

	Group		Company	
	Twelve months ended 31 Dec 2001 R'000	Eighteen months ended 31 Dec 2000 R'000	Twelve months ended 31 Dec 2001 R'000	Eighteen months ended 31 Dec 2000 R'000

21 CASH FLOW INFORMATION

21.1 Cash generated by operations

Net income before taxation	3 924	4 860	3 916	4 849
Adjustment for non-cash and other items:				
Depreciation of property and equipment	1 705	2 204	1 697	2 169
Impairment losses – land and buildings	101	–	101	–
(Surplus)/loss arising on disposal of property and equipment	(25)	5	(25)	5
Loss arising on disposal of other investments	31	612	31	612
Provision for diminution in value of other investments	1 185	229	1 185	229
	6 921	7 910	6 905	7 864

21.2 Changes in operating funds

Increase in operating liabilities	85 777	31 198	85 772	31 205
Deposit accounts	78 721	46 944	78 721	46 944
Accounts payable and other payables including welfare and charitable funds	7 056	(15 746)	7 051	(15 739)
Increase in operating assets	(111 791)	(27 765)	(111 791)	(27 842)
Advances and other receivables	(111 300)	(27 356)	(111 300)	(27 433)
Increase in general provision for doubtful advances	(491)	(409)	(491)	(409)
	(26 014)	3 433	(26 019)	3 363

21.3 Taxation paid

Amount prepaid/(outstanding) at beginning of year	90	(310)	12	(304)
Amount charged to the income statement	(1 586)	(1 918)	(1 585)	(1 914)
Amount prepaid at end of year	(1 047)	(90)	(967)	(12)
	(2 543)	(2 318)	(2 540)	(2 230)

