50,000.00	13,400.00	8,455.18	71,151.78	79,606.95
Kisumu	Tulaweza Women Group	100,000.00	75,323.55	56,150.00	8,900.00	7,532.36	66,423.55	73,955.91
Kisumu	Jishuhulishie Women Group	100,000.00	81,936.40	57,000.00	5,000.00	8,193.64	76,936.40	85,130.04
Kisumu	Hakika Women Group	100,000.00	70,775.56	59,000.00	4,000.00	7,077.56	66,775.56	73,853.12
Kisumu	Tuenuke Women Group	100,000.00	64,420.40	60,000.00	3,000.00	6,442.04	61,420.40	67,862.44
Kisumu	Mwendelo Women Group(Mkanyeni)	100,000.00	61,371.89	64,985.00		6,137.19	61,371.89	67,509.08
Kisumu	Barikiwa Women Group	100,000.00	60,361.13	66,177.00		6,036.11	50,361.13	66,197.24
Kisumu	Nieema Youth Group	100,000.00	61,107.87	67,500.00		6,110.79	61,107.87	67,218.06
Kisumu	Tumekaribia Chinguluni Women Group	100,000.00	68,156.81	70,000.00		6,815.68	68,156.81	74,972.49
Kisumu	Ukumbozi Youth Group	100,000.00	50,156.41	73,400.00		5,015.64	50,156.41	55,172.05
Kisumu	Bahakanda Mazaras Women Group	100,000.00	47,751.62	74,050.00		4,775.16	47,751.62	52,526.78
Kisumu	Mwache Wajane Women Group	100,000.00	32,556.74	83,400.00	15,000.00	3,255.67	17,556.74	20,812.42
Kisumu	Kaza Moyo Women Group	100,000.00	18,440.34	88,550.00	12,000.00	1,844.03	6,440.34	8,284.37
Kisumu	Anikeni Kilibole Women Group	100,000.00	488.87	97,000.00	3,000.00	748.89	4,488.87	5,237.76
Kisumu	Enuka Nyando Women Group	100,000.00		100,000.00				
Kinango	Kinango Deaf Parent Self Help Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Kinango	Jana Si Leo Women Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Kinango	Nyota Njema Disabled	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Kinango	Tsahuni Women Group	100,000.00	167,412.51	10,000.00	23,800.00	16,741.25	143,612.51	160,353.77
Kinango	Subira Amami Women Group	100,000.00	158,111.87	4,500.00	12,000.00	15,811.18	146,111.82	161,923.00
Kinango	Sajiba Women Group	100,000.00	155,151.11	15,400.00	12,400.00	15,911.52	146,715.17	162,626.68
Kinango	Soul Brothers Youth	100,000.00	157,181.75	15,500.00	12,400.00	15,718.17	144,781.75	160,499.92
		1,263,000.00						

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Kinango	Migundini Women Group	100,000.00	126,827.66	25,000.00	27,888.00	12,682.77	98,939.66	111,622.43
Kinango	Neema Women Group	100,000.00	119,048.90	36,000.00	18,100.00	11,904.89	100,948.90	112,853.79
Kinango	Shukrani Women Group	100,000.00	104,803.94	39,500.00	14,700.00	10,480.39	90,103.94	100,584.33
Kinango	Gandini Central Amkeni	100,000.00	103,072.64	40,000.00	15,600.00	10,307.26	87,472.64	97,779.90
Kinango	Tumaini Women Group	100,000.00	71,667.70	55,500.00	8,900.00	7,166.77	62,767.70	69,914.46
Kinango	Jitahidi Women Group	100,000.00	72,714.53	57,000.00	5,000.00	7,271.45	67,714.53	74,985.98
Kinango	Ruchika Youth Group	100,000.00	69,502.37	59,308.95	4,000.00	6,950.24	65,502.37	72,452.61
Kinango	Sianzi Mimi Women Group	100,000.00	64,420.40	60,000.00	3,000.00	6,442.04	61,420.40	67,862.44
Kinango	Tsola Tsola Women Group	100,000.00	57,641.42	60,000.00	3,000.00	6,764.14	64,641.42	71,405.56
Kinango	Najeza Women Group	100,000.00	28,183.93	82,500.00	13,000.00	2,818.39	15,183.93	18,002.32
Kinango	Nuru Mwaluganje Women Group	100,000.00	7,496.19	96,800.00	4,000.00	7,496.22	3,496.19	4,245.81
Kinango	Mariagedi Women Group	200,000.00	16,061.18	97,000.00	3,000.00	1,606.12	13,061.18	14,067.29
Kinango	Mwachinga Women Group	100,000.00	-	99,998.90	2.00	-	2.00	(2.00)
Kinango	Timboni Self Help Group	100,000.00	-	100,000.00	-	-	-	-
Kinango	Mariagedi Women Group	100,000.00	-	100,000.00	-	-	-	-
Kinango	Mwaluganje Maendeleo Youth Group	100,000.00	-	100,000.00	-	-	-	-
Kinango	Kinango Investment Welfare	100,000.00	-	100,000.00	-	-	-	-
Kinango	Tundatomboni Site Group	100,000.00	-	100,000.00	-	-	-	-
Kinango	Mabrouk Women Group	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Kinango	Allahu Karimu Women Group	100,000.00	154,763.57	16,800.00	10,600.00	15,476.36	144,163.57	159,639.93
Kinango	Bidii Youth Group	100,000.00	152,531.40	18,000.00	8,400.00	15,253.14	144,131.40	159,384.54
Kinango	Najib Women Group	100,000.00	148,811.12	20,000.00	5,400.00	14,881.11	143,411.12	158,292.24
Kinango	Ammi Youth Group	100,000.00	148,811.12	20,000.00	5,400.00	14,881.11	143,411.12	158,292.24

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Kinondo	100,000.00	148,811.11	20,000.00	5,400.00	14,881.11	143,411.12	158,292.24
Kinondo	100,000.00	11,372.49	30,000.00	23,456.00	11,837.25	94,916.49	106,753.73
Kinondo	100,000.00	113,806.69	32,700.00	4,789.00	11,380.67	109,017.69	120,198.36
Kinondo	100,000.00	111,994.87	34,200.00	18,100.00	11,199.49	93,894.87	105,094.35
Kinondo	100,000.00	106,027.93	37,300.00	29,000.00	10,602.79	77,027.93	87,630.72
Kinondo	100,000.00	72,150.85	55,200.00	8,900.00	7,215.08	63,250.85	70,465.93
Kinondo	100,000.00	58,362.69	66,500.00		5,836.27	58,362.69	64,198.95
Kinondo	100,000.00	58,171.62	67,200.00		5,817.16	58,171.62	63,988.78
Kinondo	100,000.00	52,341.58	67,500.00		5,234.16	52,341.58	57,575.73
Kinondo	100,000.00	155,357.12	68,775.00		15,535.71	155,357.12	170,892.83
Kinondo	100,000.00	67,377.38	71,081.00	14,333.60	6,737.74	53,044.38	59,782.12
Kinondo	100,000.00	45,094.28	72,000.00		4,509.43	45,094.28	49,603.71
Kinondo	100,000.00	42,192.22	73,935.00		4,219.22	42,192.22	46,411.44
Kinondo	100,000.00	39,296.44	75,600.00		3,929.64	39,296.44	47,226.09
Kinondo	100,000.00	125,136.63	76,000.00	23,000.00	12,513.66	102,136.63	114,650.29
Kinondo	100,000.00	37,524.88	76,700.00	27,400.00	3,752.49	10,124.88	13,877.37
Kinondo	100,000.00	35,592.27	77,900.00	18,600.00	3,559.23	16,992.27	20,551.50
Kinondo	100,000.00	28,989.18	82,000.00	17,000.00	2,898.92	11,989.18	14,888.10
Kinondo	100,000.00	18,097.67	89,192.05	1,551.00	1,654.67	14,995.67	16,650.33
Kinondo	100,000.00	48,165.71	90,000.00	10,000.00	4,816.57	38,165.71	42,982.28
Kinondo	100,000.00	-	104,965.00		-	-	-
Kinondo	100,000.00	170,016.71	8,600.00	18,600.00	17,001.67	151,416.71	168,418.38

