

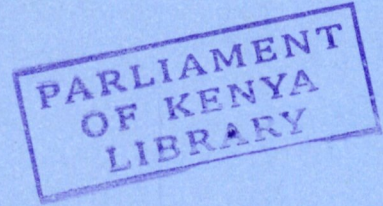
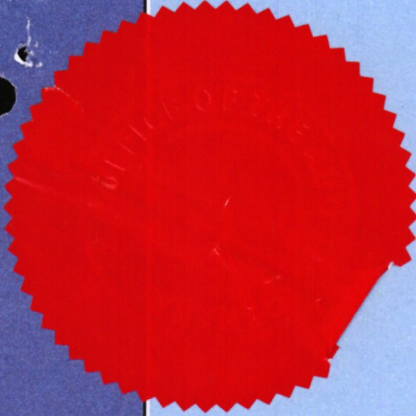
REPUBLIC OF KENYA



REPUBLIC OF KENYA



OFFICE OF THE AUDITOR-GENERAL
Enhancing Accountability



REPORT

OF

THE AUDITOR-GENERAL

ON

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

**FOR THE YEAR ENDED
30 JUNE, 2025**

	PAPERS LAID
DATE	26/11/25
TABLED BY	S.M.h
COMMITTEE	-
CLERK AT THE TABLE	Belinda



OFFICE OF THE AUDITOR GENERAL
P.O.Box 95202 ,MOMBASA
06 OCT 2025
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MOMBASA REGIONAL OFFICE



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

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
JUNE 30, 2025**

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

**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**

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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

**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**

2. Key Entity Information and Management

a) Background information

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

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

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

b) Principal Activities

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

c) Fund Administration Committee

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

d) Key Management team

Ref	Name	Position
1	CECM Social Services & Talent Management	Hon Francisca Kilonzo
2	Chief Officer Social Services & Talent Management	Riziki Mwasoza
3	Fund Administrator	Grace Sheti
4	Fund Accountant	Mwalimu Chea

Key Entity and Management (Continued)

e) Key fiduciary oversight bodies at the County for the year ended 30th June, 2025 were

Kwale County Audit committee

County Assembly

Public Accounts and Investments Committee

Budget and Appropriations Committee fiduciary Oversight Arrangements

f) Registered Offices

P.O. Box 4-80403

Culture Buildings

Kwale Town

g) Fund Contacts

E-mail: info@kwale.go.ke

Website: www.kwale.go.ke

h) Fund Bankers

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

2. Equity Bank
P.O Box 167-80403
Kwale

**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**

Key Entity and Management (Continued)

i) Independent Auditors

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

j) Principal Legal Adviser

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

k) County Attorney

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

3. Fund Administration Committee

The Fund was dormant and not operating because of non-performance of loans caused by the Covid 19 pandemic and thus the groups disintegrated making it difficult to recover since the enterprises the groups were involved in closed down.

The management deliberated and saw gaps in the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 that could not enforce collection of loans and therefore opted to halt the fund operations and embark on a new legislation to address the gaps.

A new law was enacted 'Kwale County Biashara Revolving Fund Act 2025' and regulations have been submitted to the County Assembly for approval. This fund will now bring in a committee to manage the fund. Due to the above we could not appoint a committee to a dormant fund.

4. Management Team

Name	Details of qualifications and experience
	<p>FRANCISCA KILONZO: CECM Community Development, Youth and Women Empowerment</p> <p>Holds a bachelor of commerce degree (finance option) from the University of Busoga. Prior to the appointment as the chief officer social services, she served as the ward administrator Kubo south with wide experience in Administration and governance. Francisca was also the acting livelihood coordinator for the world bank funded project Kenya water, security ,climate and resilience project(KWSCRP) under the Mwache Dam</p> <p>D.O.B-09/09/1986</p>
	<p>RIZIKI MWASOZA: Chief Officer Community Development, Youth and Women Empowerment.</p> <p>Riziki Hamisi Mwasoza a degree holder of Education Arts from Kenyatta University. She served as a secondary school teacher for many years and held different responsibilities. Thereafter 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 programmes.</p>

**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**



Fund Administrator

Graduate from Kenyatta University with a Bachelor's degree in Accounting.

She worked for Equity bank as a relationship officer cash before joining Kwale County Government as the Fund Administrator.

D.O.B-13/12/1990

Fund secretary



Fund Accountant

Has a degree in Commerce - finance option from JKUAT. Previously worked as the accountant at Tabasamu Sacco before joining the County Government 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 experience through high rates of unemployment among the youth, women and persons with disability
- Kwale County is not any different with a poverty index of 72% and unemployment of the Disadvantage group experienced at its highest, the leadership of the county through H. E Fatuma Achani has put in place several initiatives to try and establish lasting solutions to this great menace.
- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- The services offered through the fund include easy access to loans, entrepreneurship training and linkages.
- These services have been decentralized throughout the county with the support of community development officers at the ward level and sub-county level.
- Beyond loans and business development we are doing mentorship programmes to ensure the special category is well informed and guided on choices in life.
- 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 of loans recovery because of high default rate.



Francisca Kilonzo

CECM. 03/0/2025

6. Report of The Fund Administrator

- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- Kenya like many other countries of Africa is characterized by very high poverty rates mostly experienced through high rates of unemployment among the youth, women and persons with disability.
- Kwale County is not any different with a poverty index of 72% and unemployment of the Disadvantaged group experienced at its highest, the leadership of the county through H. E Fatuma Achani has put in place several initiatives to try and establish lasting solutions to this great menace.
- Among them is the establishment of the Kwale County Youth, Women and Person's with Disability Fund under the department of Social Services and Talent Management.
- The objective of the fund is to provide a framework upon which youth women and persons with disabilities will have opportunities for accessing affordable financial services
- The services offered through the fund include easy access to loans, entrepreneurship training, linkages and trading premises.
- These services have been decentralized throughout the county with the support of community development officers at the ward level and sub-county level.
- Beyond loans and business development we offer mentorship programme to ensure the special category is well informed and guided in available loan opportunities.
- The future plan is to adopt technology to enhance proper management of loans through management information software to enhance loans management and reporting.
- The services offered through the fund include easy access to loans, entrepreneurship training and linkages.
- These services have been decentralized throughout the county with the support of community development officers at the ward and sub-county level.
- The management 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 Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**

- 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 under review the fund had no approved budget as it was dormant and not operating because of non- performance of loans caused by the Covid 19 pandemic and thus the groups disintegrated making it difficult to recover since the enterprises the groups were involved in closed down.
- The management deliberated and saw gaps in the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 that could not enforce collection of loans and therefore opted to halt the fund operations and embark on a new legislation to address the gaps.

Signed: 

Grace Sheti

Fund Administrator

03/10/2025

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 legislative issues.
			Number of groups supported	No groups supported

8. Corporate Governance Statement

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

The roles of the committee 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 was dormant and not operating because of non- performance of loans caused by the Covid 19 pandemic and thus the groups disintegrated making it difficult to recover since the enterprises the groups were involved in closed down.

The management deliberated and saw gaps in the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 that could not enforce collection of loans and therefore opted to halt the fund operations and embark on a new legislation to address the gaps.

9. Management Discussion and Analysis

The Fund was dormant and not operating because of non-performance of loans caused by the Covid 19 pandemic and thus the groups disintegrated making it difficult to recover since the enterprises the groups were involved in closed down.

The management deliberated and saw gaps in the Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 that could not enforce collection of loans and therefore opted to halt the fund operations and embark on a new legislation to address the gaps.

A new law was enacted 'Kwale County Biashara Revolving Fund Act 2025' and regulations have been submitted to the County Assembly for approval. Due to the above we could not appoint a committee to a dormant fund.

The management during the financial year did not disburse any monies to groups as we were still in the process of formulating a new law to address existing challenges. The management would also wish to see that most of the previous loans are recovered before any further disbursements. The low living standards and poverty levels has led to slow re-payments of the loans disbursed previously.

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

11. Report of The Trustees

The Ag. Chairperson submits the report together with the audited financial statements for the year ended June 30, 2025 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, 2025 are set out on page 1.

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, 2025 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: 08/10/25

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, 2025. 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, 2025, 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. It has come to the attention of the Administrator that the Fund is not a going concern .the management is in the process of winding up the fund.

Approval of the financial statements

The Fund’s financial statements were approved by the CECM on 2/10 2025 and signed on its behalf by:


.....

