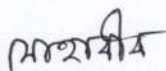


# Credence First Shariah Unit Fund

## Statement of Financial Position (Un Audited)

As on September 30, 2024

Particulars	Notes	Amount in BDT	
		September 30, 2024	June 30, 2024
<b>ASSETS</b>			
Investment in securities at market price	1.00	78,702,268	82,835,498
Accounts & other receivables	2.00	607,705	1,238,755
Advance, deposit and prepayments	3.00	128,879	126,000
Preliminary and issue expense	4.00	198,465	316,881
Cash and cash equivalents	5.00	19,759,187	12,140,511
<b>Total Assets</b>		<b>99,396,504</b>	<b>96,657,645</b>
<b>EQUITY &amp; LIABILITY</b>			
<b>Owners' Equity</b>			
Cpaital fund	6.00	95,188,140	95,209,340
Unit premium/(discount)	7.00	3,170,062	3,170,597
Retained earnings	8.00	455,857	(3,073,711)
<b>Total</b>		<b>98,814,059</b>	<b>95,306,226</b>
<b>Current Liabilities</b>			
Liability for Expenses	9.00	582,445	1,351,419
<b>Total</b>		<b>582,445</b>	<b>1,351,419</b>
<b>Total Equity &amp; Liabilities</b>		<b>99,396,504</b>	<b>96,657,645</b>
<b>Net Asset Value (NAV) per Unit</b>			
at Cost	10.00	12.88	12.92
at Market Price	11.00	10.38	10.01




Chairman, Trustee

Investment Corporation Bangladesh



Member, Trustee

Investment Corporation Bangladesh



Managing Director

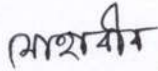
Credence Asset Management Ltd.

## Credence First Shariah Unit Fund

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

For the period July 01, 2024 to September 30, 2024

Particulars	Notes	Amount in BDT	
		July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
<b>INCOME</b>			
Profit on deposit	#REF!	242,647	201,222
Capital gain/(loss)	13.00	(694,035)	314,133
Dividend income	14.00	894,708	648,237
<b>Total Income</b>		<b>443,321</b>	<b>1,163,593</b>
<b>EXPENDITURE</b>			
Management fees	15.00	547,476	642,475
Amortization of preliminary and issue expenses	4.00	118,416	118,416
BSEC annual fees	3.03	25,139	29,855
CDBL settlement and demat charges		1,098	1,879
CDBL fees	3.02	6,536	6,519
Trustee fees	3.01	34,197	44,457
Custodian fees	16.00	33,239	36,896
Publication and other expenses		87,300	89,075
Bank charges and excise duty		30,181	22,646
<b>Total Expenditure</b>		<b>883,583</b>	<b>992,219</b>
<b>Income before provision</b>		<b>(440,262)</b>	<b>171,374</b>
(Provision)/write back of provision for diminution in value of investment	18.00	3,969,829	(1,071,159)
<b>Net Income/(Loss)</b>		<b>3,529,567</b>	<b>(899,785)</b>
<b>Earnings per unit</b>	19.00	<b>0.37</b>	<b>(0.09)</b>



Chairman, Trustee  
Investment Corporation Bangladesh



Member, Trustee  
Investment Corporation Bangladesh



Managing Director  
Credence Asset Management Ltd.

## Credence First Shariah Unit Fund

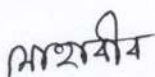
### Statement of Changes in Equity (Unaudited)

For the period ended September 30, 2024

Particulars	Unit Capital	Unit premium/ (discount)	Retained Earning	Total Equity
Balance on 01-07-2024	95,209,340	3,170,597	(3,073,712)	95,306,226
Unit sold during the year	25,820	-	-	25,820
Unit surrender during the year	(47,020)	-	-	(47,020)
Premium on sale of unit	-	688	-	688
Premium on surrender of unit	-	(1,223)	-	(1,223)
Dividend paid	-	-	-	-
Net Income/(Loss)	-	-	3,529,568	3,529,568
<b>Balance as on 30-09-2024</b>	<b>95,188,140</b>	<b>3,170,062</b>	<b>455,857</b>	<b>98,814,059</b>

