

CWT Opportunities Fund
Independent Auditor's Report
along with
Audited Financial Statements
for the year ended 31 December 2024



ACNABIN

Chartered Accountants

BDBL Bhaban (Level-13 & 15), 12 Kawran Bazar Commercial Area, Dhaka-1215, Bangladesh.

Tel: (+88-02) 410 20030 to 35 (Level-13), (+88-02) 41010382 to 84 (Level-15)

Fax: (+88-02) 410 20036, E-mail: <acnabin@bangla.net>, Web: www.acnabin.com

Branch Office

Jahan Building No.7 (1st Floor, North Side), 59 Agrabad Commercial Area, Chattogram-4100, Bangladesh.

Tel: (+88-031) 333317352, Fax: (+88-031) 333317353, E-mail: <acnabin.ctg@acnabin-bd.com>

Web: www.acnabin.com



Table of Contents

S.L. #	Particulars	Page #
1	Independent Auditor's Report	1-3
2	Statement of Financial Position	4
3	Statement of Profit or Loss and Other Comprehensive Income	5
4	Statement of Changes in Equity	6
5	Statement of Cash Flows	7
6	Notes to The Financial Statements	8-13
7	Annexure-A	14

Independent Auditor's Report
To
The Trustees of CWT Opportunities Fund
Report on the audit of the financial statements

Opinion

We have audited the financial statements of CWT Opportunities Fund (the "Fund"), which comprise the statement of financial position as at 31 December 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Fund as at 31 December 2024, and its financial performance and its cash flows for the year then ended in accordance with Securities and Exchange Rules 1987, Securities and Exchange Commission (Mutual Fund) Rules, 2001, International Financial Reporting Standards (IFRSs), Trust Deed and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the Note 6 which describes the Investment in capital market.

Other Matters

The financial statements of the fund for the year ended 31 December 2023 were audited by Hoda Vasi Chowdhury & Co. Chartered Accountants were expressed unmodified opinion on those statements on 14 February 2024.

Key Audit Matters

Key audit matters are those that, in our professional judgement, were of most significance in our audit of the current year's financial statements. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We focused on the valuation and existence of the investments in different types of securities because these investments represent the principal element of the Net Assets Value as disclosed in the financial position of the financial statements. We have reviewed the market value of the investments at the reporting date and also checked if the gain/loss on the investments has been accounted properly.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements**

The Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, Securities and Exchange Rules, 1987 and Securities and Exchange Commission (Mutual Fund) Rules, 2001 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Fund's ability to continue as a going concern should be assessed, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As a part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and, obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misinterpretations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.



Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

In accordance with the Securities and Exchange Rules, 1987, the Securities and Exchange Commission (Mutual Fund) Rules, 2001, we also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by the Fund so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income along with the annexed notes 1 to 26 dealt with by the report are in agreement with the books of account

ACNABIN Chartered Accountants
Firm's Enlistment Number : CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment no.934
DVC : 2502160934AS822133

Dhaka

16 FEB 2025

**CWT Opportunities Fund
Statement of Financial Position
As at 31 December 2024**

	Notes	31-Dec-24 Taka	31-Dec-23 Taka
ASSETS			
Non-current Assets			
Preliminary and issue expense	7	1,398,363	1,806,518
Total non-current Assets		1,398,363	1,806,518
Current Assets			
Investments in marketable securities	8	26,233,392	69,601,166
Investments in FDR	9	13,361,302	-
Investment in Non-Listed Govt. Treasury Bond	10	2,525,490	-
IPO application	11	-	680,000
Advance, deposit and prepayments	12	64,577	62,297
Other receivables	13	538,369	1,418,414
Cash and cash equivalents	14	4,782,016	10,010,706
Total current assets		47,505,146	81,772,583
Total assets		48,903,509	83,579,101
EQUITY AND LIABILITIES			
Unitholders' equity			
Unit capital fund	15	48,347,890	78,070,880
Unit premium reserve	16	405,904	(689,336)
Retained earnings	17	(2,416,235)	2,791,007
Fair value reserve	18	1,651,888	2,066,853
Total unitholders' equity		47,989,447	82,239,405
Current liability			
Other payables	19	914,062	1,339,696
Total current liability		914,062	1,339,696
Total unitholders' equity and liabilities		48,903,509	83,579,101
Net assets (Total assets-Total liabilities)		47,989,447	82,239,405
Net Asset Value (NAV) per unit: at cost	20	9.58	10.27
Net Asset Value (NAV) per unit: at market price	21	9.93	10.53

