

Financial Statements (Un-Audited)

Capitec-IBBL Shariah Unit Fund

Padma Life Tower, 10th Floor(Lift-09),115, Kazi Nazrul Islam Avenue, Bangla
Motor, Dhaka-1000.

For the Period from January 01, 2024 to September 30, 2024


Capitec-IBBL Shariah Unit Fund

Statement of Financial Position (Un-Audited)

As at September 30, 2024

Particulars	Notes	Amount in Taka	
		September 30, 2024	December 31, 2023
Assets			
Marketable investment -at market price	1.00	128,855,895	167,725,524
IPO Investment	2.00	-	4,750,000
Preliminary and issue expenses	3.00	2,717,587	3,318,571
Advance deposits & pre-payments	4.00	163,118	227,392
Accounts receivable	5.00	8,457,774	5,654,212
Investment in Money Market Instruments	6.00	60,000,000	65,000,000
Cash & cash equivalents	7.00	23,183,620	8,488,531
Total Assets		223,377,994	255,164,230
Current Liabilities			
Accrued expenses	8.00	1,394,060	2,895,253
Accounts payable	9.00	36,972	41,012
Total Liabilities		1,431,032	2,936,265
Capital Fund			
Unit capital	10.00	275,224,130	263,345,760
Unit premium reserve	11.00	453,659	2,186,045
Retained earnings	12.00	(53,730,827)	(13,303,840)
Total Capital Fund		221,946,962	252,227,965
Total Capital Fund & Liabilities		223,377,994	255,164,230
Net Asset Value (NAV)			
At cost price	13.00	10.62	10.79
At market price	14.00	8.06	9.58

These Financial Statements should be read in conjunction with notes.



Chairman
Trustee, ICB



Managing Director
Capitec Asset Management Ltd. (AMC)



Member
Trustee, ICB



Chief Operating Officer & CCO
Capitec Asset Management Ltd.(AMC)



Assistant Manager-Accounts
Capitec Asset Management Ltd.(AMC)

Place: Dhaka

Date: 23 October, 2024

Capitec-IBBL Shariah Unit Fund

Statement of Profit or Loss and Other Comprehensive Income (Un-Audited)
For the Period from January 01, 2024 to September 30, 2024

Particulars	Notes	Amount in Taka		Amount in Taka	
		January 01, 2024 to September 30, 2024	January 01, 2023 to September 30, 2023	July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
Income					
Realized gain/(loss) on sale of marketable securities	15.00	(3,306,176)	(5,398,583)	(4,677,510)	4,450,404
Dividend income	16.00	1,157,573	1,399,347	684,884	402,196
Profit on deposits	17.00	5,434,043	3,881,478	1,820,132	1,537,466
Total Income		3,285,440	(117,758)	(2,172,494)	6,390,066
Expenses					
Management fees	18.00	3,695,372	3,967,000	1,233,524	1,300,086
Trustee fees	19.00	263,102	285,140	87,775	92,857
Custodian fees	20.00	230,534	264,160	75,952	87,023
CDBL charges		71,073	108,707	3,850	59,716
Amortization of preliminary and issue expenses	21.00	600,984	598,790	201,790	201,790
BSEC Annual fees	22.00	141,699	230,195	47,578	77,575
Printing and publication		117,000	118,500	33,000	34,500
Bank charges and excise duty		108,529	59,719	71,015	32,185
Dividend Purification	Annexure-D	6,911	17,377	6,290	16,736
Shariah Supervisory Board Meeting Remuneration		99,469	46,200	46,669	-
Other operating expenses	23.00	5,000	3,000	-	-
Total Expenses		5,339,673	5,698,788	1,807,443	1,902,468
Profit/(Loss) before provision		(2,054,233)	(5,816,546)	(3,979,937)	4,487,598
Write Back of Provision/ (Provision) against marketable Investment	24.00	(38,372,754)	(16,475,851)	(4,396,829)	(8,289,110)
Net Profit/(Loss) during the Period		(40,426,987)	(22,292,397)	(8,376,766)	(3,801,512)
Earnings Per Unit	25.00	(1.47)	(0.85)	(0.30)	(0.14)

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Managing Director
Capitec Asset Management Ltd. (AMC)



Member
Trustee, ICB



Chief Operating Officer & CCO
Capitec Asset Management Ltd.(AMC)