For the year ended June 30, 2024

Particulars	Unit Capital	Unit premium/ (discount)	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 year	739,410	-	-	739,410
Unit surrender during the year	(1,183,930)	-	-	(1,183,930)
Premium on sale of unit	-	138,487	-	138,487
Premium on surrender of unit	-	(7,313)	-	(7,313)
Dividend paid	-	-	(4,782,693)	(4,782,693)
Net Income/(Loss)	-	-	(19,335,840)	(19,335,840)
<b>Balance as on 30-06-2024</b>	<b>95,209,340</b>	<b>3,170,597</b>	<b>(3,073,712)</b>	<b>95,306,226</b>



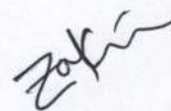
Chairman, Trustee

Investment Corporation Bangladesh



Member, Trustee

Investment Corporation Bangladesh



Managing Director

Credence Asset Management Ltd.

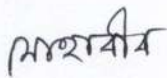


## Credence First Shariah Unit Fund

### Statement of Cashflow (Unaudited)

For the period July 01, 2024 to September 30, 2024

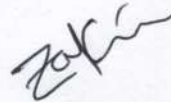
Particulars	Notes	Amount in BDT	
		July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
<b>Cash flows from operating activities</b>			
Capital gain		(694,035)	314,133
Dividend realised		1,509,542	769,867
Profit on deposit realised		258,863	251,140
Operating expenses		(1,537,019)	(1,682,269)
<b>Net cash from operating activities</b>		<b>(462,649)</b>	<b>(347,129)</b>
<b>Cash flows from investing activities</b>			
Net investment in shares and securities		8,103,059	(2,460,050)
Investment in IPO shares		-	-
<b>Net cash from investing activities</b>		<b>8,103,059</b>	<b>(2,460,050)</b>
<b>Cash flows from financing activities</b>			
Unit capital sold		25,820	602,090
Unit capital surrendered		(47,020)	-
Premium received on unit sold		688	102,893
Premium refunded unit surrendered		(1,223)	-
Dividend paid		-	(4,782,693)
<b>Net cash from financing activities</b>		<b>(21,735)</b>	<b>(4,077,710)</b>
<b>Net cash flows for the period</b>		<b>7,618,675</b>	<b>(6,884,889)</b>
Opening cash & cash equivalent		12,140,512	20,674,691
<b>Closing cash &amp; cash equivalent</b>		<b>19,759,187</b>	<b>13,789,803</b>
<b>Net operating cash flows per unit</b>	<b>20.00</b>	<b>(0.05)</b>	<b>(0.04)</b>



**Chairman, Trustee**  
Investment Corporation Bangladesh



**Member, Trustee**  
Investment Corporation Bangladesh



**Managing Director**  
Credence Asset Management Ltd.

		Amount in BDT	
		September 30, 2024	June 30, 2024
<b>1.00 Investment in securities at market price</b>			
Investment in listed securities at cost		102,482,527	110,585,586
Investment in Initial Public Offering		-	-
		<b>102,482,527</b>	<b>110,585,586</b>
Unrealized Gain / (Loss)		(23,780,259)	(27,750,088)
Investment in listed securities at market		<b>78,702,268</b>	<b>82,835,498</b>
Details are mentioned in <u>Annexure A</u>			
<b>2.00 Accounts &amp; other receivable</b>			
Profit receivable (MSND)		44,595	537
Profit receivable (MTDR)		-	60,274
Dividend receivable	<b>2.01</b>	563,110	1,177,944
<b>Total</b>		<b>607,705</b>	<b>1,238,755</b>
<b>2.01 The balance is made-up as follows</b>			
First Security Islami Bank Ltd.		-	462,000
Republic Insurance Company Limited		-	9,735
Takaful Islami Insurance Limited		-	35,000
Islami Insurance Bangladesh Limited		-	40,500
Global Islami Bank PLC		563,110	563,110
Beximco Green Sukuk Al Istisna'a		-	67,599
<b>Total</b>		<b>563,110</b>	<b>1,177,944</b>
<b>3.00 Advance, deposit and prepayments</b>			
Advance trustee fee	<b>3.01</b>	34,554	-
Advance annual fee to CDBL	<b>3.02</b>	19,464	26,000
Advance annual fees of BSEC	<b>3.03</b>	74,861	100,000
<b>Total</b>		<b>128,879</b>	<b>126,000</b>
<b>3.01 Advance trustee fee</b>			
Advance to trustee*		68,752	-
Amortisation during the period (92 days)		(34,197)	-
<b>Closing balance</b>		<b>34,554</b>	<b>-</b>
Details are mentioned in <u>Annexure B</u>			
<div style="border: 1px solid black; padding: 5px;"> <p><b>*N.B. Trustee fee is calculated according to clause: 4.2.21 of the Trustee Deed of Credence First Shariah Unit Fund.</b></p> </div>			
<b>3.02 Advance annual fee of CDBL</b>			
Advance to CDBL		26,000	26,000
Amortisation during the period (92 days)		(6,536)	-
<b>Closing balance</b>		<b>19,464</b>	<b>26,000</b>



