



COSMOPOLITAN DEPOSIT TAKING SACCO SOCIETY LIMITED

United we grow
P.O. BOX 1931
TEL: 0722388616
NAKURU

ADDRESS ALL CORRESPONDENCE
TO THE SECRETARY COSMOPOLITAN
E-mail: info@cosmopolitansacco.co.ke

Our Ref: ADM 68/CIR MEMB/118

Date: 10th January 2026

**TO: ALL MEMBERS OF COSMOPOLITAN
DEPOSIT TAKING SACCO**

Dear Co-operators,

RE: ANNUAL GENERAL MEETING

Notice is hereby given of the 46th Annual General Meeting to be held on **SATURDAY 24TH JANUARY 2026** at Kunste Hotel Open Ground starting at 9.00 a.m.

The items of agenda will be:-

1. Chairman's Opening Remarks
2. Board Report
3. Supervisory Report
4. 2025 Audited Accounts
5. Proposed Budget 2027
6. Appointment of Auditors 2026
7. Reading and Confirmation of the Previous Minutes
8. Matters Arising Thereof
9. Speeches from Invited Guests
10. Any other Business

ALL ARE WELCOME.

Yours Faithfully,



**JOHN MACHARIA WARUTUMO
HON. SECRETARY
FOR BOARD OF DIRECTORS**

- c.c. – County Commissioner for Cooperatives**
- Sub-County Co-operative officer Nakuru
- The OCS – Nakuru Central Police

COSMOPOLITAN DT SACCO SOCIETY LIMITED.

CS/2675

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR PERIOD ENDED 31ST DECEMBER 2025**

APPROVED
for publication and presentation
to AGM or ADM subject to observations issued

16 JAN 2026

SIGN: *[Signature]*
THE SACCO SOCIETIES REGULATORY
AUTHORITY

THE SACCO SOCIETY REGULATORY AUTHORITY
RECEIVED
16 JAN 2026
(SASRA)
P. O. Box 25089-00100, NAIROBI

Finance Manager: Christine Ngunjiri

Signature..... *[Signature]*

Chief Executive Officer: Elizabeth Njoroge

Signature..... *[Signature]*

Chairperson: John Kahugu

Signature..... *[Signature]*

Treasurer: James Michael Maingi

Signature..... *[Signature]*

Board member: James Muiruri

Signature..... *[Signature]*

CS/2675

COSMOPOLITAN DT SACCO SOCIETY LIMITED.

STATEMENT OF FINANCIAL POSITION

AS AT 31ST DECEMBER 2025

ASSETS	NOTES	2025 Kshs	2024 Kshs
Cash and Cash Equivalents	4)	2,623,411,353	2,191,496,933
Inventory	5)	960,174	1,148,478
Prepayments and trade receivables	6)	269,046,889	350,235,098
Loan to Members	7)	10,405,913,247	8,937,690,474
Financial investments	9)	232,196,686	164,444,725
Property, Plant and Equipment	8)	45,537,815	38,910,438
TOTAL ASSETS		<u>13,577,066,164</u>	<u>11,683,926,145</u>
LIABILITIES			
Members deposits	10)	10,399,281,003	9,064,219,256
Income Tax Payable	11) a	-	17,462,603
Differed Tax	11 b)	19,466,786	-
Dividends & Interest (Rebates) payable	12)	980,000,000	870,000,000
Sundry creditors and Accruals	13)	9,455,064	26,902,940
Total Liabilities		<u>11,408,202,853</u>	<u>9,978,584,799</u>
SHAREHOLDERS' FUND			
Share capital	14)	443,438,558	387,247,588
General Reserves	15)	14,502,807	14,502,807
Statutory Reserves	16)	405,310,200	328,612,044
Retained earnings	17)	1,239,503,432	974,978,908
Revaluation reserves	18)	45,422,502	-
Risk fund reserves	19)	20,685,811	-
		<u>2,168,863,310</u>	<u>1,705,341,347</u>
TOTAL LIABILITIES AND SHAREHOLDERS' FUND		<u>13,577,066,164</u>	<u>11,683,926,146</u>



The financial statements on pages 11 - 24 were authorised by the Board of Directors on 05./01/2026 and signed on its behalf by:-

Finance Manager: Christine Ngunjiri

Signature.....

Chief Executive Officer: Elizabeth Njoroge

Signature.....

Chairperson: John Kahugu

Signature.....

Treasurer: James Michael Maingi

Signature.....

Board Member: James Muiruri

Signature.....