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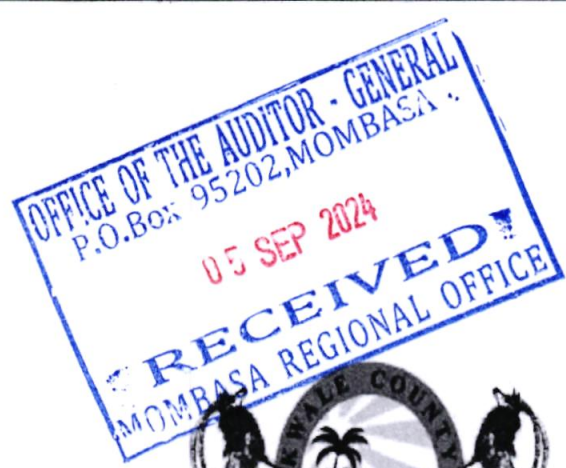
ON

**KWALE COUNTY YOUTH, WOMEN AND
PERSONS WITH DISABILITY FUND**

**FOR THE YEAR ENDED
30 JUNE, 2024**

SECRET

PAPERS LAID
DATE 19/2/2025
TABLED BY Majority leader
COMMITTEE
CLERK AT THE TABLE Maalim



KWALE COUNTY YOUTH, WOMEN AND PERSONS WITH DISABILITIES FUND

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
JUNE 30, 2024**

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

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***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

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***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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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
PWD	Persons with Disability
CECM	County Executive committee Member

b) Glossary of Terms

Fiduciary Management	The key management personnel who had financial responsibility
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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 groups 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 groups will have an opportunity for accessing affordable financial services.

b) Board of Trustees/Fund Administration Committee

The fund does not have a Board of Trustees. The previous Board of Trustee tenure in office lapsed.

c) Key Management Team

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

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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Key Entity and Management (Continued)

a) Key fiduciary oversight bodies at the county for the year ended 30th June, 2024 were

Kwale County Audit committee

County Assembly

Public Accounts and Investments Committee

Budget and Appropriations Committee Fiduciary Oversight Arrangements

b) County Executive Headquarters

P.O. Box 4-80403

Culture Buildings

Kwale Town

c) Department Headquarters

E-mail: info@kwale.go.ke

Website: www.kwale.go.ke

Department Bankers

1. Central Bank of Kenya
Haile Selassie Avenue
P.O. Box 60000
City Square 00200
Nairobi, Kenya

2. Other Commercial Banks

Equity Bank

P.O Box 167-80403

Kwale

Key Entity and Management (Continued)

d) Independent Auditors

Auditor General
Office of the Auditor General
Anniversary Towers, University Way
P.O.Box 30084
GOP 00100
Nairobi, Kenya

e) Principal Legal Adviser

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

f) County Attorney



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

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

3. Board of Trustees/ Fund Administration Committee

The fund does not have a Board of Trustees. The previous Board of Trustee tenure in office lapsed and the process of appointing a new Board is in process.

4. Management Team

Name	Details of qualifications and experience
	<p><u>Hon: Francisca Kilonzo: CECM Community Development, Youth and Women Empowerment</u></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><u>Ms.Riziki Mwasoza:Chief Officer Community Development, Youth and Women Empowerment.</u></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 devolution 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,SGBV and poverty eradication programme.</p>

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***



**Grace Sheti
Fund Manger**

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



**Mwalimu Chea
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

5. County Executive committee Member Report

- 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 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 lapsed and a new bill has been forwarded to the County Assembly for consideration that will inform the appointment of the new committee. 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
- The management is now reengineering the fund lending model to incorporate financial institutions to ride on their experience because of high default rate.

Signed: _____



Hon. Francisca 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 groups 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.

Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024

- The fund has so far disbursed loans worth kshs.52, 000,000.00 since inception to a total of 509 groups spread across the County.
- These funds are meant to economically empower the groups and engage them in income generating activities.
- During the financial year the fund had no approved budget

Signed:  _____

Grace Sheti

Fund Administrator

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

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:

Program	Objective	Outcome	Indicator	Performance
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

8. Corporate Governance Statement

The board is responsible for long-term strategic direction and sustainable growth of the fund. The members of the Board 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 board 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 are still in the process of reconstructing a new law. The new law is meant to streamline operations of the fund and ensure better management as a result of the many challenges encountered in the previous years. The bill for the merger of the existing loaning funds in the County was presented to the County Assembly for consideration. The management would also wish to see that most of the previous loans are recovered before any further disbursements, and slow implementation of the same into an Act has resulted in the slow operations of the fund. 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.

10. Environmental and Sustainability Reporting

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

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

11. Report of The Trustees

The Ag. Chair person submits the report together with the audited financial statements for the year ended June 30, 2024 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, 2024 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, 2024 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: 30/8/2024

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, 2024. 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, 2024, 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 use of 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 Chairperson on 30/8/2024 2024 and signed on its behalf by:



.....
Administrator of the Fund

REPUBLIC OF KENYA

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Email: info@oagkenya.go.ke
Website: www.oagkenya.go.ke



Enhancing Accountability

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 FUND FOR THE YEAR ENDED 30 JUNE, 2024

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 the 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.

A Qualified Opinion is issued when the Auditor-General concludes that, except for material misstatements noted, the financial statements are fairly presented in accordance with the applicable financial reporting framework. The Report on Financial Statements should be read together with the Report on Lawfulness and Effectiveness in the Use of Public Resources, and the Report on Effectiveness of Internal Controls, Risk Management and Governance.

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 of the Auditor-General on Kwale County Youth Women and Persons with Disabilities Fund for the year ended 30 June, 2024

REPORT ON THE FINANCIAL STATEMENTS

Qualified Opinion

I have audited the accompanying financial statements of Kwale County Youth, Women and Persons with Disability Fund set out on pages 1 to 38, which comprise the statement of financial position as at 30 June, 2024, and the statement 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 effect 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 Fund as at 30 June, 2024, 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 Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 and the Public Finance Management Act, 2012.

Basis for Qualified Opinion

1. Unsupported Fines, Penalties and Other Levies

The statement of financial performance reflects fines, penalties and other levies of Kshs.4,900,200 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 fines, penalties and other levies revenue balance of Kshs.4,900,200 could not be confirmed.

2. Unconfirmed Provisions for Bad and Doubtful Debts

The statement of financial position reflects long term receivables from exchange transactions of Kshs.16,742,857 after provisions for bad and doubtful debts of Kshs.4,900,200 as disclosed in Note 13 to the financial statements. Although Management has disclosed provisions at the rate of 10%, no approval of the policy by the Fund Management Committee was provided for audit review.

In the circumstances, the validity and completeness of the provisions for bad and doubtful debts of Kshs.4,900,200 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 Disabilities Fund Management in accordance with ISSAI 130 on 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 judgment, are of most significance in the audit of the financial statements. There were no other key audit matters to report in the year under review.

Other Matter

Unresolved Prior Year's Audit Matters

In the audit report for the previous financial year, several issues were raised in respect of the Report on the Financial Statements. Although Management has reported that the issues have not been resolved, no evidence was provided to show action taken by Management to resolve the prior year's audit matters.

Other Information

Management is responsible for the other information set out on page iii to xvii which comprise of Key Entity Information and Management, Report of the Fund Administrator, Statement of performance Against the County Fund's Predetermined Objectives, Environmental and Sustainability Reporting, Report of the Trustees and Statement of Management's Responsibilities. The other information does not include the financial statements and my audit report thereon.

In connection with my audit on the Kwale County Youth, Women and Persons with Disabilities Fund financial statements, my responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this Other Information and I am required to report that fact. I have nothing to report in this regard.

My opinion on the financial statements does not cover the Other Information and accordingly, I do not express an audit opinion or any form of assurance conclusion thereon.

REPORT ON LAWFULNESS AND EFFECTIVENESS IN USE OF PUBLIC RESOURCES

Conclusion

As required by Article 229(6) of the Constitution, based on the audit procedures performed, except for the effect of the matters described in the Basis for Conclusion on the Lawfulness and Effectiveness in Use of Public Resources section of my report, I confirm that, nothing else 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

1. Lack of Fund Management Committee

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

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

2. Failure to Develop Regulations to Operationalize the Act

The Fund Management had not developed and implemented regulations to operationalize the Act, contrary to Section 27 of the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 which requires the County Executive Committee Member in consultation with the County Fund Management Committee to make regulations within 90 days after gazettelement of the Act.

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

The audit was conducted in accordance with ISSAIs 3000 and 4000. The Standards require that I comply with ethical requirements, 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, based on the audit procedures performed, I confirm that, nothing has come to my attention to cause me to believe that internal controls, risk management and governance were not effective.

Basis for Conclusion

The audit was conducted in accordance with 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 the 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 governance.