Amount in BDT	
September 30, 2024	June 30, 2024

### 3.03 Advance annual fees of BSEC

Advance to BSEC*	100,000	100,000
Amortisation during the period (92 days)	(25,139)	-
<b>Closing balance</b>	<b>74,861</b>	<b>100,000</b>

*\*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	316,881	787,971
Amortisation during the period	(118,416)	(471,090)
<b>Closing balance</b>	<b>198,465</b>	<b>316,881</b>

### 5.00 Cash and cash equivalents

Brokerage account	5.01	354	355
Bank deposit	5.02	9,758,833	4,140,157
Mudaraba Term Deposit Receipt (MTDR)	5.03	10,000,000	8,000,000
<b>Total</b>		<b>19,759,187</b>	<b>12,140,511</b>

#### 5.01 Brokerage account

Vision Capital Management Ltd.	0.21	0.32
Popular Life Securities	354.20	354.20
	<b>354.41</b>	<b>354.52</b>

#### 5.02 Bank deposit

Bank Name	Branch	Account No	Type	Amount	Amount
Shahjalal Islami Bank PLC.	Bijoynagar	401813100001684	MSND	37,072	47,369
Dhaka Bank PLC.	IBBL, Motijheel	2141550001488	MSND	38,007	38,365
Al Arafah Islami Bank PLC.	Motijheel	0021220008016	MSND	9,647,142	4,054,422
Al Arafah Islami Bank PLC.	Motijheel	0021220011076 (Dividend account)	MSND	34,974	-
Al Arafah Islami Bank PLC.	Motijheel	0021220011717 (Dividend account-2022)	MSND	663	-
Al Arafah Islami Bank PLC.	Motijheel	0021220012055 (Dividend account-2023)	MSND	976	-
<b>Total</b>				<b>9,758,833</b>	<b>4,140,157</b>

Amount in BDT	
September 30, 2024	June 30, 2024

### 5.03 Mudaraba Term Deposit Receipt (MTDR)

Name of Bank/NBFI	Account No	Tenure	Rate (%)	Amount	Amount
Al Arafah Islami Bank PLC.	0021310250048	3 Months	11.00	-	5,000,000
Al Arafah Islami Bank PLC.	0021310250059	3 Months	11.00	-	3,000,000
Pubali Bank PLC.	0001817/36917	3 Months	10.25	4,000,000	
Pubali Bank PLC.	0001816/36902	3 Months	10.25	3,000,000	-
Pubali Bank PLC.	0001815/36898	3 Months	10.25	3,000,000	-
<b>Total</b>				<b>10,000,000</b>	<b>8,000,000</b>

### 6.00 Capital fund

Opening balance	95,209,340	95,653,860
Unit sold during the period	25,820	739,410
Unit surrendered during the period	(47,020)	(1,183,930)
<b>Closing balance</b>	<b>95,188,140</b>	<b>95,209,340</b>

