

# Credence First Shariah Unit Fund


## Statement of Financial Position (Un Audited)

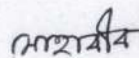
As on March 31, 2024

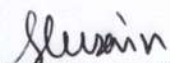
Particulars	Notes	Amount in BDT	
		March 31, 2024	June 30, 2023
<b>Assets</b>			
Investment in securities at market price	1.00	91,233,580	98,800,770
Accounts & other receivable	2.00	930,854	814,077
Advance, deposit and prepayments	3.00	79,102	119,077
Preliminary and issue expense	4.00	434,010	787,971
Cash and cash equivalents	5.00	9,313,021	20,674,691
<b>Total Assets</b>		<b>101,990,566</b>	<b>121,196,586</b>
<b>Equity and liabilities</b>			
Unit capital fund	6.00	96,319,060	95,653,860
Unit premium reserve	7.00	3,150,777	3,039,423
Retained earnings	8.00	1,875,323	21,044,822
<b>Total</b>		<b>101,345,160</b>	<b>119,738,105</b>
<b>Current Liabilities</b>			
Liability for Expenses	9.00	645,406	1,458,481
<b>Total</b>		<b>645,406</b>	<b>1,458,481</b>
<b>Total Equity and Liabilities</b>		<b>101,990,566</b>	<b>121,196,586</b>

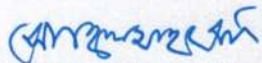
### Net Asset Value (NAV) per Unit

at Cost	10.00	12.77	13.20
at Market Price	11.00	10.52	12.52

  
**Manager (Accounts & Operation)**  
For and on behalf of CAML  
Asset Manager of CFSUF

  
**Chairman of Trustee Committee**  
For and on behalf of ICB  
Trustee of CFSUF

  
**Assistant Manager (Equity Research)**  
For and on behalf of CAML  
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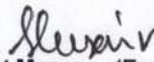
# Credence First Shariah Unit Fund

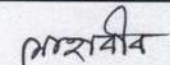
## Statement of Profit or Loss and Other Comprehensive Income (Unaudited)

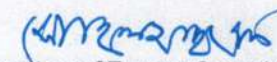
For the period July 01, 2023 to March 31, 2024

Particulars	Notes	Amount in BDT			
		July 01, 2023 to March 31, 2024	July 01, 2022 to March 31, 2023	January 01, 2024 to March 31, 2024	January 01, 2023 to March 31, 2023
<b>Income</b>					
Profit on deposit	13.00	728,516	447,766	149,223	108,561
Gain on sale of marketable securities	14.00	904,102	9,023,189	589,969	439,904
Dividend income	15.00	1,861,892	1,957,588	926,794	156,341
<b>Total Income</b>		<b>3,494,510</b>	<b>11,428,542</b>	<b>1,665,986</b>	<b>704,806</b>
<b>Expenditure</b>					
Management fees	16.00	1,925,495	1,913,977	602,855	650,786
Amortization of preliminary and issue expenses	4.00	353,961	352,674	117,129	115,842
BSEC annual fees	3.03	89,231	88,549	29,526	29,083
CDBL settlement and demat charges		3,247	10,714	1,129	555
CDBL fees	3.01	19,483	19,466	6,447	6,393
Trustee fees	3.02	131,661	132,864	42,293	43,369
Custodian fees	17.00	117,980	105,158	36,221	35,360
Honorium for Shariah Supervisory Board		10,000	15,000	-	-
Brokerage commission		-	177,852	-	5,884
Publication expenses	18.00	120,475	137,339	26,450	26,450
IPO application expenses		-	11,000	-	-
Bank charges and excise duty		55,081	23,841	(9,005)	633
<b>Total Expenditure</b>		<b>2,826,614</b>	<b>2,988,435</b>	<b>853,043</b>	<b>914,354</b>
<b>Income before provision</b>		<b>667,896</b>	<b>8,440,106</b>	<b>812,943</b>	<b>(209,548)</b>
(Provision)/write back of provision for diminution in value of investment	12.00	(15,054,701)	(6,529,770)	(13,302,470)	1,234,251
<b>Net Income</b>		<b>(14,386,805)</b>	<b>1,910,336</b>	<b>(12,489,527)</b>	<b>1,024,703</b>
<b>Earnings per Unit (EPU)</b>	19.00	<b>(1.49)</b>	<b>0.20</b>	<b>(1.30)</b>	<b>0.11</b>
<b>Other Comprehensive Income</b>					
Unrealised gain		-	-	-	-
<b>Total Comprehensive income</b>		<b>(14,386,805)</b>	<b>1,910,336</b>	<b>(12,489,527)</b>	<b>1,024,703</b>