Administrator of the Fund

REPUBLIC OF KENYA

-Téléphone: +254-(20) 3214000
Email: info@oagkenya.go.ke
Website: www.oagkenya.go.ke



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

REPORT OF THE AUDITOR-GENERAL ON AUDIT OF KWALE COUNTY YOUTH, WOMEN AND PERSONS WITH DISABILITIES FUND FOR THE YEAR ENDED 30 JUNE, 2025

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; and,
- 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 ON THE FINANCIAL STATEMENTS

Qualified Opinion

I have audited the accompanying financial statements of Kwale County Youth, Women and Persons with Disabilities Fund set out on pages 1 to 38, which comprise of the statement of financial position as at 30 June, 2025 and the statement of financial

Report of the Auditor-General on Kwale County Youth, Women and Persons with Disabilities Fund for the year ended 30 June, 2025

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

In my opinion, except for the effects of the matter 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 Disabilities Fund as at 30 June, 2025 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 Kwale County Youth, Women and Persons with Disabilities Fund Act, 2020 and the Public Finance Management Act, 2012.

Basis for Qualified Opinion

Doubtful Recoverability of Receivables from Exchange Transactions and Accrued Penalties

Note 13 to the financial statements disclosed receivables from exchange transactions of Kshs.53,902,209. Review of the loan statements indicated that Management issued loans totalling Kshs.44,900,000 to four hundred and forty (440) persons who as at 30 June, 2025 owed the Fund Kshs.53,902,257 inclusive of interest and penalties. However, no evidence was provided in support of efforts initiated by Management to recover the overdue debts.

In the circumstances, the valuation and recoverability of receivables from exchange transactions of Kshs.53,902,209 could not be confirmed.

The audit was conducted in accordance with International Standards of 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 the Code of Ethics. I have fulfilled other ethical responsibilities in accordance with the ISSAI and in accordance with other ethical requirements applicable to performing audits of financial statements in Kenya. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my qualified opinion.

Key Audit Matters

Key audit matters are those matters that, in my professional judgment, are of most significance in the audit of the financial statements. Except for the effects of the matter described in the Basis for Qualified Opinion section, I have determined that there are no other key audit matters to communicate in my report.

Other Matter

Unresolved Prior Year's Audit Matters

In the audit report for the previous financial year, several issues as listed below were raised in respect of the Report on the Financial Statements and Report on Lawfulness and Effectiveness in Use of Public Resources. Although Management has indicated that some of the issues have been resolved, no evidence of action taken by Management to resolve the issues or explanation for failure to implement the recommendations was provided for audit review.

1. Unsupported fines, penalties and other levies
2. Unconfirmed provision for bad and doubtful debts
3. Lack of fund management committee
4. Failure to develop regulations to operationalize the act

Other Information

Management is responsible for the Other Information set out on page iii to xvii which comprise of Key Entity Information, Fund Administration Committee, Management Team, Report of the Fund Administrator, Statement of Performance Against the Predetermined Objectives, Corporate Governance Statement, Management Discussion and Analysis, 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 Fund's 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, 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. Unutilized Idle Funds

The statement of financial position reflects cash and cash equivalents balance of Kshs.20,370,416 as disclosed in Note 12 to the financial statements. The balance includes receipts from loan and interest repayments since the fund's inception. Review of the Fund's activities and the financial statements over the past two (2) years revealed that no loans were issued despite availability of funds contrary to Regulation 83 of the Public Finance Management (County Governments) Regulations, 2015 which requires the County Treasury to establish sound cash management systems, procedures and processes, to ensure efficient and effective banking and cash management practices which include avoidance of accumulation of idle balances.

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

2. Lack of Fund Management Committee

During the year under review, the Fund did not have Management Committee in place after the expiry of term of office of the previous committee, 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 for a term of three years and to be eligible for re-appointment for a further term.

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

The audit was conducted in accordance with ISSAI 3000 and ISSAI 4000. The standards require that I comply with ethical requirements and plan and perform the audit to obtain assurance about whether the activities, financial transactions and information reflected in the financial statements comply in all material respects, with the authorities that govern them. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my conclusion.

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

Conclusion

As required by Section 7(1)(a) of the Public Audit Act, 2015, 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 ISSAI 2315 and ISSAI 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 Administration 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 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 comply with the authorities which govern them and that public resources are applied in an effective way.

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


Auditor-General's Responsibilities for the Audit

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 International Standards of Supreme Audit Institutions (ISSAIs). The standards require 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 ISSAIs 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

14 November, 2025


**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the year ended June 30, 2025**

14. Statement of Financial Performance for the Year Ended 30th June 2025

Description	Note	2024-2025	2023-2024
		Kshs	Kshs
Revenue From Non-Exchange Transactions			
Public Contributions and Donations	1	-	-
Transfers From the County Government	2	-	-
Fines, Penalties and Other Levies	3	5,390,221	4,900,200
		-	-
Revenue From Exchange Transactions			
Interest Income	4	-	-
Other Income	5	-	-
Total Revenue		5,390,221	4,900,200
Expenses			
Employee Costs	6	-	-
Use of goods and services	7	-	-
Provision for bad debts(increase)	8	490,021	488,130
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		4,900,200	4,412,070


 Name: Grace Sheti
 Administrator of the Fund

03/10/2025


 Name: CPA Mwalimu Chea
 Fund Accountant

ICPAK Member Number:13181

03/10/2025


15. Statement of Financial Position As at 30th June 2025

Description	Note	2024-2025	2023-2024
		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	5,390,221	4,900,200
Provisions	21		
Prepayments	14	-	-
Penalties charged	3		
Inventories	15		
Investments in financial assets	16		
Total current assets		25,760,637	25,270,616
Non-Current Assets			
Property, Plant and Equipment	17		
Accrued penalties from previous years	13	32,259,152	27,358,952
Long Term Receivables from Exchange Transactions	13	16,252,836	16,742,857
Investment Property	19		
Total non- current assets		48,511,988	44,101,809
Total Assets (A)		74,272,625	69,372,425
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		

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Description	Note	2024-2025	2023-2024
		Kshs	Kshs
Non-Current Employee Benefit Obligation	23		
Social benefit liabilities	24		
Total Liabilities (B)		6,964	6,964
Net Assets (A-B)		74,265,661	69,365,461
Represented By:			
Revolving Fund		43,344,900	43,344,900
Reserves		-	-
Accumulated Surplus		30,920,761	26,020,561
Net Assets		74,265,661	69,365,461

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 3/10/2025 and signed by:



Name: Grace Sheti
Administrator of the Fund

03/10/2025



Name: CPA Mwalimu Chea
Fund Accountant

ICPAK Member Number:13181

03/10/2025

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16. Statement of Changes in Net Assets for the Year Ended 30th June 2025

Description	Revolving Fund	Revaluation Reserve	Accumulated surplus	Total
		Kshs	Kshs	Kshs
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				
Balance As At 30 June 2024	43,344,900		26,020,561	69,365,461
Balance As At 1 July 2024	43,344,900.00	-	26,020,561	69,365,461
Surplus/(Deficit) For the Period		-	4,900,200	4,900,200
Funds Received During the Year	-	-	-	-
Transfers				
Revaluation Gain	-	-	-	-
Balance As At 30 June 2025	43,344,900.00		30,920,761	74,265,661

**Kwale County Youth, Women and Persons with Disabilities Fund
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17. Statement of Cash Flows for The Year Ended 30th June 2025

Description	Note	2024-2025	2023-2024
		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			
Net cash flows from operating activities	25		
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		-	
Cash and cash equivalents at 1 July 2024		20,370,416	20,370,416
Cash and cash equivalents at 30 June 2025		20,370,416	20,370,416

**Kwale County Youth, Women and Persons with Disabilities Fund
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**18. Statement Of Comparison Of Budget And Actual Amounts For The Period Ended
30th June 2025**

Description	Original budget	Adjustments	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						
Total Income						
Expenses						
Fund Administration Expenses	-	-	-	-	-	-
Provision for bad debts						
General Expenses						
Finance Cost						
Total Expenditure						
Surplus For the Period	-	-	-	-	-	-
Capital expenditure	-	-	-	-	-	-

**Kwale County Youth, Women and Persons with Disabilities Fund
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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 2025

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 2025.

