

**CWT Sadharan Bima Growth Fund**  
**Statement of Financial Position**  
**As at 30 June 2022**

	Notes	30-Jun-22 <u>Taka</u>	31-Dec-21 <u>Taka</u>
<b>ASSETS</b>			
<b>Non-current assets</b>			
Preliminary and issue expense	6	1,793,529	1,963,612
<b>Total non-current assets</b>		<u>1,793,529</u>	<u>1,963,612</u>
<b>Current assets</b>			
Investments at market price	7	136,648,928	147,305,325
IPO application	8	15,000,000	22,131,010
Advance, deposit and prepayments	9	100,582	208,717
Other receivables	10	576,775	2,954,209
Cash and cash equivalents	11	36,518,082	35,146,440
<b>Total current assets</b>		<u>188,844,367</u>	<u>207,745,702</u>
<b>Total assets</b>		<u>190,637,896</u>	<u>209,709,314</u>
<b>EQUITY AND LIABILITIES</b>			
<b>Unitholders' equity</b>			
Unit capital fund	13	145,685,940	147,572,000
Unit premium reserve	14	2,907,890	4,913,594
Retained earnings	15	25,904,515	46,194,154
Fair value reserve	16	13,931,869	8,676,073
<b>Total unitholders' equity</b>		<u>188,430,214</u>	<u>207,355,821</u>
<b>Current liability</b>			
Other payables	12	2,207,682	2,353,493
<b>Total current liability</b>		<u>2,207,682</u>	<u>2,353,493</u>
<b>Total unitholders' equity and liabilities</b>		<u>190,637,896</u>	<u>209,709,314</u>
<b>Net assets (Total assets-Total liabilities)</b>		<u>188,430,214</u>	<u>207,355,821</u>
Net Asset Value (NAV) per unit: at cost	18	11.98	13.46
Net Asset Value (NAV) per unit: at market price	17	12.93	14.05

These financial statements should be read in conjunction with annexed notes



Trustee  
Investment Corporation of Bangladesh  
(ICB)




Asset Manager  
CWT Asset Management Company  
Limited (CWTAMC)

**Tareq Ibrahim**  
Chief Executive Officer  
CWT Asset Management Company Ltd.

**CWT Sadharan Bima Growth Fund**  
**Statement of Profit or Loss and Other Comprehensive Income**  
**For the period ended on 30 June 2022**

Particulars	Notes	01 Jan. 2022 to 30 Jun. 2022	01 Jan. 2021 to 30 Jun. 2021
<b>INCOME</b>			
Net Gain on sale of marketable securities	19	4,489,920	24,465,100
Dividend income	20	2,479,613	1,979,635
Interest income	21	831,505	448,218
<b>Total Income</b>		<b>7,801,037</b>	<b>26,892,953</b>
<b>EXPENDITURE</b>			
Management fees		2,121,595	1,519,208
Amortization of preliminary and issue expenses		170,083	170,083
CDBL settlement and demat charge		10,273	30,510
CDBL fees		12,822	12,821
CDBL line charges		9,200	13,800
Fee to BSEC		95,313	64,439
Trustee fees		155,517	112,615
Custodian fee		97,377	54,695
Brokerage commission		260,829	489,374
Bank charges and excise duty		6,460	6,760
Advertisement and publication expenses		29,167	84,100
IPO application fees		8,000	20,000
Unrecovered TDS from Dividend		-	16,850
BO Maintenance Fees		1,800	-
Audit fee		25,000	-
<b>Total Expenses</b>		<b>3,003,436</b>	<b>2,595,255</b>
<b>Net profit for the period</b>		<b>4,797,601</b>	<b>24,297,698</b>
<b>Other comprehensive income</b>			
Unrealized (loss)/gain on investment in securities	22	5,255,796	(5,733,093)
<b>Total Comprehensive income</b>		<b>10,053,397</b>	<b>18,564,605</b>
<b>EPU before considering Unrealized (loss)/gain on investment in securities</b>	23	<b>0.33</b>	<b>1.71</b>

