

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31ST DECEMBER 2015

| | 2015 | 2014 |
|---|---------------------|----------------------|
| | (Taka) | (Taka) |
| A. Cash Flow from operating Activities | | |
| Collection from Premium & Other income | 1,589,768,074 | 1,685,527,593 |
| Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc. | (1,562,687,401) | (1,635,300,990) |
| Less: Tax paid/or deducted | (15,822,665) | (40,041,753) |
| Net Cash Flow From Operating Activities | 11,258,007 | 10,184,850 |
| B. Cash Flow from Investing Activities | | |
| Interest & other Income | 36,347,808 | 66,578,593 |
| Dividend Income | 22,832,158 | 15,745,385 |
| Rental Income | 55,466,370 | 48,357,841 |
| Purchase of Fixed Assets | (2,646,341) | (19,989,220) |
| Land & Building | (15,280,283) | (110,179,262) |
| Net Fund adjustment with Brokers house | 32,556,721 | (152,391,811) |
| Net Cash Flow From Investing Activities | 129,276,433 | (151,878,474) |
| C. Cash Flow from Financing Activities | | |
| Increase/Decreased of bank Overdraft | (31,225,386) | 173,972,146 |
| Dividend Paid | (55,600,339) | (66,190,880) |
| Net Cash Flow From Financing Activities | (86,825,725) | 107,781,266 |
| Increase/Decrease in Cash Flow(A+B+C) | 53,708,715 | (33,912,358) |
| Opening Cash In hand & Bank | 528,647,063 | 629,549,228 |
| Closing Cash In hand & Bank | 582,355,779 | 562,559,421 |
| | | |
| Net operating cash flow per share | 0.20 | 0.18 |

The annexed notes from 1 to 37 form an integral part of these Financial Statements. These Financial Statements were approved by the Board of Directors on 26th April, 2016 and were signed on its behalf


Md. Manirul Islam
Managing Director


Md. Syedur Rahman Mintoo
Director


Engr. Mohammed A. Malek
Director


Syed M. Altaf Hussain
Chairman

Dated, Dhaka, 26th April, 2016


(Mahfel Huq & Co.)
CHARTERED ACCOUNTANTS