



*A vital part in safeguarding
retirement benefits for Kenyans*



Annual Report
& Accounts
2006/2007



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Corporate Information

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Bankers

Kenya Commercial Bank
Milimani Branch
NSSF Building
Bishops Road
P. O. Box 48400 – 00100
NAIROBI

Auditors

Controller and Auditor-General
Kencom House
Moi Avenue
P. O. Box 30084 – 00100
NAIROBI

The board of directors



Joseph Kinyua

J. M. M'Igweta

Edward Odundo

Thamuda Omar Hassan

Kanyi Gachoka

Joseph Kinyua (Permanent Secretary Ministry of Finance), 55

Appointed July 29, 2004, is a career economist having served in various capacities in the Treasury and Central Bank. He has also been involved in several projects with the International Monetary Fund both within Kenya and abroad. He holds BA and MA degrees in Economics.

Justus Manyara M'Igweta (Chairman), 61

Joined the Board on December 18, 2003 and is an accountant. He is also a successful insurance broker and has interests in farming and other businesses in various Kenyan towns.

Edward Odundo (Chief Executive), 49

appointed on May 2, 2002, is a former Commissioner of Value Added Tax and Financial Controller, Kenya Revenue Authority and also served in senior positions in the insurance and re-insurance industries. He is a well-accomplished accountant holding a FCPA as well as Bsc and MBA in strategic management and is Director of the Nairobi Stock Exchange.

Thamuda Omar Hassan (Member), 55

UoN BA Economics & Sociology 1976 Career banker served with CBK for over 20 years, retired in 1999 as a Senior Manager. Currently involved in consultancy and charitable work.

Kanyi Gachoka (Member), 40

Uon Bachelor of Laws 1990 Advocate in private practice, Partner with Kimondo Gachoka & Company Advocates, specializing in conveyancing and commercial law.



Francis M. Mwangi

Sammy Makove

David Ogega

Stella Kilonzo

Dr Kamau Thugge

Francis Mwaura Mwangi, 58

B. Ed 1976 MSc Econ 1987, Seasoned researcher with over 20 years experience in Central Bank, retired. Now engaged in teaching Econ & Finance and community service in Kajiado district.

Sammy Makove (Commissioner of Insurance), 48

Appointed May 1, 2001, has worked in the Insurance Department since 1987 having previously worked at Phoenix East Africa Insurance Company. Holds a Bcom degree in insurance and an ACII.

David Ogega (Member), 47

Joined the Board on December 18, 2003 and holds a Bsc degree and Post Graduate diploma in Actuarial Science. He is an Actuarial Officer with one of the leading insurance companies in the country and has vast experience in Kenya's pensions industry.

Stella Kilonzo (Chief Executive, Capital Markets Authority), 34

Joined the Board as Ag. CEO, CMA in December 2007 and confirmed CEO July 2008. B.A Commerce, Accounting major-(First Class Honours), MBA, Finance and Operations Management, CPA (USA) and 10 years dynamic experience in securities markets operations and products, risk management and financial reporting.

Dr Kamau Thugge (Director Economic Affairs, Treasury-Alternate to PS Ministry of Finance), 51

Appointed on July 29th, 2004. Worked in the International Monetary Fund (IMF) during 1985-2004 before joining the Treasury. He holds a PHD in Economics from the John Hopkins University.

The Chairman's Statement



I am pleased to present to you the eighth annual report and financial statements of the Retirement Benefits Authority for the year ended June 30, 2007. The Authority recorded various milestones during the year and was proud to realize various initiatives started in the year aimed at ensuring excellent service delivery to all our stakeholders.

INDUSTRY PERFORMANCE

The 2006 – 2007 financial year was another period of strong growth in the retirement benefits industry. Retirement benefits assets under management reached Kshs 244 billion in June 2007 up from Kshs 210 billion in June 2006. This growth was on the back of good economic performance, increasing coverage, sound regulation and supervision and good scheme investment performance. Real gross domestic product grew by 6.1 percent in calendar year 2006 and 7.1 percent in 2007 driven by strong growth in the tourism and communications sectors. On the back of this growth, 72 new occupational retirement benefits schemes were recorded during the 2006/07 financial year. In addition, a large number of employers enrolled their staff into individual retirement benefits schemes or umbrella retirement benefits schemes. Individual retirement benefits schemes also experienced great success in extending coverage into the professional and self-employed sectors.

POLICY CHANGES

The Honorable Minister for Finance, in his budget speech for 2007, made a number of important policy changes geared at enhancing the development of the retirement benefits sector while increasing protection of members of schemes. For scheme members, the most welcome change was the amendment to the Retirement Benefits Act to allow members to assign part of their accumulated retirement benefits to secure mortgages from approved financial institutions. This provision enhances the ability of scheme members to secure mortgages by providing additional security arising from their accumulated retirement benefits. The regulations to govern the working of these regulations are expected to be gazetted in the near future hence operationalising this important amendment.

Members also welcomed the amendments to ensure that benefits arising by reason of death of a scheme member do not form part of a deceased person's estate but would be paid by the trustees in accordance with the scheme rules. This will ensure timely payment of benefits to the surviving beneficiaries in the event of the untimely death of the member.

Other key changes affecting members include the reduction in the maximum vesting period from three years to one year, the reduction of the maximum period in which a member must be paid due benefits on retirement or withdrawal to 60 days, removal of tax on pensions to members aged 65 years or over, reduction of the trivial pension threshold and a cap on the maximum number of trustees to 9.

Further to the introduction of preservation of retirement benefits until retirement age in 2005, for the purpose of improving benefit replacement rates and alleviating old age poverty, an additional exemption has been introduced for members who are subsequently incapacitated by ill health after having left service before retirement. Such persons will now be able to access the preserved benefits prior to retirement age. This is in addition to the exemptions for those leaving service due to ill health, permanently emigrating out of the country or leaving service after less than one year. It was however, clarified that preserved benefits transferred into an alternate individual or defined contribution scheme remain preserved in the new scheme until the retirement age of the scheme. For defined benefits schemes, the regulations were amended to limit the benefits that can be accessed by a scheme member on leaving service before retirement age to be equivalent to one third of the accrued benefits.

In the spirit of the East African Community, the Investment Guidelines were also amended to treat investment in Ugandan and Tanzanian equities as domestic investments. Schemes have been allowed to invest in non-listed bonds and other instruments issued by private companies so long as the bond/instrument has been rated investment grade by a credit rating agency registered by the Capital Markets Authority.

Finally, the law has been amended to include a provision for the Retirement Benefits Authority to establish a Trust Fund into which benefits and income of scheme members who cannot be traced after two years from commencement of winding up of a scheme, will be paid.

QUALITY MANAGEMENT SYSTEM AND SERVICE DELIVERY

The Authority was pleased to have received ISO 9001:2000 certification from the Kenya Bureau of Standards on February 19, 2007. This was indeed a prestigious achievement as the Authority was the first regulatory body, first noncommercial State Corporation and only the third state corporation in the country to achieve the ISO 9001:2000 certification.



This international recognition amplifies how organizations can streamline their activities in a manner that gives the management the confidence that customers' unique needs and requirements are understood and met by the organization efficiently. The certification confirmed that the Authority's quality management system meets international standards particularly in terms of customer focus and continual improvement. It also demonstrates the Authority's sensitivity to deliver quality service to all stakeholders, customers and the general public.

INTERNATIONAL CO-OPERATION

The Authority continued to make an important contribution to the international discourse on pension supervision and reform. The Authority remained a key member of the International Organisation for Pension Supervision (IOPS) serving on both the IOPS Technical and Executive Committees. The Authority participated in three IOPS events in 2007 including the Annual General meeting held in Beijing China.

In July 2007, the IOPS released its first set of Working Papers including working Paper Number 2: Supervisory, Education Outreach and Communication, including Training of Trustees which was developed by a multi country team including Kenya, Ireland, South Africa and the UK under the leadership of the Authority. The Authority was also a key case study in the IOPS Working Paper Number 4: Experiences and Challenges in Introducing Risk-Based Supervision for Pension Funds. The Authority has been nominated to host the 2008 IOPS Annual General Meeting to be held on October 29 - 30, 2008

in Mombasa. The meetings will be followed by a conference on pension reform jointly hosted by the Authority, the IOPS and the OECD from October 30 – 31, 2008.

The conference will cover a wide range of topics which are of importance to IOPS member countries as well as countries in the region. It will bring together governmental officials, leading pension policy experts and private pension market representatives from across the globe. It will be a great honour for the country to host these important international events that will be held in Africa for the first time.

The Authority also remained an active member of the International Social Security Association (ISSA) and participated in a number of ISSA activities including the World Social Security Forum held in September 2007 in Moscow, Russia.

FINANCIAL REPORT

The report of the Board of Directors together with the financial statements for the year 2006/07 were approved by the Board on August 29, 2007 and received an opinion from the Controller and Auditor General in the Kenya National Audit Office on January 22, 2008.

Levy income for the year increased to shs 244 million from shs 222 million in the previous financial year. This was a reflection of good growth in the retirement benefits industry reflecting both increased confidence in saving for retirement as well as improved investment performance by schemes. Other income was received from registration of managers and custodians, interest on government securities and miscellaneous income.

Expenditure on capital assets amounted to shs 2.3 million mainly for replacement and updating office equipment. Overall, the Authority's operations resulted in an excess of operating income over expenditure of shs 65.7 million.

AUDIT REPORT

It should be noted that the Authority received its first qualified report from the Auditor General. The matter was addressed by the Board and in their opinion the expenses incurred by the Chairman were in furtherance of the Authority's business. Circular No. OP/CAB.17/34A of January 14, 2008 from the Office of the President duly clarified the matter as to what constitutes official business for Chairmen and Directors.

APPRECIATION

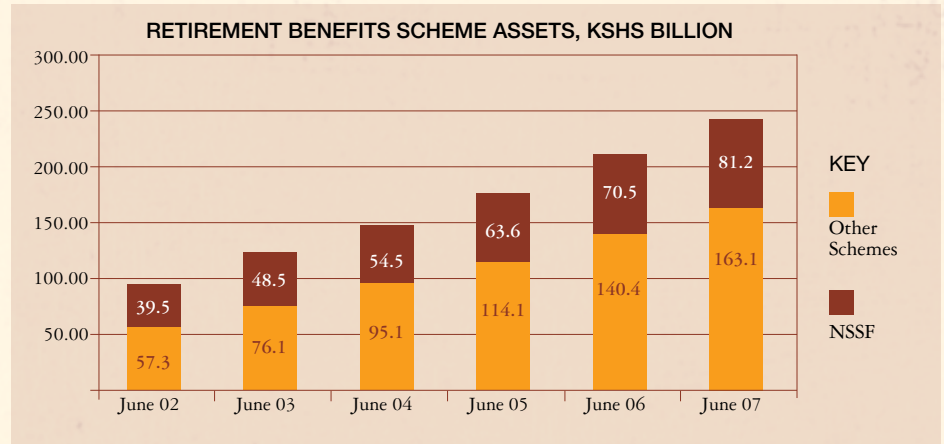
In closing, I wish to thank my board colleagues and the entire staff of the Authority for their valuable contributions towards the achievement of a positive growth and successful year.

The CEO's Statement

I am pleased to present this report that highlights the Authority's work, accomplishments and challenges throughout the financial year 2006/2007.

SCHEME PERFORMANCE

Under the supervision of the Authority, retirement benefits schemes generally performed well in the year 2006/2007 with the key indicators of assets, contributions as well as compliance levels all registering increases.

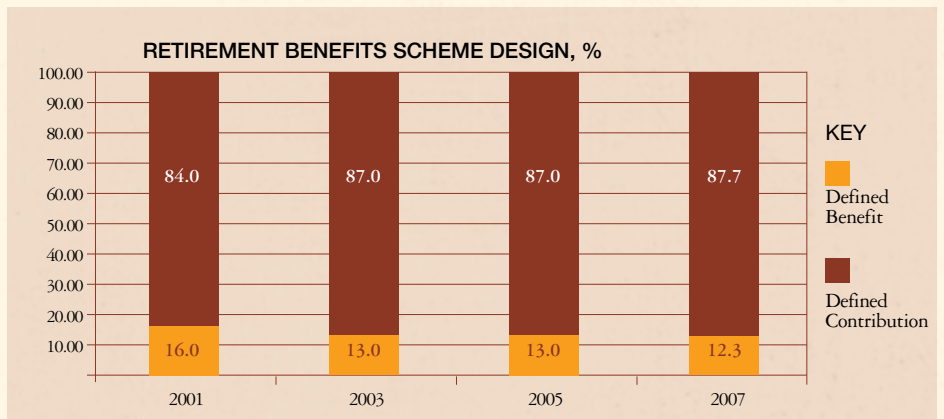


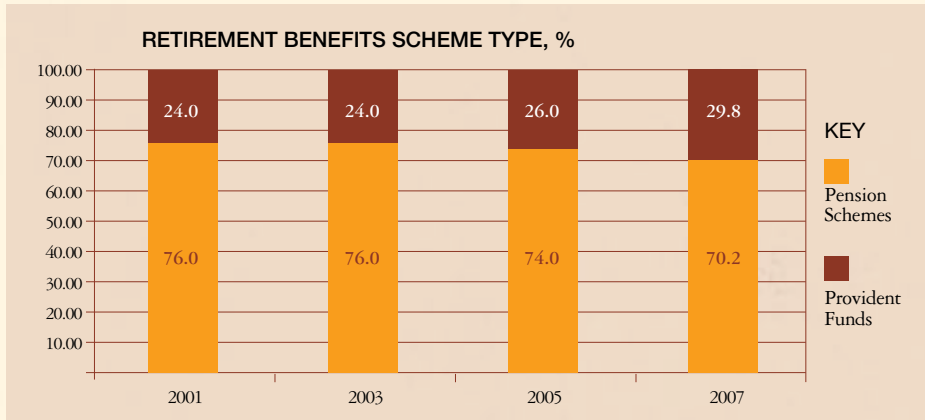
The retirement benefits industry continued to play its pivotal role in the development of the country.

Scheme holdings of Government debt securities stood at Kshs 73.1 billion as at June 2007 up from Kshs 65.7 billion in June 2006. Retirement schemes were predominately in the longer dated securities, thus providing long term funding to the Government and enabling the Government to extend the yield curve to fifteen years during the period. In line with the increase in the NSE 20 share index from 4260 in June 2006 to 5147 in June 2007, scheme investments in the quoted equities rose

from 69.7 billion to shs 87.4 billion during the year. Schemes also continued to be important players in the real estate, insurance and corporate bond markets.

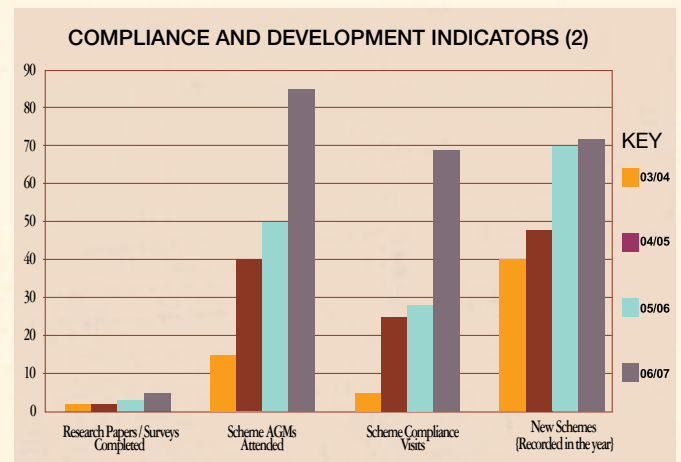
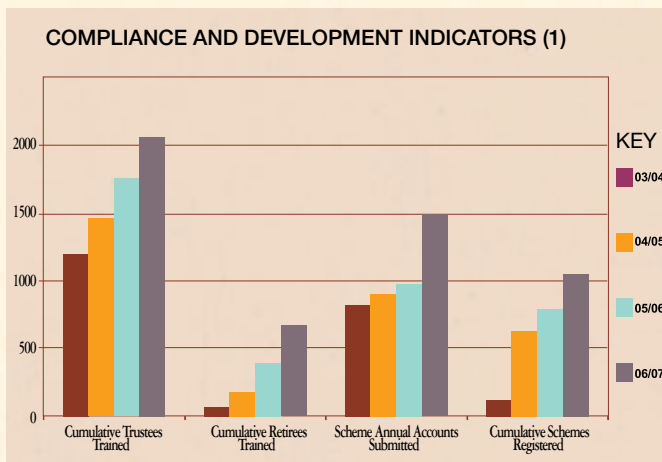
The structure of schemes continued to change in line with international developments. The proportion of defined benefits continued to decline at an accelerated rate as more employers sought to transfer investment and longevity risks from themselves to the workers. Also worrying was an increasing trend by employers, no doubt at the behest of members, to prefer provident funds that pay lump sums other than the risk mitigating pensions schemes that make periodic pensions for life.





COMPLIANCE

The number of schemes with final registration certificates rose to 1,047, leaving a balance of around 250 schemes that are not fully compliant. The number of audited annual accounts received, however, rose to 1,488 including a number of accounts that were arrears from previous years. The increase in compliance reflected both stricter enforcement of the regulations as well as the impact of the Authority's education activities, particularly those targeted at trustees and attendance at scheme annual general meetings.



RISK- BASED MODEL OF SUPERVISION

Further to implementation of risk based supervision, the Authority has identified various risk factors which are likely to affect schemes. Those risk factors include: counterparty default risk, balance sheet and market risk, operational risk, liquidity risk, legal and regulatory risk, strategic risk, contagion and related party risk. On the other hand, schemes are required to have in place measures to address these risks. Some of the measures that the Authority considers as mitigants include the quality of the board of trustees, quality of the scheme administrator, effectiveness of operational management, information systems and financial controls adopted by schemes, adequacy of internal risk management systems, compliance with culture and procedures and adequacy of independent financial and actuarial reviews.

Using the above indicators – risk factors and mitigants - the Authority has embarked on an exercise of profiling all schemes with an aim of identifying schemes and administrators with high

level risks. Schemes found to be at high risk are single out for compliance visits to enable the Authority's officers to work with the scheme trustees to ensure adequate mitigants are put in place. In 2007/08 all schemes will be asked to appropriately fill and return risk assessment forms and the data received from those forms will be used to improve the profiling of the level of risk of each scheme and enable provision of necessary guidance by the Authority on how to manage identified risks.

RESEARCH

In 2006/2007 the Authority was able to complete five research papers/surveys in the following areas:

Case for Universal Pension in Kenya Annuities Market in Kenya Situation Analysis, challenges and way forward for Individual Retirement Benefits Scheme in Kenya Rationale for Quantitative restrictions on Investments of retirement benefits schemes Trustees Survey 2007

Some of the policy recommendation that the Authority shall be pursuing in the coming year as a result of the findings from these research papers include:

- Introduction of a state funded basic minimum pension for all Kenyans above retirement age. This “Zero-Pillar” scheme would ensure that all Kenyans have some minimum income after retirement. The scheme could either be universal, that is, paying a pension to all Kenyans over a certain age, for example, age 65 or could be means tested such that only those below a certain income threshold qualify for the benefit. Experience in other countries (South Africa, Botswana, Namibia and Mauritius) has shown that provision of a basic pension to retirees has a significant impact on reducing the incidence of poverty in any nation and is more effective than most other poverty reduction interventions.
- Measures to improve trusteeship including Introduction of a certification program, requiring trustees attend a minimum number of meetings and annual general meetings per tenure and publication of a Trusteeship guide.
- Measures to improve performance of individual schemes sector including new and improved products, targeted marketing and distribution and improved administration and governance.
- Relaxation and eventual removal of investment guidelines for retirement Increase competition in Annuities market including publication of rates as well as introducing the option of income draw-downs from schemes.

EDUCATION

The Pension Education campaign is among one of the most important ongoing initiatives within the Authority. Specific objectives of the Pension Education programme include to educate workers on the need and benefits of saving for retirement during working life, and the channels available to them to save for retirement, to illustrate to employers the benefits of starting retirement benefits schemes for their staff, to educate existing members

of retirement benefits schemes on the Retirement Benefits Act and their various rights as well as educating the Kenyan public on the role of RBA. RBA’s aggressive pension education campaign, which we are proud to see has been emulated by other regulatory bodies, has managed to sensitize the public on retirement benefits matters. They are now better informed as more and more people are now willing to save for retirement. Trustees and service providers are also more competent after going through educational trainings. The Authority actively participates in the annual ASK shows in various towns thus highlighting the need for Kenyans to save for retirement. The highlight event of the year, the Retirement Benefits Open Day, has continued to grow in leaps and bounds, attracting stakeholders and members of the public to interact and discuss matters pertaining to retirement benefits.

STAFFING AND TRAINING

During the financial year, the Human Resources & Administration Department was re-designated as the Human Capital Development & Administration Department.

This was not merely a change in name but rather a deliberate shift of focus from viewing the Authority’s people as a resource with human potential - to human capital, which is an optimally deployed human resource.

To this end, the Authority has committed itself to staff development with particular

emphasis on both short and long-term capacity building interventions. These have been aligned to the strategic objectives so that the Authority can have a “cocktail” of the skills necessary to drive the Authority towards attaining its vision. Training on and off the job; enrolment in local, regional and international courses; and acquisition of both professional and academic qualification remain key areas of focus. The Authority is cognizant of the fact that the talents of today are the competencies of tomorrow and understands that it must therefore continually develop its human capital in order for the Authority to achieve its statutory mandates.

In terms of staffing, the Authority experienced a staff turnover rate of 2.5%, translating to the exit of one member of staff.

This acceptable level of turnover, however

affords the Authority the opportunity to inject ‘new blood’ necessary for revitalizing the organization.

WELFARE MATTERS

The Authority recognizes that the physical and mental health of its members of staff is critical in influencing productivity and overall job outcomes. In order to ensure that its human capital is achieving peak performance, the Authority places emphasis on the well being of its staff in terms of physical health. Relying on the adage “prevention is better than cure”, the Authority embarked on vaccinating its employees and their dependant against the preventable diseases including Hepatitis B, Typhoid, Flu and Meningitis. This directly translated into a reduction in overall medical costs and a corresponding reduction in the time taken off due to illness. It also offered the Authority a chance to engage with the extended RBA family, a key stakeholder in performance of its RBA staff.

The Authority also organized its first RBA Corporate Sports day which was an event geared towards allowing staff to ‘play together’ and in so doing break the barriers that hinder team work. The day not only challenged the staff’s physical capabilities but also their the mental and emotional stability. The day re-echoed the rallying call of ‘Pamoja Tunaweza’ for together, the RBA Team exhibited their competitive sporting spirit.

APPRECIATION

I wish to extend special thanks to the entire board, management and staff of the Retirement Benefits Authority for dedicating time and tireless effort to see the Authority achieve continued success. Specifically, I wish to thank the board of directors for their outstanding leadership, vision and direction. Finally, I wish to thank all our stakeholders for their confidence in us.

The Senior Management Team



Standing from left to right

1. Edward Odundo (BSc, MBA, FCPA, FKIM, CPS-K)
Chief Executive Officer
2. Jesse K. Kiptim (BBA, MBA, CPA-K)
Manager, Finance.
3. Nzomo Mutuku (BA, MA-Econ)
Manager, Research and Development.
4. Stephen O. Mallowah (LLB, LLM, MSc, CPS-K)
Board Secretary & A.g. Manager, Human
Capital Development & Administration.
5. David B. Nyakundi (LLB, LLM, CPS-K)
Manager, Compliance.
6. Ann K. Mugo (BCom, MBA, ACII)
On secondment as Director of Pensions, Ministry of Finance.

Corporate Governance Statement

The Board of directors of the Authority is responsible for the governance of the Authority. Good corporate governance is a fundamental part of the culture and the business practices of the Authority and the key aspects of the corporate governance framework and main corporate governance practices for the 2007 year are outlined below.

THE ROLES OF THE BOARD

The Board has adopted a formal charter that details the functions and responsibilities of the Board which may be found on the Authority's website. The Directors' most significant responsibilities are to exercise their best judgment to act in what they reasonably believe to be in the best interests of the Authority and its stakeholders. In discharging that obligation, directors rely on the honesty and integrity of the Authority's senior staff and its external advisors and auditors.

In furtherance of its responsibilities, the Board of Directors reviews, evaluates and approves on a regular basis, long-term plans for the Authority, the Authority's budget and forecasts, major resource allocations and capital investments. The Board reviews the financial and operating results of the Authority, reviews, evaluates and approves the overall corporate organizational structure.

Other roles of the Board are to adopt, implement and monitor compliance with the Authority's Code of Conduct, evaluate and approve the registration and licensing of mandated service providers, review on a quarterly basis the attainment of targets and objectives set out in the agreed Performance Contract with the Government of Kenya; and review periodically the Authority's corporate objectives and policies relating to social responsibility.

COMPOSITION OF THE BOARD

The Board requires that each of its directors possess unquestionable integrity and character. The following are the positive characteristics desired of the Authority's Directors.

Integrity and Accountability: High ethical standards, integrity and strength of character in his or her personal and professional dealings and a willingness to act on and be accountable for his or her decisions.

Informed Judgment: Demonstrate intelligence, wisdom and thoughtfulness in decision-making. Demonstrate a willingness to thoroughly discuss issues, ask questions, express reservations and voice dissent.

Financial Literacy: Ability to read and understand balance sheets, income and cash flow statements. Understand financial ratios and other indices for evaluating Authority performance.

Mature Confidence: Assertive, responsible and supportive in dealing with others. Respect for others, openness to others' opinions and the willingness to listen.

High Standards: History of achievements that reflect high standards for himself or herself and others. In addition, the Directors are expected to possess the following core competencies:-

Accounting and Finance: Experience in financial accounting and corporate finance, especially with respect to trends in debt and equity markets. Familiarity with internal financial controls.

Business Judgment: Record of making good business decisions and evidence that duties as a Director will be discharged in good faith and in a manner that is in the best interests of the Authority.

Management: Experience in corporate management. Understand management trends in general and in the areas in which the Authority conducts its business.

Crisis Response: Ability and time to perform during periods of both short-term and prolonged crisis.

Industry/Technology: Unique experience and skills in an area in which the Authority conducts its business, including policy frameworks, industry trends and technology relevant to the Authority.

International Markets: Experience in global markets, international issues and foreign business practices.

Leadership: Understand and possess skills and have a history of motivating high-performing, talented managers.

Strategy and Vision: Skills and capacity to provide strategic insight and direction by encouraging innovations, conceptualizing key trends, evaluating strategic decisions, and challenging the Authority to sharpen its vision.

The Authority is pleased to note that the Board as a whole possesses the core competencies represented by all directors. The Directors are further expected to demonstrate commitment to the Authority, as evidenced by:-

Time and Effort: Willingness to commit the time and energy necessary to satisfy the requirements of Board and Board Committee membership. They are expected to attend and participate in all Board meetings and Board Committee meetings in which they are a member, and show a willingness to rigorously prepare prior to each meeting and actively participate in the meeting.

Awareness and Ongoing Education: Possess, or be willing to develop, a broad knowledge of both critical issues affecting the Authority (including industry-, technology- and market-specific information), and director's roles and responsibilities (including the general legal principles that guide board members).

Teamwork: is a key aspect of ensuring that the Board is effective. The attributes that contribute to Board cohesiveness are:-

Balance on the Board: This contributes talent, skills and experience that the Board needs as a team to supplement existing resources and provide talent for future needs.

Diversity: This contributes to the Board in a way that can enhance perspective and experiences through diversity in gender, ethnic background, geographic origin, and professional experience (public, private, and non-profit sectors).

INDUCTION AND CONTINUING EDUCATION

Management, working with the Board, provides an orientation program for new directors. The program includes discussions with executives and management, reading material, tutorials and workshops. These cover the Authority's strategic plans, its significant financial, accounting and risk management issues, its compliance programs, its Code of Conduct, its management structure, its internal and external audit programs, and directors' rights, duties and responsibilities.

Management periodically conducts additional presentations and tutorial sessions for directors about the Authority, and the factors impacting, or likely to impact, on its operations. These assist the Directors to gain a broader understanding of the Authority's operations and its statutory mandates. Directors are also encouraged to keep up to date on topical issues.

These are supplemented by attendance at international conferences, workshops and study tours to various jurisdictions to gain better insights into global best practice with respect to the Authority's mandates.

BOARD STRUCTURE

The composition of the Board of the Authority changed in the year under review. The Minister for Finance, exercising the powers conferred on him by Section 6 of the Retirement Benefits Act, revoked the appointments of Ambassador Phillip Gitonga and Mrs Alice Wahome, and appointed Mr. Kanyi Gachoka and Mrs. Thamuda Hassan to serve in their stead for a term of 4 years, with effect from 4th January 2007. The members were:-

J. Manyara M'Igweta	: Chairman
Kanyi Gachoka	: Member
David Ogega	: Member
Thamuda Hassan	: Member
John Luusa	: Member
Joseph Kinyua	: Permanent Secretary, Treasury
Kamau Thugge	: Director of Economic Affairs (Treasury)
Edward Ntalami	: Chief Executive Officer, Capital Markets Authority
Sammy Makove	: Commissioner of Insurance
Edward Odundo	: Chief Executive Officer, Retirement Benefits Authority

In line with the requirements of the Retirement Benefits Act and indeed good corporate governance principles, the Board continues to represent a skills mix appropriate to its role and function. Members of the Board other than ex-officio members,

hold office for a period not exceeding four years, and are eligible for reappointment for one more term for a period determined by the minister.

BOARD MEETINGS

Directors are expected to prepare adequately for, attend and participate at Board meetings and meetings of Committees. The Board met six times in the year under review. The attendance of the private sector Directors was exemplary with only one absence recorded. With respect to the ex-officio Directors, five absences were recorded.

Board and Committee Operations

Board and committee agendas are structured to assist the Board to meet its significant responsibilities. This includes the Board's consideration of strategy and the approval and monitoring of financial and other goals. The Board receives and discusses detailed financial, operational and strategy reports from management and to help it carry out its responsibilities, the Board has established the following committees and has adopted charters setting out the matters relevant to the composition, responsibilities and administration of these committees:

- Audit & Risk Management Committee
- Finance & Administration Committee
- Staff Remuneration & Welfare Committee
- Corporate Governance & Corporate Responsibility and
- Technical and Public Policy.

Each sub-committee of the Board met at least twice in the year under review

Audit Committee

It is considered appropriate that members of the Audit Committee be financially literate and have a range of different backgrounds, skills and experience, having regard to the operations, and financial and strategic risk profile, of the Authority. The Board recognises the importance of the Audit Committee having at least one member with appropriate accounting or financial expertise. It is heartening to note that all members of the Audit Committee are financially literate.

Board Expenditure

During the period under review, Board related expenditure including allowances, travel and training amounted to KShs. 5,695,139.00. Apart from being a decline on the previous year's expenditure, this represented only 2.8 percent of the Authority's total expenditure for the period under review, and is well within generally acceptable parameters for Board expenditure.



“ A comfortable retirement depends on the kind of preparation you make ”

Corporate Social Investment

The Authority is taking another step to embrace Corporate Social Investment (CSI), which is a reflection of its values and responsibility it has within the industry. Not only to succeed in alleviating old age poverty, but also carve a path for future generations. Our investment in the country extends far beyond the Corporate Social Responsibility we have had in the past. Giving materially is not just enough. Investing in society is.

The Authority believes in sharing with both employees and the community by helping those most in need. The CSI programmes continue to improve the quality of life for people in Kenya. The Authority is now reaching out to homes for the aged in partnership with Nairobi ENT doctors to provide ear cleaning services and hearing aids. It has been noted that as they grow older, their hearing tends to become impaired. With this initiative, the Authority is able to look back at this as an investment that goes a long way in serving the community.



RBA staff at a past team building activity



RBA reaches out to the community

Report of the Controller & Auditor General on the Financial Statements of Retirement Benefits Authority for the year ended 30th June 2007.

I have audited the financial statements of Retirement Benefits Authority for the year ended 30 June 2007 set out on pages 18 to 26 which comprise the balance sheet as at 30 June 2007, income statement, statement of changes in fund balances, cash flow statement for the year then ended, together with a summary of significant accounting policies and other explanatory notes in accordance with the provisions of Section 14 of the Public Audit Act, 2003. I am satisfied that all the information and explanations which, to the best of my knowledge and belief, were necessary for the purpose of the audit were obtained.

Directors' Responsibility for the Financial Statement

The directors are responsible for the preparation of the financial statements which give a true and fair view of the Authority's state of affairs and its operating results in accordance with the International Financial Reporting Standards.