These financial statements should be read in conjunction with annexed notes

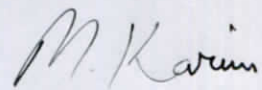

Trustee
Sandhani Life Insurance Company Limited
(SLICL)

Md. Mizanur Rahman
Vice President & Company Secretary
Sandhani Life Insurance Co. Ltd.


Asset Manager
CWT Asset Management Company Limited
(CWTAMC)

Muhammad Harunur Rashid
Head of Accounts
CWT Asset Management Company Ltd.

ACNABIN Chartered Accountants
Firm's Enlistment Number : CAF-001-012



Md. Mominul Karim, FCA
Partner
ICAB Enrollment no.934

DVC : 2502160934AS822133

Dhaka

16 FEB 2025

CWT Opportunities Fund
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 31 December 2024

Particulars	Notes	Jan 1, 2024 to Dec 31, 2024	Jan 1, 2023 to Dec 31, 2023
		Taka	Taka
INCOME			
Net gain on sale of marketable securities	22	(3,504,985)	1,807,510
Dividend income	23	944,261	2,253,300
Interest income	24	2,028,328	555,189
Total Income		(532,396)	4,615,999
EXPENDITURE			
Management fees		1,537,557	2,539,131
Advertisement and publication expenses		23,675	36,078
Amortization of preliminary and issue expenses		408,155	411,188
Audit fees		50,000	55,000
Bank charges and excise duty		49,023	64,684
CDBL fees		26,071	22,367
CDBL line charges		12,650	18,204
CDBL settlement and demat charge		12,979	15,602
Custodian fee		40,852	112,137
Fee to BSEC		100,000	143,448
Trustee fees		64,453	114,775
BO Maintenance Charge		1,800	1,800
IPO Application Fees		5,000	6,000
Other Fees and Charges		500	-
Total Expenses		2,332,716	3,540,414
Net profit for the period		(2,865,112)	1,075,584
Other comprehensive income			
Unrealized gain/(loss) on investment in securities		(414,965)	389,484
Total Comprehensive income		(3,280,077)	1,465,068
EPU before considering provision	25	(0.59)	0.14

These financial statements should be read in conjunction with annexed notes


Trustee

Sandhani Life Insurance Company
Limited (SLICL)

Md. Mizanur Rahman
Vice President & Company Secretary
Sandhani Life Insurance Co. Ltd.

Dhaka

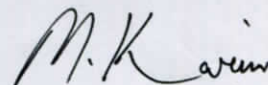
16 FEB 2025


Asset Manager

CWT Asset Management Company
Limited (CWTAMC)

Muhammad Harunur Rashid
Head of Accounts
CWT Asset Management Company Ltd.

ACNABIN Chartered Accountants
Firm's Enlistment Number : CAF-001-012



Md. Mominul Karim, FCA
Partner
ICAB Enrollment no.934

DVC : 2502160934AS822133

CWT Opportunities Fund
Statement of Changes in Unitholders Equity
For the year ended 31 December 2024

PARTICULERS	Unit Capital Fund	Unit Premium / Discount	Retained Earnings	Fair value reserve	Amount in Taka
					Total unitholders' Equity
Opening balance 01 January 2024	78,070,880	(689,336)	2,791,007	2,066,853	82,239,404
Unit fund new subscription during the period	1,256,930	-	-	-	1,256,930
Unit fund repurchase during the period	(30,979,920)	-	-	-	(30,979,920)
Unit premium during the period	-	1,147,697	-	-	1,147,697
Unit discount during the period	-	(52,457)	-	-	(52,457)
Net profit during the period	-	-	(2,865,112)	-	(2,865,112)
Dividend paid	-	-	(2,342,130)	-	(2,342,130)
Unrealized gain during the period	-	-	-	(414,965)	(414,965)
Balance as at 31 December 2024	48,347,890	405,904	(2,416,235)	1,651,888	47,989,447