Assistant Manager-Accounts
Capitec Asset Management Ltd.(AMC)

Place: Dhaka
Date: 23 October, 2024

Capitec-IBBL Shariah Unit Fund
Statement of Changes in Equity (Un-Audited)
For the Period from January 01, 2024 to September 30, 2024

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2024	263,345,760	2,186,045	(13,303,840)	252,227,965
Unit subscribed	-	-	-	-
Issuance of new unit	11,709,600	-	-	11,709,600
Investor in SIP	168,770	-	-	168,770
Unit Surrender	-	-	-	-
Unit premium reserve	-	(1,732,386)	-	(1,732,386)
Unrealized Gain(Loss)	-	-	-	-
Dividend Paid	-	-	-	-
Net profit/(Loss) during the Period	-	-	(40,426,987)	(40,426,987)
Balance as on September 30, 2024	275,224,130	453,659	(53,730,827)	221,946,962

Capitec-IBBL Shariah Unit Fund
Statement of Changes in Equity (Un-Audited)
For the Period from January 01, 2023 to September 30, 2023

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2023	268,668,490	1,595,802	29,039,929	299,304,221
Unit subscribed	-	-	-	-
Issuance of new unit	-	-	-	-
Investor in SIP	276,740	-	-	276,740
Unit Surrender	(5,656,000)	-	-	(5,656,000)
Unit premium reserve	-	593,775	-	593,775
Unrealized Gain(Loss)	-	-	-	-
Dividend Paid	-	-	-	-
Net profit/(Loss) during the Period	-	-	(26,866,849)	(26,866,849)
	-	-	(22,292,397)	(22,292,397)
Balance as on September 30, 2023	263,289,230	2,189,577	(20,119,317)	245,359,490



Chairman
Trustee, ICB



Managing Director
Capitec Asset Management Ltd. (AMC)



Member
Trustee, ICB



Chief Operating Officer & CCO
Capitec Asset Management Ltd.(AMC)



Assistant Manager-Accounts
Capitec Asset Management Ltd. (AMC)

Place: Dhaka
Date: 23 October, 2024

Capitec-IBBL Shariah Unit Fund


Statement of Cash Flows (Un-Audited)

For the Period from January 01, 2024 to September 30, 2024

Particulars	Notes	Amount in Taka	
		September 30, 2024	September 30, 2023
Cash flow from operating activities			
Net changes in Investment -Listed Securities		496,874	68,410,959
Investment in non-listed/IPO securities-at fair value		4,750,000	-
Realized gain/(loss) on sale of marketable securities		(3,306,176)	(5,398,583)
Profit on Bank Deposits		6,324,772	4,073,632
Receivable from Broker		(6,835,425)	-
Dividend Income		4,298,707	4,772,956
Payment Advance deposits & pre-payments		64,274	136,228
Operating Expenses		(6,243,922)	(6,939,702)
Net cash inflow/(outflow) by operating activities		(450,895)	65,055,490
Cash flow from investment activities			
Investment in Money Market Instruments		5,000,000	(33,000,000)
Net cash inflow/(outflow) from investment activities		5,000,000	(33,000,000)
Cash flow from financing activities			
Sponsor Contribution		-	-
Initial Subscription		-	-
Issuance of New Units		11,878,370	276,740
Unit Premium Reserve		(1,732,386)	593,775
Unit Surrender		-	(5,656,000)
Dividend Paid		-	(26,866,849)
Net cash inflow/(outflow) from financing activities		10,145,984	(31,652,334)
Increase/(Decrease) in cash		14,695,089	403,156
Cash & cash equivalent at beginning of the Period		8,488,531	7,114,569
Cash & cash equivalent at end the during the Period		23,183,620	7,517,725
Net Operating Cash Flow Per Unit (NOCFPU)	27.00	(0.02)	2.47


Chairman
 Trustee, ICB


Managing Director
 Capitec Asset Management Ltd. (AMC)


Member
 Trustee, ICB


Chief Operating Officer & CCO
 Capitec Asset Management Ltd.(AMC)


Assistant Manager-Accounts
 Capitec Asset Management Ltd.(AMC)