In preparing the financial statements, Management is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management is aware of the intention 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 are in compliance 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 Kwale County Youth, Women and Persons with Disabilities 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

My responsibility is to conduct an audit of the financial statements in accordance with Article 229(4) of the Constitution, Section 35 of the Public Audit Act, 2015 and the INTOSAI Framework of Professional Pronouncements (IFPP). The Framework requires that, in conducting the audit, I obtain reasonable assurance about whether the financial

statements as a whole are free from material misstatements, whether due to fraud or error and to issue an auditor's report that includes my opinion in accordance with Section 48 of the Public Audit Act, 2015. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with IFPP will always detect a material misstatement 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 conducting the audit, Article 229(6) of the Constitution also requires that I express a conclusion on whether or not 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 addition, I consider the entity's control environment in order to give an assurance on the effectiveness of internal controls, risk management and governance processes and systems in accordance with the provisions of Section 7 (1) (a) of the Public Audit Act, 2015.

Further, I am required to submit the audit report in accordance with Article 229(7) of the Constitution.

Detailed description of my responsibilities for the audit is located at the Office of the Auditor-General's website at: <https://www.oagkenya.go.ke/auditor-generals-responsibilities-for-audit/>. This description forms part of my auditor's report.


FCPA Nancy Gathungu, CBS
AUDITOR-GENERAL

Nairobi

27 December, 2024

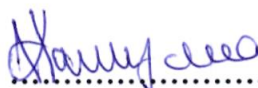
**Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024**

14. Statement of Financial Performance for the Year Ended 30th June 2024

Description	Note	2023-2024	2022-2023
		Kshs	Kshs
Revenue From Non-Exchange Transactions			
Public Contributions and Donations	1	-	-
Transfers From the County Government	2	-	-
Fines, Penalties and Other Levies	3	4,900,200	4,881,312
		4,900,200	4,881,312
Revenue From Exchange Transactions			
Interest Income	4	-	-
Other Income	5	-	-
Total Revenue		4,900,200	4,881,312
Expenses			
Employee Costs	6	-	-
Use of goods and services	7	-	-
Provision for bad debts(increase)	8	488,130	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		4,412,070	469,242



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



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

**Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024**

15. Statement of Financial Position As at 30 June 2024

Description	Note	2023-2024	2022-2023
		Kshs	Kshs
Assets			
Current Assets			
Cash and Cash Equivalents	12	20,370,416	20,370,416
Current Portion of Long- Term Receivables From Exchange Transactions	13	4,900,200	4,881,312
Prepayments	14		
Penalties charged	3	-	-
Inventories	15		
Investments in financial assets	16		
Total current assets		25,270,616	25,251,728
Non-Current Assets			
Property, Plant and Equipment	17		
Accrued penalties from previous years	13	27,358,952	22,477,640
Long Term Receivables from Exchange Transactions	13	16,742,857	17,230,987
Investment Property	19	-	-
Total non- current assets		44,101,809	39,708,627
Total Assets (A)		69,372,425	64,960,355
Liabilities			
Current Liabilities			
Trade and Other Payables from Exchange Transactions	20	6,964	6,964
Current Provisions	21		
Current Portion of Borrowings	22		
Employee Benefit Obligations	23		
Social benefit liabilities	24		
Total current liabilities		6,964	6,964
Non-Current Liabilities			
Non-Current Provisions	21		
Long Term Portion of Borrowings	22		
Non-Current Employee Benefit Obligation	23		
Social benefit liabilities	24		

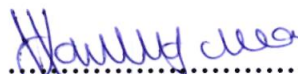
**Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024**

Description	Note	2023-2024	2022-2023
		Kshs	Kshs
Total Liabilities (B)		6,964	6,964
Net Assets (A-B)		69,365,461	64,953,391
Represented By:			
Revolving Fund		43,344,900	43,344,900
Reserves			-
Accumulated Surplus		26,020,561	21,608,491
Net Assets		69,365,461	64,953,391

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 30/08/2024 and signed by:



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



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

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

16. Statement of Changes in Net Assets for the year ended 30th June 2024

Description	Revolving Fund	Revaluation Reserve	Accumulated surplus	Total
		Kshs	Kshs	Kshs
Balance As At 1 July 2022	43,344,900	-	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		21,608,491	64,953,391
Balance As At 1 July 2023	43,344,900		21,608,491	64,953,391
Surplus/(Deficit)For the Period			4,412,070	4,412,070
Funds Received During the Year				
Transfers				
Revaluation Gain				
BalanceAsAt30 June 2024	43,344,900		26,020,561	69,365,461

**Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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17. Statement of Cash Flows for The Year Ended 30 June 2024

Description	Note	2023-2024	2022-2023
		Kshs	Kshs
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		20,370,416	20,365,865
Cashandcashequivalentsat30 June		20,370,416	20,370,416

*Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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18. Statement Of Comparison Of Budget And Actual Amounts For The Period 2024

Description	Original budget	Adjustment	Final budget	Actual on comparable basis	Performance difference	% Utilization
	Kshs	Kshs	Kshs	Kshs	Kshs	
	a	b	C=(a+b)	d	e=(c-d)	f=d/c*100
Revenue						
Public Contributions and Donations	-	-	-	-	-	-
Transfers From County Govt.	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-
Other Income	5,000,000	-	5,000,000	4,900,200	99,800	98%
Total Income	5,000,000	-	5,000,000	4,900,200	99,800	98%
Expenses						
Fund Administration Expenses	-	-	-	-	-	-
Provision for bad debts	500,000	-	500,000	488,130	11,870	98%
General Expenses	-	-	-	-	-	-
Finance Cost	-	-	-	-	-	-
Total Expenditure	500,000	-	500,000	488,130	11,870	98%
Surplus For the Period	-	-	-		-	-
Capital expenditure	-	-	-	-	-	-

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

19. Notes to the Financial Statements

Significant Accounting Policies

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 2024

There were no new and amended standards issued in the financial year.

(ii) New and amended standards and interpretations in issue but not yet effective in the year ended 30 June 2024.

Standard	Effective date and impact:
IPSAS 43	<p><i>Applicable 1st January 2025</i></p> <p>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 gives 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.</p> <p>The new standard requires entities to recognise, measure and present information on right of use assets and lease liabilities.</p> <p><i>State the expected impact of the standard to the Entity if relevant</i></p>
IPSAS 44: Non- Current Assets Held for Sale and Discontinued Operations	<p><i>Applicable 1st January 2025</i></p> <p>The Standard requires,</p> <p>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:</p> <p>Assets that meet the criteria to be classified as held for sale to be presented separately</p>

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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	<p>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></p>
IPSAS 45- Property Plant and Equipment	<p><i>Applicable 1st January 2025</i> The standard supersedes IPSAS 17 on Property, Plant and Equipment. IPSAS 45 has additional guidance/ new guidance for heritage assets, infrastructure assets and measurement. Heritage assets were previously excluded from the scope of IPSAS 17 in IPSAS 45, heritage assets that satisfy the definition of PPE shall be recognised as assets if they meet the criteria in the standard. IPSAS 45 has an additional application guidance for infrastructure assets, implementation guidance and illustrative examples. The standard has clarified existing principles e.g valuation of land over or under the infrastructure assets, under- maintenance of assets and distinguishing significant parts of infrastructure assets. <i>State the expected impact of the standard to the Entity if relevant</i></p>
IPSAS 46 Measurement	<p><i>Applicable 1st January 2025</i> The objective of this standard was to improve measurement guidance across IPSAS by:</p> <ol style="list-style-type: none"> i. Providing further detailed guidance on the implementation of commonly used measurement bases and the circumstances under which they should be used. ii. Clarifying transaction costs guidance to enhance consistency across IPSAS; iii. Amending where appropriate guidance across IPSAS related to measurement at recognition, subsequent measurement and measurement related disclosures. <p>The standard also introduces a public sector specific measurement bases called the current operational value. <i>State the expected impact of the standard to the Entity if relevant</i></p>
IPSAS 47- Revenue	<p><i>Applicable 1st January 2026</i> This standard supersedes IPSAS 9- Revenue from exchange transactions, IPSAS 11 Construction contracts and IPSAS 23 Revenue from non- exchange transactions. This standard brings all the guidance of accounting for revenue under one standard. The objective of the standard is to establish the principles that an entity shall apply to report useful information to users of financial statements about the nature, amount, timing and uncertainty of revenue and cash flow arising from revenue transactions. <i>State the expected impact of the standard to the Entity if relevant</i></p>
IPSAS 48- Transfer Expenses	<p><i>Applicable 1st January 2026</i> The objective of the standard is to establish the principles that a transfer provider shall apply to report useful information to users of financial statements about the nature, amount, timing and uncertainty of expenses and cash flow arising from transfer expense transactions. This is a new standard for public sector entities geared to provide guidance to entities that provide transfers on accounting for such transfers. <i>State the expected impact of the standard to the Entity if relevant</i></p>
IPSAS 49-	<p><i>Applicable 1st January 2026</i></p>

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

Retirement Benefit Plans	The objective is to prescribe the accounting and reporting requirements for the public sector retirement benefit plans which provide retirement to public sector employees and other eligible participants. The standard sets the financial statements that should be presented by a retirement benefit plan. <i>State the expected impact of the standard to the Entity if relevant</i>
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(i) Early adoption of standards

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

*Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024*

1. Summary of 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 fund did not have any budget for the financial year 2023-2024.

