

UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025



ENTERPRISE GROUP PLC UNAUDITED SEPARATE AND CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2025

(All amounts are in thousands of Ghana cedis)

(An amounts are in mousands of Ghana ceass)	Unaudited The Compa	Unaudited Unaudited The Company		Unaudited
	2025	2024	The Group 2025	2024
ASSETS				
Deferred tax assets	_	-	42,346	34,147
Investment in subsidiaries	339,413	317,033	´ -	-
Investment property		, <u>-</u>	654,708	521,005
Property and equipment	8,216	7,935	120,282	92,953
Intangible assets	293	-	6,062	101
Investment securities	87,140	58,709	2,618,090	1,986,008
Related party loan	-	15,567	-	-
Inventories	-	-	3,310	1,812
Trade and other receivables	-	-	120,299	102,270
Prepayments	8,516	-	10,847	4,107
Reinsurance contract assets	-	-	221,660	378,171
Due from re-insurers	-	-	-	-
Due from related party	131,819	131,819	-	-
Current tax assets	537	193	32,445	5,824
Cash and bank balances	72,629	85,722	563,396	509,351
Total assets	648,563	616,978	4,393,445	3,635,749
EQUITY AND LIABILITIES	-		.	
Capital and reserves				
Stated capital	258,886	258,886	258,886	258,886
Retained earnings	321,244	291,897	773,187	757,110
Foreign currency translation reserve	-	-	(20,173)	(4,687)
Contingency reserve	-	-	201,012	157,764
Statutory reserve			25,426	18,298
Equity attributable to owners of the company	580,130	550,783	1,238,338	1,187,371
Non-controlling interest	_	-	459,981	445,269
Total equity	580,130	550,783	1,698,319	1,632,640
Liabilities	,		· · · · · ·	
Deferred tax liabilities	_	_	138,184	75,205
Insurance contract liabilities	_	_	1,866,906	1,611,266
Policy holder retention scheme	_	_	268	-
Investment contract liabilities	_	_	352,851	9,613
Reinsurance contract liabilities	_	_	36,087	53,537
Lease liabilities	13,411	16,279	9,332	7,821
Trade and other payables	30,422	25,316	163,120	145,991
Due to re-insurers	-		50,034	35,396
Due to related parties	21,933	21,933	60,367	49,900
Current tax liabilities	2,667	2,667	17,977	14,380
Total liabilities	68,433	66,195	2,695,126	2,003,109
			-,, <u>-</u>	,,
Total equity and liabilities	648,563	616,978	4,393,445	3,635,749

