

*Private & Confidential*

## **Financial Statements (Un-Audited)**

### **Capitec Popular Life Unit Fund**

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

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

**Capitec Popular Life Unit Fund**  
Statement of Financial Position (Un-Audited)  
As at September 30, 2024

Particulars	Notes	Amount in Taka	
		September 30, 2024	June 30, 2024
<b>Assets</b>			
Marketable investment -at market price	1.00	143,603,648	138,934,877
IPO investment	2.00	-	-
Investment in Govt. Treasury Bill	3.00	19,407,756	-
Preliminary and issue expenses	4.00	1,987,541	2,205,484
Advance deposits and pre-payments	5.00	279,949	270,659
Accounts receivable	6.00	1,520,992	3,229,074
Cash and cash equivalents	7.00	54,377,598	72,140,093
<b>Total Assets</b>		<b>221,177,484</b>	<b>216,780,187</b>
<b>Capital Fund</b>			
Unit capital	8.00	245,927,510	245,857,630
Unit premium reserve	9.00	5,142,497	5,149,244
Retained earnings	10.00	(31,251,895)	(36,835,191)
<b>Total Capital Fund</b>		<b>219,818,112</b>	<b>214,171,683</b>
<b>Current Liabilities</b>			
Accrued expenses	11.00	1,325,938	2,608,264
Accounts payable	12.00	33,434	240
		<b>1,359,372</b>	<b>2,608,504</b>
<b>Total Capital Fund &amp; Liability</b>		<b>221,177,484</b>	<b>216,780,187</b>
<b>Net Asset Value (NAV)</b>			
At cost price	13.00	<b>10.61</b>	<b>10.79</b>
At market price	14.00	<b>8.94</b>	<b>8.71</b>

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 Popular Life Unit Fund

Statement of Profit or Loss and Other Comprehensive Income (Un-Audited)

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

Particulars	Notes	Amount in Taka	
		July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
<b>Income</b>			
Realized gain/(loss) on sale of marketable securities	15.00	(5,502,823)	4,555,163
Dividend income	16.00	840,753	2,863,729
Profit on deposits	17.00	2,033,390	1,855,574
<b>Total Income</b>		<b>(2,628,680)</b>	<b>9,274,466</b>
<b>Expenses</b>			
Management fees	18.00	1,184,443	1,450,550
Trustee fees	19.00	84,094	107,626
Custodian fees	20.00	78,411	88,552
CDBL charges		1,804	68,796
Amortization of preliminary and issue expenses	21.00	217,943	217,943
BSEC Annual fees	22.00	52,735	94,693
Printing and publication		63,000	64,500
Bank charges and excise duty		2,186	30,890
Other operating expenses	23.00	-	-
<b>Total Expenses</b>		<b>1,684,616</b>	<b>2,123,550</b>
<b>Profit/(Loss) before provision</b>		<b>(4,313,296)</b>	<b>7,150,916</b>
Write Back of Provision/ (Provision) against marketable Investment	24.00	9,896,592	(11,507,737)
<b>Net Profit/(Loss) for the period</b>		<b>5,583,296</b>	<b>(4,356,821)</b>
Add: Other comprehensive income:		-	-
<b>Total Comprehensive income /(loss)</b>		<b>5,583,296</b>	<b>(4,356,821)</b>
<b>Earnings Per Unit</b>	25.00	<b>0.23</b>	<b>(0.18)</b>

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

**Place: Dhaka**


Date: 23 October, 2024

**Capitec Popular Life Unit Fund**  
Statement of Changes in Equity (Un-Audited)  
For the Period from July 01, 2024 to September 30, 2024

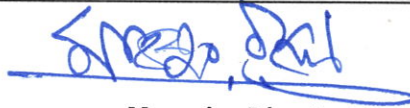
Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
<b>Balance as on July 01, 2024</b>	245,857,630	5,149,244	-	(36,835,191)	214,171,683
Unit Subscribed	-	-	-	-	-
Unit Subscribed SIP	76,550	-	-	-	76,550
Unit Surrender	(6,670)	-	-	-	(6,670)
Unit Premium Reserve	-	(6,747)	-	-	(6,747)
Dividend Paid	-	-	-	-	-
Net profit/(Loss) for the period	-	-	-	5,583,296	5,583,296
<b>Balance as on September 30, 2024</b>	<b>245,927,510</b>	<b>5,142,497</b>	-	<b>(31,251,895)</b>	<b>219,818,112</b>