Standard	Effective date and impact:
IPSAS 43	<i>Applicable 1st January 2025</i> 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. The new standard requires entities to recognise, measure and present information on right of use assets and lease liabilities. <i>State the expected impact of the standard to the Entity if relevant</i>
IPSAS 44: Non- Current Assets Held for Sale and Discontinued Operations	<i>Applicable 1st January 2025</i> The Standard requires, Assets that meet the criteria to be classified as held for sale to be measured at the lower of carrying amount and fair value less costs to sell and the depreciation of such assets to cease and:

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Annual Report and Financial Statements for the Year Ended June 30, 2025

	<p>Assets that meet the criteria to be classified as held for sale to be presented separately in the statement of financial position and the results of discontinued operations to be presented separately in the statement of financial performance. <i>State the expected impact of the standard to the Entity if relevant</i></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>

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IPSAS 49- Retirement Benefit Plans	<i>Applicable 1st January 2026</i> 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 Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025

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 2024-2025.

Kwale County Youth, Women and Persons with Disabilities Fund
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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.

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Summary of Significant Accounting Policies (Continued)

c) Financial instruments

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

Financial assets

Classification of financial assets

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

Subsequent measurement

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

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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.

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 .

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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.

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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.

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.

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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.

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Annual Report and Financial Statements for the Year Ended June 30, 2025

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

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6. Notes To The Financial Statements Continued

1. Public contributions and donations

Description	2024-2025	2023-2024
	Kshs	Kshs
Donation From Development Partners		
Contributions From The Public		
Total		

2. Transfers from County Government

Description	2024-2025	2023-2024
	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	2024-2025	2023-2024
	Kshs	Kshs
Late Payment Penalties	5,390,221	4,900,200
Fines		
Total	5,390,221	4,900,200

4. Interest income

Description	2024-2025	2023-2024
	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		

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

5. Other income

Description	2024-2025	2023-2024
	Kshs	Kshs
Insurance Recoveries		
Income from Sale of Tender Documents		
Bad debts recovered		
Miscellaneous Income		
Total Other Income		

6. Employee Costs

Description	2024-2025	2023-2024
	Kshs	Kshs
Salaries And Wages		
Staff Gratuity		
Staff Training Expenses		
Social Security Contribution		
Other		.
Total		

7. Use of Goods and Services

Description	2024-2025	2023-2024
	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		

**Kwale County Youth, Women and Persons with Disabilities Fund
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Description	2024-2025	2023-2024
	Kshs.	Kshs.
Rental Costs		
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	2024-2025	2023-2024
	Kshs.	Kshs.
Property Plant and Equipment		
Provision for doubtful debts(increase in provision)	490,021	488,130.00
Total	490,021	488,130.00

9. Finance costs

Description	2024-2025	2023-2024
	Kshs	Kshs
Interest On Bank Overdrafts		
Interest On Loans From Banks		
Total		

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

Description	2024-2025	2023-2024
	Kshs	Kshs
Property, Plant and Equipment		
Intangible Assets		
Total		

11. Gain/ (loss) on Fair Value Investments

Description	2024-2025	2023-2024
	Kshs	Kshs
Investments at Fair Value- Equity investments		
Fair value – Investment property		
Fair value- other financial assets (specify)		
Total Gain		

12. Cash and cash equivalents

Description	2024-2025	2023-2024
	Kshs	Kshs
Car Loan Account		
County Mortgage Account		
Fixed Deposits Account		
On – Call Deposits		
Current Account	20,370,416	20,370,416
Others		
Total Cash And Cash Equivalent	20,370,416	20,370,416

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

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

Financial Institution	Account number	2024-2025	2023-2024
		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	2024-2025	2023-2024
	Kshs	Kshs
Current Receivables		
Interest Receivable		
Current Loan Repayments Due	5,390,221	4,900,200
Other Exchange Debtors		
Less: Impairment Allowance		
Total Current Receivables	5,390,221	4,900,200
Non-Current Receivables		
Long Term Loan Repayments Due	21,643,057.00	21,643,057
Provision for bad and doubtful debts	(5,390,221)	(4,900,200)
Total Non- Current Receivables	16,252,836	16,742,857
Total Receivables From Exchange Transactions	16,252,836	16,742,857

**Kwale County Youth, Women and Persons with Disabilities Fund
Annual Report and Financial Statements for the Year Ended June 30, 2025**

Notes to the Financial Statements Continued

Additional disclosure on interest receivable

Description	2024-2025	2023-2024
	Kshs	Kshs
Interest Receivable		
Interest receivable from current portion of long-term loans of previous years	4,900,200	4,881,312
Accrued interest receivable from of long-term loans of previous years	27,358,952	22,477,640
Interest receivable from current portion of long-term loans issued in the current year	-	-
Current loan repayments due	32,259,152	27,358,952
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	2024-2025	2023-2024
	Kshs	Kshs
Prepaid Rent		
Prepaid Insurance		
Prepaid Electricity Costs		
Other Prepayments		
Total		

15. Inventories

Description	2024-2025	2023-2024
	Kshs	Kshs
Consumable Stores		
Spare Parts And Meters		
Catering		
Other Inventories (Specify)		
Total Inventories at The Lower of Cost and Net Realizable Value		

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

16. Investments in financial assets

Description	2024-2025	2023-2024
	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	2024-2025	2023-2024
	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						

**Kwale County Youth, Women and Persons with Disabilities Fund
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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 2024					
Additions					
Disposals					
Transfers/Adjustments					
At 30th June 2025					
At 1st July 2024					
Additions					
Disposals					
Transfer/Adjustments					
At 30th June 2025					
Depreciation And Impairment					
At 1 st July 2023					
Depreciation					
Impairment					
At 30th June 2024					
At 1st July 2024					
Depreciation					
Disposals					
Impairment					
Transfer/Adjustment					
At 30th June 2025					
Net Book Values					
At 30th June 2024					
At 30th June 2025					

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

18. Intangible assets

Description	2024-2025	2023-2024
	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	2024-2025	2023-2024
	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		

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

20. Trade and other payables from exchange transactions

Description	2024-2025		2023-2024	
	Kshs		Kshs	
Trade Payables	6,964		6,964	
Refundable Deposits				
Accrued Expenses				
Other Payables				
Total Trade and Other Payables	6,964		6,964	
Ageing analysis (Trade and other payables)	2024-2025	% of the Total	2023-2024	% 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	Fy 2023-2024
	Kshs	Kshs	Kshs	Kshs	
Balance b/f			4,900,200	4,900,200	4,412,070
Additional provisions			490,021	490,021	488,130
Provision utilised			-	-	
Change due to discount and time value for money			-	-	
Total provisions year end			53,902,209	53,902,209	4,900,200
Current Provisions					
Non-Current Provisions					

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

22. Borrowings

Description	2024-2025	2023-2024
	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	2024-2025	2023-2024
	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	2024-2025	2023-2024
	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	2024-2025	2023-2024
	Kshs	Kshs	Kshs	Kshs	Kshs
Current Benefit Obligation					
Non-Current Benefit Obligation					
Total					

24. Social Benefit Liabilities

Description	2024-2025	2023-2024
	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)		

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

25. Cash generated from operations.

Description	2024-2025	2023-2024
	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	-	
Increase In Payables	-	
Net Cash Flow From Operating Activities	-	

Kwale County Youth, Women and Persons with Disabilities Fund
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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	2024-2025	2023-2024
	Kshs	Kshs
Transfers From Related Parties'		
Transfers To Related Parties		

c) Key management remuneration

Description	2024-2025	2023-2024
	Kshs	Kshs
Board Of Trustees		
Key Management Compensation		
Total		

d) Due from related parties

Description	2024-2025	2023-2024
	Kshs	Kshs
Due From Parent Ministry		
Due From County Government		
Total		

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Other Disclosures Continued

e) Due to related parties

Description	2024-2025	2023-2024
	Kshs	Kshs
Due To Parent Ministry		
Due To County Government		
Due To Key Management Personnel		
Total		

27. Contingent assets and contingent liabilities

Contingent Liabilities	2024-2025	2023-2024
	Kshs	Kshs
Bank Guarantees		
Total		

Kwale County Youth, Women and Persons with Disabilities Fund
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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 2025				
Receivables From Exchange Transactions	59,292,435		59,292,435	5,390,221
Receivables From Non-Exchange Transactions				
Bank Balances	20,370,416			
Total	79,662,851		59,292,435	5,390,221
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	

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Notes To The Financial Statements (Continued)

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

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

b) Liquidity risk management

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

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

Description	Less than 1 month	Between 1-3 months	Over 5 months	Total
	Kshs	Kshs	Kshs	Kshs
At 30 June 2025				
Trade Payables			6,964	6,964
Current Portion Of Borrowings				
Provisions				
Employee Benefit Obligation				
Total			6,964	6,964
At 30 June 2024				
Trade Payables			6,964	6,964
Current Portion Of Borrowings				
Provisions				
Employee Benefit Obligation				
Total			6,964	6,964

Kwale County Youth, Women and Persons with Disabilities Fund
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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 2025			
Financial Assets			
Investments			
Cash			
Debtors/ Receivables			
Liabilities			
Trade And Other Payables			
Borrowings			
Net Foreign Currency Asset/(Liability)			

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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
2024-2025			
Euro	10%		
USD	10%		
2023-2024			
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.