Place: Dhaka
 Date: 23 October, 2024

Capitec-IBBL Shariah Unit Fund

Notes to the financial statement as at September 30, 2024

Notes	Particular	Amount in Taka	
		September 30, 2024	December 31, 2023
1.00	Marketable Investment-at market price : Tk. 128,855,895		
	This is made up as follows:		
	<u>Particulars</u>		
	Investment in Securities	128,855,895	167,725,524
		128,855,895	167,725,524
	Annexure-A may kindly be seen for details of Marketable Investment		
2.00	Investment in IPO:(IPO Allotments) price: Tk. 0		
	This is made up as follows:		
	<u>Particulars</u>		
	Investment in IPO	-	4,750,000
		-	4,750,000
	Annexure-A may kindly be seen for details of Marketable Investment		
3.00	Preliminary and issue expenses : Tk. 2,717,587		
	This is made up as follows:		
	<u>Particulars</u>		
	Preliminary and issue expenses	3,318,571	4,119,152
	Less: Amortization during this period	(600,984)	(800,581)
	Closing Balance:	2,717,587	3,318,571
4.00	Advance deposits & pre-payments : Tk. 163,118		
	This is made up as follows:		
	<u>Particulars</u>		
	Advance Income TAX	38,632	38,632
	BSEC Annual Fees	47,061	188,760
	Advance Trustee Fees	77,425	-
	Closing Balance:	163,118	227,392
5.00	Accounts receivable : Tk. 8,457,774		
	This is made up as follows:		
	<u>Particulars</u>		
	MTDR Profit Receivables	634,997	1,757,156
	MSND Profit Receivables	233,440	2,010
	Receivable from Broker	6,835,425	-
	Dividend Receivables	753,912	3,895,046
	Closing Balance:	8,457,774	5,654,212
5.01	Dividend receivables : Tk. 753,912		
	This is made up as follows:		
	<u>Particulars</u>		
	DOREENPWR	-	359,071
	GENEXIL	-	4,634
	NIALCO	-	1,100
	PTL	-	43,000
	MHSML	-	26,000
	ACHIASF	-	330,878
	CONFIDCEM	-	56,175
	BEXGSUKUK	106,267	205,417
	MARICO	-	6,306
	BERGERPBL	6,306	50
	ORYZAAGRO	50	50
	BENGALBISC	621,089	621,089
	CVOPRL	20,200	34,576
	SJIBLPBOND	-	25,000
	SQURPHARMA	-	2,055,000
	INTRACO	-	36,750
	Closing Balance:	753,912	3,895,046

Notes 5.01

Notes	Particular	Amount in Taka	
		September 30, 2024	December 31, 2023

6.00 Investment in Money Market Instruments Tk. 60,000,000

This is made up as follows:

Particulars

Investment in Money Market Instruments (MTDR)

60,000,000	65,000,000
60,000,000	65,000,000

Annexure-A may kindly be seen for details of Investment in Money Market Instruments (MTDR)

7.00 Cash & cash equivalents : Tk. 23,183,620

This is made up as follows:

Name of the Bank	Branch	Account Number		
Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	3,690,653	3,547,597
Southeast Bank PLC. (Islamic Wing)		002713600000006	18,774,422	4,386,353
Southeast Bank PLC. (Islamic Wing)	Motijheel	002713600000007	717,594	552,250
Southeast Bank PLC. (Islamic Wing)		002711300000002	951	2,331
Closing Balance:			23,183,620	8,488,531

8.00 Accrued expenses : Tk. 1,394,060

This is made up as follows:

Particulars

Management Fees

Trustee Fees

Custodian Fees

Dividend Purification

Miscellaneous Expenses

Closing Balance:

8.01

1,233,524	2,644,709
-	904
92,744	188,759
54,292	47,381
13,500	13,500
1,394,060	2,895,253

8.01 Dividend Purification : Tk. 54,292

Opening Balance

Add: Addition during the Period

Closing Balance:

47,381	-
6,911	47,381
54,292	47,381

9.00 Accounts payable : Tk. 36,972

This is made up as follows:

Particulars

Others Payable

Audit Fees

Payable to Investors

Unclaimed Dividend

Closing Balance:

Notes 9.01

36,922	975
-	40,000
50	37
-	-
36,972	41,012

9.01 Unclaimed Dividend

This is made up as follows:

Particulars

Unclaimed Dividend

-	-
-	-

10.00 Unit capital : Tk. 275,224,130

This is made up as follows:

Particulars

Sponsor contribution

Initial Subscription

Investor in SIP

Issuance of New Units

Unit Surrender

Closing Balance:

Notes 10.01

37,500,000	37,500,000
126,000,000	126,000,000
619,970	451,200
126,685,160	114,975,560
(15,581,000)	(15,581,000)
275,224,130	263,345,760

Notes	Particular	Amount in Taka	
		September 30, 2024	December 31, 2023

- 10.01 Investor in SIP: Tk. 619,970**
This is made up as follows:

Particulars

Opening Balance

Add: Addition during the period

Closing Balance:

451,200	117,930
168,770	333,270
619,970	451,200

- 11.00 Unit premium reserve: Tk.453,659**

This is made up as follows:

Particulars

Opening Balance

Add/(Less):During the period

Total:

2,186,045	1,595,802
(1,732,386)	590,243
453,659	2,186,045

- 12.00 Retained earning : Tk. -53,730,827**

This is made up as follows:

Particulars

Opening Balance

Add: Addition during the period

Less: Dividend Paid

Closing Balance:

(13,303,840)	29,039,929
(40,426,987)	(15,476,920)
-	(26,866,849)
(53,730,827)	(13,303,840)

- 13.00 Net Asset Value (NAV) per unit at cost price : Tk. 10.62**

This is made up as follows:

Particulars

Total Assets at Market Price

Add/Less: Investment diminution reserve-Unrealized gain/(Loss)

Less: Current liabilities

Total net asset value (NAV) at cost price

Number of units

Net Asset Value (NAV) per unit at cost price

223,377,994	255,164,230
70,385,833	32,013,079
(1,431,032)	(2,936,265)
292,332,796	284,241,044
27,522,413	26,334,576
10.62	10.79

- 14.00 Net Asset Value (NAV) per unit at market price : Tk. 8.06**

This is made up as follows:

Particulars

Total net asset value at Cost Price

Add/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

292,332,796	284,241,044
(70,385,833)	(32,013,079)
221,946,962	252,227,965
27,522,413	26,334,576
8.06	9.58

Capitec-IBBL Shariah Unit Fund
Notes to the Profit or Loss and Other Comprehensive Income
For the Period from January 01, 2024 to September 30, 2024

Notes	Particular	Amount in Taka	
		January 01, 2024 to September 30, 2024	January 01, 2023 to September 30, 2023

15.00 Realized gain/(loss) on sale of marketable securities : Tk. -3,306,176

This is made up as follows:

Particulars

Realized gain/(loss) on sale of marketable securities

Total:

Annexure-C may kindly be seen for details

(3,306,176)	(5,398,583)
(3,306,176)	(5,398,583)

16.00 Dividend income : Tk. 1,157,573

This is made up as follows:

Particulars

Dividend income

Total:

Annexure-D may kindly be seen for details

1,157,573	1,399,347
1,157,573	1,399,347

17.00 Profit on deposits : Tk. 5,434,043

This is made up as follows:

Particulars

Profit on MSND

Profit on MTDR

Total:

Annexure-F
Annexure-G

690,550	338,813
4,743,493	3,542,665
5,434,043	3,881,478

18.00 Management fees : Tk. 3,695,372

This is made up as follows:

Particulars

Date	NAV	Fees
January 4, 2024	253,310,308.50	58,237.96
January 11, 2024	255,500,508.12	102,548.22
January 18, 2024	253,637,518.04	102,010.82
January 25, 2024	236,752,058.73	95,866.18
February 1, 2024	239,037,901.51	96,745.35
February 8, 2024	242,541,143.48	98,092.75
February 15, 2024	241,361,306.78	97,638.96
February 22, 2024	240,997,783.82	97,499.15
February 29, 2024	240,793,498.98	97,420.58
March 7, 2024	238,813,017.26	96,658.85
March 14, 2024	237,529,803.33	96,165.31
March 21, 2024	237,237,475.89	96,052.88
March 28, 2024	235,773,271.00	95,489.72
April 4, 2024	240,905,849.24	97,463.79
April 9, 2024	240,210,129.59	69,425.86
April 18, 2024	233,677,381.62	121,736.07
April 25, 2024	229,315,699.07	93,006.04
May 2, 2024	231,334,547.62	93,782.52
May 9, 2024	231,284,557.45	93,763.29
May 16, 2024	226,259,663.28	91,830.64
May 23, 2024	220,524,505.43	89,624.81
May 30, 2024	218,919,136.30	89,007.36
June 6, 2024	218,246,069.17	88,748.49
June 13, 2024	214,301,803.73	87,231.46
June 20, 2024	217,334,739.40	88,397.98
June 27, 2024	218,990,599.62	89,034.85
June 30, 2024	220,266,716.56	38,368.14