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 under section 18 of 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.

a) 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 assets is assessed as either finite or indefinite.

b) 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. Subsequent to initial recognition, investment properties are measured using the cost model. Investment property is measured at fair value with gains and losses recognised through surplus or deficit. 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)

e) 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. 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.

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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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 end.

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 loss (ECL) are set out .

Summary of 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.

d) 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.

e) 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.

f) 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.

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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Summary of Significant Accounting Policies (Continued)

g) 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.

h) 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.*

i) 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.

j) 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)

k) 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.

l) 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.

m) 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.

n) 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.

o) 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. 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 Disabilities Revolving Fund
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6. Notes To The Financial Statements Continued

1. Public contributions and donations

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Donation From Development Partners		
Contributions From The Public		
Total		

(Provide brief explanation for this revenue)

2. Transfers from County Government

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Transfers From County Govt. –Operations		
Payments By County On Behalf Of The Entity		
Unconditional Development grants		
Total		

3. Fines, penalties and other levies

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Late Payment Penalties	4,900,200	4,881,312
Fines		
Total	4,900,200	4,881,312

4. Interest income

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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		

Notes to the Financial Statements Continued

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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5. Other income

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Insurance Recoveries		
Income from Sale of Tender Documents		
Bad debts recovered		
Miscellaneous Income		
Total Other Income		

6. Employee Costs

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Salaries And Wages		
Staff Gratuity		
Staff Training Expenses		
Social Security Contribution		
Other (<i>Specify</i>)		
Total		

7. Use of Goods and Services

Description	FY 2023-2024	FY 2022-2023
	Kshs.	Kshs.
General Office Expenses		
Loan Processing Costs		
Professional Services Costs		
Administration Fees		
Committee Allowances		
Bank Charges		
Electricity And Water Expenses		
Fuel And Oil Costs		
Insurance Costs		
Postage And Courier		
Printing And Stationery		
Rental Costs		

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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Description	FY 2023-2024	FY 2022-2023
	Kshs.	Kshs.
Security Costs		
Telephone And Communication Expenses		
Bank Charges		
Audit Fees		
Provision For Doubtful Debts		
Other (<i>Specify</i>)		
Social benefit expenses*		
Total		

8. Depreciation and Amortization Expense

Description	FY 2023-2024	FY 2022-2023
	Kshs.	Kshs.
Property Plant and Equipment		
Provision for doubtful debts(increase in provision)	488,130	4,412,070
Total		

9. Finance costs

Description	FY 2023-2024	FY 2022-2023
	Kshs.	Kshs.
Interest On Bank Overdrafts		
Interest On Loans From Banks		
Total		

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
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10. Gain/(loss) on disposal of assets

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Property, Plant and Equipment		
Intangible Assets		
Total		

11. Gain/ (loss) on Fair Value Investments

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Investments at Fair Value- Equity investments		
Fair value – Investment property		
Fair value- other financial assets (specify)		
TotalGain		

12. Cash and cash equivalents

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Car Loan Account		
County Mortgage Account		
Fixed Deposits Account		
On – Call Deposits		
Current Account	20,370,416	20,370,416
Others		
TotalCashAndCashEquivalents	20,370,416	20,370,416

***Kwale County Youth, Women and Persons with Disabilities Revolving Fund
Annual Report and Financial Statements for the year ended June 30, 2024***

Notes to the Financial Statements Continued

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

Financial Institution	Account number	FY 2023-2024	FY 2022-2023
		Kshs	Kshs
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	20,370,416
Bank B			
Sub- Total			
d) Others(Specify)			
Cash In Transit			
Cash In Hand			
Sub- Total			
Grand Total		20,370,416	20,370,416

13. Receivables from exchange transactions

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Current Receivables		
Interest Receivable		
Current Loan Repayments Due	4,900,200	4,881,312
OtherExchangeDebtors		
Less:ImpairmentAllowance		
Total Current Receivables	4,900,200	4,881,312
Non-Current Receivables		
Long Term Loan Repayments Due	21,643,057	21,643,057
Provision for bad and doubtful debts	(4,900,200)	(4,412,070)
Total Non- Current Receivables	16,742,857	17,230,987
TotalReceivables From Exchange Transactions	21,643,057	22,112,299

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

Additional disclosure on interest receivable

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Interest Receivable		
Interest receivable from current portion of long-term loans of previous years	4,881,312	4,437,970
Accrued interest receivable from of long-term loans of previous years	22,477,640	18,039,670
Interest receivable from current portion of long-term loans issued in the current year	-	-
Current loan repayments due	27,358,952	22,477,640
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

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Prepaid Rent		
Prepaid Insurance		
Prepaid Electricity Costs		
Other Prepayments (<i>Specify</i>)		
Total		

15. Inventories

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
ConsumableStores		
SparePartsAndMeters		
Catering		
Other Inventories (Specify)		
TotalInventoriesatTheLowerofCostandNetRealizableValue		

Notes to the Financial Statements Continued

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16. Investments in financial assets

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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		

Movement of Equity Investments

Impairment allowance/ provision	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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		

Shareholding in other entities

Name of Entity where investment is held	No of shares			Nominal value of shares	Fair value of shares	Fair value of shares
	Direct shareholding	Indirect shareholding	Effective shareholding			
	%	%	%	Kshs	Current year Kshs	Prior year Kshs
Entity A						
Entity B						
Entity C						

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Notes To The Financial Statements (Continued)

17. Property, plant and equipment

	Land and Buildings	Motor vehicles	Furniture and fittings	Computers and office equipment	Total
Cost	Kshs	Kshs	Kshs	Kshs	Kshs
At 1st July 2023					
Additions					
Disposals					
Transfers/Adjustments					
At 30th June 2023					
At 1st July 2024					
Additions					
Disposals					
Transfer/Adjustments					
At 30th June 2024					
Depreciation And Impairment					
At 1 st July 2023					
Depreciation					
Impairment					
At 30th June 2023					
At 1st July 2024					
Depreciation					
Disposals					
Impairment					
Transfer/Adjustment					
At 30th June 2024					
Net Book Values					
At 30th June 2023					
At 30th June 2024					

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Notes To The Financial Statements (Continued)

18. Intangible assets

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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		

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Notes To The Financial Statements (Continued)

20. Trade and other payables from exchange transactions

Description	FY 2023-2024		FY 2022-2023	
	Kshs		Kshs	
TradePayables	6,964		6,964	
Refundable Deposits				
Accrued Expenses				
OtherPayables				
TotalTradeandOtherPayables	6,964		6,964	
Ageing analysis(Trade and other payables)	2023-2024	% of the Total	2022-2023	% of the Total
Under one year		%		%
1-2 years		%		%
2-3 years		%		%
Over 3 years		%		%
Total (tie to above total)				

21. Provisions

Description	Leave provision	Gratuity Provision	Other provision	Total
	Kshs	Kshs	Kshs	Kshs
Balance b/f			4,412,070	4,412,70
Additional provisions			488,130	488,130
Provision utilised			-	-
Change due to discount and time value for money			-	-
Total provisions year end			4,900,200	4,900,200
Current Provisions				
Non-Current Provisions				

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

22. Borrowings

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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:

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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		

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

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Short Term Borrowings (Current Portion)		
Long Term Borrowings		
Total		

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Notes To The Financial Statements (Continued)

23. Employee benefit obligations

Description	Defined benefit plan	Post employment (medical benefits)	Other Provisions	FY 2023-2024	FY 2022-2023
	Kshs	Kshs	Kshs	Kshs	Kshs
Current Benefit Obligation					
Non-Current Benefit Obligation					
Total					

24. Social Benefit Liabilities

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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)		

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Notes To The Financial Statements (Continued)

25. Cash generated from operations.

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
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

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

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Transfers From Related Parties'		
Transfers To Related Parties		

c) Key management remuneration

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Board Of Trustees		
Key Management Compensation		
Total		

d) Due from related parties

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Due From Parent Ministry		
Due From County Government		
Total		

Other Disclosures Continued

e) Due to related parties

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Due To Parent Ministry		
Due To County Government		
Due To Key Management Personnel		
Total		

27. Contingent assets and contingent liabilities

Contingent Liabilities	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Bank Guarantees		
Total		

Notes To The Financial Statements (Continued)

28. 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 Kshs	Fully performing Kshs	Past due Kshs	Impaired Kshs
At 30 June 2024				
Receivables From Exchange Transactions	53,902,209		53,902,209	4,900,200
Receivables From Non-Exchange Transactions				
Bank Balances	20,370,416			
Total	74,272,625		53,902,209	4,900,200
At 30 June 2022				
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		44,,126,248	

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.

Description	Less than 1 month	Between 1-3 months	Over 5 months	Total
	Kshs	Kshs	Kshs	Kshs
At 30 June 2024				
Trade Payables			6,964	6,964
Current Portion Of Borrowings				
Provisions				
Employee Benefit Obligation				
Total			6,964	6,964
At 30 June 2023				
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	Other currencies		Total
	Kshs	Kshs	Kshs
At 30 June 2024			
Financial Assets			
Investments			
Cash			
Debtors/ Receivables			
Liabilities			
Trade And Other Payables			
Borrowings			
Net Foreign Currency Asset/(Liability)			

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.