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Trustee

Investment Corporation of Bangladesh (ICB) CWT Asset Management Company Limited (CWTAMC)



Asset Manager

**Tareq Ibrahim**  
Chief Executive Officer  
CWT Asset Management Company Ltd.

**CWT Sadharan Bima Growth Fund**  
**Statement of Profit or Loss and Other Comprehensive Income**  
**From April 1, 2022 to June 30, 2022**

Particulars	Notes	01 Apr. 2022 to 30 Jun. 2022	01 Apr. 2021 to 30 Jun. 2021
<b>INCOME</b>			
Net Gain on sale of marketable securities		5,717,029	3,173,751
Dividend income		1,078,363	365,760
Interest income		831,505	363,218
<b>Total Income</b>		<b>7,626,896</b>	<b>3,902,729</b>
<b>EXPENDITURE</b>			
Management fees		1,066,165	726,269
Amortization of preliminary and issue expenses		85,986	88,864
CDBL settlement and demat charge		8,645	18,602
CDBL fees		6,482	6,862
CDBL line charges		4,600	200
Fee to BSEC		48,186	32,220
Trustee fees		78,622	56,308
Custodian fee		60,201	30,738
Brokerage commission		114,002	213,452
Bank charges and excise duty		2,515	4,100
Advertisement and publication expenses		9,967	53,400
IPO application fees		3,000	3,000
Unrecovered TDS from Dividend		-	100
BO Maintenance Fees		1,800	-
Audit Fee		25,000	-
<b>Total Expenses</b>		<b>1,515,172</b>	<b>1,234,115</b>
<b>Net profit for the period</b>		<b>6,111,724</b>	<b>2,668,614</b>
<b>Other comprehensive income</b>			
Unrealized (loss)/gain on investment in securities		4,287,712	2,918,810
<b>Total Comprehensive income</b>		<b>10,399,436</b>	<b>5,587,424</b>
<b>EPU before considering provision</b>		<b>0.42</b>	<b>0.19</b>

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Trustee

Investment Corporation of Bangladesh (ICB) CWT Asset Management Company Limited (CWTAMC)



Asset Manager

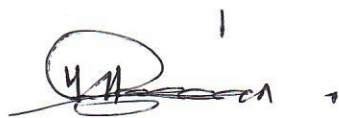
**Tareq Ibrahim**  
Chief Executive Officer  
CWT Asset Management Company Ltd.

**CWT Sadharan Bima Growth Fund**  
**Statement of Cash Flows**  
**For the period ended on 30 June 2022**

<u>Particulars</u>	<u>Notes</u>	<u>01 Jan. 2022 to 30 Jun. 2022</u>	<u>01 Jan. 2021 to 30 Jun. 2021</u>
		<u>Taka</u>	<u>Taka</u>
<b>A. Cash flows from operating activities</b>			
Interest income realized		809,429	425,718
Dividend income received		3,668,509	2,024,324
Gain on sale of investment		4,489,920	24,465,100
Payment made for expenses		(2,602,478)	(1,899,046)
<b>Net cash flows from operating activities</b>		<b>6,365,380</b>	<b>25,016,096</b>
<b>B. Cash flows from investing activities</b>			
Net investment in shares, securities & IPO		23,425,334	(7,368,001)
Investment in FDR		559,933	-
<b>Net cash used in investing activities</b>		<b>23,985,266</b>	<b>(7,368,001)</b>
<b>C. Cash flows from financing activities</b>			
Unit sale & repurchase		(18,007,630)	20,237,344
Dividend paid		(10,971,374)	(6,308,962)
<b>Net cash used in financing activities</b>		<b>(28,979,004)</b>	<b>13,928,382</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>1,371,642</b>	<b>31,576,477</b>
Cash and cash equivalents at the beginning of the year		35,146,440	4,113,559
<b>Cash and cash equivalents at the end of the year</b>		<b>36,518,082</b>	<b>35,690,036</b>
Net operating cash flows		6,365,380	25,016,096
Number of outstanding units		14,568,594	14,170,970
<b>Net operating cash flows per unit</b>	<b>24</b>	<b>0.44</b>	<b>1.77</b>