  
**Manager (Accounts & Operation)**  
For and on behalf of CAML  
Asset Manager of CFSUF

  
**Assistant Manager (Equity Research)**  
For and on behalf of CAML  
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**Chairman of Trustee Committee**  
For and on behalf of ICB  
Trustee of CFSUF

  
**Member-Secretary of Trustee Committee**  
For and on behalf of ICB  
Trustee of CFSUF



## Credence First Shariah Unit Fund


### Statement of Changes in Equity (Unaudited)

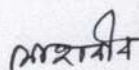
For the period July 01, 2023 to March 31, 2024

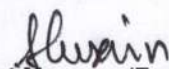
Particulars	Unit Capital	Unit Premium Reserve	Retained Earning	Total Equity
Balance on 01-07-2023	95,653,860	3,039,423	21,044,822	119,738,105
Unit sold during the period	706,290	-	-	706,290
Unit surrender during the period	(41,090)	-	-	(41,090)
Premium on sale of unit	-	118,327	-	118,327
Premium on surrender of unit	-	(6,973)	-	(6,973)
Dividend paid	-	-	(4,782,693)	(4,782,693)
Net Profit/(Loss) during the year	-	-	(14,386,806)	(14,386,806)
<b>Balance as on 31-03-2024</b>	<b>96,319,060</b>	<b>3,150,777</b>	<b>1,875,323</b>	<b>101,345,160</b>

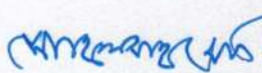
For the year ended June 30, 2023

Particulars	Unit Capital	Unit Premium Reserve	Retained Earning	Total Equity
Balance on 01-07-2022	87,532,950	1,234,978	30,755,794	119,523,722
Unit sold during the year	8,134,660	-	-	8,134,660
Unit surrender during the year	(13,750)	-	-	(13,750)
Premium on sale of unit	-	1,807,516	-	1,807,516
Premium on surrender of unit	-	(3,071)	-	(3,071)
Dividend paid	-	-	(13,129,942)	(13,129,942)
Net Profit/(Loss) during the year	-	-	3,418,970	3,418,970
<b>Balance as on 30-06-2023</b>	<b>95,653,860</b>	<b>3,039,423</b>	<b>21,044,822</b>	<b>119,738,105</b>

  
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 For and on behalf of ICB  
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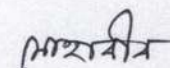
# Credence First Shariah Unit Fund

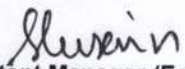
## Statement of Cashflow (Unaudited)

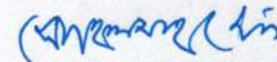
For the period July 01, 2023 to March 31, 2024

