



# মালেক সিদ্দিকী ওয়ালী, চার্টার্ড একাউন্টেন্টস

৯-জি, মতিঝিল বাণিজ্যিক এলাকা, ঢাকা-১০০০

## Malek Siddiqui Wali

CHARTERED ACCOUNTANTS

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## Independent Auditor's Report

To The Trustee of Peninsula AMCL BDBL Unit Fund One

Report on the Audit of the Financial Statements

### Qualified Opinion:

We have audited the financial statements of Peninsula AMCL BDBL Unit Fund One, which comprise the Statement of Financial Position as at June 30, 2020, 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, except the effect described in the Basis for Qualified Opinion paragraph, the accompanying financial statements present fairly, in all material respects, the financial position of the fund as at June 30, 2020, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), Bangladesh Securities and Exchange Commission Mutual Fund Bidhimala (Rules), 2001 and other applicable laws and regulations.

### Basis for Qualified Opinion:

1. The fund is required to maintain provision of Tk. 50,919,077 for diminution loss of "investment in marketable securities", as on June 30, 2020 but the fund made provision of Tk. 25,459,539. As a result, the short fall of provision is stood of TK. 25,459,538. If the whole provision is considered in the financial statements, the loss for the year will be of Tk. 39,470,944 (EPU Tk.-2.076) instated of current disclosed loss of Tk. 14,011,406 (EPU Tk. -0.737).

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of both the Fund and Asset Management Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. 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 your attention to note 4.02 to the Financial Statements which describe that the investment in marketable securities are measure at lower of cost and present the "investment in securities at cost" as asset and " Provision for diminution in value of investments" as liability separately in the statement of financial position. However, the IFRS-9 requires to present these investment in the statement of financial statements at fair value by netting off provision for diminution loss from the cost of investment.

Our opinion is not qualified in respect to this matters.



## Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls:

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, Bangladesh Securities and Exchange Commission Mutual Fund Bidhimala (Rules), 2001 and other applicable laws and regulations 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, management is responsible for assessing the Fund's ability to continue as a going concern, 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 part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism 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, misrepresentations 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 the 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 achieves fair presentation.

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 Bangladesh Securities and Exchange Commission Mutual Fund Bidhimala (Rules), 2001, we also report that:

- a) We have obtained all the information and explanations 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 accounts, records and other statutory books as required by law have been kept by the Fund so far as it appeared from our examinations of those books;
- c) The Statement of Financial Position and Statement of profit and loss and other comprehensive Income of the Fund dealt with by the report are in agreement with the books of account and returns; and
- d) The investment was made both as per Rule 56 and Fifth (5<sup>th</sup>) Schedule of Bangladesh Securities and Exchange Commission Mutual Fund Bidhimala (Rules), 2001.

Dated, Dhaka  
July 27, 2020



Malek Siddiqui Wali  
Chartered Accountants



**Peninsula AMCL BDBL Unit Fund One**  
**Statement of Financial Position**  
As at June 30, 2020

Particulars	Notes	As at June 30,	As at June 30,
		2020	2019
		Taka	Taka
<b>ASSETS</b>			
<b>Non-Current Asset</b>			
Preliminary and issue expenses	5.00	1,712,941	2,353,325
		<u>1,712,941</u>	<u>2,353,325</u>
<b>Current Asset</b>			
Investment in securities at cost price	6.00	160,631,518	143,905,432
Accrued Interest	7.00	425,939	601,107
Advance and Prepayments	8.00	43,493	324,042
Cash and cash equivalents	9.00	50,081,401	78,048,280
		<u>211,182,350</u>	<u>222,878,861</u>
<b>Total Assets</b>		<u><u>212,895,291</u></u>	<u><u>225,232,186</u></u>
<b>OWNERS' EQUITY</b>			
Capital Fund	10.00	190,098,900	196,098,900
Unit Premium Reserves		9,446,869	9,446,869
Retained earnings	11.00	(13,334,239)	9,501,618
<b>Total Equity</b>		<u>186,211,530</u>	<u>215,047,387</u>
<b>LIABILITIES</b>			
<b>Non-Current Liabilities</b>			
		-	-
<b>Current Liabilities</b>			
Liabilities for expenditures	12.00	950,722	1,161,683
Other liabilities	13.00	273,500	302,898
Provision for Investment	14.00	25,459,539	8,720,219
		<u>26,683,761</u>	<u>10,184,800</u>
<b>Total Liabilities</b>		<u>26,683,761</u>	<u>10,184,800</u>
<b>Total Equity and Liabilities</b>		<u><u>212,895,291</u></u>	<u><u>225,232,186</u></u>
<b>Net asset value (NAV) per unit:</b>			
At market price	15.00	<u>9.80</u>	<u>10.97</u>
At cost	16.00	<u>11.13</u>	<u>11.41</u>

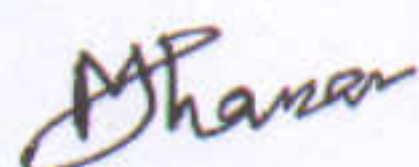
The annexed notes from 1 to 24 form an integral part of these Financial Statements.

The financial statements were approved by the Board of trustees on July 26, 2020 and were signed on its behalf by:

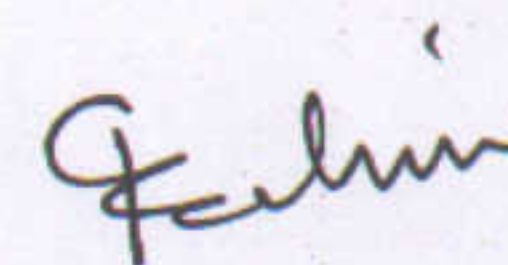


Trustee  
Investment Corporation of  
Bangladesh


Signed in terms of our report of even date annexed.



