

	Twelve months ended 31 Dec 2001 R'000	%	Eighteen months ended 31 Dec 2000 R'000	%
<b>VALUE ADDED</b>				
Net income	18 421		23 828	
Other income	3 089		2 911	
Other operating expenditure	(6 979)		(11 404)	
	<b>14 531</b>	<b>100</b>	15 335	100

**VALUE ALLOCATED TO****Employees**

Salaries and other benefits

	8 902	61	8 271	54
	<b>8 902</b>	<b>61</b>	8 271	54

**Government**

Taxation – direct

– indirect

	1 586	11	1 918	13
	<b>1 586</b>	<b>11</b>	1 807	12
	–	–	111	1

**Shareholders**

Dividends payable

	900	6	900	6
	<b>900</b>	<b>6</b>	900	6

**Retention for expansion and growth**

Depreciation

Investment risks reserve

Retained (loss)/income

	3 143	22	4 246	27
	<b>1 705</b>	<b>12</b>	2 204	14
	<b>1 439</b>	<b>10</b>	2 058	13
	(1)	–	(16)	–
	<b>14 531</b>	<b>100</b>	15 335	100