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**CWT Sadharan Bima Growth Fund**  
**Statement of Changes in Unitholders Equity**  
**For the period ended on 30 June 2022**

Particulars	Amount in Taka				
	Unit Capital Fund	Unit Premium / Discount	Retained Earnings	Fair value reserve	Total Unitholders' Equity
<b>Opening balance 01 January 2022</b>	<b>147,572,000</b>	<b>4,913,594</b>	<b>46,194,154</b>	<b>8,676,073</b>	<b>207,355,821</b>
Unit fund new subscription during the period	39,889,660	-	-	-	39,889,660
Unit fund repurchase during the period	(41,775,720)	-	-	-	(41,775,720)
Unit premium during the period	-	(2,005,704)	-	-	(2,005,704)
Net profit during the period	-	-	4,797,601	-	4,797,601
Dividend - Cash (31.12.2021)	-	-	(9,404,679)	-	(9,404,679)
Dividend - CIP (31.12.2021)	-	-	(15,682,561)	-	(15,682,561)
Unrealized gain/(loss) during the period	-	-	-	5,255,796	5,255,796
<b>Balance as at 30 June 2022</b>	<b>145,685,940</b>	<b>2,907,890</b>	<b>25,904,515</b>	<b>13,931,869</b>	<b>188,430,214</b>

Particulars	Amount in Taka				
	Unit Capital Fund	Unit Premium / Discount	Retained Earnings	Fair value reserve	Total unitholders' Equity
<b>Opening balance 01 January 2021</b>	<b>126,179,230</b>	<b>(246,126)</b>	<b>6,536,619</b>	<b>17,696,450</b>	<b>150,166,173</b>
Unit fund new subscription during the period	79,119,000	-	-	-	79,119,000
Unit fund repurchase during the period	(57,726,230)	-	-	-	(57,726,230)
Unit premium during the period	-	5,159,720	-	-	5,159,720
Net profit during the period	-	-	45,966,496	-	45,966,496
Dividend - Cash (31.12.2020)	-	-	(3,534,971)	-	(3,534,971)
Dividend - CIP (31.12.2020)	-	-	(2,773,991)	-	(2,773,991)
Unrealized loss during the period	-	-	-	(9,020,377)	(9,020,377)
<b>Balance as at 31 December 2021</b>	<b>147,572,000</b>	<b>4,913,594</b>	<b>46,194,154</b>	<b>8,676,073</b>	<b>207,355,821</b>

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**CWT Sadharan Bima Growth Fund**  
**Notes to the Financial Statements**  
**For the period ended on 30 June 2022**

**1 About the Fund**

CWT-Sadharan Bima Growth Fund (hereafter referred to as “ the Fund”) has been established as an open-end mutual Fund under the Trust Act, 1882 and registered under the sub - registered office under the Registration Act, 1908. The Fund received registration certificate from the Bangladesh Securities and Exchange Commission (BSEC) under the Securities and Exchange Commission (Mutual Fund) Rules, 2001. It was a "Growth scheme" with 10,000,000 units of Taka 10 each totalling taka 100,000,000 The initial paid-up capital of the Fund is BDT 10 crore.

Investment Corporation of Bangladesh (ICB) is the Trustee and Brac Bank Ltd. is the Custodian of the Fund and CWT Asset Management Company Limited (CWTAMC) is the Asset Manager of the Fund.

**2 Objectives**

The objective of the Fund (CWTSBGF) is to maximize risk-adjusted-return for Unit holders in the form of capital appreciation, dividend income and interest income from a combined portfolio of equity, debt, money market instruments and other permissible securities.