Dated, Dhaka  
July 27, 2020



Asset Manager  
Peninsula Asset Management  
Company Limited



Malek Siddiqui Wali  
Chartered Accountants

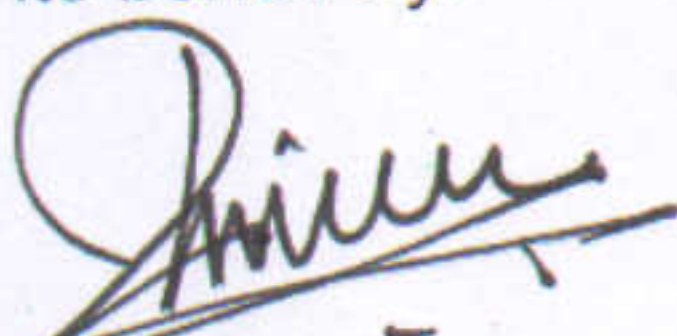


**Peninsula AMCL BDBL Unit Fund One**  
**Statement of Profit or Loss and Other Comprehensive Income**  
For the year ended on June 30, 2020

Particulars	Notes	July 01, 2019 - June 30, 2020 Taka	July 01, 2018 - June 30, 2019 Taka
<b>INCOME</b>			
Interest income	17.00	4,090,306	1,350,028
Dividend income		4,629,695	5,679,124
Investment income	18.00	(861,928)	11,281,554
Others income		180,000	-
<b>Total Income</b>		<b>8,038,073</b>	<b>18,310,707</b>
<b>EXPENDITURE</b>			
Management fee		3,766,384	4,391,304
Amortization of preliminary and issue expenses	5.00	640,384	638,635
Trustee fee		175,785	207,065
Custodian fee		110,472	156,683
BSEC annual fee		175,785	207,065
Bidding charge		5,000	33,000
TDS on FDR & Bond Interest		173,229	-
Printing & stationery		4,809	86,774
Newspaper Publication expenses		138,200	163,000
Other Expenses		36,663	128,030
Bank charges and excise duty		43,974	24,703
CDBL - Settlement and Demat charges		9,644	58,244
Audit fee		29,829	17,250
<b>Total Expenditure</b>		<b>5,310,159</b>	<b>6,111,753</b>
<b>Income before provision for the year</b>		<b>2,727,914</b>	<b>12,198,954</b>
Write back of Provision/(Provision) for diminution in value of investments	14.00	(16,739,320)	(4,213,602)
<b>Net income for the year</b>		<b>(14,011,406)</b>	<b>7,985,352</b>
<b>Earnings per unit during the year</b>	19.00	<b>(0.737)</b>	<b>0.407</b>

The annexed notes from 1 to 24 form an integral part of these Financial Statements.

The financial statements were approved by the Board of trustees on July 26, 2020 and were signed on its behalf by:

  
Trustee

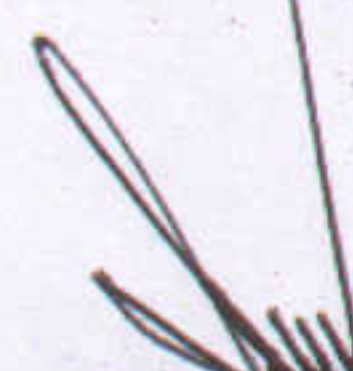
Investment Corporation of  
Bangladesh

Signed in terms of our report of even date annexed



Dated, Dhaka  
July 27, 2020

  
Asset Manager  
Peninsula Asset Management  
Company Limited

  
Malek Siddiqui Wali  
Chartered Accountants



**Peninsula AMCL BDBL Unit Fund One**  
**Statement of Changes in Equity**  
For the year ended on June 30, 2020

Particulars	Amount in Taka				
	Capital Fund	Unit Premium	Investor's Balances	Retained Earnings	Total Equity
Opening Balance	196,098,900	9,446,869	-	9,501,618	215,047,387
Sponsor's Contribution	-	-	-	-	-
Fund Collected/ (redeemed) during the period, net	(6,000,000)	-	-	-	(6,000,000)
Unit Premium	-	-	-	-	-
Net income during the year	-	-	-	(14,011,406)	(14,011,406)
Dividend paid during the year	-	-	-	(8,824,451)	(8,824,451)
<b>Balance as at June 30, 2020</b>	<b>190,098,900</b>	<b>9,446,869</b>	<b>-</b>	<b>(13,334,239)</b>	<b>186,211,530</b>

**Statement of Changes in Equity**  
For the year ended on June 30, 2019

Particulars	Amount in Taka				
	Capital Fund	Unit Premium	Investor's Balances	Retained Earnings	Total Equity
Opening Balance	196,093,900	9,446,809	-	21,125,656	226,666,365
Sponsor's Contribution	-	-	-	-	-
Fund Collected/(redeemed)	5,000	-	-	-	5,000
Unit Premium	-	60	-	-	60
Net income during the year	-	-	-	7,985,352	7,985,352
Dividend paid during the year	-	-	-	(19,609,390)	(19,609,390)
<b>Balance as at June 30, 2019</b>	<b>196,098,900</b>	<b>9,446,869</b>	<b>-</b>	<b>9,501,618</b>	<b>215,047,386</b>

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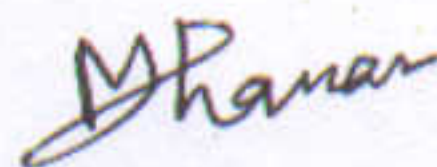
  
Trustee

  
Asset Manager


Investment Corporation of Bangladesh

Peninsula Asset Management Company Limited

Signed in terms of our report of even date annexed.