Description	Change in currency rate	Effect on surplus/ deficit	Effect on equity
	Kshs	Kshs	Kshs
2023-2024			
Euro	10%		
USD	10%		
2022-2023			
Euro	10%		
USD	10%		

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 foreign exchange rates, remain constant. The analysis has been performed on the same basis as the prior year.

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:

Description	FY 2023-2024	FY 2022-2023
	Kshs	Kshs
Revaluation reserve		
Revolving fund	43,344,900	43,344,900
Accumulated surplus	26,020,561	21,608,491
Total funds	69,365,461	64,953,391
Total borrowings		
Less: cash and bank balances		
Net debt/(excess cash and cash equivalents)		
Gearing		

29. Events after the reporting period

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

30. Ultimate and Holding Entity

The entity is a County Public Fund established by the kwale youth women and persons with disability revolving fund. Its ultimate parent is the County Government of Kwale

31. Currency

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

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.

Reference No. on the external audit Report	Issue / Observations from Auditor	Management comments	Status: (Resolved / Not Resolved)	Timeframe: (Put a date when you expect the issue to be resolved)
1	Unsupported fines penalties and other levies	Management to provide schedules on the fines computation	Not resolved	6 months
2	Unconfirmed provision for bad and doubtful debts	Computation of the provision to be provided for confirmation	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..... 30.08.24.....

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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 [Insert name of beneficiary Fund] as at 30 th June 2024							
Reference Number	Date Disbursed	Amounts Disbursed by [SC/SAGA/Fund] (Kshs) as at 30 th June 2024				Amount Received by [beneficiary Fund] (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 **Sign** **Date.....**

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Annex III: Reporting of Climate Relevant Expenditures

Project Name	Project Description	Project Objectives	Project Activities					Source Of Funds	Implementing Partners
				Q1	Q2	Q3	Q4		

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Annex IV:Reporting on Disaster Management Expenditure

Column I	Column II	Column III	Column IV	Column V	Column VI	Column VII
Programme	Sub-programme	Disaster Type	Category of disaster related Activity that require expenditure reporting (response/recovery/mitigation/preparedness)	Expenditure item	Amount (Kshs.)	Comments

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ANNEX V: Receivables

Ward	Group	Loan Disbursed	Accumulated Loan Balance bf	Penalties charged in the year	Total Outstanding longterm loans
Bongwe	Bongwe Youth Bunge	100,000	204,615	20,462	225,077
Bongwe	Ukunda Youth For The Deaf	100,000	77,180	7,718	84,898
Bongwe	Kagera Youth Group	100,000	94,970	9,497	104,467
Bongwe	Kagera Active Women Group	100,000	184,269	18,427	202,696
Bongwe	Chidzangoni Youth Bunge	100,000	184,246	18,425	202,671
Bongwe	Dzunga S.H.G	100,000	68,988	6,899	75,887
Bongwe	Bidii Women Group	100,000	176,101	17,610	193,711
Bongwe	Amani Mwamanga Women Group	100,000	163,692	16,369	180,061
Bongwe	Vision 2030 Young Stars S.H.G	100,000	18,158	1,816	19,974
Bongwe	Mwakamba Silk Women Group	100,000	-	-	-
Dzombo	Mwangaza Dzombo Women Group	100,000	204,615	20,462	225,077
Dzombo	Ushirikiano Self Help Group ,Dzombo	100,000	204,615	20,462	225,077
Dzombo	Mungu Na Mtu Women Group	100,000	204,615	20,462	225,077
Dzombo	Tuungane 'B' Walemavu Self Help Group	100,000	182,200	18,220	200,419
Dzombo	Jitolee Self Help Group	100,000	144,498	14,450	158,948
Dzombo	Kenya Loma Youth Group	200,000	207,107	20,711	227,818
Dzombo	Amani Disabled	100,000	159,999	16,000	175,999
Dzombo	Jielewe Youth Group	100,000	154,192	15,419	169,611
Dzombo	Tupendane Walemavu 'B' Self Help Group	100,000	154,192	15,419	169,611
Dzombo	Amkeni Youth Group Kinyungu	100,000	142,391	14,239	156,630
Dzombo	Jasho Women Group	100,000	161,169	16,117	177,286

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Dzombo	Jaribuni Women Group	100,000	136,608	13,661	150,268
Dzombo	Maendeleo Disabled Kombe	100,000	137,680	13,768	151,448
Dzombo	Asante Mama Women Group	100,000	108,069	10,807	118,876
Dzombo	Ushindi Youth Bunge	100,000	114,659	11,466	126,125
Dzombo	Umoja Youth Group	100,000	94,917	9,492	104,409
Dzombo	Ushindi Women Group	100,000	86,254	8,625	94,880
Dzombo	Maridadi Women Group	100,000	44,643	4,464	49,108
Dzombo	Lamukani Women Group	100,000	17,588	1,759	19,346
Dzombo	Kenya Loma Youth Group	100,000	3,601	360	3,962
Dzombo	Umoja Maji Rila Self Help Group	100,000	6,944	694	7,638
Dzombo	Jaribuni Women Group Mzimure	100,000	-	-	-
Dzombo	Shining Star Self Help Group.	100,000	-	-	-
Dzombo	Muungani Women Kwa Maasai Group	100,000	-	-	-
Dzombo	Tuinuke Women Group	100,000	-	-	-
Gombato	Komesha Kifua Kikuu Na Ukoma Women Group	100,000	204,615	20,462	225,077
Gombato	Vision Implementors Self Help Group	100,000	204,615	20,462	225,077
Gombato	Dry Our Tears Self Help Group	100,000	164,728	16,473	181,200
Gombato	Jamii Development Youth Group	100,000	165,006	16,501	181,506
Gombato	Markaz Boda Boda Self Help Group	100,000	141,083	14,108	155,191
Gombato	Gombato Bongwe C.B.O Youth	100,000	147,081	14,708	161,789
Gombato	Amkeni Mulungu Nipa Women Group	100,000	128,725	12,872	141,597
Gombato	Mseto 2006 Welfare Group	100,000	122,667	12,267	134,934
Gombato	Mashujaa Women Group	100,000	97,861	9,786	107,648

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Gombato	Mabokoni For Change Youth Forum Group	100,000	97,794	9,779	107,574
Gombato	Ndoto Moja Youth Group	100,000	100,417	10,042	110,459
Gombato	Neema Support Group	100,000	69,343	6,934	76,277
Gombato	Ngori Traditionalself Help Group	100,000	21,519	2,152	23,671
Gombato	Mwanjamba Fukuza Njaa Self Help Group	100,000	19,308	1,931	21,239
Gombato	Diani Baraka Disabled S.H.G	100,000	1,927	193	2,119
Gombato	Amani Women Group	100,000	-	-	-
Kasemeni	Jiunge Women Group	100,000	204,615	20,462	225,077
Kasemeni	Jiinue Women Group	100,000	186,661	18,666	205,328
Kasemeni	Jaribumi Self Help Group	100,000	170,957	17,096	188,053
Kasemeni	Riziki Women Group	100,000	155,697	15,570	171,266
Kasemeni	Mazeras Poultry Self Help Group	100,000	82,998	8,300	91,297
Kasemeni	Dhahabu Peku Women Group	100,000	158,292	15,829	174,121
Kasemeni	Tumaini Majengo Women Group	100,000	158,491	15,849	174,340
Kasemeni	Akiba Women Group	100,000	88,982	8,898	97,880
Kasemeni	Soyo Soyo Women Group	100,000	85,399	8,540	93,938
Kasemeni	Muongozo Women Group Chikuyu A'	100,000	78,934	7,893	86,827
Kasemeni	Jitahidi Chigato Women Group	100,000	80,493	8,049	88,542
Kasemeni	Upendo Fulugani Women Group	100,000	79,607	7,961	87,568
Kasemeni	Tutaweza Women Group	100,000	73,956	7,396	81,352
Kasemeni	Jishuhulisho Women Group	100,000	85,130	8,513	93,643
Kasemeni	Hakika Women Group	100,000	73,853	7,385	81,238
Kasemeni	Tuenuke Women Group	100,000	67,862	6,786	74,649
Kasemeni	Maendeleo Women Group(Mkanyeni)	100,000	67,509	6,751	74,260