This responsibility includes: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Responsibility of the Controller and Auditor General

My responsibility is to express an independent opinion on the financial statements based on the audit. The audit was conducted in accordance with the International Standards on Auditing. Those standards require compliance with ethical requirements and that the audit be planned and performed with a view to obtaining reasonable assurance that the

financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements. I believe the audit provides a reasonable basis for my opinion.

Irregular Payments

The Chairman of the Board of Directors was irregularly paid a total of Kshs.1,201,117 in respect of mileage and accommodation allowance while in Nairobi on other than Authority's official business during the 2005/06 financial year. Although the Authority made a commitment to recover the amount during the financial year under review in their letter Ref:RBNFIN/424 of 22 April 2007, no recoveries have been effected to date. Subsequently management tabled the issue to the Board of Directors who are of the view that journeys to Nairobi by the Chairman that resulted to the irregular payments were made innocently in the belief that such journeys were on official business. The Board accordingly advised

against recoveries from the Chairman. In the circumstances, it is not possible to confirm the propriety of payment of Kshs.1,201,117 in 2005/06 financial year.

Opinion

Except for the foregoing reservation, in my opinion, proper books of account have been kept and the financial statements give a true and fair view of the state of affairs of the Authority as at 30 June 2007 and of its surplus and cash flows for the year then ended in accordance with the International Financial Reporting Standards and comply with the Retirement Benefits Authority Act No.3 of 1997.



P. N. KOMORA, C.B.S.
CONTROLLER & AUDITOR
GENERAL

Nairobi
22 January 2008

Statements of Directors' Responsibilities

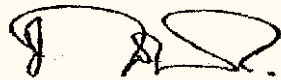
The Retirement Benefits Authority Act requires the Directors to prepare financial statements for each Financial year, which include a balance sheet showing in detail the assets and liabilities of the Authority, a statement of income and expenditure and such other statements that the Directors may deem necessary.

It also requires the Directors to ensure the Authority keeps proper books of account and other books and records in relation to the Authority and to all the undertakings, funds, investments, activities and property of the Authority. They are also responsible for safeguarding the assets of the Authority.

The Directors accept responsibility for the annual financial statements, which have been prepared using appropriate accounting policies supported by reasonable and prudent judgements and estimates, in conformity with generally accepted accounting practice and in the manner required by the Retirement Benefits Authority Act.

The Directors are of the opinion that the financial statements give a true and fair view of the state of the financial affairs of the Authority and of its operating results. The Directors further accept responsibility for the maintenance of accounting records which may be relied upon in the preparation of the financial statements, as well as adequate systems of internal financial control.

Nothing has come to the attention of the Directors to indicate that the Authority will not remain in a going concern basis for at least the next twelve months from the date of this statement.



J. M. M'lgweta
(Chairman)



Edward Odundo
(Chief Executive Officer)

Date *30th August 2007*

Financial Statements for twelve months period ended June 30, 2007

Income and Expenditure Statement for the period ended 30th June 2007

	NOTE	FY/2006/2007 (Kshs)	FY2005/2006 (Kshs)
Levy Income	1	244,399,319	222,191,260
Fees Income	1	1,250,000	1,150,000
Other Income	1	21,001,981	321,430
Total Operating Income		266,651,300	223,662,690
Total Operating Expenditure	2	(200,933,696)	(167,838,741)
Excess (Shortfall) Of Income			
Over Recurrent Expenditure		65,717,604	55,823,949
Government Grants	1	-	-
Finance Income	1	21,017,073	20,108,108
Transferred To General Fund		86,734,677	75,932,057

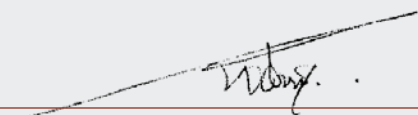
Balance Sheet for the year ended 30th June 2007

ASSETS	NOTE	FY/2006/2007 (Kshs)	FY2005/2006 (Kshs)
Non-current Assets			
Property and Equipment	5	13,435,611	19,883,065
		13,435,611	19,883,065
Current assets			
Receivable	7	9,284,759	3,827,498
Investment in Government Securities	7	423,305,900	358,309,718
Cash and Bank Deposit	6	72,725,553	47,427,004
		505,316,212	409,564,219
Total Assets		518,751,824	429,447,284
FUNDS AND LIABILITIES			
General Fund	3	468,363,238	381,628,561
Capital Fund	4	45,457,000	45,457,000
		513,820,238	427,085,561
Current Liabilities			
Payable	9	4,931,586	2,361,723
		4,931,586	2,361,723
Total Funds and Liabilities		518,751,824	429,447,284

The financial statements were approved by the Board of the Authority on 29.08.07 and signed on its behalf by:



JUSTUS M. M'IGWETA
(Chairman)



EDWARD O. ODUNDO
(Chief Executive Officer)

Financial Statements for twelve months period ended June 30, 2007 (Contd)

Statements of Changes in Fund Balances for the year ended 30th June 2007

	(Kshs)	Capital Fund (Kshs)	General Fund (Kshs)
As at 1st July 2006	45,457,000	381,628,562	427,085,562
Excess of income over recurrent expenditure	-	86,734,677	86,734,677
	45,457,000	468,363,239	513,820,239

Cash flow Statement for twelve months period ended 30th June 2007

	FY/2006/2007 (Kshs)	FY2005/2006 (Kshs)
Cash flows from Operations		
Excess of income over recurrent expenditure	86,734,677	75,932,057
adjustment for :-		
Loss on Assets Disposed / written off		696,422
Revaluation loss	-	-
Investment income receivable		
Depreciation (note 5)	8,772,456.2	8,270,612.6
Net cash inflow from operating activities	95,507,133	84,899,092
Decrease in receivable	(5,457,261)	1,119,757
Increase in payable	2,569,865	(384,181)
Net working capital changes	(2,887,396)	735,576
Net cash flows from operating activities	92,619,737	85,634,668
Cash flows from investing activities :-		
Purchase of Property & Equipment	(2,325,004)	(4,322,564)
Net cash used in investing activities	(2,325,004)	(4,322,564)
Cash flows from financing activities :-		
Proceeds from disposal of property	-	304,750
Net increase in Cash and Cash Equivalent in the year	90,294,731	81,616,854
Cash & Cash Equivalent as at the beginning of the year	405,736,722	324,119,868
Cash & Cash Equivalent as at the end of the year	496,031,453	405,736,722

Notes to the Financial Statements for the twelve months period ended June 30, 2007

Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are set out below :

a) Basis of accounting

The financial statements are prepared in accordance with and comply with International Financial Reporting Standards and the applicable law in Kenya (Kenya Government accounting procedures). The financial statements are prepared in Kenya shillings (KShs) under the historical cost convention as modified by revaluation of non-current assets. The accounting policies have been consistently applied in the current and prior year.

b) Government grants

Government grants and other general grants are accounted for when received. Those of revenue nature are credited to income while those of capital nature are credited to capital fund. Government grants which are used to acquire non-current assets are accounted for as per Kenya Government accounting procedures but not in accordance to the requirements of IAS 20.

c) Fees, interest and other income

Fees and interest income are accounted for on accrual basis.

d) Retirement benefits levy

The levy payable to the Authority by the schemes on the basis of the net asset value of audited fund, is accounted for on cash basis and payable to the Authority four months after the end of the schemes' financial year.

e) Property and equipment

Property and equipment is stated at historical cost or revalued amounts less accumulated depreciation. The depreciation policy is full charge for non-current assets in use for periods in excess of nine months and no charge for those acquired within the last three months of the financial year. This is calculated on straight line basis to write off the cost or revalued amount of non-current assets over their useful lives as follows:

Furniture and fittings	12.5%
Equipment	25%
Motor Vehicles	25%

f) Capital fund

This represents the amount granted by the Government in the prior years to acquire non-current assets at the inception of the Authority and revaluation surplus on non-current assets.

g) Overprovision

The Overprovision in the prior years is credited to income while under provisions are charged to income of subsequent year.

h) Retirement benefits obligations

The Authority operates a defined benefits scheme for its staff and also makes statutory contribution to NSSF. The Authority's financial obligations to the scheme as advised by the actuary, is charged to income as they fall due. The actuary carries out full valuation of the scheme every three years to establish actuarial position and ensuing funding levels. The current actuarial valuation which was carried out in 2005 indicate that the scheme is fully funded. The assets of the scheme are managed and held by registered fund manager and custodian as per the requirement of Retirement Benefits Act, 1997.

i) Translation of foreign currencies

Assets and liabilities which are expressed in foreign currencies are translated into Kenya shillings at the rates ruling at the balance sheet date while transactions during the year are translated at rates ruling at the dates of the transactions. The resulting differences from conversion and translation into Kenya shillings are dealt with through income and expenditure statement in the year in which they arise.

j) Cash and cash equivalent

For the purposes of the cash flow statement, cash and cash equivalent comprise cash in hand, deposits held on call with banks and 91 day treasury bills.

k) Currency

The financial statements are expressed in Kenya shillings (KShs.)

l) Bank deposit

These are Interest Earning Deposits placed with the Authority's bankers on both current and deposit accounts to cater for operational needs and also facilitate staff loans which are externally administered by the Authority's bankers.

NOTE 1

REVENUE

		FY/2006/2007 (KShs)		FY2005/2006 (KShs)
Government recurrent grants		-		-
Retirement benefits levy		244,399,319		222,191,260
Registration fees:				
Managers and custodians		1,250,000		1,150,000
Finance income:				
Investment income from 91 days T/ Bills	19,744,106		19,182,203	-
Interest income	1,272,967	21,017,073	925,905	20,108,108
Other income:				
Disposal of property			293,130	
Tribunal fees	11,000		7,000	
Miscellaneous income	65,617			
Unpresented prior year cheque which was cancelled and expenditure of prior period reversed	30,750		21,300	
Interest on bank deposits understated in the prior period	92,813		-	
Prior period (1.3.02 to 30.6.06) salary reimbursed in respect of seconded staff to Public Service	20,801,801	21,001,981	-	321,430
		287,668,372		243,770,798

NOTE 2

EXPENDITURE

	FY/2006/2007 (KShs)	FY2005/2006 (KShs)
Board expenses	5,695,139	7,641,011
Tribunal expenses	4,584,412	725,085
Personnel emoluments	97,544,740	75,829,303
Medical expenses	6,229,137	6,771,754
Insurance & maintenance of equipment	1,972,458	1,475,059
Insurance & maintenance of motor vehicles	3,475,314	3,802,171
Official entertainment	1,138,791	789,081
Partitioning & repairs		508,916
Uniforms	149,214	250,410
Hire of equipment	88,747	73,020
Travel & accommodation	8,754,009	4,881,468
Office running expenses	2,085,206	1,956,585
Stationery and printing	1,755,657	2,067,293
Public education & awareness expenses	18,978,945	21,194,067
Training & development	11,806,330	6,597,546
Library expenses	769,446	1,077,703
Cleaning expenses	539,259	611,107
Rent & rates	11,989,448	12,627,823
Power & lighting	916,001	707,864
Communication expenses	4,730,042	4,403,018
Professional charges & subscriptions	4,127,426	3,975,490
Audit fees	250,000	250,000
Bank charges	242,014	174,499
Information technology	3,965,107	176,684
Research and Development	374,400	-
Book value of the assets disposed	-	1,001,172
Depreciation expenses	8,772,456	8,270,613
	200,933,696	167,838,741
PERSONAL COSTS		
Consolidated salary	87,090,877	63,783,701
Leave pay and passages	894,900	3,888,516
Pension contributions	9,558,963	8,157,086
	97,544,740	75,829,303
Employees	41	39

NOTE 3

GENERAL FUND

	FY/2006/2007 (KShs)	FY2005/2006 (KShs)
Balance. B/F	381,628,561	305,696,504
Excess of income over recurrent expenditure	86,734,677	75,932,057
	468,363,238	381,628,561

NOTE 4

CAPITAL FUND

	FY/2006/2007 (KShs)	FY2005/2006 (KShs)
Balance. B/F	45,457,000	45,457,000
	45,457,000	45,457,000

NOTE 5

PROPERTY PLANT AND EQUIPMENT

COST/VALUATIONS	MOTOR VEHICLE (KShs)	OFFICE EQUIPMENT (KShs)	FURNITURE FITTING (KShs)	TOTAL (KShs)
At July 1, 2006	10,100,000	15,172,403	15,834,644	41,107,047
Additions		1,855,044	469,960	2,325,004
Disposals	-			
Revaluation gain	-	-	-	-
Revaluation loss	-	-	-	-
At June 30, 2007	10,100,000	17,027,447	16,304,604	43,432,051
DEPRECIATION				
At July 1, 2006	7,575,000	8,507,658	5,141,326	21,223,984
Disposals				
On Revaluation	-			
Charge for the year	2,525,000	4,209,377	2,038,079	8,772,456
At June 30, 2007	10,100,000	12,717,035	7,179,405	29,996,440
NET BOOK VALUES				
At June 30, 2007	-	4,310,412	9,125,199	13,435,611
At June 30, 2006	2,525,000	6,664,746	10,693,319	19,883,065

Non current assets were revalued on 28.6.04 by independent professional valuers. The basis of valuation was depreciated replacement cost .

NOTE 6

CASH & BANK DEPOSITS

	FY/2006/2007 (KShs)	FY/2005/2006 (KShs)
Bank Balances	7,092,306	2,555,850
Bank deposits	65,633,248	44,871,154
	72,725,553	47,427,004

NOTE 7

RECEIVABLES

	FY/2006/2007 (KShs)	FY/2005/2006 (KShs)
Proceeds receivable from disposals of non-current assets		48,720
Interest receivable on 91 days T/Bills	3,050,958	2,264,535
Investment on 91 days T/Bills	423,305,900	358,309,718
Prepayments	6,233,801	1,514,243
	432,590,659	362,137,216

RECEIVABLES

NOTE 8

ANALYSIS OF CASH AND CASH EQUIVALENT

	FY/2006/2007 (KShs)	FY/2005/2006 (KShs)
Bank balances	7,092,306	2,555,850
Bank deposit	65,633,248	44,871,154
Investment on 91 days Treasury Bills	423,305,900	358,309,718
	496,031,453	405,736,722

NOTE 9

CREDITORS & ACCRUALS

	FY/2007/2006 (KShs)	FY/2006/2005 (KShs)
Board Expenses	47,560	-
Tribunal expenses	148,430	-
Personnel emoluments	2,805,982	318,277
Motor vehicle	-	-
Rent and rates	9,512	-
Professional charges and subscriptions	277,050	118,500
Audit fees	250,000	250,000
Insurance and maintenance of equipment	25,056	6,960
Insurance and maintenance of motor vehicle	129,740	38,401
Pension expenses	-	44,215
Training and development	176,900	736,867
Library expenses	-	149,585
Advertising and publicity	233,520	-
Uniforms	-	9,705
Medical expenses	400,000	309,581
Travelling on duty	10,800	-
Cleaning expenses	2,784	-
Office expenses	19,200	16,300
Official entertainment	23,120	-
Communication expenses	256,837	290,620
Power & lighting	90,515	61,091
Information technology system	24,580	-
Refunds payable to unsuccessful bidders of assets	-	11,620
Total	4,931,586	2,361,723

These are accrued provisions on services rendered to the Authority and were not paid as at 30.06.07.

Registration Status & Net Asset Value of Retirement Benefit Schemes

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,519	A P A Insurance Limited Staff Retirement Benefits Scheme	20040101	DC	7.5	7.5	31-Dec	R	13,659,105.00	43,240,663.00	58,002,487.00
137	A. Baumann & Co. Limited Staff Retirement Benefits Scheme	19940701	DC	5	5	31-Dec	U	1,148,251.00	812,931.00	920,225.00
1,132	A.I.C. Bethany Crippled Children's Centre Staff Pension Scheme	20000301	DC	5	5	31-Dec	R	5,383,352.00	6,724,082.00	8,882,874.00
139	AAR Holdings Limited Staff Pension Scheme	19961001	DC	5	7.5	31-Dec	R	71,865,675.00	84,744,933.00	106,657,230.00
211	Abeārcrombie and Kent Limited Staff Retirement Benefits Scheme	19890101	DC	5	5	31-Dec	R	73,039,354.00	96,005,274.00	125,892,405.00
1,616	Aberdare Safari Hotels Limited and its subsidiaries Staff Retirement Benefits Scheme	20050701	DC	5	5	20041231	R	-	1,786,515.00	3,899,920.00
84	Academic Services Limited Staff Retirement Benefits Scheme	19940901	DC	5	5	31-Dec	R	20,292,145.00	22,912,373.00	-
1,022	Achelis Kenya Limited Staff Retirement Benefits Scheme	19860101	DB	5	4.3	31-Dec	R	12,062,178.00	9,482,195.00	13,663,728.00
1,370	ACK Western Region Christian Community Services Staff Provident Fund	20011001	DC	5	30	31-Dec	R	-	-	-
463	Across-Kenya Staff Provident Fund Scheme	19960201	DC	0	10	31-Dec	R	12,914,803.00	2,303,348.00	18,159,073.00
194	Actionaid - Kenya Staff Pension Scheme	19910101	DC	5	10	31-Dec	R	52,463,718.00	71,376,492.00	107,603,425.00
1,667	Actionaid International Africa Staff Provident Fund Scheme	20060519	DC	3	10	31-Dec	U	-	-	-
364	ADRA - South Sudan Provident Fund	19970401	DC	10	10	31-Dec	R	9,771,179.00	11,180,486.00	9,171,657.00
1,196	ADRA-Kenya Staff Provident Fund	19970401	DC	7.5	7.5	31-Dec	R	9,043,216.00	15,471,131.00	20,983,924.00
8	Adytum Kenya Retirement Fund	19970425	DC	0	5	31-Dec	U	-	-	-
1,180	Aembu Farmers Sacco Staff Retirement Benefits Scheme	19990101	DC	7.5	7.5	30-Jun	R	7,432,163.00	9,818,011.00	-
1,258	Affiliated Business Contacts Limited Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	6,718,516.00	8,195,427.00	9,646,516.00
1,741	AFRALTI Staff Provident Fund	20070928	DC	5	15	31-Dec	R	-	-	-
1,364	Africa Gospel Church Staff Retirement Benefits Scheme	20020910	DC	5	5	31-Dec	U	-	-	-
1,167	Africa Inland Mission International Services Staff Retirement Benefits Scheme	19980301	DC	5	5	31-Dec	R	6,571,239.00	9,243,812.00	12,285,862.00
1,508	Africa Merchant Assurance Company Limited Staff Retirement Benefits Scheme	20000701	DC	5	10	31-Dec	R	3,601,410.00	4,111,469.00	-
1,012	Africa Nazarene University Staff Retirement Benefits Scheme	19980401	DC	5	5	31-Dec	R	10,949,602.00	14,519,687.00	19,497,871.00
1,605	Africa Now Staff Provident Fund Scheme	20041123	DC	5	10	20041231	R	-	2,110,868.00	3,169,036.00
1,632	Africa Peace Forum Staff Provident Fund Scheme	20050719	DC	10	5	31-Dec	R	-	-	1,033,540.00
281	African Alliance For YMCA's Retirement Benefits Scheme	19860717	DC	5	7.5	31-Dec	R	4,782,279.00	6,312,435.00	5,196,679.00
1,218	African Banking Corporation Limited Staff Provident Fund	20010701	DC	5	5	31-Dec	R	14,087,242.00	20,661,157.00	25,810,943.00
919	African Braille Centre and Sight Savers International Retirement Benefits Scheme	19970101	DC	5	10	31-Dec	R	51,641,779.00	44,463,327.00	-
1,644	African Braille Centre and Sight Savers International Staff Provident Fund Scheme	20040101	DC	5	10	20041231	U	-	-	-
866	African Cargo Services Ltd Staff Retirement Benefits Scheme	19960401	DC	2.5	7.5	30-Apr	U	-	-	-
1,376	African Conservation Centre Staff Retirement Benefits Scheme	19681122	DC	5	30	31-Dec	U	-	-	-
994	African Cotton Industries Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	-	-	-
696	African Diatomite Industries Staff Retirement Benefits Scheme	19830101	DC	5	15	31-Dec	R	3,457,693.00	4,030,475.00	4,703,435.00
400	African Economic Research Consortium (AERC) Provident Fund	19920101	DC	5	10	31-Dec	R	18,615,910.00	20,508,693.00	35,538,659.00
631	African Evangelistic Enterprise Staff Provident Fund Scheme	19820101	DC	10	10	31-Dec	R	2,397,270.00	2,997,129.00	3,120,574.00
1,194	African Fund for Endangered Wildlife Kenya Staff Retirement Benefits Scheme	19930101	DC	5	10	31-Dec	R	2,054,807.00	2,119,776.00	2,680,412.00
1,232	African Highlands Provident Fund	20000801	DC	10	10	30-Nov	R	57,728,364.00	87,182,595.00	128,268,403.00
1,535	African Institute for Capacity Development Staff Provident Fund and Life Assurance Scheme	20031001	DC	5	25	31-Dec	R	5,937,424.00	10,655,496.00	11,905,000.00
69	African Medical & Research Foundation Staff Retirement Benefits Scheme	19840701	DC	0	14	31-Dec	R	238,061,051.00	270,438,638.00	435,401,458.00
1,720	African Medical and Research Foundation Staff Provident Fund	20010928	DC	0	14	31-Dec	R	-	-	-
1,513	African Population and Health Research Center Staff Pension Scheme	20030901	DC	0	10	31-Dec	R	1,854,656.00	4,085,396.00	7,548,111.00
501	African Regional Organisation for Standardization Staff Pension Scheme	19820101	DC	7	14	31-Dec	U	-	-	-
775	African Retail Traders (K) Limited Retirement Benefits Scheme	19770101	DC	10	10	30-Jun	U	-	-	-
697	African Tours and Hotels Limited Staff Retirement Benefits Scheme	19750401	DB	5	6.1	30-Jun	U	-	-	-
414	African Water Network Staff Retirement Benefits Scheme	19930101	DC	5	25	31-Dec	U	82,826.00	-	-
585	Afridawa Holdings Limited Management Staff Retirement Benefit Scheme	19930401	DC	5	5	31-Dec	U	1,428,918.00	1,499,113.00	-
584	Afridawa Holdings Limited Staff Provident Fund	19930401	DC	10	10	31-Dec	R	-	1,499,113.00	1,226,747.00
282	Afya Sacco Society Limited Staff Retirement Benefits Scheme	19940601	DC	5	10	31-Dec	R	79,791,953.00	110,145,987.00	157,588,043.00
1,068	Aga Khan Development Network (Kenya) Staff Pension Scheme	19990601	DC	5	7.5	31-Dec	R	2,921,134.00	3,732,831.00	4,721,935.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
555	Aga Khan Educational Service Companies Staff Retirement Benefits Scheme	19840101	DC	5	5	31-Dec	R	94,379,922.00	116,081,884.00	144,204,463.00
556	Aga Khan Foundation Staff Pension, Life Assurance and Personal Accident Scheme	19981001	DC	7.5	10	31-Dec	R	11,075,423.00	14,529,136.00	20,628,483.00
554	Aga Khan Health Service, Kenya Staff Pension and Life Assurance Scheme	19890101	DC	7.5	7.5	31-Dec	R	345,126,860.00	419,349,065.00	515,158,008.00
1,577	Aga Khan University Staff Provident Fund	20040401	DC	5	5	31-Dec	R	1,729,129.00	4,443,964.00	6,515,560.00
698	Agence France Presse Ltd Staff Retirement Benefits Scheme	19950101	DC	10	10	31-Dec	R	2,569,728.00	2,357,377.00	3,795,953.00
770	Agricultural Development Corporation (ADC) Staff Retirement Benefits Scheme	19680401	DB	5	17.7	31-Mar	R	-	-	-
539	Agricultural Finance Corporation Pension Scheme	19650101	DB	0	20	30-Jun	R	85,354,722.00	108,847,138.00	139,211,965.00
89	Agricultural Society of Kenya Staff Provident Fund	19900101	DC	5	7	31-Dec	R	9,847,003.00	13,043,940.00	-
771	Agro-Chemical & Food Company Limited Staff Retirement Benefits Scheme	19820201	DC	5	20.5	31-Dec	R	51,717,220.00	57,248,048.00	-
1,451	Agrochemicals Association of Kenya Staff Retirement Benefits Scheme	20001009	DC	5	7.5	31-Dec	R	1,272,247.00	1,692,165.00	2,368,383.00
301	AIC Guthairira/ Nguirubi Project Staff Provident Fund	19961001	DC	5	7.5	31-Dec	R	5,419,622.00	6,370,568.00	7,224,353.00
476	AIC Kijabe Medical Centre Staff Pension Scheme	19911101	DC	5	5	31-Dec	R	26,873,081.00	-	-
1,221	AIC Kijabe Printing Press Staff Retirement Benefits Scheme	19980101	DC	7.5	7.5	31-Dec	R	1,829,293.00	2,195,107.00	2,969,147.00
487	AIC Litein Cottage Staff Pension Plan	19900101	DC	5	5	31-Dec	R	13,600,057.00	-	-
1,085	AIG Global Investment Company (East Africa) Ltd. Staff Retirement Benefits Scheme	19980901	DC	5	10	31-Dec	R	12,328,174.00	17,619,907.00	26,268,765.00
1,637	AIG(Kenya) Insurance Company Limited Staff Pension Scheme	20050101	DC	5	7.5	31-Dec	R	57,387,113.00	63,485,450.00	87,868,416.00
161	Air France Kenya - Staff Retirement Benefits Scheme	19740101	DB	5	7	31-Dec	R	14,272,875.00	16,066,941.00	19,775,648.00
690	Air India Staff Provident Fund	19970901	DC	5	5	31-Dec	R	10,367,498.00	9,402,180.00	9,972,521.00
772	Air Kenya Aviation Limited Staff Pension Fund	19900701	DC	5	5	31-Dec	R	82,743,245.00	68,961,090.00	90,691,235.00
1,595	Air Travel & Related Studies Centre Staff Retirement Benefits Scheme	20050315	DC	10	10	31-Dec	U	-	-	-
1,660	Aircare Charterers and Brokers Limited Staff Retirement Benefits Scheme	20051018	DC	5	5	31-Dec	R	-	1,689,421.00	4,755,903.00
1,486	Airflow Staff Retirement Benefits	20001009	DC	-	-	31-Dec	U	-	-	-
1,184	Airside Limited Staff Pension Scheme	19990101	DC	5	5	31-Dec	R	18,119,876.00	21,082,825.00	27,059,902.00
769	Aktion Africa HILFE Staff Retirement Benefits Scheme	19920101	DC	5	10	31-Dec	R	4,122,384.00	-	-
177	Alexander Forbes Insurance Brokers Limited Staff Retirement Benefits Scheme	19780801	DB	0	18.5	31-Dec	R	116,301,281.00	135,513,687.00	155,744,595.00
1,630	Alexander Forbes Retirement Fund	20040401	DC	-	-	31-Dec	R	-	-	1,565,449.00
1,443	Alexander Forbes Staff Provident Fund	20050907	DC	-	-	31-Dec	R	-	-	45,372,376.00
1,598	Alexander Forbes Synergy Retirement Fund	20050321	DC	-	-	20041231	R	-	-	-
1,666	All African Conference of Churches Staff Provident Fund Scheme	20060201	DC	5	10	31-Dec	U	-	-	2,921,454.00
1,628	All Nations Gospel Church - Staff Provident Fund Scheme	20050822	DC	5	10	31-Dec	U	-	281,002.00	603,405.00
202	Alliance Investments Limited Staff Pension Scheme	19991001	DC	5	5	30-Apr	R	18,481,516.00	18,252,166.00	21,858,557.00
1,729	Alliance One Tobacco Kenya Limited Staff Pension Scheme	20070401	DC	-	-	31-Dec	U	-	-	-
1,542	Allied Assessors Limited - Staff Retirement Benefits Scheme	20040501	DC	5	5	31-Dec	R	-	300,415.00	480,651.00
1,231	Alpha Logistics Limited Staff Retirement Benefits Scheme	20010501	DC	10	10	31-Dec	R	1,279,887.00	-	-
1,643	Amana Personal Pension Plan	20051201	DC	15	0	20051201	R	11,803,975.00	15,276,508.00	9,376,358.00
489	Amani Counselling Centre and Training Institute Staff Retirement Benefits Scheme	19940101	DC	0	15	31-Dec	R	3,976,782.00	4,903,459.00	5,583,423.00
284	Amarco Kenya Limited Staff Retirement Benefits Scheme	19910101	DC	5	7.5	31-Dec	U	-	-	-
1,746	Amedo Centers Kenya Limited Executive Staff Provident Fund	20070727	DC	0	15	31-Dec	R	-	-	-
774	Amedo Centres Kenya Limited Staff Retirement Benefits Scheme	19860501	DC	5	7.5	31-Dec	R	28,091,661.00	31,938,139.00	34,622,743.00
773	Amedo Centres Kenya Limited Executive Staff Retirement Benefits Scheme	19860501	DC	5	10	31-Dec	R	25,648,654.00	29,922,136.00	35,545,092.00
1,730	Amedo Centres Kenya Limited Senior Staff Provident Fund	20070427	DC	5	7.5	31-Dec	R	-	-	-
1,097	American Life Insurance Company (Kenya) Limited Individual Pension Plan	19960101	DC	-	-	31-Dec	R	292,192,152.00	382,011,825.00	-
366	American Life Insurance Company Kenya Limited (CFC) Staff Pension Scheme	19770301	DC	5	5	31-Dec	R	165,625,691.00	119,723,695.00	143,498,148.00
1,292	Ampees Shipping & General Agencies Limited Staff Retirement Benefits Scheme	19990101	DC	-	-	31-Dec	U	-	-	-
1,568	Andy Forwarders Services Limited Staff Provident Fund	20040401	DC	5	5	31-Dec	R	896,479.00	1,715,413.00	3,661,851.00
1,634	Anglo African Property Holdings Ltd. Staff Retirement Benefits Scheme	20050713	DC	5	7.5	20041231	U	-	1,006,495.00	2,011,684.00
1,248	Anjeli Limited Tea Brokers Staff Retirement Benefits Scheme	19990101	DC	7.5	7.5	31-Dec	R	5,062,978.00	6,316,578.00	8,038,628.00
1,289	Anova Food BV (EA) Staff Retirement Benefits Scheme	20010101	DC	5	5	31-Dec	R	3,580,581.00	5,276,891.00	7,667,121.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
744	Aon Minet Insurance Brokers Staff Pension Fund	19710101	DC	5	9	31-Dec	R	134,093,534.00	166,722,617.00	213,394,113.00
1,426	Apollo Insurance Company Limited Individual Retirement Benefits Scheme	20030101	DC	-	-	31-Dec	R	21,084,185.00	31,837,034.00	43,553,888.00
226	Apollo Insurance Company Limited Staff Retirement Benefits Scheme	19790101	DC	7.5	7.5	31-Dec	R	39,814,183.00	44,660,742.00	49,031,081.00
1,414	Appropriate Technologies for Enterprise Creation Staff Retirement Benefits Scheme	20020701	DC	5	10	31-Dec	R	5,549,755.00	8,034,729.00	12,045,850.00
1,045	Aquinas High School Staff Retirement Benefits Scheme	19950101	DC	50	5	31-Dec	U	871,609.00	-	-
1,090	Archers Tours and Travels Ltd Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	4,152,042.00	5,231,389.00	6,538,939.00
1,118	Ardhi Sacco Staff Retirement Benefits Scheme	19870101	DC	7.5	10	31-Dec	R	8,767,528.00	10,452,085.00	18,811,334.00
72	Armed Forces Canteen Organisation Staff Retirement Benefits Scheme	19900701	DC	5	12	30-Jun	R	176,427,360.00	205,524,928.00	234,858,951.00
65	Armstrong and Duncan Staff Retirement Benefits Scheme	19910101	DC	5	5	31-Dec	R	17,242,863.00	18,628,076.00	21,470,595.00
997	Asali Holdings Staff Retirement Benefits Scheme	19990201	DC	5	5	31-Dec	R	-	-	-
776	Asea Brown Boveri Limited (ABB) Staff Retirement Benefits Scheme	19940101	DC	5	7.5	31-Dec	R	22,407,103.00	15,869,150.00	18,509,513.00
354	Asili Co-operative Savings & Credit Society Limited Pension Scheme	19911128	DC	5	5	31-Dec	R	2,023,837.00	2,441,032.00	2,832,092.00
693	ASP Company Limited Provident Fund Scheme	19971101	DC	7.5	7.5	31-Dec	R	5,635,744.00	8,605,823.00	12,320,200.00
441	Associated Vehicle Assemblers Staff Retirement Benefits Scheme	19780401	DB	5	23.5	31-Dec	R	118,384,266.00	120,876,986.00	122,749,179.00
1,291	Association For Voluntary Surgical Contraception (AVSC) Staff Retirement Benefits Scheme	19910101	DC	-	-	31-Dec	U	-	50,776,146.00	52,481,536.00
1,367	Association For The Physically Disabled (APDK) - Coast Province Staff Retirement Benefits Scheme	20020101	DC	5	5	31-Dec	R	2,848,504.00	4,400,035.00	6,303,505.00
407	Association of Evangelicals in Africa Staff Pension Scheme	20011004	DC	5	5	31-Dec	R	2,327,466.00	2,916,480.00	2,838,552.00
964	Association of Kenya Insurers Staff Retirement Benefits Scheme	19900101	DC	5	5	31-Dec	R	11,177,614.00	13,757,470.00	19,201,570.00
1,738	Athi Water Services Board - Staff Provident Scheme	20041001	DC	31	0	31-Dec	R	-	-	-
192	Atlas Copco Staff Provident Fund	19830701	DC	5	5	31-Dec	R	38,646,506.00	46,775,475.00	64,917,547.00
1,178	Aureous Kenya Limited Staff Retirement Benefits Scheme	19960801	DC	7.5	12.5	31-Dec	R	21,438,637.00	21,576,189.00	-
1,058	Automobile Association of Kenya Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	-	-	-
494	Aventis Cropsience Kenya Limited Provident Fund	19911206	DC	7.5	5	31-Mar	U	-	-	-
495	Aventis Cropsience Kenya Limited Staff Pension Scheme	19911206	DC	0	10	31-Dec	R	12,449,804.00	14,805,619.00	17,380,867.00
1,095	Avenue Hospital Staff Retirement Benefits Scheme	20000808	DC	5	5	31-Dec	R	6,818,585.00	9,170,122.00	12,004,342.00
995	Avenue Service Station (1977) Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	9,547,323.00	11,572,621.00	13,925,337.00
700	Avery Kenya Ltd Staff Retirement Benefits Scheme	19750201	DC	5	5	31-Mar	R	37,642,001.00	39,285,515.00	33,048,764.00
701	Avon Rubber Company Ltd Staff Retirement Benefits Scheme	19721001	DB	5.5	13.75	31-Dec	U	-	-	-
381	Ayton Young & Rubicam Limited - Retirement Benefits Scheme	19871101	DC	5	7.5	31-Dec	R	12,780,957.00	15,249,928.00	20,589,679.00
425	Azari Insurance Brokers Staff Retirement Benefits Scheme	19960101	DC	5	7.5	31-Dec	U	-	-	-
998	Bagda's Auto Spares Staff Retirement Benefits Scheme	19990401	DC	5	5	31-Dec	R	6,299,510.00	9,965,203.00	12,915,613.00
1,127	Bakels East Africa Staff Retirement Benefits Scheme	19980201	DC	5	5	31-Dec	R	2,168,005.00	2,727,980.00	3,805,466.00
1,556	Bakex Millers Ltd. Staff Provident Fund.	20040820	DC	5	5	31-Dec	R	896,474.00	1,586,708.00	2,270,604.00
147	Bamburi Cement Limited Staff Retirement Benefits Scheme	19970101	DC	3.5	7.5	31-Dec	R	501,335,000.00	607,277,000.00	777,064,000.00
151	Bamburi Cement Limited Supplementary Retirement Benefits Scheme	19950101	DC	3.5	7.5	31-Dec	U	66,217,000.00	92,279,000.00	135,796,000.00
1,388	Bandari Sacco Ltd. Staff Provident Fund	20020401	DC	7.5	7.5	31-Dec	R	3,885,713.00	5,064,587.00	5,721,250.00
1,544	Bank of Africa Kenya Limited Staff Provident Fund	20040701	DC	5	5	31-Dec	R	9,106,728.00	17,715,888.00	29,541,511.00
575	Bank of Baroda (Kenya) Staff Provident Fund	19820101	DC	8.33	8.33	31-Dec	R	150,897,409.00	167,485,504.00	192,534,091.00
679	Bank of India Staff Pension Scheme	19960101	DC	8.33	8.33	31-Dec	R	48,162,468.00	54,973,859.00	62,953,393.00
1,217	Banki-Kuu Savings and Credit Co-operative Staff Provident Fund	20010101	DC	5	10	31-Dec	R	4,994,242.00	5,989,327.00	7,268,997.00
880	Baobab Beach Resort Staff Pension Scheme	19970101	DC	10	10	31-Dec	R	9,212,158.00	11,658,506.00	15,207,073.00
625	Baptist Misson of Kenya Staff Retirement Benefits Scheme "A"	19990101	DC	5	10	31-Dec	R	2,337,049.00	2,845,584.00	3,406,988.00
626	Baptist Misson of Kenya Staff Retirement Benefits Scheme "B"	19910101	DC	5	5	31-Dec	R	-	-	-
601	Baraza Limited Staff Pension Scheme	19960701	DC	5	7.5	31-Dec	R	29,276,479.00	36,997,239.00	-
210	Barclays Bank of Kenya Limited Staff Pension Fund	19680913	DB	0	10	31-Dec	R	5,760,765,000.00	6,545,113,000.00	7,961,132,000.00
102	BAT Kenya Ltd. Staff Provident Fund (Old Fund)	19661001	DC	Closed	Closed	31-Mar	R	149,371,345.00	150,016,478.00	147,865,612.00
103	BAT Kenya Provident-Trust A/C (1991) Fund	19910101	DC	10	10	31-Mar	R	733,644,952.00	838,459,531.00	974,829,138.00
980	Austrian Embassy Staff Pension Scheme	19940801	DC	0	15	31-Dec	R	-	-	-