3,695,372	3,967,000
3,695,372	3,967,000

Notes	Particular	Amount in Taka	
		January 01, 2024 to September 30, 2024	January 01, 2023 to September 30, 2023
	July 4, 2024	224,922,977.82	52,180.87
	July 11, 2024	235,235,750.47	95,282.98
	July 18, 2024	233,190,972.03	94,496.53
	July 25, 2024	234,922,291.11	95,162.42
	August 1, 2024	233,036,148.89	94,436.98
	August 8, 2024	243,205,489.34	98,348.27
	August 15, 2024	236,069,281.19	95,603.57
	August 22, 2024	231,014,771.34	93,659.53
	August 29, 2024	230,701,466.01	93,539.03
	September 5, 2024	229,722,170.93	93,162.37
	September 12, 2024	229,767,754.21	93,179.91
	September 19, 2024	228,993,285.29	92,882.03
	September 26, 2024	221,664,192.93	90,063.15
	September 30, 2024	221,946,962.53	51,526.80
	Total Management fees		3,695,372

19.00 Trustee fees : Tk. 263,102

This is made up as follows:

Particulars		
Date	NAV	Fees
January 4, 2024	253,310,308.50	4,175.44
January 11, 2024	255,500,508.12	7,370.21
January 18, 2024	253,637,518.04	7,316.47
January 25, 2024	236,752,058.73	6,829.39
February 1, 2024	239,037,901.51	6,895.32
February 8, 2024	242,541,143.48	6,996.38
February 15, 2024	241,361,306.78	6,962.35
February 22, 2024	240,997,783.82	6,951.86
February 29, 2024	240,793,498.98	6,945.97
March 7, 2024	238,813,017.26	6,888.84
March 14, 2024	237,529,803.33	6,851.82
March 21, 2024	237,237,475.89	6,843.39
March 28, 2024	235,773,271.00	5,813.59
April 4, 2024	240,905,849.24	7,920.19
April 9, 2024	240,210,129.59	4,949.38
April 18, 2024	233,677,381.62	8,666.61
April 25, 2024	229,315,699.07	6,614.88
May 2, 2024	231,334,547.62	6,673.11
May 9, 2024	231,284,557.45	6,671.67
May 16, 2024	226,259,663.28	6,526.72
May 23, 2024	220,524,505.43	6,361.28
May 30, 2024	218,919,136.30	6,314.98
June 6, 2024	218,246,069.17	6,295.56
June 13, 2024	214,301,803.73	6,181.78
June 20, 2024	217,334,739.40	6,269.27
June 27, 2024	218,990,599.62	6,317.04
June 30, 2024	220,266,716.56	2,723.10
July 4, 2024	224,922,977.82	3,707.52
July 11, 2024	235,235,750.47	6,785.65
July 18, 2024	233,190,972.03	6,726.66
July 25, 2024	234,922,291.11	6,776.60
August 1, 2024	233,036,148.89	6,722.20
August 8, 2024	243,205,489.34	7,015.60
August 15, 2024	236,069,281.19	6,809.80
August 22, 2024	231,014,771.34	6,663.89
August 29, 2024	230,701,466.01	6,654.85
September 5, 2024	229,722,170.93	6,626.60
September 12, 2024	229,767,754.21	6,627.92
September 19, 2024	228,993,285.29	6,605.58
September 26, 2024	221,664,192.93	6,394.16
September 30, 2024	221,946,962.53	3,658.48
Total Trustee fees		263,102

263,102	285,140
263,102	285,140

Notes	Particular	Amount in Taka	
		January 01, 2024 to September 30, 2024	January 01, 2023 to September 30, 2023

20.00 Custodian fees: Tk. 230,534

This is made up as follows:

Particulars

230,534	264,160
230,534	264,160

Date	Portfolio	MTDR	Custodian Fee
January 31, 2024	150,924,955.40	65,000,000.00	26,991
February 29, 2024	125,707,485.60	65,000,000.00	23,838
March 31, 2024	145,910,308.50	65,000,000.00	26,364
April 30, 2024	146,636,448.10	65,000,000.00	26,455
May 31, 2024	138,249,702.50	65,000,000.00	25,406
June 30, 2024	139,222,655.70	65,000,000.00	25,528
July 31, 2024	143,718,320.50	65,000,000.00	26,090
August 31, 2024	145,043,091.70	65,000,000.00	26,255
September 30, 2024	128,855,895.10	60,000,000.00	23,607
Total Custodian fees			230,534

21.00 Amortization of preliminary and issue expenses : Tk. 600,984

This is made up as follows:

Particulars

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

600,984	598,790
600,984	598,790

22.00 BSEC Annual fees: Tk. 141,699

This is made up as follows:

Particulars

BSEC Annual fees

141,699	230,195
141,699	230,195

23.00 Other operating expenses : Tk. 5,000

This is made up as follows:

Particulars

Bidding/Subscription Fees
Closing Balance:

5,000	3,000
5,000	3,000

24.00 Write Back of Provision/ (Provision) against marketable Investment: TK. -38,372,754

This is made up as follows:

Particulars

Opening Balance

Unrealized Gain/(Loss)

Write Back of Provision/ (Provision) against marketable Investment

(32,013,079)	(18,838,107)
(70,385,833)	(35,313,958)
(38,372,754)	(16,475,851)

Notes	Particular	Amount in Taka	
		January 01, 2024 to September 30, 2024	January 01, 2023 to September 30, 2023

25.00 Earning per unit: Tk. -1.47

This is made up as follows:

Particulars

Net profit during the period

Number of Units

Earning Per Unit

(40,426,987)	(22,292,397)
27,522,413	26,328,923
(1.47)	(0.85)

26.00 Non-Performing Investment

This is made up as follows:

Annexure-E may kindly be seen for details

-	-
-	-

27.00 Net Operating Cash Flow per unit: Tk -0.02

This is made up as follows:

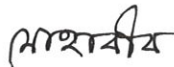
Particulars

Net Cash inflow/ (out flow) from operating activities

Outstanding number of units

Net Operating Cash Flow Per Unit (NOCFPU)

(450,895)	65,055,490
27,522,413	26,328,923
(0.02)	2.47



Chairman
Trustee, ICB



Managing Director
Capitec Asset Management Ltd. (AMC)



Member
Trustee, ICB



Chief Operating Officer & CCO
Capitec Asset Management Ltd.(AMC)



Assistant Manager-Accounts
Capitec Asset Management Ltd.(AMC)

Asset Manager: Capitec Asset Management Limited
Capitec-IBBL Shariah Unit Fund
Portfolio Statement as at September 30, 2024

I. Investment in Capital Market Securities (Listed)

Annexure - A
[Figure in Bangladeshi Taka]

SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
	Sector	A. Share of Listed Companies								
1	Cement	CONFIDCEM	106,267	124.45	13,225,458	59.10	6,280,380	(6,945,079)	-52.51%	4.68%
2	Engineering	BBSCABLES	192,585	69.07	13,302,642	20.80	4,005,768	(9,296,874)	-69.89%	4.71%
3		NIALCO	90,260	49.39	4,457,916	41.10	3,709,686	(748,230)	-16.78%	1.58%
4	Food & Allied	ACHIASF	600,000	36.57	21,939,592	26.50	15,900,000	(6,039,592)	-27.53%	7.77%
5		BENGALBISC	69,153	157.43	10,886,424	63.60	4,398,131	(6,488,293)	-59.60%	3.85%
6	Fuel & Power	DOREENPWR	366,233	66.16	24,229,187	21.20	7,764,140	(16,465,048)	-67.96%	8.58%
7		CVOPRL	50,000	191.18	9,558,803	131.40	6,570,000	(2,988,803)	-31.27%	3.38%
8	IT Sector	ITC	320,000	49.39	15,805,990	37.00	11,840,000	(3,965,990)	-25.09%	5.60%
9	Miscellaneous	BERGERPBL	404	1,746.37	705,533	1,778.40	718,474	12,941	1.83%	0.25%
10		SINOBANGLA	83,296	42.94	3,576,611	36.10	3,006,986	(569,626)	-15.93%	1.27%
11		KBSEED	550,000	22.27	12,249,342	14.00	7,700,000	(4,549,342)	-37.14%	4.34%
12	Pharmaceuticals & Chemicals	MARICO	1,002	2,380.99	2,385,750	2,311.90	2,316,524	(69,227)	-2.90%	0.84%
13		SQURPHARMA	3,500	210.02	735,067	229.20	802,200	67,133	9.13%	0.26%
14	Telecommunication	ACMELAB	75,000	91.32	6,849,046	85.30	6,397,500	(451,546)	-6.59%	2.43%
15		BSCPLC	75,550	227.58	17,193,847	142.90	10,796,095	(6,397,752)	-37.21%	6.09%
16		GP	21,165	345.83	7,319,443	350.20	7,411,983	92,540	1.26%	2.59%
17	Textile	MHSML	130,000	35.63	4,631,277	13.90	1,807,000	(2,824,277)	-60.98%	1.64%
18		MALEKSPIN	50,000	33.56	1,678,006	28.80	1,440,000	(238,006)	-14.18%	0.59%
		Sub -Total			170,729,936		102,864,865	(67,865,070)	-39.75%	60.45%
		B. Listed Bond								
19	Corporate Bond	IBBLPBOND	5,239	1,052.06	5,511,739	770.00	4,034,030	(1,477,709)	-26.81%	1.95%
20		SJIBLPBOND	3,600	5,000.02	18,000,054	4,882.50	17,577,000	(423,054)	-2.35%	6.37%
		Sub-Total			23,511,793		21,611,030	(1,900,763)	-8.08%	8.32%
		C. IPO Shares								
22					-		-	-		0.00%
		Sub-Total			-		-	-		0.00%
Grand Total of Capital Market Securities (Listed)					194,241,729		124,475,895	(69,765,833)	-35.92%	68.78%