### 7.00 Unit premium/(discount)

Opening balance	3,170,597	3,039,423
Unit sold during the period	688	138,487
Unit surrendered during the period	(1,223)	(7,313)
<b>Closing balance</b>	<b>3,170,062</b>	<b>3,170,597</b>

### 8.00 Retained Earnings

Opening Balance	(3,073,711)	21,044,822
Dividend paid	-	(4,782,693)
Net Income/(Loss)	3,529,567	(19,335,840)
<b>Closing balance</b>	<b>455,857</b>	<b>(3,073,711)</b>

### 9.00 Liability for expenses

Management fee	547,476	1,144,622
CDBL settlement and demat charges	-	-
Custodian fee	34,969	70,209
Publication expenses	-	8,550
Audit Fee	-	46,000
TDS Payable	-	250
VAT Payable	-	750
Dividend purification payable	-	81,038
Unclaimed dividend	-	-
<b>Total</b>	<b>582,445</b>	<b>1,351,419</b>



Amount in BDT	
September 30, 2024	June 30, 2024

#### 10.00 Net Asset Value (NAV) Per Unit at Cost

Total asset value at Market Price	99,396,504	96,657,645
Less: Unrelised gain/(loss)	(23,780,259)	(27,750,088)
<b>Total asset value at Cost Price</b>	<b>123,176,763</b>	<b>124,407,733</b>
Less: Liabilities for expenses	582,445	1,351,419
<b>Total NAV at Cost Price</b>	<b>122,594,318</b>	<b>123,056,314</b>
Number of units	9,518,814	9,520,934
<b>NAV per unit at Cost Price</b>	<b>12.88</b>	<b>12.92</b>

#### 11.00 Net Asset Value (NAV) Per Unit at Market Price

Total asset value at Market Price	99,396,504	96,657,645
Less: Liabilities for expenses	582,445	1,351,419
<b>Total NAV at Market Price</b>	<b>98,814,059</b>	<b>95,306,226</b>
Number of units	9,518,814	9,520,934
<b>NAV per unit at Market Price</b>	<b>10.38</b>	<b>10.01</b>

July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023
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#### 12.00 Profit on deposit

Profit on SND accounts	44,501	201,222
Profit on dividend accounts	36,612	-
Profit on MTDR	161,534	-
<b>Total</b>	<b>242,647</b>	<b>201,222</b>

Details are mentioned in Annexure C

#### 13.00 Capital gain/(loss)

Details are mentioned in Annexure D

<b>Total</b>	<b>(694,035)</b>	<b>314,133</b>
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#### 14.00 Dividend income

Net dividend	894,708	648,237
<b>Total</b>	<b>894,708</b>	<b>648,237</b>

14.01

14.01 Gross dividend	894,708	652,360
Tax deducted at source	-	(4,123)
<b>Net dividend</b>	<b>894,708</b>	<b>648,237</b>

Details are mentioned in Annexure E



Amount in BDT	
July 01, 2024 to September 30, 2024	July 01, 2023 to September 30, 2023

#### 15.00 Management fee\*

Details are mentioned in Annexure F

	547,476	642,475
<b>Total</b>	<b>547,476</b>	<b>642,475</b>

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

#### 16.00 Custodian fees\*

Details are mentioned in Annexure G

	33,239	36,896
<b>Total</b>	<b>33,239</b>	<b>36,896</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.**

#### 17.00 Publication and other expenses

AD point	14,625	43,425
Biz bangla media Ltd	25,875	30,475
Horizon Media and publications Ltd	36,800	-
Shariah supervisory board meeting	10,000	10,000
Protidiner bangladesh	-	5,175
<b>Total</b>	<b>87,300</b>	<b>89,075</b>

#### 18.00 (Provision)/write back of provision for diminution in value of investment

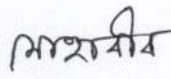

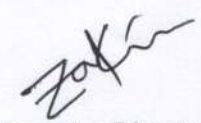
Opening Balance	(27,750,088)	(6,559,731)
(Required provision)/write back of provision for diminution in value of investment Income	3,969,829	(21,190,357)
<b>Closing balance</b>	<b>(23,780,259)</b>	<b>(27,750,088)</b>