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
197	Bata Shoe Company (Kenya) Limited Staff Retirement Benefits Scheme	19740701	DC	7.5	7.5	30-Jun	R	229,080,667.00	235,449,983.00	263,898,383.00
28	Bata Shoe Company Limited Retirement Benefits Scheme	19740101	DC	5	5	31-Dec	U	229,080,668.00	235,449,983.00	-
892	Baumann Staff provident fund	19560606	DC	5	10	31-Mar	U	4,598,916.00	1,069,937.00	-
1,027	Bayer East Africa Limited Staff Provident Fund (Registered Scheme)	20000101	DC	5	7.5	31-Dec	R	36,437,586.00	44,596,507.00	64,865,610.00
1,028	Bayer East Africa Limited Staff Provident Fund (Unregistered Scheme)	20000101	DC	-	-	31-Dec	R	36,437,586.00	13,276,734.00	13,444,920.00
778	BDF East Africa Limited Staff Retirement Benefits Scheme	19900701	DC	7.5	7.5	31-Dec	R	17,969,496.00	22,867,363.00	32,189,483.00
791	Best Foods Kenya Ltd Staff Retirement Benefits Scheme	19800401	DC	7.5	7.5	31-Dec	R	-	-	-
64	Beta Healthcare International Limited Retirement Benefits Scheme	20000401	DC	5	9	31-Mar	R	43,859,732.00	47,491,608.00	45,440,335.00
926	Bethesda Clinic Staff Pension Scheme	19900901	DC	5	5	31-Dec	U	-	-	-
347	Bible Society of Kenya Staff Pension Plan	19910101	DC	10	12.5	31-Oct	R	33,567,169.00	39,831,731.00	40,820,668.00
780	Bible Translation & Literacy (EA) Staff Retirement Benefits Scheme	19871101	DC	10	15	31-Dec	R	45,018,658.00	57,682,285.00	77,442,489.00
121	Bicorn Exim Staff Provident Fund	19870101	DC	5	5	31-Dec	R	3,421,030.00	4,343,230.00	5,388,490.00
437	Bidco Oil Refineries Limited Staff Pension Plan	19930701	DC	5	5	31-Dec	R	34,440,000.00	50,793,000.00	67,564,000.00
1,524	Biselex Kenya Limited Staff Provident Fund	20030101	DC	5	5	31-Dec	R	582,749.00	1,080,448.00	1,596,007.00
1,647	Black Empowerment Trust Retirement Benefits Scheme	20051201	DC	15	0	31-Dec	R	-	-	-
447	Blackwood Hodge (K) Limited Staff Retirement Benefits Scheme	19850101	DC	5	10	31-Dec	R	19,280,783.00	21,324,983.00	25,446,113.00
1,273	Blowplast Limited Staff Retirement Benefits Scheme	20010301	DC	5	7.5	31-Dec	R	2,129,190.00	2,682,365.00	2,862,303.00
1,570	Blue Ring Products Limited Staff Provident Fund Scheme	20040826	DC	7.5	7.5	31-Dec	R	207,974.00	727,469.00	1,248,008.00
907	Blue Shield Insurance Co. Ltd Staff Retirement Benefit Scheme	19851007	DC	5	5	31-Dec	R	37,281,844.00	47,781,442.00	74,691,927.00
1,740	Blue Shield Personal Pension Fund	20070925	DC	-	-	31-Dec	U	-	-	-
1,065	Bob Morgan Services Staff Retirement Benefits Scheme	20000901	DC	5	10	31-Dec	R	9,972,724.00	15,350,285.00	25,526,362.00
1,540	Bobmil Group of Companies Staff Provident Fund	20040101	DC	5	5	31-Dec	R	4,311,362.00	9,172,612.00	15,801,170.00
768	BOC Kenya Limited Staff Provident Fund	19580101	DC	5	7.5	30-Sep	R	57,079,114.00	63,142,940.00	73,331,737.00
719	BOC Kenya Ltd Staff Retirement Benefits Scheme	19771001	DB	5	7.1	30-Sep	R	184,474,976.00	219,071,785.00	254,887,490.00
863	Bon Investments Ltd Staff Retirement Benefits Scheme	19950101	DC	5	5	31-Dec	U	-	-	-
70	Bonar (EA) Limited Staff Retirement Benefits Scheme	19830401	DC	5	8	31-Dec	R	7,545,896.00	-	-
1,682	Book Distributors Limited Staff Provident Fund	20050403	DC	5	5	31-Dec	R	-	359,483.00	743,476.00
238	Bosky Industries Limited Staff Retirement Benefits Scheme	19950301	DC	5	5	31-Dec	R	3,677,410.00	4,460,026.00	5,458,463.00
1,610	Bowip Agencies Limited Staff Retirement Benefits Scheme	20050513	DC	5	7.5	20041231	R	-	4,353,054.00	6,016,535.00
1,276	Braeburn Limited Kenya Staff Retirement Benefits Scheme	19940901	DC	5	5	31-Dec	R	66,364,996.00	92,368,898.00	122,230,244.00
1,071	Brakenhurst Baptist International Centre Staff Retirement Benefits Scheme	19970101	DC	5	5	31-Dec	R	1,964,262.00	3,130,574.00	4,450,259.00
781	Bridges Capital Ltd Staff Retirement Benefits Scheme	19941101	DC	5	15	31-Dec	R	2,589,496.00	3,125,957.00	3,748,219.00
1,627	British American Insurance Company (Kenya) Limited - Umbrella Pension Fund	20050701	Dc	-	-	31-Dec	R	-	-	5,775,598.00
1,687	British - American Umbrella Retirement Benefits Fund	20060701	DC	-	-	31-Dec	R	-	-	-
608	British Airways PLC Kenya Pension and Life Assurance Scheme	19721101	DC	5	10	31-Dec	R	49,037,203.00	35,129,787.00	42,887,981.00
127	British American Insurance Co. Limited Staff Pension Plan	19870101	DB	5	0	31-Dec	R	103,217,000.00	121,739,000.00	174,703,000.00
1,648	British American Insurance Company (Kenya) Limited - Umbrella Provident Fund	20050701	DC	-	-	31-Dec	R	-	-	3,105,353.00
1,626	British American Insurance Company (Kenya) Limited Individual Retirement Benefits Fund	20030101	DC	10	0	20031231	R	-	1,183,961.00	10,194,968.00
1,677	British Broadcasting Corporation(BBC) Staff Provident Fund	20060401	DC	5	7.5	20060331	R	-	-	349810
1,108	Broadway Bakery Limited Staff Retirement Benefits Scheme	20000614	DC	5	5	31-Dec	R	13,536,414.00	18,220,552.00	24,008,597.00
1,543	Brookside Dairy Limited Staff Retirement Benefits Scheme	20040401	DC	5	5	31-Dec	U	-	-	-
1,110	BTB Insurance Agency Staff Retirement Benefits Scheme	19990701	DC	7.5	7.8	31-Dec	R	17,202,169.00	23,378,363.00	27,190,154.00
1,203	Bubanks Limited Staff Retirement Benefits Scheme	19970101	DC	7.5	10	31-Dec	R	4,037,936.00	5,152,690.00	3,058,957.00
1,193	Bungoma Teachers SACCO Retirement Benefit Scheme	19990101	DC	5	5	31-Dec	R	1,527,251.00	1,561,960.00	2,586,065.00
951	Bunson Travel Staff Provident Fund	19721001	DC	7.5	7.5	31-Dec	R	23,873,474.00	35,671,611.00	39,562,360.00
1,435	Bureti Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	20020101	DC	10	5	31-Dec	R	-	-	-
784	Bush Homes of East Africa Limited Staff Retirement Benefits Scheme	19950601	DC	5	5	20050531	R	10,173,628.00	12,761,079.00	16,416,496.00
1,411	Busia Outgrowers Company Limited Staff Provident Fund	20020701	DC	5	7.5	31-Dec	R	2,360,623.00	2,522,803.00	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,103	Business Initiatives & Management Assistance Services (BIMAS) Staff Provident Fund	19971001	DC	6.5	6.5	31-Dec	U	4,982,272.00	5,391,975.00	6,447,608.00
702	C. Dorman Limited Staff Retirement Benefits Scheme	19760701	DB	5	5.25	30-Jun	R	20,842,670.00	19,368,056.00	24,225,203.00
152	CAB International Staff Retirement Benefits Scheme	19901001	DC	5	10	31-Dec	R	13,382,187.00	17,023,001.00	31,245,712.00
703	Cadbury Kenya Limited Staff Retirement Benefits Scheme	19711201	DB	5	11.8	31-Dec	R	70,869,131.00	77,405,459.00	83,335,816.00
25	Cannon Assurance (Kenya) Limited Staff Pension Scheme	19750701	DB	4	4	31-Dec	R	54,769,091.00	55,792,581.00	19,326,474.00
1,691	Cannon Assurance (Kenya) Limited Staff Retirement Benefits Scheme	20060824	DC	7.5	7.5	31-Dec	R	-	-	-
1,516	Cannon Personal Pension Plan	20040101	DC	-	-	20050302	U	-	-	-
908	Capital Group Staff Provident Fund	19980101	DC	5	5	31-Dec	R	10,324,094.00	10,143,803.00	18,550,105.00
944	Capital Markets Authority Staff Retirement Benefits Scheme	19910701	DB	5	23	30-Jun	R	40,967,758.00	38,083,126.00	46,469,885.00
1,621	Capwell Industries Limited Staff Provident Fund	20040901	DC	5	5	20041231	R	-	2,672,996.00	4,823,077.00
1,046	Car & General (K) Ltd Staff Retirement Benefits Scheme	19990101	DC	7.5	5	31-Dec	R	9,932,218.00	13,909,127.00	19,000,593.00
785	Care International in Kenya Staff Retirement Benefits Scheme	19901101	DC	0	15	31-Dec	R	164,529,144.00	173,705,414.00	208,404,401
49	Cargill Kenya Limited Staff Pension Fund	19870101	DC	5	15	31-Dec	R	49,098,477.00	55,272,511.00	55,688,918.00
396	Cargo Service Centre (EA) BV Staff Pension Scheme	19951201	DC	7.5	7.5	31-Dec	R	8,000,780.00	5,431,521.00	6,573,884.00
430	Catering Levy Trustees Retirement Benefits & Life Assurance Scheme	19850901	DB	5	21.6	30-Jun	U	47,248,890.00	-	-
1,447	Catholic Diocese of Eldoret Staff Provident Fund Scheme	20021001	DC	10	10	31-Dec	R	3,230,522.00	-	-
1,398	Catholic Diocese of Garissa Staff Pension Scheme	20011001	DC	5	25	31-Dec	R	10,514,008.00	14,733,627.00	12,737,736.00
1,373	Catholic Diocese of Homa-Bay (Development Office) Staff Provident Fund	20020601	DC	10	15	31-Dec	R	10,697,780.00	9,881,432.00	12,581,668.00
597	CDC Capital Partners Provident Fund	19890101	DC	7	10	31-Dec	R	37,018,150.00	25,618,964.00	32,637,210.00
1,260	CDC Kenya Unregistered Staff Provident Fund	19890101	DC	7.5	12.5	31-Dec	U	37,018,150.00	25,618,964.00	-
107	Central Bank of Kenya Staff Pension Scheme	19680701	DB	2	27.5	30-Jun	R	7,153,259,531.00	8,074,013,116.00	9,449,428,756.00
1,123	Central Tobacco Distributors Staff Retirement Benefits Scheme	19990106	DC	5	5	31-Dec	U	916,725.00	996,541.00	-
1,173	Centre For Governance And Development Staff Pension Scheme	19980726	DC	5	5	31-Dec	R	1,192,776.00	1,901,027.00	-
1,538	Centrelina Tea Brokers Limited Staff Provident Fund Scheme	20030101	DC	5	5	31-Dec	R	673,502.00	496,585.00	866,646.00
707	CFC Bank Limited Staff Retirement Benefits Scheme	19750101	DC	10	10	31-Dec	R	224,293,077.00	287,098,612.00	-
1,072	Chai Co-operative Savings and Credit Society Ltd Staff Retirement Benefits Scheme	19990101	DC	5	25	31-Dec	R	15,442,913.00	21,292,775.00	27,584,844.00
1,617	Charterhouse Bank Limited Staff Provident Fund	20040701	DC	5	5	20041231	R	1,202,741.00	4,048,746.00	8,794,150.00
1,014	Chase Bank Staff Retirement Benefits Pension Scheme	19980201	DC	5	5	31-Dec	R	20,809,985.00	27,831,851.00	-
1,737	Cheli & Peacock Staff Pension Scheme	20070801	DC	5	5	31-Dec	R	-	-	-
1,718	Chem - Labs Staff Provident Fund	20070103	DC	5	10	31-Dec	R	-	-	-
449	Chemelil Savings & Credit Co.-operative Society Staff Pension Scheme	19941101	DC	5	7	31-Dec	U	1,143,883.00	1,464,925.00	1,820,853.00
704	Chemelil Sugar Company Limited Staff Pension Scheme	19740701	DB	5	23.4	30-Jun	R	96,694,853.00	99,146,389.00	106,880,891
950	Chemserve Cleaning Services Staff Retirement Benefits Scheme	19920901	DC	5	8.74	31-Dec	U	2,151,030.00	2,301,602.00	2,531,762.00
1,636	Chester House Limited Staff Pension Fund	20050728	DC	5	7.5	31-Dec	U	-	756,087.00	1,668,673.00
589	Chevron Kenya Ltd Staff Retirement Benefits Scheme	19880701	DB	3	6	31-Dec	R	285,462,068.00	331,532,483.00	436,805,832.00
968	Chevron Kenya Provident Fund "A" and "B"	19790201	DC	5	5	31-Dec	R	238,178,113.00	269,558,848.00	356,789,205.00
1,589	CHF Staff Retirement Benefits Scheme	20041231	DC	2.5	5	20031231	R	-	974,276.00	2,715,312.00
958	Childcare International Kenya Staff Retirement Benefits Scheme	19931101	DC	5	7.5	31-Dec	R	1,747,248.00	2,601,239.00	3,739,981.00
280	Chloride Group Staff Provident Fund and Group Life Assurance Scheme.	19770701	DC	5	7.5	31-Dec	R	83,606,190.00	107,139,190.00	149,057,673.00
1,007	Choice Tea Brokers Ltd Staff Retirement Benefits Scheme	19980801	DC	5	7	31-Dec	R	3,348,190.00	4,600,706.00	6,030,354.00
787	Christian Childrens Fund Staff Retirement Benefits Scheme	19870701	DC	5	10	31-Dec	R	-	3,401,105.00	6,145,848.00
1,599	Christian Community Services of Mt. Kenya East Staff Provident Fund	20041216	DC	15	10	20031231	U	-	-	-
1,253	Christian Reformed World Relief Committee Staff Provident Fund and Life Assurance Scheme	20010301	DC	5	25	31-Dec	R	6,301,727.00	9,004,068.00	12,895,910.00
788	Christian Student Leadership Centre Staff Retirement Benefits Scheme	19840901	DC	5	10	31-Dec	R	3,834,305.00	5,201,886.00	4,184,702.00
129	Christoffel Blindenmission Staff Pension Plan	19910213	DC	5	5	31-Dec	R	5,887,419.00	7,968,112.00	9,890,168.00
960	Chuna Sacco Staff Retirement Benefits Scheme	19970101	DC	5	10	31-Dec	R	4,007,426.00	5,269,436.00	6,435,223.00
1,055	Church World Services Staff Retirement Benefits Scheme	19980401	DC	5	20	31-Dec	R	82,215,190.00	104,628,149.00	127,888,365.00
324	Cirio Del Monte Kenya Staff Retirement Benefits Scheme	19820101	DB	5	7	31-Dec	R	381,501,710.00	344,182,222.00	373,828,795.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,235	Cisle Kenya Branch Staff Retirement Benefits Scheme	20010101	DC	7.5	7.5	31-Dec	R	3,715,805.00	5,175,740.00	6,383,000.00
108	Citibank Kenya Provident Fund	19860325	DC	5	5	31-Dec	R	137,245,164.00	160,929,363.00	216,280,546.00
789	City Finance Ltd Bank Staff Retirement Benefits Scheme	19860701	DC	10	10	31-Dec	R	12,198,205.00	12,835,031.00	13,554,315.00
222	Clarkson Notcutt Insurance Brokers Staff Retirement Benefits Scheme	19860101	DC	5	7.5	31-Dec	R	19,006,890.00	16,286,363.00	19,287,291.00
705	CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 4)	19650101	DB	5	8.8	30-Sep	R	404,091,328.00	466,856,761.00	530,279,294.00
1,500	CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 5)	20030501	DC	5	7.5	31-Dec	R	1,967,653.00	7,062,890.00	14,533,582.00
708	Coast Development Authority Staff Retirement Benefits Scheme	19960701	DB	5	15	30-Jun	R	13,318,006.00	-	18184867
660	Coastal Bottlers Limited Staff Retirement Benefits Scheme	19920901	DC	5	5	31-Dec	U	21,018,994.00	23,476,028.00	-
173	Coates Brothers East Africa Limited Staff Pension & Life Assurance Scheme	19780201	DC	5	7.5	31-Dec	R	49,598,038.00	57,289,333.00	63,275,865.00
710	Coca - Cola Africa Ltd Staff Provident Fund	19860401	DC	7.5	10	31-Mar	R	2,543,871.00	299,003,197.00	448,459,417.00
712	Coffee Board of Kenya Staff Provident Fund	19640201	DC	-	-	30-Sep	R	9,321,863.00	9,844,136.00	10,694,868.00
711	Coffee Board of Kenya Staff Retirement Benefits Scheme	20020930	DB	5	25	30-Sep	R	268,742,943.00	75,616,357.00	90,771,563.00
713	Coffee Research Foundation Staff Retirement Benefits Scheme	19930101	DB	5	19.5	30-Sep	R	147,790,747.00	-	-
346	Colgate Palmolive (EA) Limited Provident Fund	19771101	DC	10	10	31-Dec	R	103,162,100.00	134,852,088.00	112,368,138.00
341	College Publishers Retirement Benefits Scheme	19970401	DC	10	10	31-Dec	U	-	-	-
1,484	Color Creations Limited Staff Retirement Benefits Scheme	20030101	DC	5	5	31-Dec	R	-	-	-
1,285	Colour Packaging Limited Staff Pension Scheme	20010101	DC	4.2	4.2	31-Dec	R	6,411,624.00	7,275,230.00	10,278,279.00
881	Combok Ltd Staff Retirement Benefits Scheme	19960101	DC	5	7.5	31-Dec	R	13,465,753.00	16,650,664.00	19,776,862.00
643	Comcraft Kenya Limited Group Staff Pension Scheme	19820101	DC	5	5	31-Dec	R	181,243,438.00	198,792,588.00	230,379,009.00
1,272	Comet Plastics Limited Staff Retirement Benefits Scheme	20021024	DC	5	5	31-Dec	R	1,339,383.00	1,879,250.00	2,570,630.00
864	Commercial Bank of Africa Staff Retirement Benefits Scheme	19700701	DC	5	5	31-Dec	R	243,184,000.00	-	-
870	Commercial Bank of Africa Unregistered Pension Scheme	19960101	DC	5	5	31-Dec	U	40,912,795.00	47,889,645.00	61,115,000.00
404	Commission for Higher Education Staff Retirement Benefits Scheme	19920701	DB	5	21.5	30-Jun	U	46,714,962.00	56,272,275.00	78,801,912.00
1,192	Communications Commission of Kenya (CCK) Staff Retirement Benefits Scheme	20010701	DB	7.5	17.1	30-Jun	R	481,753,377.00	581,018,423.00	647,117,898.00
902	Community Education Concern Staff Retirement Benefits Scheme	19880101	DC	7.5	11	31-Dec	U	-	-	-
938	Comoco Sacco Society Ltd Staff Pension Scheme	19970401	DC	5	10	31-Dec	U	1,080,963.00	1,471,491.00	-
1,430	Computer Associates Staff Retirement Benefits Scheme	20030101	DC	-	-	31-Dec	U	-	-	-
1,549	Concern Worldwide Staff Pension Scheme	20040401	DC	5	7.5	31-Dec	R	2,479,086.00	5,693,048.00	8,205,489.00
1,018	Concord Insurance Co. Limited Staff Provident Fund Scheme	19890701	DC	5	5	31-Dec	U	13,329,792.00	16,763,996.00	18,573,790.00
317	Conservation Corporation (K) Limited Retirement Benefits Scheme	19900101	DC	7.5	7.5	31-Dec	R	40,346,972.00	42,471,460.00	52,076,182.00
921	Consolidated Bank of Kenya Ltd Staff Retirement Benefits Scheme	19970701	DC	7.5	7.5	31-Dec	R	29,210,445.00	27,139,031.00	-
343	Consolidated Provident Fund	19630801	DC	5	5	31-Dec	R	36,846,922.00	38,633,393.00	41,919,268.00
1,416	Consumer Insight Staff Retirement Benefits Scheme	20021004	DC	5	5	31-Dec	R	3,697,942.00	6,518,871.00	9,220,277.00
1,264	Continental Products Staff Pension Scheme	19990701	DC	5	5	31-Dec	R	684,728.00	1,320,109.00	2,241,400.00
715	Cooper Kenya Ltd Staff Retirement Benefits Scheme	19900601	DC	5	9	31-Dec	R	32,147,930.00	32,705,669.00	-
1,067	Co-operative Bank of Kenya Staff Retirement Benefits Scheme	19720701	DB	6	12	31-Dec	R	992,543,055.00	1,236,855,787.00	1,621,387,522.00
1,407	Co-optrust Limited Individual Pension Plan	20020901	DC	200	0	31-Dec	U	-	-	-
507	Corat Africa Staff Retirement Benefits Scheme	19810901	DC	0	20	31-Dec	U	20,602,986.00	25,365,267.00	31,789,038.00
790	Corn Products Kenya Ltd Staff Retirement Benefits Scheme	19800401	DC	7.5	7.5	31-Dec	R	54,261,723.00	70,996,582.00	91,547,333.00
581	Corporate Insurance Company Limited Staff Retirement Benefits Scheme	19850101	DB	5	10	31-Dec	R	6,645,905.00	9,149,468.00	12,312,137.00
1,585	Cosmos Limited Staff Provident Fund	20030101	DC	5	5	20031231	R	6,321,626.00	9,219,242.00	12,243,348.00
1,739	Costek Alma - Staff Provident Fund	20070726	DC	5	5	31-Dec	R	-	-	-
1,572	Country Images Provident Fund	20041030	DC	7.5	7.5	31-Dec	U	-	-	-
641	Credit Bank Limited Staff Retirement Benefits Scheme	19870101	DC	7	8	31-Dec	R	26,992,315.00	25,496,951.00	31,811,870.00
171	Credit Traders Staff Retirement Benefits Scheme	19950501	DC	5	5	31-Dec	U	2,230,822.00	2,386,982.00	2,542,534.00
1,735	Crown - Berger Kenya Limited Staff Provident Fund	19860701	DC	7.5	7.5	31-Dec	R	-	-	-
779	Crown Berger (K) Ltd Staff Retirement Benefits Scheme	19880101	DB	5	8	31-Dec	R	13,291,572.00	15,445,608.00	51,632,259.00
1,268	Crown Industries Limited Staff Retirement Benefits Scheme	20021024	DC	5	5	31-Dec	R	1,664,520.00	2,329,419.00	3,211,398.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
111	Cunningham G.M. Kenya Staff Retirement benefits Scheme	19930101	DC	5	7.5	31-Dec	R	8,998,252.00	10,972,230.00	13,225,321.00
367	D.T. Dobie & Company Kenya Limited Staff Retirement Benefits Scheme	19870401	DC	5	5	31-Dec	R	111,135,887.00	115,486,636.00	137,519,066.00
349	Daima Bank Limited Staff Provident fund	19970107	DC	5	10	31-Dec	R	-	-	-
630	Danish Association for International Cooperation (MS- Kenya) Staff Retirement Benefits Scheme	19910601	DC	5	5	31-Dec	R	15,173,942.00	17,111,328.00	19,001,958.00
1,601	Das Air Cargo Staff Retirement Benefit Scheme	20050501	DC	5	5	31-Dec	R	-	248,514.00	516,091.00
792	Dawa Pharmaceuticals Ltd Staff Retirement Benefits Scheme	19820701	DC	7.5	8	30-Jun	U	-	-	-
987	Daystar University Provident Fund	19930101	DC	7.5	10	31-Dec	R	105,371,926.00	129,121,273.00	190,106,572.00
1,449	Daystar University Staff Provident Fund	20001009	DC	-	-	20031231	U	104,371,926.00	129,121,273.00	-
1,431	De La Rue Currency & Security Print Limited Unregistered Staff Provident Fund	19980304	DC	5	5	31-Dec	R	-	-	-
461	De La Rue Currency and Security Print Limited Staff Provident Fund	19960101	DC	5	5	31-Dec	R	39,869,045.00	50,839,428.00	67,057,626.00
201	Deacons Kenya Limited Retirement Benefits Scheme	19790101	DC	5	5	31-Dec	R	31,647,391.00	39,421,608.00	52,427,149.00
867	Decase Chemicals Ltd Staff Retirement Benefits Scheme	19950101	DC	5	10	31-Dec	U	-	-	-
1,274	Deepa Industries Limited Staff Retirement Benefits Scheme	20011024	DC	5	5	31-Dec	R	1,927,730.00	2,740,418.00	3,954,840.00
1,533	Del Monte Kenya Limited Staff Provident Fund	20030101	DC	5	5	20050101	R	8,204,168.00	17,482,668.00	28,228,328.00
334	Delamere Estates Limited Staff Retirement Benefits Scheme	19850101	DC	0	10	31-Dec	R	11,059,246.00	13,162,125.00	15,622,630.00
1,719	Deliverance Church - Eastleigh Staff Retirement Benefits Scheme	19990501	DC	10	10	31-Dec	U	-	-	-
320	Deliverance Church Kasarani Staff Retirement Benefits Scheme	19990501	DC	5	5	31-Dec	U	3,946,822.00	5,149,244.00	6,098,741.00
1,446	Deliverance Church Nakuru Staff Provident Fund Scheme	20030201	DC	5	5	31-Dec	R	826,770.00	1,341,123.00	2,009,838.00
1,712	Delta Connections Limited Staff Retirement Benefits Scheme	20070312	DC	10	1	31-Dec	R	-	-	-
136	Dental Centre Staff Retirement Benefits Scheme	19941201	DC	5	10	31-Dec	R	1,981,109.00	2,817,740.00	3,895,362.00
1,216	Department for International Development Kenya & Somalia (DFID) - Staff Retirement Benefits Scheme	20001101	DC	7.5	10	31-Dec	R	37,512,587.00	47,374,875.00	59,880,590.00
1,593	Desbro (Kenya) Limited Staff Provident Fund	20050103	DC	0	5	31-Dec	R	-	1,892,873.00	4,244,932.00
961	Destination Kenya Ltd Staff Retirement Benefits Scheme	19970801	DC	5	10	31-Dec	U	1,522,421.00	1,833,947.00	2,186,198.00
1,703	Development Bank of Kenya Limited Staff Provident Fund	20061212	DC	5	5	31-Dec	R	-	-	-
323	Development Bank of Kenya Staff Retirement Benefits Scheme	19760101	DC	5	10	31-Dec	U	55,100,141.00	65,251,509.00	77,845,603.00
562	Diamond Trust of Kenya Limited Staff Pension and Life Assurance	19880101	DC	7.5	10	31-Dec	R	118,722,853.00	154,220,392.00	200,107,136.00
977	Diocese of Eldoret CPK Staff Retirement Benefits Scheme	19940701	DC	5	25	31-Dec	U	-	-	-
1,674	Diocese of Ngong Staff Pension Scheme	20060704	DC	6	10	31-Dec	R	-	-	1,511,092.00
1,554	Directline Assurance Company Limited Staff Provident Fund Scheme	20031001	DC	10	10	20031001	R	2,255,561.00	-	-
1,403	Diversey Lever East Africa Provident Fund (No.2)	19760213	DC	7.5	7.5	31-Dec	R	-	-	-
717	Document Handling Kenya Ltd. (DHL) Staff Retirement Benefits Scheme	19970601	DC	5	5	31-Dec	R	104,909,136.00	116,093,597.00	158,863,245.00
393	Dodo World (K) Limited Pension Scheme	19931101	DC	5	5	31-Dec	R	2,725,327.00	3,398,768.00	3,835,204.00
1,574	Don Bosco Boys' Town Technical Institute Staff Retirement Benefits Scheme	20040601	DC	5	5	31-Dec	R	559,647.00	945,975.00	1,342,300.00
667	Doshi & Company Hardware Ltd Staff Retirement Benefits Scheme	19940701	DC	5	5	31-Dec	R	51,663,257.00	67,833,070.00	90,545,045.00
1,421	Dubai Bank Kenya Limited Staff Retirement Benefits Scheme	20021127	DC	5	5	31-Dec	R	3,978,122.00	5,868,537.00	6,351,223.00
718	Dunlop (K) Ltd Staff Retirement Benefits Scheme	19770824	DC	7.5	12.5	31-Dec	R	11,279,761.00	10,971,100.00	11,692,999.00
56	Dyer and Blair Limited Retirement Benefits Scheme	19960101	DC	5	10	31-Dec	U	3,104,310.00	3,760,878.00	5,703,466.00
232	EARS Group of Companies Staff Retirement Benefits Scheme	19960301	DC	5	5	31-Dec	R	11,494,600.00	12,575,643.00	14,422,820.00
1,539	East Africa Glassware Mart Staff Pension Scheme	20040621	DC	5	5	31-Dec	R	4,105,328.00	6,285,104.00	9,450,002.00
793	East Africa Portland Cement Co. Ltd Staff Retirement Benefits Scheme	19750501	DB	0	28	30-Apr	R	117,841,641.00	267,110,444.00	362,353,646.00
131	East Africa Reinsurance Co. Limited Staff Retirement Benefits Scheme	19970101	DC	7.5	7.5	31-Dec	R	32,532,467.00	41,436,050.00	39,675,738.00
356	East Africa Spectre Limited Staff Pension Scheme	19950101	DC	5	5	31-Dec	R	1,524,481.00	1,666,553.00	-
357	East Africa Spectre Limited Staff Provident Fund	19950101	DC	5	5	31-Dec	R	1,518,843.00	1,751,213.00	-
184	East African Breweries Limited Management Staff Pension Fund and Life Insurance Scheme	19720101	DB	7.5	7.5	30-Jun	R	412,790,436.00	118,032,094.00	-
183	East African Breweries Limited Staff Provident Fund	19420101	DC	7.5	0	31-Dec	R	211,734,358.00	-	-
1,503	East African Breweries Limited Staff Provident Fund 2003	20030401	DC	3	5	31-Dec	R	337,343,695.00	691,848,504.00	815,285,867.00
170	East African Building Society Retirement Benefits Scheme	19950101	DC	5	5	31-Dec	R	86,609,304.00	96,136,956.00	107,815,300.00
175	East African Cables Limited - Staff Provident Fund	19930101	DC	7	10.75	31-Dec	R	25,875,764.00	32,647,787.00	44,017,278.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,353	East African Courier Limited Staff Pension Plan	20020101	DC	5	5	31-Dec	U	4,792,299.00	7,295,693.00	-
500	East African Educational Publishers Ltd Pension & Life Assurance Scheme	19801101	DC	-	-	31-Dec	R	37,477,329.00	40,549,259.00	25,649,543.00
1,562	East African Foundry Works Staff Provident Fund	20040813	DC	5	5	31-Dec	R	1,343,249.00	2,459,192.00	3,986,509.00
71	East African Packaging Industries Limited Staff Retirement Benefits Scheme	19851001	DC	7	7	31-Dec	R	58,601,351.00	72,765,759.00	67,670,805.00
13	East African Storage Company Limited Staff Retirement Benefits Scheme & Group Life Assurance Scheme	19750101	DC	7.5	7.5	30-Sep	R	15,569,256.00	16,897,116.00	17,876,972.00
794	East African Wildlife Society Staff Retirement Benefits Scheme	19810101	DC	5	10	30-Jun	R	3,949,133.00	5,606,444.00	6,685,726.00
577	East Kenya Bottlers Staff Retirement Benefits Scheme	19880829	DC	5	7.5	31-Dec	U	12,777,980.00	13,305,343.00	14,171,741.00
310	Eastern Produce Kenya Limited Staff Retirement Benefit Scheme	19720101	DC	5	5	31-Dec	R	151,741,326.00	162,602,809.00	189,135,001.00
52	Ecolab East Africa Ltd Provident Fund	19970201	DC	5	5	31-Dec	R	4,057,213.00	5,339,930.00	6,951,681.00
564	Economic Housing Group Limited Staff Provident Fund Scheme	19950101	DC	5	5	31-Dec	R	13,971,243.00	16,776,012.00	20,904,491.00
1,615	Ecsafa Staff Provident Fund	20050609	DC	5	5	20060531	R	-	-	-
1,269	Eculine Kenya Limited Staff Pension Scheme	20011024	DC	5	5	31-Dec	R	3,030,135.00	4,121,488.00	5,689,865.00
1,111	Edelvale Trust Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	2,287,319.00	2,477,016.00	3,106,818.00
639	Egerton University Co-operative Society Retirement Benefits Scheme	19970901	DC	5	15	31-Dec	U	424,060.00	643,075.00	1,181,330.00
398	Egerton University Retirement Benefits Scheme	19660701	DC	5	15	30-Jun	R	877,071,606.00	1,141,766,357.00	1,473,426,985.00
153	Eldoret Club Staff Retirement Benefits Scheme	19940101	DC	5	5	31-Dec	R	3,470,651.00	4,019,167.00	-
1,171	Electoral Commission of Kenya Staff Retirement Benefits Scheme	20020701	DB	5	19.45	31-Dec	R	24,735,738.00	67,247,499.00	119,202,595.00
1,239	Electricity Regulatory Board Staff Pension Plan	19990701	DC	5	10	31-Dec	R	12,476,745.00	17,307,328.00	22,749,949.00
1,558	Electrowatts Limited Staff Provident Fund Scheme	20040820	DC	10	10	31-Dec	U	314,472.00	337,190.00	-
1,645	Eli Lilly Retirement Fund	20050218	DC	7.5	7.5	31-Dec	U	-	5,790,044.00	-
1,117	Elimu SACCO Society Limited Staff Provident Fund	19940805	DC	5	10	31-Dec	R	10,036,898.00	9,836,745.00	12,058,069.00
455	Embassy of Finland Staff Pension Scheme	19920501	DC	5	5	31-Dec	R	4,449,999.00	3,838,659.00	4,566,399.00
1,164	Energy for Sustainable Development - Africa Limited Staff Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	2,387,008.00	3,314,939.00	4,476,336.00
1,415	Engen Kenya Limited Staff Retirement Benefits Scheme	20020716	DC	5	10	31-Dec	R	4,515,559.00	7,056,744.00	10,708,016.00
767	Engender Health (Access to Voluntary & Safe Contraception) Retirement Benefits Scheme	19910101	DC	5	7.5	31-Dec	U	35,401,768.00	50,776,146.00	52,481,536.00
1,594	Engineering Supplies 2001 Limited Staff Pension Scheme	20040625	DC	5	5	20041231	R	1,009,690.00	1,466,982.00	2,005,234.00
1,381	Engineering Supplies Limited Staff Pension Scheme	20020101	DC	5	5	31-Dec	R	575,849.00	777,370.00	980,904.00
1,663	Enke Management Limited Staff Provident Fund	20060101	DC	5	5	31-Dec	R	-	-	-
1,525	Enke Management Limited Staff Retirement Benefits Scheme	19980901	DC	5	5	31-Dec	R	47,246,167.00	68,731,345.00	86,910,395.00
1,352	Environment Liaison Centre International Staff Pension Scheme	19910601	DC	5	10	31-Dec	R	2,969,315.00	3,232,744.00	3,814,415.00
670	Equator Bottlers Limited Staff Pension Scheme	19940901	DC	5	5	31-Dec	R	7,150,580.00	9,490,561.00	11,393,491.00
1,344	Equator Nursing Home Staff Retirement Scheme	20010101	DC	5	5	31-Dec	R	1,923,232.00	2,686,764.00	3,726,643.00
429	Equatorial Commercial Bank Limited Staff Provident Fund	19970701	DC	5	5	31-Dec	U	18,600,361.00	20,307,143.00	27,146,905.00
135	Equity Bank Staff Retirement Benefits Scheme	19960301	DC	5	5	31-Dec	R	-	28,470,408.00	51,315,193.00
285	Ernst & Young Staff Retirement Benefits Scheme	19930901	DC	7.5	7.5	31-Dec	R	98,367,798.00	104,814,841.00	124,674,457.00
1,618	Eslon Plastics of Kenya Limited Staff Provident Fund	20050101	DC	5	5	31-Dec	R	-	-	-
47	Estate Group of Companies Staff Pension Scheme	19850101	DC	5	10	31-Dec	U	10,017,507.00	9,284,098.00	-
146	ETC East Africa Limited Staff Pension Scheme	19970101	DC	5	8.5	31-Dec	R	8,994,966.00	10,961,022.00	15,072,883.00
1,752	ETC East Africa Limited Staff Provident Fund	20070901	DC	10	8.5	31-Dec	U	-	-	-
888	Ethiopian Airlines Corporation Staff Pension Scheme	19860101	DC	6	6	31-Dec	U	24,467,444.00	22,827,063.00	19,404,260.00
610	Evangel Publishing House Staff Retirement Benefits Scheme	19890701	DC	5	5	31-Dec	R	871,917.00	1,064,503.00	-
182	Eveready Batteries Kenya Limited Staff Pension & Life Assurance Scheme	19710305	DB	5	0	31-Dec	R	108,482,760.00	80,288,183.00	-
181	Eveready Batteries Kenya Limited Staff Provident Fund	19700701	DC	5	5	30-Sep	U	-	-	-
1,146	Eveready Security Guards Limited Staff Retirement Benefits Scheme	19990701	DC	5	5	31-Dec	R	3,644,496.00	4,575,924.00	5,234,189.00
948	Everest Enterprises Pension Scheme	19940101	DC	5	5	31-Dec	R	4,194,901.00	5,489,992.00	-
795	Ewaso Ng'iro North River Basin Dev. Authority Staff Retirement Scheme	19940101	DC	10	10	31-Dec	R	11,450,138.00	13,508,191.00	14,975,344.00
1,172	Ewaso Ng'iro South Development Authority Staff Pension Scheme	19950701	DC	5	15	31-Dec	R	10,952,270.00	13,583,517.00	18,608,017.00
1,694	Executive Turbine Kenya Limited Staff Retirement Benefits Scheme	20061027	DC	5	7.5	31-Dec	R	-	-	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
989	Export Processing Zones Authority Staff Pension Scheme	19920701	DC	5	25	31-Dec	R	104,055,350.00	125,836,029.00	174,808,825.00
1,019	Export Promotion Council Retirement Benefits Scheme	19950101	DC	0	25	31-Dec	R	23,443,683.00	27,370,816.00	32,856,348.00
83	Express Kenya Limited Executive Staff Benefits Scheme	19970101	DB	7.5	7.5	31-Dec	R	63,473,211.00	66,270,138.00	82,014,009.00
635	Express Kenya Limited Staff Provident Fund	19990101	DC	5	5	31-Dec	R	8,366,122.00	7,062,731.00	7,666,597.00
1,138	Fairway Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	U	-	-	-
237	Falcon Security Limited Staff Retirement Benefits Scheme	19950701	DC	5	5	31-Dec	U	-	-	-
1,255	Family Bank Staff Pension Scheme	19870701	DC	5	5	31-Dec	R	22,546,237.00	35,720,955.00	55,381,173.00
588	Family Health International Staff Provident Fund Scheme	19950101	DC	5	10	31-Dec	R	41,812,350.00	54,655,616.00	76,713,186.00
587	Farm Africa Staff Pension Scheme	19880701	DC	6	10	31-Dec	R	12,804,414.00	19,506,249.00	28,930,205.00
796	Farmchem Ltd Staff Retirement Benefits Scheme	19931001	DC	5	12	30-Sep	R	12,185,423.00	14,293,849.00	16,038,115.00
1,089	Farmer's Choice Staff Retirement Benefits Scheme	20010101	DC	7.5	7.5	31-Dec	R	174,725,196.00	189,540,204.00	217,538,455.00
634	Farmer's Choice Ltd Junior Staff Provident Fund and Life Assurance Scheme	19850701	DC	7.5	10	31-Dec	R	75,321,119.00	89,870,338.00	109,097,446.00
1,237	Faulu Kenya Limited Staff Retirement Benefits Scheme	20001001	DC	5	10	31-Dec	R	30,481,134.00	31,115,743.00	45,281,533.00
1,728	Fayaz Bakers Ltd Staff Provident Fund Scheme	20061101	DC	5	5	31-Dec	U	-	-	-
797	FEBA Radio (K) Ltd Staff Retirement Benefits Scheme	19921001	DC	5	10	30-Sep	R	4,560,879.00	4,822,416.00	6,330,281.00
502	Federation of Kenya Employers Provident Fund	19620901	DC	5	5	30-Jun	R	19,979,072.00	23,055,093.00	17,466,846.00
483	Federation of Kenya Employers Staff Pension & Life Assurance Scheme	19790801	DB	5	0	20050731	R	19,940,943.00	23,459,948.00	28,320,230.00
1,482	Federation of Women Lawyers - Kenya Staff Pension Scheme	20010701	DC	5	10	31-Dec	R	-	-	-
1,298	Feed The children Staff Retirement Benefits Scheme	19930101	DC	7.5	7.5	31-Dec	U	-	-	-
1,290	Feradon Associates Limited Staff Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	4,231,031.00	5,603,877.00	4,438,622.00
1,532	Fidelity Commercial Bank Limited Staff Retirement Benefits Scheme	20040101	DC	5	5	20050315	R	1,963,865.00	4,956,402.00	8,964,731.00
224	Fidelity Shield Insurance Company Limited - Staff Provident Fund Scheme	19910101	DC	5	7.5	31-Dec	R	39,577,000.00	46,610,000.00	54,081,000.00
1,635	Fiesta Restaurants Ltd. Staff Retirement Benefits Scheme	20050713	DC	5	7.5	31-Dec	U	-	501,994.00	719,554.00
684	Fina Bank Limited Provident Fund Scheme	19960701	DC	5	5	31-Dec	R	22,655,646.00	27,326,892.00	35,502,184.00
340	Firestone East Africa (1969) Limited Staff Retirement Benefits Scheme	19870701	DC	7.5	7.5	31-Dec	R	117,147,077.00	132,273,325.00	-
1,250	Firestone Staff Provident Fund	19781001	DC	7.5	7.5	31-Dec	R	7,869,400.00	7,946,302.00	-
1,101	First Africa Capital Ltd Staff Retirement Benefits Scheme	19970701	DC	5	10	31-Dec	R	14,327,695.00	-	-
300	First American Bank of Kenya Limited Staff Provident Fund	19900101	DC	5	5	31-Dec	R	87,980,542.00	51,328,000.00	56,376,000.00
586	First Assurance Company Ltd Staff Retirement Benefits Scheme	19590101	DB	5	6	31-Dec	R	82,857,000.00	92,029,000.00	104,043,000.00
798	Food for the Hungry International (Kenya) - Staff Retirement Benefits Scheme	19900701	DC	5	10	30-Jun	R	16,327,362.00	22,913,462.00	31,731,050.00
292	Forum for African Women Educationalist Staff Provident Fund & Group Life Assurance Scheme	19930901	DC	0	25	31-Dec	R	16,925,036.00	19,284,009.00	21,803,717.00
1,308	Framin Kenya Limited Staff Pension Fund	19990901	DC	10	10	31-Dec	R	7,811,057.00	8,350,146.00	8,544,121.00
1,583	Francis Drummond & Co. Ltd. Staff Provident Fund Scheme	20040501	DC	5	5	31-Dec	R	-	1,090,295.00	980,077.00
1,020	Friends Church Sabatia Eye Hospital Staff Pension Scheme	20010601	DC	7.5	7.5	31-Dec	R	1,605,900.00	1,646,372.00	1,784,710.00
546	Friendship Container Manufacturers Limited Staff Provident Fund	19920101	DC	5	5	31-Dec	R	14,448,649.00	16,539,268.00	17,696,534.00
799	Full Gospel Churches of Kenya Staff Retirement Benefits Scheme	19860501	DC	5	5	31-Dec	R	12,832,750.00	15,080,031.00	18,387,147.00
1,115	Fundilima Sacco Staff Retirement Benefits Scheme	19970101	DC	5	10	31-Dec	U	456,155.00	-	-
1,436	G4S Security Services (Kenya) Limited Staff Retirement Benefits Scheme "B"	20030101	DC	5	7.5	31-Dec	R	220,661,450.00	279,829,802.00	20,314,395.00
565	Gachichio Insurance Brokers Limited Staff Provident Fund	19940101	DC	5	5	31-Dec	R	5,854,014.00	7,258,270.00	5,959,332.00
682	Galaxy Paint Ltd Staff Retirement Benefits Scheme	19820101	DC	5	5	31-Dec	R	-	8,300,672.00	10,357,174.00
1,075	Ganatra Plant and Equipment Limited Staff Retirement Benefits Scheme	19880901	DC	5	5	31-Dec	U	-	-	-
721	Gateway Insurance Company Ltd Staff Retirement Benefits Scheme	19840101	DC	5	10	31-Dec	R	22,469,771.00	30,168,350.00	36,775,345.00
141	Gatheru Irungu Mugo Co. (Gimco) Ltd Staff Retirement Benefits Scheme	19960601	DC	5	5	31-Dec	R	4,876,815.00	5,180,056.00	-
722	Gemina Insurance Company Ltd Staff Retirement Benefits Scheme	19960101	DC	5	10	31-Dec	R	42,423,766.00	46,703,313.00	51,920,487.00
73	General Accident Ins Co. (K) Limited Retirement Benefits Scheme for Executive Staff	19820101	DB	0	14.7	31-Dec	R	10,723,315.00	12,864,008.00	15,590,453.00
74	General Accident Ins Co. (K) Limited Retirement Benefits Scheme for Non-Management Staff	19820101	DB	5	4.5	31-Dec	R	18,683,875.00	20,548,957.00	24,284,896.00
1,732	General Accident Insurance Company Kenya Limited-Staff Provident Fund	20070101	DC	5	0	31-Dec	R	-	-	-
1,228	General Adjusters Limited Staff Provident Fund Scheme	19990101	DC	5	7.5	31-Dec	R	4,793,137.00	3,920,464.00	4,416,134.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
993	General Cargo Services Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	12,266,280.00	14,786,066.00	19,678,154.00
651	General Marketing Services Ltd Staff Retirement Benefits Scheme	19970302	DC	0	10	31-Dec	U	127,253.00	-	-
723	General Motors East Africa Limited Staff Retirement Benefits Scheme	19770101	DB	5	10	31-Dec	R	247,743,961.00	241,641,722.00	308,027,313.00
801	Genesis Kenya Investment Management Limited Staff Pension Scheme	19960501	DC	5	5	31-Dec	R	9,357,260.00	12,325,364.00	17,132,263.00
576	Geomax Consulting Engineers Ltd Staff Retirement Benefits Scheme	19940101	DC	5	7.5	31-Dec	R	10,106,627.00	11,432,607.00	13,324,810.00
851	German School Staff Pension Scheme	19920101	DC	5	7.5	31-Dec	R	5,186,298.00	5,883,662.00	-
1,120	Gestetner Ltd Staff Retirement Benefits Scheme	19831101	DC	5	5.09	31-Dec	R	-	-	-
1,708	Gethsemane Garden Christian Centre Staff Pension Scheme	20060623	DC	10	10	31-Dec	R	-	-	1,215,318.00
1,004	Getrio Insurance Brokers Limited Staff Provident Fund Scheme	19950801	DC	7.5	7.5	31-Mar	R	-	-	417,174.00
66	Gibb Africa Limited Staff Retirement Benefits Scheme	19930601	DC	5	5	31-Dec	R	33,157,632.00	39,330,252.00	49,532,916.00
1,158	Gina Din Corporate Communications Ltd Staff Retirement Benefits Scheme	19980801	DC	5	10	31-Dec	R	3,409,990.00	4,603,530.00	5,986,383.00
694	Giro Bank Limited Staff Pension Scheme	19681122	DC	5	5	31-Dec	R	34,223,790.00	44,787,167.00	50,602,994.00
19	Githere Investments Limited Staff 1139Retirement Benefits Scheme	19960601	DC	7.5	7.5	31-Dec	R	4,881,312.00	5,832,062.00	7,087,666.00
1,606	Githunguri Dairy Farmers Co-operative Society Limited Staff Provident Fund	20050418	DC	7.5	7.5	31-Dec	R	-	-	4,590,102.00
1,665	Goal Ireland - Kenya Staff Provident Fund	20050101	DC	5	5	31-Dec	U	-	3,536,011.00	7,572,879.00
1,584	Goal South Sudan Staff Provident Fund	20041118	DC	5	5	31-Dec	R	1,459,476.00	4,619,997.00	9,229,054.00
1,259	Golden Neo-life Diamite International Staff Retirement Benefits Scheme	20001001	DC	5	7	30-Jun	R	7,841,709.00	10,683,416.00	13,690,018.00
803	Goldsmith Seeds (K) Ltd Staff Retirement Benefits Scheme	19900101	DC	5	10	31-Dec	R	11,885,895.00	9,918,451.00	12,955,604.00
532	Good News Productions International Africa Staff Retirement Benefits Scheme	19970901	DC	5	5	31-Dec	R	987,763.00	1,250,706.00	1,398,400.00
1,324	Goodman Agencies Limited Staff Retirement Benefits Scheme	20010201	DC	5.48	5.48	31-Dec	R	2,449,123.00	3,085,465.00	3,321,281.00
1,420	Gragaab Agencies Staff Retirement Benefits Scheme	19991001	DC	5	5	31-Dec	U	-	-	-
1,716	Grain Bulk Handlers Limited Staff Pension Scheme	20070312	DC	5	5	31-Dec	R	-	-	-
1,452	Grand Regency Hotel Staff Provident Fund Scheme	20030301	DC	5	5	31-Dec	R	15,615,231.00	25,197,223.00	-
1,564	Grant Thornton Staff Provident Fund	20040816	DC	5	5	31-Dec	R	2,993,910.00	6,191,003.00	9,536,551.00
126	Green Corner Staff Provident Fund	19960101	DC	0	5	31-Dec	R	588,546.00	562,473.00	512,726.00
1,257	Greif (EA) Senior Staff Pension Scheme	19780110	DC	10.5	10.5	31-Dec	R	14,808,360.00	16,847,126.00	19,474,220.00
890	Greif Kenya Limited Staff Retirement Benefits Scheme	19850101	DC	10.5	10.5	31-Dec	R	34,044,417.00	26,261,178.00	28,961,526.00
1,252	Group Africa Limited Staff Pension Plan	19980501	DC	0	5	31-Dec	R	3,692,189.00	5,252,330.00	6,516,412.00
24	GTZ -PAS Staff Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	R	40,564,992.00	60,363,900.00	90,177,134.00
1,362	Gulf Air Staff Pension Plan	20020101	DC	5	5	31-Dec	U	-	-	-
1,096	Guru Nanak Ramgarhia Sikh Hospital Staff Retirement Benefits Scheme	20000401	DC	5	5	31-Dec	U	-	-	-
491	Gusii Farmers Rural Co-operative Savings and Credit Society Limited Staff Provident Fund	19961115	DC	3	3	31-Dec	R	65,889,776.00	74,210,184.00	102,422,526.00
306	H.W. Gichohi and Co. Staff retirement Benefits Scheme	19940701	DC	5	5	31-Dec	U	2,143,429.00	-	-
956	Habib Bank AG Zurich Kenya Staff Provident Fund	19900101	DC	10	10	31-Dec	R	51,767,743.00	61,365,606.00	74,138,750.00
1,100	Habib Bank Ltd Staff Retirement Benefits Scheme	19920317	DC	5	5	31-Dec	U	37,447,120.00	41,287,411.00	40,198,795.00
185	Haco Industries Limited Staff Retirement Benefits Scheme	19780401	DC	5	5	31-Dec	R	41,489,936.00	49,170,962.00	57,774,589.00
1,286	Handicap International Staff Retirement Benefits Scheme	20010101	DC	5	10	31-Dec	R	5,869,863.00	8,309,775.00	10,954,348.00
1,309	Harambee Sacco Staff Retirement Benefits Scheme	19990101	DC	5	16	31-Dec	R	63,941,686.00	87,804,095.00	117,863,676.00
1,039	Hazina Sacco Ltd Staff Pension Scheme	19970601	DC	6	9	31-Dec	R	4,560,781.00	5,535,785.00	6,808,785.00
387	Health Management Solutions Limited Staff Pension Scheme	19970501	DC	5	5	31-Dec	R	5,071,640.00	4,081,614.00	-
1,066	Heidelberg East Africa Limited Staff Provident Fund	19990101	DC	7.5	7.5	31-Dec	R	13,670,201.00	15,700,370.00	22,632,545.00
1,731	Hekima Girls High School Staff Provident Fund Scheme	20070604	DC	5	10	31-Dec	R	-	-	-
804	Help Age Kenya Staff Retirement Benefits Scheme	19870401	DC	5	10	31-Dec	R	-	-	-
1,409	Hemingways Resort Staff Pension Scheme	19930201	DC	5	5	31-Dec	R	4,123,237.00	7,064,521.00	9,745,094.00
1,744	Henkel Chemicals Staff Provident Fund	20070101	DC	5	10	31-Dec	R	2,171,028.00	5,336,534.00	9,777,149.00
50	Henkel Limited Staff Retirement Benefits Scheme	19910701	DC	5	5	31-Dec	R	1,722,680.00	16,644,029.00	20,100,427.00
4	Heritage A.I.I. Insurance Co. Staff Retirement Benefits Scheme	19990101	DC	7.5	7.5	31-Dec	R	105,465,144.00	119,036,587.00	152,627,594.00
934	High Commission of Zimbabwe Staff Retirement Benefits Scheme	19951201	DC	5	5	31-Dec	U	-	-	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,211	Higher Education Loans Board Staff Retirement Benefits Scheme	19980101	DB	5	20	30-Jun	R	33,769,512.00	50,169,013.00	70,069,054.00
1,106	Highlands Paper Mills Staff Retirement Benefits Scheme	19990501	DC	5	5	31-Dec	U	-	-	-
1,155	Highlight Travel Limited Staff Provident Fund and Life Assurance Scheme	19980801	DC	5	5	31-Dec	R	907,938.00	1,389,154.00	2,276,520.00
355	Hilton International (K) Limited Staff Pension Scheme	19780101	DC	5	5	31-Dec	R	54,651,369.00	54,651,369.00	-
1,698	Hilton International (K) Limited Staff Retirement Benefits Scheme	19780101	Dc	5	5	31-Dec	U	-	-	-
62	Holman Brothers (EA) Limited Pension Scheme	19781101	DC	5	5	31-Dec	R	17,546,624.00	20,712,006.00	22,566,968.00
452	Homa Lime Company Ltd. Staff Pension Scheme	19840901	DC	5	5	31-Dec	R	3,429,369.00	3,985,322.00	4,741,460.00
725	Home Savings & Mortgages Ltd Staff Retirement Benefits Scheme	19830101	DC	5	10	31-Dec	R	3,153,394.00	2,762,259.00	-
1,582	Homegrown Kenya Limited Staff Pension Scheme	20040801	DC	5	5	20050731	R	-	16,373,427.00	37293377
1,311	Horticultural Crops Development Authority Staff Retirement Benefits Scheme	19780101	DC	5	7.5	31-Dec	R	10,877,805.00	17,541,110.00	24,974,137.00
545	Hotel County Staff Retirement Benefits Scheme	19950401	DC	5	5	31-Dec	U	-	-	-
561	Hotel Sirikwa Limited Staff Pension Scheme	19960701	DC	7.5	7.5	31-Dec	R	1,658,532.00	2,198,369.00	2,583,388.00
326	Housing Finance Company of Kenya Limited Staff Retirement Benefits Scheme	19740101	DB	7.5	0	31-Dec	R	291,634,540.00	365,091,264.00	466,833,027.00
1,093	Howard Humphreys (E.A) Limited Staff Retirement Benefits Scheme	20000101	DC	7.5	10	31-Dec	R	24,807,124.00	13,389,194.00	61,809,526.00
368	Huduma Provident Fund For Kenyan National Staff Of Catholic Relief Services	19910101	DC	10	15	31-Dec	R	102,737,015.00	154,398,442.00	179,744,404.00
1,049	Huruma Sacco Provident Fund	19940411	DC	7.5	7.5	31-Dec	R	235,621.00	-	-
1,092	Iber Africa Systems Kenya Limited Staff Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	20,319,595.00	25,911,057.00	33,559,487.00
134	Ibero Staff Retirement Benefits Scheme	19940701	DC	5	5	31-Dec	R	10,394,447.00	14,299,921.00	19,512,531.00
1,246	ICDC Investment Company Limited Staff Retirement Benefits Scheme	20000701	DC	5	5	31-Dec	R	7,699,878.00	12,116,687.00	13,858,808.00
1,154	ICEA Individual Retirement Benefits Scheme	19940101	DC	-	-	31-Dec	R	489,414,345.00	628,628,374.00	786,505,825.00
380	ICL (K) Limited Staff Pension & Life Assurance Scheme	20040401	DC	5	10	31-Dec	U	-	-	-
1,566	ICL East Africa Limited Staff Provident Fund Scheme	20030327	DC	5	5	31-Dec	R	-	-	-
1,602	Imaging Solutions Limited Staff Retirement Benefits Scheme	20050401	DC	8	8	20041231	R	-	2,075,040.00	4,871,904.00
540	Imperial Bank Limited Staff Pension and Life Assurance Scheme	19960101	DC	5	10	31-Dec	R	50,019,491.00	77,988,334.00	115,907,270.00
1,419	Improve Your Business Staff Retirement Benefits Scheme	19910701	DC	5	5	31-Dec	U	-	-	-
920	Inchcape Shipping Services Staff Retirement Benefits Scheme	19790701	DC	5	5	31-Dec	U	13,682,974.00	16,672,269.00	21,584,925.00
328	Independent Adjusters Kenya Limited Staff Pension Scheme	19860701	DC	5	7.5	30-Jun	R	17,698,944.00	18,462,789.00	-
727	Industrial & Commercial Development Corporation Staff Retirement Scheme	19670701	DC	5	15.5	31-Dec	R	267,536,285.00	123,492,044.00	130,857,191.00
806	Industrial Development Bank (IDB) Staff Retirement Benefits Scheme	19780101	DB	5	18	31-Dec	R	28,080,042.00	29,189,988.00	31,882,358.00
1,119	Industrial Promotion Services (Kenya) Group Staff Retirement Benefits Scheme	20010701	DC	5	5	31-Dec	R	38,061,614.00	53,869,800.00	72,810,923.00
314	Insight Technologies Limited Staff Pension Scheme	19960701	DC	5	5	30-Jun	U	-	-	-
1,383	Institute of Economic Affairs Staff Provident Fund Scheme	20020701	DC	5	7.5	31-Dec	R	2,354,940.00	3,459,384.00	5,392,502.00
1,369	Institute of Policy Analysis & Research Staff Retirement Benefits Scheme	20010101	DC	7.5	7.5	31-Dec	R	12,380,275.00	13,084,820.00	18,347,104.00
303	Insurance Company of East Africa Limited Staff Provident Fund and Life Assurance Scheme	19750101	DC	0	20	31-Dec	R	215,863,813.00	251,409,885.00	300,071,065.00
1,753	Insurance Company of East Africa Limited Tied Life Agents & Unit Leaders - Staff Provident Fund	20080101	DC	5	5	31-Dec	U	-	-	-
573	Insurance Training & Education Trust (ITET) Staff Retirement Benefits Scheme	19940101	DC	5	10	31-Dec	R	13,512,575.00	16,182,297.00	17,695,558.00
1,135	Interconsumer Products Limited Staff Pension & Life Assurance Scheme	19981101	DC	5	5	31-Dec	R	4,796,962.00	6,529,813.00	9,491,706.00
1,328	Intergrated YMR Partnership Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-
1,241	Intermediate Technology Development Group Staff Retirement Benefits Scheme	19980401	DC	10	0	31-Dec	R	19,781,984.00	22,374,332.00	30,984,234.00
1,161	International Air Transport Association BSP (IATA BSP) Staff Pensions Scheme	19911209	DC	5	10	31-Dec	U	4,952,934.00	4,911,245.00	-
1,279	International Bible Society Staff Retirement Benefits Scheme	19910901	DC	5	8	31-Dec	R	5,287,806.00	6,181,600.00	8,259,620.00
78	International Centre of Insect Physiology and Ecology Staff Retirement Benefits Scheme	19940101	DC	0	12.5	31-Dec	R	51,967,386.00	65,012,178.00	80,464,699.00
451	International Christelijk Steunfonds Staff Pension Plan	19961028	DC	7.5	10.5	31-Dec	R	15,237,597.00	18,754,411.00	-
1,743	International Christian Centre - Staff Provident Fund Scheme	20071002	DC	5	5	31-Dec	U	-	1,276,009.00	2,806,091.00
1,042	International Development Research Centre Kenya Provident Fund	19820401	DC	5	10	31-Mar	R	39,280,856.00	38,536,172.00	51,620,170.00
1,417	International Federation of Red Cross and Red Crescent Societies Staff Provident Scheme	20020101	DC	8.3	8.3	31-Dec	R	14,078,985.00	16,945,582.00	26,568,203.00
1,052	International Fund For Animal Welfare (IFAW) Staff Retirement Benefits Scheme	20000301	DC	5	10	31-Dec	R	9,775,887.00	14,298,931.00	20,501,561.00
46	International House Limited Staff Pension Scheme	19750701	DB	4.5	0	31-Dec	R	76,036,000.00	85,123,000.00	94,828,000.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,358	International Institute of Rural Reconstruction Staff Pension Scheme	20020101	DC	5	10	31-Dec	R	3,849,450.00	4,183,635.00	5,378,575.00
935	International School of Kenya (ISK) - Staff Pension Scheme	19820701	DC	5	5	31-Dec	R	31,005,367.00	39,238,176.00	50,446,491.00
917	International Union for Conservation of Nature (IUCN) Retirement Scheme	19860101	DC	5	10	31-Dec	R	49,195,794.00	54,402,496.00	68,604,515.00
615	Intertek Testing Service (EA) (PTY) Ltd Staff Retirement Benefit Scheme	19951001	DC	7.5	5	31-Dec	R	9,696,357.00	11,927,235.00	14,252,807.00
1,121	Intra Africa Assurance Co. Limited Staff Retirement Benefits Scheme	20010516	DC	12	12	31-Dec	R	20,693,103.00	24,374,359.00	29,673,097.00
1,181	Invesco Assurance Staff Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	17,466,995.00	-	-
1,023	Investment Promotion Centre Staff Retirement Benefit Scheme	20000101	DC	0	100	31-Dec	R	27,222,686.00	37,244,517.00	46,421,564.00
659	Investments and Mortgages Bank Limited Staff Pension Fund Scheme	19920801	DC	5	5	31-Dec	R	76,398,487.00	89,926,096.00	105,047,627.00
1,561	J.J.Chesaro & Company Advocates Staff Pension Scheme	20040812	DC	5	5	31-Dec	R	232,400.00	255,253.00	431,808.00
1,576	Jacaranda Hotel Staff Retirement Benefits Scheme	20040201	DC	7.5	10	20051201	R	2,476,721.00	5,960,648.00	10,427,962.00
432	Jalaram Academy Staff Retirement Benefits Scheme	19970301	DC	5	5	31-Dec	R	1,692,062.00	-	-
38	Jamii Sacco Society Limited Staff Retirement Benefits Scheme	20011019	DC	7.5	15	31-Dec	R	8,945,640.00	11,088,046.00	13,702,272.00
1,408	Jamnadass Insurance Agency Staff Retirement Benefits Scheme	20010601	DC	5	5	31-Dec	R	598,268.00	-	-
1,109	Jani Consultancy Limited Staff Retirement Benefits Scheme	20000301	DC	5	5	31-Dec	R	1,058,130.00	1,572,497.00	1,932,564.00
1,227	Japan External Trade Organisation Staff Retirement Benefits Scheme	19930801	DC	5	5	31-Dec	R	-	-	-
164	Japan International Co-operation Agency Staff Retirement Benefits Scheme	19931201	DC	5	10	31-Dec	R	15,114,201.00	16,380,271.00	23,611,477.00
287	Jesus Refugee Service Retirement Benefits Scheme	19920101	DC	0	15	31-Dec	U	-	-	-
728	Jet Travel Ltd Staff Retirement Benefits Scheme	19840101	DC	5	5	31-Dec	R	2,845,918.00	3,596,075.00	3,759,236.00
1,471	Jetlak Foods Limited Staff Retirement Benefits Scheme	20001009	DC	5	5	31-Dec	R	-	1,799,073.00	-
58	Jimba Credit Corporation Limited Pension Scheme	19830101	DC	5	10	31-Dec	U	19,069,989.00	18,217,079.00	-
1,316	Jitegemee Co-operative Savings & Credit society Staff Provident Fund Scheme	19970401	DC	10	12	31-Dec	R	1,587,378.00	2,219,578.00	-
1,456	Jogoo Sacco Staff Provident Fund	20001009	DC	5	5	31-Dec	R	563,877.00	709,449.00	954,661.00
204	JohnsonDiversey East Africa Limited Provident Fund	19760101	DC	7.5	7.5	31-Dec	R	89,950,807.00	111,022,238.00	119,626,391.00
549	Jomo Kenyatta Foundation Staff Retirement Benefits Scheme	19750101	DC	5	10	31-Dec	R	67,970,819.00	84,646,236.00	105,178,727.00
207	Jomo Kenyatta University of Agriculture and Technology Staff Retirement Benefits Scheme	19900701	DC	2.5	27.5	30-Jun	R	394,705,821.00	559,328,601.00	709,455,413.00
216	Jos Hansen & Soehne Deposit Administration Scheme	19950101	DC	5	5	31-Dec	U	4,882,714.00	4,715,045.00	-
1,077	Josra Coffee Company Ltd Staff Retirement Benefits Scheme	19990101	DC	15	15	31-Dec	R	6,549,566.00	8,117,933.00	-
485	JSI Staff Provident Fund	19910101	DC	5	10	31-Dec	R	14,643,668.00	23,433,311.00	24,950,018.00
1,098	Jubilee Insurance Company Ltd Personal Pension Plan	20010101	DC	-	-	31-Dec	R	79,547,655.00	174,623,380.00	273,057,983.00
1,662	Juwakis Investment Company Limited Staff Pension Scheme	20060329	DC	5	5	30-Jun	R	-	-	-
1,265	K- Rep Group Staff Provident Fund	20000901	DC	7.5	7.5	31-Dec	R	71,367,165.00	101,757,537.00	152,387,997.00
104	K.G.G.C.U Savings and Credit Co-operative Limited Retirement Benefit Scheme	19920401	DC	9	11.5	31-Dec	U	-	-	-
140	"Kabage & Mwirigi Insurance Brokers Limited Staff Pension	19980801	DC	5	5	31-Dec	R	907,938.00	1,389,154.00	2,276,520.00
1,149	Kaboson Pastors' school Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Mar	R	-	-	-
1,697	Kaisugu Staff Retirement Benefits Scheme	20040101	DC	10	10	31-Dec	R	985,852.00	2,251,884.00	3,748,601.00
1,048	Kakamega Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	19950101	DC	5	5	31-Dec	R	8,512,679.00	10,832,557.00	14,948,395.00
583	Kakuzi Fibreland Limited Retirement Benefits Scheme	19670301	DC	5	5	31-Dec	R	30,738,971.00	32,566,440.00	37,132,524.00
618	Kamahuha Girls High School Provident Fund	19940101	DC	0	7.5	31-Dec	U	-	-	-
1,056	Kamau Kabeberi & Awuondo Staff Retirement Benefits Scheme	19980901	DC	5	5	31-Dec	U	-	-	-
1,230	Karen Country Club Staff Retirement Benefits Scheme	20000901	DC	5	5	31-Dec	R	12,546,300.00	15,064,595.00	21,045,213.00
809	Karen Rose Limited - Staff Retirement Benefits Scheme	19930301	DC	5	5	28-Feb	U	1,434,588.00	1,985,970.00	2,882,896.00
319	Karirana Tea Estates Limited Staff Pension Scheme	19920101	DC	5	10	31-Dec	R	19,357,398.00	24,144,360.00	30,071,363.00
1,536	Karume Investments Limited & Associated Companies Staff Retirement Benefits Scheme	20040201	DB	7.5	10	31-Dec	U	-	-	-
1,001	Kasarani Sportsview Hotel Staff Retirement Benefits Scheme	19970101	DC	5	5	31-Dec	R	1,692,616.00	618,222.00	-
325	Kate Freight and Travel Limited Staff Retirement Benefits Scheme	19800101	DC	5	7.5	31-Dec	R	13,509,917.00	15,685,593.00	-
150	Kenafic Industries Limited Staff Retirement Benefits Scheme	19950101	DC	2.5	2.5	31-Dec	R	30,148,382.00	33,642,509.00	38,413,935.00
1,592	Kenblest Limited Staff Pension Scheme	20020501	DC	5	5	31-Dec	R	6,157,631.00	9,423,519.00	14,688,514.00
1,366	Kencell Communications Limited Staff Retirement Benefits Scheme	20020101	DC	7.5	7.5	31-Dec	R	110,054,566.00	161,551,748.00	242,248,278.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
810	Kenchic Limited Staff Retirement Benefits Scheme	19870101	DC	5	7.5	31-Dec	R	33,754,643.00	40,297,781.00	50,743,349.00
1,083	Kengen Staff Retirement Benefits Scheme	20000901	DB	5	20	31-Dec	R	1,715,654,000.00	2,087,490,000.00	2,560,517,000.00
1,390	Kenindia Assurance Company Ltd. Personal Pension Plan	20020101	DC	-	-	31-Dec	R	3,030,874.00	9,832,324.00	26,964,079.00
645	Kenindia Assurance Company Limited Pension Scheme	19830101	DC	10	10	31-Dec	R	325,034,567.00	372,582,916.00	438,567,371.00
405	Kensalt Staff Retirement Benefits Scheme	19800101	DC	7.5	7.5	30-Jun	R	9,892,925.00	9,810,449.00	11,792,944.00
900	Kenton College Trust Staff Pension Scheme	19960901	DC	5	5	30-Jun	R	32,006,105.00	42,609,236.00	48,405,137.00
1,233	Kenversity Sacco Limited Staff Provident Fund	20010101	DC	5	10	31-Dec	R	-	-	-
240	Kenwestfal Works Limited Staff Retirement Benefits Scheme	19930101	DC	5	5	31-Dec	R	11,651,316.00	14,295,346.00	13,747,661.00
735	Kenya Accountants & Secretaries Nat. Exam. Board (KASNEB) Staff Ret. Benefits & Life Assurance Scheme	19800101	DB	7	18	31-Dec	R	127,964,108.00	175,070,973.00	241,274,960.00
730	Kenya Aerotech Ltd Staff Retirement Benefits Scheme	19790801	DC	5	5	31-Dec	R	50,790,276.00	62,144,190.00	69,387,560.00
363	Kenya Agency Force of Alico (K) Limited (CFC)Staff Pension Scheme	19771201	DC	5	5	31-Dec	R	36,687,404.00	44,516,155.00	57,933,739.00
1,209	Kenya Agricultural Research Institute (KARI)Staff Retirement Benefits Scheme	19910101	DB	5	18.8	31-Dec	U	714,824,312.00	846,474,576.00	1,061,653,166.00
1,086	Kenya Aids NGO's Consortium Staff Retirement Benefits Scheme	19970901	DC	10	25	31-Dec	R	10,322,592.00	12,803,673.00	8,000,418.00
811	Kenya Airports Authority Staff Retirement Benefits Scheme	19960701	DB	5	0	30-Jun	R	784,866,695.00	931,414,109.00	1,106,909,410.00
1,633	Kenya Assemblies of God (ICC) Staff Provident Fund Scheme	20050101	DC	5	5	20041231	U	-	-	-
1,150	Kenya Association of Tour Operators Staff Retirement Benefits Scheme	20000101	DC	5	5	31-Dec	R	2,660,804.00	3,215,794.00	4,292,241.00
812	Kenya Association of Youth Organization Staff Retirement Scheme	19911001	DC	5	7.5	30-Jun	U	-	-	-
595	Kenya Bankers Association Staff Provident Fund	19910101	DC	10	5	31-Dec	R	-	-	-
1,330	Kenya Bankers Sacco Staff Retirement Benefits Scheme	19910101	DC	3	3	31-Dec	U	6,248,978.00	5,428,149.00	6,285,252.00
1,320	Kenya Baptist Theological college Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-
1,283	Kenya Bixa Limited Staff Retirement Benefits Scheme	19910401	DC	5	7.5	31-Dec	R	5,785,777.00	5,660,978.00	7,521,348.00
813	Kenya Broadcasting Corporation Staff Retirement Benefits Scheme	19910701	DB	5	12.04	30-Jun	R	335,944,936.00	401,326,375.00	387,101,891.00
1,748	Kenya Bureau of Standards - Staff Retirement Benefits Scheme 2007	20071019	DC	5	12.5	31-Dec	U	-	-	-
732	Kenya Bureau of Standards Staff Retirement Benefits Scheme	19970701	DB	5	16.6	30-Sep	R	161,692,140.00	190,329,245.00	235,090,943.00
316	Kenya Bus Services Limited Executive and Main Staff Retirement Benefits Scheme	19920701	DC	7.5	7.5	31-Dec	R	-	-	-
450	Kenya Calcium Products Limited Staff Pension Scheme	19850803	DC	-	-	31-Dec	U	135,148.00	129,635.00	-
1,145	Kenya Capital Partners unregistered Staff Retirement Benefits Scheme	19990809	DC	-	-	31-Dec	U	21,438,637.00	-	-
1,087	Kenya Christian Homes & It's Associated Homes Staff Retirement Benefits Scheme.	19940101	DC	0	10	31-Dec	R	3,262,267.00	4,875,819.00	7,320,795.00
1,256	Kenya Christian Industrial Training Institute Staff Pension Scheme	19981001	DC	5	5	31-Dec	R	2,970,551.00	3,712,210.00	4,607,341.00
1,707	Kenya Civil Aviation Authority Staff Retirement Benefits Scheme	20070306	DC	6.5	12.5	31-Dec	R	-	-	-
814	Kenya College of Accountancy Staff Retirement Benefits Scheme	19900101	DC	7.5	7.5	31-Dec	R	19,251,582.00	26,668,486.00	36,140,368.00
383	Kenya Commercial Bank Staff Pension Fund	19820101	DB	0	20	31-Dec	U	7,327,082,830.00	8,808,923,123.00	7,408,100,578.00
1,689	Kenya Commercial Bank Staff Retirement (Defined Contribution) Scheme 2006	20061006	DC	0	5	31-Dec	R	-	-	3,780,697,548.00
1,375	Kenya Co-operative Creameries Limited Junior Pension Scheme	19850101	DC	7.5	10	31-Dec	U	51,276,579.00	9,445,181.00	11,872,805.00
1,035	Kenya Co-operative Creameries Royal Guardians Fund	19690101	DC	5	5	31-Dec	U	12,928,459.00	13,676,054.00	17,069,750.00
1,036	Kenya Co-operative Creameries Unionisable Staff (Senior) Pension Scheme	19850101	DC	4	5	31-Dec	U	7,670,994.00	63,630,908.00	84,699,071.00
815	Kenya Credit Traders Limited Staff Retirement Benefits Scheme And Group Life Assurance	19880701	DC	7.5	5	30-Jun	R	14,796,390.00	17,678,127.00	19,452,146.00
627	Kenya Dairy Board Staff Pension Scheme	19960701	DC	5	10	31-Dec	R	12,406,566.00	14,244,189.00	22,859,214.00
1,696	Kenya Episcopal Conference Staff Retirement Benefits Scheme	20050101	DC	5	5	31-Dec	R	-	875,219.00	1,553,381.00
374	Kenya Evangelical Lutheran Church Staff Retirement Benefits Scheme	19900101	DC	5	5	31-Dec	R	7,554,414.00	8,265,787.00	9,918,825.00
1,434	Kenya Ferry Services Limited Staff Provident Fund Scheme	20030101	DC	5	5	31-Dec	R	10,765,033.00	18,861,762.00	27,987,564.00
406	Kenya Ferry Services Staff Retirement Benefits Scheme	19910101	DC	7.5	10	31-Dec	R	23,356,612.00	29,799,153.00	37,421,389.00
734	Kenya Fire Appliances Company Limited Retirement Benefits Scheme	19960801	DC	5	5	31-Dec	R	6,489,294.00	7,447,489.00	6,776,714.00
816	Kenya Flourspar Company Limited Provident Fund	20010901	DB	5	6	31-Dec	U	39,025,344.00	36,868,293.00	43,940,704.00
1,208	Kenya Flourspar Company Limited Provident fund	20010901	DC	5	6	31-Dec	R	-	-	-
1,709	Kenya Forestry Institute Non Scientific Staff Retirement Benefits Scheme	20071227	DB	-	-	31-Dec	U	-	-	-
736	Kenya Forestry Research Institute (KEFRI) Staff Retirement Benefits Scheme	19891201	DB	5	16	30-Jun	R	320,445,871.00	393,302,350.00	461,684,689.00
1,710	Kenya Forestry Research Institute Scientific Staff Retirement Benefits Scheme	20070701	DB	5	14.5	31-Dec	U	-	-	-