Particulars	Amount in BDT	
	July 01, 2023 to March 31, 2024	July 01, 2022 to March 31, 2023
<b>Cash flows from operating activities</b>		
Collection from Operation & Others	3,377,733	11,436,040
Payment to Suppliers & Others	(18,300,453)	(9,879,713)
<b>Net cash from operating activities</b>	<b>(14,922,720)</b>	<b>1,556,327</b>
<b>Cash flows from investing activities</b>		
Net investment in shares and securities	7,567,190	(4,865,733)
Advance against IPO	-	15,000,000
Unrealised gain	-	-
<b>Net cash from investing activities</b>	<b>7,567,190</b>	<b>10,134,267</b>
<b>Cash flows from financing activities</b>		
Unit Capital Sold	706,290	8,112,590
Unit Capital Surrendered	(41,090)	-
Premium on sale of unit	118,327	1,802,107
Premium on surrender of unit	(6,973)	-
Dividend Paid	(4,782,693)	(13,129,943)
<b>Net cash from financing activities</b>	<b>(4,006,139)</b>	<b>(3,215,245)</b>
<b>Net cash flows for the period</b>	<b>(11,361,669)</b>	<b>8,475,349</b>
Cash and cash equivalents at the beginning of the period	20,674,691	14,923,884
<b>Cash and cash equivalents at the end of the period</b>	<b>9,313,021</b>	<b>23,399,233</b>
<b>Net operating cash flows per unit</b>	<b>(1.55)</b>	<b>0.16</b>

  
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For and on behalf of ICB  
Trustee of CFSUF



**1.00 Investment in securities at market price**

Details are mentioned in **Annexure A**

**Total**

Amount in BDT	
March 31, 2024	June 30, 2023
91,233,580	98,800,770
<b>91,233,580</b>	<b>98,800,770</b>

**2.00 Accounts & other receivable**

Profit receivable (MSND)

Profit receivable (MTDR)

Dividend receivable

**Total**

**2.01**

40,854	292
-	99,795
890,000	713,990
<b>930,854</b>	<b>814,077</b>

**2.01 The balance is made-up as follows**

Achia Sea Foods Limited

RAK Ceramics (Bangladesh) Limited

LafargeHolcim Bangladesh Limited

Beximco Green Sukuk Al Istisna'a

Global Islami Bank PLC

10,000	-
30,000	-
850,000	-
-	82,456
-	631,534
<b>890,000</b>	<b>713,990</b>

**3.00 Advance, deposit and prepayments**

Advanced annual fee to CDBL

Advance trustee fee

Annual subscription fee of BSEC

**Total**

**3.01**

**3.02**

**3.03**

6,517	-
42,739	-
29,846	119,077
<b>79,102</b>	<b>119,077</b>

**3.01 Advance annual fee of CDBL**

Advance to CDBL\*

Amortisation during the period (275 days)

**Closing balance**

26,000	-
(19,483)	-
<b>6,517</b>	<b>-</b>

**3.02 Advance trustee fee**

Advance to trustee\* (on 1st January 2024)

Amortisation during the period (91 days)

**Closing balance**

85,032	-
(42,293)	-
<b>42,739</b>	<b>-</b>

SL #	Date	Total Mkt Value	Total Mkt Value
1	01-Dec-23	113,213,037	-
2	02-Dec-23	113,211,016	-
3	03-Dec-23	113,276,266	-
4	04-Dec-23	113,416,192	-
5	05-Dec-23	113,500,627	-
6	06-Dec-23	113,509,534	-
7	07-Dec-23	113,403,542	-
8	08-Dec-23	113,401,521	-
9	09-Dec-23	113,399,500	-
10	10-Dec-23	113,149,120	-

		Amount in BDT	
		March 31, 2024	June 30, 2023
11	11-Dec-23	113,567,031	-
12	12-Dec-23	113,348,294	-
13	13-Dec-23	113,279,506	-
14	14-Dec-23	113,218,666	-
15	15-Dec-23	113,216,810	-
16	16-Dec-23	113,214,954	-
17	17-Dec-23	113,011,042	-
18	18-Dec-23	113,001,493	-
19	19-Dec-23	113,090,835	-
20	20-Dec-23	113,486,073	-
21	21-Dec-23	113,446,340	-
22	22-Dec-23	113,444,485	-
23	23-Dec-23	113,442,629	-
24	24-Dec-23	113,235,814	-
25	25-Dec-23	113,233,958	-
26	26-Dec-23	113,540,277	-
27	27-Dec-23	113,619,890	-
28	28-Dec-23	113,710,312	-
29	29-Dec-23	113,708,456	-
30	30-Dec-23	113,706,600	-
31	31-Dec-23	113,648,769	-
Average NAV at market price		113,375,890	-
Yearly Rate	0.15%	170,064	-
Semi annual		85,032	-

