



মালেক সিদ্দিকী ওয়ালী, চার্টার্ড একাউন্টেন্টস

৯-জি, মতিঝিল বাণিজ্যিক এলাকা, ঢাকা-১০০০

Malek Siddiqui Wali

CHARTERED ACCOUNTANTS

9-G, Motijheel C/A, 2nd Floor, Dhaka-1000, Bangladesh.

PHONE : 9513471, 9569867

PABX: 9576118-9, 9576128

FAX: +88-02-9516236

Email: wali@satcombd.com

Web: www.msw-bd.com

Independent Auditor's Report

To The Trustee of Peninsula Sadharan Bima Corporation Unit Fund One

Report on the Audit of the Financial Statements

Opinion:

We have audited the financial statements of Peninsula Sadharan Bima Corporation Unit Fund One, which comprise the Statement of Financial Position as at June 30, 2022, 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 present fairly, in all material respects, the financial position of the fund as at June 30, 2022, 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 Opinion:

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:

1. We draw attention to the Note no. 4.02 of these financial statements which describes that the Fund recognizes the Fair Value loss of investment in securities (other than mutual Fund) in Profit or Loss statements and Fair Value gain on said investments has been shown in the Other Comprehensive Income under prudence approach. However, the nature of the investment suggests that the said investment shall be fallen in the category of "Fair value through Profit and Loss" as per paragraph 4.1.2A and 4.1.4 of IFRS 09 and both the fair value gain/ (loss) should be shown in profit or loss statement.

Our opinion is not qualified in respect to these matter.

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 judgment 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, 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 (5th) Schedule of Bangladesh Securities and Exchange Commission Mutual Fund Bidhimala (Rules), 2001.

Malek Siddiqui Wali, Chartered Accountants

Dated, Dhaka
August 08, 2022

Data Verification Code (DVC) No.:



Swadesh Ranjan Saha, FCA
Enrolment No: 0718
2208080718AS360411

Peninsula Sadharan Bima Corporation Unit Fund One
Statement of Financial Position
As at June 30, 2022

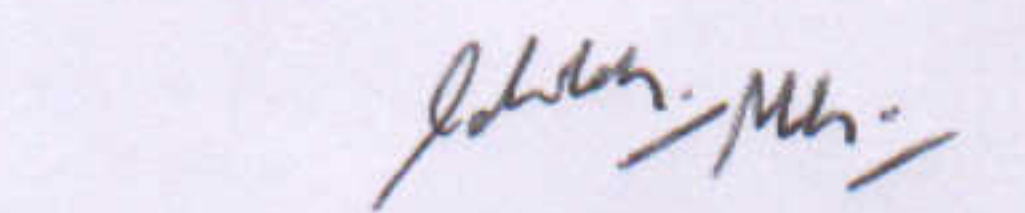
		As at June 30, 2022	As at June 30, 2021
Particulars	Notes	Taka	Taka
ASSETS			
Non-Current Asset			
Preliminary and issue expenses	5.00	2,448,688	3,554,840
		2,448,688	3,554,840
Current Asset			
Investment in securities at market price	6.00	374,151,508	410,460,250
Accrued Income	7.00	566,126	11,518
Advance and Prepayments	8.00	345,097	493,605
Cash and cash equivalents	9.00	38,144,734	25,188,829
		413,207,465	436,154,202
		415,656,153	439,709,042
Total Assets			
OWNERS' EQUITY			
Capital Fund	10.00	375,550,000	375,550,000
Fair Value reserve		-	10,624,668
Retained earnings	11.00	37,543,125	51,079,307
		413,093,125	437,253,974
Total Equity			
LIABILITIES			
Current Liabilities			
Liabilities for expenditures	12.00	2,542,028	2,435,068
Other liabilities	13.00	21,000	20,000
		2,563,028	2,455,068
		415,656,153	439,709,042
Total Equity and Liabilities			
Net asset value (NAV) per unit:			
At market price	15.00	11.00	11.64
At cost price	16.00	11.20	11.36

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 August 03, 2022 and were signed on its behalf by:


Chairman (Trustee)
Investment Corporation of
Bangladesh


Member (Trustee)
Investment Corporation of
Bangladesh


Asset Manager
Peninsula Asset Management
Company Limited

Signed in terms of our report of even date annexed.

Malek Siddiqui Wali, Chartered Accountants

Dated, Dhaka
August 08, 2022
Data Verification Code (DVC) No.