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Kasemeri	Barikiwa Women Group	100,000	66,397	6,640	73,037
Kasemeri	Nema Youth Group	100,000	67,219	6,722	73,941
Kasemeri	Tumekaribia Chingulumu Women Group	100,000	74,972	7,497	82,470
Kasemeri	Ukombози Youth Group	100,000	55,172	5,517	60,689
Kasemeri	Bahakanda Mazeras Women Group	100,000	52,527	5,253	57,779
Kasemeri	Mwache Wajane Women Group	100,000	20,812	2,081	22,894
Kasemeri	Kaza Moyo Women Group	100,000	8,284	828	9,113
Kasemeri	Amkeni Kilibole Women Group	100,000	5,238	524	5,762
Kasemeri	Enuka Nyando Women Group	100,000	-	-	-
Kinango	Kinango Deaf Parent Self Help Group	100,000	204,615	20,462	225,077
Kinango	Jana Si Leo Women Group	100,000	204,615	20,462	225,077
Kinango	Nyota Njema Disabled	100,000	204,615	20,462	225,077
Kinango	Tsahuni Women Group	100,000	160,354	16,035	176,389
Kinango	Subira Amani Women Group	100,000	161,923	16,192	178,115
Kinango	Chifusini Women Group	100,000	162,627	16,263	178,889
Kinango	Soul Brothers Youth	100,000	160,500	16,050	176,550
Kinango	Migundimi Women Group	100,000	111,622	11,162	122,785
Kinango	Nema Women Group	100,000	112,854	11,285	124,139
Kinango	Shukrani Women Group	100,000	100,584	10,058	110,643
Kinango	Gandini Central Amkeni	100,000	97,780	9,778	107,558
Kinango	Tumaini Women Group	100,000	69,934	6,993	76,928
Kinango	Jitahidi Women Group	100,000	74,986	7,499	82,485
Kinango	Ruchika Youth Group	100,000	72,453	7,245	79,698
Kinango	Stanzi Mimi Women Group	100,000	67,862	6,786	74,649
Kinango	Tsola Tsola Women Group	100,000	71,406	7,141	78,546
Kinango	Najeza Women Group	100,000	18,002	1,800	19,803

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Kinango	Nuru Mwaluganje Women Group	100,000	4,246	425	4,670
Kinango	Marigedi Women Group	200,000	14,667	1,467	16,134
Kinango	Mwachinga Women Group	100,000	-	-	-
Kinango	Timboni Self Help Group	100,000	-	-	-
Kinango	Marigedi Women Group	100,000	-	-	-
Kinango	Mwaluganje Maendeleo Youth Group	100,000	-	-	-
Kinango	Kinango Investment Welfare	100,000	-	-	-
Kinango	Tundatimboni Sile Group	100,000	-	-	-
Kinondo	Mabrouk Women Group	100,000	204,615	20,462	225,077
Kinondo	Allahu Karimu Women Group	100,000	159,640	15,964	175,604
Kinondo	Bidii Youth Group	100,000	159,385	15,938	175,323
Kinondo	Najib Women Group	100,000	158,292	15,829	174,121
Kinondo	Amimi Youth Group	100,000	158,292	15,829	174,121
Kinondo	Amami Youth Group	100,000	158,292	15,829	174,121
Kinondo	Nuru Njema Projec T	100,000	106,754	10,675	117,429
Kinondo	Muhaka Islamic Women Group	100,000	120,398	12,040	132,438
Kinondo	Nuru(Biga)Women Group	100,000	105,094	10,509	115,604
Kinondo	Kinondo Network Muungano Vijijini Group	100,000	87,631	8,763	96,394
Kinondo	Uzima Ni Afya S.H.G	100,000	70,466	7,047	77,513
Kinondo	Bidrika Women Group	100,000	64,199	6,420	70,619
Kinondo	Gogoni Forest Conversation Groups	100,000	63,989	6,399	70,388
Kinondo	Nyumba Mbovu Women Group	100,000	57,576	5,758	63,333
Kinondo	Baraka Conservation Group	100,000	170,893	17,089	187,982
Kinondo	Kinondo Handicapped S.H.G	100,000	59,782	5,978	65,760
Kinondo	Faraja Investment Youth	100,000	49,604	4,960	54,564

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Kinondo	Mwape Youth Group	100,000	46,411	4,641	51,053
Kinondo	Sadifayouth Group	100,000	43,226	4,323	47,549
Kinondo	Tupendane Women Group	100,000	114,650	11,465	126,115
Kinondo	Nia Moja Women Group	100,000	13,877	1,388	15,265
Kinondo	Ukunda Hilifa Magaoni Branch Group	100,000	20,552	2,055	22,607
Kinondo	Lamukani Women Group	100,000	14,888	1,489	16,377
Kinondo	Haki Maishani Disable Group	100,000	16,650	1,665	18,315
Kinondo	Galu Beach Youth Group	100,000	42,982	4,298	47,281
Kinondo	Gasi Women Group	100,000	-	-	-
Kubo	Nuru Vsla Women Group	100,000	168,418	16,842	185,260
Kubo	Tumaini Peace Forum Group	100,000	162,083	16,208	178,291
Kubo	Z-Walemavu Youth Group	100,000	157,017	15,702	172,719
Kubo	Jitahidi Women Group	100,000	119,775	11,977	131,752
Kubo	Ngetha Vsla	100,000	118,138	11,814	129,952
Kubo	Maono Women Group	100,000	107,726	10,773	118,499
Kubo	Kichakasimba Saidia Walemavu	100,000	104,459	10,446	114,905
Kubo	Prepared Youth Group	100,000	77,091	7,709	84,800
Kubo	Ngone Mwaitu Women Group	200,000	101,869	10,187	112,056
Kubo	Nyumba Ya Sala F.B Group	100,000	75,895	7,589	83,484
Kubo	Mawasiliano Youth Group	100,000	170,936	17,094	188,030
Kubo	Kub-Kwale Shimba Hills	100,000	59,914	5,991	65,906
Kubo	Sagalato Vijana Tumaini S.H Group	100,000	53,147	5,315	58,462
Kubo	Katangini Disability	100,000	13,089	1,309	14,397
Kubo	Tujipange Wajane Women Group	100,000	20,615	2,062	22,677
Kubo	Mwembeni Womeni Group	100,000	9,385	938	10,323
Kubo	Rafiki Disabled Group	100,000	3,098	310	3,408

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Kubo	Boyani Twasonga Mbele Women Group	100,000	1,097	110	1,207
Kubo	Wendo Youth Welfare Group	100,000	-	-	-
Kubo	Upendo Women Group	100,000	-	-	-
Kubo	Ngone Mwaitu Women Group	100,000	-	-	-
Kubo	Vyomboself Help Group	100,000	-	-	-
Kubo	Munyambu Women Group	100,000	-	-	-
Kubo	Majimboni Disabled Parents And Childrens	100,000	-	-	-
Kubo	Shabaha V.S.L.A Group	100,000	-	-	-
Mackinon	Shauri Moyo Self Help Group	100,000	204,615	20,462	225,077
Mackinon	Tumegaribu Women Group	100,000	204,615	20,462	225,077
Mackinon	Makamini Women Group	100,000	204,615	20,462	225,077
Mackinon	Maloman A Women Group	100,000	204,615	20,462	225,077
Mackinon	Manyamimi Youth Group	100,000	204,615	20,462	225,077
Mackinon	Tujiinue Women Group	200,000	165,940	16,594	182,533
Mackinon	Baraka Taru Support Group	100,000	164,728	16,473	181,200
Mackinon	Tujiinue Women Group	100,000	180,815	18,082	198,897
Mackinon	Taru Physically Handicapped S.H.G	100,000	151,161	15,116	166,278
Mackinon	Tumgijunga Kwa Imani	100,000	155,503	15,550	171,054
Mackinon	Jihahidi Women Group	100,000	153,052	15,305	168,357
Mackinon	Silazima Women Group	100,000	126,801	12,680	139,481
Mackinon	Mackinon Community Unit	100,000	131,590	13,159	144,749
Mackinon	Fuleye Youth Group	100,000	99,197	9,920	109,117
Mackinon	Thureya Mudzimba Ryaka Quarry Youth Group	100,000	91,185	9,118	100,303
Mackinon	Bidii Maiyini Disabled Group	100,000	69,049	6,905	75,954
Mackinon	Upendo Kituu Women Group	100,000	65,851	6,585	72,436
Mackinon	Jipeni Moyomavuweni Women Group	100,000	60,587	6,059	66,646

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Mackinnon	Nema Women Group	100,000	71,272	7,127	78,399
Mackinnon	Nema Women Group	100,000	43,226	4,323	47,549
Mackinnon	Murina Women Group	100,000	27,920	2,792	30,712
Mackinnon	Pambazuko Women Group	100,000	5,195	519	5,714
Mackinnon	Muungano Women Cbo	100,000	-	-	-
Mackinnon	Tawfig Women Group	100,000	308	31	339
Mackinnon	Ng' Aza Maiso Self Help	100,000	-	-	-
Mkongani	Tiribe Youth Group	100,000	204,615	20,462	225,077
Mkongani	Kumepambazuka Women Group	100,000	204,615	20,462	225,077
Mkongani	Tuamke Women Group	100,000	162,400	16,240	178,640
Mkongani	Mungu Yuku Disabled S.H.G	100,000	165,838	16,584	182,421
Mkongani	Walemavu Mkomba Group	100,000	146,660	14,666	161,326
Mkongani	Kizimbani Youth Bunge	100,000	161,431	16,143	177,574
Mkongani	Maelwano Disabled S.H.G	100,000	161,431	16,143	177,574
Mkongani	Uchumi Youth Group	100,000	161,581	16,158	177,739
Mkongani	Burani Disabled S.H.G	100,000	158,599	15,860	174,459
Mkongani	Muungano Poshomili S.H.G	100,000	138,772	13,877	152,649
Mkongani	Safina Site Women Group	100,000	97,043	9,704	106,747
Mkongani	Kumekucha Women Group-Mwanamguli	100,000	118,153	11,815	129,968
Mkongani	Mujitaba Women Group	100,000	92,288	9,229	101,517
Mkongani	Baraka Disabled Group- Mirihini	100,000	75,125	7,512	82,637
Mkongani	Mutui Museo S.H.G	100,000	72,629	7,263	79,892
Mkongani	Misanzo Self Help Group	100,000	73,199	7,320	80,519
Mkongani	Mkongani Breast Feeding Women Group	100,000	72,221	7,222	79,444
Mkongani	Julize Women Group	100,000	72,549	7,255	79,804
Mkongani	Changamoto Youth Group	100,000	75,323	7,532	82,856

