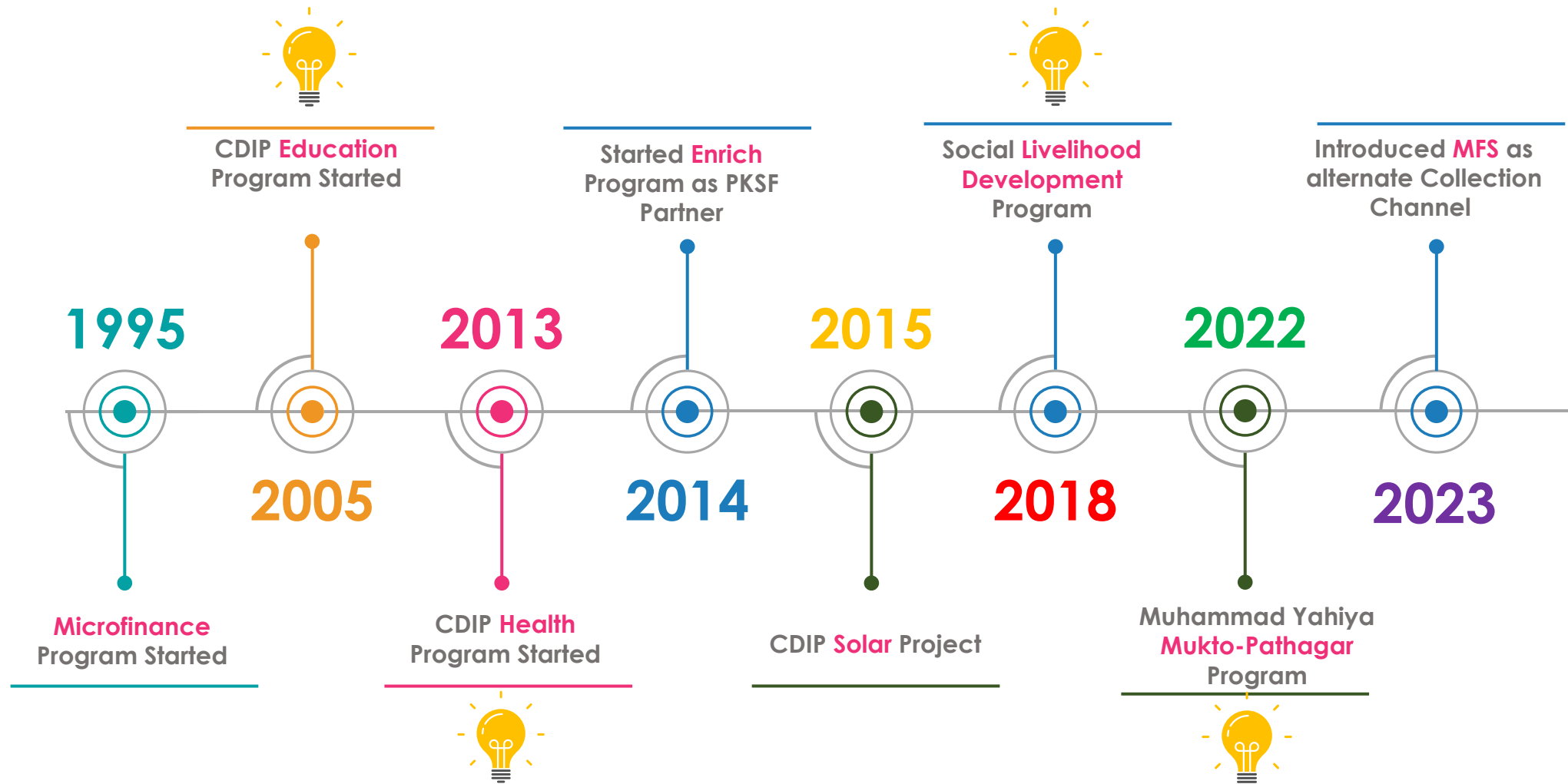


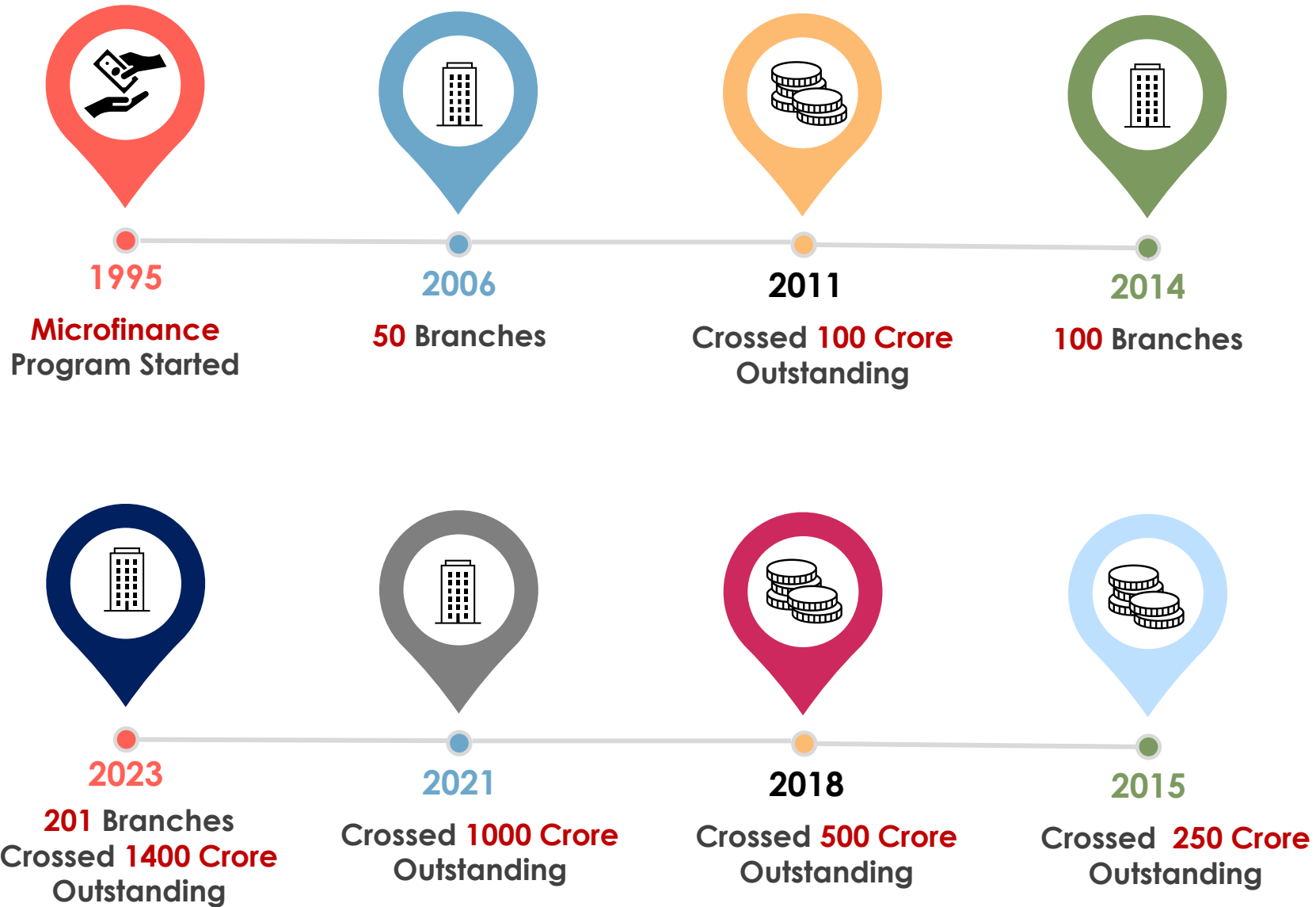


CDIP 1ST ZERO COUPON BOND

Non-Convertible, Fully Redeemable, Unsecured









3,10,109

Total
Member



2,52,042

Total
Borrower



12,40,436

Total
Beneficiaries



201

Total
Branch



30

District Covered



2,182

Microfinance
Staff



1491 Crore

Loan Outstanding



20

Active Loan Products



99.44%

CRR



584 Crore

Total Savings



6

Active Savings
Products



5.96%

PAR



2.22%

Member Dropout



4.76%

OD/OS Ratio

Updated Till Dec'23



ISSUE SIZE

BDT 171 Crore

DISCOUNTED VALUE @ 11.5%

BDT 141 Crore

MINIMUM SUBSCRIPTION

BDT 4.95 Lacs (6 Bonds = 1 Lot)

REDEMPTION VALUE

BDT 6 Lacs per Lot

TENOR

3 Years

PRINCIPAL REPAYMENT

16.7% Each Year (Every 6 months)