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
739	Kenya Tourist Development Corporation Staff Retirement Benefits Scheme	19700701	DB	5	15	30-Jun	R	30,919,057.00	32,384,232.00	31,916,563.00
433	Kenya Trypanosomiasis Research Institute Staff Provident Fund	19971125	DC	5	15	31-Dec	R	75,100,824.00	89,128,546.00	-
592	Kenya Union of Savings and Credit Co-operatives (KUSCO) Staff Provident Fund	19881001	DC	7.5	10.5	31-Dec	R	29,793,693.00	30,402,122.00	38,868,869.00
1,059	Kenya United Steel Company Limited Staff Retirement Benefits Scheme	19681122	DC	5	5	31-Dec	U	10,198,433.00	-	-
372	Kenya Utalii College Staff Pension Scheme	19960701	DC	5	16.5	31-Dec	U	-	186,062,721.00	219,604,610.00
914	Kenya Vehicle Manufacturers Staff Retirement Benefits Scheme	19910101	DC	7.5	7.5	31-Dec	R	34,572,167.00	43,226,399.00	60,266,205.00
1,551	Kenya Vehicle Rental Limited Staff Provident Fund	20040820	DC	5	5	31-Dec	U	930,625.00	1,134,841.00	1,660,872.00
603	Kenya Veterinary Vaccines Production Institute Staff Pension Scheme	19950701	DC	5	10	31-Dec	R	3,887,579.00	6,956,469.00	14,291,320.00
821	Kenya Wildlife Service Staff Pension Scheme	19910701	DB	5	10	30-Jun	R	783,198,846.00	882,643,622.00	1,034,786,663.00
1,713	Kenya Wildlife Service Staff Retirement Benefits Scheme 2006	20070319	DC	5	10.57	31-Dec	R	-	-	-
740	Kenya Wine Agencies Limited Staff Retirement Benefits Scheme	19700401	DB	5	20	31-Mar	R	49,436,984.00	143,501,100.00	160,627,209.00
893	Kenya Wine Agencies Ltd Provident Fund	19700401	DB	0	15	31-Mar	R	49,436,984.00	55,416,819.00	57,352,406.00
512	Kenyan Alliance Insurance Company Limited Staff Retirement Benefits Scheme	19800701	DB	7.5	5	31-Dec	R	48,864,424.00	49,741,150.00	58,205,634.00
822	Kenyatta National Hospital Staff Superannuation Scheme	19910701	DB	5	10	30-Jun	R	1,295,533,265.00	1,510,410,854.00	1,837,697,072.00
593	Kenyatta University Staff Retirement Benefits Scheme	19940101	DC	2.5	27.5	31-Dec	R	1,305,132,721.00	1,670,190,772.00	2,190,428,558.00
823	Ker & Downey Safaris Staff Pension Scheme	19880501	DC	0	7.5	30-Apr	R	7,384,077.00	8,569,512.00	10,660,037.00
1,454	Kerenga Sacco Provident Fund	20001009	DC	-	-	31-Dec	U	-	-	-
1,714	Kericho Primary School Staff Provident Scheme	20070302	DC	8	8	31-Dec	R	-	-	-
1,267	Kericho Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	20000501	DC	5	5	31-Dec	R	2,355,793.00	3,531,107.00	4,740,310.00
1,166	Kenya High School Staff Retirement Benefit Scheme	19980201	DC	5	10	31-Dec	R	4,976,637.00	4,791,166.00	5,741,218.00
1,186	Kenya Highlands Bible College Staff Retirement Benefits Scheme	19681122	DC	5	5	20050731	U	2,697,981.00	3,329,043.00	-
1,631	Kenya Hospital Association Staff Provident Fund	20030801	DC	5	10	20041231	R	354,662,000.00	403,716,000.00	642,877,000.00
1,185	Kenya Human Rights Commission Staff Pension Scheme	20000101	DC	5	10	31-Dec	R	4,663,614.00	7,324,315.00	9,464,903.00
1,307	Kenya Industrial Estates Ltd- Informal Sector Prog. Staff Provident Fund & Group Assurance Scheme	19930101	DC	5	15	31-Dec	R	19,155,953.00	21,423,785.00	22,793,204.00
410	Kenya Industrial Estates Retirement Benefits Scheme	19800701	DB	5	16.5	30-Jun	U	79,177,710.00	85,365,459.00	91,242,616.00
1,612	Kenya Industrial Property Institute (KIPI) Staff Retirement Benefits Scheme	20020501	DC	7.5	15	20021231	R	-	-	-
375	Kenya Industrial Research & Development Institute Staff Retirement & Group Life Assurance Scheme	19950701	DC	7.5	20	31-Dec	R	71,655,538.00	83,590,352.00	104,993,470.00
465	Kenya Institute for the Blind Staff Pension Scheme	19850201	DC	5	5	31-Dec	U	1,388,767.00	1,700,180.00	-
1,469	Kenya Institute of Administration Staff Retirement Benefits Scheme	20000701	DB	9	20	30-Jun	R	5,148,867.00	12,796,867.00	25,773,980.00
1,723	Kenya Institute of Education Staff Retirement Benefits Scheme	20061001	DC	2	28	31-Dec	R	-	-	-
1,664	Kenya Institute of Special Education Pension Scheme	20060518	DC	5	5	31-Dec	R	-	-	2,022,653.00
936	Kenya Kazi Limited Staff Pension Scheme	19970101	DC	5	5	31-Dec	R	16,891,018.00	22,452,567.00	28,127,214.00
599	Kenya Literature Bureau Staff Retirement Benefits Scheme	19840701	DB	5	13	30-Jun	R	100,254,045.00	107,299,414.00	112,142,067.00
1,050	Kenya Litho Limited Staff Retirement Benefits Scheme	20000201	DC	7.5	7.5	31-Dec	R	30,354,001.00	19,006,712.00	21,288,633.00
1,074	Kenya Marine & Fisheries Research Institute (KMFRDI) Staff Retirement Benefits Scheme	19900701	DB	5	17.2	30-Jun	R	157,537,052.00	175,492,641.00	199,152,626.00
622	Kenya Medical Research Institute (KEMRI) Pension Fund	19830701	DB	5	0	31-Mar	R	321,010,671.00	-	-
1,672	Kenya Medical Supplies Agency Staff Retirement Benefits Scheme	20060602	DC	7.5	15	31-Dec	R	-	-	-
1,379	Kenya Medical Training College Staff Retirement Benefits Scheme	20020101	DC	5	22.5	31-Dec	R	144,109,871.00	218,441,652.00	325,979,396.00
1,380	Kenya Methodist University Staff Retirement Benefits Scheme	19990701	DC	5	7.5	31-Dec	R	3,678,406.00	4,687,383.00	-
1,652	Kenya National Commission on Human Rights Staff Provident Fund	20060303	DC	10	10	31-Dec	R	-	3,968,413.00	9,901,047.00
983	Kenya National Shipping Line Limited Staff Retirement Benefits Scheme	19930421	DC	5	5	31-Dec	R	6,028,183.00	7,312,975.00	8,515,469.00
1,033	Kenya National Trading Corporation Limited Staff Retirement Benefits Scheme	19670701	DC	7.5	7.5	31-Dec	R	7,452,666.00	6,649,243.00	12,970,406.00
567	Kenya Nut Company Limited Staff Pension and Life Assurance Scheme	19900101	DC	5	5	31-Dec	R	29,027,273.00	34,564,548.00	42,079,508.00
1,351	Kenya Oil Company Limited Staff Retirement Benefits Scheme	19920901	DC	10	10	31-Dec	R	26,164,452.00	37,017,728.00	52,144,417.00
1,091	Kenya Ordinance Factories Corporation Staff Retirement Benefits Scheme	19990701	DC	5	5	31-Dec	R	6,215,503.00	8,052,308.00	10,718,465.00
999	Kenya Orient Insurance Company Limited Staff Retirement Benefits Scheme	19950701	DC	7.5	7.5	31-Dec	R	5,954,543.00	7,120,197.00	9,196,404.00
1,363	Kenya Paper Mills Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-
1,692	Kenya Pipeline Company Limited Staff Retirement Benefits Scheme 2006	20060701	DC	5	12	30-Jun	R	-	-	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
632	Kenya Pipeline Ltd Staff Retirement Benefits Scheme	19770101	DB	5	23.6	30-Jun	R	2,061,781,536.00	2,833,294,007.00	3,326,442,195.00
1,202	Kenya Plant Health Inspectorate Services (KEPHIS) Staff Retirement Benefits Scheme	19990101	DB	5	15	31-Dec	R	36,410,800.00	51,116,561.00	83,548,896.00
457	Kenya Planters Co-operative Union Staff Retirement Benefits and Life Assurance Scheme	19830101	DB	10	10	31-Dec	R	-	-	-
379	Kenya Police Staff Co-op Savings & Credit Society Retirement Scheme	19940801	DC	5	10	31-Dec	R	13,859,579.00	18,251,019.00	-
39	Kenya Ports Authority Pension Scheme	19920701	DB	0	25	31-Dec	R	9,283,731,281.00	2,903,711,000.00	4,252,090,000.00
1,734	Kenya Post Office Savings Bank - Staff Retirement Benefits Scheme 2007	20070801	DC	7	14	31-Dec	U	-	-	-
628	Kenya Post Office Savings Bank Staff Retirement Benefits Scheme	19930701	DB	0	9	31-Dec	R	744,258,965.00	908,580,045.00	1,150,726,035.00
200	Kenya Power & Lighting Company Staff Retirement Benefits Scheme	19700101	DB	5	25	31-Dec	R	4,792,080,627.00	5,240,250,779.00	6,797,356,829.00
1,032	Kenya Railways Staff Retirement Benefits Scheme	20050101	DB	7	16	31-Dec	R	-	-	-
737	Kenya Power and Lighting Company Ltd Staff Provident Fund	19710101	DC	10	15	31-Dec	U	-	-	-
1,032	Kenya Railways Staff Retirement Benefits Scheme	20050101	DB	7	16	31-Dec	R	-	-	-
906	Kenya Red Cross Society Staff Retirement Benefit Scheme	19890401	DC	5	10	31-Dec	R	14,324,117.00	-	-
10	Kenya Reinsurance Corporation Staff Pension Scheme	19880101	DB	7.5	15	31-Dec	R	180,852,536.00	212,911,808.00	269,750,059.00
297	Kenya Revenue Authority Staff Pension Scheme	19951001	DB	7.5	7.5	30-Jun	R	1,459,808,000.00	1,986,487,000.00	2,579,129,000.00
1,613	Kenya Roads Board Staff Retirement Benefits Scheme	20040701	DC	7	18	31-Dec	R	-	-	5,963,953.00
1,044	Kenya Safari Lodges & hotels Ltd Staff Retirement Benefits Scheme	19750101	DC	5	5	31-Dec	R	20,785,052.00	21,855,261.00	24,558,311.00
1,548	Kenya School of Professional Studies Staff Provident Fund	20040701	DC	5	10	31-Dec	R	2,788,535.00	10,457,612.00	16,958,250.00
819	Kenya Seed Company Ltd Retirement Benefits Scheme	19750801	DB	5	15.5	30-Nov	R	54,493,775.00	271,243,588.00	346,779,749.00
16	Kenya Shell Pension Fund	19520101	DB	5	25	31-Dec	R	5,589,773,000.00	6,745,097,000.00	8,430,138,000.00
15	Kenya Shell Provident Fund	19500101	DC	-	-	31-Dec	R	306,370,000.00	291,991,000.00	346,085,000.00
738	Kenya Sisal Board Staff Retirement Benefits Scheme	19760101	DB	5	13	30-Jun	R	4,295,275.00	4,030,265.00	5,018,414.00
820	Kenya Society for Deaf Children Staff Retirement Benefits Scheme	19911101	DC	5	7.5	31-Dec	R	1,163,185.00	1,402,964.00	1,590,327.00
1,024	Kenya Society for the Blind Staff Retirement Benefits Scheme	19880101	DC	5	5	31-Dec	R	8,395,954.00	9,389,085.00	10,646,476.00
1,034	Kenya Sugar Authority Staff Retirement Benefits Scheme	19910101	DB	5	25	30-Jun	R	56,758,492.00	66,424,208.00	82,588,006.00
1,343	Kenya Sugar Research Foundation Staff Retirement Benefits Scheme	20010201	DB	5	12.5	31-Dec	R	15,268,560.00	28,023,742.00	45,288,315.00
460	Kenya Tea Development Authority Retirement Benefits Scheme	19780701	DC	10	15	30-Jun	R	265,866,398.00	-	-
85	Kenya Tea Development Authority Staff Provident Fund	19780701	DC	10	10	30-Jun	R	750,464,496.00	831,323,918.00	-
1,251	Kenya Tea Packers Limited Staff Provident Fund and Life Assurance Scheme	19990701	DC	7.5	12.5	31-Dec	R	66,536,856.00	54,958,238.00	75,257,616.00
330	Kenya Tea Packers Limited Staff Retirement Benefits Scheme	19870701	DC	7.5	12.5	31-Dec	R	38,997,705.00	18,817,171.00	19,728,319.00
1,162	Kenya Tourist Board Staff Pension Scheme	19990301	DC	5	10	31-Dec	R	21,852,793.00	28,757,164.00	36,424,466.00
619	Kerio Valley Development Authority Staff Retirement Benefits Scheme	19880701	DC	7.5	7.5	31-Dec	R	89,623,707.00	95,817,105.00	115,193,628.00
1,267	Kericho Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	20000501	DC	5	5	31-Dec	R	2,355,793.00	3,531,107.00	4,740,310.00
1,726	KESREF Staff Retirement Benefits Scheme 2007	20070701	DC	10	10	31-Dec	U	-	-	-
904	Khalid & Company and Manser Ltd Staff Retirement Benefits Scheme	19970701	DC	5	5	31-Dec	U	1,350,119.00	1,736,889.00	2,248,498.00
528	Khoja S.I.A. Education Board Staff Retirement Benefits Scheme	19950901	DC	5	5	31-Dec	R	18,037,835.00	21,342,694.00	26,382,163.00
1,629	Kiambaa Dairy Farmers Co-operative Society Staff Provident Fund.	20050720	DC	5	10	31-Dec	R	-	-	-
1,623	Kiambaa Division Co-operative Veterinary Services Ltd Staff Provident Fund	20050718	DC	15	10	20041231	U	-	-	-
474	Kiambu Unity Finance Staff Provident Fund	19940322	DC	15	15	31-Dec	R	72,560,805.00	74,784,210.00	-
1,182	Kiegoi Tea Sacco Staff Retirement Benefits Scheme	20000101	DC	5	15	30-Jun	R	-	-	-
877	Kilifi Plantations Limited Staff Pension Scheme	19970620	DC	5	7.7	31-Dec	R	14,045,042.00	14,554,812.00	-
623	Kilifi Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund	19970101	DC	5	5	31-Dec	R	5,585,949.00	7,361,045.00	-
1,609	Kima Integrated Community Base Programme Staff Provident Fund Scheme	20050101	DC	0	15	31-Dec	U	-	-	-
490	Kimbo Savings & Credit Society Provident Fund	20000101	DC	10	10	31-Dec	U	619,939.00	630,408.00	729,679.00
1,278	Kimuri Sacco Provident Fund	19990601	DC	7.5	7.5	31-Dec	R	32,364.00	45,964.00	77,710.00
509	Kindernorthilfe E.V. Staff Retirement Benefits Scheme	19950101	DC	5	10	31-Dec	R	2,394,219.00	3,054,468.00	3,576,675.00
1,359	Kingsize Sacco Society Limited Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	62,793.00	123,980.00	227,633.00
1,607	Kingsland Court Trusts and Benefits Services Limited Staff Provident Fund	20050516	DC	5	7.5	31-Dec	R	-	700,790.00	1,548,333.00
1,537	Kipkenda Lilan & Company Provident Fund	20030801	DC	7.5	7.5	31-Dec	U	-	-	-