#### 19.00 Earnings per unit (EPU)

Net Income/(Loss)	3,529,567	(899,785)
Number of units	9,518,814	9,625,595
<b>Earnings per unit</b>	<b>0.37</b>	<b>(0.09)</b>

#### 20.00 Net operating cash flows per unit

Net cash from operating activities	(462,649)	(347,129)
Number of units	9,518,814	9,625,595
<b>Net operating cash flows per unit</b>	<b>(0.05)</b>	<b>(0.04)</b>



  
**Chairman, Trustee**                      **Member, Trustee**                      **Managing Director**  
**Investment Corporation Bangladesh**   **Investment Corporation Bangladesh**   **Credence Asset Management Ltd.**

## Credence First Shariah Unit Fund

### Details of Investment in Securities

As on September 30, 2024

#### Investment in Listed Securities

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	SIBL	125,000	11.91	12.30	1,488,713	1,537,500	48,788	1.50%
2		FIRSTSBANK	970,200	9.57	8.30	9,285,549	8,052,660	(1,232,889)	9.34%
3		GIB	1,182,531	9.07	7.20	10,725,908	8,514,223	(2,211,684)	10.79%
						21,500,169	18,104,383	(3,395,786)	21.63%
4	MUTUAL FUND	DBH1STMIF	200,000	9.20	4.50	1,840,000	900,000	(940,000)	1.85%
5		GREENDELMF	200,000	8.90	3.80	1,780,000	760,000	(1,020,000)	1.79%
6		AIBL1STMIF	250,000	10.10	7.50	2,523,896	1,875,000	(648,896)	2.54%
						6,143,896	3,535,000	(2,608,896)	6.18%
7	ENGINEERING	BDLAMPS	2,140	258.20	119.80	552,549	256,372	(296,177)	0.56%
8		RUNNERAUTO	50,000	57.24	24.00	2,862,149	1,200,000	(1,662,149)	2.88%
						3,414,697	1,456,372	(1,958,325)	3.44%
9	PHARMACEUTICALS & CHEMICALS	BXPHERMA	38,000	183.92	73.00	6,989,078	2,774,000	(4,215,078)	7.03%
10		IBNSINA	28,500	230.58	357.90	6,571,609	10,200,150	3,628,541	6.61%
11		KOHINOOR	4,500	508.49	522.70	2,288,543	2,352,150	63,607	2.30%
12		BEACONPHAR	10,000	274.64	133.90	2,746,409	1,339,000	(1,407,409)	2.76%
13		ACMELAB	5,000	87.57	85.30	437,861	426,500	(11,361)	0.44%
						19,033,499	17,091,800	(1,941,699)	19.15%
14	SERVICE & REALESTATE	EHL	54,000	115.11	67.50	6,216,164	3,645,000	(2,571,164)	6.25%
15		SAIFPOWER	195,000	19.62	16.40	3,825,141	3,198,000	(627,141)	3.85%
						10,041,305	6,843,000	(3,198,305)	10.10%