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

d) Capital risk management.

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

Description	2024-2025	2023-2024
	Kshs	Kshs
Revaluation reserve		
Revolving fund	43,344,900	43,344,900
Accumulated surplus	30,920,761	26,020,561
Total funds	74,265,661	69,365,461
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 Fund Act. Its ultimate parent is the County Government of Kwale

31. Currency

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

**Kwale County Youth, Women and Persons with Disabilities Fund
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20. Annexes

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


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

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)
OAG/MRO/KWALEC CCF/2023/2024(16)	Unsupported fines penalties and other levies	Management to provide schedules on the fines computation	Resolved	
OAG/MRO/KWALEC CCF/2023/2024(16)	Unconfirmed provision for bad and doubtful debts	Computation of the provision to be provided for confirmation	Resolved	

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.....03/10/25.....

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

[Insert name of beneficiary Fund]

[Insert Address]

The *[insert SC/SAGA/Fund name here]* wishes to confirm the amounts disbursed to you as at 30th June 2025 as indicated in the table below. Please compare the amounts disbursed to you with the amounts you received and populate the column E in the table below Please sign and stamp this request in the space provided and return it to us.

Confirmation of amounts received by <i>[Insert name of beneficiary Fund]</i> as at 30 th June 2025							
Reference Number	Date Disbursed	Amounts Disbursed by <i>[SC/SAGA/Fund]</i> (Kshs) as at 30 th June 2025				Amount Received by <i>[beneficiary Fund]</i> (KShs) as at 30 th June 2025 (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 SignDate

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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	225,077	22,508	247,585
Bongwe	Ukunda Youth For The Deaf	100,000	84,898	8,490	93,387
Bongwe	Kagera Youth Group	100,000	104,467	10,447	114,914
Bongwe	Kagera Active Women Group	100,000	202,696	20,270	222,966
Bongwe	Chidzangoni Youth Bunge	100,000	202,671	20,267	222,938
Bongwe	Dzunga S.H.G	100,000	75,887	7,589	83,476
Bongwe	Bidii Women Group	100,000	193,711	19,371	213,082
Bongwe	Amani Mwamanga Women Group	100,000	180,061	18,006	198,068
Bongwe	Vision 2030 Young Stars S.H.G	100,000	19,974	1,997	21,972
Bongwe	Mwakamba Silk Women Group	100,000	-		-
Dzombo	Mwangaza Dzombo Women Group	100,000	225,077	22,508	247,585
Dzombo	Ushirikiano Self Help Group ,Dzombo	100,000	225,077	22,508	247,585
Dzombo	Mungu Na Mtu Women Group	100,000	225,077	22,508	247,585
Dzombo	Tuungane 'B' Walemavu Self Help Group	100,000	200,419	20,042	220,461
Dzombo	Jitolee Self Help Group	100,000	158,948	15,895	174,843
Dzombo	Kenya Loma Youth Group	200,000	227,818	22,782	250,600
Dzombo	Amani Disabled	100,000	175,999	17,600	193,599
Dzombo	Jielewe Youth Group	100,000	169,611	16,961	186,573
Dzombo	Tupendane Walemavu 'B' Self Help Group	100,000	169,611	16,961	186,573
Dzombo	Amkeni Youth Group Kinyungu	100,000	156,630	15,663	172,293
Dzombo	Jasho Women Group	100,000	177,286	17,729	195,015

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Dzombo	Jaribuni Women Group	100,000	150,268	15,027	165,295
Dzombo	Maendeleo Disabled Kombe	100,000	151,448	15,145	166,593
Dzombo	Asante Mama Women Group	100,000	118,876	11,888	130,764
Dzombo	Ushindi Youth Bunge	100,000	126,125	12,613	138,738
Dzombo	Umoja Youth Group	100,000	104,409	10,441	114,850
Dzombo	Ushindi Women Group	100,000	94,880	9,488	104,368
Dzombo	Maridadi Women Group	100,000	49,108	4,911	54,018
Dzombo	Lamukani Women Group	100,000	19,346	1,935	21,281
Dzombo	Kenya Loma Youth Group	100,000	3,962	396	4,358
Dzombo	Umoja Maji Rila Self Help Group	100,000	7,638	764	8,402
Dzombo	Jaribuni Women Group Mzimure	100,000	-	-	-
Dzombo	Shining Star Self Help Group	100,000	-	-	-
Dzombo	Muongani Women Kwa Maasai Group	100,000	-	-	-
Dzombo	Tuinuke Women Group	100,000	-	-	-
Gombato	Komesha Kifua Kikuu Na Ukoma Women Group	100,000	225,077	22,508	247,585
Gombato	Vision Implementors Self Help Group	100,000	225,077	22,508	247,585
Gombato	Dry Our Tears Self Help Group	100,000	181,200	18,120	199,320
Gombato	Jamii Development Youth Group	100,000	181,506	18,151	199,657
Gombato	Markaz Boda Boda Self Help Group	100,000	155,191	15,519	170,710
Gombato	Gombato Bongwe C.B.O Youth	100,000	161,789	16,179	177,968
Gombato	Amkeni Mulungu Nipa Women Group	100,000	141,597	14,160	155,757
Gombato	Mseto 2006 Welfare Group	100,000	134,934	13,493	148,427
Gombato	Mashujaa Women Group	100,000	107,648	10,765	118,412

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Gombato	Mabokoni For Change Youth Forum Group	100,000	107,574	10,757	118,331
Gombato	Ndoto Moja Youth Group	100,000	110,459	11,046	121,505
Gombato	Neema Support Group	100,000	76,277	7,628	83,905
Gombato	Ngori Traditionself Help Group	100,000	23,671	2,367	26,038
Gombato	Mwanjamba Fukuza Njaa Self Help Group	100,000	21,239	2,124	23,363
Gombato	Diani Baraka Disabled S.H.G	100,000	2,119	212	2,331
Gombato	Amani Women Group	100,000	-		-
Kasemeni	Jiunge Women Group	100,000	225,077	22,508	247,585
Kasemeni	Jiinue Women Group	100,000	205,328	20,533	225,860
Kasemeni	Jaribuni Self Help Group	100,000	188,053	18,805	206,858
Kasemeni	Riziki Women Group	100,000	171,266	17,127	188,393
Kasemeni	Mazeras Poultry Self Help Group	100,000	91,297	9,130	100,427
Kasemeni	Dhahabu Peku Women Group	100,000	174,121	17,412	191,534
Kasemeni	Tumaini Majengo Women Group	100,000	174,340	17,434	191,774
Kasemeni	Akiba Women Group	100,000	97,880	9,788	107,668
Kasemeni	Soyo Soyo Women Group	100,000	93,938	9,394	103,332
Kasemeni	Muongozo Women Group Chikuyu A'	100,000	86,827	8,683	95,510
Kasemeni	Jitahidi Chigato Women Group	100,000	88,542	8,854	97,396
Kasemeni	Upendo Fulugani Women Group	100,000	87,568	8,757	96,324
Kasemeni	Tutaweza Women Group	100,000	81,352	8,135	89,487
Kasemeni	Jishuhulishe Women Group	100,000	93,643	9,364	103,007
Kasemeni	Hakika Women Group	100,000	81,238	8,124	89,362
Kasemeni	Tuenuke Women Group	100,000	74,649	7,465	82,114
Kasemeni	Maendeleo Women Group(Mkanyeni)	100,000	74,260	7,426	81,686