PARTICULERS	Unit Capital Fund	Unit Premium / Discount	Retained Earnings	Fair value reserve	Amount in Taka
					Total unitholders' Equity
Opening balance 01 January 2023	137,220,540	282,260	4,836,267	1,677,369	144,016,436
Unit fund new subscription during the period	8,817,500	-	-	-	8,817,500
Unit fund repurchase during the period	(67,967,160)	-	-	-	(67,967,160)
Unit premium during the period	-	(971,596)	-	-	(971,596)
Net profit during the period	-	-	1,075,584	-	1,075,584
Dividend Refund	-	-	3,353	-	3,353
Dividend paid	-	-	(2,504,001)	-	(2,504,001)
Over Provision for expenses	-	-	(620,196)	-	(620,196)
Unrealized gain during the period	-	-	-	389,484	389,484
Balance as at 31 December 2023	78,070,880	(689,336)	2,791,007	2,066,853	82,239,405

These financial statements should be read in conjunction with annexed notes



Trustee
Sandhani Life Insurance Company Limited
(SLICL)

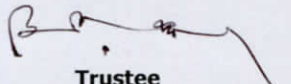
Md. Mizanur Rahman
Vice President & Company Secretary
Sandhani Life Insurance Co Ltd

Asset Manager
CWT Asset Management Company Limited
(CWTAMC)

Muhammad Harunur Rashid
Head of Accounts
CWT Asset Management Company Ltd.

**CWT Opportunities Fund
Statement of Cash Flows**
For the year ended 31 December 2024

<u>Particulars</u>	<u>Notes</u>	<u>Jan 1, 2024 to Dec 31, 2024 Taka</u>	<u>Jan 1, 2023 to Dec 31, 2023 Taka</u>
A. Cash flows from operating activities			
Interest income realized		573,966	494,543
Dividend income received		2,262,162	2,980,735
Gain on sale of investment		(3,504,985)	1,807,510
Payment made for expenses		(2,347,067)	(3,843,313)
Net cash flows from operating activities		(3,015,924)	1,439,475
B. Cash flows from investing activities			
Net investment in shares and securities & IPO		34,665,822	49,472,242
Net Investment in FDR		(12,700,000)	1,994,000
Net Investment in T-Bill		354,838	-
Net Investment in Government Bonds		6,436,365	4,584,468
Net cash used in investing activities		28,757,026	56,050,709
C. Cash flows from financing activities			
Unit sale & repurchase		(29,757,203)	(61,364,316)
Dividend paid		(1,212,588)	(1,480,352)
Net cash used in financing activities		(30,969,791)	(62,844,668)
Net increase/(decrease) in cash and cash equivalents (A+B+C)		(5,228,690)	(5,354,484)
Cash and cash equivalents at the beginning of the year		10,010,706	15,365,190
Cash and cash equivalents at the end of the year		4,782,016	10,010,706
Net operating cash flows		(3,015,924)	1,439,475
Number of outstanding units		4,834,789	7,807,088
Net operating cash flows per unit	26	(0.62)	0.18


Trustee
Sandhani Life Insurance Company
Limited (SLICL)

Md. Mizanur Rahman
Vice President & Company Secretary
Sandhani Life Insurance Co. Ltd.


Asset Manager

CWT Asset Management Company Limited (CWTAMC)

Muhammad Harunur Rashid
Head of Accounts
CWT Asset Management Company Ltd.