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Kuho	Tumaini Peace Forum Group	100,000.00	158,620.74	15,800.00	12,400.00	15,862.07	146,220.74	162,082.81
Kuho	Z-Walemavu Youth Group	100,000.00	151,602.14	18,500.00	9,745.00	15,160.21	141,857.14	157,017.35
Kuho	Jitahidi Women Group	100,000.00	130,209.73	30,000.00	23,456.00	13,020.97	106,753.73	119,774.71
Kuho	Ngetha Vsla	100,000.00	128,721.62	30,800.00	23,456.00	12,872.16	105,265.62	118,137.78
Kuho	Maono Women Group	100,000.00	124,296.67	36,835.00	29,000.00	12,429.67	95,296.67	107,726.34
Kuho	Kichakasimba Saidia Walemavu	100,000.00	111,126.80	43,395.00	17,780.00	11,112.68	93,346.80	104,459.48
Kuho	Prepared Youth Group	100,000.00	87,144.70	48,900.00	18,768.00	8,714.47	68,376.70	77,091.17
Kuho	Ngone Mwaitu Women Group	200,000.00	97,154.02	57,500.00	5,000.00	9,715.40	92,154.02	101,869.42
Kuho	Nyumba Ya Sala F.B Group	100,000.00	73,540.72	57,670.00	5,000.00	7,354.07	68,540.72	75,894.79
Kuho	Mawasiliano Youth Group	100,000.00	155,396.50	66,460.00		15,539.65	155,396.50	170,916.15
Kuho	Kub- Kwale Shimba Hills	100,000.00	34,467.45	69,100.00		5,446.74	54,467.45	59,914.19
Kuho	Sagalato Vijana Tumaini SH Group	100,000.00	48,315.30	70,000.00		4,831.53	48,315.30	53,146.83
Kuho	Katangiri Disability	100,000.00	34,625.97	78,500.00	25,000.00	3,462.60	9,625.97	13,088.56
Kuho	Tujipange Wajane Women Group	100,000.00	32,377.69	85,420.00	15,000.00	3,237.77	17,377.69	20,615.46
Kuho	Mwembeni Women Group	100,000.00	21,258.73	86,800.00	14,000.00	2,125.87	7,258.73	9,384.61
Kuho	Rafiki Disabled Group	100,000.00	9,179.91	54,300.00	7,000.00	917.99	2,179.91	3,097.90
Kuho	Boyani Twasonga Mbele Women Group	100,000.00	1,815.48	95,100.00	900.00	181.55	915.48	1,097.03
Kuho	Wendo Youth Welfare Group	100,000.00	-	100,000.00		-	-	-
Kuho	Upendo Women Group	100,000.00	-	100,000.00		-	-	-
Kuho	Ngone Mwaitu Women Group	100,000.00	-	100,000.00		-	-	-
Kuho	Vyomboself Help Group	100,000.00	-	100,000.00		-	-	-
Kuho	Munyambu Women Group	100,000.00	-	100,000.00		-	-	-

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Kubo	Majimboni Disabled Parents And Childrens	100,000.00	-	100,000.00					
Kubo	Shabaha V.S.L.A Group	100,000.00	-	108,010.00					
Mackinon	Shauri Moyo Self Help Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Mackinon	Tumejaribu Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Mackinon	Makamini Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Mackinon	Maloman A Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Mackinon	Makamini Youth Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Mackinon	Tujiinue Women Group	200,000.00	180,308.67	6,150.00	32,400.00		18,030.87	147,908.67	165,939.54
Mackinon	Baraka Taru Support Group	100,000.00	170,388.74	8,400.00	22,700.00		17,038.87	147,688.74	164,727.61
Mackinon	Tujiinue Women Group	100,000.00	186,013.91	10,000.00	23,800.00		18,601.39	162,213.91	180,815.30
Mackinon	Taru Physically Handicapped S.H.G	100,000.00	163,692.24	12,000.00	28,900.00		16,369.22	134,792.24	151,161.46
Mackinon	Tumejiunga Kwa Imani	100,000.00	167,639.45	12,500.00	28,900.00		16,763.95	138,739.45	155,503.40
Mackinon	Jitahidi Women Group	100,000.00	142,046.98	21,000.00	3,200.00		14,204.70	138,846.98	153,051.68
Mackinon	Silazima Women Group	100,000.00	140,626.51	24,400.00	27,888.00		14,062.65	112,738.51	126,801.16
Mackinon	Mackinon Community Unit	100,000.00	136,082.05	35,000.00	18,100.00		13,608.20	117,982.05	131,590.25
Mackinon	Fuleye Youth Group	100,000.00	104,361.05	40,200.00	15,600.00		10,436.10	88,761.05	99,197.15
Mackinon	Thureya Mudzimba Ryaka Quarry Youth Group	100,000.00	104,167.79	44,000.00	23,400.00		10,416.78	80,767.79	91,184.57
Mackinon	Bidii Maiyini Disabled Group	100,000.00	60,862.44	60,000.00	8,900.00		7,086.24	61,962.44	69,048.68
Mackinon	Uendo Kituu Women Group	100,000.00	61,682.23	64,000.00	2,000.00		6,168.25	59,682.53	65,850.79
Mackinon	Jipeni Moyomavuweni Women Group	100,000.00	55,079.44	65,800.00			5,507.94	55,079.44	60,587.39
Mackinon	Neema Women Group	100,000.00	64,792.43	66,000.00			6,479.24	64,792.43	71,271.67
Mackinon	Neema Women Group	100,000.00	39,296.44	73,160.00			3,929.64	39,296.44	43,226.09