Dated, Dhaka  
July 27, 2020

  
Malek Siddiqui Wali  
Chartered Accountants



## Peninsula AMCL BDBL Unit Fund One

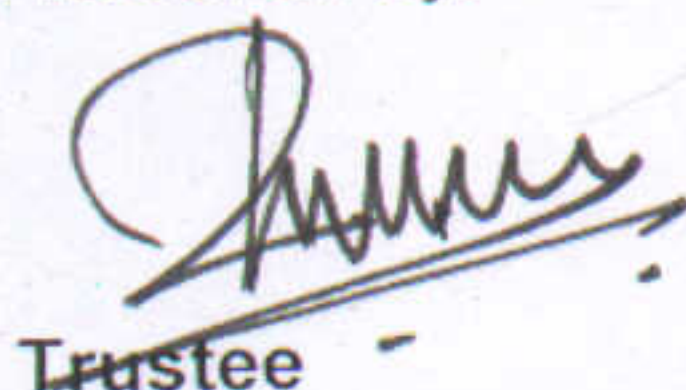
### Statement of Cash Flows

For the year ended on June 30, 2020

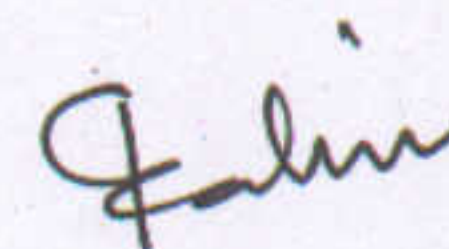
	For the year ended on June 30, 2020	For the year ended on June 30, 2019
Particulars	Taka	Taka
<b>A. Cash flows from/(used in) operating activities</b>		
Interest income realized in cash	4,245,474	780,439
Dividend income	4,649,695	5,647,606
Investment income realized in cash	(861,928)	11,281,554
Other Income	180,000	-
Payment made for expenses	(4,629,585)	(5,633,710)
<b>Net cash used in operating activities</b>	<b>3,583,658</b>	<b>12,075,890</b>
<b>B. Cash Flows from investing activities</b>		
Investment in marketable securities	(16,726,086)	29,785,982
<b>Net cash flow from investing activities</b>	<b>(16,726,086)</b>	<b>29,785,982</b>
<b>C. Cash flows from financing activities</b>		
Unit Capital Fund	(6,000,000)	5,000
Unit Premium/(Discount)	-	60
Dividend paid for the period	(8,824,451)	(19,609,390)
<b>Net cash flow from financing activities</b>	<b>(14,824,451)</b>	<b>(19,604,330)</b>
<b>D. Net cash flows (A+B+C)</b>	<b>(27,966,879)</b>	<b>22,257,542</b>
<b>E. Cash and cash equivalents at the beginning of the year</b>	<b>78,048,280</b>	<b>55,790,739</b>
<b>F. Cash &amp; cash equivalents at the end of the year</b>	<b>50,081,401</b>	<b>78,048,280</b>
<b>Net Operating Cash flow per unit for the year</b>	<b>0.189</b>	<b>0.616</b>

The annexed notes from 1 to 24 form an integral part of these Financial Statements.

The financial statements were approved by the Board of trustees on July 26, 2020 and were signed on its behalf by:



Trustee  
Investment Corporation of  
Bangladesh



Asset Manager  
Peninsula Asset Management  
Company Limited

Signed in terms of our report of even date annexed



Dated, Dhaka  
July 27, 2020

Maleki Siddiqui Wali  
Chartered Accountants



## Peninsula AMCL BDBL Unit Fund One

### Notes to the Financial Statements

As at and for the year ended on June 30, 2020

#### 1.00 Introduction of the Fund and its activities

##### 1.01 Legal status and Key partners of the Fund

Peninsula AMCL BDBL Unit Fund One was established under a trust deed executed on 30 July 2015 between AMCL BDBL (SBC) as sponsor and the Investment Corporation of Bangladesh (ICB) as Trustee under the Trust Act 1882 and Registration Act 1908. The fund received registration certificate from the Bangladesh Securities and Exchange Commission (BSEC) on 02 April 2017 under the Securities and Exchange Commission (Mutual Fund) Rules 2001. The prospectus was approved by the BSEC on 02 July, 2017 in accordance with the Securities and Exchanges Commission (Mutual Fund) Rules 2001 and the Trustee gave its approval to initiate investment activities of the Fund on 21 March, 2016.

Key partners of the Fund are as Follows:

Sponsor: Bangladesh Development Bank Limited

Registered Address: BDBL Bhaban, 8, RAJUK Avenue, Dhaka 1000, Bangladesh

Trustee & Custodian: Investment Corporation of Bangladesh (ICB)

Registered Address: BDBL Bhaban, (12-15), RAJUK Avenue, Dhaka 1000, Bangladesh

Asset Manager: Peninsula Asset Management Company Limited

Registered Address: House No. # 80, Road No.- 11, Block E, Banani, Dhaka-1212, Bangladesh.

##### 1.02 Principal activities and nature of operation

Peninsula AMCL BDBL Unit Fund One is an Open end Mutual Fund which is a professionally managed portfolio of equity stocks and fixed income instruments. Investors buy units of the Fund and the Asset Manager pools that money to make investments on their behalf. An unit represents a portion of the fund's holdings.

#### 2.00 Objectives

The objective of the Peninsula AMCL BDBL Unit Fund One is to generate capital appreciation along with current income in the form of dividend from a combined portfolio of equity, debt and money market instruments.

#### 3.00 Basis of preparation

##### 3.01 Statement of compliance

These financial statements have been prepared in conformity with International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs), Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001 and other applicable laws and regulations.

##### 3.02 Basis of measurement

These financial statements have been prepared on a going concern basis under historical cost convention in accordance with generally accepted accounting principles.



3.03 Functional currency and presentational currency

These financial statements are presented in Bangladeshi Taka, which is also the Fund's functional currency.

3.04 Closure of Accounting year of the Fund

These financial statements are prepared for the period from July 01, 2019 to June 30,

3.05 Components of financial statements

- Statement of Financial Position
- Statement of Profit or Loss and Other Comprehensive Income
- Statement of Changes in Equity
- Statement of Cash Flows
- Notes to the Financial Statements

3.06 Comparative Information

Comparative information has been disclosed in respect of the year June 30, 2019 for all numerical data in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current year's financial statements presentation.

**4.00 Significant accounting policies**

4.01 Investment policy

1. The fund shall invest subject to the Securities and Exchanges Commission ( Mutual Fund) Rules, 2001 and only in those securities, deposits and investments approved by the Bangladesh Securities and Exchanges Commission and/or the Bangladesh Bank and/or the Insurance Development and Regulatory Authority (IDRA) of Bangladesh or any other competent authority in this regard.
2. Not less than 60 (Sixty) percent of the total money collected under the Scheme of the
3. Not more than 25 ( twenty five) percent of the total assets of the Scheme of the fund
4. Not more than 15 (fifteen) percent of the total assets of the Scheme of the fund shall be invested in pre IPOs at one time.
5. All money collected under the fund shall be invested only in encashable/transferable instrument, securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures and securitized debts.
6. The fund shall get the securities purchased or transferred in the name of the fund.
7. Only the Asset Management Company will make the investment decisions and place order for securities to be purchased or sold for the Scheme's portfolio.

4.02 Valuation policy

1. All purchases and sales of securities that require delivery of the same within the time frame established by regulation or market convention are recognized at the trade date. Trade date is the date on which fund commits to purchase or sell the investments.
2. Bonus entitlement, if any, are not accounted for as income, rather included in the portfolio to reduce average cost. The reasons behind consideration of stock bonus after record date are as follows:
  - The market adjusts the security price immediately after the record date. If bonus shares



are not taken into consideration on the following day of record date, the portfolio value is understated significantly. Reported NAV volatility increases for this.

- Sale and repurchase price of the fund are calculated based on the NAV at market price,  
And  
if NAV is understated, sale and repurchases prices will be understated.

- The company proposing dividend and rejecting such decision in AGM is highly exceptional case in Bangladesh.

- This is well practiced method in Bangladesh as most of the brokers, merchant bankers, banks NBFIs and AMCs in Bangladesh account for stock bonus/cash dividend immediately after the record date.