SL #	Sector	Name of the company	Total Share	Buy Rate	Mkt Rate	Buy Price	Mkt Price	Unrealized Gain/(Loss)	% Total Asset
16	CEMENT	LHBL	170,000	64.92	61.70	11,035,844	10,489,000	(546,844)	11.10%
						<b>11,035,844</b>	<b>10,489,000</b>	<b>(546,844)</b>	<b>11.10%</b>
17	TANNERY INDUSTRIES	CRAFTSMAN	2,577	10.00	34.20	25,770	88,133	62,363	0.03%
						<b>25,770</b>	<b>88,133</b>	<b>62,363</b>	<b>0.03%</b>
18	CERAMIC INDUSTRIES	SPCERAMICS	65,000	43.55	14.00	2,830,818	910,000	(1,920,818)	2.85%
19		RAKCERAMIC	30,000	47.71	24.40	1,431,255	732,000	(699,255)	1.44%
						<b>4,262,073</b>	<b>1,642,000</b>	<b>(2,620,073)</b>	<b>4.29%</b>
20	INSURANCE	TAKAFULINS	35,000	46.29	37.40	1,623,013	1,309,000	(314,013)	1.63%
21		REPUBLIC	8,850	47.02	31.40	416,103	277,890	(138,213)	0.42%
22		ISLAMIINS	27,000	53.90	44.00	1,458,337	1,188,000	(270,337)	1.47%
						<b>3,497,453</b>	<b>2,774,890</b>	<b>(722,563)</b>	<b>3.52%</b>
23	CORPORATE BOND	BEXGSUKUK	14,857	88.12	53.50	1,309,127	794,850	(514,277)	1.32%
						<b>1,309,127</b>	<b>794,850</b>	<b>(514,277)</b>	<b>1.32%</b>
24	TELECOMUNICATION	GP	10,000	367.15	350.20	3,671,456	3,502,000	(169,456)	3.69%
25		BSCPLC	43,600	235.95	142.90	10,287,583	6,230,440	(4,057,143)	10.35%
						<b>13,959,039</b>	<b>9,732,440</b>	<b>(4,226,599)</b>	<b>14.04%</b>
26	MISCELLANEOUS	BEXIMCO	40,000	148.70	115.60	5,947,841	4,624,000	(1,323,841)	5.98%
27		BSC	18,000	128.43	84.80	2,311,815	1,526,400	(785,415)	2.33%
						<b>8,259,655</b>	<b>6,150,400</b>	<b>(2,109,255)</b>	<b>8.31%</b>
Grand Total						<b>102,482,527</b>	<b>78,702,268</b>	<b>(23,780,259)</b>	<b>100.0%</b>

**Credence First Shariah Unit Fund**

Advance trustee fee

Period : July 01, 2024 to December 31, 2024

Annexure-B

SL #	Date	Total Mkt Value
1	01-Jun-24	92,196,048
2	02-Jun-24	91,608,418
3	03-Jun-24	91,556,270
4	04-Jun-24	91,745,989
5	05-Jun-24	91,419,178
6	06-Jun-24	91,749,375
7	07-Jun-24	91,747,450
8	08-Jun-24	91,745,526
9	09-Jun-24	90,506,126
10	10-Jun-24	89,036,794
11	11-Jun-24	88,074,838
12	12-Jun-24	88,677,995
13	13-Jun-24	89,316,764
14	14-Jun-24	89,314,889
15	15-Jun-24	89,313,014
16	16-Jun-24	89,272,097
17	17-Jun-24	89,270,222
18	18-Jun-24	89,268,347
19	19-Jun-24	90,088,317
20	20-Jun-24	93,444,832
21	21-Jun-24	93,442,957
22	22-Jun-24	93,441,082
23	23-Jun-24	93,317,383
24	24-Jun-24	92,577,534
25	25-Jun-24	92,771,026
26	26-Jun-24	94,140,863
27	27-Jun-24	95,239,063
28	28-Jun-24	95,237,197
29	29-Jun-24	95,235,331
30	30-Jun-24	95,306,225
Average NAV at market price		91,668,705
Yearly Rate	0.15%	137,503
Semi annual		68,752



## Credence First Shariah Unit Fund

### Profit income and receivable

Period : July 01, 2024 to September 30, 2024

#### Profit on bank deposit

Annexure-C

SI No.	Name of the account	Bank Name	Branch	Account No	Type	Rate (%)	Amount in BDT
1	Credence First Shariah Unit Fund	Shahjalal Islami Bank PLC.	Bijoynagar	401813100001684	MSND	4	292.23
2	Credence First Shariah Unit Fund	Dhaka Bank PLC.	IBBL, Motijheel	2141550001488	MSND	4	243.33
3	Credence First Shariah Unit Fund	Al Arafah Islami Bank PLC.	Motijheel	0021220008016	MSND	4	43,965.45
Total profit on bank deposit							<b>44,501.01</b>