**3 Basis of preparation**

**3.1 Statement of compliance**

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs), and as per the requisition of Securities and Exchange Rules, 1987 and Securities and Exchange Commission (Mutual Fund) Rules, 2001, Trust deed and other applicable laws and regulations.

**3.2 Reporting period**

These financial statements are prepared for the period from 01 January 2021 to 31 December 2021

**4 Significant accounting policies**

**4.1 Marketable investments**

a) Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through statement of profit or loss and other comprehensive income. Gains or losses arising from a change in the fair value of such financial assets are recognized in the statement of profit or loss and other comprehensive income.

b) Stock dividend (bonus shares) are added with existing shares with at zero cost which results in decrease of per unit cost price of the existing shares. However, bonus shares are shown at fair value on the statement of financial position date.

**4.2 Dividend income**

Dividend income will recognized on the declaration of dividend and subsequent approval by Annual General Meeting (AGM)

#### 4.3 Preliminary and issue expenses

Preliminary and issue expenses are being written off over a period of seven years on a straight-line method. Preliminary and issue expenses were amounting to BDT. 2,910,856/- which have been deposited to the bank before starting operational activities. A sum of interest of Tk. 496,563/- was received from the bank against the deposited amount maintained for preliminary issue expense. The interest income was adjusted against preliminary issue expenses as per ICB instruction letter no. 53.13.0000.042.44.388.20/3155 (Ka) dated 22 September 2020. Opening balance of preliminary issue expenses have been presented as BDT 2,414,293/- in the Financial Statements.

#### 4.4 Management fee

Management fee is charged as per Trust Deed as well as the provision of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001. The fee is accrued and payable annually at the following rates:

<u>NAV (Taka)</u>	<u>Percentage (%)</u>
On weekly average NAV up to Taka 50 million	2.5
On next Taka 200 million of weekly average NAV	2
On next Taka 250 million of weekly average NAV	1.5
On rest of weekly average NAV	1

#### 4.5 Trustee fee

The Trustee shall be paid an annual Trusteeship fee @0.15% of the Net Asset Value of the Fund only payable semi-annually during the life of the Fund as per Trust Deed.

#### 4.6 Custodian fee

The Fund shall pay to the custodian a safe keeping fee @ 0.10% of balance (dematerialized and non-dematerialized) securities held by the fund calculated on the basis of average month end value per annum. Any out of pocket expenses may be applicable to the fund operation time to time.

#### 4.7 Taxation

Income of the Fund is exempted from tax as per SRO no. 333-AIN/Income tax/2011 dated 27 October 2011.

#### 4.8 Investment Policies

a) The Scheme shall only invest in securities and investments approved by the BSEC, the Bangladesh Bank and/or the Insurance Development and Regulatory Authority of Bangladesh or any other competent authority in this regards.

b) Not less than 60% of the total assets of the scheme of the fund shall be invested in the capital market instruments out of which at least 50% shall be invested in listed securities

c) Not more than 25% of total assets or scheme of the the Fund shall be invested in Fixed Income Securities.

d) Not more than 15% of the total asset of the Scheme of the Fund shall be invested in Pre-IPOs at one time;

e) All money collected under the Fund shall be invested only in cashable/transferable instruments, securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures or securitized debts;

- f) The Fund shall get the securities purchased or transferred in the name of the Fund;
- g) Only the Asset Management Company will make the investment decisions and place orders for securities to be purchased or sold for the Scheme's portfolio.

#### **4.9 Dividend policy**

- a) The accounting year of the Fund shall be January 01 to December 31;
- b) The Fund shall distribute dividend as per rules from time to time, minimum 50% of the annual net income of the Fund as dividend at the end of each accounting period after making provision for bad and doubtful investments. However, the Fund may decide to distribute interim dividends (quarterly and semi-annually) based on its net income with the approval of Trustee. The Fund shall create a dividend equalization reserve by appropriation from the income of the Scheme;
- c) Before declaration of dividend the Asset Management Company shall make a provision in consultation with the Auditors if market value of investments goes below the acquisition cost and the method of calculation of this provision will be incorporated in the notes of accounts;
- d) Surpluses arising simply from the valuation of investments shall not be available for dividend;
- e) Dividend warrants will be dispatched within 45 (Forty-Five) days from the declaration of such dividends.