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Mackinnon Mackinnon	Murina Women Group	100,000.00	49,018.07	76,000.00	26,000.00	4,901.81	23,018.07	27,919.87
Mackinnon	Pambazuko Women Group	100,000.00	9,267.75	94,700.00	5,000.00	926.78	4,267.75	5,194.53
Mackinnon	Muungano Women Cbo	100,000.00	-	100,000.00	-	-	-	-
Mackinnon	Tawfiq Women Group	100,000.00	280.36	100,000.00	-	28.04	280.36	308.39
Mackinnon	Ng Aza Matso Self Help	100,000.00	-	100,000.00	-	-	-	-
Mackinnon	Tiribe Youth Group	100,000.00	-	100,000.00	-	-	-	-
Mkongani	Kumepambazuka Women Group	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Mkongani	Tuamke Women Group	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Mkongani	Mjingu Yuko Disabled S.H.G	100,000.00	169,272.65	9,000.00	23,800.00	16,927.27	145,472.65	162,399.92
Mkongani	Walemavu Mkomba Group	100,000.00	172,397.78	9,300.00	23,800.00	17,239.78	148,597.78	165,817.55
Mkongani	Kizimbani Youth Bunge	100,000.00	159,599.93	14,200.00	28,900.00	15,959.99	130,699.93	146,659.92
Mkongani	Maelewano Disabled S.H.G	100,000.00	154,391.54	17,000.00	8,400.00	15,439.15	145,991.54	161,430.70
Mkongani	Uchumi Youth Group	100,000.00	154,391.54	17,000.00	8,400.00	15,439.15	145,991.54	161,430.70
Mkongani	Burani Disabled S.H.G	100,000.00	151,528.43	18,000.00	8,400.00	15,452.84	146,128.43	161,581.28
Mkongani	Muungano Poshomill S.H.G	100,000.00	147,090.22	21,500.00	3,200.00	14,709.02	143,890.22	158,599.24
Mkongani	Safina Sile Women Group	100,000.00	130,509.87	32,500.00	4,789.00	13,050.99	125,720.87	138,771.86
Mkongani	Kumekucha Women Group- Mwanamngulu	100,000.00	114,584.57	38,400.00	29,000.00	11,458.46	85,584.57	97,043.02
Mkongani	Mujitaba Women Group	100,000.00	121,593.51	40,000.00	15,600.00	12,159.35	105,993.51	118,152.86
Mkongani	Baraka Disabled Group- Mirihini	100,000.00	98,080.06	42,000.00	15,600.00	9,808.01	82,480.06	92,288.06
Mkongani	Mutui Museo S.H.G	100,000.00	85,357.03	47,000.00	18,768.00	8,535.70	66,589.03	75,124.73
Mkongani	Misanzo Self Help Group	100,000.00	69,662.61	58,900.00	4,000.00	6,966.26	65,662.61	72,628.87
Mkongani	Mkongani Breast Feeding Women Group	100,000.00	70,181.19	58,950.00	4,000.00	7,018.12	66,181.19	73,199.31
Mkongani		100,000.00	69,292.72	59,500.00	4,000.00	6,929.22	65,292.19	72,221.41

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Mkwangani	Julize Women Group	100,000.00	69,590.14	59,805.00	4,000.00	6,959.01	65,590.14	72,549.15
Mkwangani	Changamoto Youth Group	100,000.00	70,293.93	63,607.00	2,000.00	7,029.39	68,293.93	75,323.32
Mkwangani	Walemavu Lwara Mabanda Group	100,000.00	39,296.44	78,000.00	22,800.00	3,929.64	16,496.44	20,426.09
Mkwangani	Umjoja Women Group-Deri	100,000.00	12,884.08	92,000.00	8,000.00	1,288.41	4,884.08	6,172.49
Mkwangani	Riziki Disabled Self Help Group	100,000.00	-	100,000.00	-	-	-	-
Mkwangani	Tumaini Disabled Group S.H.G	100,000.00	-	100,000.00	-	-	-	-
Mkwangani	Shida Sugu Self Help Group	100,000.00	-	100,000.00	-	-	-	-
Mkwangani	Mawazo Women Group	100,000.00	-	100,000.00	-	-	-	-
Mkwangani	Bahatisha Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwavyumbo	Anani Youth Group	100,000.00	122,938.28	27,300.00	13,576.00	12,293.83	109,362.28	121,656.11
Mwavyumbo	Anani Disability Pemba	100,000.00	122,769.18	34,000.00	18,100.00	12,276.92	104,669.18	116,946.10
Mwavyumbo	Patanani Women Group	100,000.00	109,748.20	41,000.00	15,600.00	10,974.82	94,148.20	105,123.02
Mwavyumbo	Mwavyumbo Kaluwei Youth Bunge	86,004.85	86,004.85	55,803.00	8,900.00	8,666.49	77,764.85	86,431.34
Mwavyumbo	Mwavyumbo Kaluwei Youth Bunge	100,000.00	76,499.23	56,000.00	8,900.00	7,649.92	67,599.23	75,249.15
Mwavyumbo	Mwavyumbo Kalalani	100,000.00	82,176.27	57,503.00	5,000.00	8,217.63	77,176.27	85,393.90
Mwavyumbo	Mwavyumbo Albimism Parents Group	100,000.00	67,472.32	60,107.00	3,000.00	6,747.23	64,472.32	71,219.55
Mwavyumbo	Changamsha Women Group	100,000.00	59,588.87	63,000.00	2,000.00	5,958.89	57,588.87	63,547.76
Mwavyumbo	Ankeni Women Group	200,000.00	62,793.78	65,610.00	-	6,279.38	62,793.78	69,073.16
Mwavyumbo	Tunaweza Mlola Youth Group	100,000.00	48,315.30	70,000.00	-	4,831.53	48,315.30	53,146.83
Mwavyumbo	Upendo Youth Group	100,000.00	45,585.00	71,300.00	-	4,658.50	46,585.00	51,243.50
Mwavyumbo	Watulizeni Women Group	100,000.00	41,873.26	74,000.00	-	4,187.33	41,873.26	46,060.59
Mwavyumbo	Inuka Chilumani A Women Group	100,000.00	37,846.99	76,500.00	24,000.00	3,784.70	13,846.99	17,631.68

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Mwawumbo	New Lamikani Women Group	200,000.00	82,093.27	88,100.00	12,000.00	2,209.33	10,093.27	12,302.60
Mwawumbo	Umoja Lutsangani Youth Group	100,000.00	20,636.42	89,500.00	15,000.00	2,063.65	5,636.49	7,700.14
Mwawumbo	Akili Ni Mali Miola Wome Group	100,000.00	16,105.10	90,000.00	10,000.00	1,610.51	6,105.10	7,715.61
Mwawumbo	Changamkeni Women Group	100,000.00	10,613.26	93,410.00	6,000.00	1,061.33	4,613.26	5,674.59
Mwawumbo	Mwabila Walemavu Welfare Group	100,000.00	9,541.21	94,200.00	6,000.00	954.12	3,541.21	4,495.33
Mwawumbo	New Lamikani Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Amkeni Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Kadzandani Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Maweu Pefa Church Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Huhenzane Self Help Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Yamenifaa Women Group	100,000.00	-	100,000.00	-	-	-	-
Mwawumbo	Tumaini Women Group (Magojoni)	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Mwawumbo	Jiroe Women Group Mwena	100,000.00	183,085.71	2,000.00	20,000.00	18,308.57	163,085.71	181,394.28
Mwawumbo	Muungano Mpya Walemavu	100,000.00	17,865.24	17,928.00	20,000.00	17,865.24	158,652.41	176,517.65
Mwawumbo	Amkeni Women Group Mwena	100,000.00	177,317.15	5,400.00	20,000.00	17,731.72	157,317.15	175,048.87
Mwawumbo	Songa Mbele S.H.G	100,000.00	177,993.57	5,478.00	32,400.00	17,799.36	145,593.57	163,392.92
Mwawumbo	Jitegemee Support Women Group	100,000.00	172,435.70	7,300.00	32,400.00	17,243.57	140,035.70	157,279.26
Mwawumbo	Tumaini Disable Group(Kilimangodo)	100,000.00	153,401.08	20,250.00	3,200.00	15,340.11	150,201.08	165,541.19
Mwawumbo	Hope Youth Group(Mwanguu)	100,000.00	126,658.56	25,100.00	27,888.00	12,665.86	98,770.56	111,436.41
Mwawumbo	Ujendo Mwatmsolwa Women Group	100,000.00	146,183.06	25,500.00	3,450.00	14,618.31	142,733.06	157,351.37
Mwawumbo	Ihudi Women Group	100,000.00	267,910.68	26,250.00	5,689.00	26,791.07	262,221.68	289,012.75
Mwawumbo	Amka Twende Disabled - Chindi	100,000.00	142,153.86	27,500.00	13,576.00	14,215.39	128,577.86	142,793.25

