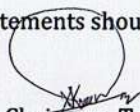


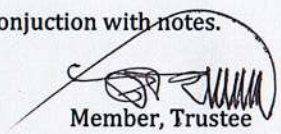
**Capitec Popular Life Unit Fund**  
Statement of Financial Position(Un-audited)  
As at September 30, 2021

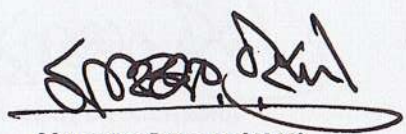
Particulars	Notes	Amount in Taka September 30, 2021	Amount in Taka June 30, 2021
<b>Assets</b>			
Marketable investment -at market price	1.00	238,867,747	204,720,813
IPO Investment	2.00	-	22,496,000
Preliminary and issue expenses	3.00	4,583,900	4,801,842
Advance deposits & pre-payments	4.00	8,383,685	348,931
Accounts receivable	5.00	362,963	1,738,431
Cash & cash equivalents	6.00	69,084,938	69,154,040
<b>Total Assets</b>		<b>321,283,232</b>	<b>303,260,058</b>
<b>Current Liabilities</b>			
		<b>8,222,994</b>	<b>3,205,766</b>
Accrued expenses	7.00	1,649,156	3,205,766
Accounts payable	8.00	6,573,838	-
<b>Net Assets</b>		<b>313,060,238</b>	<b>300,054,291</b>
<b>Capital Fund</b>			
Unit capital	9.00	242,660,810	242,650,000
Unit Premium reserve	10.00	(1,605,286)	(1,607,550)
Unrealized gain(loss)		27,931,473	7,854,475
Retained earnings	11.00	44,073,241	51,157,366
<b>Total Capital Fund</b>		<b>313,060,238</b>	<b>300,054,291</b>
<b>Net Asset Value (NAV)</b>			
At cost price	12.00	<b>11.75</b>	<b>12.04</b>
At market price	13.00	<b>12.90</b>	<b>12.37</b>

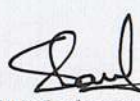
These Financial Statements should be read in conjunction with notes.


Date: October 7, 2021

  
Chairman, Trustee

  
Member, Trustee

  
Managing Director(AMC)

  
Head of Operations  
& CCO (AMC)

  
Sr.Asst. Manager-  
Fund Accounts(AMC)


## Capitec Popular Life Unit Fund


Statement of Profit or Loss and Other Comprehensive Income(Un-audited)  
For the Period from July 01, 2021 to September 30, 2021


Particulars	Notes	Amount in Taka	Amount in Taka
		July 01, 2021 to September 30, 2021	July 01, 2020 to September 30, 2020
<b>Income</b>			
Realized gain/(loss) on sale of marketable securities	14.00	24,838,980	2,994,015
Dividend income	15.00	6,197,724	2,465,188
Profit on deposits	16.00	887,359	1,847,681
<b>Total Income</b>		<b>31,924,063</b>	<b>7,306,885</b>
<b>Expenses</b>			
Management fee		1,520,109	1,259,757
Trustee fee		114,101	89,794
Custodian fee		107,029	66,672
CDBL charges		23,759	8,714
Brokerage commission		480,766	364,955
Amortization of preliminary and issue expenses	17.00	217,943	217,943
BSEC Annual fee		76,186	58,913
Printing and publication		64,080	13,500
Bank charges and excise duty		715	61,500
Other operating expenses	18.00	6,000	8,000
<b>Total Expenses</b>		<b>2,610,688</b>	<b>2,149,747</b>
<b>Profit before provision</b>		<b>29,313,375</b>	<b>5,157,137</b>
Provision Against Marketable Investment		-	-
<b>Net Profit for the year</b>		<b>29,313,375</b>	<b>5,157,137</b>
Add: Other comprehensive income	19.00	20,076,998	-
<b>Total Comprehensive income or loss</b>		<b>49,390,373</b>	<b>5,157,137</b>
<b>Earnings Per Unit</b>	20.00	<b>1.21</b>	<b>0.21</b>


These Financial Statements should be read in conjunction with notes.