**Capitec Popular Life Unit Fund**  
Statement of Changes in Equity (Un-Audited)  
For the Period from July 01, 2023 to September 30, 2023

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
<b>Balance as on July 01, 2023</b>	334,761,970	8,866,641	-	32,769,281	376,397,892
Unit Subscribed	-	-	-	-	-
Unit Subscribed SIP	447,280	-	-	-	447,280
Unit Surrender	(89,982,720)	-	-	-	(89,982,720)
Unit Premium Reserve	-	(3,674,296)	-	-	(3,674,296)
Dividend Paid	-	-	-	(31,802,387)	(31,802,387)
Net profit/(Loss) for the period	-	-	-	(4,356,821)	(4,356,821)
<b>Balance as on September 30, 2023</b>	<b>245,226,530</b>	<b>5,192,345</b>	-	<b>(3,389,927)</b>	<b>247,028,948</b>



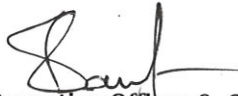
**Chairman**  
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Capitec Asset Management Ltd.(AMC)



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

**Place: Dhaka**

Date: 23 October, 2024



**Capitec Popular Life Unit Fund**  
Statement of Cash Flows (Un-Audited)  
For the Period from July 01, 2024 to September 30, 2024

Particulars	Notes	Amount in Taka	
		July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
<b>Cash flow from operating activities</b>			
Net changes in Investment -Listed Securities		5,227,821	83,032,269
Investment in non-listed/IPO securities		-	-
Investment in Govt. Treasury Bill		(19,407,756)	-
Accounts Receivable From Broker		1,697,498	5,357,549
Dividend received		1,201,257	3,358,425
Realized gain/(loss) on sale of marketable securities		(5,502,823)	4,555,164
Advance deposits and pre-payments		(9,290)	(79,980)
Profit on deposits		1,683,469	2,180,185
(Increase)/Decrease in operating expenses		(2,715,805)	(4,193,867)
<b>Net cash inflow/(outflow) by operating activities</b>		<b>(17,825,629)</b>	<b>94,209,745</b>
<b>Cash flow from investment activities</b>			
Net cash inflow/(outflow) from investment activities		-	-
<b>Cash flow from financing activities</b>			
Sponsor Contribution		-	-
Initial Subscription		-	-
Issuance of New Units		76,550	447,280
Unit Surrender		(6,670)	(89,982,720)
Unit Premium Reserve		(6,747)	(3,674,296)
Dividend Paid		-	(31,802,387)
<b>Net cash inflow/(outflow) from financing activities</b>		<b>63,133</b>	<b>(125,012,123)</b>
<b>Increase/(Decrease) in cash</b>		<b>(17,762,496)</b>	<b>(30,802,377)</b>
Cash & cash equivalent at beginning of the period		72,140,093	103,112,327
<b>Cash &amp; cash equivalent at end of the period</b>		<b>54,377,598</b>	<b>72,309,950</b>

**Net Operating Cash Flow Per Unit (NOCFPU)** 27.00 (0.72) 3.84



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

## Capitec Popular Life Unit Fund

Notes to the financial statement

As at September 30, 2024

Notes	Particular	Amount in Taka	
		September 30, 2024	June 30, 2024
<b>1.00</b>	<b>Marketable Investment-at market price : Tk 143,603,648</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	Investment in Marketable Securities	143,603,648	138,934,877
		<u>143,603,648</u>	<u>138,934,877</u>
	<b>Annexure-A may kindly be seen for details of Marketable Investment</b>		
<b>2.00</b>	<b>IPO investment:(IPO Allotments) price: Tk 0</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	IPO investment	-	-
		<u>-</u>	<u>-</u>
	<b>Annexure-A may kindly be seen for details of Investment in IPO</b>		
<b>3.00</b>	<b>Investment in Govt. Treasury Bill :Tk.19,407,756</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	Investment in Govt. Treasury Bill	18,888,780	-
	Add: Investment in Govt. Treasury Bill Profit Receivables	518,976	-
	<b>Closing Balance:</b>	<u>19,407,756</u>	<u>-</u>
<b>4.00</b>	<b>Preliminary and issue expenses : Tk 1,987,541</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	Opening Preliminary and issue expenses	2,205,484	3,072,516
	Less: Amortization during the period	(217,943)	(867,032)
	<b>Closing Balance:</b>	<u>1,987,541</u>	<u>2,205,484</u>
<b>5.00</b>	<b>Advance deposits and pre-payments : Tk 279,949</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	IPO Application	-	-
	Advance Income TAX	47,500	47,500
	Advance BSEC Annual Fees	155,914	208,649
	Advance Trustee Fees	76,535	14,510
	<b>Total:</b>	<u>279,949</u>	<u>270,659</u>
<b>6.00</b>	<b>Accounts receivable : Tk 1,520,992</b>		
	This is made up as follows:		
	<b><u>Particulars</u></b>		
	FDR Profit Receivables	1,209,315	1,089,753
	SND Profit Receivables	145,351	-
	Receivable from Broker	-	1,697,498
	Treasury Bond Profit Receivables	138,600	53,592
	Dividend Receivables	27,726	388,230
	<b>Total:</b>	<u>1,520,992</u>	<u>3,229,074</u>
	Notes 6.01		