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Mwereni	Kilimangondo Youth Group	100,000.00	137,162.31	29,000.00	13,576.00		13,716.23	123,586.31	137,302.54
Mwereni	Imara Mololo Women Group	100,000.00	133,696.93	30,000.00	23,456.00		13,369.69	110,240.93	123,610.62
Mwereni	Mwamtsefu Women Group	100,000.00	114,346.21	33,500.00	4,789.00		11,434.62	109,557.21	120,991.83
Mwereni	Upendo(Kilimangodo) Self Help Group	100,000.00	97,274.80	43,000.00	17,780.00		9,727.48	79,494.80	89,222.28
Mwereni	Kilimangodo Women Group(Mwereni Ward)	100,000.00	93,517.48	45,650.00	23,400.00		9,351.75	70,117.48	79,469.23
Mwereni	Asubuhi Kilimangodo Women Group	100,000.00	115,444.29	45,900.00	23,400.00		11,544.43	92,044.29	103,588.71
Mwereni	Nyota Ya Asubuhi Self Help Group	100,000.00	102,254.65	48,500.00	18,768.00		10,225.46	83,486.65	93,712.11
Mwereni	Baraka Mwena Women Group	100,000.00	77,472.95	58,000.00	4,000.00		7,247.30	68,472.95	75,720.25
Mwereni	Amkeni Women Group (Mteza)	100,000.00	89,650.36	61,300.00	2,000.00		8,965.04	87,650.36	96,615.39
Mwereni	Maendeleo Women Group	100,000.00	65,525.80	64,500.00	2,000.00		6,552.58	63,525.80	70,078.38
Mwereni	Utamaduni Ngoma Women Group	100,000.00	32,693.35	80,700.00	19,000.00		3,269.34	13,693.35	16,962.69
Mwereni	Maendeleo Mteza Women Group	100,000.00	28,213.21	100,000.00			2,821.32	28,213.21	31,034.53
Mwereni	Neema Mwamumba Women Group	100,000.00	14,977.74	100,000.00			1,497.77	14,977.74	16,475.52
Mwereni	Innani Ni Matendo Women Group	100,000.00	-	100,000.00			-	-	-
Mwereni	Malengo Youth Group	100,000.00	-	105,300.00			-	-	-
Ndavaya	Jipe Moyo Kahoyeni Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Ndavaya	Mama Raha Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Ndavaya	Ndavaya Village Youth Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Ndavaya	Juilize Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Ndavaya	Ndavaya Centre Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Ndavaya	Tsunami Women Group	100,000.00	169,272.65	9,000.00	18,600.00		16,927.27	150,672.65	167,599.92
Ndavaya	Kisinet Women Group	100,000.00	159,908.81	10,000.00	34,500.00		16,990.88	135,408.81	152,399.69

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Ndavya	Muungano Mwandimu S.H.G	100,000.00	168,620.40	10,800.00	34,500.00	16,862.04	134,120.40	150,982.44
Ndavya	Maelewano Women Group	100,000.00	155,552.38	16,000.00	10,600.00	16,555.24	154,952.38	171,507.61
Ndavya	Taratibu Sila Women Group	100,000.00	145,166.30	22,000.00	3,200.00	14,516.63	141,966.30	156,482.93
Ndavya	Mamboleo Amani Women Group	100,000.00	144,328.19	22,410.00	2,700.00	14,432.82	141,628.19	156,061.01
Ndavya	Wakilisha Women Group	100,000.00	121,962.46	28,421.00	13,576.00	12,196.25	108,386.46	120,582.70
Ndavya	Kakindu Ffs	100,000.00	130,473.86	31,200.00	23,456.00	13,047.39	107,017.86	120,065.24
Ndavya	Ndauni Women Group	100,000.00	91,799.07	43,000.00	17,780.00	9,179.91	74,019.07	83,198.98
Ndavya	Mwaleleo Youth Group	100,000.00	96,381.87	43,530.00	17,780.00	9,638.19	78,601.87	88,240.05
Ndavya	Henzanani Women	100,000.00	90,430.14	47,000.00	18,768.00	9,043.01	71,662.14	80,705.15
Ndavya	Resha Junior Youth Bunge	100,000.00	80,525.50	50,000.00	13,400.00	8,052.55	67,125.50	75,178.05
Ndavya	Maelewano Youth Group	100,000.00	82,860.74	51,000.00	11,900.00	8,286.07	70,960.74	79,246.81
Ndavya	Vitendo Support Group	100,000.00	57,506.46	67,700.00	5,750.65	5,750.65	57,506.46	63,257.11
Ndavya	Ndavya Community Unit	100,000.00	57,081.34	71,300.00	5,708.13	5,708.13	57,081.34	62,789.47
Ndavya	New Ushirikiano Women Group	100,000.00	45,108.88	76,425.00	23,000.00	4,510.89	22,108.88	26,019.76
Ndavya	Tumeamua S.H.G	100,000.00	25,768.16	84,000.00	16,000.00	2,576.82	9,768.16	12,344.98
Ndavya	Furaha Ndavya Women Group	100,000.00	-	100,000.00	-	-	-	-
Ndavya	Upendo Maphungoni "A"	100,000.00	-	100,000.00	-	-	-	-
Ndavya	Uchumi Vsla Women Group	100,000.00	-	100,000.00	-	-	-	-
Ndavya	Faith Youth	100,000.00	-	100,891.00	-	-	-	-
Ndavya	Subira Fikiri Women Group	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Ndavya	Simba Boys Youth Football S.H.G	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Ndavya	Mhaoni Youth Bunge	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30
Ndavya	Utsamba Youth Bunge	100,000.00	186,013.91	-	-	18,601.39	186,013.91	204,615.30