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

SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
A. Open- End Mutual Fund										
1	Open-end Mutual Fund	HFAML SHARIAH UNIT FUND	500,000	10.00	5,000,000	8.76	4,380,000	(620,000)	-12.40%	1.77%
Sub-Total					5,000,000		4,380,000	(620,000)	-12.40%	1.77%
Grand Total of Capital Market Securities (Listed & Non-Listed)					199,241,729		128,855,895	(70,385,833)	-35.33%	70.55%

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

A. Term Deposit :

Sl. & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 22/09/2024	Islamic Finance and Investment Ltd.	11.50%	15,000,000	15,862,500	5.31%
2 & 22/09/2024	Southeast Bank PLC.(Islamic Wing)	11.40%	5,000,000	5,285,000	1.77%
3 & 15/07/2024	Mutual Trust Bank PLC.(Islamic Wing)	11.25%	18,000,000	19,012,500	6.37%
4 & 08/09/2024	Jamuna Bank PLC.(Islamic Wing)	11.40%	22,000,000	23,254,000	7.79%
	Sub-Total		60,000,000	63,414,000	21.24%

B. Cash at Bank :

A/C NO	Bank Name	Rate of Profit	Available Balance	N/A	
20504300900000507	Islami Bank Bangladesh PLC. MSND	2.20%	3,690,653		
002713600000006	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	18,774,422		
002713600000007	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	717,594		
002711300000002	Southeast Bank PLC. MCD (Islamic Wing)	-	951		
	Sub-Total		23,183,620		
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market):			83,183,620		

Total Investment=(I+II+III)

282,425,349

Capitec-IBBL Shariah Unit Fund

Valuation of Open-End Mutual Fund

As at September 30, 2024

Annexure - B

As per BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015, Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds and will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

Serial	Fund Name	No. of Unit	Average Cost Price per unit	Latest Surrender Value per unit as on September 26, 2024	Required Provision per unit	Required Provision	Status
1	HFAML SHARIAH UNIT FUND	500,000	10.00	8.76	1.24	620,000	Provision Applicable

DIRECTIVE:

BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015,

B. For Open-End Mutual Funds

1. Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds.
2. Mutual Funds will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

i.e Required Provision = Average Cost Price - Latest Surrender Value (i.e Not over 5% discount of NAVcmp)

Capitec-IBBL Shariah Unit Fund
Schedule of realized gain/(loss) on sale of marketable securities
For the Period from January 01, 2024 to September 30, 2024