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,541	Kiptagich Tea Estates Limited Staff Provident Fund	20040101	DC	10	10	31-Dec	R	576,048.00	1,323,356.00	2,071,873.00
1,242	Kirangari high school Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	-	-	-
442	Kirin Agribio Kenya Limited Staff Provident Fund (Yoder K Ltd)	19930101	DC	5	10	31-Dec	R	16,318,493.00	17,307,259.00	21,197,637.00
1,280	Kirinyaga District Farmers Sacco Staff Retirement Benefits Scheme	19990101	DC	15	15	31-Dec	R	11,530,858.00	12,664,941.00	13,640,050.00
1,062	Kirinyaga District Union Staff Provident Fund	19990101	DC	5	15	31-Dec	R	-	-	-
824	Kisii Bottlers Limited Staff Retirement Benefits Scheme	19900701	DB	7.5	7.5	30-Jun	R	54,449,118.00	60,930,097.00	69,432,998.00
464	Kituo Cha Sheria Staff Provident Fund	19950701	DC	10	10	31-Dec	R	9,432,681.00	6,599,278.00	7,499,760.00
365	KLM Royal Dutch Airlines Staff Pension Scheme	19910101	DC	7.5	7.5	31-Dec	R	32,573,095.00	27,891,263.00	31,764,637.00
558	KLSA Pannel Kerr Forster Staff Retirement Benefits Scheme	19820401	DC	7.5	7.5	31-Dec	R	27,134,210.00	34,659,560.00	40,326,667.00
1,498	Knight Frank Kenya Limited Staff Provident Scheme	20001009	DC	10	10	31-Dec	R	53,462,250.00	51,641,023.00	62,516,619.00
1,555	Know How International (KHI) Limited Staff Pension Scheme	20040820	DC	7.5	7.5	31-Dec	R	2,104,397.00	3,266,107.00	4,668,014.00
401	Kobil Petroleum Limited Staff Retirement Benefits Scheme and Group Life Assurance Scheme	19710901	DC	10	10	31-Dec	R	183,535,100.00	190,585,536.00	235,261,914.00
1,650	Kobo Safaris Staff Pension Scheme	20060102	DC	5	5	31-Dec	R	-	-	3,683,726.00
1,350	Kodak Kenya Ltd Staff Pension Scheme	20020101	DC	8	8	31-Dec	R	11,143,626.00	-	-
123	Kolping Organisation of Kenya Staff Retirement Benefits Scheme	19960501	DC	0	25	31-Dec	R	3,075,424.00	3,950,083.00	-
1,428	KPMG Kenya Certified Public Accountants Staff Provident Fund	20011001	DC	5	5	31-Dec	R	30,168,240.00	38,971,841.00	45,146,217.00
481	Kwale Teachers Co-operative Society Staff Provident Fund	19961106	DC	5	7.5	31-Dec	R	-	-	-
674	Lake Basin Development Authority Provident Fund	19950701	DC	5	25	31-Dec	R	141,907,092.00	138,419,796.00	160,264,383.00
1,747	Lake Bogoria Spa Resort Staff Provident Fund	20070510	DC	5	10	31-Dec	R	-	-	-
1,015	Lakestar Insurance Company Ltd Scheme	19980301	DC	5	10	31-Dec	U	-	-	-
1,547	Lamu Teachers Co-operative Savings & Credit Society Ltd Staff Provident Fund	20040720	DC	7.5	7.5	7-Jan	R	-	-	-
1,318	Langata High School Staff Retirement Benefits Scheme	19980401	DB	2.5	7.5	31-Dec	R	402,502.00	554,829.00	695,055.00
1,333	Lavington United church Staff Retirement Benefits Scheme	20011001	DC	7.5	7.5	31-Dec	R	3,304,226.00	3,130,971.00	-
1,573	Law Society of Kenya Staff Retirement Benefits Scheme	20041001	DC	5	5	31-Dec	R	-	-	-
1,153	League Of Kenya Women Voters Staff Pension Plan	20000201	DC	5	5	31-Dec	R	-	-	-
1,360	Legal Resources Foundation Trust Staff Provident Fund	20010101	DC	5	10	31-Dec	R	-	-	-
338	Leisure Lodges Limited Retirement Benefits Scheme	19920101	DC	5	5	31-Dec	U	-	-	-
566	Let's Go Travel Staff Pension and Life Assurance Scheme	19970101	DC	7.5	7.5	31-Dec	R	8,509,221.00	9,526,558.00	-
1,282	Lewa Wildlife Society Conservancy Staff Retirement Benefits Scheme	20010401	DC	5	5	31-Dec	R	13,596,716.00	21,275,260.00	31,867,327.00
548	Liaison Insurance Brokers Limited Staff Pension and Life Assurance Scheme	19861101	DC	7.5	7.5	31-Dec	R	3,981,840.00	5,349,040.00	7,404,762.00
1,104	Liberty Africa Safaris Limited Staff Retirement Benefits Scheme	19990901	DC	7.5	7.5	31-Dec	U	3,135,126.00	3,904,902.00	5,535,869.00
1,565	Lighthouse For Christ Eye Centre Staff Provident Fund	20040525	DC	10	10	31-Dec	R	322,734.00	1,508,426.00	2,548,621.00
1,326	Limuru Dairy Farmers Co-operative Society Limited Staff Provident Fund	20011001	DC	5	20	30-Jun	R	18,566,403.00	21,371,391.00	25,042,938.00
1,341	Limuru Milk Processors Limited Staff Provident Fund Scheme	20011201	DC	5	7.5	31-Dec	R	6,098,181.00	7,549,000.00	9,632,059.00
82	Lion of Kenya Ins. Co. Limited Executive Staff Provident Fund	19870701	DC	0	15	31-Dec	R	-	-	97,894,179.00
81	Lion of Kenya Insurance Company Limited Staff Provident Fund	19870701	DC	7.5	7.5	31-Dec	R	130,062,731.00	141,307,002.00	57,533,654.00
1,575	Lions Club of Nakuru School Staff Provident Fund	20040101	DC	5	5	31-Dec	R	1,969,280.00	3,969,460.00	5,724,979.00
937	Living Water International Staff Pension Scheme	19970101	DC	5	7.5	31-Dec	R	6,120,180.00	8,048,012.00	-
897	Livingstone Registrars Staff Pension Scheme	19910101	DC	5	5	31-Dec	R	106,298,599.00	129,377,467.00	180,174,858.00
825	Lloyd Masika Limited Staff Retirement Benefits Scheme	19831001	DC	5	7.5	31-Dec	R	23,715,555.00	28,648,792.00	31,458,860.00
30	Local Authorities Provident Fund	19600705	DC	7.5	7.5	30-Jun	R	596,527,852.00	994,036,266.00	2,425,642,186.00
426	Longhorn (K) Limited Retirement Benefits Scheme	19790314	DC	7.5	7.5	31-Dec	R	3,715,278.00	5,771,177.00	9,318,358.00
1,199	Lonrho Hotels Group Pension & Life Assurance Staff Retirement Benefits Scheme	20010816	DC	-	-	31-Dec	R	140,103,072.00	159,992,613.00	159,803,423.00
665	Lords Healthcare Limited Pension Scheme	19940101	DC	5	5	31-Dec	R	5,524,038.00	6,890,157.00	8,630,859.00
871	Loreto Institute Staff Pension Scheme	19961101	DC	0	10	31-Dec	R	42,245,356.00	44,481,366.00	52,183,750.00
826	Lufthansa German Airlines Staff Retirement Benefits Scheme	19750701	DC	2.5	7.5	31-Dec	R	20,501,699.00	23,918,704.00	29,000,964.00
1,685	Lutheran Heritage Foundation - Afica Staff Provident Scheme	20060701	DB	7.5	7.5	20060401	R	-	-	-
1,395	Lutheran World Federation /CEAS Staff Provident Fund Scheme	20011001	DC	0	8.33	31-Dec	R	6,648,210.00	8,831,332.00	10,483,806.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,412	Lutheran World Federation/Department For World Service- Kenya/Sudan Programme Staff Provident Fund	20020101	DC	8.33	8.33	31-Dec	R	29,894,031.00	36,712,085.00	47,993,802.00
435	Lutheran World Relief Staff Retirement and Life Assurance Scheme	19950101	DC	5	20	31-Dec	R	4,378,007.00	6,566,170.00	9,109,643.00
1,226	M.D. Kampf Insurance Brokers Staff Retirement Benefits Scheme	20010104	DC	0	5	31-Mar	R	-	-	-
899	M.J. Clarke Ltd Staff Retirement Benefits Scheme	19960401	DC	5	5	31-Dec	R	2,801,674.00	4,065,973.00	5,726,136.00
276	Mackenzie Maritime Co. Staff Provident Fund	19630101	DC	7.5	7.5	31-Dec	U	7,989,994.00	7,655,370.00	-
370	Mackenzie Maritime Limited Staff Retirement Benefits Scheme	19910301	DB	0	15	31-Dec	R	35,497,484.00	40,178,108.00	-
283	Macmillan Kenya (Publishers) Limited Staff Retirement Benefits Scheme	19900101	DC	5	10	31-Dec	R	13,018,628.00	15,653,710.00	20,295,851.00
922	Mada Holdings Staff Retirement Benefits Scheme	19930101	DC	0	7.5	31-Dec	U	-	-	-
186	Madison Insurance Company Limited Staff Retirement Benefits Scheme	19820401	DB	5	10.26	31-Dec	R	87,104,260.00	100,075,605.00	118,771,688.00
1,668	Madison Insurance Company Kenya Limited Staff Provident Fund	20060801	DC	7.5	10	19941231	R	-	-	-
1,339	Madison Insurance Personal Pension Plan	19940101	OT	-	-	31-Dec	R	-	-	-
241	Maersk Kenya Limited Staff Retirement Benefits Scheme	19950301	DC	3	6	31-Dec	R	27,702,797.00	33,938,122.00	56,248,789.00
1,267	Kericho Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	20000501	DC	5	5	31-Dec	R	2,355,793.00	3,531,107.00	4,740,310.00
1,693	Mafuko Industries Limited - Staff Provident Fund	20060830	DC	5	5	31-Dec	R	-	-	639,044.00
1,526	Magadi Sacco Society Limited Staff Provident Fund	20031201	DC	7	7	31-Dec	R	875,154.00	1,104,695.00	-
212	Magadi Soda Company Provident Fund	19540701	DC	7.5	7.5	31-Dec	R	437,673,000.00	561,418,000.00	738,766,000.00
1,680	Magana Flowers Kenya Limited Staff Pension Scheme	20060726	DC	5	5	31-Dec	R	-	-	-
1,213	Magereza Staff Co-operative Savings and Credit Society Limited Staff Provident Fund	20000501	DC	7.5	12.5	31-Dec	R	10,777,436.00	17,617,718.00	24,456,307.00
1,578	Magnate Ventures Limited Staff Retirement Benefits Scheme	20040901	DC	5	5	31-Dec	R	294,630.00	1,510,224.00	3,231,532.00
1,581	Maktaba Sacco Staff Provident Fund	20040930	DC	10	20	31-Dec	R	-	224,614.00	429,665.00
1,587	Malibu Pharmacy Limited Staff Pension Scheme	20041122	DC	5	10	20041202	R	-	-	-
1,614	Manor House Agricultural Centre-Staff Provident Fund	20050331	DC	5	5	20031231	R	-	-	-
1,030	Mantrac Staff Pension Scheme	20000101	DC	7.5	13.6	31-Dec	R	74,731,370.00	83,893,396.00	112,760,214.00
1,038	Mantrac Staff Provident Fund	19990101	DC	0	30	31-Dec	R	14,790,096.00	15,686,109.00	16,644,868.00
895	Map International Staff Retirement Benefits Scheme	19980901	DC	5	10	31-Dec	R	9,257,597.00	9,944,708.00	12,108,528.00
1,742	Mara Conservancy Limited Staff Provident Fund	20070801	DC	10	10	31-Dec	R	-	-	-
286	Marianists Retirement Benefits Scheme	19940701	DC	5	7.5	30-Jun	U	-	-	-
654	Market Service Station Limited Pension Scheme	19910517	DC	5	5	31-Dec	R	4,085,450.00	4,261,655.00	4,833,694.00
1,245	Marketing Communications Limited Staff Retirement Benefits Scheme	20000101	DB	5	5	31-Dec	R	1,726,555.00	2,498,648.00	3,559,654.00
1,080	Markmann And Company Limited Staff Retirement Benefits Scheme	20000201	DC	5	10	31-Dec	R	1,267,775.00	1,469,674.00	1,806,987.00
543	Marryat & Scott Kenya Limited Staff Pension and Life Assurance Scheme	19730101	DC	5	5	31-Dec	R	14,479,887.00	12,453,197.00	14,968,211.00
92	Marshall Fowler (Engineers) Limited Staff Pension and Life Assurance Scheme	19940801	DC	5	5	31-Dec	R	2,278,548.00	2,522,433.00	2,745,859.00
1,122	Masaba Hospital Staff Retirement Benefits Scheme	19940101	DC	5	5	31-Dec	U	-	-	-
1,140	Masaku Teachers Sacco Staff Retirement Benefits Scheme	20010927	DC	7	7	31-Dec	R	11,725,555.00	12,632,299.00	16,702,800.00
97	Maseno University College Staff Retirement Benefits Scheme	19900901	DB	5	15	30-Jun	R	266,497,969.00	362,511,164.00	435,949,421.00
930	Masese & Company Staff Retirement Benefits Scheme	19910301	DC	5	5	31-Dec	U	-	-	-
95	Mastermind Tobacco (K) Limited Staff Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	R	69,484,680.00	80,774,805.00	93,481,736.00
1,393	Mathaara & Associates Staff Retirement Benefits Scheme	20020826	DC	5	5	31-Dec	U	220,819.00	302,245.00	359,883.00
411	Mathenge Technical Institute Staff Pension Scheme	19970101	DC	5	7.5	31-Dec	R	505,006.00	462,106.00	574,292.00
827	Mather & Platt Kenya Limited Staff Retirement Benefits Scheme	19920101	DB	5	5	31-Dec	R	7,824,877.00	9,774,765.00	10,292,390.00
1,455	Mathira Tea Growers Co-operative Savings and Credit Society Limited Staff Provident Fund	20030416	DC	10	10	31-Dec	R	1,195,870.00	1,876,728.00	2,942,400.00
1,396	Maua Methodist Hospital Sacco Ltd. Staff Provident Fund	20020701	DC	5	15	31-Dec	U	751,718.00	1,429,781.00	2,417,061.00
992	Mawasiliano Staff Retirement Benefit Scheme	19970901	DC	5	7.5	31-Dec	R	2,299,373.00	2,908,963.00	3,484,555.00
1,736	Mayfair Holdingd Limited Staff Provident Fund	20070401	DC	5	5	31-Dec	R	-	-	-
361	Maziwa Sacco Society Limited Staff Pension Scheme	19930101	DC	5	6	31-Dec	U	-	-	-
1,011	Mbaraki Port Warehouse(K)Ltd Staff Retirement Benefits Scheme	19990701	DC	5	5	31-Dec	R	7,652,486.00	9,779,335.00	12,991,711.00
1,224	Mbigi Njuguna & Company Advocates Staff Retirement Benefits Scheme	20000701	DC	5	5	31-Dec	R	989,991.00	1,400,582.00	2,032,362.00
828	Mbuni Drycleaners Staff Retirement Benefits Scheme	19710501	DC	5	5	31-Dec	U	-	-	-