Awaje County Youth Women and Persons with Disability Revolving Fund
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Pongwe	Umoya Ni Nguvu Women Group Shimoni	100,000.00	186,013.91	-	-	-	18,601.39	186,013.91	204,615.30
Pongwe	Maendeleo Women Group	100,000.00	186,013.91	-	-	-	18,601.39	186,013.91	204,615.30
Pongwe	Maendeleo Self Help Group	100,000.00	169,644.68	8,800.00	18,600.00	-	16,964.47	151,044.68	168,009.15
Pongwe	Shimoni Women Group	100,000.00	169,085.83	9,100.00	23,800.00	-	16,908.58	145,285.83	162,194.42
Pongwe	Tumaini Youth Group	100,000.00	154,745.85	16,810.00	10,600.00	-	15,474.59	144,145.85	159,620.44
Pongwe	Mitimbwani Youth Bunge	100,000.00	132,834.86	22,070.00	2,700.00	-	13,283.49	130,134.86	143,418.35
Pongwe	Mwangaza Muungano Self Help Group	100,000.00	140,758.57	25,507.00	5,689.00	-	14,075.86	135,069.57	149,145.43
Pongwe	Hadiya Women Group	100,000.00	124,302.09	28,600.00	13,576.00	-	12,430.21	110,726.09	123,156.30
Pongwe	Shaurimoyo Mwauga Women Group	100,000.00	110,803.09	36,000.00	18,100.00	-	11,080.31	92,703.09	103,783.40
Pongwe	Dzombo Women Group	100,000.00	121,549.39	37,000.00	29,000.00	-	13,154.94	102,549.39	115,704.32
Pongwe	Subira Village Savings Loan	100,000.00	115,483.23	59,930.00	14,700.00	-	11,548.32	100,783.23	112,331.55
Pongwe	Mwanga Dev Youth Group	100,000.00	94,697.99	44,000.00	17,780.00	-	9,469.80	76,917.99	86,387.79
Pongwe	Jefsi Youth Group	100,000.00	78,914.99	51,000.00	11,900.00	-	7,891.50	67,014.99	74,906.49
Pongwe	Nura Mbatiani Women Group	100,000.00	65,354.50	59,420.00	4,000.00	-	6,535.45	61,354.50	67,889.95
Pongwe	Inuka Walemavu S.H.G	100,000.00	169,908.81	60,000.00	3,000.00	-	16,990.88	166,908.81	183,899.69
Pongwe	Sitara Nikaphu Youth Group	100,000.00	154,763.57	66,800.00	-	-	15,476.36	154,763.57	170,239.93
Pongwe	Mkono Wa Ndugu Women Group	100,000.00	55,701.68	68,007.00	-	-	5,570.17	55,701.68	61,271.85
Pongwe	Masimbani Disabled Self Help Group	100,000.00	66,538.22	70,000.00	-	-	6,653.82	66,538.22	73,192.04
Pongwe	Wasini Women Group	100,000.00	120,490.31	74,409.00	-	-	12,049.03	120,490.31	132,539.34
Pongwe	Misremwe Women Group	100,000.00	48,380.60	79,810.00	20,000.00	-	4,838.06	28,380.60	33,218.66
Pongwe	Shimoni Ramogi Welfare Group	100,000.00	17,071.41	89,403.00	14,000.00	-	1,707.16	3,071.41	4,778.55
Pongwe	Subira Community Metameia Prod S/H/G	100,000.00	16,105.10	90,000.00	10,000.00	-	1,610.51	6,105.10	7,715.61

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Puma	Upendo Chonyi Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Matokeo Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Juhudi S.H.G	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Maendeleo Kasageni Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Jikaze S.H.G	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Upendo Mazola Women Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Puma	Kuryaka Kazamoyo Women Group	100,000.00	170,946.78	8,100.00	22,700.00		17,094.68	148,246.78	165,341.46
Puma	Maendeleo Shambani Women Group	100,000.00	156,251.68	16,000.00	12,400.00		15,625.17	143,851.68	159,476.85
Puma	Maendeleo Mabamani Women Group	100,000.00	154,391.54	17,000.00	8,400.00		15,439.15	145,991.54	161,430.70
Puma	Vinatosha Women Group	100,000.00	145,992.73	23,300.00	18,900.00		14,599.27	127,092.73	141,692.00
Puma	Mzalendo Women Group	100,000.00	138,022.32	25,800.00	5,689.00		13,802.23	132,333.32	146,135.55
Puma	Tupendane Disability Group	100,000.00	154,763.57	26,900.00	5,689.00		15,476.36	149,074.57	164,550.93
Puma	Mailewano Kasageni Women Group	100,000.00	120,170.00	40,910.00	15,600.00		12,012.79	104,527.94	116,540.73
Puma	Dzumbe Women Group	100,000.00	97,234.54	42,500.00	17,780.00		9,723.45	79,454.54	89,178.00
Puma	Dzimanya Fdp Group	100,000.00	98,321.64	43,000.00	17,780.00		9,832.16	80,541.64	90,373.80
Puma	Dzupho Women Group	100,000.00	96,638.65	43,145.00	17,780.00		9,663.87	78,858.65	88,522.52
Puma	Vigurangani Special Women Group	100,000.00	80,042.35	50,300.00	11,900.00		8,004.23	68,142.35	76,146.58
Puma	Tuongane Karyaka S.H.Group	100,000.00	82,860.74	51,000.00	11,900.00		8,286.07	70,960.74	79,246.81
Puma	Muongano Msaroni Women Group	100,000.00	64,420.40	60,000.00	3,000.00		6,442.04	61,420.40	67,862.44
Puma	Busara Women Group	100,000.00	49,925.81	69,000.00			4,992.58	49,925.81	54,918.39
Puma	Shaurimoyo S.H.G	200,000.00	342,265.59	84,000.00	16,000.00		34,226.56	326,265.59	360,492.14
Puma	Shauri Moyo Self Help Group	100,000.00	15,944.05	90,100.00	9,900.00		1,594.40	6,044.05	7,638.45

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Puma	Mutethya Women Group	100,000.00	1,288.41	99,200.00	8,000.00	128.84	6,711.59	(6,582.75)
Puma	Ushindi V.S.L.A	100,000.00	-	100,000.00		-	-	-
Puma	Murungurunguni	100,000.00	-	100,026.00		-	-	-
	Upendo V.S.L.A Mazola Centre	100,000.00	-	100,026.00		-	-	-
Ramisi	Pamba Elimu Women Group	100,000.00	186,013.91			18,601.39	186,013.91	204,615.30
Ramisi	Boda Boda Shirazi Welfare Association	100,000.00	186,013.91			18,601.39	186,013.91	204,615.30
Ramisi	Naugaendeni S.H.G	100,000.00	186,013.91			18,601.39	186,013.91	204,615.30
Ramisi	Darugube Youth Bunge	100,000.00	170,202.72	8,500.00	18,600.00	17,020.27	151,602.72	168,623.00
Ramisi	Mivumoni Boda Boda Youth Group	100,000.00	167,412.51	10,000.00	34,500.00	16,741.25	132,912.51	149,653.77
Ramisi	Mivumoni Walemavu Group	100,000.00	157,554.58	16,400.00	10,500.00	15,755.46	146,954.58	162,710.04
Ramisi	Subira Kigwende Women Group	100,000.00	141,080.68	17,000.00	10,600.00	14,108.07	130,480.68	144,588.74
Ramisi	Sawa Sawa Youth Group	100,000.00	151,787.35	18,400.00	8,400.00	15,178.73	143,387.35	158,566.08
Ramisi	Bomani Boda Boda Youth Group	100,000.00	148,811.12	20,000.00	5,400.00	14,881.11	143,411.12	158,292.24
Ramisi	Muongano Youth Group	100,000.00	132,085.98	29,000.00	23,456.00	13,208.60	108,629.98	121,838.58
Ramisi	Kismachande Youth Bunge	100,000.00	110,086.41	34,900.00	18,100.00	11,008.64	91,986.41	102,995.05
Ramisi	Maendeleo Women Group	100,000.00	107,078.05	43,500.00	17,780.00	10,707.81	89,298.05	100,005.86
Ramisi	Msambweni Deef Self Help Group	100,000.00	91,462.31	46,342.00	23,400.00	9,146.23	68,062.31	77,208.54
Ramisi	Matunda Self Help Group	100,000.00	86,242.8	18,000.00	18,768.00	8,624.28	67,474.81	76,099.09
Ramisi	Sisireka Women Group	100,000.00	84,934.44	5,000.00	11,900.00	8,495.44	73,054.40	81,549.84
Ramisi	Maendeleo Women Group	100,000.00	65,876.30	59,095.00	4,000.00	6,587.63	61,876.30	68,463.93
Ramisi	Subira (Funzi) Women Group	100,000.00	62,407.26	64,000.00	2,000.00	6,240.73	60,407.26	66,647.99
Ramisi	Jumuia Women Group	100,000.00	154,391.54	67,000.00		15,439.15	154,391.54	169,830.70
Ramisi	Nuru Self Help Group	100,000.00	48,315.30	70,000.00		4,831.53	48,315.30	53,146.83