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Kasemeni	Barikiwa Women Group	100,000	73,037	7,304	80,341
Kasemeni	Neema Youth Group	100,000	73,941	7,394	81,335
Kasemeni	Tumekaribia Chinguluni Women Group	100,000	82,470	8,247	90,717
Kasemeni	Ukombozi Youth Group	100,000	60,689	6,069	66,758
Kasemeni	Bahakanda Mazeras Women Group	100,000	57,779	5,778	63,557
Kasemeni	Mwache Wajane Women Group	100,000	22,894	2,289	25,183
Kasemeni	Kaza Moyo Women Group	100,000	9,113	911	10,024
Kasemeni	Amkeni Kilibole Women Group	100,000	5,762	576	6,338
Kasemeni	Enuka Nyando Women Group	100,000	-	-	-
Kinango	Kinango Deaf Parent Self Help Group	100,000	225,077	22,508	247,585
Kinango	Jana Si Leo Women Group	100,000	225,077	22,508	247,585
Kinango	Nyota Njema Disabled	100,000	225,077	22,508	247,585
Kinango	Tsahuni Women Group	100,000	176,389	17,639	194,028
Kinango	Subira Amani Women Group	100,000	178,115	17,812	195,927
Kinango	Chifusini Women Group	100,000	178,889	17,889	196,778
Kinango	Soul Brothers Youth	100,000	176,550	17,655	194,205
Kinango	Migundini Women Group	100,000	122,785	12,278	135,063
Kinango	Neema Women Group	100,000	124,139	12,414	136,553
Kinango	Shukrani Women Group	100,000	110,643	11,064	121,707
Kinango	Gandini Central Amkeni	100,000	107,558	10,756	118,314
Kinango	Tumaini Women Group	100,000	76,928	7,693	84,621
Kinango	Jitahidi Women Group	100,000	82,485	8,248	90,733
Kinango	Ruchika Youth Group	100,000	79,698	7,970	87,668
Kinango	Sianzi Mimi Women Group	100,000	74,649	7,465	82,114
Kinango	Tsola Tsola Women Group	100,000	78,546	7,855	86,401

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Kinango	Najeza Women Group	100,000	19,803	1,980	21,783
Kinango	Nuru Mwaluganje Women Group	100,000	4,670	467	5,137
Kinango	Marigedi Women Group	200,000	16,134	1,613	17,747
Kinango	Mwachinga Women Group	100,000	2	0	2
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 Silc Group	100,000	-		-
Kinondo	Mabrouk Women Group	100,000	225,077	22,508	247,585
Kinondo	Allahu Karimu Women Group	100,000	175,604	17,560	193,164
Kinondo	Bidii Youth Group	100,000	175,323	17,532	192,855
Kinondo	Najib Women Group	100,000	174,121	17,412	191,534
Kinondo	Amini Youth Group	100,000	174,121	17,412	191,534
Kinondo	Amani Youth Group	100,000	174,121	17,412	191,534
Kinondo	Nuru Njema Projec T	100,000	117,429	11,743	129,172
Kinondo	Muhaka Islamic Women Group	100,000	132,438	13,244	145,682
Kinondo	Nuru(Biga)Women Group	100,000	115,604	11,560	127,164
Kinondo	Kinondo Network Muungano Vijijini Group	100,000	96,394	9,639	106,033
Kinondo	Uzima Ni Afya S.H.G	100,000	77,513	7,751	85,264
Kinondo	Bidiika Women Group	100,000	70,619	7,062	77,681
Kinondo	Gogoni Forest Conversation Groups	100,000	70,388	7,039	77,426
Kinondo	Nyumba Mbovu Women Group	100,000	63,333	6,333	69,667
Kinondo	Baraka Conservation Group	100,000	187,982	18,798	206,780
Kinondo	Kinondo Handicapped S.H.G	100,000	65,760	6,576	72,336

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Kinondo	Faraja Investment Youth	100,000	54,564	5,456	60,020
Kinondo	Mwaepe Youth Group	100,000	51,053	5,105	56,158
Kinondo	Sadfayouth Group	100,000	47,549	4,755	52,304
Kinondo	Tupendane Women Group	100,000	126,115	12,612	138,727
Kinondo	Nia Moja Women Group	100,000	15,265	1,527	16,792
Kinondo	Ukunda Hilfa Magaoni Branch Group	100,000	22,607	2,261	24,867
Kinondo	Lamukani Women Group	100,000	16,377	1,638	18,015
Kinondo	Haki Maishani Disable Group	100,000	18,315	1,832	20,147
Kinondo	Galu Beach Youth Group	100,000	47,281	4,728	52,009
Kinondo	Gasi Women Group	100,000	0		0
Kubo	Nuru Vsla Women Group	100,000	185,260	18,526	203,786
Kubo	Tumaini Peace Forum Group	100,000	178,291	17,829	196,120
Kubo	Z-Walemavu Youth Group	100,000	172,719	17,272	189,991
Kubo	Jitahidi Women Group	100,000	131,752	13,175	144,927
Kubo	Ngetha Vsla	100,000	129,952	12,995	142,947
Kubo	Maono Women Group	100,000	118,499	11,850	130,349
Kubo	Kichakasimba Saidia Walemavu	100,000	114,905	11,491	126,396
Kubo	Prepared Youth Group	100,000	84,800	8,480	93,280
Kubo	Ngone Mwaitu Women Group	200,000	112,056	11,206	123,262
Kubo	Nyumba Ya Sala F.B Group	100,000	83,484	8,348	91,833
Kubo	Mawasiliano Youth Group	100,000	188,030	18,803	206,833
Kubo	Kub- Kwale Shimba Hills	100,000	65,906	6,591	72,496
Kubo	Sagalato Vijana Tumaini S.H Group	100,000	58,462	5,846	64,308
Kubo	Katangini Disability	100,000	14,397	1,440	15,837
Kubo	Tujipange Wajane Women Group	100,000	22,677	2,268	24,945

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Kubo	Mwembeni Womeni Group	100,000	10,323	1,032	11,355
Kubo	Rafiki Disabled Group	100,000	3,408	341	3,748
Kubo	Boyani Twasonga Mbele Women Group	100,000	1,207	121	1,327
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	225,077	22,508	247,585
Mackinon	Tumejaribu Women Group	100,000	225,077	22,508	247,585
Mackinon	Makamini Women Group	100,000	225,077	22,508	247,585
Mackinon	Maloman A Women Group	100,000	225,077	22,508	247,585
Mackinon	Manyamimi Youth Group	100,000	225,077	22,508	247,585
Mackinon	Tujiinue Women Group	200,000	182,533	18,253	200,787
Mackinon	Baraka Taru Support Group	100,000	181,200	18,120	199,320
Mackinon	Tujiinue Women Group	100,000	198,897	19,890	218,787
Mackinon	Taru Physically Handicapped S.H.G	100,000	166,278	16,628	182,905
Mackinon	Tumejiunga Kwa Imani	100,000	171,054	17,105	188,159
Mackinon	Jitahidi Women Group	100,000	168,357	16,836	185,193
Mackinon	Silazima Women Group	100,000	139,481	13,948	153,429
Mackinon	Mackinon Community Unit	100,000	144,749	14,475	159,224
Mackinon	Fuleye Youth Group	100,000	109,117	10,912	120,029
Mackinon	Thureya Mudzimba Ryaka Quarry Youth Group	100,000	100,303	10,030	110,333

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Mackinon	Bidii Maiyini Disabled Group	100,000	75,954	7,595	83,549
Mackinon	Upendo Kituu Women Group	100,000	72,436	7,244	79,679
Mackinon	Jipeni Moyomavuweni Women Group	100,000	66,646	6,665	73,311
Mackinon	Neema Women Group	100,000	78,399	7,840	86,239
Mackinon	Neema Women Group	100,000	47,549	4,755	52,304
Mackinon	Murina Women Group	100,000	30,712	3,071	33,783
Mackinon	Pambazuko Women Group	100,000	5,714	571	6,285
Mackinon	Muongano Women Cbo	100,000	0		0
Mackinon	Tawfiq Women Group	100,000	339	34	373
Mackinon	Ng' Aza Matso Self Help	100,000	-		-
Mkongani	Tiribe Youth Group	100,000	225,077	22,508	247,585
Mkongani	Kumepambazuka Women Group	100,000	225,077	22,508	247,585
Mkongani	Tuamke Women Group	100,000	178,640	17,864	196,504
Mkongani	Mungu Yuko Disabled S.H.G	100,000	182,421	18,242	200,663
Mkongani	Walemavu Mkomba Group	100,000	161,326	16,133	177,459
Mkongani	Kizimbani Youth Bunge	100,000	177,574	17,757	195,331
Mkongani	Maelewano Disabled S.H.G	100,000	177,574	17,757	195,331
Mkongani	Uchumi Youth Group	100,000	177,739	17,774	195,513
Mkongani	Burani Disabled S.H.G	100,000	174,459	17,446	191,905
Mkongani	Muongano Poshomill S.H.G	100,000	152,649	15,265	167,914
Mkongani	Safina Silc Women Group	100,000	106,747	10,675	117,422
Mkongani	Kumekucha Women Group-Mwanamngulu	100,000	129,968	12,997	142,965
Mkongani	Mujitaba Women Group	100,000	101,517	10,152	111,669
Mkongani	Baraka Disabled Group- Mirihini	100,000	82,637	8,264	90,901
Mkongani	Mutui Museo S.H.G	100,000	79,892	7,989	87,881

