

CS/6432

BIASHARA DT SAVINGS & CREDIT CO-OPERATIVE SOCIETY LIMITED
ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER, 2024

CASHFLOWS STATEMENT

		2024	2023
	Notes	Kshs.	Kshs.
Cash Flows from Operating Activities			
Interest Receipts	2	514,150,977.00	446,796,227.00
Rebate on Deposits	3	(70,250,350.00)	(57,878,757.00)
Operating Income & Commissions	4	98,380,173.00	87,074,104.00
Payments to employees and suppliers	5, 6,7,8,9,10	(258,198,035.00)	(223,534,399.00)
		<u>284,082,765.00</u>	<u>252,457,175.00</u>
(Increase)/Decrease in Operating Assets			
Net Loans to Members	14	(299,420,534.00)	(378,846,124.00)
Prepayment and sundry receivables	13	(453,360.00)	(5,019,436.00)
		<u>(299,873,894.00)</u>	<u>(383,865,560.00)</u>
Increase/(Decrease) in Operating Liabilities			
Deposits from Members	17	257,401,142.00	170,775,764.00
Trade and accrued Expenses	18	3,041,948.00	16,224,925.00
Sundry Creditors	20	7,141,875.00	1,688,549.00
		<u>267,584,965.00</u>	<u>188,689,238.00</u>
<i>Net Cash from Operating Activities before Income Taxes</i>		251,793,836.00	57,280,853.00
Income Tax paid	11	(14,736,512.00)	(12,202,256.00)
Net Cash from Operating Activities		<u>237,057,324.00</u>	<u>45,078,597.00</u>
Cash Flow from Investing Activities			
Purchase of Property and Equipment	16	(99,807,896.00)	(89,895,463.00)
Purchase of Investments Securities	15	55,490,231.00	(5,228,074.00)
Interest expense	3C	(20,795,971.00)	(14,451,826.00)
Dividends /Interest Received	4(iii)	16,295,509.00	9,589,847.00
Net Cash from Financing Activities		<u>(48,818,127.00)</u>	<u>(99,985,516.00)</u>
Cash Flow from Financing Activities			
Share Capital Contributions	22	17,484,098.00	46,588,752.00
Net proceeds from long term borrowings	21	(14,973,557.00)	140,375,026.00
Dividends & Honoraria,staff bonus paid & Ex- Gratia		(63,443,499.00)	(55,325,277.00)
Net Cash from Financing Activities		<u>(60,932,958.00)</u>	<u>131,638,501.00</u>
Net (Decrease)/Increase in Cash and Cash Equivalent		127,306,239.00	76,731,582.00
Cash and Cash Equivalent at the Beginning of the year		284,168,502.00	207,436,920.00
Cash and Cash Equivalent at the End of the year		<u><u>411,474,741.00</u></u>	<u><u>284,168,502.00</u></u>