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Mkongani	Walemavu Lwara Mabanda Group	100,000	20,426	2,043	22,469
Mkongani	Umoja Women Group-Deri	100,000	6,172	617	6,790
Mkongani	Riziki Disabled Self Help Group	100,000	-	-	-
Mkongani	Tumaini Disabled Group S.H.G	100,000	-	-	-
Mkongani	Shida Sugu Self Help Group	100,000	-	-	-
Mkongani	Mwazo Women Group	100,000	-	-	-
Mkongani	Bahatisha Women Group	100,000	-	-	-
Mwavumbo	Amani Youth Group	100,000	121,656	12,166	133,822
Mwavumbo	Amani Disability Pemba	100,000	116,946	11,695	128,641
Mwavumbo	Patanani Women Group	100,000	105,123	10,512	115,635
Mwavumbo	Muungano Kaluweni Youth Bunge	100,000	86,431	8,643	95,074
Mwavumbo	Mwangaza Dzombo Women Group	100,000	75,249	7,525	82,774
Mwavumbo	Muungano Wa Walemavu Kalalani	100,000	85,394	8,539	93,933
Mwavumbo	Muungano Albinism Parents Group	100,000	71,220	7,122	78,342
Mwavumbo	Changamsha Women Group	100,000	63,548	6,355	69,903
Mwavumbo	Amkeni Women Group	200,000	69,073	6,907	75,980
Mwavumbo	Tunaweza Mlola Youth Group	100,000	53,147	5,315	58,462
Mwavumbo	Upendo Youth Group	100,000	51,244	5,124	56,368
Mwavumbo	Watulizeni Women Group	100,000	46,061	4,606	50,667
Mwavumbo	Inuka Chilumani 'A' Women Group	100,000	17,632	1,763	19,395
Mwavumbo	New Lamkani Women Group	200,000	12,303	1,230	13,533
Mwavumbo	Umoja Lutsangani Youth Group	100,000	7,700	770	8,470
Mwavumbo	Akili Ni Mali Mlola Wome Group	100,000	7,716	772	8,487
Mwavumbo	Changamkeni Women Group	100,000	5,675	567	6,242

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Mwavumbo	Mwabila Walemavu Welfare Group	100,000	4,495	450	4,945
Mwavumbo	New Lamkani Women Group	100,000	-	-	-
Mwavumbo	Amkeni Women Group	100,000	-	-	-
Mwavumbo	Kadzandani Women Group	100,000	-	-	-
Mwavumbo	Maweu Pefa Church Women Group	100,000	-	-	-
Mwavumbo	Huhenzane Self Help Group	100,000	-	-	-
Mwavumbo	Yamenifaa Women Group	100,000	-	-	-
Mwereni	Tumaini Women Group (Magojoni)	100,000	204,615	20,462	225,077
Mwereni	Jitoe Women Group Mwena	100,000	181,394	18,139	199,534
Mwereni	Muongano Mpya Walemavu	100,000	176,518	17,652	194,169
Mwereni	Amkeni Women Group Mwena	100,000	175,049	17,505	192,554
Mwereni	Songa Mbele S.H.G	100,000	163,393	16,339	179,732
Mwereni	Jitegemee Support Women Group	100,000	157,279	15,728	173,007
Mwereni	Tumaini Disable Group(Kilimangodo)	100,000	165,541	16,554	182,095
Mwereni	Hope Youth Group(Mwangulu)	100,000	111,436	11,144	122,580
Mwereni	Upendo Mwamtsolwa Women Group	100,000	157,351	15,735	173,087
Mwereni	Bidii Women Group	100,000	289,013	28,901	317,914
Mwereni	Amka Twende Disabled -Chindi	100,000	142,793	14,279	157,073
Mwereni	Kilimangodo Youth Group	100,000	137,303	13,730	151,033
Mwereni	Imara Mololo Women Group	100,000	123,611	12,361	135,972
Mwereni	Mwamtsefu Women Group	100,000	120,992	12,099	133,091
Mwereni	Upendo(Kilimangodo) Self Help Group	100,000	89,222	8,922	98,145
Mwereni	Kilimangodo Women Group(Mwereni Ward)	100,000	79,469	7,947	87,416

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Mwereni	Amkeni Kilimangodo Women Group	100,000	103,589	103,359	113,948
Mwereni	Nyota Ya Asubuhi Self Help Group	100,000	93,712	9,371	103,083
Mwereni	Baraka Mwena Women Group	100,000	75,720	7,572	83,292
Mwereni	Amkeni Women Group (Miteza)	100,000	96,615	9,662	106,277
Mwereni	Maendeleo Women Group	100,000	70,078	7,008	77,086
Mwereni	Utamaduni Ngoma Women Group	100,000	16,963	1,696	18,659
Mwereni	Maendeleo Miteza Women Group	100,000	31,035	3,103	34,138
Mwereni	Neema Mwamumba Women Group	100,000	16,476	1,648	18,123
Mwereni	Imani Ni Matendo Women Group	100,000	-	-	-
Mwereni	Malengo Youth Group	100,000	-	-	-
Ndavaya	Jipe Moyo Kahoyeni Women Group	100,000	204,615	20,462	225,077
Ndavaya	Mama Raha Women Group	100,000	204,615	20,462	225,077
Ndavaya	Ndavaya Village Youth Bunge	100,000	204,615	20,462	225,077
Ndavaya	Jiulize Women Group	100,000	204,615	20,462	225,077
Ndavaya	Ndavaya Centre Women Group	100,000	204,615	20,462	225,077
Ndavaya	Tsunami Women Group	100,000	167,600	16,760	184,360
Ndavaya	Kisinet Women Group	100,000	152,400	15,240	167,640
Ndavaya	Muungano Mwandimu S.H.G	100,000	150,982	15,098	166,081
Ndavaya	Maelewano Women Group	100,000	171,508	17,151	188,658
Ndavaya	Taratibu Silc Women Group	100,000	156,483	15,648	172,131
Ndavaya	Mamboleo Amani Women Group	100,000	156,061	15,606	171,667
Ndavaya	Wakilisha Women Group	100,000	120,583	12,058	132,641
Ndavaya	Kakindu Ffs	100,000	120,065	12,007	132,072
Ndavaya	Ndauni Women Group	100,000	83,199	8,320	91,519
Ndavaya	Mwelekeo Youth Group	100,000	88,240	8,824	97,064

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Ndavaya	Henzanani Women	100,000	80,705	8,071	88,776
Ndavaya	Reresha Junior Youth Bunge	100,000	75,178	7,518	82,696
Ndavaya	Maelewano Youth Group	100,000	79,247	7,925	87,171
Ndavaya	Vitendo Support Group	100,000	63,257	6,326	69,583
Ndavaya	Ndavaya Community Unit	100,000	62,789	6,279	69,068
Ndavaya	New Ushirikiano Women Group	100,000	26,620	2,662	29,282
Ndavaya	Tumeamua S.H.G	100,000	12,345	1,234	13,579
Ndavaya	Furaha Ndavaya Women Group	100,000	-	-	-
Ndavaya	Upendo Maphungoni "A"	100,000	-	-	-
Ndavaya	Uchumi Vsla Women Group	100,000	-	-	-
Ndavaya	Faith Youth	100,000	-	-	-
Pongwe	Subira Fikirimi Women Group	100,000	204,615	20,462	225,077
Pongwe	Simba Boys Youth Football S. H. G	100,000	204,615	20,462	225,077
Pongwe	Mbaoni Youth Bunge	100,000	204,615	20,462	225,077
Pongwe	Utsamba Youth Bunge	100,000	204,615	20,462	225,077
Pongwe	Umoja Ni Nguvu Women Group Shimoni	100,000	204,615	20,462	225,077
Pongwe	Maendeleo Women Group	100,000	204,615	20,462	225,077
Pongwe	Maendeleo Self Help Group	100,000	168,009	16,801	184,810
Pongwe	Shimoni Women Group	100,000	162,194	16,219	178,414
Pongwe	Tumaini Youth Group	100,000	159,620	15,962	175,582
Pongwe	Mtimbhwani Youth Bunge	100,000	143,418	14,342	157,760
Pongwe	Mwangaza Muungano Self Help Group	100,000	149,145	14,915	164,060
Pongwe	Hadiya Women Group	100,000	123,156	12,316	135,472
Pongwe	Shaurimoyo Mwauga Women Group	100,000	103,783	10,378	114,162
Pongwe	Dzombo Women Group	100,000	115,704	11,570	127,275