	Notes	31-Dec-24 Taka	31-Dec-23 Taka
7 Preliminary and issue expenses			
Preliminary and issue expenses (Initial Cost)		2,857,085	2,857,085
Opening Balance of accumulated amortization		1,050,567	639,379
Amortization charged during the period		408,155	411,188
Closing balance of accumulated amortization		1,458,722	1,050,567
		1,398,363	1,806,518
8 Investments at market price			
Investment in marketable securities - at market price	Annexure-A	26,233,392	69,601,166
		26,233,392	69,601,166
9 Investment in FDR			
Opening Balance		-	2,000,000
Add: Investment in FDR during the year		13,361,302	-
Less: Encashment in FDR during the year		-	(2,000,000)
		13,361,302	-
10 Investment in Non-Listed Govt. Treasury Bond			
Govt. Treasury Bill		2,525,490	-
		2,525,490	-
11 IPO application			
SICL		-	680,000
		-	680,000
12 Advance, deposit and prepayments			
Advances Annual Fee to CDBL		14,745	14,816
Trustee Fee		49,831	-
BSEC Annual Fee		-	47,480
		64,577	62,297
13 Other receivables			
Receivable from Brokerage a/c and others		271	637
Interest Receivable		438,223	-
Cash Dividend Receivable	Note 12.01	99,875	1,417,778
		538,369	1,418,414
13.01 Cash Dividend Receivable			
BANKASIA		2,250	2,250
BSCCL		-	84,668
CITYBANK		14,127	14,127
EBL		3,022	3,022
IBNSINA		12,717	12,717
KFL		20,330	20,330
LINDEBD		12,600	12,600
LHBL		-	-
MPETROLEUM		-	577,344
OLYMPIC		-	325,140
RELIANCINS		9,629	9,629
SQURPHARMA		-	330,751
UTTARABANK		25,200	25,200
		99,875	1,417,778



	31-Dec-24 Taka	31-Dec-23 Taka
14 Cash and cash equivalent		
Cash at One Bank A/C 00849	3,607,537	879,548
Cash at Dhaka Bank A/C 00314	22,155	10,687
Cash at Community Bank A/C 80301	1,152,053	9,119,024
Cash at One Bank A/C (dividend Acc) 00962	272	1,446
	4,782,016	10,010,706
15 Unit capital fund		
Opening Balance	78,070,880	137,220,540
Add: New subscription of 125,693 units of Taka 10 each	1,256,930	8,817,500
Less: New repurchase of 700,163 units of Taka 10 each	(30,979,920)	(67,967,160)
	48,347,890	78,070,880
16 Unit premium reserve		
Opening Balance	(689,336)	282,260
Add: Unit premium during the year	1,147,697	125,319
Less: Unit discount during the year	(52,457)	(1,096,914)
	405,904	(689,336)
17 Retained earnings		
Opening Balance	2,791,007	4,836,267
Add: Net Profit during the year	(2,865,112)	1,075,584
Add: Dividend Refund	-	3,353
Less: Over Provision for expenses	-	(620,196)
Less: Dividend Paid during the year	(2,342,130)	(2,504,001)
	(2,416,235)	2,791,007
18 Fair value reserve		
Opening balance as at 01.01.2024	2,066,853	1,677,369
Add: Unrealized Gain/(loss) during the year	(414,965)	389,484
Fair value reserve as at 31.12.2024	1,651,888	2,066,853
19 Other payables		
Management Fees	691,409	1,059,844
CDBL settlement and demat charge	1,000	610
CDBL line charges	-	1,150
Custodian Fees	21,149	47,592
Advertisement and publication expenses	150,500	175,500
TDS Payable	1	1
Payable to Brokerage House	-	-
Payable to LHBL	-	-
Payable to Investor	3	-
Audit Fees	50,000	55,000
	914,062	1,339,696
20 Net Asset Value (NAV) per unit at cost		
Total net asset value at cost price	46,337,559	80,172,552
Number of units	4,834,789	7,807,088
NAV per unit at cost	9.58	10.27
21 Net Asset Value (NAV) per unit at market price		
Total asset value at market price	48,903,509	83,579,101
Less: Accounts payable	914,062	1,339,696
	47,989,447	82,239,405
Number of units	4,834,789	7,807,088
NAV per unit at market price	9.93	10.53