Swadesh Ranjan Saha, FCA
Enrollment No.: 0718
DVC: 2208080718AS360411

Peninsula Sadharan Bima Corporation Unit Fund One
Statement of Profit or Loss and Other Comprehensive Income
For the year ended on June 30, 2022

Particulars	Notes	July 01, 2021 - June 30, 2022	July 01, 2020 - June 30, 2021
		Taka	Taka
INCOME			
Interest income	17.00	1,710,358	1,518,229
Dividend income		14,911,139	14,925,526
Investment income	18.00	33,417,877	47,529,816
Total Income		50,039,374	63,973,571
EXPENDITURE			
Management fee		8,006,160	7,133,469
Amortization of preliminary and issue expenses	5.00	1,106,152	1,106,152
Trustee fee		650,616	563,347
Custodian fee		397,127	333,743
BSEC annual fee		433,744	375,565
Bidding charge		26,000	47,000
TDS on FDR & Bond Interest		-	134,589
Newspaper Publication expenses		133,092	130,700
Bank charges and excise duty		70,980	79,076
CDBL - Settlement and Demat charges		193,105	119,241
Audit fee		34,500	23,000
BO account charge		3,600	-
Total Expenditure		11,055,076	10,045,881
Income before provision for the year		38,984,298	53,927,690
Write back of Provision/(Provision) for diminution in value of investments	14.00	(7,454,480)	91,224,995
Net income for the year		31,529,818	145,152,685
Other comprehensive income/ (loss) for the year			
Fair Value Reserve		(10,624,668)	10,624,668
Total comprehensive income / (loss) for the year		20,905,150	155,777,353
Earnings per unit during the year	19.00	0.84	3.87

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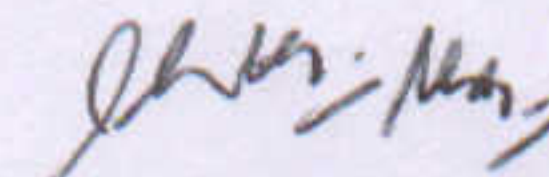
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Asset Manager

Peninsula Asset Management
Company Limited

Signed in terms of our report of even date annexed.

Malek Siddiqui Wali, Chartered Accountants

Dated, Dhaka

August 08, 2022

Data Verification Code (DVC) No.

Swadesh Ranjan Saha, FCA

Enrollment No.: 0718

DVC: 2208080718AS360411

Peninsula Sadharan Bima Corporation Unit Fund One
Statement of Changes in Equity
For the year ended on June 30, 2022

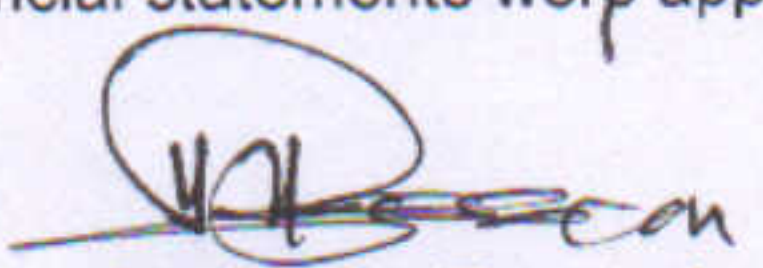
Particulars	Capital Fund	Unit Premium	Fair Value Reserve	Retained Earnings	Amount in Taka
					Total Equity
Opening Balance	375,550,000	-	10,624,668	51,079,307	437,253,975
Sponsor's Contribution	-	-	-	-	-
Fund Collected/ (redeemed) during the period, net	-	-	-	-	-
Unit Premium	-	-	-	-	-
Fair value reserve	-	-	(10,624,668)	-	(10,624,668)
Net income during the year	-	-	-	31,529,818	31,529,818
Dividend paid during the year	-	-	-	(45,066,000)	(45,066,000)
Balance as at June 30, 2022	375,550,000	-	-	37,543,125	413,093,125

Peninsula Sadharan Bima Corporation Unit Fund One
Statement of Changes in Equity
For the year ended on June 30, 2021

Particulars	Capital Fund	Unit Premium	Fair Value Reserve	Retained Earnings	Amount in Taka
					Total Equity
Opening Balance	375,550,000	-	-	(94,073,378)	281,476,622
Fund Collected/ (redeemed) during the period, net	-	-	-	-	-
Unit Premium	-	-	-	-	-
Fair value reserve	-	-	10,624,668	-	10,624,668
Net income during the year	-	-	-	145,152,685	145,152,685
Dividend paid during the year	-	-	-	-	-
Balance as at June 30, 2021	375,550,000	-	10,624,668	51,079,307	437,253,975

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 August 03, 2022 and were signed on its behalf by:


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Investment Corporation of Bangladesh


Member (Trustee)
Investment Corporation of Bangladesh


Asset Manager
Peninsula Asset Management Company Limited

Signed in terms of our report of even date annexed.

Malek Siddiqui Wall, Chartered Accountants

Dated, Dhaka
August 08, 2022
Data Verification Code (DVC) No.