*\*N.B. Trustee fee is calculated according to clause: 4.2.21 of the Trustee Deed of Credence First Growth Fund.*

### 3.03 Advance annual fees of BSEC

Advance to BSEC*	119,077	119,077
Amortisation during the period (275 days)	(89,231)	-
Closing balance	29,846	119,077

*\*N.B. BSEC fee is calculated according to Chapter No: 02 under section : 11 of Securities & Exchange Commission (Mutual Fund) Bidhimala, 2001*

### 4.00 Preliminary and issue expenses

Opening balance	787,971	1,257,774
	787,971	1,257,774
Amortisation during the year	(353,961)	(469,803)
Closing balance	434,010	787,971

### 5.00 Cash and cash equivalents

Brokerage account	5.01	116,403	130,030
Cash at bank	5.02	9,196,617	10,544,661
Mudaraba Term Deposit Receipt (MTDR)	5.03	-	10,000,000
Total		9,313,021	20,674,691



Amount in BDT	
March 31, 2024	June 30, 2023

#### 5.01 Brokerage account

Vision Capital Management Ltd.	116,049	129,676
Popular Life Securities	354	354
<b>Total</b>	<b>116,403</b>	<b>130,030</b>

#### 5.02 Bank details

Bank Name	Branch	Account No	Amount	Amount
Shahjalal Islami Bank Ltd.	Bijoy Nagar	401813100001684	41,746	36,448
Dhaka Bank Ltd.	IBBL, Motijheel	2141550001488	37,290	26,299
Al Arafah Islami Bank Ltd.	Motijheel	0021220008016	9,117,581	10,481,914
<b>Total</b>			<b>9,196,617</b>	<b>10,544,661</b>

#### 5.03 Mudaraba Term Deposit Receipt (MTDR)

Bank Name	Account No	Tenure	Amount	Amount
Al Arafah Islami Bank Ltd.				10,000,000
<b>Total</b>			<b>-</b>	<b>10,000,000</b>

#### 6.00 Unit capital

Opening balance	95,653,860	87,532,950
Unit sold during the period	706,290	8,134,660
Unit surrendered during the period	(41,090)	(13,750)
<b>Total</b>	<b>96,319,060</b>	<b>95,653,860</b>

#### 7.00 Unit premium reserve

Opening balance	3,039,423	1,234,978
Premium on sale of unit	118,327	1,807,516
Premium on surrender of unit	(6,973)	(3,071)
<b>Closing balance</b>	<b>3,150,777</b>	<b>3,039,423</b>

#### 8.00 Retained Earnings

Opening Balance	21,044,822	30,755,794
Less: Dividend paid	(4,782,693)	(13,129,942)
Add: Profit during the period	(14,386,806)	3,418,970
<b>Closing Balance</b>	<b>1,875,323</b>	<b>21,044,822</b>

#### 9.00 Liability for Expenses

Management Fees	602,855	1,307,902
CDBL settlement and demat charges	-	282
Custodian fees	37,951	79,562
Publication expenses	3,800	12,480
Audit Fee	-	46,000
TDS Payable	200	2,580
VAT on publication expenses	600	9,675
Dividend purification expenses	-	-
Unclaimed dividend	-	-
<b>Total</b>	<b>645,406</b>	<b>1,458,481</b>

		Amount in BDT	
		March 31, 2024	June 30, 2023
<b>10.00</b>	<b>Net Asset Value (NAV) Per Unit at Cost</b>		
	NAV at Cost Price	122,959,592	126,297,836
	No. of units	9,631,906	9,565,386
	NAV Per Unit at Cost Price	<b>12.77</b>	<b>13.20</b>
<b>11.00</b>	<b>Net Asset Value (NAV) Per Unit at Market Price</b>		
	NAV at Market Price	101,345,160	119,738,105
	No. of units	9,631,906	9,565,386
	NAV Per Unit at Market Price	<b>10.52</b>	<b>12.52</b>
<b>12.00</b>	<b>(Provision)/write back of provision for diminution in value of investment</b>		
	Opening Balance	(6,559,731)	(560,543)
	Required (Provision)/write back of provision for diminution in value of investment	(15,054,701)	(5,999,188)
	Closing balance	<b>(21,614,432)</b>	<b>(6,559,731)</b>