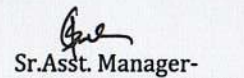
Date: October 7, 2021

  
Chairman, Trustee

  
Member, Trustee

  
Managing Director(AMC)

  
Head of Operations  
& CCO (AMC)

  
Sr.Asst. Manager-  
Fund Accounts(AMC)

**Capitec Popular Life Unit Fund**

Statement of Changes in Equity(Un-audited)

For the Period from July 01, 2021 to September 30, 2021

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain(Loss)	Retained earnings	Total equity
<b>Balance as on July 01, 2021</b>	242,650,000	(1,607,550)	7,854,475	51,157,366	300,054,291
Unit subscribed	10810	-	-	-	10,810
Unit premium reserve	-	2,264	-	-	2,264
Unrealized Gain(Loss)	-	-	20,076,998	-	20,076,998
Dividend Paid	-	-	-	(36,397,500)	(36,397,500)
Net profit/(Loss) for the period	-	-	-	29,313,375	29,313,375
<b>Balance as on September 30, 2021</b>	<b>242,660,810</b>	<b>(1,605,286)</b>	<b>27,931,473</b>	<b>44,073,241</b>	<b>313,060,238</b>

**Capitec Popular Life Unit Fund**

Statement of Changes in Equity

For the Period from July 01, 2020 to September 30, 2020

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain(Loss)	Retained earnings	Total equity
<b>Balance as on July 01, 2020</b>	250,000,000	-	(21,787,544)	5,178,930	233,391,386
Unit subscribed	-	-	-	-	-
Unit premium reserve	-	-	-	-	-
Unrealized Gain(Loss)	-	-	11,208,246	-	11,208,246
Dividend Paid	-	-	-	(5,000,000)	(5,000,000)
Net profit/(Loss) for the period	-	-	-	5,157,137	5,157,137
<b>Balance as on September 30, 2020</b>	<b>250,000,000</b>	<b>-</b>	<b>(10,579,298)</b>	<b>5,336,067</b>	<b>244,756,769</b>

Date: October 7, 2021

Managing Director(AMC)

Chairman, Trustee

Member, Trustee

Sr.Asst. Manager-  
Fund Accounts(AMC)

**Capitec Popular Life Unit Fund**  
Statement of Cash Flows(Un-audited)  
For the Period from July 01, 2021 to September 30, 2021

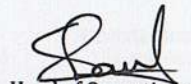
Particulars	Amount in Taka	Amount in Taka
	July 01, 2021 to September 30, 2021	July 01, 2020 to September 30, 2020
<b>Cash flow from operating activities</b>		
Investment in Securities	(102,703,939)	(100,465,190)
Investment in IPO	(9,709,870)	(15,166,040)
Proceeds from Sale of Marketable Securities	137,678,852	75,639,309
Dividend Received in Cash	6,710,834	1,052,068
Bank interest Received in Cash	1,749,718	4,382,371
Payment for Expenses	(3,935,272)	(2,950,545)
Deducted TDS	-	49,999
<b>Net cash inflow/(outflow) by operating activities</b>	<b>29,790,324</b>	<b>(37,458,027)</b>
<b>Cash flow from investment activities</b>		
	-	-
<b>Cash flow from financing activities</b>		
Sponsor Contribution		-
Initial Subscription		-
Issuance of New Units	10,810	-
Unit Premium Reserve	2,264	-
Dividend Paid	(29,872,500)	(5,000,000)
<b>Net cash inflow/(outflow) from financing activities</b>	<b>(29,859,426)</b>	<b>(5,000,000)</b>
<b>Increase/(Decrease) in cash</b>	<b>(69,102)</b>	<b>(42,458,027)</b>
Cash & cash equivalent at beginning of the Period	69,154,040	94,165,020
<b>Cash &amp; cash equivalent at end of the Period</b>	<b>69,084,938</b>	<b>51,706,993</b>
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	<b>1.23</b>	<b>(1.50)</b>