Swadesh Ranjan Saha, FCA
Enrollment No.: 0718
DVC: 2208080718AS360411


Peninsula Sadharan Bima Corporation Unit Fund One
Statement of Cash Flows

For the year ended on June 30, 2022


	For the year ended on June 30, 2022	For the year ended on June 30, 2021
Particulars	Taka	Taka
A. Cash flows from/(used in) operating activities		
Interest income realized in cash	1,499,010	2,204,715
Dividend income	14,567,879	14,925,526
Investment income realized in cash	33,417,877	47,529,816
Other Income	-	-
Payment made for expenses	(9,692,456)	(8,687,879)
Net cash used in operating activities	39,792,310	55,972,178
B. Cash Flows from investing activities		
Investment in marketable securities	18,229,594	(124,242,914)
Net cash flow from investing activities	18,229,594	(124,242,914)
C. Cash flows from financing activities		
Unit Capital Fund	-	-
Unit Premium/(Discount)	-	-
Dividend paid for the period	(45,066,000)	-
Net cash flow from financing activities	(45,066,000)	-
D. Net cash flows (A+B+C)	12,955,904	(68,270,737)
E. Cash and cash equivalents at the beginning of the year	25,188,830	93,459,566
F. Cash & cash equivalents at the end of the year	38,144,734	25,188,829
Net Operating Cash flow per unit for the year	1.06	1.49

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 August 03, 2022 and were signed on its behalf by:


Chairman (Trustee)

Investment Corporation of Bangladesh


Member (Trustee)

Investment Corporation of
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Asset Manager

Peninsula Asset Management
Company Limited

Signed in terms of our report of even date annexed

Malek Siddiqui Wall, Chartered Accountants

Dated, Dhaka
August 08, 2022
Data Verification Code (DVC) No.


Swadesha Ranjan Saha, FCA
Enrollment No.: 0718
DVC: 2208080718AS360411

Peninsula Sadharan Bima Corporation Unit Fund One
Notes to the Financial Statements

As at and for the year ended on June 30, 2022

1.00 Introduction of the Fund and its activities

1.01 Legal status and Key partners of the Fund

Peninsula Sadharan Bima Corporation Unit Fund One was established under a trust deed executed on 27 February 2017 between Sadharan Bima Corporation (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 17 September, 2017.

Key partners of the Fund are as Follows:

Sponsor:	Sadharan Bima Corporation
Registered Address:	Sadharan Bima Bhaban, 33, Dilkusha C/A, Dhaka-1000, Bangladesh
Trustee:	Investment Corporation of Bangladesh (ICB)
Registered Address:	BDBL Bhaban, 8, RAJUK Avenue, Dhaka 1000, Bangladesh
Custodian:	BRAC Bank
Registered Address:	Gulshan Avenue, Gulshan 1, Dhaka-1212, 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 Sadharan Bima Corporation 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 Sadharan Bima Corporation 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, 2021 to June 30, 2022

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, 2021 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 fund shall be invested in capital market instrument out of which at least 50 (fifty) percent shall be invested in listed securities.
3. Not more than 25 (twenty five) percent of the total assets of the Scheme of the fund shall be invested in Fixed Income Securities (FIS).
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

As per section 58 of Bangladesh Securities and Exchange Commission (Mutual Fund), Rules, 2001, the fund shall fix the valuation method for the Scheme subject to the prior approval of the Commission. The investment valuation policy of the Fund will be as follows:

- 1 Listed securities (other than mutual Fund) has valued at 'Fair Value Through Profit or Loss' as per Securities and Exchange Commission (Mutual Fund) Bidhimala, 2001 and related unrealized loss and right back of unrealized loss has been charged in the Statement of Profit or Loss and unrealized gain has been recognized in other comprehensive income through in the Statement of changes in equity. Mutual Fund securities are valued as per SRO No. SEC/CMRRCD/2009-193/172 dated 30 June 2015.
- 2 Market value is determined by taking the closing quoted market price of the securities only on the Dhaka Stock Exchange on the date of valuation i.e. on June 30, 2022.

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:

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

NAV per unit = Total NAV / 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 IFRS 15: 'Revenue from Contracts with Customers' unless otherwise mentioned or otherwise guided by separate IAS/IFRS or other local laws and regulation.

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

Capital gains / losses are recognized on being realized based on Average Costing method.

Dividend income is recognized on being declared by the investee company based on the record date as the cut off date.

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 @0.15% 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 company.

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 dividend.
- (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

Full 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 Sadharan Bima Corporation 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 market value.

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, 2022	As at June 30, 2021
	Notes	Taka	Taka
5.00 Preliminary and issue expenses			
Opening Balance	(Note: 5.1)	3,554,840	4,660,992
Less: Amortized during the year		(1,106,152)	(1,106,152)
		<u>2,448,688</u>	<u>3,554,840</u>
6.00 Investment in securities at market price			
Investment in listed securities at market price		359,948,508	410,460,250
Investment in Initial Public Offering (IPO)		14,203,000	-
Investment at market value		<u>374,151,508</u>	<u>410,460,250</u>
<i>Please see Annexure A for Details calculation.</i>			
7.00 Accrued Income			
Interest Receivable from FDR		211,348	-
Dividend Receivable	(Note: 7.01)	354,778	11,518
		<u>566,126</u>	<u>11,518</u>
7.01 Dividend receivables			
MARICO Cash Dividend Intrum		343,260	-
VFSTHREAD		9,851	9,851
ADVENT		1,667	1,667
		<u>354,778</u>	<u>11,518</u>
8.00 Advance and Prepayments			
Annual fee - BSEC		320,572	478,585
Trustee fee		24,525	15,020
		<u>345,097</u>	<u>493,605</u>
9.00 Cash and cash equivalents			
Cash at bank	(Note: 9.01)	6,147,159	20,313,073
Term Deposits (FDR)	(Note: 9.02)	27,600,000	-
Cash with brokerage house (BO Account)		4,397,575	4,875,756
		<u>38,144,734</u>	<u>25,188,829</u>