	Notes	31-Dec-24 Taka	31-Dec-23 Taka
7 Preliminary and issue expenses			
Preliminary and issue expenses (Initial Cost)		2,857,085	2,857,085
Opening Balance of accumulated amortization		1,050,567	639,379
Amortization charged during the period		408,155	411,188
Closing balance of accumulated amortization		1,458,722	1,050,567
		1,398,363	1,806,518
8 Investments at market price			
Investment in marketable securities - at market price	Annexure-A	26,233,392	69,601,166
		26,233,392	69,601,166
9 Investment in FDR			
Opening Balance		-	2,000,000
Add: Investment in FDR during the year		13,361,302	-
Less: Encashment in FDR during the year		-	(2,000,000)
		13,361,302	-
10 Investment in Non-Listed Govt. Treasury Bond			
2y Govt. Treasury Bond		2,525,490	-
		2,525,490	-
11 IPO application			
SICL		-	680,000
		-	680,000
12 Advance, deposit and prepayments			
Advances Annual Fee to CDBL		14,745	14,816
Trustee Fee		49,831	-
BSEC Annual Fee		-	47,480
		64,577	62,297
13 Other receivables			
Receivable from Brokerage a/c and others		271	637
Interest Receivable		438,223	-
Cash Dividend Receivable	Note 12.01	99,875	1,417,778
		538,369	1,418,414
13.01 Cash Dividend Receivable			
BANKASIA		2,250	2,250
BSCCL		-	84,668
CITYBANK		14,127	14,127
EBL		3,022	3,022
IBNSINA		12,717	12,717
KFL		20,330	20,330
LINDEBD		12,600	12,600
LHBL		-	-
MPETROLEUM		-	577,344
OLYMPIC		-	325,140
RELIANCINS		9,629	9,629
SQURPHARMA		-	330,751
UTTARABANK		25,200	25,200
		99,875	1,417,778



22 Net gain on sale of marketable securities

	January 1, 2024 to December 31, 2024 Taka	January 1, 2023 to December 31, 2023 Taka
AAMRANET	-	(62,718)
AMPL	-	207,028
APEXFOOT	-	(181,177)
AOPLC	86,865	-
BANKASIA	-	(8,604)
BERGERPBL	(18,472)	-
BRACBANK	1,051,184	-
BSCCL	(2,505,346)	(151,929)
BSRMSTEEL	(229,198)	-
CITYBANK	(135,384)	(22,985)
CRAFTSMAN	84,819	-
DOREENPWR	(1,706,869)	(28,448)
EBL	-	(42,510)
EKUSH	365,324	-
EHL	-	203,897
GLDNJMF	-	(238,262)
IBNSINA	562,581	(4,041)
ICICL	-	279,813
ITC	(663,446)	(152,341)
KFL	-	151,763
LHBL	(657,424)	12,772
LINDEBD	(35,644)	(142,577)
MARICO	159,606	839,642
MKFOOTWEAR	-	268,405
MPETROLEUM	(16,109)	57,281
OLYMPIC	118,839	802,683
PADMAOIL	-	(20,402)
RELIANCEINS	-	361,982
SADHESIVE	-	592,060
SAPORTL	-	(946,642)
SICL	281,765	-
SQURPHARMA	(68,205)	(662,842)
TILIL	-	426,719
UCBAMLFMF	-	(28,500)
UTTARABANK	-	255,504
VAMLGf	(322,034)	-
WEBCOATS	85,257	-
TB2Y1123	-	19,734
TB5Y1123	-	22,207
TB5Y0724	56,907	-
	(3,504,985)	1,807,510



	January 1, 2024 to December 31, 2024 Taka	January 1, 2023 to December 31, 2023 Taka
23 Dividend income		
BANKASIA	-	15,000
BERGERPBL	-	21,200
BSCCL	-	423,341
CITYBANK	100,492	78,750
DOREENPWR	102,093	-
EBL	-	-
GLDNMF	-	69,808
GP	-	30,469
IBNSINA	4,385	84,780
KFL	16,264	20,330
LINDEBD	-	84,000
LHBL	512,500	-
MPETROLEUM	-	577,344
OLYMPIC	-	325,140
RELIANCINS	12,500	66,388
PRIMEBANK	87,500	-
SQUARPHARMA	-	330,751
UTTARABANK	-	126,000
VAMLGF	108,527	-
	944,261	2,253,300
24 Interest income		
Interest Income from FDR	1,075,634	-
Interest income from Government Treasury Bond	23,890	104,821
Interest income from Government Treasury Bill	354,838	-
Interest income from SND Accounts	573,966	450,368
	2,028,328	555,189
25 Earnings per unit before considering provision		
Net Profit Before Provision During the year	(2,865,112)	1,075,584
Number of units	4,834,789	7,807,888
Earnings per unit during the year	(0.59)	0.14
26 Net operating cash flows per unit		
Net cash flows from operating activities	(3,015,924)	1,439,475
Number of units	4,834,789	7,807,888
Net Operating Cash Flows Per Unit (NOCFU)	(0.62)	0.18