3. The listed & The non listed securities are valued at cost price except the investments in open ended mutual funds that are valued at repurchase price of respective fund prevailing during the week of the preparation of the financial statements. And those open-ended mutual funds which do not declare repurchase price are valued at cost price until the declaration of such price.

#### 4.03 Net asset value (NAV) calculation

The Fund intends to determine its NAV per unit on the last business day of each week by dividing the value of the net asset of the Fund (the value of total assets less total liabilities as per Rule 60 of the *Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001* by the total number of outstanding units. The Fund will use the following formula to derive the NAV per unit:

$$\text{Total NAV} = \text{VA} - \text{LT}$$

$$\text{NAV per unit} = \text{Total NAV} / \text{No. of units outstanding.}$$

VA: Value of all securities in vault + Value of all securities placed in lien + Cash in hand and at bank + Value of all securities receivables + Receivables of proceeds of sale of investments + Dividend receivables net of tax + Interest receivables net of tax + Issue expenses amortized as on date + Printing, publication and stationery expenses amortized as on date

LT: Value of all securities payable + Payable against purchase of investments + Payable as brokerage and custodial charges + Payable as Trustee fees + All other payable related to printing, publication and stationery + Accrued deferred expenses with regard to management fee, annual fee, audit fee and safe keeping fee

#### 4.04 Revenue recognition

Revenue is recognized only when it is measurable and probable that the economic benefits associated with the transaction will flow to the fund and in accordance with International Accounting Standards (IAS) 18: 'Revenue' unless otherwise mentioned or otherwise guided by separate IAS/IFRS or other local laws and regulation.

##### a) **Revenue from Investment in capital market**

Gain or loss arising from the sale of securities is accounted for when the securities are sold /offloaded.

Cash dividend is recognized on accrual basis. Dividends are recognized immediately after the record date as per industry practice, though as per BAS 18 (Revenue) dividends should be recognized when shareholders' right to receive the dividend is established.



b) **Revenue from Fixed income securities**

Income from any fixed income securities such as Fixed Deposit/ Term deposits, Bond or debenture is recognized on accrual basis.

4.05 Preliminary and issue expenses

Preliminary and issue expenses represent expenditures incurred prior to the commencement of operations and establishment of the Fund. As per Rule 65 (3) of *Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001*, the expenses are being written off over a period of 7 (seven) years.

4.06 Management fee

As per *Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001*, the Asset Management Company shall be entitled to charge the Fund a management fee for Investment Management at the following rate:

- (i) @ 2.5% per annum of weekly average Net Asset Value (NAV) of the Fund up-to Tk. 50,000,000 (Taka five crore);
- (ii) @ 2.0% per annum for additional amount of the weekly average NAV of the Fund over Tk. 50,000,000 (Taka five crore) but up to Tk. 250,000,000 (Taka twenty five crore);
- (iii) @ 1.5% per annum for additional amount of the weekly average NAV of the Fund over Tk. 250,000,000 (Taka twenty five crore) but up to Tk. 500,000,000 (Taka fifty crore);
- (iv) @ 1.0% per annum for additional amount of the weekly average NAV of the Fund over Tk. 500,000,000 (Taka fifty crore).

The management fee is calculated on every closing day of the week on the NAV of the Fund and paid at the end of each quarter.

4.07 Trustee fee

The Trustee shall be paid an annual Trusteeship Fee @0.10% of the Net Asset Value of the fund on semi-annual in advance basis during the life of the fund or as may be agreed upon between the parties.

4.08 Custodian Fee

The fund shall pay to the Custodian a safe keeping fee @0.10% of the balance securities held by the fund calculated on the basis of average month end value per annum. The fee for custodian services will be paid semi annually. Any out of pocket expenses may be applicable to the fund operation from time to time.

4.09 CDBL Fees

CDBL charges will be paid on actual basis upon request from the custodian.

4.10 Taxation

The income of the Fund is exempted from Income Tax as per SRO No. 333-Act/Income Tax/2011 dated 10 November 2011, under Section 44(4) clause (b) of Income Tax Ordinance, 1984; hence no provision for tax is required.

In Finance Act, 2016, 5% Income tax at source was applied to any Mutual Fund from the interest accrued on savings deposits or fixed deposits or any term deposit maintained with any Schedule Bank including a co-operative Bank or any bank run on Islamic principles or non-banking financial institutions or any leasing company or any housing finance



#### 4.11 BSEC Registration Fees and Annual Fees

As per Rule 10(1) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001, the fund has paid one off registration fee to BSEC which is equal to 0.20% of the initial fund size before application to BSEC for registration of the fund. In addition, as per rule 11, the fund is required to pay an annual fee to BSEC which is equal to 0.10% of the NAV in advance basis (Annuly) or Tk. 50,000 which ever is higher.

#### 4.12 Dividend policy

- (i) The Fund shall distribute minimum 70%, or as may be determined by the *Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001* from time to time, of the annual net profit of the Fund as dividend at the end of each accounting year after making provision for bad and doubtful investments.
- (ii) The Fund may create a dividend equalization reserve by suitable appropriation from the income of the Scheme to ensure consistency in dividend disbursement for each year.
- (iii) Before declaration of dividend, the Asset Management Company shall make a provision in consultation with the Auditor 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.
- (iv) Surpluses arising simply from the valuation of investments shall not be available for
- (v) The Asset Management Company will dispatch the Dividend warrants, at the expense of the Fund, within 45 days from the declaration of such dividend and submit a statement within next 7 (seven) days to the Commission, Trustee and the Custodian.
- (vi) Before registration for transfer of ownership, a transferee shall not possess the right to any dividend declared.
- (vii) There will be a Cumulative Investment Plan (CIP) scheme in this Unit Fund. Under this scheme a unit holder instead of receiving dividend may reinvest such dividend income accrued for purchasing Unit at a rate determined by IDLC Asset Management Ltd. The unit holders may change their dividend preference in future as per their need.

#### 4.13 Provision for investment

50% provision for diminution in value of investment both in listed and non-listed securities, as of closing of the year on an aggregate portfolio basis is made.

#### 4.14 Cash and cash equivalents

Cash and cash equivalents comprise cash balances and bank deposits when it has a short maturity of three months or less from the date of acquisition.