Amount in BDT			
July 01, 2023 to March 31, 2024	July 01, 2022 to March 31, 2023	January 01, 2024 to March 31, 2024	January 01, 2023 to March 31, 2023

### 13.00 Profit on Deposit

Profit on SND accounts	312,627	447,766	40,730	108,561
Profit on MTDR	415,889	-	108,493	-
<b>Total</b>	<b>728,516</b>	<b>447,766</b>	<b>149,223</b>	<b>108,561</b>

### 14.00 Gain on Sale of Marketable Securities

Details are mentioned in **Annexure B**

	904,102	9,023,189	589,969	439,904
<b>Total</b>	<b>904,102</b>	<b>9,023,189</b>	<b>589,969</b>	<b>439,904</b>

### 15.00 Dividend Income

Net dividend	15.01	1,861,892	1,957,588	926,794	156,341
<b>Total</b>		<b>1,861,892</b>	<b>1,957,588</b>	<b>926,794</b>	<b>156,341</b>

### 15.01 Gross dividend

Tax deducted at source		1,903,481	2,238,731	916,125	285,000
		(41,589)	(281,143)	10,669	(128,659)
<b>Net dividend</b>		<b>1,861,892</b>	<b>1,957,588</b>	<b>926,794</b>	<b>156,341</b>

Details are mentioned in **Annexure C**

### 16.00 Management Fee\*

SL #	Week Dates		Week Average	Mgt Fees	Mgt Fees	Mgt Fees	Mgt Fees
1	01-Jul-23	02-Jul-23	119,560,293	50,792	50,637	-	-
2	03-Jul-23	09-Jul-23	119,045,872	50,595	50,672	-	-
3	10-Jul-23	16-Jul-23	118,962,202	50,562	50,244	-	-
4	17-Jul-23	23-Jul-23	119,053,633	50,598	49,330	-	-
5	24-Jul-23	30-Jul-23	118,553,863	50,405	48,820	-	-
6	31-Jul-23	06-Aug-23	115,756,289	49,329	45,220	-	-
7	07-Aug-23	13-Aug-23	113,219,920	48,354	45,100	-	-
8	14-Aug-23	20-Aug-23	112,639,810	48,131	45,807	-	-
9	21-Aug-23	27-Aug-23	113,218,766	48,353	46,825	-	-
10	28-Aug-23	03-Sep-23	113,966,964	48,641	47,863	-	-
11	04-Sep-23	10-Sep-23	114,778,448	48,953	49,327	-	-
12	11-Sep-23	17-Sep-23	114,462,436	48,832	49,235	-	-
13	18-Sep-23	24-Sep-23	114,716,162	48,929	49,196	-	-
14	25-Sep-23	01-Oct-23	114,690,878	48,920	48,858	-	-
15	02-Oct-23	08-Oct-23	114,358,863	48,792	48,826	-	-
16	09-Oct-23	15-Oct-23	114,385,573	48,802	48,104	-	-
17	16-Oct-23	22-Oct-23	114,304,264	48,771	47,060	-	-
18	23-Oct-23	29-Oct-23	114,379,787	48,800	47,052	-	-
19	30-Oct-23	05-Nov-23	114,081,842	48,685	48,694	-	-
20	06-Nov-23	12-Nov-23	113,827,563	48,588	48,666	-	-
21	13-Nov-23	19-Nov-23	113,598,619	48,499	48,896	-	-
22	20-Nov-23	26-Nov-23	113,117,916	48,315	49,630	-	-
23	27-Nov-23	03-Dec-23	113,087,111	48,303	49,741	-	-
24	04-Dec-23	10-Dec-23	113,405,798	48,425	49,720	-	-
25	11-Dec-23	17-Dec-23	113,273,688	48,375	49,982	-	-
26	18-Dec-23	24-Dec-23	113,315,313	48,391	49,688	-	-
27	25-Dec-23	31-Dec-23	113,601,692	48,501	49,727	-	49,727
28	01-Jan-24	07-Jan-24	113,509,760	48,465	49,753	48,465	49,753
29	08-Jan-24	14-Jan-24	114,658,754	48,907	49,890	48,907	49,890
30	15-Jan-24	21-Jan-24	114,780,843	48,954	50,162	48,954	50,162