#### Profit on dividend account

SI No.	Name of the account	Bank Name	Branch	Account No	Type	Rate (%)	Amount in BDT
1	Credence First Shariah Unit Fund (Dividend Account)	Al Arafah Islami Bank PLC.	Motijheel	0021220011076	MSND	2.25	34,974.19
2	Credence First Shariah Unit Fund (Dividend Account-2022)	Al Arafah Islami Bank PLC.	Motijheel	0021220011717	MSND	2.25	662.59
3	Credence First Shariah Unit Fund (Dividend Account-2023)	Al Arafah Islami Bank PLC.	Motijheel	0021220012055	MSND	2.25	975.59
Total profit on dividend account							<b>36,612.37</b>

#### Profit on MTDR

SI No.	Name of the account	Bank Name	Branch	Account No	Tenure *	Rate (%)	Invested Amount in BDT	Profit
1	Credence First Shariah Unit Fund	Al Arafah Islami Bank PLC.	Motijheel	0021310250048	92 days	11	5,000,000	100,959
2	Credence First Shariah Unit Fund	Al Arafah Islami Bank PLC.	Motijheel	0021310250059	92 days	11	3,000,000	60,575
Total profit on MTDR								<b>161,534</b>

*\*N.B. The MTDR was invested for a total of 92 days. Of these, the profit for 25 days was recognized in the previous period, while the profit for the remaining 67 days is recognized in the current period.*

**Credence First Shariah Unit Fund****Capital gain/(loss)****Period : July 01, 2024 to September 30, 2024****Annexure-D**

Sl #	Instrument	Quantity	Buy Avg	Buy Amount	Sell Avg	Sale Amount	Gain / Loss
1	AGNISYSL	70,000	31	2,200,930	33.52	2,346,519	145,589
2	LINDEBD	5,602	1,785	10,001,370	1,509.94	8,458,680	(1,542,690)
3	IBNSINA	6,500	231	1,498,788	338.75	2,201,854	703,066
<b>Total</b>				<b>13,701,088</b>		<b>13,007,053</b>	<b>(694,035)</b>



## Credence First Shariah Unit Fund

### Dividend income

Period : July 01, 2024 to September 30, 2024

Annexure-E

SI NO	Name of the instrument	Record date	Holding on record date	Declared dividend	Amount in BDT
1	Linde Bangladesh Limited	09-07-24	5,602	1540%	862,708
2	Grameenphone Ltd.	13-08-24	2,000	160%	32,000
Total					894,708

## Credence First Shariah Unit Fund

### Management fee

Period : July 01, 2024 to September 30, 2024

Annexure-F

SL #	Week Dates		Week Average	Mgt Fees
1	01-Jul-24	07-Jul-24	96,532,928	41,936
2	08-Jul-24	14-Jul-24	97,427,561	42,280
3	15-Jul-24	21-Jul-24	95,453,870	41,521
4	22-Jul-24	28-Jul-24	94,392,266	41,112
5	29-Jul-24	04-Aug-24	92,128,851	40,242
6	05-Aug-24	11-Aug-24	98,336,744	42,630
7	12-Aug-24	18-Aug-24	99,662,466	43,139
8	19-Aug-24	25-Aug-24	95,331,721	41,474
9	26-Aug-24	01-Sep-24	97,481,625	42,301
10	02-Sep-24	08-Sep-24	98,544,338	42,709
11	09-Sep-24	15-Sep-24	98,413,115	42,659
12	16-Sep-24	22-Sep-24	98,521,065	42,700
13	23-Sep-24	29-Sep-24	98,710,231	42,773
Total				547,476



Credence First Shariah Unit Fund

Custodian fee

Period : July 01, 2024 to September 30, 2024

Annexure-G

Sl No	Month	Monthly average market value of listed securities	Rate PA	Listed securities fees (A)	Monthly average market value of non-listed securities	Rate PA	Non-listed securities fee (B)	Total custodian fees (A+B)
1	July, 2024	82,312,086	0.15%	10,289	8,000,000	0.15%	1,000	11,289
2	August, 2024	83,938,141	0.15%	10,492	8,000,000	0.15%	1,000	11,492
3	September, 2024	82,048,526	0.15%	10,256	1,612,903	0.15%	202	10,458
Total				31,037			2,202	33,239