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Pongwe	Subira Village Savings Loan Ass	100,000	112,332	11,233	123,565
Pongwe	Mwenjeni Dev Youth Group	100,000	86,388	8,639	95,027
Pongwe	Jefsi Youth Group	100,000	74,906	7,491	82,397
Pongwe	Nuru Masimbani Women Group	100,000	67,890	6,789	74,679
Pongwe	Inuka Walemavu S.H.G	100,000	183,900	18,390	202,290
Pongwe	Sitara Nikaphu Youth Group	100,000	170,240	17,024	187,264
Pongwe	Mkono Wa Ndigu Women Group	100,000	61,272	6,127	67,399
Pongwe	Masimbani Disabled Self Help Group	100,000	73,192	7,319	80,511
Pongwe	Wasini Women Group	100,000	132,539	13,254	145,793
Pongwe	Msiremwe Women Group	100,000	33,219	3,322	36,541
Pongwe	Shimoni Ramogi Welfare Group	100,000	4,779	478	5,256
Pongwe	Subira Community Metameta Prod S/H/G	100,000	7,716	772	8,487
Puma	Upendo Chonyi Women Group	100,000	204,615	20,462	225,077
Puma	Matokeo Women Group	100,000	204,615	20,462	225,077
Puma	Juhudi S.H.G	100,000	204,615	20,462	225,077
Puma	Maendeleo Kasageni Women Group	100,000	204,615	20,462	225,077
Puma	Jikaze S.H.G	100,000	204,615	20,462	225,077
Puma	Upendo Mazola Women Group	100,000	204,615	20,462	225,077
Puma	Karyaka Kazamoyo Women Group	100,000	165,341	16,534	181,876
Puma	Maendeleo Shambani Women Group	100,000	159,477	15,948	175,425
Puma	Maendeleo Mabamani Women Group	100,000	161,431	16,143	177,574
Puma	Vinatasha Women Group	100,000	141,692	14,169	155,861
Puma	Mzalendo Women Group	100,000	146,136	14,614	160,749
Puma	Tupendane Disability Group	100,000	164,551	16,455	181,006

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Puma	Maclewano Kasagemi Women Group	100,000	116,541	11,654	128,195
Puma	Dzumbe Women Group	100,000	89,178	8,918	98,096
Puma	Dzimana Fdp Group	100,000	90,374	9,037	99,411
Puma	Dzupho Women Group	100,000	88,523	8,852	97,375
Puma	Vigurungani Special Women Group	100,000	76,147	7,615	83,761
Puma	Tuungane Karyaka S.H.Group	100,000	79,247	7,925	87,171
Puma	Muungano Msaroni Women Group	100,000	67,862	6,786	74,649
Puma	Busara Women Group	100,000	54,918	5,492	60,410
Puma	Shaurimoyo S.H.G	200,000	360,492	36,049	396,541
Puma	Shauri Moyo Self Help Group	100,000	7,638	764	8,402
Puma	Mutehya Women Group	100,000	6,583	658	7,241
Puma	Ushindi V.S.L.A Munungurunguni	100,000	-	-	-
Puma	Upendo V.S.L.A Mazola Centre	100,000	-	-	-
Ramisi	Pamba Elimu Women Group	100,000	204,615	20,462	225,077
Ramisi	Bodaboda Shirazi Welfare Association	100,000	204,615	20,462	225,077
Ramisi	Naugarendeni S.H.G	100,000	204,615	20,462	225,077
Ramisi	Darugube Youth Bunge	100,000	168,623	16,862	185,485
Ramisi	Mivumoni Boda Boda Youth Group	100,000	149,654	14,965	164,619
Ramisi	Mivumoni Walemavu Group	100,000	162,710	16,271	178,981
Ramisi	Subira Kigwende Women Group	100,000	144,589	14,459	159,048
Ramisi	Sawa Sawa Youth Group	100,000	158,566	15,857	174,423
Ramisi	Bomani Boda Boda Youth Group	100,000	158,292	15,829	174,121
Ramisi	Muungano Youth Group	100,000	121,839	12,184	134,022
Ramisi	Kisimachande Youth Bunge	100,000	102,995	10,300	113,295

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Ramisi	Maendeleo Women Group Vsla	100,000	100,006	10,001	110,006
Ramisi	Msambweni Deef Self Help Group	100,000	77,209	7,721	84,929
Ramisi	Matunda Self Help Group	100,000	76,099	7,610	83,709
Ramisi	Sisi Kwa Sisi Women Group	100,000	81,550	8,155	89,705
Ramisi	Maendeleo Women Group	100,000	68,464	6,846	75,310
Ramisi	Subira (Funzi) Women Group	100,000	66,648	6,665	73,313
Ramisi	Jumuia Women Group	100,000	169,831	16,983	186,814
Ramisi	Nuru Self Help Group	100,000	53,147	5,315	58,462
Ramisi	Mwachande Disabled Group	100,000	146,040	14,604	160,643
Ramisi	Sisi Kwa Sisi Tumbe Self Help Group	100,000	20,986	2,099	23,085
Ramisi	Maendeleo Mother To Mother Support Group	100,000	18,037	1,804	19,841
Ramisi	Jiulize Women Group	100,000	124,092	12,409	136,501
Ramisi	Amani Women Group	100,000	118,109	11,811	129,920
Ramisi	Moonlight Vision Youth Group	100,000	-	-	-
Ramisi	Eituatangwa Women Group	100,000	4,588	459	5,047
Samburu	Tumaini Women Group	100,000	150,628	15,063	165,691
Samburu	Disabled Samburu Group	100,000	156,405	15,641	172,046
Samburu	Endelea Women Group	100,000	159,315	15,931	175,246
Samburu	Furahisha Mgamani Women Group	100,000	137,631	13,763	151,394
Samburu	Fikiria Moyo Savings Group	200,000	133,984	13,398	147,382
Samburu	Jipe Moyo Mwaruphesa S.H.G	100,000	140,017	14,002	154,018
Samburu	Furaha Women Group	100,000	118,166	11,817	129,983
Samburu	Nyongoni Women Group	100,000	130,257	13,026	143,283
Samburu	Pambazuko Jipya Women Group	100,000	92,814	9,281	102,096
Samburu	Kanyumbuni Vision Youth Group	100,000	92,892	9,289	102,181
Samburu	Pambazuko Women Group	100,000	68,128	6,813	74,941

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Samburu	Kudzacha Mayumba S.H.G	100,000	212,586	21,259	233,845
Samburu	Muangano Mgamani S.H.G	100,000	74,166	7,417	81,582
Samburu	Peleleza Farmers Group	100,000	17,258	1,726	18,984
Samburu	Shimoni Women Group	100,000	9,259	926	10,185
Samburu	Upendo Kazamoyo Women Group	100,000	7,330	733	8,063
Samburu	Subira Choir	100,000	5,515	552	6,067
Samburu	Sakina Women Group	100,000	-	-	-
Samburu	Yanga Super Sound Traditional Dance	100,000	-	-	-
Samburu	Angaza Women Group	100,000	-	-	-
Samburu	Fikiriamoyoo Savings Group	100,000	-	-	-
Samburu	Samburu Boda Boda Group	100,000	-	-	-
Samburu	Mwanzo Mpya S.H.G	100,000	-	-	-
Samburu	Makinika Mwandoni Social Group	100,000	214	21	235
Tiwi	Pambazuko Self Help Group	100,000	204,615	20,462	225,077
Tiwi	Ahadi Ni Deni Women Group	100,000	204,615	20,462	225,077
Tiwi	Imara Daima S.H. Group	100,000	204,615	20,462	225,077
Tiwi	Tawakal Women Group	100,000	204,615	20,462	225,077
Tiwi	Maendeleo S.H. Women Group-Pongwe	100,000	159,814	15,981	175,796
Tiwi	Maelewano Women Group	100,000	165,395	16,540	181,935
Tiwi	Ngangari Women Group	100,000	160,194	16,019	176,214
Tiwi	Taqwa Women Group-Chitsanga	100,000	159,477	15,948	175,425
Tiwi	Mchaka Mchaka Tiwi Youth Group	100,000	159,302	15,930	175,232
Tiwi	Mwerya Women Group	100,000	136,608	13,661	150,268
Tiwi	Chirima Youth Group	100,000	134,771	13,477	148,248
Tiwi	Home Success Women Group	100,000	142,428	14,243	156,670