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Mkongani	Mtsanzo Self Help Group	100,000	80,519	8,052	88,571
Mkongani	Mkongani Breast Feeding Women Group	100,000	79,444	7,944	87,388
Mkongani	Jiulize Women Group	100,000	79,804	7,980	87,784
Mkongani	Changamoto Youth Group	100,000	82,856	8,286	91,141
Mkongani	Walemavu Lwara Mabanda Group	100,000	22,469	2,247	24,716
Mkongani	Umoja Women Group-Deri	100,000	6,790	679	7,469
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	Mawazo Women Group	100,000	-	-	-
Mkongani	Bahatisha Women Group	100,000	-	-	-
Mwavumbo	Amani Youth Group	100,000	133,822	13,382	147,204
Mwavumbo	Amani Disability Pemba	100,000	128,641	12,864	141,505
Mwavumbo	Patanani Women Group	100,000	115,635	11,564	127,199
Mwavumbo	Muongano Kaluveni Youth Bunge	100,000	95,074	9,507	104,582
Mwavumbo	Mwangaza Dzombo Women Group	100,000	82,774	8,277	91,051
Mwavumbo	Muongano Wa Walemavu Kalalani	100,000	93,933	9,393	103,327
Mwavumbo	Muongano Albinism Parents Group	100,000	78,342	7,834	86,176
Mwavumbo	Changamsha Women Group	100,000	69,903	6,990	76,893
Mwavumbo	Amkeni Women Group	200,000	75,980	7,598	83,579
Mwavumbo	Tunaweza Mlola Youth Group	100,000	58,462	5,846	64,308
Mwavumbo	Upendo Youth Group	100,000	56,368	5,637	62,005
Mwavumbo	Watulizeni Women Group	100,000	50,667	5,067	55,733
Mwavumbo	Inuka Chilumani 'A' Women Group	100,000	19,395	1,939	21,334

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Mwavumbo	New Lamkani Women Group	200,000	13,533	1,353	14,886
Mwavumbo	Umoja Lutsangani Youth Group	100,000	8,470	847	9,317
Mwavumbo	Akili Ni Mali Mlola Wome Group	100,000	8,487	849	9,336
Mwavumbo	Changamkeni Women Group	100,000	6,242	624	6,866
Mwavumbo	Mwabila Walemavu Welfare Group	100,000	4,945	494	5,439
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	225,077	22,508	247,585
Mwereni	Jitoe Women Group Mwena	100,000	199,534	19,953	219,487
Mwereni	Muongano Mpya Walemavu	100,000	194,169	19,417	213,586
Mwereni	Amkeni Women Group Mwena	100,000	192,554	19,255	211,809
Mwereni	Songa Mbele S.H.G	100,000	179,732	17,973	197,705
Mwereni	Jitegemee Support Women Group	100,000	173,007	17,301	190,308
Mwereni	Tumaini Disable Group(Kilimangodo)	100,000	182,095	18,210	200,305
Mwereni	Hope Youth Group(Mwangulu)	100,000	122,580	12,258	134,838
Mwereni	Upendo Mwamtsolwa Women Group	100,000	173,087	17,309	190,395
Mwereni	Bidii Women Group	100,000	317,914	31,791	349,705
Mwereni	Amka Twende Disabled -Chindi	100,000	157,073	15,707	172,780

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Mwereni	Kilimangondo Youth Group	100,000	151,033	15,103	166,136
Mwereni	Imara Mololo Women Group	100,000	135,972	13,597	149,569
Mwereni	Mwamtsefu Women Group	100,000	133,091	13,309	146,400
Mwereni	Upendo(Kilimangodo) Self Help Group	100,000	98,145	9,814	107,959
Mwereni	Kilimangodo Women Group(Mwereni Ward)	100,000	87,416	8,742	96,158
Mwereni	Amkeni Kilimangodo Women Group	100,000	113,948	11,395	125,342
Mwereni	Nyota Ya Asubuhi Self Help Group	100,000	103,083	10,308	113,392
Mwereni	Baraka Mwena Women Group	100,000	83,292	8,329	91,622
Mwereni	Amkeni Women Group (Mteza)	100,000	106,277	10,628	116,905
Mwereni	Maendeleo Women Group	100,000	77,086	7,709	84,795
Mwereni	Utamaduni Ngoma Women Group	100,000	18,659	1,866	20,525
Mwereni	Maendeleo Mteza Women Group	100,000	34,138	3,414	37,552
Mwereni	Neema Mwamumba Women Group	100,000	18,123	1,812	19,935
Mwereni	Imani Ni Matendo Women Group	100,000	-	-	-
Mwereni	Malengo Youth Group	100,000	-	-	-
Ndavaya	Jipe Moyo Kahoyeni Women Group	100,000	225,077	22,508	247,585
Ndavaya	Mama Raha Women Group	100,000	225,077	22,508	247,585
Ndavaya	Ndavaya Village Youth Bunge	100,000	225,077	22,508	247,585
Ndavaya	Jiulize Women Group	100,000	225,077	22,508	247,585
Ndavaya	Ndavaya Centre Women Group	100,000	225,077	22,508	247,585
Ndavaya	Tsunami Women Group	100,000	184,360	18,436	202,796
Ndavaya	Kisinet Women Group	100,000	167,640	16,764	184,404

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Ndavaya	Muongano Mwandimu S.H.G	100,000	166,081	16,608	182,689
Ndavaya	Maelewano Women Group	100,000	188,658	18,866	207,524
Ndavaya	Taratibu Silc Women Group	100,000	172,131	17,213	189,344
Ndavaya	Mamboleo Amani Women Group	100,000	171,667	17,167	188,834
Ndavaya	Wakilisha Women Group	100,000	132,641	13,264	145,905
Ndavaya	Kakindu Ffs	100,000	132,072	13,207	145,279
Ndavaya	Ndauni Women Group	100,000	91,519	9,152	100,671
Ndavaya	Mwelekeo Youth Group	100,000	97,064	9,706	106,770
Ndavaya	Henzanani Women	100,000	88,776	8,878	97,653
Ndavaya	Reresha Junior Youth Bunge	100,000	82,696	8,270	90,965
Ndavaya	Maelewano Youth Group	100,000	87,171	8,717	95,889
Ndavaya	Vitendo Support Group	100,000	69,583	6,958	76,541
Ndavaya	Ndavaya Community Unit	100,000	69,068	6,907	75,975
Ndavaya	New Ushirikiano Women Group	100,000	29,282	2,928	32,210
Ndavaya	Tumeamua S.H.G	100,000	13,579	1,358	14,937
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 Fikirini Women Group	100,000	225,077	22,508	247,585
Pongwe	Simba Boys Youth Football S. H. G	100,000	225,077	22,508	247,585
Pongwe	Mbaoni Youth Bunge	100,000	225,077	22,508	247,585
Pongwe	Utsamba Youth Bunge	100,000	225,077	22,508	247,585
Pongwe	Umoja Ni Nguvu Women Group Shimoni	100,000	225,077	22,508	247,585
Pongwe	Maendeleo Women Group	100,000	225,077	22,508	247,585