9.01 Cash at bank

Name of Bank	Account Name	Account No.	Type		
Southeast Bank Limited	PENINSULA SADHARAN BIMA CORPORATION UNIT FUND ONE	008313100000220	SND	2,949,470	2,253,460
	PENINSULA SADHARAN BIMA CORPORATION UNIT FUND ONE (TRADING)	008313100000263	SND	2,936,866	17,828,237

				As at June 30, 2022	As at June 30, 2021
				Taka	Taka
Notes					
	PENINSULA SADHARAN BIMA UNIT FUND ONE DIVIDENT ACCOUNT	008313100000068	SND	23,088	-
City Bank Limited	PENINSULA SADHARAN BIMA CORPORATION UNIT FUND ONE	1122522579001	SND	237,735	231,376
Total				6,147,159	20,313,073

9.02 Term Deposits

Name of Institution	Term	Account No.		
DBH	3 months	71001020158	9,200,000	-
	3 months	71001020159	9,200,000	-
	3 months	71001020160	9,200,000	-
			27,600,000	-

10.00 Capital Fund

Opening Balance	375,550,000	375,550,000
Units subscribed during the period	-	-
Units redeemed by the General investors during the period	-	-
	375,550,000	375,550,000

10.01 Capital Allotment

Allotment Year	Basis of allotment	No. of unit	Face value per share (Taka)	Amount in Taka
2017-2018	Sponsor's Contribution	2,000,000	10	20,000,000
2017-2018	General Investors	38,255,000	10	382,550,000
2018-2019	General Investors	(400,000)	10	(4,000,000)
2019-2020	General Investors	(2,300,000)	10	(23,000,000)
2020 - 2021	General Investors	-	10	-
2020-2022	General Investors	-	10	-
Total		37,555,000		375,550,000

(All transactions are held through Banking Channel)

	As at June 30, 2022	As at June 30, 2021
Notes	Taka	Taka

10.02 As of 30 June 2022 the unit fund capital are comprised as follows:

Name of Investors	No. of unit	Unit price	As at June 30, 2022	As at June 30, 2021
Sadharan Bima Corporation	2,000,000	10	20,000,000	20,000,000
NLI Securities Ltd	250,000	10	2,500,000	2,500,000
Dr. Mohammad Jahangir Hossain	100,000	10	1,000,000	1,000,000
Janata Capital And Investment Ltd	200,000	10	2,000,000	2,000,000
Faisal Spinning Mills Ltd	500,000	10	5,000,000	5,000,000
Delta Brac Housing Finance Corporation	4,000,000	10	40,000,000	40,000,000
Kazi Grand Parents Limited	5,000,000	10	50,000,000	50,000,000
Kazi Firms Limited	5,000,000	10	50,000,000	50,000,000
Vanguard AML Rupali Bank Balanced Fund	1,000,000	10	10,000,000	10,000,000
Al Amin Ahmed	3,000	10	30,000	30,000
SEBL	2,000,000	10	20,000,000	20,000,000
NLI	3,000,000	10	30,000,000	30,000,000
NRBC Bank	2,000,000	10	20,000,000	20,000,000
Sadharan Bima Corporation	5,000,000	10	50,000,000	50,000,000
ICB Unit Fund	7,500,000	10	75,000,000	75,000,000
Mr. Reaz Uddin Ahmed	1,000	10	10,000	10,000
Mr. Khan Nazrul Islam Hannan	1,000	10	10,000	10,000
Total			375,550,000	375,550,000

11.00 Retained earnings

Opening balance	51,079,307	(94,073,378)
Less: Dividend paid during the year	(45,066,000)	-
	6,013,307	(94,073,378)
Add: Profit during the year	31,529,818	145,152,685
	37,543,125	51,079,307

12.00 Liabilities for expenditures

Management fee	1,934,286	1,974,137
Custodian fee	562,597	430,286
Provision for TDS on Fixed Deposits & Bond	895	895
Audit fee	44,250	29,750
	2,542,028	2,435,068

13.00 Other liabilities

Unclaimed Dividend	(Note-13.01)	-	-
Payable to Asset Manager		1,000	-
Payable to CDBL		20,000	20,000
		21,000	20,000

	As at June 30, 2022	As at June 30, 2021
Notes	Taka	Taka
13.01 Unclaimed Dividend		
Opening Balance	-	-
Dividend Payable during the year	45,066,000	-
	45,066,000	-
Dividend Paid during the year	(45,066,000)	-
Unclaimed Dividend	-	-

14.00 Provision/(Write back of provision) for diminution in value of investments

Required provision against diminution in value of investments at the end of the period	(7,454,480)	10,624,668
Less: Opening balance for the period	10,624,668	(91,224,995)
	(18,079,148)	101,849,663
Less: Unrealized gain/ (loss)	(10,624,668)	10,624,668
Write back/(charge) of unrealized loss	(7,454,480)	91,224,995

Please see Annexure A for Details calculation.