#### 4.15 Unit premium reserves

The general investors invest in Peninsula AMCL BDBL Unit Fund One by purchasing Fund's units through the Asset Manager or its approved selling agents. Investors buy or sale units of the Fund at the purchase price or surrender price, NAV/unit, published weekly at daily newspaper and Asset Manager's website. If the purchase price is greater than the face value, i.e. Tk. 10/unit, the investors are buying the units at premium and the Fund creates unit premium reserves from selling the units more than the face value. Similarly when investors redeem or sale their units at surrender rate which is more than the face value, they realized a portion of unit premium reserves and Fund's performance as well.



4.16 Departure from IFRS and IAS

a. The Fund has written off Preliminary and issue expenses over a period of 07 (seven) years on a straight-line method according to Rule-65(3) Ka of *Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001* which contradicts with Paragraph 69(a) of IAS 38 'Intangible Assets', as it states that "no intangible or other asset is recognized when expenditure on start-up activities (i.e. Start-up costs) is incurred to provide future economic benefits".

b. The Fund is required to maintain provision for the erosion on value of marketable securities according Rule-67(1) of *Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001* whereas the IFRS 9 requires to present the investment at

4.17 Statement of cash flows

Cash flows from operating activities have been presented under direct method according to IAS-7.

4.18 Earnings per unit

Earnings per unit has been calculated in accordance with IAS-33 "Earnings per Share" and shown on the face of Profit or Loss & Other Comprehensive Income.

4.19 Event after reporting period

All material events occurring after the balance sheet date has been considered and where necessary adjusted for.

4.20 General

Figures appearing in these financial statements have been rounded off to nearest Taka.

4.21 Application of International Accounting Standards (IASs):

The Financial Statements have been prepared in compliance with requirement of IASs and IFRSs as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and applicable in Bangladesh. Peninsula AMCL BDBL Unit Fund One applied following IAS and IFRS:

Name of the IAS	IAS/IFRS No.	Status
Presentation of Financial Statements	1	Applied
Statements of Cash Flow	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Balance Sheet Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	N/A
Employee Benefits	19	N/A
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Financial Instruments: Presentation	32	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Not applied
Investment Property	40	N/A
Agriculture	41	N/A
Financial Instruments: Recognition and Measurement	IFRS-9	Not Applied



	As at June 30, 2020	As at June 30, 2019
Notes	Taka	Taka
<b>5.00 Preliminary and issue expenses</b>		
Opening Balance	(Note: 5.1) 2,353,325	2,991,960
Less: Amortized during the year	(640,384)	(638,635)
	<u>1,712,941</u>	<u>2,353,325</u>
<b>5.01 Preliminary and issue expenses</b>		
Formation Fees	1,000,000	1,000,000
Management Fees	758,219	758,219
BSEC Application Fees	10,000	10,000
BSEC Registration Fees	200,000	200,000
CDBL Fees	273,500	273,500
Trust Deed Registration Fees	100,000	100,000
Trust Fees	100,000	100,000
Custodian Fess	100,000	100,000
Legal advisory fee	100,000	100,000
VAT on Formation, Management and Trustee fess	631,233	631,233
Printing & Publication	1,625,000	1,625,000
Other expenses	100,000	100,000
	<u>4,997,952</u>	<u>4,997,952</u>
Less: Amortized balance	(2,644,627)	(2,005,992)
Opening balance	<u>2,353,325</u>	<u>2,991,960</u>
<b>6.00 Investment in securities at cost price</b>		
Investment in listed securities at cost	150,641,818	143,446,762
Investment in Initial Public Offering (IPO)	9,989,700	458,670
<b>Investment at cost value</b>	<u>160,631,518</u>	<u>143,905,432</u>
<i>Please see Annexure A for Details calculation.</i>		
<b>7.00 Accrued Interest</b>		
Interest Receivable from FDR	397,754	569,589
Interest Receivable from Bond (APSCLBOND)	16,667	-
Dividend Receivable	(Note: 7.01) 11,518	31,518
	<u>425,939</u>	<u>601,107</u>
<b>7.01 Dividend receivables</b>		
BERGER	-	20,000
VFSTHREAD	9,851	9,851
ADVENT	1,667	1,667
	<u>11,518</u>	<u>31,518</u>
<b>8.00 Advance and Prepayments</b>		
Annual fee - BSEC	39,850	215,635
Trustee fee	3,643	108,407
	<u>43,493</u>	<u>324,042</u>



As at June 30,  
2020

As at June 30,

2019  
ASW  
CHARTERED ACCOUNTANTS  
Taka

## 9.00 Cash and cash equivalents

	Notes	Taka	Taka
Cash at bank	(Note: 9.01)	9,636,163	44,841,928
Term Deposits (FDR)	(Note: 9.02)	40,397,649	30,000,000
Cash with brokerage house ( BO Account)		47,589	3,206,352
		<u>50,081,401</u>	<u>78,048,280</u>

## 9.01 Cash at bank

Name of Bank	Account Name	Account No.	Type		
Southeast Bank Limited	PENINSULA AMCL BDBL UNIT FUND ONE	008313100000166	SND	4,774,808	4,267,878
	PENINSULA AMCL BDBL UNIT FUND ONE (TRADING)	008313100000122	SND	4,853,882	40,566,006
	PENINSULA AMCL BDBL UNIT FUND ONE DIVIDENT ACCOUNT-2019	008313100000042	SND	1,545	-
	PENINSULA AMCL BDBL UNIT FUND ONE DIVIDENT ACCOUNT-2018	008313100000273	SND	2,438	3,512
	PENINSULA AMCL BDBL UNIT FUND ONE DIVIDENT	008313100000249	SND	3,490	4,532
				<u>9,636,163</u>	<u>44,841,928</u>

## 9.02 Term Deposits

Name of Institutio	Term	Account No.		
IDLC Finance Limited	3 Months	10552231595804	8,772,706	8,000,000
	3 Months	10552231595805	8,772,706	8,000,000
	3 Months	10552231595806	8,772,706	8,000,000
	3 Months	10552231595807	6,579,530	6,000,000
	3 Months	10552231595808	7,500,000	-
			<u>40,397,649</u>	<u>30,000,000</u>

## 10.00 Capital Fund

Opening Balance	196,098,900	196,093,900
Units subscribed by the General investors during the period	-	5,000
Units redeemed by the General investors during the period	(6,000,000)	-
	<u>190,098,900</u>	<u>196,098,900</u>