#### **4.10 Statement of cash flow**

Key principles specified by IAS 7 for the preparation of the statement of cash flows are followed.

#### **4.11 Earnings per unit**

Earnings per unit has been calculated in accordance with IAS-33 Earnings per Share and shown on the face of Revenue account.

#### **4.12 Unrealized gain/(loss)**

Unrealized gain/(loss) of the investment in marketable securities other than mutual funds have been calculated from the difference between the average cost price and the market price.

#### **5 General**

- i) Figures appearing in these financial statements have been rounded off to the nearest Taka; and
- ii) Figures of previous year have been rearrange wherever necessary, to confirm the current year's presentation.



	Note	30-Jun-22 Taka	31-Dec-21 Taka
<b>6 Accumulated amortization</b>			
Opening balance of Preliminary and issue		1,963,612	2,306,613
Less: Amortization during the period		170,083	343,001
Closing balance		<u>1,793,529</u>	<u>1,963,612</u>
<b>7 Investments at market price</b>			
Investment in marketable securities - at market price	Annexure-A	136,648,928	146,805,325
Investment in FDR - CVC Finance	7.1	-	500,000
		<u>136,648,928</u>	<u>147,305,325</u>
For valuation of listed securities the average of closing price of both Stock Exchanges (Dhaka Stock Exchange and Dhaka Stock Exchange) for respective securities have been taken into consideration.			
<b>7.1 Investment in FDR</b>			
Opening Balance		500,000	500,000
Less: Encash of FDR during the period		(500,000)	-
		<u>-</u>	<u>500,000</u>
<b>8 IPO Application</b>			
ACHIASF		15,000,000	-
UNIONBANK		-	637,500
UNIONINS (Entitled)		-	21,400,000
MIRAKHTER		-	93,510
		<u>15,000,000</u>	<u>22,131,010</u>
<b>9 Advance, Deposit and Prepayments</b>			
Advances Annual Fee to CDBL		2,622	15,443
Annual Subscription Fee to BSEC		97,961	193,274
		<u>100,582</u>	<u>208,717</u>
<b>10 Other receivables</b>			
Interest - FDR		-	37,579
Receivable from Brokerage account		162	1,151,122
Cash Dividend Receivable	10.1	576,613	1,765,509
		<u>576,775</u>	<u>2,954,209</u>

	Note	30-Jun-22 Taka	31-Dec-21 Taka
<b>10.1 Cash Dividend Receivable</b>			
CITYBANK		30,313	-
MARICO		546,000	-
BERGERPBL		300	-
DOREENPOWER		-	292,500
BSCCL		-	483,457
RENATA		-	65,250
BSRMLTD		-	152,000
OLYMPIC		-	238,302
SQURPHARMA		-	534,000
		<b>576,613</b>	<b>1,765,509</b>
<b>11 Cash and Cash Equivalent</b>			
Cash at Bank - One Bank Acc. No. 00736		36,395,542	35,043,132
Cash at Bank - Dhaka Bank Acc. N0. 303		102,417	100,501
Cash at Bank - One Bank Dividend Acc. N0. 00827		20,123	2,807
		<b>36,518,082</b>	<b>35,146,440</b>
<b>12 Accounts Payable</b>			
Management fee		2,121,595	2,213,926
Trustee fee payable		-	-
CDBL Fees		-	-
CDBL Settlement and Demat charge		1,087	6,000
Custodian fee		60,000	60,000
Newspaper Publication expenses		-	16,067
Audit fee		25,000	57,500
Unclaimed Dividend		-	-
		<b>2,207,682</b>	<b>2,353,493</b>
<b>13 Unit Capital</b>			
Opening Balance		147,572,000	126,179,230
Add: New subscription of 3,988,966 units of Taka 10 each		39,889,660	79,119,000
Less: New repurchase of 4,177,572 units of Taka 10 each		(41,775,720)	(57,726,230)
		<b>145,685,940</b>	<b>147,572,000</b>
<b>14 Unit Premium Reserve</b>			
Opening Balance		4,913,594	(246,126)
Add: Unit premium during the period		9,868,432	26,519,653
Less: Unit discount during the period		(11,874,137)	(21,359,933)
		<b>2,907,890</b>	<b>4,913,594</b>
<b>15 Retained earnings</b>			
Opening Balance		46,194,154	6,536,619
Add: Net Profit during the period		4,797,601	45,966,496
Less: Dividend Paid during the period		(25,087,240)	(6,308,962)
		<b>25,904,515</b>	<b>46,194,154</b>
<b>16 Fair value reserve</b>			
Opening balance		8,676,073	17,696,450
Add: Unrealized Gain/(Loss) during the year		5,255,796	(9,020,377)
		<b>13,931,869</b>	<b>8,676,073</b>