15.00 Net asset value (NAV) per unit at market price

Total Asset at Market Price	415,656,153	439,709,042
Less: Current Liabilities	(2,563,028)	(2,455,068)
Total net asset value at market price	413,093,125	437,253,974
Number of units	37,555,000	37,555,000
NAV per unit at Market price	11.00	11.64

16.00 Net asset value (NAV) per unit at cost price

Total net asset value at market price	413,093,125	437,253,974
Provision against Unrealized (gain)/loss in portfolio	7,454,480	(10,624,667)
Total net asset value at cost price	420,547,605	426,629,307
Number of units	37,555,000	37,555,000
NAV per unit at cost price	11.20	11.36

	July 01, 2021 - June 30, 2022	July 01, 2020 - June 30, 2021
	<u>Taka</u>	<u>Taka</u>
17.00 Interest income		
Term Deposit (FDR)	211,348	531,779
Cash at Bank (STD Account)	1,499,010	1,004,363
APSCLBOND	-	(17,913)
	<u>1,710,358</u>	<u>1,518,229</u>

18.00 Investment income

Capital gain from investment in marketable securities	33,417,877	47,529,816
	<u>33,417,877</u>	<u>47,529,816</u>

A schedule of detailed investment income from marketable securities is given in Annexure - B

19.00 Earnings per unit

Net income for the year (A)	31,529,818	145,152,685
Outstanding number of units (B)	37,555,000	37,555,000
Earnings per unit (A÷B)	<u>0.84</u>	<u>3.87</u>

Earning Per Unit (EPU) has decreased compare to last year due to decrease in capital gain and unrealized loss during the year.

20.00 Net Operating Cash flow per Unit

Net Operating cash flow for the year (A)	39,792,310	55,972,178
Outstanding number of units (B)	37,555,000	37,555,000
Net Operating Cash flow per unit (A÷B)	<u>1.06</u>	<u>1.49</u>

21.00 Reconciliation between net profit to operating cash flow

Net Profit before wrote back of provision/(provision)	38,984,298	53,927,690
Amortization charged	1,106,152	1,106,152
Operating cash flow before changes in working capital	<u>40,090,450</u>	<u>55,033,842</u>

Changes in Working capital:

Decrease/(Increase) of Advance and Prepayments	148,508	(420,287)
Decrease/(Increase) of accrud income	(554,608)	686,486
(Decrease)/Increase of Other liabilities	1,000	-
(Decrease)/Increase of Liabilities for expenditures	106,960	672,137
	<u>(298,140)</u>	<u>938,336</u>

Net operating cash flows

	<u>39,792,310</u>	<u>55,972,178</u>
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22.00 Events after the reporting period

The Board of Trustees of the Fund has approved cash dividend at the rate of 8.00% i.e. Taka 0.80 per unit for the year ended on June 30, 2022 at the meeting held on August 03, 2022.

July 01, 2021 - June 30, 2022	July 01, 2020 - June 30, 2021
<u>Taka</u>	<u>Taka</u>

23.00 Date of authorization

The Trustee Board has authorized these financial statements for issue on August 03, 2022

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, 2021 were as follows:

Name related party	Nature of relationship	Nature of transaction	Transaction during the year		Balance	
			Dr./ Adjustment	Cr./ Addition	Asset/ (Liability) 2022	Asset/ (Liability) 2021
Peninsula Asset Management Company Limited	Asset Manager	Management Fee	8,046,011	(8,006,160)	(1,934,286)	(1,974,137)
Investment Corporation of Bangladesh (ICB)	Custodian	Custodian Fee	264,815	(397,127)	(562,597)	(430,286)
Investment Corporation of Bangladesh (ICB)	Trustee	Trustee Fee	660,121	(650,616)	24,525	15,020

Peninsula Sadharan Bima Corporation Unit Fund One
Investment in Share Market
As on June 30, 2022

Annexure A

(Amount in Taka)