DISCOUNT RATE

11.5%

CREDIT RATING BY CRAB

	Long Term	Short Term	Outlook
Issuer	AA	ST-2	Stable
Issue			Stable

Joint
Arranger

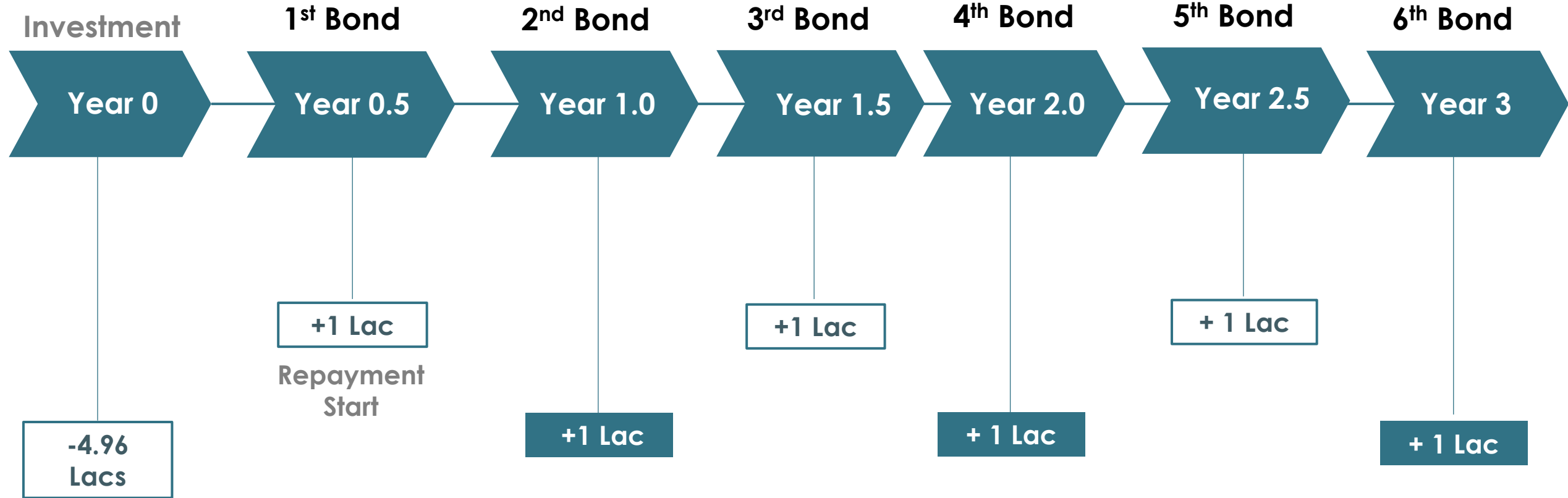


Joint
Arranger



Trustee





P = Principal (16.7% in each repayment)



Each investor has to pay BDT 495,619 to buy 1 lot of CDIP 1st Zero-Coupon Bond and in return investors will receive BDT 600,000 cumulatively throughout the redemption

Strips (bond)	Maturity by end of	Issue Price per Lot	Face Value per Lot
1	6th month	94,563	100,000
2	12th month	89,421	100,000
3	18th month	84,559	100,000
4	24th month	79,961	100,000
5	30th month	75,613	100,000
6	36th month	71,502	100,000
Total		495,619	600,000



1. **Tax Exemption:** Zero Coupon Bond is completely tax-free for all except Banks & NBFIs
2. **No ALT:** There is no Advance in Tax (ALT) for Zero Coupon Bond.
3. **Fixed Return:** The discount rate will remain fixed regardless of interest rate movements.
4. **Short Tenor:** The average maturity is 1.60 years only.
5. **Liquidity:** The Bond will be listed on the Alternative Trading Board (ATB) giving investors more liquidity.



Tax Bracket	Tax Equivalent Yield @ 11.5%
15.0%	13.5%
20.0%	14.4%
22.5%	14.8%
25.0%	15.3%
27.5%	15.9%
37.5%	18.4%
40.0%	19.2%
45.0%	20.9%
47.5%	21.9%

Due to the tax bracket exemption for respective entities or individuals, 11.5% Yield to Maturity on Zero-Coupon Bond yields higher return in comparison with the same 11.5% return on Deposits!



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TO KNOW MORE, PLEASE CONTACT



BRAC EPL Investments Limited (Arranger)

Anup Datta

Head of Corporate Advisory,

Mobile: (+880) 1755631724

E-mail: anup.datta@bracepl.com

Araba Haque

Analyst, Investment Banking

Mobile: (+880) 1755631732

E-mail: araba.haque@bracepl.com

CDIP (Issuer)

S. A. Ahad, FCMA

Director, Finance & Digitization

Mobile: +880 1755 5553 31

E-mail: aahad@cdipbd.org

A.K.M. Shamsur Rahman

Head of Finance & Accounts

Mobile: +880 1313 0304 15

E-mail: shamsur@cdipbd.org

BRAC EPL INVESTMENTS LIMITED

Medona Tower, Level 13, 28 Mohakhali C/A, Dhaka 1213

Contact: +8801755631733, +8801755631724, +8801755631732, +8801730324376

Email: investments@bracepl.com

LinkedIn: <https://www.linkedin.com/company/brace-epl-investments-limited/>