Notes	Particular	Amount in Taka	
		September 30, 2024	June 30, 2024

**6.01 Dividend Receivables : Tk 27,726**

This is made up as follows:

**Particulars**

ACHIASF	22,726	113,630
PIONEERINS	-	138,600
MARICO	5,000	6,000
RUPALIINS	-	130,000
<b>Total:</b>	<b>27,726</b>	<b>388,230</b>

**7.00 Cash and cash equivalents : Tk 54,377,598**

This is made up as follows:

**Particulars**

Name of the Bank	Branch	Account Number	Amount in (Tk.)	
Southeast Bank PLC.	Mouchak	004513100000027	3,174,734	8,733,828
		004513100000035	1,959,843	1,896,837
		004513100000036	2,230,278	14,496,570
		004511200000002	12,743	12,858
Cash at Money Market Instruments		Annexure - A	47,000,000	47,000,000
<b>Total:</b>			<b>54,377,598</b>	<b>72,140,093</b>

**8.00 Unit capital : Tk 245,927,510**

This is made up as follows:

**Particulars**

Sponsor contribution		50,000,000	50,000,000
Initial Subscription		200,000,000	200,000,000
Issuance of New Units		91,076,950	91,076,950
SIP Investor	Notes 8.01	2,459,260	2,382,710
Unit Surrender		(97,608,700)	(97,602,030)
<b>Closing Balance:</b>		<b>245,927,510</b>	<b>245,857,630</b>

**8.01 SIP Investor: Tk 2,459,260**

This is made up as follows:

**Particulars**

Opening balance		2,382,710	1,304,330
SIP Investor during this period		76,550	1,078,380
<b>Closing Balance:</b>		<b>2,459,260</b>	<b>2,382,710</b>

**9.00 Unit premium reserve : Tk 5,142,497**

This is made up as follows:

**Particulars**

Opening balance		5,149,244	8,866,641
Unit premium during the period		(6,747)	(3,717,397)
<b>Closing Balance:</b>		<b>5,142,497</b>	<b>5,149,244</b>



Notes	Particular	Amount in Taka	
		September 30, 2024	June 30, 2024
<b>10.00</b>	<b>Retained earnings : Tk -31,251,895</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Opening balance	(36,835,191)	32,769,281
	Less: Dividend Paid	-	(31,802,387)
	Add: Addition during the period	5,583,296	(37,802,085)
	<b>Closing Balance:</b>	<b>(31,251,895)</b>	<b>(36,835,191)</b>
<b>11.00</b>	<b>Accrued expenses : Tk 1,325,938</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Management Fees	1,184,443	2,390,741
	Trustee Fees	-	-
	Custodian Fees	87,995	164,023
	Audit Fees	40,000	40,000
	Miscellaneous Expenses	13,500	13,500
	<b>Total:</b>	<b>1,325,938</b>	<b>2,608,264</b>
<b>12.00</b>	<b>Accounts payable : Tk. 33,434</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Payable to Investor	28	40
	Others Payable	33,406	200
	Unclaimed Dividend	-	-
	<b>Total:</b>	<b>33,434</b>	<b>240</b>
		Notes 12.01	
<b>12.01</b>	<b>Unclaimed Dividend: Tk 0</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Unclaimed Dividend	-	-
<b>13.00</b>	<b>Net Asset Value (NAV) per unit at cost price : Tk 10.61</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Total Assets at Market Price	221,177,484	216,780,187
	Add/(Less): Investment diminution reserve-unrealized gain/(loss)	41,211,799	51,108,391
	Less: Current liabilities	(1,359,372)	(2,608,504)
	<b>Total net asset value (NAV) at cost price</b>	<b>261,029,910</b>	<b>265,280,074</b>
	Outstanding number of units	24,592,751	24,585,763
	<b>Net Asset Value (NAV) per unit at cost price</b>	<b>10.61</b>	<b>10.79</b>
<b>14.00</b>	<b>Net Asset Value (NAV) per unit at market price : Tk 8.94</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Total net asset value at Cost Price	261,029,910	265,280,074
	Add/(Less): Investment diminution reserve-unrealized gain/(loss)	(41,211,799)	(51,108,391)
	<b>Net Asset Value (NAV) at market Price</b>	<b>219,818,112</b>	<b>214,171,683</b>
	Outstanding number of units	24,592,751	24,585,763
	<b>Net Asset Value (NAV) per unit at market price</b>	<b>8.94</b>	<b>8.71</b>