	January 1, 2024 to December 31, 2024	January 1, 2023 to December 31, 2023
23 Dividend income		
BANKASIA	-	15,000
BERGERPBL	-	21,200
BSCCL	-	423,341
CITYBANK	100,492	78,750
DOREENPWR	102,093	-
EBL	-	-
GLDNMF	-	69,808
GP	-	30,469
IBNSINA	4,385	84,780
KFL	16,264	20,330
LINDEBD	-	84,000
LHBL	512,500	-
MPETROLEUM	-	577,344
OLYMPIC	-	325,140
RELIANCINS	12,500	66,388
PRIMEBANK	87,500	-
SQUARPHARMA	-	330,751
UTTARABANK	-	126,000
VAMLGf	108,527	-
	944,261	2,253,300
24 Interest income		
Interest Income from FDR	1,075,634	-
Interest income from Government Treasury Bond	23,890	104,821
Interest income from Government Treasury Bill	354,838	-
Interest income from SND Accounts	573,966	450,368
	2,028,328	555,189
25 Earnings per unit before considering provision		
Net Profit Before Provision During the year	(2,865,112)	1,075,584
Number of units	4,834,789	7,807,888
Earnings per unit during the year	(0.59)	0.14
26 Net operating cash flows per unit		
Net cash flows from operating activities	(3,015,924)	1,439,475
Number of units	4,834,789	7,807,888
Net Operating Cash Flows Per Unit (NOCFU)	(0.62)	0.18



**CWT Opportunities Fund
Investment in Marketable Securities
As at 31 December 2024**

**Annexure-A
Amount in Taka**

Sl. No.	Investment in Marketable Securities	Total cost price	Total market price	Gain/(Loss)
A-1	Investment in securities other than Mutual Fund	23,403,542	24,993,039	1,589,496
A-2	Investment in Mutual Fund	1,177,962	1,240,354	62,392
	Total	24,581,504	26,233,392	1,651,888

**CWT Opportunities Fund
Investment in securities other than Mutual Fund**

A-1							Amount in Taka	
Sl. No.	Company	No. of Shares	Average Cost Price Per Share	Market Price Per Share	Total Acquisition Cost	Total Market Value	Unrealized Gain/(Loss)	% of NAV
1	BRACBANK	126,800	37.02	49.00	4,693,999	6,213,200	1,519,201	10.13%
2	CITYBANK	6,699	20.98	22.40	140,564	150,058	9,493	0.30%
3	MJLBD	44,300	93.14	94.10	4,126,225	4,168,630	42,405	8.90%
4	PUBALIBANK	82,600	27.11	29.30	2,239,337	2,420,180	180,843	4.83%
5	PRIMEBANK	202,000	23.08	23.40	4,661,504	4,726,800	65,296	10.06%
6	RELIANCINS	5,000	72.65	57.20	363,225	286,000	(77,225)	0.78%
7	SOURPHARMA	20,730	225.63	217.70	4,677,392	4,512,921	(164,471)	10.09%
8	TB2Y1126	25,000	100.05	100.61	2,501,295	2,515,250	13,955	5.40%
	Sub total	513,129		14	23,403,542	24,993,039	1,589,496	50.51%

**CWT Opportunities Fund
Investment in Mutual Fund**

A-2							Amount in Taka	
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)	% of NAV
9	VAMLGf	111,643	10.55	11.11	1,177,962	1,240,354	62,392	2.54%
	Sub total	111,643			1,177,962	1,240,354	62,392	2.54%