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
742	MEA Limited Staff Provident Fund	19721101	DC	5	10	31-Dec	R	13,955,839.00	17,004,916.00	21,237,740.00
1,559	Mechanised Cargo Systems Limited Staff Provident Fund	20040820	DC	5	5	31-Dec	U	-	-	-
1,444	Memon Education Board Staff Retirement Benefits Scheme	20030101	DC	5	5	31-Dec	R	2,257,080.00	3,435,890.00	4,976,047.00
172	Mercantile Life and General Assurance Pension Scheme	19950101	DC	5	5	31-Dec	R	15,498,699.00	19,810,457.00	26,171,913.00
1,461	Meru Mwalimu Co-operative Savings and Credit Society Limited Staff Provident Fund	20001009	DC	-	-	31-Dec	U	-	-	-
1,319	Meru North Farmers Sacco Staff Retirement Benefits Scheme	20000601	DC	5	5	31-Dec	R	2,621,798.00	3,575,572.00	4,818,534.00
614	Meru South Farmers Co-operative Society Limited Staff Provident Scheme	19941001	DC	5	5	31-Dec	R	16,983,864.00	18,009,922.00	20,296,841.00
1,590	Meru Water and Sewerage Registered Trust Staff Retirement Benefits Scheme	20050118	DC	5	5	20041231	R	-	-	-
875	Methodist Church in Kenya Provident Fund	19850101	DC	5	15	31-Dec	R	56,544,862.00	72,672,302.00	-
874	Methodist Church in Kenya Superannuation Fund	19770517	DB	7.5	7.5	31-Dec	U	81,933,261.00	87,663,150.00	-
534	Metropolitan Health Services Ltd Provident Fund	19970101	DC	5	5	31-Dec	R	-	-	-
1,656	Metropolitan Life Kenya Individual Retirement Benefit Scheme	20060322	DC	-	-	31-Dec	U	-	197,289,188.00	-
31	Middle East Bank Limited Staff Provident Fund	19940101	DC	8.3	8.3	31-Dec	R	6,462,000.00	7,520,000.00	3,687,000.00
1,368	Mid-Oil Africa Limited Staff Retirement Benefits Scheme	20020101	DC	10	10	31-Dec	R	-	-	-
117	Mild Coffee Trade Association of EA Provident Fund	19960101	DC	5	5	31-Dec	U	-	-	-
1,514	Mini Bakeries (Nairobi) Limited Staff Pension Scheme	20030801	DC	5	5	20050302	R	8,087,347.00	16,389,176.00	25,208,672.00
973	Mission Aviation Fellowship Staff Pension Scheme	19970101	DC	5	5	31-Dec	R	7,560,169.00	10,772,072.00	16,589,014.00
342	Mission for Essential Drugs and Supplies (MEDS) Provident Fund and Life Assurance Scheme	19990701	DC	5	25	31-Dec	R	44,899,881.00	52,526,574.00	-
418	Mitchell Cotts Group in Kenya Staff Pension Scheme	19710701	DC	5	10	31-Dec	R	70,006,617.00	73,024,644.00	87,675,443.00
1,557	Mjengo Limited Staff Pension Scheme.	20040812	DC	5	5	31-Dec	R	6,742,802.00	9,627,229.00	13,474,344.00
206	Mobil Oil Kenya Pension Fund	19790101	DB	5	0	31-Dec	R	700,692,000.00	779,315,000.00	703,709,000.00
1,130	Moi Educational Center Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	4,648,647.00	9,814,909.00	17,425,730.00
1,334	Moi Teaching and Referral Hospital Staff Pension Scheme	20000701	DB	5	16.8	31-Dec	R	123,085,143.00	180,085,480.00	255,107,196.00
100	Moi University Pension Scheme	20000101	DB	5	15	31-Dec	R	1,001,751,147.00	1,265,376,677.00	-
1,176	Moi University Sacco Staff Retirement Benefits Scheme	20000101	DC	5	20	31-Dec	U	-	-	-
1,076	Mombasa Baptist High School Staff Retirement Benefits Scheme	20020101	DC	10	10	31-Dec	R	3,020,983.00	3,766,883.00	4,165,081.00
221	Mombasa Club Limited Staff Retirement Benefits Scheme	19940101	DC	5	7.5	31-Dec	R	2,276,436.00	2,877,400.00	3,351,531.00
493	Mombasa Law Society Pension Fund	19971001	DC	-	-	31-Dec	U	-	-	-
1,170	Mombasa Pentecostal Church Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	2,322,774.00	2,980,434.00	-
911	Mombasa Port Sacco Staff Retirement Benefits Scheme	19970501	DC	10	10	31-Dec	R	2,577,823.00	3,077,973.00	3,853,995.00
1,515	Mombasa Teachers Savings and Credit Co-operative Society Limited Staff Provident Fund	20030909	DC	6.5	6.5	20050302	U	-	-	-
1,357	Monsanto (Kenya) Limited Staff Pension Scheme	20011101	DC	5	10	31-Dec	R	8,951,373.00	10,689,566.00	14,771,034.00
590	Montrose Limited - Serere School Staff Retirement Benefits Scheme	19930101	DC	5	5	31-Dec	U	4,047,942.00	3,592,874.00	2,760,511.00
1,725	Mount Kenya Academy Staff Pension Scheme	20070101	DC	5	7.5	31-Dec	R	-	-	-
829	Mount Kenya Bottlers Ltd Staff Retirement Benefits Scheme	19780101	DB	5	8.75	30-Jun	R	50,638,810.00	14,908,027.00	21,123,410.00
1,673	Mount Kenya Saw Mills Limited Staff Retirement Benefits Scheme	20050101	DC	5	5	31-Dec	R	-	176,409.00	394,485.00
1,501	Mt. Elgon Orchards Limited Staff Retirement Benefits Scheme	20030601	DC	10	10	31-Dec	R	2,141,244.00	4,115,976.00	4,483,273.00
1,223	Mt. Kenya Baptist School Staff Retirement Benefits Scheme	20010101	DC	5	5	31-Dec	R	1,223,164.00	1,495,697.00	1,911,420.00
872	Mugaco Services Limited Staff Pension Plan	19890701	DC	5	5	31-Dec	R	12,867,275.00	14,654,295.00	-
482	Mugama Farmers Co-operative Union Provident Fund	19961001	DC	0	16.67	31-Dec	R	13,910,888.00	15,506,471.00	15,053,447.00
1,387	Muhigia Sacco Staff Provident Fund	20020704	DC	10	20	31-Dec	R	4,785,027.00	5,609,024.00	7,423,734.00
1,094	MultiChoice Kenya Limited Staff Pension Scheme	19981101	DC	7.5	10	31-Dec	R	15,825,267.00	19,905,111.00	27,176,020.00
1,372	Mumias Outgrowers Limited Staff Retirement Benefits Scheme	19780801	DC	5	0	31-Dec	U	-	31,863,393.00	37,376,089.00
624	Mumias Outgrowers Savings & Credit Co-op. Society Led Staff Provident Fund Scheme	19970101	DC	5	5	31-Dec	R	12,259,100.00	14,918,356.00	18,579,128.00
1,679	Mumias Sugar Company Limited Staff Provident Fund	20060808	DC	5	9	31-Dec	R	-	-	-
745	Mumias Sugar Company Limited Staff Retirement Benefits Scheme	19720101	DB	5	21	30-Jun	R	620,935,119.00	753,276,948.00	933,330,255.00
1,386	Mungania Tea Growers Savings & Credit Co-operative Society Ltd Staff Provident Fund	20011001	DC	5	5	31-Dec	R	1,546,713.00	2,088,313.00	-
652	Munich Reinsurance Co Ltd Staff Retirement Benefits Scheme	19890101	DC	5	10	31-Dec	R	10,441,581.00	7,672,928.00	9,489,237.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,163	Muramati Tea Growers Sacco Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	4,447,682.00	7,446,499.00	10,263,351.00
1,392	Murang'a Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	20021024	DC	5	0	31-Dec	R	-	4,064,685.00	6,189,950.00
1,139	Murata Farmers Sacco Staff Retirement Benefits Scheme	19990101	DC	0	25	31-Dec	R	147,276,862.00	171,377,415.00	208,383,954.00
392	Murphy Chemicals EA Limited Staff Pension Scheme	19920701	DC	5	5	31-Dec	U	-	-	-
399	Muthaiga Country Club Staff Provident Fund	19880101	DC	0	10	31-Dec	U	14,275,762.00	16,998,993.00	-
831	Muthaiga Golf Club Staff Provident Fund	19981001	DC	7.5	7.5	30-Sep	R	8,612,183.00	11,109,928.00	13,079,939.00
1,340	Muongano Savings & Credit Co-operative Society Staff Provident Fund	20011201	DC	7	7	31-Dec	R	350,658.00	-	-
746	Mwalimu Co-operative Savings & Credit Society Limited Staff Pension Scheme	19970101	DC	5	17.5	31-Dec	R	75,944,127.00	103,447,820.00	148,142,034.00
1,107	Mwara Investment Staff Retirement Benefits Scheme	19980101	DC	5	5	31-Dec	R	616,630.00	683,903.00	837,447.00
42	Mwito Co-operative Savings and Credit Society Limited Staff Provident Fund	19951101	DC	5	7.5	31-Dec	R	862,133.00	1,194,500.00	1,657,049.00
1,699	Nafaka Co-operative Savings and Credit Society Limited Staff Provident Fund	20050720	DC	-	-	31-Dec	U	-	1,443,213.00	1,718,239.00
1,165	Nafaka Sacco Society Staff Retirement Benefits Scheme	19990101	DC	5	15	31-Dec	R	1,028,259.00	1,443,213.00	1,718,239.00
1,522	Nairobi Baptist Church Staff Retirement Benefits Scheme	19920101	DC	5	15	31-Dec	R	12,176,590.00	12,553,823.00	18,127,153.00
1,733	Nairobi Bottlers Limited Staff Provident Fund 2007	20070617	DC	5.5	10	31-Dec	R	-	-	-
747	Nairobi Bottlers Ltd Staff Provident Fund	19860401	DC	7.5	10	31-Dec	R	73,089,903.00	91,838,806.00	120,968,289.00
748	Nairobi Bottlers Ltd Staff Retirement Benefits Scheme	19670101	DB	5.5	6.2	31-Dec	R	228,683,912.00	261,100,068.00	314,370,338.00
331	Nairobi Chapel Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	R	9,822,849.00	3,824,095.00	16,639,718.00
1,678	Nairobi Christian Church - Staff Provident Fund	20050708	DC	10	5	31-Dec	R	-	3,824,095.00	5,414,698.00
1,661	Nairobi City Water & Sewerage Company Limited Provident Fund	20060327	DC	7.5	7.5	31-Dec	R	-	-	69,889,394.00
1	Nairobi Club Staff Retirement Benefits Scheme	19900101	DC	10	10	31-Dec	R	12,240,268.00	11,195,173.00	13,984,053.00
122	Nairobi Dental Supply Co. Limited Staff Pension Fund	19940701	DC	5	10	31-Dec	R	23,254,545.00	29,024,288.00	38,351,218.00
918	Nairobi Evangelical Graduate School of Theology (NEGST) Pension Scheme	19930901	DC	5	5	31-Aug	R	4,870,729.00	7,081,002.00	10,308,095.00
832	Nairobi Hospice Staff Retirement Benefits Scheme	19960701	DC	5	10	31-Dec	R	3,654,794.00	4,079,015.00	3,930,885.00
557	Nairobi International School of Theology Staff Pension And Life Assurance Scheme	19940201	DC	5	5	31-Dec	R	9,798,062.00	10,344,350.00	12,984,105.00
1,727	Nairobi Java House Staff Retirement Benefits Scheme	20070301	DC	5	5	31-Dec	R	-	-	-
167	Nairobi Muslim Academy Staff Pension Scheme	19970401	DC	5	7.5	31-Dec	U	931,809.00	1,152,757.00	1,287,527.00
145	Nairobi Pentecostal Church Staff Retirement Benefits Scheme	19910401	DC	5	10	31-Dec	R	-	-	-
1,281	Nairobi Protea Apartments Staff Retirement Benefits Scheme	19940801	DC	5	5	31-Dec	U	1,776,029.00	1,816,659.00	1,269,266.00
142	Nairobi Stock Exchange Staff Provident Fund	19960601	DC	5	5	31-Dec	R	21,075,097.00	24,193,634.00	36,889,904.00
692	Nakumatt Holdings Limited Staff Pension Scheme	19971001	DC	5	5	31-Dec	R	42,959,734.00	71,532,517.00	118,489,830.00
952	Nakuru Teachers Sacco Staff Provident Fund	19920101	DC	5	5	31-Dec	R	2,489,792.00	2,871,216.00	3,681,449.00
193	Nampak Kenya Limited Provident Fund	19880712	DC	5	5	31-Dec	R	35,350,298.00	41,352,356.00	57,268,144.00
191	Nampak Kenya Limited Staff Pension and Life Assurance Scheme (1983)	19830401	DB	5.5	5.5	31-Dec	R	247,553,989.00	265,599,874.00	320,296,345.00
337	Nandi Tea Estates Retirement Benefits Scheme	19710701	DB	5	5	31-Mar	R	27,466,789.00	34,362,630.00	39,893,457.00
1,671	Nanyuki Cottage Hospital Staff Retirement Benefits Scheme	20050104	DC	2	3	31-Dec	R	-	-	-
1,591	Narok Teachers Co-operative Savings & Credit Staff Provident Fund	20050103	DC	5	8	31-Dec	U	-	-	-
277	NAS Airport Services Staff Provident Fund	20000101	DC	5	7.5	31-Dec	R	131,849,359.00	163,486,072.00	209,346,867.00
1,169	Nasca Sacco Staff Retirement Benefits Scheme	19990101	DC	0	5	31-Dec	R	240,506.00	307,272.00	423,374.00
1,681	Nassefu Savings & Credit Society Limited Staff Provident Fund Scheme	20060101	DC	7.5	18	31-Dec	U	-	-	-
178	Nation Media Group Staff Retirement Benefits Scheme	19680401	DC	7.5	7.5	31-Dec	R	514,963,018.00	580,355,932.00	758,247,762.00
1,222	Nation Media Group Staff Retirement Benefits Scheme "B"	19990101	DC	-	-	31-Dec	R	46,590,183.00	67,617,835.00	98,892,491.00
578	National Bank of Kenya Staff Retirement Benefits Scheme	19850101	DB	5	15	31-Dec	R	2,493,967,629.00	2,784,703,491.00	3,301,644,219.00
332	National Cooperative Housing Union Staff Retirement Benefits Scheme	19881101	DC	5	20	31-Dec	U	2,750,704.00	2,981,835.00	-
96	National Council of Churches of Kenya Staff Provident Fund	19880901	DC	10	10	31-Dec	R	56,315,131.00	25,359,696.00	-
1,214	National Fund For The Disabled of Kenya Staff Provident Fund Scheme	19970701	DC	7.5	12.5	31-Dec	R	5,583,313.00	6,921,771.00	8,381,335.00
1,029	National Housing Corporation Staff Provident Fund	19980801	DC	5	22	31-Dec	R	68,903,169.00	100,694,736.00	147,830,271.00
112	National Industrial Credit Bank Limited Pension Fund	19610901	DB	6	10	31-Dec	U	131,496,730.00	151,424,382.00	-
833	National Irrigation Board Staff Retirement Benefits Scheme	19760101	DC	7.5	10	30-Jun	R	24,738,845.00	20,629,372.00	28,573,392.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
322	National Museums of Kenya Staff Retirement Benefits Scheme	19920701	DB	5	0	30-Jun	R	122,152,103.00	136,793,646.00	150,589,294.00
602	National Oil Corporation of Kenya Staff Retirement Benefits Scheme	19900701	DB	5	13	30-Jun	R	-	-	-
1,069	National Security Intelligence Service (NSIS) Staff Superannuation Scheme	20010701	DB	7.5	0	30-Jun	R	476,974,551.00	717,621,539.00	1,074,256,785.00
106	National Social Security Fund	19651123	DC	Sh 200	Sh 200	30-Jun	U	54,247,164,000.00	63,467,619,000.00	71,747,668,000.00
384	National Social Security Fund Staff Retirement Benefits Scheme	19900701	DB	5	18	30-Jun	R	1,857,147,981.00	2,471,972,476.00	2,941,847,386.00
984	National Water Conservation & Pipeline Corporation (NWPC) Staff Superannuation Scheme	19980101	DB	5	0	30-Jun	R	239,724,187.00	206,359,576.00	279,061,784.00
834	Nationwide Finance Co Staff Retirement Benefits Scheme	19830101	DC	5	5	31-Dec	R	5,378,977.00	4,949,955.00	-
835	NCR (Kenya) Limited Staff Retirement Benefit Scheme	19730101	DC	5	7.5	31-Dec	R	94,158,131.00	115,736,219.00	147,773,521.00
492	Ndege Chai Savings & Credit Co-operative Society Limited Staff Provident Fund	19940501	DC	10	10	31-Dec	R	2,577,041.00	3,700,667.00	4,952,981.00
1,502	Ndosha Sacco Staff Provident Fund	20001009	DC	-	-	31-Dec	U	-	-	-
510	Ndungu Njoroge & Kwach Advocates Staff Pension Scheme	19890101	DC	5	5	31-Dec	R	3,267,405.00	2,577,287.00	2,531,095.00
836	Nestle Foods Kenya Limited Staff Pension Scheme	19950101	DB	7.5	0	31-Dec	R	84,993,636.00	108,986,637.00	147,945,218.00
67	Network for Water and Sanitation International Staff Retirement Benefits Scheme	19950701	DC	0	15	31-Dec	R	15,821,157.00	850,461.00	24,952,590.00
633	Ngong Hills Hotel Ltd Staff Retirement Benefits Scheme	19950101	DC	7.5	15	31-Dec	U	-	-	-
1,676	NIC Bank Limited Staff Provident Fund	20060101	DC	5	15	31-Dec	R	-	151,424,382.00	220,885,969.00
1,695	NIC Bank Limited Staff Retirement Benefits Scheme 2006	20060101	DC	-	-	31-Dec	U	-	-	-
1,552	Nightingale Medical Centre Staff Pension Scheme	20040820	DC	5	5	31-Dec	U	-	-	-
1,550	Nithi Tea Growers Co-operative Savings and Credit Society Limited Staff Provident Fund	20030302	DC	10	10	31-Dec	U	-	-	-
1,702	Njoge Services Limited and Associated Companies Staff Provident Fund	19890101	DC	3.5	3.5	31-Dec	R	-	11,691,357.00	14,041,386.00
503	Non-Governmental Organisations Bureau Staff Pension Scheme	19961101	DC	5	25	31-Dec	U	-	-	-
1,651	Norbrook Kenya Limited Staff Provident Fund	20060206	DC	3	3	31-Dec	U	-	-	-
1,191	Norwegian Church Aid Staff Provident Fund	19980801	DC	5	12	31-Dec	R	24,649,731.00	27,360,665.00	30,901,035.00
348	Novartis Pharma Services Inc. Staff Pension Scheme	19920101	DC	10	12.5	31-Dec	R	14,123,881.00	22,538,578.00	33,099,344.00
1,300	Nyahururu Elite Nursery School Staff Retirement Benefits Scheme	19681122	DC	-	-	31-Dec	U	-	-	-
884	Nyali Golf & Country Club Staff Pension Scheme	19961201	DC	5	5	31-Dec	R	2,217,882.00	2,721,536.00	3,657,267.00
608	Nyandarua Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	20050222	DC	10	20	20041231	U	-	-	-
637	Nyasare Water Supply Association Staff Retirement Benefits Scheme	19980101	DC	-	-	31-Dec	U	-	-	-
445	Nyayo Tea Zones Development Corporation Retirement Benefits Scheme	19940101	DC	5	13	31-Dec	R	15,704,445.00	19,496,474.00	21,972,763.00
1,229	Nyeri District Cooperative Union Staff Provident Fund	19990101	DC	5	20	31-Dec	R	61,831,592.00	79,236,324.00	119,893,820.00
1,546	Nyeri District Tea Growers Sacco Staff Retirement Benefits Scheme	20040510	DC	5	25	31-Dec	U	-	4,430,318.00	7,564,392.00
1,433	Nyeri Water & Sewage Co. Limited Staff Retirement Benefits & Life Assurance Scheme	20020801	DC	9	12	31-Dec	R	5,593,621.00	10,395,690.00	17,846,491.00
462	Nzoia Sacco Staff Provident Fund	20011003	DC	5	10	31-Dec	R	-	-	-
749	Nzoia Sugar Company Staff Retirement Benefits Scheme	19781001	DB	5	20.88	31-Dec	R	234,791,465.00	258,626,660.00	299,995,660.00
1,597	Oakar Services Limited - Staff Provident Fund Scheme	20050124	DC	5	5	20041231	R	-	1,176,422.00	2,682,062.00
1,026	Occidental Insurance Staff Pension Scheme	19950101	DC	7.5	7.5	31-Dec	R	33,095,839.00	30,187,857.00	35,459,298.00
422	Oceanfreight (East Africa) Limited Staff Retirement Benefits Scheme	19930401	DC	2.5	2.5	31-Dec	R	71,931,433.00	86,829,815.00	110,394,396.00
1,531	Ofafa Jericho High School Staff Retirement Benefits Scheme	20040101	DC	7.5	7.5	20050101	R	157,569.00	354,144.00	569,293.00
882	Office Equipment Company Ltd Staff Retirement Benefits Scheme	19760101	DB	7.5	7.5	31-Dec	U	-	-	-
149	Ogilvy & Mather (Eastern Africa) Limited Staff Retirement Benefits Scheme	19760101	DC	5	5	31-Dec	R	14,828,062.00	18,976,980.00	24,277,202.00
1,313	Oil Crop Development Limited Staff Retirement Benefits Scheme	20000801	DC	3	2	31-Dec	R	-	-	-
1,207	Ol Pajeta Ranching Limited Staff Retirement Benefits Scheme	20010901	DC	7.5	7.5	31-Dec	R	-	-	-
943	Old Mutual Kenya Staff Provident Fund	19920701	DC	6	10	31-Dec	R	88,442,619.00	133,386,771.00	212,696,758.00
1,705	Opportunity International Wedco Limited Staff Provident Fund Scheme	20070130	DC	5	5	31-Dec	R	-	-	-
1,144	Optica Limited Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	3,256,723.00	4,326,462.00	5,615,386.00
750	Orbit Chemical Industries Ltd Staff Retirement Benefits Scheme	19911001	DC	0	17.8	31-Dec	R	92,046,297.00	77,261,356.00	90,658,736.00
1,321	Organisation Of African Instituted Churches Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-
1,054	Oriental Commercial Bank Limited Staff Pension Scheme	19991201	DC	5	5	31-Dec	R	14,169,790.00	11,077,859.00	11,251,441.00
1,422	Orpower 4 Inc Staff Pension Scheme	20020801	DC	7	7	31-Dec	R	2,829,107.00	3,754,749.00	5,701,783.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
415	Oserian Development Co. Limited Staff Retirement Benefits Scheme	19940101	DC	0	15	31-Dec	U	-	-	-
1,711	Oshwal Academy - Nairobi Staff Provident Fund	20070101	DC	5	5	31-Dec	R	-	-	-
1,233	Oshwal Academy Staff Retirement Benefits Scheme	19910101	DC	5	5	31-Dec	U	-	-	-
236	Oshwal College Staff Provident Fund	19940101	DC	5	5	31-Dec	R	5,675,394.00	7,048,207.00	9,449,373.00
234	Oshwal High School Staff Provident Fund	19920101	DC	5	5	31-Dec	R	36,155,253.00	39,227,351.00	47,189,505.00
235	Oshwal Jain Primary School Staff Provident Fund Scheme	20000101	DC	5	5	31-Dec	R	18,992,929.00	21,991,368.00	25,469,455.00
377	Otieno Odongo & Partners Consulting Engineers Staff Pension Scheme	19960701	DC	5	5	31-Dec	U	-	-	-
1,499	Outreach Community Center Staff Provident and Life Assurance Scheme	20020701	DC	5	5	31-Dec	R	856,032.00	-	-
168	Outward Bound Trust of Kenya Staff Pension Scheme	19960101	DC	5	5	31-Dec	U	2,414,440.00	-	-
1,481	Ovidian Advertising & Design Limited Staff Pension Scheme	20010401	DC	5	5	31-Dec	R	-	7,697,779.00	10,128,760.00
289	Oxfam Staff Provident Fund	19940501	DB	7.5	15	31-Dec	R	113,246,476.00	130,305,569.00	-
751	Oxford University Press East Africa Limited Staff Retirement Benefits Scheme	19750401	DC	5	5	31-Mar	R	51,394,676.00	58,185,959.00	70,387,250.00
497	P&O Nedlloyd East Africa Limited Staff Retirement Benefits Scheme	19920101	DC	7.5	7.5	31-Dec	U	9,397,845.00	11,636,330.00	11,196,558.00
1,354	P.A. G (K) Pastors Staff Provident Fund	20020101	DC	5	5	31-Dec	R	21,362,892.00	31,642,643.00	-
1,640	P.C.E.A. Wogect Centre - Staff Retirement Benefits Scheme	20050701	DC	10	10	20050701	R	-	-	-
1,302	Pamoja Trust Staff Retirement Benefits Scheme	20000501	DC	5	10	31-Dec	U	5,164,590.00	6,911,861.00	-
11	Pan Africa Insurance Co. Limited Staff Retirement Benefits Scheme	19950101	DC	5	7.5	31-Dec	R	72,203,922.00	91,676,055.00	105,462,606.00
1,604	Pan Africa Life Assurance Limited - Agents Retirement Benefits Scheme	20050405	DC	7.5	12.5	31-Dec	R	9,341,489.00	19,849,948.00	35,103,671.00
1,706	Pan Africa Life Personal Pension Plan	20070101	DC	-	-	31-Dec	R	-	-	-
969	Pan African Christian College Staff Pension Scheme	19960901	DC	5	5	31-Dec	U	4,843,190.00	6,203,763.00	8,217,019.00
839	Pan African Paper Mills (E.A) Limited Staff Retirement Benefits Scheme "B"	19780701	DB	5	10	30-Jun	R	279,215,068.00	325,268,128.00	366,568,187.00
837	Pan Pharmaceuticals Ltd Staff Retirement Benefits Scheme	19870101	DC	5	5	31-Dec	R	3,086,281.00	4,319,191.00	5,539,712.00
666	Paper Convertors (K) Ltd Pension Scheme	19940601	DC	5	5	31-Dec	R	4,535,259.00	5,397,424.00	6,611,491.00
840	Parklands Sports Club Staff Retirement Benefits Scheme	19940901	DC	5	5	31-Dec	U	4,293,094.00	6,509,349.00	9,894,207.00
1,427	Parliamentary Service Commission Staff Retirement Benefits Scheme	20000701	DB	7.5	7.5	30-Jun	R	69,402,676.00	112,697,346.00	180,782,302.00
1,136	Partners For Progress Staff Retirement Benefits Scheme	20000701	DC	7.5	10.5	31-Dec	R	2,939,373.00	4,836,316.00	4,965,129.00
504	Pathfinder International Pension Scheme	19870701	DC	5	7	31-Dec	R	16,338,075.00	19,333,829.00	-
1,063	Payless Car Hire & Tours Limited Staff Retirement Benefits Scheme	19910101	DC	0	30	31-Dec	U	3,971,384.00	4,517,480.00	5,133,600.00
440	PCEA Chogoria Hospital Staff Pension Scheme	19910101	DC	5	5	31-Dec	R	26,235,571.00	30,583,968.00	35,076,084.00
677	PEFA Christ Church Staff Retirement Benefits scheme	19980302	DC	5	5	31-Dec	U	602,306.00	721,336.00	992,568.00
526	Pegasus Tea Limited Staff Pension and Life Assurance Scheme	19970901	DC	5	5	31-Dec	R	2,136,887.00	2,537,445.00	3,202,696.00
981	Pelican Insurance Brokers (K) Limited Staff Retirement Benefits Scheme	19960501	DC	5	5	31-Dec	R	4,882,395.00	5,426,451.00	5,843,090.00
1,580	Pembroke House School Staff Retirement Benefits Scheme	20041117	DB	0	7	31-Dec	U	-	761,213.00	-
1,620	Pentecostal Assemblies of God (KENYA) Provident Fund Scheme	20020101	DC	20	0	20021231	R	21,362,892.00	31,642,643.00	-
1,385	Pentecostal Bible College Staff Provident Fund Scheme	20020101	DC	5	5	31-Dec	R	1,172,729.00	1,524,103.00	1,656,430.00
1,116	Peugeot Sacco Staff Retirement Benefits Scheme	20000101	DC	1	5	31-Dec	U	187,471.00	279,105.00	523,852.00
985	Philips Medical Systems (East Africa) Limited 1994 Staff Provident Fund Scheme	19940601	DC	5	5	31-Dec	R	9,123,375.00	11,219,077.00	13,839,328.00
68	Phoenix of EA Assurance Co. (K) Limited Staff Retirement Benefits Scheme	19840101	DC	5	4.5	31-Dec	R	45,838,764.00	59,092,505.00	84,311,650.00
523	Phoenix Publishers Limited Staff Pension and Life Assurance Scheme	19910501	DC	10	10	31-Dec	R	14,261,648.00	-	-
1,017	Pil (Kenya) Ltd Staff Provident Fund	19980101	DC	5	5	31-Dec	R	4,878,089.00	6,727,611.00	8,462,349.00
1,717	Pioneer Assurance Company Limited Individual Pension Scheme	20070501	DC	-	-	31-Dec	U	-	-	-
1,715	Pioneer Assurance Limited Staff Pension Scheme	20070416	DC	5	5	31-Mar	R	-	-	-
1,440	Pioneer Holdings (Africa) Staff Provident Fund Scheme	20020101	DC	5	5	31-Dec	R	1,610,609.00	2,269,818.00	3,605,375.00
1,378	Plan International Kenya Staff Provident Fund	20000131	DC	9	9	31-Dec	R	186,673,576.00	205,238,084.00	286,961,608.00
156	Pollen Limited Staff Retirement Benefits Scheme	19931101	DC	5	5	31-Dec	R	2,587,489.00	4,191,045.00	6,745,419.00
1,425	Polucon Services (K) Limited - Staff Retirement Benefits Scheme& Life Assurance Scheme	20010101	DC	5	5	31-Dec	R	625,697.00	799,892.00	1,181,727.00
1,683	Polyflex Industries Ltd Staff Provident Fund	20050103	DC	5	5	31-Dec	R	-	639,961.00	1,559,898.00
219	Population Services International Staff retirement Benefits Scheme	19920101	DC	5	12	31-Dec	R	57,642,311.00	72,775,788.00	95,780,415.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,335	Postal Corporation of Kenya Provident Fund	20020101	DC	7.5	7.5	30-Jun	R	74,528,656.00	355,706,108.00	431,871,707.00
1,336	Postal Corporation of Kenya Staff Pension Scheme	20020101	DB	7.5	7.5	30-Jun	R	410,822,273.00	1,564,495,166.00	1,826,438,990.00
228	Premier Academy Charitable Trust Staff Retirement Benefits Scheme	19940901	DC	5	5	31-Dec	R	38,050,078.00	50,214,651.00	67,727,459.00
752	Presbyterian Church of E.A. Kikuyu Hospital Staff Retirement Scheme	19930101	DC	7.5	7.5	31-Dec	R	69,001,255.00	84,635,711.00	90,298,376.00
621	Presbyterian Church of EA - Dandora Community Centre Retirement Scheme	19971101	DC	5	5	31-Dec	R	1,015,548.00	1,109,972.00	-
220	Presbyterian Church of EA Bahati Parish Deposit Administration Scheme	19971001	DC	10	10	31-Dec	U	-	-	-
215	Presbyterian Church of EA Kibwezi Youth Polytechnic Deposit Adm Scheme	19951001	DC	10	10	31-Dec	U	-	-	-
1,690	Presbyterian Church of East Africa - Tumu Tumu Hospital Staff Retirement Benefits Scheme	20020401	DC	5	10	20030331	R	11,307,430.00	12,775,390.00	129,380.00
579	Presbyterian Church of East Africa Provident Fund	19931001	DC	5	5	31-Dec	U	-	-	-
189	Presbyterian Church of East Africa Staff Pension And Life Assurance.	19680101	DB	7.5	12	31-Dec	U	-	-	-
402	PricewaterhouseCoopers Retirement Benefits Scheme	19900801	DC	5	5	31-Dec	R	115,272,000.00	119,783,000.00	153,717,000.00
1,586	Prime Bank Limited Staff Provident Fund	20050101	DC	5	5	20031231	R	-	10,135,603.00	22,628,467.00
531	Prime Capital & Credit Limited Staff Provident Fund	19910101	DC	7.5	7.5	31-Dec	R	18,272,120.00	22,356,196.00	24,356,712.00
1,724	Prime Mover Insurance Brokers Ltd Staff Retirement Benefits Scheme	20070101	DC	5	5	31-Dec	R	-	-	-
1,249	Prime Point Limited Pension Scheme	19870101	DC	5	5	31-Dec	R	796,003.00	576,268.00	631,858.00
389	Private Safaris Limited Staff Retirement Benefits Scheme	19880801	DC	5	5	31-Dec	R	15,398,222.00	19,104,342.00	24,946,721.00
617	Procter and Gamble (E.A) Ltd Staff Retirement Benefits Scheme	19880701	DC	5	10	31-Dec	R	16,447,749.00	17,111,636.00	21,350,721.00
1,081	Proctor and Allan (EA) Limited Staff Retirement Benefits Scheme	19990601	DC	7.5	7.5	31-Dec	R	11,886,429.00	7,238,245.00	9,796,053.00
1,477	Professional Digital Systems Limited Staff Provident Fund Scheme	20030101	DC	5	5	31-Dec	R	2,223,657.00	4,798,715.00	7,611,452.00
808	Program for International Training in Health Staff Retirement Scheme	19940101	DC	5	5	31-Dec	U	9,174,813.00	9,259,983.00	-
841	Programme for Appropriate Technology in Health Staff Retirement Scheme	19910201	DC	5	10	31-Dec	R	15,495,524.00	20,477,875.00	28,847,592.00
1,688	Programme For Christian - Muslim Relations in Africa Staff Provident Fund Scheme	20060701	DC	5	10	20051201	R	-	-	-
974	Promotion for Rural Initiatives & Developmnt (PRIDE) - Kenya Staff Retirement Benefits Scheme	19940101	DC	5	15	31-Dec	R	-	-	-
1,210	Property Development & Management Ltd (PDML) Staff Pension & Life Assurance Scheme	19990101	DC	5	7.5	31-Dec	R	10,182,951.00	11,404,136.00	12,995,944.00
886	Prudential Tea Brokers (EA) Limited Staff Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	R	2,641,273.00	3,379,227.00	4,227,910.00
154	Public Service Club Staff Retirement Benefits Scheme	19940101	DC	5	5	31-Dec	R	1,723,678.00	1,981,009.00	2,320,409.00
1,571	Pumping Hydraulics Limited Staff Retirement Benefits Scheme	20040105	DC	2	10	31-Dec	R	117,864.00	377,205.00	741,393.00
530	Pyrethrum Board of Kenya Staff Retirement Benefits Scheme	19910101	DB	5	15	31-Dec	U	128,694,154.00	137,684,781.00	162,219,624.00
480	PZ Cussons East Africa Limited Pension & Life Assurance Scheme	19930224	DC	10	7.5	31-Dec	R	29,772,981.00	37,752,802.00	43,142,449.00
479	PZ Cussons East Africa Limited Staff Provident Fund and Life Assurance Scheme	19930224	DC	10	7.5	30-Jun	R	112,771,610.00	127,647,090.00	154,696,255.00
1,700	Qatar Airways Staff Provident Fund Scheme	20060803	DC	5	5	31-Dec	R	-	-	1,503,032.00
27	Quadrant Services Limited Staff Provident Fund	19941001	DC	0	5	31-Dec	R	19,496,015.00	24,385,537.00	29,973,017.00
1,142	R.N. Sitati & Company Advocates Staff Retirement Benefits Scheme	19980801	DC	5	5	31-Dec	U	-	-	-
1,125	R.R Oswald & Company Staff Retirement Benefits Scheme	19990601	DC	5	5	31-Dec	R	1,158,874.00	1,415,180.00	1,820,251.00
551	Radbone Clark Kenya Staff Retirement Benefits Scheme	19940501	DC	5	5	31-Dec	R	-	8,347,847.00	12,082,026.00
1,296	Rainbow Clinic Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-
1,105	Raj Ushanga Staff Retirement Benefits Scheme	20000501	DC	5	5	31-Dec	R	1,045,262.00	1,386,195.00	1,781,632.00
842	Razco Food Products Ltd Staff Retirement Benefits Scheme	19630101	DC	5	5	31-Dec	R	-	-	-
1,003	Reckitt Benckiser E.A Staff Provident Fund	19651001	DC	5	5	31-Dec	R	24,175,002.00	21,250,427.00	26,072,807.00
1,658	Red plum Staff Retirement Benefits Scheme	20060403	DC	4	4	31-Dec	R	-	-	520,074.00
1,243	Redeemed Gospel Church Staff Retirement Benefits Scheme	19961101	DC	5	5	31-Dec	R	6,859,009.00	7,875,400.00	10,884,697.00
1,198	Redlands Roses Limited Staff Retirement Benefits Scheme	19990301	DC	5	5.5	31-Dec	R	4,893,692.00	6,339,772.00	7,845,470.00
1,649	Regent Automobile Valuers Retirement Benefits Scheme	20060110	DC	5	5	31-Dec	R	-	-	208,823.00
1,275	Registration Of Accountants / Secretaries Board Staff Retirement Benefits Scheme	19991001	DC	5	10	31-Dec	R	986,180.00	1,374,979.00	1,137,164.00
76	Reli Coop Savings and Credit Society Limited Staff Retirement Benefits Scheme	19850101	DB	5	0	31-Dec	R	32,854,959.00	38,737,882.00	44,931,382.00
547	Rentokil Initial Limited Staff Pension and Life Assurance Scheme	19850101	DC	5	5	31-Dec	R	15,591,041.00	19,083,145.00	21,245,582.00
1,152	Research international E.A. Limited Staff Retirement Benefits Scheme	19870101	DC	10	10	31-Dec	R	39,164,823.00	39,520,744.00	39,291,228.00
1,297	Research Tea Sacco Staff Retirement Benefits Scheme	20000101	DC	-	-	31-Dec	U	-	-	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,504	Resources Oriented Development Initiatives Staff Pension Scheme	20021018	DC	5	5	31-Dec	U	1,507,872.00	-	-
1,400	Retirement Benefits Authority Staff Retirement Benefits Scheme	20010701	DB	7.5	14	30-Jun	R	28,480,333.00	44,103,906.00	64,990,873.00
1,413	Reuters Limited Staff Retirement Benefits Scheme	20010101	DC	-	-	31-Dec	U	-	-	-
133	Richlands Insurance Brokers Limited Staff Retirement Benefits Scheme	19940101	DC	5	5	31-Dec	R	8,303,785.00	9,098,211.00	10,995,485.00
991	Rift Roadways/Echken Agencies Ltd Staff Retirement Benefits Scheme	19970109	DC	5	5	31-Dec	R	3,307,720.00	-	-
755	Rift Valley Bottlers Limited Staff Retirement Benefits Scheme	19790401	DB	5	7.5	31-Dec	R	47,367,751.00	53,093,545.00	59,536,009.00
553	Rift Valley Machinery Services Limited Staff Pension Scheme	19950901	DC	5	5	31-Dec	R	1,778,441.00	-	-
1,534	Roberts Insurance Brokers Limited Staff Retirement Benefits Scheme	20040301	DC	5	5	20050101	R	294,710.00	678,594.00	1,239,640.00
1,294	Robson Harris & Company, Advocates Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	U	-	-	-
486	Rockefeller Foundation Kenya Staff Provident Fund	19880101	DC	0	12.5	31-Dec	U	24,752,095.00	28,905,145.00	37,514,510.00
1,159	Rockland Kenya Limited Junior Staff Retirement Benefits Scheme	20000701	DC	10	10	30-Jun	R	-	-	-
385	Royal Credit Retirement Benefits Scheme	19911101	DC	5	5	31-Dec	U	-	-	-
26	Royal Insurance Company Limited Staff Provident Fund	19670401	DC	closed	closed	31-Dec	R	10,490,472.00	11,098,668.00	11,785,501.00
180	Royal Insurance Company of East Africa Limited Staff Retirement Benefits Scheme	19910101	DC	7.5	7.5	31-Dec	R	65,555,559.00	73,085,807.00	-
1,596	Rukuriri Tea Growers Co-operative Savings & Credit Society Limited Staff Provident Fund	20040101	DC	5	5	20041231	U	-	-	-
1,391	Runji & Partners Consulting Engineers & Planners Limited Staff Provident Fund Scheme	20020101	DC	5	5	31-Dec	R	1,260,395.00	2,184,088.00	2,697,008.00
125	Rusinga Investments Limited T/A Rusinga School, Nairobi Staff Pension Scheme	19970901	DC	5	5	31-Dec	R	16,679,450.00	21,279,582.00	21,582,428.00
17	Sadolin Paints Staff Retirement Benefits Scheme	19880301	DC	5	5	31-Dec	R	19,495,662.00	25,728,788.00	29,164,956.00
1,215	Safaricom Limited Staff Retirement Benefits Scheme	20010401	DC	7.5	7.5	31-Dec	R	223,477,289.00	376,940,602.00	584,013,264.00
1,521	Safety Surveyors Limited Staff Retirement Benefits Scheme	20031001	DC	5	5	20050101	R	2,527,902.00	3,741,791.00	3,363,973.00
434	Safinaz Investment Ltd. Staff Retirement Benefits Scheme	19960101	DC	7.5	5	31-Dec	R	2,256,857.00	3,022,855.00	4,010,181.00
288	Samaritan's Purse International Relief Staff Retirement Benefit Scheme	19960401	DC	5	10	31-Dec	R	4,861,897.00	6,183,475.00	9,483,927.00
1,187	Samburu Aid in Africa (SAIDIA) Staff Retirement Benefits Scheme	19931001	DC	5	12	31-Dec	R	3,255,068.00	1,841,419.00	1,840,051.00
1,200	Sameer Staff Pension & Group life Assurance Scheme	20010701	DC	5	10	31-Dec	R	18,023,997.00	132,273,325.00	126,999,920.00
1,315	Sammel Insurance Brokers Staff Retirement Benefits Scheme	19990101	DC	-	-	31-Dec	U	-	-	-
843	Sandvik Kenya Ltd Staff Retirement Benefits Scheme	19910401	DC	7.5	10	31-Dec	R	6,805,791.00	7,815,357.00	9,158,589.00
691	Sansora Group Ltd Staff Retirement Benefits Scheme	19980302	DC	5	7.5	31-Dec	R	2,510,090.00	3,281,182.00	4,183,034.00
291	Sara Lee Household and Body Care Kenya Limited Staff Retirement Benefits Scheme	19720701	DC	5	10	31-Dec	R	79,628,126.00	96,241,679.00	113,124,755.00
916	Sarova Pension Scheme	19920101	DC	5	5	31-Dec	R	11,582,270.00	14,885,294.00	19,928,765.00
176	Sasini Tea & Coffee Limited Retirement Benefits Scheme	20031021	DC	0	12.5	31-Dec	U	51,241,407.00	54,697,399.00	-
1,567	Save The Children Federation Staff Provident Fund Scheme	20040927	DC	5	10	31-Dec	U	-	6,441,805.00	5,529,972.00
308	SCEM Farm Management Limited Staff Retirement Benefits Scheme	19960101	DC	5	7.5	31-Dec	R	53,416,452.00	67,597,798.00	82,172,070.00
395	Schenker & Company (EA) Limited Staff Pension Scheme	19950101	DC	5	5	31-Dec	R	14,156,109.00	17,444,410.00	21,227,477.00
321	Schindler Limited Staff Pension Scheme	19940701	DC	5	5	31-Dec	U	31,593,255.00	37,370,174.00	47,697,185.00
1,418	School Equipment Production Unit Staff Retirement Benefits Scheme	19961101	DC	5	5	31-Dec	U	4,227,968.00	4,759,461.00	5,648,287.00
143	SCI Koimburi Tucker & Company Staff Retirement Benefits Scheme	19970101	DC	5	5	31-Dec	R	2,762,367.00	3,400,529.00	4,936,437.00
957	Scientronics International Staff Retirement Benefits Scheme	19930101	DC	5	5	31-Dec	U	148,401.00	389,767.00	689,420.00
29	Scott Theological College Staff Retirement Benefits Scheme	19970901	DC	5	5	31-Dec	R	2,517,682.00	3,264,387.00	4,459,912.00
1,638	Scripture Union of Kenya Provident Fund	20050912	DC	5	5	31-Dec	U	-	-	-
373	SDV Transami (Kenya) Limited Staff Retirement Benefits Scheme	19940101	DC	5	7.5	31-Dec	R	132,923,321.00	179,735,790.00	246,629,763.00
560	Sea Air Forwarders International Ltd Staff Retirement Benefits & Life Assurance Scheme	19870101	DC	5	5	31-Dec	R	10,455,346.00	11,244,190.00	13,433,864.00
311	Sedgwick Kenya Insurance Brokers Limited Staff Retirement Benefits Scheme	19850701	DC	6	6	31-Dec	R	22,531,585.00	22,598,786.00	24,488,566.00
1,365	Sedgwick Kenya Insurance Brokers Limited Unregistered Staff Provident Fund	19850701	DC	-	-	31-Dec	U	-	-	-
688	Sekhon and Sekhon Associates Provident Fund	19970101	DC	7.5	7.5	31-Dec	U	1,958,573.00	-	-
1,545	Seureca Consulting Engineers Staff Retirement Benefits Scheme	19931201	DC	5	5	31-Dec	R	1,235,012.00	1,905,405.00	2,573,047.00
878	SGS Kenya Limited - Staff Provident Fund	19890101	DC	5	7.5	31-Dec	R	36,966,784.00	39,736,830.00	48,365,750.00
1,553	Sheikh Khalifa Bin Zayed Al Nahyan Secondary School Staff Provident Fund	20040820	DC	9	11	31-Dec	R	15,424,773.00	18,212,578.00	23,337,648.00
1,225	Sheikh Zayed Children Welfare Centre Staff Retirement Benefits Scheme	20010101	DC	9	11	31-Dec	R	6,151,542.00	8,500,701.00	-