Sparie

Daniel Larbi-Tieku Group Chief Executive Officer Fiifi Kwakye Director

UNAUDITED SEPARATE AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2025

The Course Th	(All amounts are in mousands of Ghana ceass)	Unaudited	Audited	Unaudited	Audited
Nestment income 18,200 15,530 208,990 73,601 Investment expenses - (5,245) - Net investment income 18,200 15,530 203,745 73,601 Insurance revenue -				The Group	
Investment income 18,200 15,330 208,990 73,601 Investment expenses -					
Net income 1,000 15,330 203,745 73,601 Insurance revenue -					
Net investment income 18,200 15,530 203,745 73,601 Insurance revenue - 859,779 722,762 Net (expenses) fincome from reinsurance contracts - (140,300) 88,701 Insurance service result - (140,300) 88,701 Insurance service result after reinsurance - (143,410 240,902 Net insurance service result - (129,649) (11,657) Net insurance service result - (13,640) (129,649) (11,657) Net insurance service result - (13,640) (129,649) (11,657) Other revence - (13,641) (35,641) (35,641) (35,641) Other income (5,113) 8,561 (51,455) (19,735) Other income (5,113) 8,561 (32,873) 80,671 Other income (5,113) 8,561 (32,873) 80,671 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - (14,167) (2,394) Operating expenses (9,059) (9,961) (176,040) (140,988) Net expenses (9,059) (9,961) (176,0493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainability levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,933) Profit of the period 2,724 9,040 162,298 207,044 Other comprehensive income (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 162,299 207,044 Owners of the parent 2,724 9,040 162,297 207,044 Owners of the parent 2,724 9,040 85,066 38,096 Owners of the	Investment income	18,200	15,530	208,990	73,601
Insurance revenue	Investment expenses	-	-		-
Second Service expenses	Net investment income	18,200	15,530	203,745	73,601
Net (expenses) fincome from reinsurance contracts - 140,390 88,701 18 18 18 18 18 18 18	Insurance revenue	-	-	859,779	722,762
Reinsurance income	Insurance service expenses	-	-	(481,301)	(577,965)
Reinsurance income S,322 7,404 1	Net (expenses)/income from reinsurance contracts	_	-	(140,390)	88,701
Net insurance finance expense - 243,410 240,900 Net insurance finance expense - (129,649) (11,657) Net insurance service result - 13,761 229,245 229,2	Insurance service result	_	-	238,088	233,498
Net insurance finance expense - (129,649) (11,657) Net insurance service result - - 113,761 229,245 Other revenue - - - 13,085 60,936 Other income (5,113) 8,561 (51,455) 19,735 Net income 13,087 24,091 350,379 383,517 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Items that may be reclassified to profit or loss:	Reinsurance income			5,322	7,404
Net insurance service result - - 113,761 229,245 Other revenue - - 84,328 60,936 Other income (5,113) 8,561 (51,455) 19,735 Net income 13,087 24,091 350,379 383,517 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - 14,167 2,394 Operating expenses (9,059) (9,961) (16,000) (140,988) Net expenses (90,19) (14,209) (166,403) (140,988) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: 1 - - (16,176)	Insurance service result after reinsurance	=	-	243,410	240,902
Other revenue - - 84,328 60,936 Other income (5,113) 8,561 (51,455) 19,735 Net income 13,087 24,091 32,873 80,671 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Rems that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235	Net insurance finance expense			(129,649)	(11,657)
Other income (5,113) 8,561 (51,455) 19,735 Net income 13,087 24,091 350,379 383,517 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income 1 1 16,176 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: 2 2 9,040 99,630 134,905	Net insurance service result			113,761	229,245
Net income (5,113) 8,561 32,873 80,671 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: 2,724 9,040 162,297 207,044 Ow	Other revenue	-	-	84,328	60,936
Net income 13,087 24,091 350,379 383,517 Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (16,0493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,7	Other income	(5,113)	8,561	(51,455)	19,735
Finance costs 40 (4,248) 1,640 (5,802) Impairment charge on investments - - 14,167 2,394 Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 2,7		(5,113)	8,561	32,873	80,671
Impairment charge on investments	Net income	13,087	24,091	350,379	383,517
Operating expenses (9,059) (9,961) (176,300) (140,988) Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy Income tax expense (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: 2 2,724 9,040 99,630 134,905 Non-controlling interest 2 2,724 9,040 99,630 134,905 Non-controlling interest 2 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2 <td>Finance costs</td> <td>40</td> <td>(4,248)</td> <td>1,640</td> <td>(5,802)</td>	Finance costs	40	(4,248)	1,640	(5,802)
Net expenses (9,019) (14,209) (160,493) (144,396) Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: 2 2,724 9,040 199,630 134,905 Non-controlling interest 62,667 72,139 Voners of the parent 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 85,066 138,096 Non-controlling interest<	Impairment charge on investments	-	-	14,167	2,394
Profit before tax 4,068 9,882 189,886 239,121 Growth and sustainabilty levy (1,332) (842) (8,263) (12,094) Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest 62,667 72,139 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest 61,056 72,139 </td <td>Operating expenses</td> <td>(9,059)</td> <td>(9,961)</td> <td>(176,300)</td> <td>(140,988)</td>	Operating expenses	(9,059)	(9,961)	(176,300)	(140,988)
Growth and sustainabilty levy Income tax expense (1,332) (842) (8,263) (12,094) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: 2,724 9,040 99,630 134,905 Non-controlling interest 2,724 9,040 99,630 134,905 Non-controlling interest - - - 62,667 72,139 Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 85,066 138,096 Non-controlling interest 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 Earnings per share - - </td <td>Net expenses</td> <td>(9,019)</td> <td>(14,209)</td> <td>(160,493)</td> <td>(144,396)</td>	Net expenses	(9,019)	(14,209)	(160,493)	(144,396)
Income tax expense (12) - (19,325) (19,983) Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 85,066 138,096 Non-controlling interest - - - 61,056 72,139 Earnings per share 2,724 9,040 146,122 210,235 Earnings per share 0.016 0.053 0.583 0.789	Profit before tax	4,068	9,882	189,886	239,121
Profit for the period 2,724 9,040 162,298 207,044 Other comprehensive income Items that may be reclassified to profit or loss: - - - (16,176) 3,191 Foreign operations - translation difference - - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 85,066 138,096 Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 Earnings per share 2,724 9,040 146,122 210,235 Earnings per share 0.016 0.053 0.583 0.789	Growth and sustainabilty levy	(1,332)	(842)	(8,263)	(12,094)
Other comprehensive income Items that may be reclassified to profit or loss: - - (16,176) 3,191 Foreign operations - translation difference - - (16,176) 3,191 Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 Non-controlling interest - - 61,056 72,139 Earnings per share 2,724 9,040 146,122 210,235 Earnings per share 0.016 0.053 0.583 0.789	Income tax expense	(12)		(19,325)	(19,983)
Total comprehensive income attributable to: Owners of the parent Comprehensive income a	Profit for the period	2,724	9,040	162,298	207,044
Total comprehensive income attributable to: Owners of the parent Comprehensive income a	Other comprehensive income				
Total comprehensive income for the period - - (16,176) 3,191 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 Non-controlling interest - - 61,056 72,139 Earnings per share - - 61,056 72,139 Basic (GH¢ per share) 0.016 0.053 0.583 0.789	Items that may be reclassified to profit or loss:				
Total comprehensive income for the period 2,724 9,040 146,122 210,235 Profit attributable to: Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789	Foreign operations - translation difference	_	-	(16,176)	3,191
Profit attributable to: Suppose the parent of the period of the parent of				(16,176)	3,191
Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789	Total comprehensive income for the period	2,724	9,040		210,235
Owners of the parent 2,724 9,040 99,630 134,905 Non-controlling interest - - 62,667 72,139 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789					
Non-controlling interest - - 62,667 72,139 2,724 9,040 162,297 207,044 Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789		2 = 2 4	0.040	00 (20	124.005
Total comprehensive income attributable to: 2,724 9,040 162,297 207,044 Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789		2,724	9,040	,	
Total comprehensive income attributable to: Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share Basic (GH¢ per share) 0.016 0.053 0.583 0.789	Non-controlling interest				
Owners of the parent 2,724 9,040 85,066 138,096 Non-controlling interest - - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share 8 0.016 0.053 0.583 0.789		2,724	9,040	162,297	207,044
Non-controlling interest - - 61,056 72,139 2,724 9,040 146,122 210,235 Earnings per share 8asic (GH¢ per share) 0.016 0.053 0.583 0.789	•				
Earnings per share 2,724 9,040 146,122 210,235 Basic (GH¢ per share) 0.016 0.053 0.583 0.789		2,724	9,040	*	
Earnings per share 0.016 0.053 0.583 0.789	Non-controlling interest	-	-		
Basic (GH¢ per share) 0.016 0.053 0.583 0.789		2,724	9,040	146,122	210,235
Diluted (GH¢ per share) 0.016 0.053 0.583 0.789	Basic (GH¢ per share)	0.016	0.053	0.583	0.789
	Diluted (GH¢ per share)	0.016	0.053	0.583	0.789