## Capitec Popular Life Unit Fund

Notes to the Profit or Loss and Other Comprehensive Income  
For the Period from July 01, 2024 to September 30, 2024

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

**15.00 Realized gain/(loss) on sale of marketable securities : Tk -5,502,823**

This is made up as follows:

**Particulars**

Realized gain/(loss) on sale of marketable securities

(5,502,823)

4,555,163

**Total:**

(5,502,823)

4,555,163

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

**16.00 Dividend income : Tk 840,753**

This is made up as follows:

**Particulars**

Dividend income

840,753

2,863,729

**Total:**

840,753

2,863,729

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

**17.00 Profit on deposits : Tk 2,033,390**

This is made up as follows:

**Particulars**

Profit on Bank Accounts

Annexure-G

145,351

315,594

Profit on FDR/MTDR

Annexure-H

1,284,055

1,469,324

Profit on Treasury Bond

85,008

70,656

Profit on Treasury Bill

518,976

-

**Total:**

2,033,390

1,855,574

**18.00 Management fees : Tk 1,184,443**

Date	NAV	Fees
July 4, 2024	216,721,284.92	50,378.30
July 11, 2024	216,721,284.92	88,162.03
July 18, 2024	216,198,563.16	87,960.99
July 25, 2024	216,444,499.11	88,055.58
August 1, 2024	215,830,748.73	87,819.52
August 8, 2024	224,691,652.79	91,227.56
August 15, 2024	225,797,321.85	91,652.82
August 22, 2024	225,943,676.88	91,709.11
August 29, 2024	225,310,799.89	91,465.69
September 5, 2024	225,447,291.99	91,518.19
September 12, 2024	226,795,861.75	92,036.87
September 19, 2024	225,808,252.14	91,657.02
September 26, 2024	220,843,536.58	89,747.51
September 30, 2024	219,784,009.56	51,051.43
<b>Total Management fees</b>		<b>1,184,443</b>

1,184,443

1,450,550

1,184,443

1,450,550

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

**19.00 Trustee fees : Tk 84,094**

Date	NAV	Fees
July 4, 2024	216,721,284.92	3,572.33
July 11, 2024	216,721,284.92	6,251.58
July 18, 2024	216,198,563.16	6,236.50
July 25, 2024	216,444,499.11	6,243.59
August 1, 2024	215,830,748.73	6,225.89
August 8, 2024	224,691,652.79	6,481.49
August 15, 2024	225,797,321.85	6,513.38
August 22, 2024	225,943,676.88	6,517.61
August 29, 2024	225,310,799.89	6,499.35
September 5, 2024	225,447,291.99	6,503.29
September 12, 2024	226,795,861.75	6,542.19
September 19, 2024	225,808,252.14	6,513.70
September 26, 2024	220,843,536.58	6,370.49
September 30, 2024	219,784,009.56	3,622.81
<b>Trustee Fees</b>		<b>84,094</b>

84,094	107,626
<b>84,094</b>	<b>107,626</b>

**20.00 Custodian fees : Tk 78,411**

Date	Portfolio	FDR/MTDR	G.T Bill	Custodian Fee
July 31, 2024	137,153,317	47,000,000	18,888,780	25,380
August 31, 2024	148,866,205	47,000,000	18,888,780	26,844
September 30, 2024	143,603,648	47,000,000	18,888,780	26,187
<b>Custodian fees</b>				<b>78,411</b>

