



Statement of Cash Flows

For the year ended 31 December, 2014


	2014 (Taka)	2013 (Taka)
A. Cash Flow from operating Activities		
Collection from Premium & Other income	1,685,527,593	1,313,502,445
Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc.	1,635,300,990	1,235,165,002
Less: Tax paid/or deducted	40,041,753	16,222,911
Net Cash Flow From Operating Activities	10,184,850	62,114,532
B. Cash Flow from Investing Activities		
Interest & other Income	66,578,593	56,885,436
Dividend Income	15,745,385	11,990,169
Rental Income	48,357,841	48,074,774
Purchase of Fixed Assets	(19,989,220)	(22,995,045)
Land & Building	(110,179,262)	(50,945,985)
Purchase of Bond	-	(20,500,000)
Net Fund adjustment with Brokers house	(152,391,811)	(88,606,147)
Net Cash Flow From Investing Activities	(151,878,474)	(66,096,798)
C. Cash Flow from Financing Activities		
Increase/Decreased of bank Overdraft	173,972,146	(26,063,798)
Dividend Paid	(66,190,880)	(36,943,743)
Net Cash Flow From Financing Activities	107,781,266	(63,007,541)
Increase/Decrease in Cash Flow(A+B+C)	(33,912,358)	(66,989,807)
Opening Cash In hand& at Banks	562,559,420	629,549,228
Closing Cash In hand& at Banks	528,647,063	562,559,420
Net operating cash flow per share	0.18	1.17

The annexed notes from 1 to 36 form an integral part of these financial statements. These financial statements were approved by the Board of Directors on 30th April 2015 and were signed on its behalf


Md. Manirul Islam
Managing Director


AKM Shamsuddin
Director


Syed M. Altaf Hussain
Director


Abdul Awal Mintoo
Chairman

Dated, Dhaka, 30th April, 2015


(Mahfel Huda & CO
CHARTERED ACCOUNTANT)