SECTOR	Instrument	Number of unit	Cost Price per unit	Total Cost Price	Market Price per unit	Total Market Price	Unrealized Gain/(Loss)	% of Holding	% of Sector
BANK	UNIONBANK	20,000	10.00	200,000	10.30	206,000	6,000	0.05%	17.47%
	IFIC	2,072,700	17.66	36,594,366	12.40	25,701,480	(10,892,886)	6.18%	
	MERCANBANK	611,100	15.10	9,226,311	14.40	8,799,840	(426,471)	2.12%	
	BRACBANK	913,054	39.20	35,789,735	41.50	37,891,741	2,102,006	9.12%	
TELECOMMUNICATION	BSCCL	198,430	147.48	29,263,826	219.10	43,476,013	14,212,187	10.46%	19.14%
	GP	113,422	412.63	46,801,130	294.10	33,357,410	(13,443,720)	8.03%	
	ROBI	90,000	48.19	4,337,449	30.10	2,709,000	(1,628,449)	0.65%	
ENGINEERING	IFAD AUTOS	311,250	112.60	35,045,591	50.50	15,718,125	(19,327,466)	3.78%	3.78%
	SAIFPOWER	212,000	43.53	9,227,606	32.50	6,890,000	(2,337,606)	1.66%	
TEXTILE	PTL	44,000	104.32	4,590,162	79.50	3,498,000	(1,092,162)	0.84%	0.84%
MUTUAL FUND	EDGE Bangladesh Mutual Fund	535,421	9.77	5,230,630	11.56	6,189,467	958,837	1.49%	9.29%
	Capitec Popular Life Unit Fund	1,500,000	10.00	15,000,000	12.77	19,155,000	4,155,000	4.61%	
	VAMLGF	1,000,000	10.00	10,000,000	13.27	13,270,000	3,270,000	3.19%	
PHARMACEUTICAL	BXPHARMA	244,081	133.04	32,472,234	154.60	37,734,923	5,262,689	9.08%	24.70%
	ACI	142,750	302.58	43,192,773	283.00	40,398,250	(2,794,523)	9.72%	
	SQPHARMA	27,969	243.44	6,808,821	216.70	6,060,882	(747,938)	1.46%	
	MARICO	7,628	2,363.89	18,031,774	2,421.00	18,467,388	435,614	4.44%	
MISCELLINIOUS	BDPAINT	25,231	10.00	252,310	33.90	855,331	603,021	0.21%	0.21%
INSURANCE	MEGHNAINS	7,312	10.00	73,120	49.30	360,482	287,362	0.09%	0.09%
FOOD & ALLIED	BATBC	72,142	350.21	25,265,150	543.50	39,209,177	13,944,027	9.43%	9.43%
TOTAL:				367,402,988		359,948,508	(7,454,480)		

Note: We have invested in the following IPOs, which has not been started trading in share market yet:

Instrument	Taka
ACHIA SEA FOOD LTD	14,203,000
Total	14,203,000

Peninsula Sadharan Bima Corporation Unit Fund One
Calculation of Realized Gain/Loss and Dividend Income

Annexure B

Capital Gain

Date	Description	Quantity	Buy rate	Buy Value	Sell rate	Sell commission	Sell Value	Realised gain/loss	Sub Total
7-Jul-21	BERGER	6,150.00	1,748.37	10,752,465.58	1,775.01	32,753.70	10,883,581.60	131,116.02	131,116.02
7-Jul-21	SQURPHARMA	201,060.00	208.26	41,872,887.08	214.73	129,622.38	43,043,791.62	1,170,904.54	372,606.38
11-Oct-21	SQURPHARMA	120,000.00	243.44	29,213,002.62	240.31	86,565.78	28,750,064.92	(462,937.70)	
30-Dec-21	SQURPHARMA	11,500.00	243.44	2,799,579.42	214.93	7,427.84	2,464,218.96	(335,360.46)	275,240.36
8-Jul-21	SEAPEARL	20,496.00	37.02	758,830.31	41.34	2,541.70	844,693.10	85,862.79	
12-Jul-21	SEAPEARL	20,000.00	37.02	740,466.73	43.10	2,596.33	859,403.67	118,936.94	
9-Aug-21	SEAPEARL	10,000.00	37.02	370,233.37	44.20	1,326.00	440,674.00	70,440.63	1,128,680.84
12-Jul-21	SONALILIFE	20,000.00	10.00	200,000.00	66.63	4,001.06	1,328,680.84	1,128,680.84	
27-Jul-21	BSCCL	4,000.00	145.68	582,728.83	182.00	2,192.91	725,807.09	143,078.26	4,383,929.76
5-Aug-21	BSCCL	8,300.00	145.68	1,209,162.32	186.12	4,634.44	1,540,177.96	331,015.64	
14-Sep-21	BSCCL	6,000.00	145.68	874,093.24	213.00	3,834.00	1,274,166.00	400,072.76	
15-Sep-21	BSCCL	6,000.00	145.68	874,093.24	210.12	3,795.81	1,256,909.19	382,815.95	
16-Sep-21	BSCCL	6,000.00	145.68	874,093.24	214.76	3,865.59	1,284,664.41	410,571.17	
28-Sep-21	BSCCL	9,000.00	145.68	1,311,139.86	226.26	6,109.01	2,030,227.79	719,087.93	
27-Jan-22	BSCCL	9,900.00	147.48	1,460,020.56	233.00	6,920.10	2,299,779.90	839,759.34	
26-Jun-22	BSCCL	3,229.00	147.48	476,202.67	212.69	2,065.03	684,725.17	208,522.50	2,811,036.03
29-Jun-22	BSCCL	11,000.00	147.48	1,622,245.07	215.00	7,095.00	2,357,905.00	735,659.93	
30-Jun-22	BSCCL	3,000.00	147.48	442,430.47	219.25	1,973.25	655,776.75	213,346.28	
27-Jul-21	BATBC	2,000.00	350.21	700,428.33	566.68	3,439.28	1,129,911.12	429,482.79	
7-Sep-21	BATBC	4,000.00	350.21	1,400,856.67	641.00	7,710.53	2,556,294.47	1,155,437.80	118,061.99
14-Dec-21	BATBC	1,000.00	350.21	350,214.17	660.30	1,980.90	658,319.10	308,104.93	
28-Dec-21	BATBC	500.00	350.21	175,107.08	627.00	948.62	312,551.38	137,444.30	
29-Dec-21	BATBC	1,000.00	350.21	350,214.17	635.03	1,923.66	633,108.14	282,893.97	
23-Jan-22	BATBC	1,600.00	350.21	560,342.67	663.25	3,183.60	1,058,014.90	497,672.23	(158,983.43)
27-Jul-21	SINGERBD	8,850.00	174.24	1,542,060.63	181.63	4,823.65	1,602,635.75	60,575.12	
28-Jul-21	SINGERBD	10,000.00	174.24	1,742,441.38	180.54	5,429.75	1,799,928.25	57,486.87	4,797,922.22
28-Jul-21	DBH	10,000.00	83.31	833,060.22	76.20	2,286.00	759,714.00	(73,346.22)	
29-Jul-21	DBH	12,051.00	83.31	1,003,920.87	76.43	2,763.14	918,283.66	(85,637.21)	4,797,922.22
5-Aug-21	BXPBARMA	6,000.00	119.46	716,736.30	190.20	3,423.60	1,137,776.40	421,040.10	
14-Sep-21	BXPBARMA	7,000.00	119.46	836,192.35	224.18	4,707.72	1,564,532.28	728,339.93	
15-Sep-21	BXPBARMA	7,000.00	119.46	836,192.35	221.00	4,644.37	1,542,355.63	706,163.28	
16-Sep-21	BXPBARMA	7,000.00	119.46	836,192.35	235.63	4,948.26	1,644,471.74	808,279.39	
30-Sep-21	BXPBARMA	18,000.00	119.46	2,150,208.89	238.73	12,891.60	4,284,308.40	2,134,099.51	