78,411	88,552
<b>78,411</b>	<b>88,552</b>

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

This is made up as follows:

**Particulars**

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

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

**22.00 BSEC Annual fees : Tk 52,735**

BSEC Annual fees

52,735	94,693
<b>52,735</b>	<b>94,693</b>

**23.00 Other operating expenses : Tk 0**

This is made up as follows:

**Particulars**

Bidding/Subscription Fees  
Total:

-	-
<b>-</b>	<b>-</b>

**24.00 Write Back of Provision/ (Provision) against marketable Investment : TK 9,896,592**

This is made up as follows:

**Particulars**

Opening Balance

Unrealized gain/(loss)

**Write Back of Provision/ (Provision) against marketable Investment**

(51,108,391)	(1,765,719)
(41,211,799)	(13,273,456)
<b>9,896,592</b>	<b>(11,507,737)</b>

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

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

**25.00 Earnings per unit: Tk 0.23**

This is made up as follows:

**Particulars**

Net profit for the Period	5,583,296	(4,356,821)
Outstanding number of units	24,592,751	24,522,653
<b>Earnings Per Unit</b>	<b>0.23</b>	<b>(0.18)</b>

**26.00 Non-Performing Investment: Tk 0**

This is made up as follows:

**Particulars**

Non-Performing Investment	-	-
	-	-

Annexure-F may kindly be seen for details of Non-Performing Investment.

**27.00 Net Operating Cash Flow per unit: Tk -0.72**

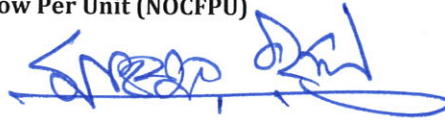
This is made up as follows:

**Particulars**

Net Cash inflow/ (out flow) from operating activities	(17,825,629)	94,209,745
Outstanding number of units	24,592,751	24,522,653
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	<b>(0.72)</b>	<b>3.84</b>



**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 Popular Life 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
	<b>Sector</b>	<b>A. Share of Listed Companies</b>								
1	Cement	LHBL	1,000	68.92	68,924	61.70	61,700	(7,224)	-10.48%	0.03%
2	Engineering	NPOLYMER	124,001	56.05	6,949,870	37.80	4,687,238	(2,262,632)	-32.56%	2.69%
3		BSRMSTEEL	27,150	66.03	1,792,814	57.80	1,569,270	(223,544)	-12.47%	0.69%
4		NIALCO	120	48.21	5,785	41.10	4,932	(853)	-14.75%	0.00%
5	Financial Institutions	IDLC	177,317	55.63	9,863,430	36.00	6,383,412	(3,480,018)	-35.28%	3.82%
6	Food & Allied	BATBC	10,450	480.76	5,023,926	394.10	4,118,345	(905,581)	-18.03%	1.95%
7		ACHIASF	227,260	44.94	10,213,148	26.50	6,022,390	(4,190,758)	-41.03%	3.96%
8	Fuel & Power	UPGDCL	39,150	280.66	10,987,934	134.30	5,257,845	(5,730,089)	-52.15%	4.26%
9		CVOPRL	73,700	184.23	13,578,087	131.40	9,684,180	(3,893,907)	-28.68%	5.26%
10	Insurance	PIONEERINS	76,230	116.07	8,848,000	48.90	3,727,647	(5,120,353)	-57.87%	3.43%
11		RUPALIINS	130,000	36.45	4,738,676	23.00	2,990,000	(1,748,676)	-36.90%	1.84%
12	Miscellaneous	BERGERPBL	100	1,807.97	180,797	1,778.40	177,840	(2,957)	-1.64%	0.07%
13		MIRACLEIND	72,060	60.86	4,385,238	23.40	1,686,204	(2,699,034)	-61.55%	1.70%
14	Pharmaceuticals & Chemicals	SQURPHARMA	19,500	210.47	4,104,207	229.20	4,469,400	365,193	8.90%	1.59%
15		MARICO	300	2,378.39	713,518	2,311.90	693,570	(19,948)	-2.80%	0.28%
16	Telecommunication	ACMELAB	40,000	90.44	3,617,488	85.30	3,412,000	(205,488)	-5.68%	1.40%
17		BSCPLC	65,100	238.60	15,533,040	142.90	9,302,790	(6,230,250)	-40.11%	6.02%
18		GP	7,586	345.15	2,618,305	350.20	2,656,617	38,312	1.46%	1.01%
19	Textile	MHSML	80,000	35.89	2,871,408	13.90	1,112,000	(1,759,408)	-61.27%	1.11%
	<b>Sub-Total</b>				<b>106,094,597</b>		<b>68,017,380</b>	<b>(38,077,217)</b>	<b>-35.89%</b>	<b>41.11%</b>
As per BSEC Circular No. SEC/CMRRCD/2009-193/172, dated 30 June 2015 Mutual fund has separate provision method for investment in Mutual Fund. ( Valuation of Mutual Fund is given in Annexure-B)										
	<b>B. Listed Mutual Fund</b>									
20	Mutual Fund	VAMLBDMF1	2,613,000	9.48	24,759,959	8.22	21,477,554	(3,282,405)	-13.26%	9.59%
	<b>Sub-Total</b>				<b>24,759,959</b>		<b>21,477,554</b>	<b>(3,282,405)</b>	<b>-13.26%</b>	<b>9.59%</b>
	<b>C. Corporate Listed Bond</b>									
21	Corporate Bond	APSCLBOND	200	3,870.00	774,000	4,288.00	857,600	83,600	10.80%	0.30%
22		DBLPBOND	2,784	5,000.00	13,920,000	5,250.00	14,616,000	696,000	5.00%	5.39%
	<b>Sub-Total</b>				<b>14,694,000</b>		<b>15,473,600</b>	<b>779,600</b>	<b>5.31%</b>	<b>5.69%</b>
	<b>D. Treasury Listed Bond</b>									
	G-SEC (T.Bond)	BD0925411029	42,000	101.59	4,266,860	97.97	4,114,694	(152,166)	-3.57%	1.65%
	<b>Sub-Total</b>				<b>4,266,860</b>		<b>4,114,694</b>	<b>(152,166)</b>	<b>-3.57%</b>	<b>1.65%</b>
	<b>E. IPO Shares</b>									
23	N/A	N/A	-	-	-		-	-		0.00%
	<b>Sub-Total</b>				<b>-</b>		<b>-</b>	<b>-</b>		
	<b>Grand Total of Capital Market Securities (Listed)</b>				<b>149,815,415</b>		<b>109,083,227</b>	<b>(40,732,188)</b>	<b>-27.19%</b>	<b>58.05%</b>