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Tiwi	Jipe Moyo Women Group	100,000	116,361	11,636	127,998
Tiwi	Magodzoni Support Group	100,000	76,235	7,624	83,859
Tiwi	Kizingo Women Group	100,000	91,278	9,128	100,406
Tiwi	Together As One S.H.G	100,000	201,615	20,162	221,777
Tiwi	Amkeni Kizingo Women Group	100,000	79,876	7,988	87,864
Tiwi	Umwenga Women Group	100,000	74,939	7,494	82,433
Tiwi	Pentagon Womengroup	100,000	51,552	5,155	56,708
Tiwi	Wema Women Group	100,000	55,627	5,563	61,190
Tiwi	Halwa Women Group	100,000	20,292	2,029	22,321
Tiwi	Mwasaga Self Help Group	100,000	20,214	2,021	22,236
Tiwi	Magodzoni Bodaboda Group	100,000	12,145	1,214	13,359
Tiwi	Tiwi Handcapped Group	100,000	6,723	672	7,395
Tiwi	Lamukani Women Group	100,000	-	-	-
Tiwi	Mkadini Fishermengroup	100,000	-	-	-
Tsimba	Vitoroni Youth Bunge	100,000	150,837	15,084	165,921
Tsimba	Malipo Women Group	100,000	146,332	14,633	160,965
Tsimba	Tingeti Tree Plantation S.H.Group	100,000	137,632	13,763	151,395
Tsimba	Chitsanze Contact Farmers Women Group	100,000	129,542	12,954	142,496
Tsimba	Mwamtsola Muungano Women Group	100,000	120,824	12,082	132,907
Tsimba	Amini Moyo Women Group	100,000	67,862	6,786	74,649
Tsimba	Mazumalume Disabled S.H.Group	100,000	62,005	6,200	68,205
Tsimba	Nuru Self Help Group	100,000	43,226	4,323	47,549
Tsimba	Dzihendere Self Help Group	100,000	22,860	2,286	25,146
Tsimba	Community Health Committee Self Help Group	100,000	1,492	149	1,641
Tsimba	Kaza Moyo Women Group	100,000	1,128	113	1,241

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Tsimba	Mwambara Disabled Group	100,000	-	-	-	-
Tsimba	Bumbani Youth Group	100,000	27,459	2,746	30,205	
Tsimba	Tamaa Women Group	100,000	-	-	-	
Tsimba	Mwangaza Self Help Group	100,000	-	-	-	
Tsimba	Mwalungo Women Group	100,000	-	-	-	
Tsimba-Golimi	Ni Wewe Youth Self Help Group	100,000	204,615	20,462	225,077	
Tsimba-Golimi	Maelewano Mbuguni Women Group	100,000	109,107	10,911	120,018	
Tsimba-Golimi	Mwambara Disables Group	200,000	68,265	6,827	75,092	
Tsimba-Golimi	Chibanda Mulungu S.H.G	100,000	67,312	6,731	74,044	
Tsimba-Golimi	Matuga Zero Grazing	100,000	57,697	5,770	63,466	
Tsimba-Golimi	Golini Farmers Zero Grazing Group	100,000	17,089	1,709	18,798	
Tsimba-Golimi	Stamili Kayamba Women Group	100,000	9,481	948	10,429	
Tsimba-Golimi	Precious Women Group	100,000	-	-	-	
Tsimba-Golimi	Mwamko Digital Youth Group	100,000	-	-	-	
Ukunda	Kibundani Women Group	100,000	204,615	20,462	225,077	
Ukunda	Elimisha Arts Trough Group	100,000	204,615	20,462	225,077	
Ukunda	Amani Welfare Group	100,000	204,615	20,462	225,077	
Ukunda	Tuwajibike Youth Group	100,000	204,615	20,462	225,077	
Ukunda	Ukunda Arts Troupe	100,000	204,615	20,462	225,077	
Ukunda	Ibiza 'B' Boda Boda Self Help Group	100,000	161,585	16,159	177,744	
Ukunda	Jirip Volunteers Self Help Group	100,000	177,529	17,753	195,282	
Ukunda	Arise And Shine Self Help Group	100,000	156,869	15,687	172,556	
Ukunda	Jeddah Combination S.H.G	100,000	164,668	16,467	181,135	
Ukunda	Nagakale Women Group	100,000	163,810	16,381	180,191	
Ukunda	Ochangu The Great Films	100,000	162,946	16,295	179,241	

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Ukunda	Future For Hope Rovers Network	100,000	159,477	15,948	175,425
Ukunda	Mandigo Village Two Self Help Group	100,000	134,773	13,477	148,250
Ukunda	Nichicho Women Group	100,000	136,608	13,661	150,268
Ukunda	Diani Youth Network Group	100,000	70,670	7,067	77,737
Ukunda	Mishemishe S.H.G	100,000	87,191	8,719	95,910
Ukunda	Faith Women Group	100,000	90,117	9,012	99,129
Ukunda	Scheme Community Unity Group	100,000	73,949	7,395	81,344
Ukunda	Waathiriwa B' Women Support Group	100,000	120,579	12,058	132,637
Ukunda	Jiinue Women Group	100,000	59,967	5,997	65,964
Ukunda	Meka Youth Bunge	100,000	69,828	6,983	76,811
Ukunda	Joka Opere Friends Self Help Group	100,000	47,832	4,783	52,615
Ukunda	Mkwakwani Support Youth Group	100,000	-	-	-
Ukunda	Diani Baraka Disabled Self Help Group	100,000	-	-	-
Ukunda	Mkwakwani Support Group	200,000	-	-	-
Vanga	Muungano Youth Bung	100,000	204,615	20,462	225,077
Vanga	Nayeni Women Group	100,000	177,960	17,796	195,756
Vanga	Kidumu Women Group	100,000	164,830	16,483	181,313
Vanga	Mtazamo Youth Group	100,000	167,600	16,760	184,360
Vanga	Muungano Mgombezi Women Group	100,000	149,654	14,965	164,619
Vanga	Forward Ever Youth Group	100,000	152,400	15,240	167,640
Vanga	Tuungane Women Group	100,000	152,685	15,269	167,954
Vanga	Hekima Women Group	100,000	160,387	16,039	176,425
Vanga	Lunga Lunga Drive Con S.H.G	100,000	133,976	13,398	147,373
Vanga	Mwamvuli Youth Group	100,000	154,476	15,448	169,924

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Vanga	Upendo Handcapped Self Help Group	100,000	106,754	10,675	117,429
Vanga	Makwenyet Youth Group	100,000	77,290	7,729	85,019
Vanga	Subira Huvuta Heri Youth Group	100,000	88,908	8,891	97,798
Vanga	Mafankio Women Group	100,000	77,387	7,739	85,125
Vanga	Tuheshimiane Women Group	100,000	165,155	16,515	181,670
Vanga	Artisans Youth Group	100,000	62,005	6,200	68,205
Vanga	Baraka Women Group	100,000	57,221	5,722	62,944
Vanga	The Knot Women Group	100,000	48,186	4,819	53,005
Vanga	Kacinao Women Group	100,000	24,815	2,482	27,297
Vanga	Tumaini Women Group	100,000	13,692	1,369	15,062
Vanga	Tugeameane Women Group	100,000	13,884	1,388	15,273
Vanga	New Vision Youth Group	100,000	5,799	580	6,378
Vanga	Jimbo Women Group	100,000	-	-	-
Vanga	Raha Zetu Youth Group	100,000	-	-	-
Vanga	Jimbo Women Group	200,000	-	-	-
Waa	Fataki Youth Group	100,000	204,615	20,462	225,077
Waa	Nagajeza Self Help Group	100,000	204,615	20,462	225,077
Waa	Maganyakulo Self Help Group	100,000	204,615	20,462	225,077
Waa	Kigao Youth Bunge	100,000	204,615	20,462	225,077
Waa	Wema Self Help Group	100,000	204,615	20,462	225,077
Waa	Kombani Green Development Initiative	100,000	204,615	20,462	225,077
Waa	Jipe Moyo By Pass Women Group	100,000	165,546	16,555	182,101
Waa	Neema Upendo Self Help Group	100,000	149,654	14,965	164,619
Waa	Tingisha Women Group	100,000	149,654	14,965	164,619
Waa	Marika Women Group	100,000	158,949	15,895	174,844
Waa	Kiteje Dispensary Support Group	100,000	156,400	15,640	172,040

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Waa	Disaidie Women Group	100,000	81,368	8,137	89,505
Waa	Ganamwimwi Women Group	100,000	71,183	7,118	78,301
Waa	Mshikamano Cultural Group	100,000	169,831	16,983	186,814
Waa	Khalwa Youth Group	100,000	50,667	5,067	55,733
Waa	Matuga Arts Troupe	100,000	22,823	2,282	25,105
Waa	Msiwake Women Group	100,000	7,716	772	8,487
Waa	Coast Siderz Youth Group	100,000	10,899	1,090	11,988
Waa	Upendo Disabled Community Welfare Group	100,000	-	-	-
Waa	Mtakadze Women Group	100,000	-	-	-
Waa	Tawheed Women Group	100,000	-	-	-
Waa	Tumaini Letu Women Group	100,000	922	92	1,015
Waa	Gulanze S.H.G	100,000	-	-	-
Waa	Tuhurumie Widows Group	100,000	-	-	-
Waa	Mtakadze Women Group	100,000	-	-	-
Waa	Ng'ombeni Dynamic Youth Group	100,000	24,475	2,447	26,922
Waa	Peleza Women Group	100,000	36,064	3,606	39,670
	TOTAL	52,000,000	49,002,008	4,900,201	53,902,209