18-Aug-21	LANKABFIN	127,850.00	43.61	5,575,364.49	39.51	15,164.40	5,036,125.60	(539,238.89)	(507,954.80)
16-Sep-21	LANKABFIN	362,000.00	43.61	15,786,327.30	44.23	48,048.70	15,963,546.60	177,219.30	
20-Sep-21	LANKABFIN	80,000.00	43.61	3,488,691.12	44.28	10,626.00	3,531,374.00	42,682.88	
21-Sep-21	LANKABFIN	50,000.00	43.61	2,180,431.95	44.00	6,600.00	2,193,400.00	12,968.05	
22-Sep-21	LANKABFIN	232,300.00	43.61	10,130,286.83	42.87	29,886.12	9,928,700.68	(201,586.15)	
26-Aug-21	SBAC	30,000.00	10.00	300,000.00	24.70	2,255.89	738,744.11	438,744.11	
3-Feb-22	SBAC	87,096.00	10.00	870,960.00	15.60	4,076.09	1,354,621.51	483,661.51	969,285.06
3-Apr-22	SBAC	3,483.00	-	-	13.50	141.06	46,879.44	46,879.44	
14-Sep-21	LHBL	16,000.00	62.44	998,968.96	74.90	3,595.20	1,194,804.80	195,835.84	
15-Sep-21	LHBL	16,000.00	62.44	998,968.96	74.85	3,592.84	1,194,021.16	195,052.20	
16-Sep-21	LHBL	16,000.00	62.44	998,968.96	77.00	3,696.00	1,228,304.00	229,335.04	10,603,745.52
20-Sep-21	LHBL	7,000.00	62.44	437,048.92	77.10	1,619.10	538,080.90	101,031.98	
26-Sep-21	LHBL	637,450.00	62.44	39,799,547.89	78.17	149,535.44	49,682,038.36	9,882,490.47	
15-Sep-21	IDLC	70,000.00	71.67	5,016,686.92	71.94	15,108.00	5,020,892.00	4,205.08	
16-Sep-21	IDLC	150,000.00	71.67	10,750,043.40	72.71	32,731.03	10,873,268.97	123,225.57	
19-Sep-21	IDLC	69,000.00	71.67	4,945,019.96	74.40	15,400.83	5,118,209.17	173,189.21	
20-Sep-21	IDLC	15,000.00	71.67	1,075,004.34	73.00	3,291.72	1,091,708.28	16,703.94	(940,514.61)
21-Sep-21	IDLC	20,000.00	71.67	1,433,339.12	71.69	4,311.43	1,429,568.67	(3,770.45)	
6-Oct-21	IDLC	125,200.00	71.67	8,972,702.89	68.40	25,721.15	8,538,078.75	(434,622.14)	
7-Oct-21	IDLC	230,290.00	71.67	16,504,183.29	68.31	47,240.53	15,684,737.47	(819,445.82)	
7-Oct-21	ROBI	90,000.00	48.19	4,337,448.96	43.10	11,637.00	3,867,363.00	(470,085.96)	(470,085.96)
1-Nov-21	SHEPHERD	10,000.00	30.97	309,678.40	35.42	1,062.54	353,117.46	43,439.06	
18-Nov-21	SHEPHERD	5,000.00	30.97	154,839.20	33.20	498.00	165,502.00	10,662.80	50,063.12
2-Jun-22	SHEPHERD	82,000.00	30.21	2,477,427.24	30.25	7,442.49	2,473,388.51	(4,038.73)	
1-Dec-21	ACMPL	29,703.00	10.00	297,030.00	34.79	3,138.09	1,030,322.11	733,292.11	733,292.11
5-Dec-21	SKICL	8,900.00	10.00	89,000.00	72.00	1,922.40	638,877.60	549,877.60	
6-Dec-21	SKICL	9,077.00	10.00	90,770.00	76.77	2,110.08	694,737.22	603,967.22	1,153,844.82
28-Dec-21	BRACKBANK	25,000.00	42.14	1,053,441.13	53.50	4,016.45	1,333,483.55	280,042.42	

