



GDC SACCO SOCIETY LIMITED

Pamoja Twaweza

C/S 10020

GDC SACCO SOCIETY LIMITED AND ITS SUBSIDIARY

STATEMENT OF PROFIT OR LOSS & OTHER COMPREHENSIVE INCOME


FOR THE YEAR ENDED 31 DECEMBER 2025

Figures in Kenyan Shilling (Ksh)

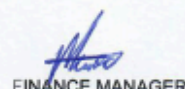
	Notes	SACCO 2025 Ksh	SACCO 2024 Ksh	AGENCY 2025 Ksh	AGENCY 2024 Ksh
Revenue					
Interest income:					
Interest on loans and advances	2 (a)	660,042,815	551,693,984	-	-
Other interest income	2 (b)	42,397,017	28,450,325	-	-
Total interest income		702,439,833	580,144,308	-	-
Interest expenses	2 (c)	(239,651,940)	(214,120,508)	-	-
Net interest income		462,787,893	366,023,800	-	-
Commission Income	2 (d)	49,656,491	41,708,890	11,286,864	10,887,384
Other operating income	2 (e)	129,937,103	103,832,710	-	-
Net Income		642,381,487	511,565,400	11,286,864	10,887,384
Operating expenses					
Governance expenses	3 (a)	(90,646,968)	(71,621,279)	(1,191,691)	(857,210)
Administrative expenses	3 (b)	(114,064,835)	(87,100,062)	(1,441,259)	(1,167,644)
Financial expenses	3 (c)	(24,246,104)	(18,424,270)	(29,240)	-
Marketing expenses	3 (d)	(30,547,663)	(12,823,909)	-	(73,104)
Impairment expenses	3 (e)	(93,967,671)	(52,937,253)	-	-
Depreciation and amortisation	3 (f)	(24,801,449)	(20,089,713)	(716,972)	(351,872)
Personnel expenses	3 (g)	(150,248,841)	(162,050,349)	(4,746,615)	(3,538,419)
Total Expenses		(528,523,531)	(425,046,835)	(8,125,777)	(5,988,249)
Profit before tax		113,857,956	86,518,565	3,161,087	4,899,135
Income tax expense	13	(11,672,665)	(8,820,909)	(1,126,797)	(1,469,775)
Profit for the year after tax		102,185,291	77,697,656	2,034,290	3,429,360


CHAIRMAN


SECRETARY


TREASURER


CEO


FINANCE MANAGER

9 of 48

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Branch Network

Githunguri Town Maai Mahiu Branch
Limuru Branch Kibicho Branch
Githiga Branch Ruiru Branch
Kigumo Branch Witeithie Branch
Ikinu Branch Nairobi OTC Branch
Kwamaiko Branch

Our Paybill

639 498

Make your official deposit through our official paybill number.

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