

	2015 R'000	2014 R'000
21. Inventories		
Raw materials	623 656	573 825
Work-in-progress	102 066	71 233
Finished goods	10 655 924	9 664 161
New vehicles and motor cycles	1 296 377	1 156 016
Used vehicles	937 667	900 135
Demonstration vehicles	885 665	848 509
Parts and accessories	342 217	327 605
	14 843 572	13 541 484
New and used motor vehicle inventory acquired under floorplan arrangements, remains as security to the respective floorplan provider until the purchase price has been paid.		
Amounts included in borrowings relating to these assets (refer note 28)	827 664	665 814
Amounts included in trade and other payables relating to these assets (refer note 33)	958 114	838 806
	1 785 778	1 504 620
Write down of inventory to net realisable value charged to the income statement	229 507	233 942
22. Trade and other receivables		
Trade receivables	19 640 564	17 427 882
Impairment allowances	(633 232)	(514 318)
Net trade receivables	19 007 332	16 913 564
Forward exchange contracts asset	10 561	5 343
Interest rate swaps	39 849	57 955
Receivables relating to customer contracts	265 692	387 439
Prepayments and other receivables	2 863 279	2 138 336
	22 186 713	19 502 637
The majority of trade and other receivables are fixed in the subsidiaries' local currency. As trade and other receivables have limited exposure to exchange rate fluctuations, a currency analysis has not been included.		
Refer note 37 for further disclosure on trade receivables, impairment allowances, forward exchange contracts and interest rate swaps.		
23. Cash and cash equivalents		
Cash on hand and at bank	7 812 877	8 838 573
Amounts included in cash and cash equivalents relating to banking and insurance subsidiaries where the balances form part of the reserving requirements as required by the Financial Services Act	326 964	348 232
Amounts included in cash and cash equivalents relating to customer contracts	159 919	145 857