<b>Note</b>	<b>30-Jun-22 Taka</b>	<b>31-Dec-21 Taka</b>
<b>17 Net Asset Value (NAV) per unit at market price</b>		
Total asset value at market price	190,637,896	209,709,314
Less: Accounts payable	2,207,682	2,353,493
	<u><b>188,430,214</b></u>	<u><b>207,355,821</b></u>
Number of units	<u>14,568,594</u>	<u>14,757,200</u>
NAV per unit at market price	<u><b>12.93</b></u>	<u><b>14.05</b></u>
<b>18 Net Asset Value (NAV) per unit at cost</b>		
Total net asset value at cost price	188,430,214	207,355,821
Less Fair value reserve	<u>(13,931,869)</u>	<u>(8,676,073)</u>
	<u><b>174,498,345</b></u>	<u><b>198,679,748</b></u>
Number of units	<u>14,568,594</u>	<u>14,757,200</u>
NAV per unit at cost	<u><b>11.98</b></u>	<u><b>13.46</b></u>

Note

01 Jan. 2022 to  
30 Jun. 202201 Jan. 2021 to  
30 Jun. 2021

## 19 Net gain on sale of marketable securities

Company	Shares Sold	Sales Proceed	Cost of Sales	Realized	
				Gain/(Loss)	
BDTHAIFOOL	6,130	251,946.30	61,300.00	190,646.30	-
BERGERPBL	700	1,198,420.00	1,229,077.00	(30,657.00)	-
BSCCL	11,500	2,472,500.00	1,777,660.12	694,839.88	-
CITYBANK	224,250	5,799,803.00	6,002,610.79	(202,807.79)	(54,989)
DOREENPWR	40,000	3,068,000.00	2,436,953.32	631,046.68	-
GP	43,770	13,607,759.20	15,403,891.83	(1,796,132.63)	-
JHRML	150,000	9,852,990.80	3,750,000.00	6,102,990.80	-
MARICO	650	1,557,600.00	1,417,342.76	140,257.24	-
OLYMPIC	44,130	7,040,147.30	7,992,552.64	(952,405.34)	(160,920)
POWERGRID	125,000	7,929,886.10	8,953,228.60	(1,023,342.50)	-
PRIMEBANK	250,000	5,137,281.80	5,587,500.00	(450,218.20)	-
RECKITT BEN	250,000	-	-	-	10,574
RENATA	1,670	2,266,986.80	2,204,462.28	62,524.52	116,666
SQURPHARMA	16,000	3,411,116.40	3,581,060.29	(169,943.89)	684,681
UNIONBANK	224,338	3,021,261.60	2,243,380.00	777,881.60	-
UNIONINS	9,351	608,750.10	93,510.00	515,240.10	-
BATBC	-	-	-	-	3,456,895
BEXIMCO	-	-	-	-	1,126,498
BXPHARMA	-	-	-	-	(349,937)
CRYSTALINS	-	-	-	-	651,563
DGIC	-	-	-	-	263,732
DOMINAGE	-	-	-	-	59,822
EDGEAMCGF	-	-	-	-	397,550
EGEN	-	-	-	-	398,438
IBNSINA	-	-	-	-	59,961
IDLC	-	-	-	-	290,309
IFADAUTOS	-	-	-	-	190,515
IFIC	-	-	-	-	838,142
LANKABAFIN	-	-	-	-	2,468,272
LHBL	-	-	-	-	(89,209)
LINDEBD	-	-	-	-	73,056
MIRAKHTER	-	-	-	-	802,443
MJLBD	-	-	-	-	35,944
NBL	-	-	-	-	(105,000)
NRBCBANK	-	-	-	-	363,129
PIONEERINS	-	-	-	-	326,115
ROBI	-	-	-	-	11,257,184
SASUF	-	-	-	-	243,470
SINGERBD	-	-	-	-	(24,670)
SUMITPOWER	-	-	-	-	112,473
TAUFIKA	-	-	-	-	388,193
ZENNITHAIF	-	-	-	-	634,200
				<b>4,489,920</b>	<b>24,465,100</b>