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Ramisi	Mwachande Disabled Group	100,000.00	132,763.20	75,500.90			13,276.32	132,763.20	146,039.52
Ramisi	Sisi, Kwa Sisi Tumbe Self Help Group	100,000.00	43,805.87	76,000.00	27,200.00		4,380.59	16,605.87	20,986.46
Ramisi	Maendeleo Mother To Mother Support Group	100,000.00	41,306.50	77,000.00	27,400.00		4,130.65	13,906.50	18,037.15
Ramisi	Juulize Women Group	100,000.00	124,629.32	83,000.00	13,000.00		12,462.93	111,629.32	124,092.25
Ramisi	Amami Women Group	100,000.00	120,099.02	86,500.00	14,000.00		12,009.90	106,099.02	118,108.93
Ramisi	Moonlight Vision Youth Group	100,000.00		00,000.00					
Ramisi	Eitutangwa Women Group	100,000.00	4,171.22	101,200.00			417.12	4,171.22	4,588.34
Samburu	Tumaini Women Group	100,000.00	168,298.30	11,000.00	34,500.00		16,829.83	133,798.30	150,628.12
Samburu	Disabled Samburu Group	100,000.00	154,004.62	18,550.00	13,000.00		15,400.46	141,004.62	156,405.08
Samburu	Endelea Women Group	100,000.00	147,740.47	21,625.26	3,200.00		14,774.05	144,540.47	159,314.51
Samburu	Furahisha Mgamani Women Group	100,000.00	142,300.64	23,500.00	18,900.00		14,230.06	123,400.64	137,630.70
Samburu	Fikiria Moyo Savings Group	200,000.00	147,155.92	25,050.00	27,888.00		14,715.59	119,267.92	133,983.51
Samburu	Jipe Moyo Mwanuphessa S.H.G	100,000.00	131,641.62	33,350.00	4,789.00		13,164.16	126,852.62	140,016.79
Samburu	Furaha Women Group	100,000.00	111,777.45	33,900.00	4,789.00		11,177.74	106,988.45	118,166.19
Samburu	Nyongoni Women Group	100,000.00	122,769.18	34,000.00	4,789.30		12,276.92	117,980.18	130,257.10
Samburu	Pambazuko Jipya Women Group	100,000.00	105,649.46	46,800.00	23,400.00		10,564.95	82,249.46	92,814.40
Samburu	Kanyumbi Vision Youth Group	100,000.00	96,628.99	50,200.00	13,400.00		9,662.90	83,228.99	92,891.89
Samburu	Pambazuko Women Group	100,000.00	64,661.98	59,850.00	3,000.00		6,466.20	61,661.98	68,128.17
Samburu	Kudzacha Mayumba S.H.G	100,000.00	195,078.15	61,205.55	2,000.00		19,507.81	193,078.15	212,585.96
Samburu	Muungano Mgamani S.H.G	100,000.00	67,423.35	69,000.00			6,742.33	67,423.35	74,165.68
Samburu	Peleleza Farmers Group	100,000.00	14,507.51	82,920.00	13,000.00		2,750.75	14,507.51	17,258.26
Samburu	Shimoni Women Group	100,000.00	19,326.12	88,000.00	12,000.00		1,932.61	7,326.12	9,258.73

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Samburu	Upendo Kazamoyo Women Group	100,000.00	15,299.85	90,500.00	9,500.00	1,529.98	5,799.85	7,329.83
Samburu	Subira Choir	100,000.00	10,468.32	93,500.00	6,000.00	1,046.83	4,468.32	5,515.15
Samburu	Sakina Women Group	100,000.00	-	100,000.00		-	-	-
Samburu	Yanga Super Sound Traditional Dance	100,000.00	-	100,000.00		-	-	-
Samburu	Angaza Women Group	100,000.00	-	100,000.00		-	-	-
Samburu	Fikinamoyoo Savings Group	100,000.00	-	100,000.00		-	-	-
Samburu	Samburu Boda Boda Group	100,000.00	-	100,000.00		-	-	-
Samburu	Mwanzo Mpya S.H.G	100,000.00	-	100,000.00		-	-	-
Samburu	Makinika Mwandoni Social Group	100,000.00	194.43	102,112.00		19.44	194.43	213.88
	Pambazuko Self Help Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Tiwi	Ahadi Ni Deni Women Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Tiwi	Inara Daima S.H. Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Tiwi	Tawakal Women Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Tiwi	Maendeleo S.H. Women Group-Pongwe	100,000.00	17,474.34	7,000.00	32,400.00	17,474.03	142,340.34	159,814.37
Tiwi	Maelewano Women Group	100,000.00	161,268.42	14,900.00	12,000.00	16,126.84	149,268.42	165,395.26
Tiwi	Ngangari Women Group	100,000.00	156,903.94	15,650.00	12,400.00	15,690.39	144,503.94	160,194.33
Tiwi	Taqwa Women Group-Chitsanga	100,000.00	154,615.40	16,880.00	10,600.00	15,461.54	144,015.40	159,476.94
Tiwi	Mchaka Mchaka Tiwi Youth Group	100,000.00	149,729.11	20,050.00	5,400.00	14,972.91	144,329.11	159,302.03
Tiwi	Mwerya Women Group	100,000.00	141,370.57	24,000.00	18,900.00	14,137.06	122,470.57	136,607.62
Tiwi	Chirima Youth Group	100,000.00	134,860.89	27,500.00	13,576.00	13,486.09	121,284.89	134,770.98
Tiwi	Home Success Women Group	100,000.00	133,833.38	32,400.00	4,789.00	13,383.34	129,044.38	142,427.72
Tiwi	Jipe Moyo Women Group	100,000.00	122,237.71	34,000.00	18,100.00	12,223.77	104,137.71	116,361.48

