

**Statement of Cash Flow**

For the year ended 31 December 2009

	2009 Taka	2008 Taka
A. Cash Flow from Operating Activities		
Collection from Premium & Other income	1,116,691,683	621,140,406
Payment for Expenses of Management, Re-insurance, Claim and Commission etc.	(1,050,467,199)	(429,234,943)
Tax paid/or deducted	(24,044,585)	(33,196,811)
Net Cash Flow from Operating Activities	42,179,899	158,708,652
B. Cash Flow from Investing Activities		
Purchase of Fixed Assets	(11,738,475)	(10,982,308)
Disposal of Fixed Assets	835,000	484,840
Land & Holiday Homes	(177,641,124)	(3,644,457)
Purchase/Sale of Shares Adjustment	(49,453,828)	(119,066,792)
Net Fund with drawn from Brokers Account	19,000,000	-
Net Cash Flow from Investing Activities	(218,998,427)	(133,208,717)
C. Cash Flow from Financing Activities		
Loan from Bank	178,417,319	(3,712,639)
Dividend Paid	(60,684,786)	-
Net Cash Flow from Financing Activities	117,732,533	(3,712,639)
Increase/Decrease in Cash Flow(A+B+C)	(59,085,995)	21,787,296
Opening Cash in Hand & at Bank	532,125,502	510,338,206
Closing Cash in Hand & at Bank	473,039,507	532,125,502
Net operating cash flow	10.88	47.08


A.K.M. Rafiqul Islam
Managing Director


Md. Syedur Rahman Mintoo
Director


Syed M. Altaf Hussain
Director


Abdul Awal Mintoo
Chairman