				Amount in BDT			
				July 01, 2023 to March 31, 2024	July 01, 2022 to March 31, 2023	January 01, 2024 to March 31, 2024	January 01, 2023 to March 31, 2023
31	22-Jan-24	28-Jan-24	106,831,968	45,897	50,185	45,897	50,185
32	29-Jan-24	04-Feb-24	105,350,606	45,327	50,468	45,327	50,468
33	05-Feb-24	11-Feb-24	111,294,339	47,613	50,448	47,613	50,448
34	12-Feb-24	18-Feb-24	111,187,792	47,572	50,142	47,572	50,142
35	19-Feb-24	25-Feb-24	108,513,980	46,544	49,909	46,544	49,909
36	26-Feb-24	03-Mar-24	107,790,693	46,266	49,959	46,266	49,959
37	04-Mar-24	10-Mar-24	105,871,236	45,527	50,212	45,527	50,212
38	11-Mar-24	17-Mar-24	102,871,525	44,374	49,912	44,374	49,912
39	18-Mar-24	24-Mar-24	101,750,945	43,943	50,018	43,943	50,018
40	25-Mar-24	31-Mar-24	100,509,990	43,465		43,465	
<b>Total</b>				<b>1,925,495</b>	<b>1,913,977</b>	<b>602,855</b>	<b>650,786</b>

**\*N.B. Management fee is calculated according to Chapter No: 09, under section : 65 of Securities & Exchange Commission (Mutual Fund) Bidhimala, 2001**

#### 17.00 Custodian fees\*

Month	Total	Rate PA	CUST Fee	CUST Fee	CUST Fee	CUST Fee
July-23	107,537,405	0.15%	13,442	10,721	-	-
August-23	108,355,460	0.15%	13,544	12,612	-	-
September-23	110,189,660	0.15%	13,774	11,682	-	-
October-23	110,026,530	0.15%	13,753	10,874	-	-
November-23	108,647,220	0.15%	13,581	12,118	-	-
December-23	109,321,802	0.15%	13,665	11,792	-	-
January-24	97,922,282	0.15%	12,240	11,968	12,240	11,968
February-24	98,145,742	0.15%	12,268	11,417	12,268	11,417
March-24	93,697,530	0.15%	11,712	11,976	11,712	11,976
<b>Total</b>			<b>117,980</b>	<b>105,158</b>	<b>36,221</b>	<b>35,360</b>

**\*N.B. Custodian fee is calculated according to clause: 4.4.6 of the Trustee Deed of Credence First Shariah Unit Fund and Custodian Agreement of Credence First Shariah Unit Fund.**

#### 18.00 Publication expenses

SL no	Particulars				
1	BIZ Bangla for Audited Accounts Publication for the year ended June 30, 2023	25,875	28,750	-	-
2	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of July, 2023	1,150	1,150	-	-
3	Ad Point for PSI & Audited Accounts Publication for the year ended June 30, 2023 (Daily Samakal, Financial Express & The Business Standard)	43,425	45,964	-	-
4	Protidiner Bangladesh for PSI Publication for the year ended June 30, 2023	5,175	12,600	-	-
5	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of August, 2023	3,450	4,600	-	-
6	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of September, 2023	4,600	6,325	-	-
7	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of October, 2023	5,750	5,750	-	-
8	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of November, 2023	4,600	5,750	-	-
9	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of December, 2023	4,600	4,600	4,600	4,600