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Pongwe	Maendeleo Self Help Group	100,000	184,810	18,481	203,291
Pongwe	Shimoni Women Group	100,000	178,414	17,841	196,255
Pongwe	Tumaini Youth Group	100,000	175,582	17,558	193,141
Pongwe	Mtimbani Youth Bunge	100,000	157,760	15,776	173,536
Pongwe	Mwangaza Muungano Self Help Group	100,000	164,060	16,406	180,466
Pongwe	Hadiya Women Group	100,000	135,472	13,547	149,019
Pongwe	Shaurimoyo Mwauga Women Group	100,000	114,162	11,416	125,578
Pongwe	Dzombo Women Group	100,000	127,275	12,727	140,002
Pongwe	Subira Village Savings Loan Ass	100,000	123,565	12,356	135,921
Pongwe	Mwenjeni Dev Youth Group	100,000	95,027	9,503	104,529
Pongwe	Jefsi Youth Group	100,000	82,397	8,240	90,637
Pongwe	Nuru Masimbani Women Group	100,000	74,679	7,468	82,147
Pongwe	Inuka Walemavu S.H.G	100,000	202,290	20,229	222,519
Pongwe	Sitara Nikaphu Youth Group	100,000	187,264	18,726	205,990
Pongwe	Mkono Wa Ndugu Women Group	100,000	67,399	6,740	74,139
Pongwe	Masimbani Disabled Self Help Group	100,000	80,511	8,051	88,562
Pongwe	Wasini Women Group	100,000	145,793	14,579	160,373
Pongwe	Msiremwe Women Group	100,000	36,541	3,654	40,195
Pongwe	Shimoni Ramogi Welfare Group	100,000	5,256	526	5,782
Pongwe	Subira Community Metameta Prod S/H/G	100,000	8,487	849	9,336
Puma	Upendo Chonyi Women Group	100,000	225,077	22,508	247,585
Puma	Matokeo Women Group	100,000	225,077	22,508	247,585
Puma	Juhudi S.H.G	100,000	225,077	22,508	247,585

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Puma	Maendeleo Kasageni Women Group	100,000	225,077	22,508	247,585
Puma	Jikaze S.H.G	100,000	225,077	22,508	247,585
Puma	Upendo Mazola Women Group	100,000	225,077	22,508	247,585
Puma	Karyaka Kazamoyo Women Group	100,000	181,876	18,188	200,063
Puma	Maendeleo Shambani Women Group	100,000	175,425	17,542	192,967
Puma	Maendeleo Mabamani Women Group	100,000	177,574	17,757	195,331
Puma	Vinatosha Women Group	100,000	155,861	15,586	171,447
Puma	Mzalendo Women Group	100,000	160,749	16,075	176,824
Puma	Tupendane Disability Group	100,000	181,006	18,101	199,107
Puma	Maelewano Kasageni Women Group	100,000	128,195	12,819	141,014
Puma	Dzumbe Women Group	100,000	98,096	9,810	107,905
Puma	Dzimanya Fdp Group	100,000	99,411	9,941	109,352
Puma	Dzupho Women Group	100,000	97,375	9,737	107,112
Puma	Vigurungani Special Women Group	100,000	83,761	8,376	92,137
Puma	Tuongane Karyaka S.H.Group	100,000	87,171	8,717	95,889
Puma	Muungano Msaroni Women Group	100,000	74,649	7,465	82,114
Puma	Busara Women Group	100,000	60,410	6,041	66,451
Puma	Shaurimoyo S.H.G	200,000	396,541	39,654	436,195
Puma	Shauri Moyo Self Help Group	100,000	8,402	840	9,243
Puma	Mutethya Women Group	100,000	-7,241	-724	-7,965
Puma	Ushindi V.S.L.A Murungurunguni	100,000	-		-
Puma	Upendo V.S.L.A Mazola Centre	100,000	-		-
Ramisi	Pamba Elimu Women Group	100,000	225,077	22,508	247,585

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Ramisi	Bodaboda Shirazi Welfare Association	100,000	225,077	22,508	247,585
Ramisi	Naugaendeni S.H.G	100,000	225,077	22,508	247,585
Ramisi	Darugube Youth Bunge	100,000	185,485	18,549	204,034
Ramisi	Mivumoni Boda Boda Youth Group	100,000	164,619	16,462	181,081
Ramisi	Mivumoni Walemavu Group	100,000	178,981	17,898	196,879
Ramisi	Subira Kigwende Women Group	100,000	159,048	15,905	174,952
Ramisi	Sawa Sawa Youth Group	100,000	174,423	17,442	191,865
Ramisi	Bomani Boda Boda Youth Group	100,000	174,121	17,412	191,534
Ramisi	Muongano Youth Group	100,000	134,022	13,402	147,425
Ramisi	Kisimachande Youth Bunge	100,000	113,295	11,329	124,624
Ramisi	Maendeleo Women Group Vsla	100,000	110,006	11,001	121,007
Ramisi	Msambweni Deef Self Help Group	100,000	84,929	8,493	93,422
Ramisi	Matunda Self Help Group	100,000	83,709	8,371	92,080
Ramisi	Sisi Kwa Sisi Women Group	100,000	89,705	8,970	98,675
Ramisi	Maendeleo Women Group	100,000	75,310	7,531	82,841
Ramisi	Subira (Funzi) Women Group	100,000	73,313	7,331	80,644
Ramisi	Jumuia Women Group	100,000	186,814	18,681	205,495
Ramisi	Nuru Self Help Group	100,000	58,462	5,846	64,308
Ramisi	Mwachande Disabled Group	100,000	160,643	16,064	176,708
Ramisi	Sisi Kwa Sisi Tumbe Self Help Group	100,000	23,085	2,309	25,394
Ramisi	Maendeleo Mother To Mother Support Group	100,000	19,841	1,984	21,825
Ramisi	Jiulize Women Group	100,000	136,501	13,650	150,152
Ramisi	Amani Women Group	100,000	129,920	12,992	142,912
Ramisi	Moonlight Vision Youth Group	100,000	-	-	-

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Ramisi	Eituatangwa Women Group	100,000	5,047	505	5,552
Samburu	Tumaini Women Group	100,000	165,691	16,569	182,260
Samburu	Disabled Samburu Group	100,000	172,046	17,205	189,250
Samburu	Endelea Women Group	100,000	175,246	17,525	192,771
Samburu	Furahisha Mgamani Women Group	100,000	151,394	15,139	166,533
Samburu	Fikiria Moyo Savings Group	200,000	147,382	14,738	162,120
Samburu	Jipe Moyo Mwaruphesa S.H.G	100,000	154,018	15,402	169,420
Samburu	Furaha Women Group	100,000	129,983	12,998	142,981
Samburu	Nyongoni Women Group	100,000	143,283	14,328	157,611
Samburu	Pambazuko Jipya Women Group	100,000	102,096	10,210	112,305
Samburu	Kanyumbuni Vision Youth Group	100,000	102,181	10,218	112,399
Samburu	Pambazuko Women Group	100,000	74,941	7,494	82,435
Samburu	Kudzacha Mayumbe S.H.G	100,000	233,845	23,384	257,229
Samburu	Muongano Mgamani S.H.G	100,000	81,582	8,158	89,740
Samburu	Peleleza Farmers Group	100,000	18,984	1,898	20,882
Samburu	Shimoni Women Group	100,000	10,185	1,018	11,203
Samburu	Upendo Kazamoyo Women Group	100,000	8,063	806	8,869
Samburu	Subira Choir	100,000	6,067	607	6,673
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	235	24	259

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Tiwi	Pambazuko Self Help Group	100,000	225,077	22,508	247,585
Tiwi	Ahadi Ni Deni Women Group	100,000	225,077	22,508	247,585
Tiwi	Imara Daima S.H. Group	100,000	225,077	22,508	247,585
Tiwi	Tawakal Women Group	100,000	225,077	22,508	247,585
Tiwi	Maendeleo S.H. Women Group-Pongwe	100,000	175,796	17,580	193,375
Tiwi	Maelewano Women Group	100,000	181,935	18,193	200,128
Tiwi	Ngangari Women Group	100,000	176,214	17,621	193,835
Tiwi	Taqwa Women Group-Chitsanga	100,000	175,425	17,542	192,967
Tiwi	Mchaka Mchaka Tiwi Youth Group	100,000	175,232	17,523	192,755
Tiwi	Mwerya Women Group	100,000	150,268	15,027	165,295
Tiwi	Chirima Youth Group	100,000	148,248	14,825	163,073
Tiwi	Home Success Women Group	100,000	156,670	15,667	172,338
Tiwi	Jipe Moyo Women Group	100,000	127,998	12,800	140,797
Tiwi	Magodzoni Support Group	100,000	83,859	8,386	92,245
Tiwi	Kizingo Women Group	100,000	100,406	10,041	110,447
Tiwi	Together As One S.H.G	100,000	221,777	22,178	243,955
Tiwi	Amkeni Kizingo Women Group	100,000	87,864	8,786	96,650
Tiwi	Umwenga Women Group	100,000	82,433	8,243	90,676
Tiwi	Pentagon Womengroup	100,000	56,708	5,671	62,378
Tiwi	Wema Women Group	100,000	61,190	6,119	67,309
Tiwi	Halwa Women Group	100,000	22,321	2,232	24,553
Tiwi	Mwasaga Self Help Group	100,000	22,236	2,224	24,459
Tiwi	Magodzoni Bodaboda Group	100,000	13,359	1,336	14,695
Tiwi	Tiwi Handcapped Group	100,000	7,395	739	8,134
Tiwi	Lamukani Women Group	100,000	-	-	-