Mwamba County Youth Women and Persons with Disabilities Savings Fund
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11W1	Magodzoni Support Group	100,000.00	80,122.87	53,000.00	11,900.00	8,012.29	68,222.87	76,235.16
11W1	Kizingo Women Group	100,000.00	91,071.12	55,000.00	8,900.00	9,107.11	82,171.12	91,278.23
11W1	Together As One S.H.G	100,000.00	186,013.91	60,000.00	3,000.00	18,601.39	183,013.91	201,615.30
11W1	Amkeni Kizingo Women Group	100,000.00	74,432.94	62,200.00	2,000.00	7,443.29	72,432.94	79,876.23
11W1	Umwenga Women Group	100,000.00	68,126.18	65,800.00		6,812.62	68,126.18	74,938.80
11W1	Pentagon Womengroup	100,000.00	46,865.84	70,900.00		4,686.58	46,865.84	51,552.43
11W1	Wema Women Group	100,000.00	50,570.01	71,000.00		5,057.00	50,570.01	55,627.02
11W1	Halwa Women Group	100,000.00	35,447.27	78,000.00	22,000.00	3,844.73	16,447.27	20,291.99
11W1	Mwasaga Self Help Group	100,000.00	36,558.58	80,000.00	20,000.00	3,655.86	16,558.58	20,214.43
11W1	Magodzoni Bodaboda Group	100,000.00	20,131.38	90,000.00	10,000.00	2,013.14	10,131.38	12,144.51
11W1	Tiwi Handcapped Group	100,000.00	13,747.90	91,600.00	8,400.00	1,374.79	5,347.90	6,722.69
11W1	Lamukani Women Group	100,000.00	-	100,000.00		-	-	-
11W1	Chimweni Women Group	100,000.00	-	100,000.00		-	-	-
11W1	Vitoroni Youth Bunge	100,000.00	163,397.51	13,500.00	28,900.00	16,339.75	134,497.51	150,837.26
11W1	Mgipoo Women Group	100,000.00	144,301.70	15,100.00	12,400.00	14,430.17	131,901.70	146,331.87
11W1	Tingeti Tree Plantation S.H.Group	100,000.00	142,301.44	23,500.00	18,900.00	14,230.14	123,401.44	137,631.59
11W1	Chitsanze Contact Farmers Women Group	100,000.00	143,117.97	24,310.00	27,888.00	14,311.80	115,229.97	129,541.77
11W1	Mwamtsola Muungano Women Group	100,000.00	123,204.02	39,000.00	14,700.00	12,320.40	108,504.02	120,824.42
11W1	Amimi Moyo Women Group	100,000.00	64,420.40	60,000.00	3,000.00	6,442.04	61,420.40	67,862.44
11W1	Mazumalume Disabled S.H.Group	100,000.00	56,367.85	68,000.00		5,636.79	56,367.85	62,004.64
11W1	Nuru Self Help Group	100,000.00	39,296.44	75,600.00		3,929.64	39,296.44	43,226.09
11W1	Dzihendere Self Help Group	100,000.00	36,236.48	81,700.00	17,000.00	3,623.65	19,236.48	22,860.12

Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023

Ukunda	Jirip Volunteers Self Help Group	100,000.00	179,571.87	4,000.00	20,000.00		17,957.19	159,571.87	177,529.05
Ukunda	Arise And Shine Self Help Group	100,000.00	12,062.86	7,500.00	32,400.00		17,206.29	139,662.86	156,869.15
Ukunda	Jeddah Combination S.H.G	100,000.00	170,334.57	8,437.00	22,700.00		17,033.46	147,634.57	164,668.02
Ukunda	Nagakate Women Group	100,000.00	159,827.01	14,400.00	12,000.00		15,982.70	147,827.01	163,809.71
Ukunda	Ochangu The Great Films	100,000.00	159,041.89	14,500.00	12,000.00		15,904.19	147,041.89	162,946.08
Ukunda	Future For Hope Rovers Network	100,000.00	156,251.68	16,000.00	12,400.00		15,625.17	143,851.68	159,476.85
Ukunda	Mandigo Village Two Self Help Group	100,000.00	124,975.58	22,400.00	2,700.00		12,497.56	122,275.58	134,773.13
Ukunda	Nichicho Women Group	100,000.00	141,370.57	24,000.00	18,900.00		14,137.06	122,470.57	136,607.62
Ukunda	Diani Youth Network Group	100,000.00	85,518.08	46,900.00	23,400.00		8,551.81	62,118.08	70,669.89
Ukunda	Mishemishe S.H.G	100,000.00	96,326.30	48,500.00	18,768.00		9,632.63	77,558.30	87,190.93
Ukunda	Faith Women Group	100,000.00	92,742.83	51,900.00	11,900.00		9,274.28	80,842.83	90,117.11
Ukunda	Scheme Community Unity Group	100,000.00	70,862.44	59,500.00	4,000.00		7,086.24	66,862.44	73,948.68
Ukunda	Waathiriwa B' Women Support Group	100,000.00	111,435.21	64,450.43	2,000.00		11,143.52	109,435.21	120,578.73
Ukunda	Jinue Women Group	100,000.00	54,515.76	68,000.00			5,451.58	54,515.76	59,967.34
Ukunda	Meka Youth Bunge	100,000.00	69,207.54	70,500.00	3,000.00	3,000.00	6,620.75	63,207.54	69,828.30
Ukunda	Opere Friends Self Help Group	100,000.00	43,483.77	73,000.00			4,348.38	43,483.77	47,832.15
Ukunda	Mkwakwani Support Youth Group	100,000.00	-	100,000.00			-	-	-
Ukunda	Diani Baraka Disabled Self Help Group	100,000.00	-	100,000.00			-	-	-
Ukunda	Mkwakwani Support Group	200,000.00	-	110,366.65			-	-	-
Vanga	Muongano Youth Bung	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Vanga	Nayeni Women Group	100,000.00	179,963.91	5,000.00	20,000.00		17,996.39	159,963.91	177,960.30
Vanga	Kidumu Women Group	100,000.00	170,481.82	8,350.00	22,700.00		17,048.18	147,781.82	164,830.01

**Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023**

Area	Community Health Committee Self Help Group	100,000.00	4,992.58	96,900.00	4,000.00	499.26	992.58	1,491.84
Timba	Kaza Moyo Women Group	100,000.00	3,752.49	98,900.00	3,000.00	375.25	752.49	1,127.74
Timba	Mwambara Disabled Group	100,000.00	-	100,000.00		-	-	-
Timba	Rumbani Youth Group	100,000.00	24,962.91	100,000.00		2,496.29	24,962.91	27,459.20
Timba	Tamaa Women Group	100,000.00	-	100,000.00		-	-	-
Timba	Mwalungo Self Help Group	100,000.00	-	100,000.00		-	-	-
Timba	Mwalungo Women Group	100,000.00	-	100,000.00		-	-	-
Timba-Golmi	Ni Wewe Youth Self Help Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Timba-Golmi	Maclewano Mbuguni Women Group	100,000.00	113,370.24	41,200.00	15,600.00	11,337.02	97,770.24	109,107.27
Timba-Golmi	Mwambara Disables Group	200,000.00	64,786.43	60,000.00	3,000.00	6,478.64	61,786.43	68,265.07
Timba-Golmi	Chibanda Mulungu S.H.G	100,000.00	63,011.20	63,500.00	2,000.00	6,301.12	61,011.20	67,312.32
Timba-Golmi	Matuga Zero Grazing	100,000.00	52,451.38	67,250.00		5,245.14	52,451.38	57,696.52
Timba-Golmi	Golmi Farmers Zero Grazing Group	100,000.00	31,899.47	81,800.00	18,000.00	3,189.95	13,899.47	17,089.42
Timba-Golmi	Stamili Kayamba Women Group	100,000.00	20,437.37	87,310.00	13,000.00	2,043.74	7,437.37	9,481.11
Timba-Golmi	Precious Women Group	100,000.00	-	100,000.00		-	-	-
Timba-Golmi	Mwamko Digital Youth Group	100,000.00	-	100,000.00		-	-	-
Ukunda	Kibundani Women Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Elimisha Arts Trough Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Amani Welfare Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Tuwajibike Youth Group	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Mwambara S	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Ukunda Arts Troupe	100,000.00	186,013.91	-		18,601.39	186,013.91	204,615.30
Ukunda	Ibiza 'B' Boda Boda Self Help Group	100,000.00	165,077.28	2,500.00	20,000.00	16,507.73	145,077.28	161,585.00