As at June 30,  
2020As at June 30,  
2019MSW  
CHARTERED ACCOUNTANTS

Notes

Taka

Taka

## 10.01 Capital Allotment

Allotment Year	Basis of allotment	No. of unit	Face value per share	Amount in Taka
2015 - 2016	Sponsor's Contribution	2,000,000	10	20,000,000
2015 - 2016	General Investors	8,000,000	10	80,000,000
2016 - 2017	General Investors	9,607,890	10	96,078,900
2017 - 2018	General Investors	1,500	10	15,000
2018 - 2019	General Investors	500	10	5,000
2019 - 2020	General Investors	(600,000)	10	(6,000,000)
<b>Total</b>		<b>19,009,890</b>		<b>190,098,900</b>

(All transactions are held through Banking Channel)

10 As of 30 June 2020 the unit fund capital are comprised as follows:

Name of Investors	No. of unit	Unit price	As at June 30, 2020	As at June 30, 2019
Bangladesh Development	2,000,000	10	20,000,000	20,000,000
Delta Brac Housing Finance	250,000	10	2,500,000	2,500,000
Sadharan Bima Corporation	5,000,000	10	50,000,000	50,000,000
Janata Capital And	100,000	10	1,000,000	1,000,000
Faisal Spinning Mills Ltd	500,000	10	5,000,000	5,000,000
Green Delta Mutual Fund	-	10	-	1,000,000
AIBL 1st Islamic Mutual	-	10	-	1,000,000
DBH 1st Mutual Fund	-	10	-	1,000,000
NCCBL Mutual Fund-1	-	10	-	1,000,000
LR Global Bangladesh	-	10	-	1,000,000
MBL 1st Mutual Fund	-	10	-	1,000,000
NLI Securities Ltd	100,000	10	1,000,000	1,000,000
Investment Corporation of	1,450,000	10	14,500,000	14,500,000
Investment Corporation of	556,117	10	5,561,170	5,561,170
Mr. Reaz Uddin Ahmed	1,000	10	10,000	10,000
Mr. Khan Nazrul Islam	1,000	10	10,000	10,000
ICB Unit Fund	9,049,773	10	90,497,730	90,497,730
Mr. Al Amin Ahmed	500	10	5,000	5,000
Mr. Al Amin Ahmed	1,000	10	10,000	10,000
Mr. Al Amin Ahmed	500	10	5,000	5,000
<b>Total</b>			<b>190,098,900</b>	<b>196,098,900</b>

## 11.00 Retained earnings

Opening balance	9,501,618	21,125,656
Less: Dividend paid during the year	(8,824,451)	(19,609,390)
	677,167	1,516,266
Add: Profit during the year	(14,011,406)	7,985,352
	<b>(13,334,239)</b>	<b>9,501,618</b>



Notes	As at June 30, 2020 Taka	As at June 30, 2019 Taka
<b>12.00 Liabilities for expenditures</b>		
Management fee	865,980	1,058,653
Custodian fee	35,192	73,030
Provision for TDS on Fixed Deposits	19,888	-
Provision for TDS on Bond	833	-
NAV Publication fee payable	-	6,000
Audit fee	28,829	24,000
	<b>950,722</b>	<b>1,161,683</b>
<b>13.00 Other liabilities</b>		
Payable to Peninsula Asset Management Company Ltd.	-	29,398
Payable to CDBL	273,500	273,500
	<b>273,500</b>	<b>302,898</b>
<b>14.00 Provision/(Write back of provision) for diminution in value of investments</b>		
Required provision against diminution in value of investments at the end of the period	25,459,539	8,720,219
Less: Opening balance for the period	(8,720,219)	(4,506,617)
Provision required/(write back) for the period in Profit or Loss statement	<b>16,739,320</b>	<b>4,213,602</b>
<i>Please see Annexure A for Details calculation.</i>		
<b>15.00 Net asset value (NAV) per unit at market price</b>		
Total Asset at Cost Price	212,895,291	225,232,187
Less: Provision against Unrealized gain/(loss) in portfolio	(25,459,539)	(8,720,219)
Total net asset value at market price	187,435,752	216,511,968
Less: Current Liabilities	(1,224,222)	(1,464,581)
<b>Total net asset value at market price</b>	<b>186,211,530</b>	<b>215,047,387</b>
Number of units	19,009,890	19,609,890
NAV per unit at Market price	<b>9.80</b>	<b>10.97</b>
<b>16.00 Net asset value (NAV) per unit at cost price</b>		
Total Asset at Cost Price	212,895,291	225,870,821
Less: Current Liabilities	(1,224,222)	(1,464,581)
<b>Total net asset value at cost price</b>	<b>211,671,069</b>	<b>224,406,240</b>
Number of units	19,009,890	19,609,890
NAV per unit at cost price	<b>11.13</b>	<b>11.44</b>



	July 01, 2019 - June 30, 2020 <u>Taka</u>	July 01, 2018 - June 30, 2019 <u>Taka</u>
<b>17.00 Interest income</b>		
Term Deposit (FDR)	2,878,322	569,589
Cash at Bank (STD Account)	1,195,317	780,439
APSCLBOND	16,667	-
	<u><b>4,090,306</b></u>	<u><b>1,350,028</b></u>
<b>18.00 Investment income</b>		
Capital gain from investment in marketable securities	(861,928)	11,281,554
	<u><b>(861,928)</b></u>	<u><b>11,281,554</b></u>
A schedule of detailed investment income from marketable securities is given in Annexure -		
<b>19.00 Earnings per unit</b>		
Net income for the year (A)	(14,011,406)	7,985,352
Outstanding number of units (B)	19,009,890	19,609,890
Earnings per unit (A÷B)	<u><b>(0.737)</b></u>	<u><b>0.407</b></u>
The Earnings per unit decreases from previous year mainly due to provision for erosion of value of securities.		
<b>20.00 Net Operating Cash flow per Unit</b>		
Net Operating cash flow for the year (A)	3,583,658	12,075,890
Outstanding number of units (B)	19,009,890	19,609,890
Net Operating Cash flow per unit (A÷B)	<u><b>0.189</b></u>	<u><b>0.616</b></u>
<b>21.00 Reconciliation between net profit to operating cash flow</b>		
Net Profit before wrote back of provision/(provision)	2,727,914	12,198,954
Amortization charged	640,384	638,635
Operating cash flow before changes in working capital	<u>3,368,298</u>	<u>12,837,589</u>
<b>Changes in Working capital:</b>		
Decrease/(Increase) of Advance and Prepayments	280,549	11,420
Decrease/(Increase) of accrued income	175,169	(601,107)
(Decrease)/Increase of Other liabilities	(29,398)	1,733
(Decrease)/Increase of Liabilities for expenditures	<u>(210,960)</u>	<u>(173,745)</u>
	215,360	(761,699)
<b>Net operating cash flows</b>	<u><b>3,583,658</b></u>	<u><b>12,075,890</b></u>
<b>22.00 Events after the reporting period</b>		
The Board of Trustees of the Fund has not declared any dividend for the year ended on June 30, 2020 at the meeting held on July 26, 2020.		
<b>23.00 Date of authorization</b>		
The Trustee Board has authorized these financial statements for issue on July 26, 2020.		