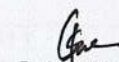
Date: October 7, 2021

  
Chairman, Trustee

  
Member, Trustee

  
Managing Director(AMC)

  
Head of Operations  
& CCO (AMC)

  
Sr.Asst. Manager-  
Fund Accounts(AMC)

**Capitec Popular Life Unit Fund**  
Notes to the financial statement

	Amount in Taka	
	September 30, 2021	June 30, 2021
<b>1.00 Marketable Investment-at market price : Tk. 238,867,747</b>		
Investment in Securities	238,867,747	204,720,813
	<b>238,867,747</b>	<b>204,720,813</b>

Annexure-A may kindly be seen for details of Marketable Investment

<b>2.00 Investment in IPO:(IPO Allotments) price: Tk. 0</b>		
Investment in IPO	-	22,496,000
	-	<b>22,496,000</b>

<b>3.00 Preliminary and issue expenses : Tk. 4,583,900</b>		
This is made up as follows:		
<b>Particulars</b>		
Preliminary and issue expenses	4,801,842	5,666,505
Less: Amortization during this period	(217,943)	(864,663)
<b>Closing Balance:</b>	<b>4,583,900</b>	<b>4,801,842</b>

<b>4.00 Advance deposits &amp; pre-payments : Tk. 8,383,685</b>		
This is made up as follows:		
<b>Particulars</b>		
IPO Application	8,000,000	-
Tax Deducted at Source	47,500	47,500
BSEC Annual Fee	225,245	301,431
Advance Trustee Fee	110,940	-
<b>Total:</b>	<b>8,383,685</b>	<b>348,931</b>

<b>5.00 Accounts receivable : Tk. 362,963</b>		
This is made up as follows:		
<b>Particulars</b>		
FDR Profit Receivables	246,064	1,124,072
SND Profit Receivables	15,649	-
Dividend Receivable	101,250	614,360
Receivable from Broker	-	-
<b>Total:</b>	<b>362,963</b>	<b>1,738,431</b>

<b>6.00 Cash &amp; cash equivalents : Tk. 69,084,938</b>			
This is made up as follows:			
<b>Name of the Bank</b>	<b>Branch</b>	<b>Account Number</b>	
Southeast Bank Ltd	Mouchak	13100000027	1,960,781
Southeast Bank Ltd	Mouchak	13100000035	306,396
Southeast Bank Ltd	Mouchak	13100000036	21,786,605
Southeast Bank Ltd	Mouchak	11200000002	31,155
Cash at Money Market Instruments			45,000,000
<b>Total:</b>			<b>69,084,938</b>

**69,154,040**

Amount in Taka	
September 30, 2021	June 30, 2021

**7.00 Accrued expenses : Tk. 1,649,156**

This is made up as follows:

**Particulars**

Management Fees  
Trustee Fees  
Custodian Fees  
Audit Fees  
CDBL Fee Payable  
Miscellaneous Expenses  
**Total:**

1,520,109	2,935,980
-	20,456
103,172	178,330
-	25,000
4,875	-
21,000	46,000
<b>1,649,156</b>	<b>3,205,766</b>

**8.00 Accounts payable : Tk. 6,573,838**

This is made up as follows:

**Particulars**

Payable to Investor  
TDS Payable  
**Total:**

6.13	
6,573,832	-
<b>6,573,838</b>	<b>-</b>

**9.00 Unit capital : Tk. 242,660,810**

This is made up as follows:

**Particulars**

Sponsor contribution  
Initial Subscription  
Issuance of New Units  
Unit Surrender  
**Closing Balance:**

50,000,000	50,000,000
200,000,000	200,000,000
160,810	150,000
(7,500,000)	(7,500,000)
<b>242,660,810</b>	<b>242,650,000</b>

**10.00 Unit Premium reserve : Tk. -1,605,286**

This is made up as follows:

**Particulars**

Opening balance  
Unit premium during this period  
**Closing Balance:**

(1,607,550)	(1,607,550)
2,264	
<b>(1,605,286)</b>	<b>(1,607,550)</b>

**11.00 Retained earning : Tk. 44,073,241**

This is made up as follows:

**Particulars**

Opening balance  
Less: Dividend Paid  
Add: Addition during the year  
**Closing Balance:**

51,157,366	5,178,930
(36,397,500)	(5,000,000)
29,313,375	50,978,436
<b>44,073,241</b>	<b>51,157,366</b>

**12.00 Net Asset Value (NAV) per unit at cost price : Tk. 11.75**

This is made up as follows:

**Particulars**

Total Assets at Market Price  
Add: Investment diminution reserve-Unrealized gain/(Loss)  
Less: Current liabilities  
**Total net asset value (NAV) at cost**  
Number of units  
**Net Asset Value (NAV) per unit at cost**

321,283,232	303,260,058
(27,931,473)	(7,854,475)
(8,222,994)	(3,205,766)
<b>285,128,765</b>	<b>292,199,816</b>
24,266,081	24,265,000
<b>11.75</b>	<b>12.04</b>

**13.00 Net Asset Value (NAV) per unit at market price : Tk. 12.90**

This is made up as follows:

**Particulars**

Total net asset value at Cost Price  
Less: Investment diminution reserve-Unrealized gain/(Loss)  
**Net Asset Value (NAV) at market Price**  
Number of units  
**Net Asset Value (NAV) per unit at market price**

285,128,765	292,199,816
27,931,473	7,854,475
<b>313,060,238</b>	<b>300,054,291</b>
24,266,081	24,265,000
<b>12.90</b>	<b>12.37</b>

Amount in Taka	
July 01, 2021 to September 30, 2021	July 01, 2020 to September 30, 2020

**14.00 Realized gain/(loss) on sale of marketable securities : Tk. 24,838,980**

This is made up as follows:

**Particulars**

Realized gain/(loss) on sale of marketable securities

**Total:**

24,838,980	2,994,015
<b>24,838,980</b>	<b>2,994,015</b>

Annexure-B may kindly be seen for details of realized gain/(loss) on sale of marketable securities

**15.00 Dividend income : Tk. 6,197,724**

This is made up as follows:

**Particulars**

Dividend income

**Total:**

6,197,724	2,465,188
<b>6,197,724</b>	<b>2,465,188</b>

Annexure-C may kindly be seen for details of dividend income.

**16.00 Profit on deposits : Tk. 887,359**

This is made up as follows:

**Particulars**

Profit on Bank Accounts

Profit on FDR

**Total:**

15,649	563,283
871,710	1,284,398
<b>887,359</b>	<b>1,847,681</b>

**17.00 Amortization of preliminary and issue expenses : Tk. 217,943**

This is made up as follows:

**Particulars**

Preliminary and issue expenses during the year  
Amortized of preliminary and issue expenses

217,943	217,943
<b>217,943</b>	<b>217,943</b>

**18.00 Other operating expenses : Tk. 6,000**

This is made up as follows:

**Particulars**

Bidding/Subscription Fees

**Total:**

6,000	8,000
<b>6,000</b>	<b>8,000</b>

**19.00 Unrealized Gain(Loss) in Marketable Investment: TK. 27,931,473**

This is made up as follows:

**Particulars**

Unrealized Gain(Loss) during this period

**Total:**

27,931,473	(11,137,953)
<b>27,931,473</b>	<b>(11,137,953)</b>

**20.00 Earning per unit: Tk. 1.21**

This is made up as follows:

**Particulars**

Net profit for the year

Number of Units

**Earning Per Unit**

29,313,375	5,178,930
24,266,081	25,000,000
<b>1.21</b>	<b>0.21</b>

I. Investment in Capital Market Securities (Listed)

Sl.	Investment in Stock/Securities(Sectorwise)	No. of Shares/Unit	Cost Value	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
<b>A. Share of Listed Companies</b>							
1	CONFIDECM	107,000	14,930,916	17,141,400	2,210,484	14.80%	5.33%
2	BBSGABLES	130,000	9,344,267	10,504,000	1,159,733	12.41%	3.34%
3	MIRAKHTER	40,000	3,735,099	3,584,000	(151,099)	-4.05%	1.33%
4	IFADAUTOS	75,000	4,177,500	4,267,500	90,000	2.15%	1.49%
5	SINGERBD	25,000	4,550,000	4,855,000	305,000	6.70%	1.62%
6	NIALCO	41,297	41,297	784,643	743,346	17.99%	0.21%
7	IDJLC	67,000	4,863,464	4,897,700	34,236	0.70%	1.74%
8	BATBC	29,500	19,159,915	19,204,500	44,585	0.23%	6.84%
9	LINDEED	1,858	2,511,720	2,937,498	425,778	16.95%	0.90%
10	UPGDCL	43,500	12,208,816	13,106,550	897,734	7.35%	4.36%
11	PIONEERINS	60,000	8,848,000	7,758,000	(1,090,000)	-12.32%	3.16%
12	GENEXIL	100,000	9,280,383	12,270,000	2,989,617	32.21%	3.31%
13	BERGERPBL	2,700	4,881,517	4,882,680	1,163	0.02%	1.74%
14	ACTIVEFINE	190,000	4,945,347	5,757,000	811,653	16.41%	1.77%
15	MARICO	2,565	5,394,730	5,985,941	591,211	10.96%	1.93%
16	SOURPHARMA	24,675	5,060,328	5,976,285	915,957	18.10%	1.81%
17	EHL	100,000	6,475,613	6,240,000	(235,613)	-3.64%	2.31%
18	BATASHOE	200	181,000	179,720	(1,280)	-0.71%	0.06%
19	GP	41,747	15,507,505	15,872,209	364,704	2.35%	5.54%
20	BSCCL	88,400	14,919,064	19,315,400	4,396,336	29.47%	5.33%
21	ORYZAAGRO	27,243	272,430	326,916	54,486	20.00%	0.10%
22	MASTRAAGRO	26,648	266,480	319,776	53,296	20.00%	0.10%
	<b>Sub-Total</b>		<b>151,927,064</b>	<b>166,166,718</b>	<b>14,239,654</b>	<b>9.37%</b>	<b>54.26%</b>
<b>B. Listed Mutual Fund</b>							
23	VAMILBDMFI	1,610,000	14,937,410	16,744,000	1,806,590	12.09%	5.33%
	<b>Sub-Total</b>		<b>14,937,410</b>	<b>16,744,000</b>	<b>1,806,590</b>	<b>12.09%</b>	<b>5.33%</b>
<b>C. Listed Bond</b>							
24	IBBLPPOND	6,917	6,567,301	7,010,380	443,079	6.75%	2.35%
	<b>Sub-Total</b>		<b>6,567,301</b>	<b>7,010,380</b>	<b>443,079</b>	<b>6.75%</b>	<b>2.35%</b>
	<b>Grand Total of Capital Market Securities (Listed)</b>		<b>173,431,774</b>	<b>189,921,097</b>	<b>16,489,323</b>	<b>9.51%</b>	<b>61.94%</b>

II. Investment in Capital Market Securities (Non-Listed)

Sl.	Investment in Stock/Securities(Sectorwise)	No. of Shares/Unit	Cost Value	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
<b>A. Open-End Mutual Fund</b>							
1	Peninsula Balanced Fund	2,500,000	25,000,000	35,450,000	10,450,000	41.80%	8.93%
2	Ekush First Unit Fund	250,000	2,500,000	3,765,000	1,265,000	50.60%	0.89%
3	Rupali Life Insurance First Mutual Fund	909,500	10,004,500	9,731,650	(272,850)	-2.73%	3.57%
	<b>Sub-Total</b>		<b>37,504,500</b>	<b>48,946,650</b>	<b>11,442,150</b>	<b>30.51%</b>	<b>13.39%</b>
<b>B. Pre-IPO Placement Shares</b>							
	<b>Sub-Total</b>						
	<b>Grand Total of Capital Market Securities (Non-Listed)</b>		<b>37,504,500</b>	<b>48,946,650</b>	<b>11,442,150</b>	<b>30.51%</b>	<b>0.00%</b>
	<b>Total Investment in Capital Market Securities(Listed+Non-Listed)</b>		<b>210,936,274</b>	<b>238,867,747</b>	<b>27,931,473</b>	<b>13.24%</b>	<b>75.33%</b>

