



Trans Nation DT Sacco Ltd

Committed to Serve

FINANCIAL STATEMENT AND REPORT 2024



ggrey & Company

CERTIFIED PUBLIC ACCOUNTANT OF KENYA
P.O. Box 62494 – 00200, Nairobi, Kenya.
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Trans Nation DT Sacco Ltd

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Statement of comprehensive income for the Year ended 31st December 2024

REVENUE	2024	2023
INTEREST INCOME	Kes	Kes
Interest on Member Loans	2,387,973,591	1,959,704,720
Total Interest	2,387,973,591	1,959,704,720
INTEREST EXPENSES	(1,078,077,533)	(851,150,983)
NET INTEREST INCOME	1,309,896,059	1,108,553,737
OTHER OPERATING INCOME		
Fees and Commissions	135,476,617	111,598,551
Other Income	42,729,554	19,394,472
	178,206,171	130,993,023
NET INCOME	1,488,102,229	1,239,546,760
OPERATING EXPENSES		
Financial Expenses	62,936,010	39,358,050
Personnel costs	406,868,917	318,544,324
Governance expenses	59,186,771	51,149,973
Marketing Expenses	40,921,895	25,722,585
Administrative expenses	178,584,938	152,447,758
Depreciation	17,184,088	17,046,994
Provision for Loan Loss	150,000,000	150,000,000
Provision for investment loss	41,155,517	-
NET EXPENSES	956,838,137	754,269,684
SURPLUS FOR THE YEAR BEFORE TAXATION	531,264,093	485,277,077
TAXATION	(42,234,157)	(40,349,165)
Surplus for the year after taxation	489,029,936	444,927,912



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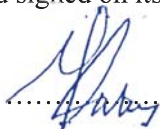
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Statement of financial position as at 31st December 2024

	2024	2023
ASSETS	Kes	Kes
Bank and cash Balances	1,195,984,779	644,445,106
Accounts Receivables	327,422,736	324,216,007
Loans Portfolio	12,350,290,658	10,615,031,207
Investments	65,587,784	80,276,922
Property and Equipment	397,057,541	357,435,352
TOTAL ASSETS	14,336,343,498	12,021,404,594
LIABILITIES		
Bank Overdraft	8,908,949	62,004,597
Members Deposits	8,003,303,304	6,650,234,922
Taxation	17,000,000	17,000,000
Accounts payables	36,832,071	28,350,096
Operating Funds	154,983,436	97,974,327
Other payable	962,572,000	785,700,000
Interest Bearing liabilities:		
Members' Savings-FOSA	2,292,449,840	1,970,908,007
Borrowings	-	266,666,667
Total Liabilities	11,476,049,599	9,878,838,616
EQUITY		
Share Capital	771,903,445	471,588,913
Reserves	1,970,962,454	1,580,723,065
Proposed Dividends	117,428,000	90,254,000
	2,860,293,899	2,142,565,978
TOTAL LIABILITIES AND EQUITY	14,336,343,498	12,021,404,594

The financial statements on pages 9-30 were authorized for issue by the Board of Directors on 9/...../ 2025 and signed on its behalf by:

Chairman



Treasurer



Board Member



Board Member