Note	01 Jan. 2022 to 30 Jun. 2022	01 Jan. 2021 to 30 Jun. 2021
<b>20 Dividend income</b>		
BERGERPBL	21,000	-
MARICO	752,400	100,000
MPETROLEUM	510,225	-
GP	663,625	530,555
BRACBANK	153,000	-
BankAsia	15,000	-
PRIMEBANK	262,500	-
EBL	71,250	-
CITYBANK	30,313	-
BERGERPBL	300	-
RECKITT BEN	-	165,760
LINDEBD	-	100,000
Shanta Amanh Shariah Fund	-	335,820
ZENNITHAIF	-	357,000
BATBC	-	184,500
IDLC	-	180,000
LHBL	-	26,000
<b>Total Dividend Income current year</b>	<b>2,479,613</b>	<b>1,979,635</b>
<b>21 Interest income</b>		
Interest Income - One Bank Acc. No. 00736	787,020	425,718
Interest Income - Dhaka Bank Acc. NO. 303	2,779	-
Interest Income - One Bank Dividend Acc. NO. 00827	19,630	-
Interest income from FDR - CVC Finance	22,354	22,500
Unrecovered TDS from Acc. NO. 00827	(278)	-
	<b>831,505</b>	<b>448,218</b>
<b>22 Unrealized (loss)/gain on investment in securities</b>		
Opening balance as at 01 Jan 2022	8,676,073	17,696,450
Fair value reserve as on 30 June 2022	13,931,869	23,429,543
<b>Unrealized gain/(loss) during the period</b>	<b>5,255,796</b>	<b>(5,733,093)</b>
<b>23 Earnings per unit</b>		
<b>Net Profit/ (Loss) Befor Provision During the period</b>	4,797,601	24,297,698
Number of units	14,568,594	14,170,970
<b>Earnings per unit during the Year</b>	<b>0.33</b>	<b>1.71</b>
<b>24 Cash flows from operating activities</b>		
<b>Net Cash Flows from Operating Activities</b>	6,365,380	25,016,096
Number of units	14,568,594	14,170,970
<b>Net Operating Cash Flows Per Unit (NOCFU)</b>	<b>0.44</b>	<b>1.77</b>

**CWT Sadharan Bima Growth Fund**  
**Investment in Marketable Securities**  
**As at 30 June 2022**

**Annexure-A**  
**Amount in Taka**

	<b>Investment in marketable securities</b>	<b>Total cost price</b>	<b>Total market price</b>	<b>Gain/(Loss)</b>
<b>A-1</b>	Investment in Securities other than Mutual Fund	122,217,059	136,109,928	13,892,869
<b>A-2</b>	Investments in Mutual Fund	500,000	539,000	39,000
	<b>Total</b>	<b>122,717,059</b>	<b>136,648,928</b>	<b>13,931,869</b>

