

Statement of cash flows, indirect method	Actuals/Omani Rial/Unaudited	
	Standalone 01/01/2025-30/06/2025	Standalone 01/01/2024-30/06/2024
STATEMENT OF CASH FLOWS		
CONSOLIDATED AND SEPARATE		
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES		
Profit before tax	3,167,518	2,509,457
ADJUSTMENTS TO RECONCILE PROFIT (LOSS)		
Adjustments for depreciation expense	233,100	181,270
Adjustments for gain (loss) on disposals, property, plant and equipment	(14,283)	12,225
Adjustments for finance costs	6,533	40,000
Adjustments for provision for expected credit losses of finance receivables	4,591,039	3,098,359
Adjustments for Interest / finance income	44,422	32,480
Adjustments for provisions for employee end of term benefits	19,741	27,469
Total adjustments to reconcile profit (loss)	4,820,274	3,302,393
WORKING CAPITAL CHANGES		
Adjustments for decrease (increase) in instalment finance receivables	(30,177,147)	(10,703,119)
Adjustments for decrease (increase) in Trade and other receivables	(524,459)	(381,794)
Adjustments for decrease (increase) in Trade and other payables	3,494,770	500,044
Total adjustments to working capital changes	(27,206,836)	(10,584,869)
Net cash flows from (used in) operations	(19,219,044)	(4,773,019)
Income taxes refund (paid)	(963,870)	(858,210)
Payment for employee end of term benefits	(12,774)	
Net cash flows from (used in) operating activities	(20,195,688)	(5,631,229)
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES		
Purchase of property, plant and equipment	407,339	100,869
Proceeds from sales of property, plant and equipment	30,000	12,225
Net movement in other Short-Term Deposit		(336,000)
Net cash flows from (used in) investing activities	(377,339)	(424,644)
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES		
Proceeds from deposits	12,882,504	10,135,999
Proceeds from long-term loans	22,000,000	11,875,000
Repayments of long-term loans	18,296,524	15,266,000
Proceeds from short-term loans	36,757,000	30,750,000
Repayments of current borrowings	35,500,000	24,650,000
Repayments of lease liabilities	147,224	148,000
Dividends paid	2,168,724	1,846,645
Other inflows (outflows) of cash, classified as financing activities	(934,931)	
Net cash flows from (used in) financing activities	14,592,101	10,850,354
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(5,980,926)	4,794,481
Net increase (decrease) in cash and cash equivalents	(5,980,926)	4,794,481
Cash and cash equivalents at beginning of period	17,792,720	10,033,282
Cash and cash equivalents at end of period	11,811,794	14,827,763

INTERIM CONDENSED FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON
29 Jul 2025