UNAUDITED SEPARATE STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2025

		Retained	
-	Stated capital	earnings	Total Equity
Period ended 30 June 2025			
Balance at 1 January 2025	258,886	318,520	577,406
Total comprehensive income			
Profit for the period	<u> </u>	2,724	2,724
Total comprehensive income	-	2,724	2,724
Transactions with owners of the company			
Dividend declared by the Company	-	_	_
Total Transactions with owners of the company	-	_	
Balance at 30 June 2025	258,886	321,244	580,130
Year ended 30 June 2024			
Balance at 1 January 2024	258,886	282,857	541,743
Total comprehensive income	·	-	
Profit for the period	-	9,040	9,040
Total comprehensive income	_	9,040	9,040
Transactions with owners of the company			
Dividend declared by the Company		-	
Total Transactions with owners of the company	-		
Balance at 30 June 2024	258,886	291,897	550,783

UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 30 JUNE 2025

Balance at 1 January 2025	Stated capital 258,886	Retained earnings 697,989	Foreign currency translation reserve (5,609)	Contingency reserve 180,462	Statutory reserves 21,544	Total 1,153,272	Non- controlling interests 399,150	Total Equity 1,552,422
Total comprehensive income Profit for the year	-	99,630	-	-	-	99,630	62,667	162,297
Currency translation difference		_	(14,564)		-	(14,564)	(1,612)	(16,176)
Total comprehensive income		99,630	(14,564)			85,066	61,055	146,121
Statutory transfers Transfer to statutory reserve Transfer to contingency reserve	· 	(3,882) (20,550) (24,432)	- - - -	20,550 20,550	3,882	- - - -	- - - -	
Transactions with owners of the company								
- Dividends to non-controlling interest	<u> </u>	-		-		-	(224)	(224)
Total Transactions with owners of the company	-	-	-	-	-	-	(224)	(224)
Balance at 30 June 2025	258,886	773,187	(20,173)	201,012	25,426	1,238,338	459,981	1,698,319