July 01, 2019 - June 30, 2020	July 01, 2018 - June 30, 2019
Taka	Taka

#### 24.00 Related Party Disclosure

The mutual fund, in normal course of business, carried out a number of transactions with other entities that fall within the definition of related party contained in International Accounting Standard 24: Related party Disclosures. All transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. Details of transaction with related parties and balances with them as at June 30, 2020 were as follows:

Name related party	Nature of relationship	Nature of transaction	Transaction during the year		Balance	
			Dr./ Adjustment	Cr./ Addition	Asset/ (Liability) 2020	Asset/ (Liability) 2019
Peninsula Asset Management Company Limited	Asset Manager	Management Fee	3,959,057	(3,766,384)	(865,980)	(1,058,653)
Investment Corporation of Bangladesh (ICB)	Custodian	Custodian Fee	148,310	(110,472)	(35,192)	(73,030)
Investment Corporation of Bangladesh (ICB)	Trustee	Trustee Fee	71,021	(175,785)	3,643	108,407



**Peninsula AMCL BDBL Unit Fund One**  
**Details of investment in Listed Securities**  
**As at June 30, 2020**

(Amount in Taka)

**A. Investment in Listed Securities:**

Sl.	Sector	Name of the Company	No. of Share	Avg. Cost	Total Cost	Market Value	Total Market Value	% of Total Assets	Unrealized Gain/ (Loss)
1	Bond	Ashuganj Power Station Company Limited's non convertible Bond	98	4,995.28	489,538	5,051.00	494,998	0.2%	5,460
					<b>489,538</b>		<b>494,998</b>	<b>0.2%</b>	<b>5,460</b>
1	Engineering	Coppertech Industries Ltd.	12,499	9.52	119,040	20.70	258,729	0.1%	139,689
2		Ifad Autos Limited	187,060	114.92	21,497,834	38.50	7,201,810	10.3%	(14,296,024)
3		Singer Bangladesh Limited	113,100	180.35	20,397,605	147.00	16,625,700	9.8%	(3,771,905)
					<b>42,014,479</b>		<b>24,086,239</b>	<b>20.2%</b>	<b>(17,928,240)</b>
1	BANK	City Bank Limited	596,367	34.41	20,519,298	16.70	9,959,329	9.9%	(10,559,969)
2		Brac Bank Limited	30,000	50.05	1,501,437	31.90	957,000	0.7%	(544,437)
					<b>22,020,735</b>		<b>10,916,329</b>	<b>10.6%</b>	<b>(11,104,406)</b>
1	Financial Institution	Investment Corporation Of Bangladesh IDLC Finance Limited	16,021 277,620	97.24 75.30	1,557,897 20,905,006	68.40 41.90	1,095,836 11,632,278	0.7% 10.1%	(462,061) (9,272,728)
					<b>22,462,902</b>		<b>12,728,114</b>	<b>10.8%</b>	<b>(9,734,788)</b>
1	Pharmaceuticals & Chemicals	Renata Limited	20,885	9.09	189,870	22.40	467,824	0.1%	277,954
2		Renata Limited	4,860	1,112.54	5,406,968	1,026.20	4,987,332	2.6%	(419,636)
					<b>5,596,838</b>		<b>5,455,156</b>	<b>2.7%</b>	<b>(141,682)</b>
1	Insurance	Agrani Insurance Co. Ltd.	70,668	26.49	1,871,879	17.60	1,243,757	0.9%	(628,123)
					<b>1,871,879</b>		<b>1,243,757</b>	<b>0.9%</b>	<b>(628,123)</b>
1	Telecom	Grameenphone Ltd.	55,500	402.83	22,356,955	238.80	13,253,400	10.8%	(9,103,555)
					<b>22,356,955</b>		<b>13,253,400</b>	<b>10.8%</b>	<b>(9,103,555)</b>
1	Fuel & Power	Summit Power Limited	285,350	44.57	12,718,127	35.10	10,015,785	6.1%	(2,702,342)
					<b>12,718,127</b>		<b>10,015,785</b>	<b>6.1%</b>	<b>(2,702,342)</b>



1	Travel & Leisure	Seapearl Beach Resort & Spa Ltd.	61,017	34.18	2,085,830	79.10	4,826,445	1.0%	2,740,615
					2,085,830		4,826,445	1.0%	2,740,615
1	Food & Allied	Golden Harvest Agro Industries Ltd	24,000	10.00	240,000	16.70	400,800	0.1%	160,800
					240,000		400,800	0.1%	160,800
1	IT Sector	Genex Infosys Limited	1,056	8.70	9,183	54.70	57,763	0.0%	48,580
					9,183		57,763	0.0%	48,580
1	Textile	New Line Clothings Ltd.	11,104	9.35	103,779	12.90	143,242	0.0%	39,463
					103,779		143,242	0.0%	39,463
1	Mutual Funds	ICB Agrani Bank Mutual Fund	250,000	10.00	2,500,000	6.20	1,550,000	1.2%	(950,000)
					2,500,000		1,550,000	1.2%	(950,000)
1	Miscellaneous	Berger Paints Bangladesh Ltd.	800	1,464.47	1,171,573	1,308.60	1,046,880	0.6%	(124,693)
					1,171,573		1,046,880	0.6%	(124,693)
	Sub-Total				135,641,818		86,218,908	65.2%	(49,422,910)

**B. Investment in Non - Listed Mutual Fund.**

Sl.	Sector	Name of the Company	No. of Share	Avg. Cost	Total Cost	Rate*	Consideration Value	% of Total Assets	Unrealized Gain/ (Loss)
1	Mutual Funds	IDLC Balanced Fund	512,819	9.75	5,000,000	8.88	4,553,833	2.4%	(446,167)
2		Capitec Popular Life Unit Fund	1,000,000	10.00	10,000,000	8.95	8,950,000	4.8%	(1,050,000)
	Sub-Total				15,000,000		13,503,833	7.2%	(1,496,167)

**C. Investment in Initial Public Offering (IPO)**

Walton

**Grand Total**

					9,989,700		9,989,700	4.8%	
					160,631,518		109,712,441	77.3%	(50,919,077)

\*The rate is considered latest repurchase price (RP)/ surrender value as directed by the BSEC Directive no. SEC/CMRRCD/2009-193/172, dated - June 30, 2015.