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
120	Shepherds Junior School Staff Pension Scheme	19961001	DC	5	5	31-Dec	R	5,687,401.00	6,177,381.00	-
1,174	Shibli Enterprises Limited Staff Retirement Benefits Scheme	20000401	DC	5	5	31-Dec	R	1,232,233.00	1,804,193.00	2,633,777.00
1,517	Shirika Sacco Society Provident Fund Scheme	20020501	DC	7	15	20050101	R	854,968.00	1,274,721.00	2,042,733.00
159	Sian Agriflora Limited Staff Provident Fund	19960101	DB	0	5	31-Dec	U	-	-	-
1,345	Sian Agriflora Staff Pension Scheme	19990701	DC	5	5	31-Mar	R	-	-	-
756	Siaya Teachers Savings & Credit Co-operative Staff Retirement Scheme	19950301	DC	5	25	31-Dec	R	3,074,760.00	4,142,650.00	4,433,329.00
472	Siemens Limited Staff Retirement Benefits Scheme	19830301	DB	0	12.5	31-Dec	R	31,459,777.00	40,448,440.00	-
675	Sifa Insurance Brokers Ltd Staff Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	U	354,608.00	133,616.00	-
163	Siganga & Company Advocates Retirement Benefits Scheme	19970101	DC	2.5	2.5	31-Dec	R	1,727,592.00	2,374,851.00	3,281,430.00
48	Siginon Freight Limited Staff Pension Fund	19890501	DC	7.5	7.5	31-Dec	R	52,529,374.00	63,240,248.00	76,848,101.00
996	Sigma Feeds Staff Retirement Benefits Scheme	19980401	DC	5	5	31-Dec	R	2,552,082.00	3,578,392.00	4,648,937.00
1,006	Simba Colt Motors Limited Staff Pension Scheme	19811201	DC	7.5	7.5	31-Dec	R	13,636,125.00	16,785,050.00	26,240,534.00
59	SKF (K) Limited Pension Scheme	19920101	DC	5	5	31-Dec	R	20,475,367.00	23,518,115.00	28,065,508.00
686	Slumberland Kenya Limited Pension Scheme	19961001	DC	5	5	31-Dec	R	1,845,110.00	3,184,929.00	5,211,484.00
1,654	Small and Micro-Enterprise Programme (SMEP) Staff Retirement Benefits Scheme	20030302	DC	10	10	20031231	R	-	25,359,696.00	29,811,417.00
978	Small Enterprise Finance Company Ltd Retirement Benefits Scheme	19860101	DC	5	10	31-Dec	U	-	-	-
1,518	Smallholder Irrigation Scheme Development Organisation (SISDO) Staff Retirement Benefits Scheme	20030801	DC	7.5	7.5	31-Dec	R	1,784,048.00	3,214,525.00	4,942,045.00
51	Smithkline Beecham Consumer Health Care Staff Retirement Scheme	19860401	DC	5	10	31-Dec	R	147,001,999.00	302,527,486.00	-
290	Socfinaf Company Limited Retirement Benefits Scheme	19821001	DC	5	8.75	31-Dec	R	28,802,260.00	35,898,002.00	43,273,681.00
80	Social Service League MP Shah Retirement Benefits Scheme	19930701	DC	5	5	31-Dec	R	64,709,054.00	73,467,912.00	83,437,793.00
629	Societe Internationale De Telecommunications (SITA) Staff Retirement Benefits Scheme	19870401	DC	5	10	31-Dec	R	65,873,756.00	73,616,822.00	112,830,913.00
1,653	Society for Women & Aids in Kenya (SWAK) Staff Provident Fund Scheme	20051123	DC	0	15	31-Dec	R	-	-	-
563	Sollatek Electronics (K) Limited Staff Retirement Benefits Scheme	19960101	DC	5	5	31-Dec	R	9,385,979.00	11,243,602.00	13,698,037.00
1,475	Somak Travel Employees Provident Fund	20001009	DC	5	5	31-Dec	R	-	-	-
979	Sony Outgrowers Company Limited Staff Retirement Benefits Scheme	19961201	DC	5	5	31-Dec	R	2,918,639.00	2,260,992.00	-
1,389	Sony Outgrowers Rural Provident Fund	20010910	DC	5	5	31-Dec	U	-	-	-
1,037	SOS Children's Villages Kenya Staff Provident Fund	20001001	DC	5	10	31-Dec	R	19,593,520.00	31,343,941.00	48,461,328.00
547	Rentokil Initial Limited Staff Pension and Life Assurance Scheme	19850101	DC	5	5	31-Dec	R	15,591,041.00	19,083,145.00	21,245,582.00
1,657	Soul Harvest Ministries Staff Retirement Benefits Scheme	20050823	DC	5	5	31-Dec	R	-	-	-
118	South African Airways Staff Pension Scheme	19990401	DC	5	10	31-Dec	U	4,239,035.00	5,478,381.00	6,596,641.00
1,148	South African High commission Staff Pension Scheme	19990401	DC	5	10	31-Dec	R	8,504,684.00	10,495,607.00	12,527,212.00
535	South Imenti Tea Growers Co-op. Savings & Credit Society Limited Staff Provident Fund	19990101	DC	5	5	31-Dec	U	8,934,934.00	11,988,023.00	17,087,827.00
986	South Nyanza Sugar Co. Ltd Staff Pension and Life Assurance Scheme	19790701	DB	5	19	31-Dec	R	223,961,815.00	252,337,307.00	-
223	Southern Credit Banking Corporation Staff Retirement Benefits Scheme	19920303	DC	5	7.5	31-Dec	R	58,542,000.00	71,656,000.00	85,937,000.00
898	Southern Cross Safaris Limited Staff Retirement Benefits Scheme	19970901	DC	5	5	31-Dec	R	-	18,077,977.00	20,243,624.00
1,642	Sovereign Group Limited Staff Retirement Benefits Scheme	20060101	DC	5	7.5	31-Dec	R	-	-	-
1,669	Spectre International Limited Staff Provident Fund	20060501	DC	5	5	31-Dec	R	-	-	-
1,437	Spedag Spedition (K) Limited Staff Retirement Benefits Scheme.	20030101	DC	5	5	31-Dec	R	974,241.00	1,882,066.00	3,944,921.00
889	Spellman & Walker Ltd Staff Retirement Benefits Scheme	19970901	DC	5	5	31-Dec	U	-	-	-
757	Spicers (EA) Ltd Staff Retirement Benefits Scheme	19860701	DC	5	10	30-Jun	R	5,445,159.00	6,510,588.00	7,759,078.00
1,131	St Austins Service Station Staff Pension Scheme	19990101	DC	5	5	31-Dec	R	8,273,264.00	10,014,876.00	13,037,665.00
160	St James Hospital Staff Retirement Benefits Scheme	19970801	DC	5	5	31-Dec	U	942,098.00	652,056.00	657,649.00
1,041	St. Andrews School Turi Staff Retirement Benefits Scheme	19970901	DC	5	5	31-Dec	R	23,436,327.00	22,770,620.00	-
1,476	St. Lawrence University Staff Retirement Benefits Scheme	20030101	DC	5	10	31-Dec	R	4,331,702.00	7,518,737.00	11,193,393.00
876	St. Mary's School Staff Provident Fund	19650418	DC	0	10	31-Dec	R	86,573,080.00	85,474,411.00	107,053,363.00
1,529	St. Pauls United Theological College Staff Pension Scheme	20030901	DC	7.5	10	30-Sep	R	5,565,518.00	7,409,109.00	10,290,514.00
941	Stallion Insurance Non-Management Staff Retirement Benefits Scheme	19930701	DC	5	10	31-Dec	U	-	-	-
942	Stallion Insurance Management Staff Retirement Benefits Scheme	19930701	DC	10	15	31-Dec	U	-	-	-