III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market

Sl. & Date	Bank/Non-Bank Name	Rate of Interest/Profit	Investment Value	Maturity Value	Market Value/ Fair Value
<b>A. Term Deposit:</b>					
1 & 01/09/2021	Islamic Finance and Investment Ltd	7.50%	22,000,000	22,825,000	
2 & 01/09/2021	Union Bank Ltd	7.00%	23,000,000	23,805,000	
	<b>Sub-Total</b>		<b>45,000,000</b>	<b>46,630,000</b>	
<b>B. Cash at Bank:</b>					
A/C No	Bank Name	Rate of Interest/Profit	Available Balance		
004513100000027	Southeast Bank Ltd, SND	4.00%	1,960,781		
004513100000035	Southeast Bank Ltd, SND	4.00%	306,396		
004513100000036	Southeast Bank Ltd, SND	4.00%	21,786,605		
00112000000002	Southeast Bank Ltd, Current A/C		31,155		
	<b>Sub-Total</b>		<b>24,084,938</b>		
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market)</b>					
			<b>69,084,938</b>		
	<b>Total Investment=(I+II+III)</b>		<b>280,021,212</b>		



**Capitec Popular Life Unit Fund**  
**Schedule of realized gain/(loss) on sale of marketable securities**  
For the Period from July 01, 2021 to September 30, 2021

**ANNEXURE-B**

<b>SL</b>	<b>Name of the Company</b>	<b>No of Share</b>	<b>Sell Value</b>	<b>Cost Value</b>	<b>Profit/Loss</b>
1	GENEXIL	60,000	7,242,932.30	5,568,229.57	1,674,703
2	ACMELAB	60,000	5,051,277	4,641,786	409,491
3	ADVENT	542,795	15,105,703	14,588,387	517,316
4	BANKASIA	115,000	2,229,900	2,106,041	123,859
5	BPPL	703,000	30,554,715	22,496,000	8,058,715
6	BSRMLTD	20,000	2,120,566	1,692,000	428,566
7	BXPHARMA	55,000	12,224,246	10,646,817	1,577,430
8	CITYBANK	160,000	4,384,578	4,361,744	22,834
9	DOREENPWR	368,500	31,467,873	24,016,567	7,451,306
10	LHBL	150,000	9,816,000	9,150,000	666,000
11	OLYMPIC	39,500	8,029,420	7,476,452	552,968
12	SAIFPOWER	175,000	5,371,829	4,724,889	646,940
13	SBACBANK	117,096	2,643,812	1,170,960	1,472,852
14	SONALILIFE	20,000	1,436,000.00	200,000	1,236,000
<b>Total</b>					<b>24,838,980</b>

**Capitec Popular Life Unit Fund**  
**Dividend Income**  
For the Period from July 01, 2021 to September 30, 2021

<b>Annexure-C</b>					
<b>SL No.</b>	<b>Name of the Company</b>	<b>No of Shares</b>	<b>Face Value</b>	<b>Dividend %</b>	<b>Dividend Amount</b>
		A	B	C	D=(AxBxC)
01	Peninsula Balance Unit Fund	2,500,000	10	17.00%	4,250,000
02	GP	41,747	10	125.00%	521,838
03	DUTCHBANGL				
04	BERGERPBL	2,700	10	375.00%	101,250
05	Rupali Life Insurance First Mutual Fund	909,500	10	14.00%	1,273,300
06	MARICO	2,565	10	200.00%	51,300
<b>Total</b>					<b>6,197,724</b>