**CWT Sadharan Bima Growth Fund  
Investment in Securities other than Mutual Fund**

A-1										
Sl. No.	SECTOR	Name of the Company	No. of Shares	Average Cost Price Per Share	Market Price Per Share	Total Acquisition Cost	Total Market Value	Gain/(Loss)	Amount in Taka	
									% of NAV	Sector's % of NAV
1	BANK	BANKASIA	10,000	21.02	20.80	210,200	208,000	(2,200)	0.12%	10.23%
2		BRACBANK	219,300	51.93	41.50	11,388,899	9,100,950	(2,287,949)	6.53%	
3		CITYBANK	27,281	23.79	23.00	649,112	627,463	(21,649)	0.37%	
4		EBL	64,125	35.18	33.00	2,256,069	2,116,125	(139,944)	1.29%	
5		PRIMEBANK	150,000.00	22.35	20.20	3,352,500	3,030,000	(322,500)	1.92%	
6	PHARMACEUTICALS & CHEMICALS	BDPAINTS	25,551	10.00	33.90	255,510	866,179	610,669	0.15%	24.56%
7		IBNSINA	21,700.00	257.75	296.70	5,593,268	6,438,390	845,122	3.21%	
8		MARICO	7,950.00	2,180.53	2,421.00	17,335,192	19,246,950	1,911,758	9.93%	
9		RENATA	2,280.00	1,320.04	1,345.60	3,009,685	3,067,968	58,283	1.72%	
10		SADHESIVE	22,114.00	10.00	79.40	221,140	1,755,852	1,534,712	0.13%	
11	SQURPHARMA	73,500.00	223.82	216.70	16,450,496	15,927,450	(523,046)	9.43%	0.04%	
12	INSURANCE	MEGHNAINS	7,312.00	10.00	49.30	73,120	360,482	287,362		0.04%
13	TELECOM	GP	9,320	351.93	294.10	3,279,970	2,741,012	(538,958)	1.88%	11.76%
14		BSCCL	111,500	154.58	219.10	17,235,574	24,429,650	7,194,076	9.88%	
15	FUEL & POWER	MPETROLEUM	88,078.00	197.50	202.80	17,395,688	17,862,218	466,530	9.97%	21.12%
16		DOREENPWR	284,000	60.92	76.70	17,302,369	21,782,800	4,480,431	9.92%	
17		PADMAOIL	10,214.00	210.37	214.10	2,148,756	2,186,817	38,062	1.23%	
18	SERVICES AND REAL ESTATE	EHL	65,000	58.52	57.70	3,803,682	3,750,500	(53,182)	2.18%	2.18%
19	MISCELLANEOUS	KFL	20,330.00	10.00	27.50	203,300	559,075	355,775	0.12%	0.15%
20		BERGERPBL	30	1,751.00	1,734.90	52,530	52,047	(483)	0.03%	
<b>Sub total</b>			<b>1,219,585</b>			<b>122,217,059</b>	<b>136,109,928</b>	<b>13,892,869</b>	<b>70.04%</b>	<b>70.04%</b>

**CWT Sadharan Bima Growth Fund  
Investments in Mutual Fund**

A-2										
S.I No.		Mutual Fund	No. of Units	Average Cost Price Per Unit	Market Price Per Unit	Total Acquisition Cost	Total Market Value	Gain/(Loss)	Amount in Taka	
									% of NAV	Sector's % of NAV
21	MUTUAL FUND	UCBAMLFMF	50,000	10	10.78	500,000	539,000	39,000	0.29%	0.29%
<b>Sub total</b>			<b>50,000</b>			<b>500,000</b>	<b>539,000</b>	<b>39,000</b>	<b>0.29%</b>	<b>0.29%</b>