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Vanga	Mtazamo Youth Group	100,000.00	169,272.65	9,000.00	18,600.00		16,927.27	150,672.65	167,599.92
Vanga	Muongano Mgombezi Women Group	100,000.00	167,412.51	10,000.00	34,500.00		16,741.25	132,912.51	149,653.77
Vanga	Forwad Ever Youth Group	100,000.00	169,908.81	10,000.00	34,500.00		16,990.88	135,408.81	152,399.69
Vanga	Tuungane Women Group	100,000.00	16,977.28	13,000.00	28,900.00		16,507.73	136,177.28	152,685.00
Vanga	Hekima Women Group	100,000.00	148,715.23	22,000.00	3,200.00		14,871.52	145,515.23	160,386.75
Vanga	Lunga Lunga Drive Con S.H.G	100,000.00	147,148.71	25,000.00	27,888.00		14,714.87	119,260.71	133,975.58
Vanga	Mwamvuli Youth Group	100,000.00	145,604.75	26,000.00	5,689.00		14,560.47	139,915.75	154,476.22
Vanga	Upendo Handcapped Self Help Group	100,000.00	118,372.49	30,000.00	23,456.00		11,837.25	94,916.49	106,753.73
Vanga	Makwenyeni Youth Group	100,000.00	91,536.56	45,870.00	23,400.00		9,153.66	68,136.56	77,290.21
Vanga	Subira riuvuta Heri Youth Group	100,000.00	93,006.95	50,000.00	13,400.00		9,300.70	79,606.95	88,907.65
Vanga	Mafanikio Women Group	100,000.00	81,169.70	52,000.00	11,900.00		8,116.97	69,269.70	77,386.67
Vanga	Tuheshimiane Women Group	100,000.00	154,686.26	56,950.54	5,000.00		15,468.63	149,686.26	165,154.89
Vanga	Artisans Youth Group	100,000.00	56,367.85	65,000.00			5,636.79	56,367.85	62,004.64
Vanga	Baraka Women Group	100,000.00	52,019.47	67,700.00			5,201.95	52,019.47	57,221.42
Vanga	The Knot Women Group	100,000.00	43,805.87	72,800.00			4,380.59	43,805.87	48,186.46
Vanga	Kaeninao Women Group	100,000.00	38,922.81	82,049.00	18,000.00		3,892.28	20,922.81	24,815.09
Vanga	Tumaini Women Group	100,000.00	27,902.09	83,500.00	17,000.00		2,790.21	10,902.09	13,692.29
Vanga	Tutegemeane Women Group	100,000.00	25,349.43	85,010.00	14,000.00		2,534.94	11,349.43	13,884.37
Vanga	New Vision Youth Group	100,000.00	4,726.00	93,340.00	6,000.00		1,072.60	4,726.00	5,798.60
Vanga	Jimbo Women Group	100,000.00	-	100,000.00			-	-	-
Vanga	Raha Zetu Youth Group	100,000.00	-	100,000.00			-	-	-
Vanga	Isibo Women Group	100,000.00	-	100,000.00			-	-	-

**Kwale County Youth Women and Persons with Disability Revolving Fund
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Waa	Fataki Youth Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Nagajeza Self Help Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Maganyakulo Self Help Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Kigato Youth Bunge	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Wema Self Help Group	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Kombani Green Development Initiative	100,000.00	186,013.91	-			18,601.39	186,013.91	204,615.30
Waa	Jipe Moyo By Pass Women Group	100,000.00	171,132.79	8,000.00	22,700.00		17,113.28	148,432.79	165,546.07
Waa	Neema Upendo Self Help Group	100,000.00	167,412.51	10,000.00	34,500.00		16,741.25	132,912.51	149,653.77
Waa	Tingisha Women Group	100,000.00	167,412.51	10,000.00	34,500.00		16,741.25	132,912.51	149,653.77
Waa	Marika Women Group	100,000.00	150,671.26	19,000.00	6,789.00		15,067.13	143,882.26	158,949.39
Waa	Kiteje Dispensary Support Group	100,000.00	145,090.85	22,000.00	3,200.00		14,509.08	141,890.85	156,399.93
Waa	Dzisaidie Women Group	100,000.00	100,334.77	27,700.00	29,000.00		10,033.48	71,334.77	81,368.25
Waa	Ganamwimwi Women Group	100,000.00	66,530.17	63,000.00	2,000.00		6,653.02	64,530.17	71,183.18
Waa	Mshikamano Cultural Group	100,000.00	154,391.54	67,000.00			15,439.15	154,391.54	169,830.70
Waa	Khalwa Youth Group	100,000.00	46,060.59	75,500.00			4,606.06	46,060.59	50,666.64
Waa	Matuga Arts Troupe	100,000.00	33,475.18	84,100.00	14,000.00		3,347.52	19,475.18	22,822.70
Waa	Msiwake Women Group	100,000.00	16,105.10	90,000.00	10,000.00		1,610.51	6,105.10	7,715.61
Waa	Coast Siderz Youth Group	100,000.00	17,635.08	91,500.00	8,500.00		1,763.51	9,135.08	10,898.59
Waa	Upendo Disabled Community Welfare Group	100,000.00	-	100,000.00			-	-	-
Waa	Mtakadze Women Group	100,000.00	-	100,000.00			-	-	-
Waa	Tawheed Women Group	100,000.00	-	100,000.00			-	-	-
Waa	Tumaini Letu Women Group	100,000.00	838.53	100,000.00			83.85	838.53	922.38

Kwale County Youth Women and Persons with Disability Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2023

Waa	Gulanze S.H.G	100,000.00	-	100,000.00			-	-	-
Waa	Tuhurumie Widows Group	100,000.00		100,000.00			-	-	-
Waa	Mtakadze Women Group	100,000.00	-	100,000.00			-	-	-
Waa	Ng'ombeni Dynamic Youth Group	100,000.00	22,249.93	110,449.50			2,224.99	22,249.93	24,474.92
Waa	Peleleza Women Group	100,000.00	53,148.73	77,920.00	22,400.00		5,314.87	30,748.73	36,063.61
	TOTAL	52,000,000.00	48,817,666.87	25,659,973.55	4,692,419.00	4,551.00	8,881,311.59	44,120,696.87	49,002,008.46

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