Statement of cash flows

	Notes	**Unaudited 30 Sept 2020**	Unaudited 30 Sept 2019
Operating activities			
Premiums received		**36,950,372**	30,052,784
Payments / Receipts from insurance and reinsurance companies (net)		**(6,143,637)**	(1,529,228)
Claims paid net of recoveries		**(28,896,716)**	(24,141,113)
Amounts recovered from disposal of salvage		**354,306**	314,682
General and administrative expenses paid		**(4,728,776)**	(4,830,706)
Cash generated from operations		**(2,464,451)**	(133,581)
Income tax refund		**82,500**	-
Net cash generated from operating activities		**(2,381,951)**	(133,581)
Investing activities			
Purchase of property, plant and equipment		**(4,526)**	(49,827)
Proceeds from disposal of property and equipment		**-**	160
Rental income		**231,083**	310,440
Sales of bonds		**5,886,549**	-
Investments in bonds		**(2,269,242)**	(2,595,449)
Investment in Money market fund		**(9,638,802)**	-
Encashment in Money market fund		**4,427,158**	-
Dividend and interest income		**1,544,578**	1,479,791
Encashment of fixed deposits		**-**	2,650,664
Net cash used in investing activities		**176,798**	1,795,778
Financing activities			
Interest paid on Convertible bonds		**(376,027)**	(375,000)
Net cash used in financing activities		**(376,027)**	(375,000)
Net change in cash and cash equivalents		**(2,581,180)**	1,287,197
Cash and cash equivalents at the beginning of the period		**9,377,097**	4,264,635
Cash and cash equivalents at the end of the period	6B	**6,795,917**	5,551,832