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Tiwi	Mkadini Fishermengroup	100,000	-	-	-
Tsimba	Vitoroni Youth Bunge	100,000	165,921	16,592	182,513
Tsimba	Malipo Women Group	100,000	160,965	16,097	177,062
Tsimba	Tingeti Tree Plantation S.H.Group	100,000	151,395	15,139	166,534
Tsimba	Chitsanze Contact Farmers Women Group	100,000	142,496	14,250	156,746
Tsimba	Mwamtola Muungano Women Group	100,000	132,907	13,291	146,198
Tsimba	Amini Moyo Women Group	100,000	74,649	7,465	82,114
Tsimba	Mazumalume Disabled S.H.Group	100,000	68,205	6,821	75,026
Tsimba	Nuru Self Help Group	100,000	47,549	4,755	52,304
Tsimba	Dzihendere Self Help Group	100,000	25,146	2,515	27,661
Tsimba	Community Health Committee Self Help Group	100,000	1,641	164	1,805
Tsimba	Kaza Moyo Women Group	100,000	1,241	124	1,365
Tsimba	Mwambara Disabled Group	100,000	-	-	-
Tsimba	Bumbani Youth Group	100,000	30,205	3,021	33,226
Tsimba	Tamaa Women Group	100,000	-	-	-
Tsimba	Mwangaza Self Help Group	100,000	-	-	-
Tsimba	Mwalungo Women Group	100,000	-	-	-
Tsimba-Golini	Ni Wewe Youth Self Help Group	100,000	225,077	22,508	247,585
Tsimba-Golini	Maelewano Mbuguni Women Group	100,000	120,018	12,002	132,020
Tsimba-Golini	Mwambara Disables Group	200,000	75,092	7,509	82,601
Tsimba-Golini	Chibanda Mulungu S.H.G	100,000	74,044	7,404	81,448
Tsimba-Golini	Matuga Zero Grazing	100,000	63,466	6,347	69,813
Tsimba-Golini	Golini Farmers Zero Grazing Group	100,000	18,798	1,880	20,678

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Tsimba-Golini	Stamili Kayamba Women Group	100,000	10,429	1,043	11,472
Tsimba-Golini	Precious Women Group	100,000	-		-
Tsimba-Golini	Mwamko Digital Youth Group	100,000	-		-
Ukunda	Kibundani Women Group	100,000	225,077	22,508	247,585
Ukunda	Elimisha Arts Trough Group	100,000	225,077	22,508	247,585
Ukunda	Amani Welfare Group	100,000	225,077	22,508	247,585
Ukunda	Tuwajibike Youth Group	100,000	225,077	22,508	247,585
Ukunda	Ukunda Arts Troupe	100,000	225,077	22,508	247,585
Ukunda	Ibiza 'B' Boda Boda Self Help Group	100,000	177,744	17,774	195,518
Ukunda	Jirip Volunteers Self Help Group	100,000	195,282	19,528	214,810
Ukunda	Arise And Shine Self Help Group	100,000	172,556	17,256	189,812
Ukunda	Jeddah Combination S.H.G	100,000	181,135	18,113	199,248
Ukunda	Nagakale Women Group	100,000	180,191	18,019	198,210
Ukunda	Ochangu The Great Films	100,000	179,241	17,924	197,165
Ukunda	Future For Hope Rovers Network	100,000	175,425	17,542	192,967
Ukunda	Mandigo Village Two Self Help Group	100,000	148,250	14,825	163,075
Ukunda	Nichicho Women Group	100,000	150,268	15,027	165,295
Ukunda	Diani Youth Network Group	100,000	77,737	7,774	85,511
Ukunda	Mishemishe S.H.G	100,000	95,910	9,591	105,501
Ukunda	Faith Women Group	100,000	99,129	9,913	109,042
Ukunda	Scheme Community Unity Group	100,000	81,344	8,134	89,478
Ukunda	Waathiriwa B' Women Support Group	100,000	132,637	13,264	145,900
Ukunda	Jiinue Women Group	100,000	65,964	6,596	72,560

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Ukunda	Meka Youth Bunge	100,000	76,811	7,681	84,492
Ukunda	Joka Opere Friends Self Help Group	100,000	52,615	5,262	57,877
Ukunda	Mkwakwani Support Youth Group	100,000	-		-
Ukunda	Diani Baraka Disabled Self Help Group	100,000	-		-
Ukunda	Mkwakwani Support Group	200,000	-		-
Vanga	Muongano Youth Bung	100,000	225,077	22,508	247,585
Vanga	Nayeni Women Group	100,000	195,756	19,576	215,332
Vanga	Kidumu Women Group	100,000	181,313	18,131	199,444
Vanga	Mtazamo Youth Group	100,000	184,360	18,436	202,796
Vanga	Muongano Mgombezi Women Group	100,000	164,619	16,462	181,081
Vanga	Forwad Ever Youth Group	100,000	167,640	16,764	184,404
Vanga	Tuongane Women Group	100,000	167,954	16,795	184,749
Vanga	Hekima Women Group	100,000	176,425	17,643	194,068
Vanga	Lunga Lunga Drive Con S.H.G	100,000	147,373	14,737	162,110
Vanga	Mwamvuli Youth Group	100,000	169,924	16,992	186,916
Vanga	Upendo Handcapped Self Help Group	100,000	117,429	11,743	129,172
Vanga	Makwenyeni Youth Group	100,000	85,019	8,502	93,521
Vanga	Subira Huvuta Heri Youth Group	100,000	97,798	9,780	107,578
Vanga	Mafanikio Women Group	100,000	85,125	8,513	93,638
Vanga	Tuheshimiane Women Group	100,000	181,670	18,167	199,837
Vanga	Artisans Youth Group	100,000	68,205	6,821	75,026
Vanga	Baraka Women Group	100,000	62,944	6,294	69,238
Vanga	The Knot Women Group	100,000	53,005	5,301	58,306
Vanga	Kaeniniao Women Group	100,000	27,297	2,730	30,026
Vanga	Tumaini Women Group	100,000	15,062	1,506	16,568

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Vanga	Tutegemeane Women Group	100,000	15,273	1,527	16,800
Vanga	New Vision Youth Group	100,000	6,378	638	7,016
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	225,077	22,508	247,585
Waa	Nagajeza Self Help Group	100,000	225,077	22,508	247,585
Waa	Maganyakulo Self Help Group	100,000	225,077	22,508	247,585
Waa	Kigato Youth Bunge	100,000	225,077	22,508	247,585
Waa	Wema Self Help Group	100,000	225,077	22,508	247,585
Waa	Kombani Green Development Initiative	100,000	225,077	22,508	247,585
Waa	Jipe Moyo By Pass Women Group	100,000	182,101	18,210	200,311
Waa	Neema Upendo Self Help Group	100,000	164,619	16,462	181,081
Waa	Tingisha Women Group	100,000	164,619	16,462	181,081
Waa	Marika Women Group	100,000	174,844	17,484	192,329
Waa	Kiteje Dispensary Support Group	100,000	172,040	17,204	189,244
Waa	Dzisaidie Women Group	100,000	89,505	8,951	98,456
Waa	Ganamwimwi Women Group	100,000	78,301	7,830	86,132
Waa	Mshikamano Cultural Group	100,000	186,814	18,681	205,495
Waa	Khalwa Youth Group	100,000	55,733	5,573	61,307
Waa	Matuga Arts Troupe	100,000	25,105	2,510	27,615
Waa	Msiwake Women Group	100,000	8,487	849	9,336
Waa	Coast Siderz Youth Group	100,000	11,988	1,199	13,187
Waa	Upendo Disabled Community Welfare Group	100,000	-	-	-
Waa	Mtakadze Women Group	100,000	-	-	-

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Waa	Tawheed Women Group	100,000	-		-
Waa	Tumaini Letu Women Group	100,000	1,015	101	1,116
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	26,922	2,692	29,615
Waa	Peleleza Women Group	100,000	39,670	3,967	43,637
	TOTAL	52,000,000	53,902,214	5,390,221	59,292,435