**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
<b>A. Open- End Mutual Fund</b>										
1	Open-End Mutual Fund	Peninsula Balanced Fund	2,500,000	10.00	25,000,000	10.76	26,900,000	1,900,000	7.60%	9.69%
2		HFAML Unit Fund	944,290	10.59	10,000,031	8.07	7,620,420	(2,379,611)	-23.80%	3.87%
<b>Total of Capital Market Securities (Non-Listed)</b>					<b>35,000,031</b>		<b>34,520,420</b>	<b>(479,611)</b>	<b>-1.37%</b>	<b>13.56%</b>
<b>Total Investment in Capital Market Securities(Listed+Non-Listed)</b>					<b>184,815,446</b>		<b>143,603,648</b>	<b>(41,211,799)</b>	<b>-22.30%</b>	<b>71.61%</b>

**III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market**
**A. Investment in Money Market Instruments (Govt. Treasury bill) :**

SL & Date	Govt. Treasury bill No	Types (G Sec./Others)	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
01& 08/07/2024	BD 0918205255 (182 Days)	Government Securities	11.80%	18,888,780	20,000,000	7.32%
<b>Sub-Total</b>				<b>18,888,780</b>	<b>20,000,000</b>	<b>7.32%</b>

**B. Term Deposit :**

SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 29/08/2024	Islamic Finance and Investment Limited	11.50%	22,000,000	23,265,000	8.52%
2& 17/05/2024	Mercantile Bank PLC. (Islamic Wing)	10.75%	25,000,000	26,343,750	9.69%
<b>Sub-Total</b>			<b>47,000,000</b>	<b>49,608,750</b>	<b>18.21%</b>

**C. Cash at Bank :**

A/C NO	Bank Name	Rate of Profit	Available Balance	Remarks
004513100000027	Southeast Bank PLC. SND	7.00%	3,174,734	N/A
004513100000035	Southeast Bank PLC. SND	7.00%	1,959,843	
004513100000036	Southeast Bank PLC. SND	7.00%	2,230,278	
004511200000002	Southeast Bank PLC. Current A/C	-	12,743	
<b>Sub-Total</b>			<b>7,377,598</b>	
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market):</b>			<b>73,266,378</b>	
<b>Total Investment=(I+II+III)</b>			<b>258,081,824</b>	



## Capitec Popular Life Unit Fund

### Valuation of Closed-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 Fund need not to maintain any provision when the average cost price(CP) of a mutual fund is lower than or equal to 85% of the net asset value at current market price.