ANNEXURE-C

SL. No	Name of the Company	No of Share	Sell Value	Cost Value	Profit/(Loss)
1	ACHIASF	61,755	2,297,563	2,258,133	39,430
2	ASIATICLAB	95,000	5,116,991	4,750,000	366,991
3	BBSCABLES	21,300	577,074	1,471,279	(894,205)
4	BEXGSUKUK	37,012	1,590,841	3,556,525	(1,965,684)
5	CONFIDCEM	11,700	821,173	1,456,123	(634,951)
6	CRAFTSMAN	2,577	91,374	25,770	65,604
7	DOREENPWR	17,800	481,230	1,177,610	(696,380)
8	GENEXIL	8,031	383,340	659,642	(276,303)
9	IBNSINA	6,000	2,043,120	1,845,684	197,436
10	INTRACO	90,000	4,135,857	3,847,602	288,254
11	KBSEED	100,000	2,506,265	2,227,153	279,112
12	LINDEBD	380	497,284	504,507	(7,223)
13	NAVANAPHAR	82,000	7,284,898	8,336,142	(1,051,244)
14	ORYZAAGRO	1,242,178	25,312,820	25,202,406	110,414
15	PTL	43,000	2,463,041	4,673,966	(2,210,925)
16	RECKITTBEN	40	199,920	192,665	7,255
17	SJIBLPBOND	1,400	6,835,425	7,000,021	(164,596)
18	TECHNODRUG	125,000	6,613,075	4,250,000	2,363,075
19	UNILEVERCL	101	212,666	210,895	1,771
20	WALTONHIL	7,397	5,148,301	4,367,384	780,918
21	WEBCOATS	3,504	130,114	35,040	95,074
Total					(3,306,176)

Capitec-IBBL Shariah Unit Fund

Dividend Income

For the Period from January 01, 2024 to September 30, 2024

Annexure-D

SL No.	Name of the Company	No of Shares	Face Value	Dividend %	Dividend Amount	Tax 15%	Net Cash Dividend	DP Ratio	Purification Amount
		A	B	C	$D=(A \times B \times C)$	E	$F=(D-E)$		
01	HFAML SHARIAH	500,000	10.00	4.25%	212,500	-	212,500		
02	GP	665	10.00	125.00%	8,313	-	8,313	0.009700	81
03	MARICO	1,002	10.00	200.00%	20,040		20,040	0.025700	515
04	BEXGSUKUK	37,012	100.00	4.55%	168,405		168,405	-	-
05	IBBLPBOND	5,239	1,000.00	7.44%	389,782		389,782	-	-
06	GP	665	10.00	160.00%	10,640		10,640	0.009700	103
07	BERGERPBL	404	10.00	500.00%	20,200		20,200	0.002100	42
08	MARICO	1,002	10.00	1000.00%	100,200		100,200	0.025700	2,575
09	CONFIDCEM	106,267	10.00	10.00%	106,267		106,267	0.017000	1,807
10	BSCCL				57,796		57,796	0.030500	1,763
11	GENEXIL				66	-	66	0.000100	0
12	DOREENPWR				63,365	-	63,365	0.000400	25
Total					1,157,573	-	1,157,573		6,911

Capitec-IBBL Shariah Unit Fund
Information on Non-Performing Investment

Annexure-E

Fund Name	Name of the Investee Company/Issuer	Amount of Investment as on 30.09.2024 (Script wise)	Date of Investment	Category of Investment (Private Equity, \fixed Income Securities and others)	Period of Investment without return	Receivables (Principal and Return)	Amount of Provisions made till date
Capitec IBBL Shariah Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Profit on MSND

Annexure-F

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	MSND	2.20%	79,110	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	69,785	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	541,655	
Total						690,550	

Annexure-G

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islamic Finance and Investment Limited	Head office	IFIL-0009782/1112970000485	MTDR	11.50%	1,214,726	
02	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	JBL-0018543/4301000029397	MTDR	11.40%	151,167	
03	Mercantile Bank PLC.(Islamic Wing)	Motijheel	MTB-9992020002795	MTDR	10.50%	832,808	Encashment
04	Mercantile Bank PLC.(Islamic Wing)	Motijheel	MBL-0009137/3410000153824	MTDR	10.50%	820,178	Encashment
05	Mutual Trust Bank PLC.(Islamic Wing)	Gulshan	MBL-007592, AC No:3410000068463	MTDR	11.00%	1,359,192	
06	Southeast Bank PLC. (Islamic Wing)	Motijheel	SEBL-7520747/9992020001409	MTDR	11.40%	365,422	
Total						4,743,493	