01/01/2025-31/12/2025 Statement of Cash flows, Indirect Method	Actuals/Omani Rial/Audited				
		Participants Takaful Fund (PTF)			
	Takaful Institution	Family	General	Total	Total
PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	532,177				532,177
Surplus /(deficit) from takaful operations		576,652	(1,266,944)	(690,292)	(690,292)
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(287,972)				(287,972)
Adjustments for profit from sukuk	148,428				148,428
Adjustments for rentals of musharakah agreement	168,419				168,419
Rental income from investment in real estate	85,170				85,170
Adjustments for finance costs	7,719				7,719
Adjustments for depreciation and amortisation expense	320,636				320,636
Adjustments for provision for employees' end of service benefits	65,970				65,970
Total adjustments to reconcile profit (loss)	41,174			0	41,174
WORKING CAPITAL CHANGES					
Receivables from PTF	2,137,887				2,137,887
Receivables from Takaful Operator	(1,145,257)				(1,145,257)
Wakalah fee receivable	(482,168)				(482,168)
Re Takaful arrangements assets		(9,060,417)	3,160,393	(5,900,024)	(5,900,024)
Accounts and other payables	549,938	352,081	(768,914)	(416,833)	133,105
Payable to Takaful Operator		(1,397,989)	(739,898)	(2,137,887)	(2,137,887)
Takaful arrangement liabilities		15,851,744	1,895,583	17,747,327	17,747,327
Re-takaful arrangement liabilities		(227,555)		(227,555)	(227,555)
Other Liabilities and accruals		234,129	(892,360)	(658,231)	(658,231)
Total increase (decrease) in working capital	1,060,400	5,751,993	2,654,804	8,406,797	9,467,197
Net cash flows from (used in) operations	1,633,751	6,328,645	1,387,860	7,716,505	9,350,256
Payment for employee end of term benefits	(15,241)				(15,241)
Net cash flows from (used in) operating activities	1,618,510	6,328,645	1,387,860	7,716,505	9,335,015
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income		(1,458,998)	(1,650,397)	(3,109,395)	(3,109,395)
Proceeds from sales of financial assets at fair value through profit or loss		(3,205,473)	800,000	(2,405,473)	(2,405,473)
Rental income received (net)	85,170				85,170
Purchase of property, plant and equipment, classified as investing activities	137,622				137,622
Purchase of intangible assets, classified as investing activities	21,444				21,444
Dividends received	677,667				677,667
Interest received	(968,379)				(968,379)
Placement of deposits	(5,500,000)				(5,500,000)
Net cash flows from (used in) investing activities	(5,864,608)	(4,664,471)	(850,397)	(5,514,868)	(11,379,476)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Issue of share capital	6,000,000				6,000,000
Net movement in term loans	148,123				148,123
Finance cost paid	1,566,825				1,566,825
Other inflows (outflows) of cash	(510,000)				(510,000)
Net cash flows from (used in) financing activities	4,071,298			0	4,071,298
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(174,800)	1,664,174	537,463	2,201,637	2,026,837
Net increase (decrease) in cash and cash equivalents	(174,800)	1,664,174	537,463	2,201,637	2,026,837
Cash and cash equivalents at beginning of period	**1,240,209**	**1,563,872**	**305,835**	**1,869,707**	**3,109,916**
Cash and cash equivalents at end of period	**1,065,409**	**3,228,046**	**843,298**	**4,071,344**	**5,136,753**

01/01/2024-31/12/2024 Statement of Cash flows, Indirect Method	Actuals/Omani Rial/Audited				
		Participants Takaful Fund (PTF)			
	Takaful Institution	Family	General	Total	Total
PARTICULARS					
STATEMENT OF CASH FLOWS					
TAKAFUL SECTOR					
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES					
Profit (loss) before tax	(1,764,866)				(1,764,866)
Surplus /(deficit) from takaful operations		2,795,764	(478,993)	2,316,771	2,316,771
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)					
Adjustments for wakalah bank deposits	(306,287)				(306,287)
Adjustments for profit from sukuk	135,000				135,000
Rental income from investment in real estate	75,327				75,327
Adjustments for finance costs	175,235				175,235
Adjustments for depreciation and amortisation expense	354,400				354,400
Adjustments for provision for employees' end of service benefits	72,022				72,022
Net gains / (losses) from investments	384				384
Total adjustments to reconcile profit (loss)	84,659			0	84,659
WORKING CAPITAL CHANGES					
Receivables from Takaful Operator	1,390,256				1,390,256
Re Takaful arrangements assets		2,639,010	(3,745,820)	(1,106,810)	(1,106,810)
Allocation charges for income of Wakala Fee / Front end fee receivable	592,249				592,249
Accounts and other payables	(250,147)	(2,718,103)	578,368	(2,139,735)	(2,389,882)
Payable to Takaful Operator		(2,036,356)	646,100	(1,390,256)	(1,390,256)
Takaful arrangement liabilities		943,349	727,566	1,670,915	1,670,915
Re-takaful arrangement liabilities		227,555		227,555	227,555
Other Liabilities and accruals	(599,395)	(945,942)	2,656,391	1,710,449	1,111,054
Total increase (decrease) in working capital	1,132,963	(1,890,487)	862,605	(1,027,882)	105,081
Net cash flows from (used in) operations	(547,244)	905,277	383,612	1,288,889	741,645
Payment for employee end of term benefits	(63,358)				(63,358)
Net cash flows from (used in) operating activities	(610,602)	905,277	383,612	1,288,889	678,287
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES					
Proceeds from sale of financial assets at fair value through other comprehensive income		(1,488,539)		(1,488,539)	(1,488,539)
Proceeds from sales of financial assets at fair value through profit or loss		951,750	(800,000)	151,750	151,750
Rental income received (net)	75,327				75,327
Purchase of property, plant and equipment, classified as investing activities	105,590				105,590
Purchase of intangible assets, classified as investing activities	119,722				119,722
Finance income received	985,734				985,734

Net movement in other short term deposits / islamic deposits	1,700,000				1,700,000
Net cash flows from (used in) investing activities	2,535,749	(536,789)	(800,000)	(1,336,789)	1,198,960
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES					
Net movement in term loans	99,572				99,572
Finance cost paid	751,997				751,997
Other inflows (outflows) of cash	(510,000)				(510,000)
Net cash flows from (used in) financing activities	(1,162,425)			0	(1,162,425)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	762,722	368,488	(416,388)	(47,900)	714,822
Net increase (decrease) in cash and cash equivalents	762,722	368,488	(416,388)	(47,900)	714,822
Cash and cash equivalents at beginning of period	**477,487**	**1,195,383**	**722,223**	**1,917,606**	**2,395,093**
Cash and cash equivalents at end of period	**1,240,209**	**1,563,872**	**305,835**	**1,869,707**	**3,109,916**