SI No	Trading Code	Reason	No. of Unit	Cost Price	Cost Value	Market Price	Total Market Value	Unrealized loss	Current NAV as on 26-09-2024	85% of NAV	Unrealized loss (based on 85% of NAV)	Status
01	VAMLBDMF1	Cost price lower than 85% of NAV	2,613,000	9.48	24,759,959	5.30	13,848,900	(10,911,058.80)	9.67	8.22	(3,282,405.30)	Provision Applicable

#### Disclosure:

**VAMLBDMF1:** On the close of operation on September 26, 2024, the Fund has reported Net Asset Value (NAV) of Tk. 9.67 per unit on the basis of current market price and Tk. 11.14 per unit on the basis of cost price against face value of Tk. 10.00 whereas total Net Assets of the Fund stood at Tk. 1,008,796,691.49 on the basis of current market price and Tk. 1,162,540,557.35 on the basis of cost price after considering all assets and liabilities of the Fund.

#### DIRECTIVE:

##### A. For Closed-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 fair value (FV) i.e.  $CP <_{FV}$ ; or lower than or equal to 85% of the net asset value at current market price(NAVcmp) i.e.  $CP <_{NAVcmp * 85\%}$ ; which one is applicable.



## Capitec Popular Life Unit Fund

### Valuation of Open-End Mutual Fund

As at September 30, 2024

Annexure - C

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	PENINSULA BALANCED FUND	2,500,000	10.00	10.76	No Provision Required	-	No Provision Applicable
2	HFAML Unit Fund	944,290	10.59	8.07	2.52	2,379,611	Provision Applicable

#### A. 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 Popular Life Unit Fund**  
**Schedule of realized gain/(loss) on sale of marketable securities**  
For the Period from July 01, 2024 to September 30, 2024

**Annexure - D**

<b>SL</b>	<b>Trading Code</b>	<b>No. of Share</b>	<b>Sell Value</b>	<b>Cost Value</b>	<b>Profit/(Loss)</b>
1	ASIATICLAB	25,000	949,505	1,753,500	(803,995)
2	BRACBANK	37,500	1,937,438	1,758,510	178,928
3	CRAFTSMAN	2,577	90,793	25,770	65,023
4	DOREENPWR	81,711	2,046,081	5,271,676	(3,225,595)
5	GENEXIL	1,040	49,318	84,151	(34,833)
6	IBNSINA	7,500	2,552,385	2,253,849	298,536
7	NAVANAPHAR	45,000	3,053,880	4,422,747	(1,368,867)
8	UPGDCL	4,350	608,863	1,220,882	(612,019)
<b>Total</b>					<b>(5,502,823)</b>

## Capitec Popular Life Unit Fund

### Dividend Income

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

Annexure-E

SL No.	Trading Code	No of Shares	Dividend %	Face Value	Dividend Amount	Tax 15% /5%	Net Cash Dividend
01	APSCLBOND	200	5.25%	3750.00	39,375	-	39,375
02	DBLPBOND	2,784	5.00%	5000.00	696,000	-	696,000
03	GP	1,286	160.00%	10.00	20,576	-	20,576
04	BERGERPBL	100	500.00%	10.00	5,000	-	5,000
05	MARICO	300	1000.00%	10.00	30,000	-	30,000
06	BSCCL				49,802	-	49,802
<b>Total</b>					<b>840,753</b>	-	<b>840,753</b>



**Capitec Popular Life Unit Fund**  
**Information on Non-Performing Investment**

**Annexure-F**

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

### Capitec Popular Life Unit Fund

#### Profit on MSND

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

#### Annexure-G

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000027	MSND	7.00%	56,267	
02	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000035	MSND	7.00%	29,142	
03	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000036	MSND	7.00%	59,941	
<b>Total</b>						<b>145,351</b>	

#### Profit on MTDR

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

#### Annexure-H

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%	614,021	
04	Mercantile Bank PLC.(Islamic Wing)	Motijheel	MBL-0009137/3410000153824	MTDR	11.40%	670,034	
<b>Total</b>						<b>1,284,055</b>	