ENTERPRISE GROUP PLC UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2024

			Foreign				Non-	
	Stated	Retained	currency translation	Contingency	Statutory		controlling	
	capital	earnings	reserve	reserve	reserve	Total	interests	Total Equity
Balance at 1 January 2024	258,886	640,806	(7,878)	141,662	15,799	1,049,275	375,130	1,424,405
Total comprehensive income								-
Profit for the year	-	134,905	-	-	-	134,905	72,139	207,044
Currency translation difference	-	-	3,191	-	-	3,191	-	3,191
Total comprehensive income		134,905	3,191	-		138,096	72,139	210,235
Statutory transfers								
Transfer to statutory reserve	-	(2,499)	-	-	2,499	-	-	-
Transfer to contingency reserve	-	(16,102)	-	16,102	-	-		-
		(18,601)	-	16,102	2,499	-		-
Transactions with owners of the company								
- Dividends to non-controlling interest	-	-	-	-	-	-	(2,000)	(2,000)
Total Transactions with owners of the company		-	-	-	-	-	(2,000)	(2,000)
Balance at 30 June 2024	258,886	757,110	(4,687)	157,764	18,298	1,187,371	445,269	1,632,640

ENTERPRISE GROUP PLC UNAUDITED SEPARATE AND CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2025

(All amounts are in thousands of Ghana cedis)				
	Unaudited	Audited	Unaudited	Audited
	The Company		The Group	
	2025	2024	2025	2024
Cash flows from operating activities				
Cash (used in)/generated from operations	(8,935)	11,673	472,999	442,061
Interest paid on lease liabilities	40	(4,248)	(7,804)	(5,802)
Income tax paid	(12)	- -	(33,475)	(26,872)
Growth & stabilisation levy paid	(1,332)	(842)	(15,357)	(6,204)
Net cash (used in)/ generated from operating activities	(10,239)	6,583	416,363	403,183
Cash flows from investing activities				
Net redemption/(acquisition) of investment securities	2,011	12,501	(199,663)	(305,809)
Acquisition of investment property	-	-	(113)	-
Acquisition of property and equipment	(2,674)	(52)	(37,892)	(14,492)
Proceeds from sale of property and equipment	557	872	570	872
Proceeds from related party loan	10,395	-	-	-
Purchase of intangible assets	<u> </u>	-	(3,160)	-
Net cash generated from/ (used in) investing activities	10,289	13,321	(240,258)	(319,429)
Cash flows from financing activities				
Dividends paid to non-controlling interest	-	-	(224)	(2,000)
Net movement in leases	(2,576)	3,797	(9,040)	(4,494)
Net cash used in financing activities	(2,576)	3,797	(9,264)	(6,494)
Net (decrease)/ increase in cash and cash	(2.52.6)	22.701	166.041	77.260
equivalents	(2,526)	23,701	166,841	77,260
Cash and cash equivalents at beginning of period	75,155	62,021	409,528	427,038
Effects of exchange rate movements on translation of foreign operations	-	-	(12,973)	5,053
Cash and cash equivalents at end of the period	72,629	85,722	563,396	509,351

ENTERPRISE GROUP PLC NOTES FORMING PART OF THE UNAUDITED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025

1 General Information

Enterprise Group PLC is a Company registered and domiciled in Ghana with a registered office address of Advantage Place, Mayor Road, Ridge West, PMB GP150, Accra. Enterprise Group PLC and its subsidiaries (collectively the Group) undertakes the business of investments, life and non-life insurance underwriting, pensions funds management, provision of funeral services and real estate development and management.

2 Basis of Preparation

2.1 Basis of accounting and measurement

The unaudited separate and consolidated financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) and in the manner required by the Companies Act, 2019 (Act 992).

The unaudited separate and consolidated financial statements have been prepared under the historical cost conversion, except for investment properties and equity securities measured at fair value and insurance contract liabilities which is determined by an actuarial valuation.

2.2 Functional and presentation currency

The unaudited financial statements are presented in Ghana Cedi (GH¢), which is the functional currency of the Company. All financial information presented in Ghana cedis have been rounded to the nearest thousand except when otherwise stated.

3 Summary of significant accounting policies

The principal accounting policies applied in the preparation of these unaudited financial statements are the same accounting policies used for the most recent audited financial statements of the company. These policies have been consistently applied to the periods presented.

4 Critical accounting estimates and judgements

In the preparation of the unaudited separate and consolidated financial statements, management has made judgements, estimates and assumptions that affect the application of the Group's accounting policies and the reported amounts of income, expenses, assets and liabilities. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to estimates are recognized prospectively.