		Amount in BDT			
		July 01, 2023 to March 31, 2024	July 01, 2022 to March 31, 2023	January 01, 2024 to March 31, 2024	January 01, 2023 to March 31, 2023
10	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of January, 2024	5,750	11,500	5,750	11,500
11	BIZ Bangla (Bonik Barta) for Weekly NAV publication for the month of February, 2024	4,600	5,750	4,600	5,750
12	HY financial statement publication to banijjo pratidin	11,500	4,600	11,500	4,600
<b>Total</b>		<b>120,475</b>	<b>137,339</b>	<b>26,450</b>	<b>26,450</b>

**19.00 Earnings Per Unit (EPU)**

Net Income	(14,386,805)	1,910,336	(12,489,527)	1,024,703
Number of Units	9,631,906	9,654,554	9,631,906	9,654,554
Earnings per Unit (EPU)	<b>(1.49)</b>	<b>0.20</b>	<b>(1.30)</b>	<b>0.11</b>

# Credence First Shariah Unit Fund

Portfolio as on March 31, 2024

Portfolio as on March 31, 2024

								Annexure-A	
SL #	Sector	Name of the company	Total Share	Buy Rate	Mkt Rate	Buy Price	Mkt Price	Unrealized Gain/(Loss)	% Total Asset
1	BANK	FIRSTSBANK	924,000	10.05	7.40	9,285,549	6,837,600	(2,447,949)	9.10%
2		GIB	1,126,220	9.52	7.80	10,725,908	8,784,516	(1,941,392)	10.52%
						20,011,457	15,622,116	(4,389,341)	19.62%
3	MUTUAL FUND	DBH1STMF	200,000	9.20	5.50	1,840,000	1,100,000	(740,000)	1.80%
4		GREENELMF	200,000	8.90	4.90	1,780,000	980,000	(800,000)	1.75%
5		AIBL1STMF	250,000	10.10	9.50	2,523,896	2,375,000	(148,896)	2.47%
						6,143,896	4,455,000	(1,688,896)	6.02%
6	ENGINEERING	BDLAMPS	2,140	258.20	138.50	552,549	296,390	(256,159)	0.54%
7		RUNNERAUTO	50,000	57.24	33.00	2,862,149	1,650,000	(1,212,149)	2.81%
						3,414,697	1,946,390	(1,468,307)	3.35%
8	FUEL & POWER	LINDEBD	5,602	1,785.32	1,090.70	10,001,370	6,110,101	(3,891,268)	9.81%
						10,001,370	6,110,101	(3,891,268)	9.81%
9	PHARMACEUTICALS & CHEMICALS	BXPHERMA	38,000	183.92	116.40	6,989,078	4,423,200	(2,565,878)	6.85%
10		IBNSINA	35,000	230.58	263.20	8,070,397	9,212,000	1,141,603	7.91%
11		KOHINOOR	9,000	508.49	505.20	4,576,394	4,546,800	(29,594)	4.49%
12		BEACONPHAR	10,000	274.64	205.40	2,746,409	2,054,000	(692,409)	2.69%
						22,382,278	20,236,000	(2,146,278)	7.18%
13	SERVICE & REALESTATE	EHL	54,000	115.11	85.70	6,216,164	4,627,800	(1,588,364)	6.09%
14		SAIFPOWER	195,000	19.62	21.50	3,825,141	4,192,500	367,359	3.75%
						10,041,305	8,820,300	(1,221,005)	9.85%
15	CEMENT	LHBL	170,000	64.92	68.30	11,035,844	11,611,000	575,156	10.82%
						11,035,844	11,611,000	575,156	10.82%



