Statement of cash flows

	Notes	**Unaudited 30 June 2021**	Unaudited 30 June 2020
Operating activities			
Premiums received		**28,018,212**	20,771,015
Payments / Receipts from insurance and reinsurance companies (net)		**(12,163,023)**	(675,255)
Claims paid net of recoveries		**(15,212,254)**	(18,850,207)
Amounts recovered from disposal of salvage		**433,096**	362,313
General and administrative expenses paid		**(4,080,504)**	(3,196,343)
Cash generated from / (used in) operating activities		**(3,004,473)**	(1,588,477)
Income tax refund		**-**	82,500
Net cash generated from / (used in) operating activities		**(3,004,473)**	(1,505,977)
Investing activities			
Purchase of property, plant and equipment		**(99,767)**	(2,248)
Purchase of investment securities		**(925,118)**	-
Rental income		**165,130**	191,468
Sales of bonds		**-**	5,741,749
Investments in bonds		**(2,643,500)**	(2,126,947)
Investment in Money market fund		**(1,619,662)**	(6,752,165)
Encashment in Money market fund		**4,449,622**	4,281,709
Proceeds from disposal of investment securities		**8,418**	-
Dividend and interest income		**821,119**	924,998
Net cash generated from / (used in) investing activities		**156,242**	2,258,564
Financing activities			
Interest paid on Convertible bonds		**(300,822)**	(376,027)
Optionally Convertible bonds		**(1,000,000)**	-
Dividends paid		**(1,000,000)**	-
Net cash generated from / (used in) financing activities		**(2,300,822)**	(376,027)
Net change in cash and cash equivalents		**(5,149,054)**	376,559
Cash and cash equivalents at the beginning of the period		**9,910,756**	9,377,097
Cash and cash equivalents at the end of the period	6B	**4,761,703**	9,753,656