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
34	Stanbic Bank Limited Staff Pension and Life Assurance Scheme	19760101	DB	5	12	31-Dec	R	174,338,477.00	205,867,400.00	332,136,772.00
130	Standard Assurance Kenya Limited Staff Pension Scheme	19950901	DC	5	5	31-Dec	R	10,711,860.00	14,342,993.00	20,286,931.00
845	Standard Chartered Kenya Pension Fund	19750603	DB	0	17.8	31-Dec	R	3,428,838.00	3,903,707.00	811,369.00
358	Standard Chartered Kenya Pension Fund (1996) Scheme	19960806	DC	-	-	31-Dec	R	16,216,089.00	10,037,956.00	11,266,669.00
1,655	Standard Chartered Kenya Staff Retirement Benefits Scheme 2006	20060101	DC	6	14	31-Dec	R	-	-	4,008,359.00
198	Standard Limited Staff Pension Scheme	19951201	DC	7.5	7.5	31-Dec	R	84,128,785.00	88,189,304.00	90,402,856.00
199	Standard Limited Staff Provident Fund	19950701	DC	0	Sh 300	31-Dec	R	10,087,325.00	10,349,773.00	10,953,053.00
345	Stansand (Africa) Staff Pension Scheme	19780701	DC	5	10	28-Feb	R	15,344,363.00	18,121,539.00	22108849
1,684	Stantech Motors Limited - Staff Retirement Benefits Scheme	20060501	DC	7.5	7.5	20060531	R	-	-	-
339	Star East Africa Co. Staff Retirement Benefits Scheme	19890101	DC	5	7.5	31-Dec	R	12,709,214.00	14,721,462.00	16,160,545.00
166	Starlit Insurance Agency Staff Retirement Benefits Scheme	19970301	DC	5	5	31-Dec	R	6,354,025.00	8,617,857.00	12,085,683.00
527	Statim Pharmaceuticals Limited Staff Pension and Group Life Assurance Scheme	19930101	DC	5	5	31-Dec	R	9,830,652.00	10,303,713.00	12,347,512.00
1,749	Statpack Retirement Benefits Scheme	20070102	DC	5	5	31-Dec	U	-	-	-
891	Steel Construction & Petroleum Eng (EA) Staff Retirement Scheme	19940101	DC	5	5	31-Dec	U	-	-	-
87	Steel Products (K) Limited Staff Provident Fund	19951101	DC	5	5	31-Dec	U	-	-	-
169	Steel Structures Life and Pensions Scheme	19950101	DC	5	5	31-Dec	R	40,316,818.00	46,224,482.00	48,139,773.00
60	Steel Suppliers Kenya Limited Pension Scheme	19880101	DB	5	0	31-Dec	U	-	-	-
1,204	Stegra Limited Staff Provident Fund Scheme	20020401	DC	5	5	31-Dec	R	11,194,549.00	14,946,430.00	21,063,037.00
101	Stellan Consult Limited Retirement Benefits Scheme	19950101	DC	10	10	31-Dec	U	-	-	-
848	Stima SACCO Society Limited Staff Pension Scheme	19930101	DC	5	10	31-Dec	R	20,598,645.00	24,403,778.00	33,588,138.00
1,371	Strategis Health Limited Staff Pension Scheme	20010501	DC	5	5	31-Dec	R	9,194,500.00	-	-
894	Strathmore Educational Trust Staff Provident Fund	19910506	DC	0	10	31-Dec	R	36,326,652.00	45,103,111.00	59,328,908.00
33	Sukari Co-operative Savings and Credit Society Staff Provident Fund	19960101	DC	6	6	31-Dec	R	-	5,033,833.00	6,512,886.00
653	Sunflag Textiles Ltd Staff Retirement Benefits Scheme	19890601	DC	10	10	31-Dec	R	13,927,214.00	14,630,732.00	16,191,432.00
443	Sunshine Secondary School Staff Pension Scheme	19961101	DC	5	10	31-Dec	R	5,234,361.00	11,116,733.00	17,155,572.00
680	Surgipharm Limited Staff Provident Fund	19960101	DC	5	5	31-Dec	R	27,906,530.00	35,332,170.00	-
1,384	Swedish Co-operative Centre Staff Retirement Benefits Scheme	20020101	DC	5	5	31-Dec	U	4,744,219.00	8,117,340.00	10,520,846.00
1,190	Swife Ltd Staff Provident Fund	20010201	DC	5	5	31-Dec	R	-	4,146,543.00	5,081,216.00
413	Swift Global Kenya Limited Staff Retirement Benefits Scheme	19960101	DC	5	7.5	31-Dec	R	10,361,832.00	14,621,010.00	20,223,296.00
946	Swiss Air Transport Co Ltd Staff Retirement Benefits Scheme	19770101	DC	5	5	31-Dec	U	-	-	-
1,659	Swiss International Air Lines Ltd - Staff Retirement Benefits Scheme	20060328	DC	5	5	31-Dec	R	-	-	-
1,346	Swiss Re Southern Africa Limited Staff Retirement Benefits Scheme	20010201	DC	5	10	31-Dec	R	5,034,167.00	-	-
909	Syngenta East Africa Limited Staff Pension Scheme	19920101	DC	10	12.5	31-Dec	R	48,525,422.00	59,127,848.00	70,013,425.00
1,382	Taita/Taveta Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund	20020625	DC	10	10	31-Dec	U	1,720,069.00	2,193,414.00	-
525	Tamarind Managt Ltd Staff Group Pension Life Assurance & Disability Income Ins. Scheme	19930101	DC	5	5	31-Dec	R	27,167,519.00	32,980,007.00	39,625,587.00
849	Tana & Athi River Development Authority (TARDA) Staff Pension Scheme	20011001	DB	5	17.05	30-Jun	R	95,790,387.00	107,849,550.00	122,772,827.00
1,611	Tandaza Contractors Company Limited Staff Retirement Benefits Scheme	20050504	DC	5	5	31-Dec	R	-	282,680.00	368,765.00
988	Tanzania Cigarette Co. (Kenya) Limited Staff Retirement Benefits Scheme	19970601	DC	5	5	31-Dec	U	-	-	-
1,600	Tausi Assurance Company Limited, Staff Retirement Benefits Scheme, 2004.	20041005	DC	5	5	20031231	R	-	-	-
850	Taylor Winch (Coffee) Ltd Staff Retirement Benefits Scheme	19821001	DC	7.5	7.5	31-Dec	R	5,957,182.00	7,269,658.00	8,682,454.00
1,002	Tea Brokers East Africa Ltd Staff Retirement Benefits Scheme	19850101	DC	5	5	31-Dec	U	20,311,772.00	24,741,264.00	30,849,933.00
473	Tea Hotel Staff Provident Fund	19940701	DC	5	5	31-Dec	R	321,217.00	367,993.00	-
408	Tea Research Foundation Staff Pension Scheme	19960701	DB	0	27.5	31-Dec	R	26,143,767.00	30,298,381.00	32,806,412.00
409	Tea Research Foundation Staff Provident Fund	19850101	DC	10	10	31-Dec	R	23,772,239.00	24,305,652.00	27,287,491.00
759	Teachers Service Commission Staff Superannuation Scheme	19930101	DB	5	25	30-Jun	R	1,053,973,711.00	1,464,007,105.00	1,867,495,491.00
1,520	Tearfund Staff Provident Fund Scheme	20040101	DC	5	10	20050306	R	10,277,470.00	16,844,843.00	21,252,281.00
448	Teleposta Savings & Credit Co.-operative Society Staff Pension Scheme	19960701	DC	5	10	31-Dec	R	-	18,830,268.00	23,407,715.00
454	Telposta Pension Scheme	19990701	DB	7.5	14.5	30-Jun	R	8,183,668,000.00	7,465,626,000.00	6,113,949,000.00

Registration Status & Net Asset Value of Retirement Benefit Schemes (Contd)

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
1,624	United Nations Co-operative Savings & Credit Society Ltd Staff Provident Fund	20050712	DC	5	25	20041231	U	-	-	-
857	United States International University-Africa Staff Pension Scheme	19950901	DC	5	10	30-Sep	R	141,612,161.00	186,021,579.00	245,368,342.00
1,064	United Touring Company (UTC) Retirement Benefits Scheme (unregistered)	19870701	DC	7.5	10	31-Dec	U	-	-	-
329	United Touring Company Staff Retirement Benefits Scheme	19870701	DC	7.5	10	31-Dec	R	-	-	-
98	University of Nairobi Pension Scheme	19870101	DB	5	15	30-Jun	R	2,399,663,000.00	2,834,830,000.00	3,237,046,000.00
1,722	University of Nairobi Staff Retirement Benefits Scheme 2007	20070301	DC	7	15	30-Jun	U	-	-	-
1,143	Unwin & Sons Staff Retirement Benefits Scheme	20000501	DC	5	5	31-Dec	R	735,546.00	880,336.00	1,111,620.00
456	Ushuru - Cuew Sacco Society Limited Staff Pension Scheme	19940101	DC	7.5	7.5	31-Dec	R	2,244,285.00	-	-
1,527	Utabibu Co-op. Savings & Credit Society Ltd Staff Provident Fund & Life Assurance Scheme	20010601	DC	-	-	30-Jun	U	-	-	-
1,332	UUNET(Kenya) Limited Staff Provident Fund Scheme	20011001	DC	5	5	30-Jun	R	18,572,880.00	28,163,230.00	35,645,180.00
1,721	Van Den Berg (K) Ltd Staff Pension Scheme	20070510	DC	5	5	31-Dec	R	-	-	-
1,625	Van Rees Kenya - Staff Provident Fund	20050803	DC	5	5	31-Dec	R	-	-	1,672,894.00
550	Vanguard Limited Staff Pension and Life Assurance Scheme	19930101	DC	5	5	31-Dec	R	7,441,124.00	8,543,468.00	10,444,952.00
1,377	Vector International Ltd. Staff Provident Fund	20020101	DC	6	6	31-Dec	U	-	-	-
506	Veer Investments Group Staff Pension Fund	19930813	DC	7.5	7.5	31-Dec	R	90,810,301.00	107,550,917.00	124,946,713.00
1,670	Vegpro Group Staff Provident Fund	20060501	DC	5	5	31-Dec	R	-	-	8,042,844.00
187	Venus Tea Brokers Limited Staff Retirement Benefits Scheme	19930101	DC	5	7.5	31-Dec	U	7,377,035.00	11,067,943.00	13,565,619.00
88	Vestergaard Frandsen (EA) Limited Retirement Benefits Scheme	19970701	DC	5	5	31-Dec	R	2,559,988.00	3,802,676.00	6,759,203.00
1,429	Victory Tea Brokers Staff Retirement Benefits Scheme	20010601	DC	5	5	31-Dec	R	-	-	-
1,675	Vintage Africa Limited and Vintage Travel and Tours Services Limited Staff Provident Fund	20060103	DC	5	5	31-Dec	R	-	3,615,254.00	-
685	Visa Oshwal Community Staff Retirement Benefits Scheme	19960701	DC	5	5	31-Dec	R	3,137,227.00	2,765,701.00	2,916,905.00
661	Visa Oshwal Girls Secondary School Staff Retirement benefits Scheme	19980302	DC	5	5	31-Dec	R	21,817,838.00	27,154,426.00	28,697,063.00
662	Visa Oshwal Nursery School Staff Retirement Benefits Scheme	19980302	DC	5	5	31-Dec	R	6,400,009.00	7,504,011.00	8,745,149.00
1,053	Vision Institute of Professionals Limited Provident Fund	19990701	DC	7.5	7.5	31-Dec	R	8,396,441.00	11,934,628.00	16,548,008.00
1,179	VSF Belgium Staff Retirement Benefits Scheme	20000501	DC	5	5	31-Dec	R	14,085,192.00	22,977,660.00	21,445,008.00
1,619	VSF Germany Staff Provident Fund Scheme	20050101	DC	5	5	31-Dec	R	-	4,092,193.00	4,338,482.00
1,751	W.E.C Lines (Kenya) Limited Staff Provident Fund	20080101	DC	10	10	31-Dec	U	-	-	-
205	Waandishi Limited Staff Provident Fund	19970101	DC	5	5	31-Dec	R	39,028,161.00	45,629,133.00	57,582,406.00
1,000	Wainaina Real Estate Ltd Staff Retirement Benefits Scheme	19971001	DC	5	5	31-Dec	R	1,262,068.00	898,099.00	-
607	Walford Meadows Staff Retirement Benefits Scheme	19830101	DC	7.5	7.5	31-Dec	R	-	-	-
1,523	Walker Kontos Advocates Staff Provident Fund	20040101	DC	5	5	31-Dec	R	1,572,561.00	3,222,936.00	5,243,024.00
580	Wambugu & Company Advocates Provident Fund	19930901	DC	5	5	31-Dec	U	-	-	-
1,579	Wananchi Online Staff Provident Fund Scheme	20040701	DC	5	5	31-Dec	R	2,633,906.00	3,998,193.00	6,925,845.00
484	Wanandege Savings & Credit Co-operative Society Provident Fund	19970630	DC	5	5	31-Dec	R	7,262,035.00	10,579,322.00	-
1,457	Wananyumba Sacco Provident Fund	20001009	DC	-	-	31-Dec	U	339,961.00	452,445.00	713,719.00
138	Wangu Investments Limited Staff Pension Scheme	19940901	DC	5	5	31-Dec	R	7,690,040.00	14,044,806.00	17,005,059.00
858	Warner Lambert (K) Limited Staff Retirement Benefits Scheme	19970101	DC	7.5	7.5	31-Dec	U	-	-	-
1,314	Warren Enterprises Limited Staff Retirement Benefits Scheme	19990101	DC	-	-	31-Dec	U	-	-	-
1,270	Wartsila Eastern Africa Limited Staff Retirement Benefits Scheme	20010901	DC	5	5	31-Dec	R	9,822,898.00	14,621,435.00	19,989,527.00
1,686	Waumini Sacco Staff Retirement Benefits Scheme	20060408	DC	10	10	31-Dec	R	-	936,141.00	1,939,388.00
1,010	Wedco Enterprises Development Limited Staff Retirement Benefits Scheme	20000701	DC	25	5	31-Dec	R	29,581,871.00	19,490,782.00	-
1,530	Wells Fargo Limited Staff Pension Scheme	20040101	DC	5	5	20050101	R	-	-	-
1,563	West Kenya Sugar Company Limited Staff Pension Scheme	20040816	DC	7.25	7.25	31-Dec	R	1,429,158.00	4,504,611.00	8,105,186.00
1,603	Western University College of Science and Technology Staff Retirement Benefits Scheme	20041202	DC	5	15	20040630	R	-	-	-
1,432	Wezesha Watoto Wa Kenya Staff Retirement Benefits Scheme	20020101	DC	5	3	31-Dec	R	901,041.00	1,510,475.00	2,373,711.00
12	Wigglesworth Exporters Limited Management Staff Retirement Benefits Scheme	19890109	DB	5	12.75	31-Dec	R	42,004,127.00	51,449,993.00	62,861,520.00
14	Wildlife Safari Kenya Limited Staff Retirement Benefits Scheme	19840801	DC	5	5	31-Dec	R	9,393,684.00	9,516,486.00	10,274,896.00
37	Williamson Tea Kenya Staff Provident Fund	19550101	DC	5	5	31-Dec	R	101,699,014.00	117,615,797.00	151,856,086.00

ID	Scheme Name	Establishment Date	Design	Employee Contribution	Employer Contribution	Fin Year End	RBA Status	FV04	FV05	FV06
860	Windsor Golf & Country Club Staff Retirement Benefits Scheme	19921001	DC	7.5	7.5	30-Sep	U	-	-	-
1,183	Wines of the World Staff Retirement Benefits Scheme	19990101	DC	5	5	31-Dec	R	3,583,091.00	6,265,668.00	9,836,584.00
1,236	Winrock International Staff Provident Fund	19980801	DC	5	10	31-Dec	R	2,225,877.00	3,898,379.00	3,754,375.00
861	World Concern International Staff Retirement Benefits Scheme	19941101	DC	5	10	31-Dec	R	7,894,140.00	10,952,884.00	15,878,560.00
1,512	World Conference on Religion & Peace - International (Africa Region Office) Staff Retirement Benefits Scheme	20031001	DC	7	8	20051001	R	1,383,888.00	2,819,234.00	3,138,558.00
927	World Scout Bureau Staff Retirement Benefits Scheme	19960111	DC	6	6	31-Dec	R	-	-	-
862	World Vision Kenya Staff Retirement Benefits Scheme	19951001	DC	5	10	30-Sep	U	27,249,027.00	-	-
1,293	World Vision Sudan/Somalia and Africa Relief Programmes Staff Pension Scheme	19981001	DC	5	20	31-Dec	R	18,273,941.00	28,630,778.00	43,065,420.00
868	World Wide Fund for Nature Staff Retirement Benefits Scheme	19930101	DB	5	10	31-Dec	R	13,324,769.00	17,072,716.00	24,262,922.00
295	Wrigley Kenya Provident Fund	19840101	DB	8.33	0	31-Dec	R	101,035,000.00	112,398,000.00	140,835,000.00
378	Yaya Towers Limited Staff Pension Fund	19961101	DC	5	7.5	31-Dec	R	5,952,380.00	8,302,263.00	12,481,067.00
600	Young Mens Christian Association Staff Retirement Benefits Scheme	20011001	DB	5	5	31-Dec	R	5,806,694.00	6,204,523.00	3,758,597.00
764	Young Womens Christian Association Provident Fund	19861101	DC	7.5	7.5	31-Dec	U	-	-	-
1,641	Zimele Personal Pension Plan	20051201	DC	-	-	31-Dec	R	-	-	-
								181,012,424,696.00	204,160,032,526.00	231,221,566,884.00

List of Registered Managers

	Company	Address	Town	Telephone	e-mail address
1	African Alliance Kenya Ltd. (AFR)	27639-00506	NAIROBI	2710978	info@africanalliance.co.ke
2	AIG Global Investment Company (East Africa) Ltd. (AIG)	67262-00200	NAIROBI	2733400	admin@aigea.co.ke
3	Amana Capital Ltd. (AMC)	9480-00100	NAIROBI	313356	info@amanacapital.co.ke
4	British American Asset Managers Ltd. (BAM)	30375-00100	NAIROBI	2833000	baam@baam.co.ke
5	CFC Financial Services Ltd. (CFC)	44074-00100	NAIROBI	3753726	cfcfs@cfcgroup.co.ke
6	Co-opTrust Investment Services Ltd. (COOP)	48231-00100	NAIROBI	2854000	merchandinvestmentbanking@coo-opbank.co.ke
7	Genesis Kenya Investment Management Ltd. (GEN)	79217-00100	NAIROBI	251012	genesis@swiftkenya.com
8	ICEA Asset Management Ltd. (ICEA)	46143-00100	NAIROBI	2221652	iaml@icea.co.ke
9	Jubilee Financial Services Ltd. (JUBI)	30376-00100	NAIROBI	316099	jic@jubileekenya.com
10	Kenindia Asset Management Company Ltd. (KENI)	44372-00100	NAIROBI	2721970	kenindia@kenindia.com
11	Madison Asset Management Services Ltd. (MADI)	47382-00100	NAIROBI	2730466	mams@africaonline.co.ke
12	Old Mutual Asset Managers (EA) Ltd. (OM)(EA)	11589-00100	NAIROBI	2711309	omam@omamkenya.com
13	Old Mutual Asset Managers (Kenya) Ltd. (OM)(K)	30356-00100	NAIROBI	2711335	omam@omamkenya.com
14	Sanlam Investment Management Kenya Ltd.(SAN)	7848-00100	NAIROBI	2781317	info@sim.sanlam.com
15	Stanbic Investment Management Services (East Africa) Ltd. (SIMS)	30550-00100	NAIROBI	3268000	sinvestments@stanbic.com
16	Zimele Asset Managers Ltd. (ZIM)	76528-00508	NAIROBI	246273	info@zimele.net

List of Registered Custodians

	Company	Address	Code	Town	Email	Tel
1	Barclays Bank of Kenya Ltd.	40984	100	Nairobi	bssk@africaonline.co.ke	3267000
2	Co-operative Bank of Kenya Ltd.	48231	100	Nairobi	customercare@co-opbank.co.ke	3276100
3	Equatorial Commercial Bank Ltd.	52467	200	Nairobi		2710693
4	Kenya Commercial Bank Ltd.	30664	100	Nairobi	custody@kcb.co.ke	2852000
5	NIC Bank Ltd.	44599	100	Nairobi	custody@nic-bank.com	2888000
6	Stanbic Bank Kenya Ltd.	30550	100	Nairobi	stanbickenya@stanbic.com	3268000

List of Registered Administrators

	Company	Address	Code	Town	Email	Tel
1	Aon Minet Insurance Broker Limited	20102	200	Nairobi	ebd@aon.co.ke	2710053
2	Alexander Forbes Financial Services (East Africa) Ltd	52439	200	Nairobi	actuaries@forbes.co.ke	2710722
3	Apollo Insurance Company Limited	30389	100	Nairobi	insurance@apollo.co.ke	343585
4	British American Insurance Company (Kenya) Ltd	30375	100	Nairobi	britak@britak.co.ke	2710927
5	CFC Life Assurance Limited	30364	100	Nairobi	csc@cfclife.co.ke	2866000
6	Chancery Wright Insurance Brokers	55537	200	Nairobi		2721555
7	Co-operative Bank of Kenya Limited	48321	100	Nairobi	custodial@co-opbank.co.ke	3276000
8	Eagle Africa Insurance Brokers Kenya Limited	30076	100	Nairobi	eagleafrica@broker.co.ke	2229741
9	Heritage Insurance Company Limited	30390	100	Nairobi	info@heritage.co.ke	2783000
10	ICEA Trustee Services Limited	46143	100	Nairobi	itsl@icea.co.ke	340365
11	Jubilee Insurance Company of Kenya Limited	30376	100	Nairobi	jic@jubileekenya.com	340343
12	Kenindia Assurance Company Limited	44372	100	Nairobi	kenindia@kenindia.com	316099
13	Kingsland Court Trusts and Benefits Services Limited	10285	100	Nairobi	rurion@kingslandcourt.com	4343228
14	Liaison Financial Services Limited	58013	200	Nairobi	fs@liaisongroupnet	2710181
15	Madison Insurance Company Kenya Limited	47382	100	Nairobi	madison@madison.co.ke	2864000
16	Mercantile Insurance Company Limited	20680	200	Nairobi	life@mercantile.co.ke	222697
17	Octagon Pension Services Limited	10034	100	Nairobi	info@pension.co.ke	601948
18	Pacific Insurance Brokers (EA) Limited	50565	200	Nairobi	info@pacific-group.co.ke	2717187
19	Pan Africa Life Assurance Limited	44041	100	Nairobi	life-insurance@pan-africa.com	247600
20	Roberts Insurance Brokers Limited	73415	200	Nairobi	roberts@wananchi.com	2710765
21	Sapon Insurance Brokers Limited	47628	100	Nairobi	marketing@sapon.biz	601017
22	UAP Provincial Insurance Company limited	43013	100	Nairobi	uapinsurance@uapkenya.com	2850000
23	Zimele Asset Management Company Limited	76528	508	Nairobi	admin@zimele.net	246273

Registered Individual Retirement Benefits Scheme

No	Name	Address	Town	Tel	Email	Reg. Status
1	Amana Personal Pension Plan	9480-00100	Nairobi	313356		Y
2	Apollo Ins. Co. Ltd. Individual Pension Arrangement	30389	Nairobi	223562	info@apainsurance.org	Y
3	Black Empowerment Trust Retirement Benefits Scheme	10721-00100	Nairobi	225429		Y
4	British American Personal Pension Plan	30375	Nairobi	2710927	britak@britak.co.ke	Y
6	CFC Life Individual Pension Plan	30364-00100	Nairobi	2866000		Y
8	ICEA Individual Retirement Benefits Scheme	46143	Nairobi	221652	hof@icea.co.ke	Y
9	Jubilee Insurance Company Ltd Personal Pension Plan	30376	Nairobi	340343	jic@jubileekenya.com	Y
10	Kenindia Assurance Co. Ltd. Personal Pension Plan	30377	Nairobi	316099	kenindia@africaonline.co.ke	Y
11	Kenyan Alliance Insurance Co.Ltd. Individual Retirement Benefits Scheme	30170	Nairobi	241626	kai@kenyanalliance.com	Y
12	Madison Insurance Personal Pension Plan	47382	Nairobi	2721970	madison@nbnet.co.ke	Y
14	Pan Africa Life Personal Pension Plan	44041-00100	Nairobi	247600	life-insure@pan-africa.com	Y
15	The Heritage AII Company Ltd. Individual Retirement Benefits Scheme	30390-00100	Nairobi	3749118	info@heriaii.com	Y
16	The Monarch Personal Pension Plan	44003	Nairobi	310048	monarch@form-net.com	Y
17	UAP Provincial Insurance Company Ltd. Individual Retirement Benefits Scheme	43013-00100	Nairobi	2850000		Y
18	Zimele Personal Pension Plan	76528-00508	Nairobi	246273	admin@zimele.net	Y

Schemes under Interim Administration

No	Name of Scheme	Reason for Interim Administration	Interim Administrator	Status
1.	Kenya United Steel Co. Ltd Staff Retirement Benefits Scheme	Sponsor closed down without remitting all contributions. Failure to comply.	Roberts Insurance Brokers Co Ltd.	Ongoing
2.	African Retail (K) Ltd. Staff Retirement Benefits Scheme	Non remittance of contributions, sponsor under receivership, misallocation of scheme assets by trustees.	Kingsland Court Trusts and Benefits Services Ltd	In the process of winding-up.
3.	Strategies Health Limited Staff Pension Scheme	Sponsor closed suddenly, un-remitted contributions for three months.	Kingsland Court Trusts and Benefits Services Ltd	In the process of Winding-up
4.	Mugama Farmers Co-operative Union Provident Fund	Non remittance of contributions, misallocation of scheme assets.	Roberts Insurance Brokers co Ltd	In the process of winding-up
5.	United Insurance Company Limited Staff Retirement Benefits Scheme	Sponsor closed down without remitting all contributions. Failure to comply.	Alexander Forbes Financial Services	In the process of winding-up
6.	Kenya Planters Co-operative Union Staff Retirement Scheme	Failing to submit audited accounts and to recover non-remitted contributions from sponsor	Kingsland Court Trusts and Benefits Services Ltd	Ongoing
7.	The Modern Business Communications Limited Retirement Benefits Scheme	Failure to recover non-remitted contributions from sponsor	M/S Liasion Financial Services Limited	Interim report submitted to RBA
8	Kenya Medical Research Institute Staff Retirement benefits Scheme	Failure to seek full compliance with the provisions of Retirement Benefits Act and Regulations	Roberts Insurance Brokers Co Ltd.	Ongoing



“ Retirement will probably be your longest holiday and you need to plan well ”



Retirement Benefits Authority

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Tel: 2809000 Fax: 2710330