SL #	Sector	Name of the company	Total Share	Buy Rate	Mkt Rate	Buy Price	Mkt Price	Unrealized Gain/(Loss)	% Total Asset
16	IT SECTOR	AGNISYSL	70,000	31.44	27.80	2,200,930	1,946,000	(254,930)	2.16%
						<b>2,200,930</b>	<b>1,946,000</b>	<b>(254,930)</b>	<b>2.16%</b>
17	CERAMIC INDUSTRIES	SPCERAMICS	65,000	43.55	43.40	2,830,818	2,821,000	(9,818)	2.78%
18		RAK CERAMIC	30,000	47.71	32.60	1,431,255	978,000	(453,255)	1.40%
						<b>4,262,073</b>	<b>3,799,000</b>	<b>(463,073)</b>	<b>4.18%</b>
19	INSURANCE	TAKAFULINS	35,000	46.29	39.30	1,620,149	1,375,500	(244,649)	1.59%
20		REPUBLIC	8,850	47.02	36.20	416,103	320,370	(95,733)	0.41%
21		ISLAMIINS	27,000	53.90	43.10	1,455,187	1,163,700	(291,487)	1.43%
						<b>3,491,438</b>	<b>2,859,570</b>	<b>(631,868)</b>	<b>3.42%</b>
22	CORPORATE BOND	BEXGSUKUK	14,857	88.12	79.00	1,309,127	1,173,703	(135,424)	1.28%
						<b>1,309,127</b>	<b>1,173,703</b>	<b>(135,424)</b>	<b>1.28%</b>
23	TELECOMUNICATION	BSCCL	43,600	235.95	136.50	10,287,583	5,951,400	(4,336,183)	10.09%
						<b>10,287,583</b>	<b>5,951,400</b>	<b>(4,336,183)</b>	<b>10.09%</b>
24	MISCELLANEOUS	BEXIMCO	40,000	148.70	115.60	5,947,841	4,624,000	(1,323,841)	5.83%
25		BSC	18,000	128.43	115.50	2,311,815	2,079,000	(232,815)	2.27%
						<b>8,259,655</b>	<b>6,703,000</b>	<b>(1,556,655)</b>	<b>8.10%</b>
	Grand Total:					<b>112,848,012</b>	<b>91,233,580</b>	<b>(21,614,432)</b>	<b>95.87%</b>

**Credence First Shariah Unit Fund**

Realised Gain / Loss

Period : July 01, 2023 to March 31, 2024

**Annexure-B**

Instrument	Quantity	Buy Avg	Buy Amount	Sell Avg	Sale Amount	Gain / Loss
MKFOOTWEAR	9,030	10.00	90,300	44.90	404,433	314,133
ACHIASF	20,000	10.00	200,000	27.38	547,628	347,628
GIB	200,000	9.52	1,904,762	9.78	1,955,100	50,338
AOPLC	3,695	10.00	36,950	40.80	150,748	113,798
WEBCOATS	3,504	10.00	35,040	32.32	113,246	78,206
<b>Total</b>			<b>2,267,052</b>		<b>3,171,154</b>	<b>904,102</b>



## Credence First Shariah Unit Fund

### Dividend Income

Period : July 01, 2023 to March 31, 2024

Annexure-C

SI NO	Instrument	Amount
1	DBH First Mutual Fund	60,000
2	Green Delta Mutual Fund	30,000
3	Bangladesh Submarine Cable Company Limited	222,360
4	Eastern Housing Limited	130,000
5	The IBN SINA Pharmaceuticals Industry PLC	210,000
6	Bangladesh Shipping Corporation	45,000
7	Bangladesh Lamps Ltd.	2,140
8	Bangladesh Export Import Company Limited	40,000
9	Beximco Pharmaceuticals Limited	133,000
10	Shinepukur Ceramics Limited	12,000
11	Kohinoor Chemical Co. (BD) Ltd.	20,400
12	Beximco Green Sukuk Al Istisna'a	82,456
13	Achia Sea Foods Limited	10,000
14	Agni Systems Ltd.	26,125
15	RAK Ceramics (Bangladesh) Limited	30,000
16	LafargeHolcim Bangladesh Limited	850,000
<b>Total</b>		<b>1,903,481</b>