29-Dec-21	BRACBANK	40,000.00	42.14	1,685,505.80	54.23	6,507.02	2,162,498.28	476,992.48	1,073,970.27
30-Dec-21	BRACBANK	25,000.00	42.14	1,053,441.13	54.98	4,123.50	1,370,376.50	316,935.37	
19-Jan-22	SHEPHARD	5,546.00	30.97	171,747.64	31.60	525.76	174,727.84	2,980.20	2,980.20
31-Jan-22	UNIONBANK	112,000.00	10.00	1,120,000.00	13.33	4,495.87	1,488,904.13	368,904.13	706,755.98
3-Feb-22	UNIONBANK	92,337.00	10.00	923,370.00	13.70	3,795.05	1,261,221.85	337,851.85	
13-Feb-22	UNIONINS	9,350.00	10.00	93,500.00	65.00	1,823.25	605,926.75	512,426.75	512,426.75
14-Feb-22	BDTHAIFOOD	6,129.00	10.00	61,290.00	44.90	825.58	274,366.52	213,076.52	213,076.52
19-Apr-22	JHRML	150,000.00	25.00	3,750,000.00	61.65	27,816.61	9,219,850.29	5,469,850.29	5,469,850.29
10-May-22	ACI	5,200.00	302.58	1,573,397.00	312.75	4,878.96	1,621,441.04	48,044.04	(12,468.60)
30-Jun-22	ACI	2,500.00	302.58	756,440.86	279.22	2,114.08	695,928.22	(60,512.64)	
Total Capital Gain								33,417,876.84	33,417,876.84

CASH DIVIDEND

Date	Description	Taka
23-Jul-21	GP Intrum Cash Dividend	1,417,775.00
19-Aug-20	Capitec Popular Life Cash Dividend	2,250,000.00
11-Nov-21	CASH DIVIDEND BSCCL	834,568.30
16-Nov-21	CASH DIVIDEND BATBC INTERIUM	953,025.00
18-Nov-21	CASH DIVIDEND ACI	799,500.00
21-Nov-21	IFAD AUTOS Cash Dividend	342,375.00
22-Nov-21	BXPHARMA Cash Dividend	731,783.50
22-Nov-21	SQUAREPHARMA Cash Dividend	236,814.00
24-Nov-21	SHEPHARD Cash Dividend	21,386.50
29-Sep-21	SBACBANK Cash Dividend	34,838.40
11-Nov-21	MARICO Cash Dividend Intrum	152,560.00
31-Dec-21	EDGE BANGLADESH MF CASH DIVIDEND	1,258,239.35
31-Jan-22	SBACBANK Fraction Share Dividend	12.96
20-Mar-22	MARICO Cash Dividend Intrum	152,560.00
23-Feb-22	GP GFINAL DIVIDEND	1,417,775.00
3-Mar-22	BATBC FINAL CASH DIVIDEND	1,082,130.00
6-Apr-22	BRAC BANK Cash Dividend	637,035.95
6-Apr-22	ROBI Cash Dividend	18,000.00
6-Apr-22	MERCANTILE Cash Dividend	727,500.00
26-May-22	Vanguard AML Growth Fund Cash Dividend	1,500,000.00
26-Jun-22	MARICO Cash Dividend Intrum Cash Dividend	343,260.00
Total Dividend Income		14,911,138.96
Total Investment Income		48,329,015.80

Peninsula Sadharan Bima Corporation Unit Fund One
As at 30 June 2022

Disclosure under Bangladesh Securities and Exchange Commission (Mutual Fund) Bidhimala, 2001

Annexure C

Particulars		30-Jun-22	30-Jun-21	30-Jun-20
(a)	Net Asset Value (NAV) per unit at cost	11.20	11.36	9.92
(b)	Net Asset Value (NAV) per unit at market price	11.00	11.64	8.71
(c)	Per unit income other than investment	0.05	0.04	0.30
(d)	Per unit income from capital gain/(loss) and dividend income	1.29	1.66	0.17
(e)	Per unit expense	0.29	0.27	0.24
(f)	Per unit provision for diminution value of investment	(0.20)	2.43	-0.33
(g)	Per unit net profit / (loss)	0.84	3.87	(0.09)
(h)	Highest Purchase/Surrender Price per unit during the period	N/A	N/A	N/A
(i)	Lowest Purchase/ Surrender Price per unit during the period	N/A	N/A	N/A