Annexure B

**Peninsula AMCL BDBL Unit Fund One**  
As at 30 June, 2020  
**Statement of Capital Gain/ Loss**

(Amount in Taka)

Date	Script Name	Unit	Purchase Price Per Unit	Purchase Value	Sales Price Per Unit	Sales commission	Sales Value	Realised gain/loss
29-Jul-19	SEAPEARL	11,029	10.00	110,290	33.10	1,278	363,782	253,492
5-Aug-19	COPERTAC	11,905	10.00	119,050	39.36	1,640	466,971	347,921
29-Aug-19	PRIME BANK	316,097	19.63	6,205,690	18.70	17,733	5,893,286	(312,405)
23-Sep-19	PRIMEBANK	70,000	19.63	1,374,256	18.51	3,888	1,292,112	(82,144)
24-Sep-19	PRIMEBANK	100	19.63	1,963	18.60	6	1,854	(109)
26-Sep-19	PRIMEBANK	245,997	19.63	4,829,471	18.62	13,743	4,567,202	2,353,325
12-Nov-19	GHAIL	6,500	28.46	184,975	23.25	453	150,667	(34,308)
13-Nov-19	GENEXIL	7,043	8.70	61,247	51.20	1,262	359,339	298,093
13-Nov-19	SSSTEEL	8,803	10.00	88,030	32.20	992	282,492	194,462
14-Nov-19	GHAIL	10,000	28.46	284,577	22.40	672	223,328	(61,249)
17-Nov-19	GHAIL	15,500	28.46	441,094	22.48	1,045	347,387	(93,708)
1-Dec-19	BRACBANK	16,800	55.39	930,489	59.06	2,977	989,223	58,735
1-Dec-19	NEWLINE	9,740	9.35	91,031	15.60	532	151,412	60,381
3-Dec-19	PURUBI	10,000	17.75	177,531	19.60	588	195,412	17,881
3-Dec-19	BRAC BANK	3,037	55.39	168,208	58.30	531	176,526	8,318
3-Dec-19	PURABIGEN	48,498	18.47	895,838	19.60	3,327	947,234	51,396
3-Dec-19	BRACBANK	150	61.69	9,254	58.30	31	8,714	(539)
5-Dec-19	SEA PEARL	5,500	28.84	158,619	42.00	693	230,307	71,688
5-Dec-19	SEA PEARL	7,000	28.84	201,879	42.00	1,029	292,971	91,092
18-Dec-19	BRAC BANK	25,000	55.39	1,384,656	56.70	4,253	1,413,307	28,652
22-Dec-19	BRACBANK	12,697	55.39	703,239	57.05	2,173	722,184	18,945
24-Dec-19	BRACBANK	25,000	55.39	1,384,656	56.62	4,247	1,411,353	26,697
24-Dec-19	IDLC	18,000	71.64	1,289,495	46.02	2,485	825,793	(463,702)
26-Dec-19	BRACBANK	41,108	55.39	2,276,817	56.76	7,000	2,326,201	49,383
26-Dec-19	BRACBANK	36,850	61.69	2,273,363	56.62	7,302	2,079,093	(194,270)
26-Dec-19	SUMITPOWER	150,000	44.57	6,685,541	36.09	18,949	5,394,957	(1,290,583)
29-Dec-19	SUMITPOWER	50,000	44.57	2,228,514	36.10	6,318	1,798,850	(429,664)
16-Jan-20	SEA PEARL	5,000	28.84	144,200	44.04	771	219,429	75,230
8-Mar-20	BEACONPHR	57,092	50.48	2,881,967	63.15	12,618	3,592,625	710,657
<b>Total Capital Gain/ Loss</b>								<b>(861,928)</b>



Annexure B

Statement of Cash Dividend

Date	Script Name	Taka
15-Jul-19	City Bank Cash dividend including fraction share	172,794
18-Jul-19	IDLC Balanced Fund Cash Dividend	358,973
29-Aug-19	GP Cash Dividend	499,500
18-Sep-19	Agrani Mutual Fund 1 Dividend	125,000
17-Oct-19	Summit Power Cash Dividend	1,698,725
7-Nov-19	Genex Cash Dividend with fraction	3,549
19-Nov-19	Ifad Autos Cash Dividend	187,061
20-Nov-19	Reneta Cash Dividend with fraction	45,169
21-Nov-19	New Line Cash Dividend	5,855
21-Nov-19	Copertec Cash Dividend	8,337
27-Jan-20	Seapearl fraction share taka	20
29-Jan-20	Silco Cah Dividend	3,817
24-Mar-20	Sumit Power Cash Dividend	428,025
17-Feb-20	GP Final Cash Dividend	222,000
14-Jun-20	Singerbd Cash Dividend	870,870
	<b>Total Cash Dividend Income</b>	<b>4,629,695</b>
	<b>Total Investment Income</b>	<b>3,767,767</b>



**Peninsula AMCL BDBL Unit Fund One**  
Statement of Accrued Interest of FDR  
As at June 30, 2020

S.I No	Name Of Financial Institutions	FTD Number	Opening date	Maturity Date	Principal Balance	Interest Received	TDS	Closing Balnce	Accrued Interest				TDS on Accrued Interest
									Last Renewed Date	Current Interest Rate	Tenor	Accrued Interest	
01	IDLC	10552231595804	29/4/19	27/7/2020	8,000,000	813,375	40,669	8,772,706	27/4/2020	6.50%	65	101,547	5,077
02	IDLC	10552231595805	29/4/19	27/7/2020	8,000,000	813,375	40,669	8,772,706	27/4/2020	6.50%	65	101,547	5,077
03	IDLC	10552231595806	29/4/19	27/7/2020	8,000,000	813,375	40,669	8,772,706	27/4/2020	6.50%	65	101,547	5,077
04	IDLC	10552231595807	29/4/19	27/7/2020	6,000,000	610,031	30,502	6,579,530	27/4/2020	6.50%	65	76,160	3,808
05	IDLC	10552231595808	21/6/20	21/9/2020	7,500,000	-	-	7,500,000	21/6/2020	8.25%	10	16,952	848
		<b>Total</b>			<b>37,500,000</b>	<b>3,050,156</b>	<b>152,508</b>	<b>40,397,649</b>				<b>397,754</b>	<b>19,888</b>

Total Assets	212,895,290.86
Total FDR	40,397,648.51
Percent (%)	18.98%