

Fund Objective

Bora Balanced Unit Trust seeks to grow unitholders' wealth to meet medium to long term financial goals. This objective will be achieved by producing returns commensurate with the risk levels, based on careful attention to detail, extensive forward planning and rigorous portfolio selection.

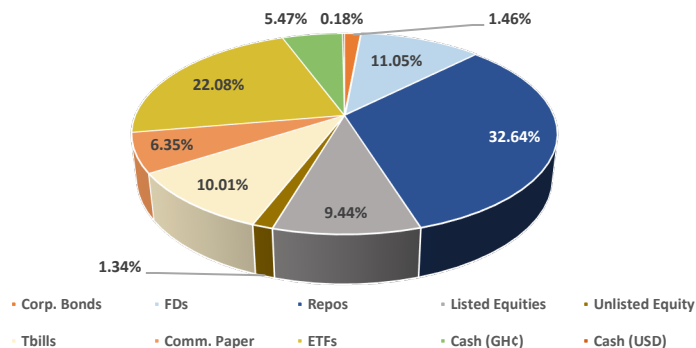
Summary

Inception Date	15 th September 2022
Currency	Ghana Cedi (GH¢)
Initial Unit Price (NAV per Unit)	GH¢ 0.1000
30 th JUNE 2025 Unit Price (NAV per Unit)	GH¢ 0.1981
Fund Size	GH¢ 7,468,217.39
Minimum Initial Investment	GH¢ 100.00
Subscription Fee	Nil
Redemption/Backload Fee	3% ≤ 1 st year 2% ≤ 2 nd year 0% - After 2 nd year
Management Fee	1.25% p.a.
Target Maximum Expense Ratio	2.50% p.a.
Risk Profile	Medium
Recommended Holding Period	3 Year

INTERNAL RATING

AA-

Asset Allocation



Fund Strategy



Active Management

We actively manage our portfolio to make timely adjustments to the holdings based on market conditions and emerging opportunities.



Market Insights

Our in-depth research assists in identifying emerging trends and positions the fund's portfolio to take advantage of growth opportunities



Focus on dividend paying value stocks

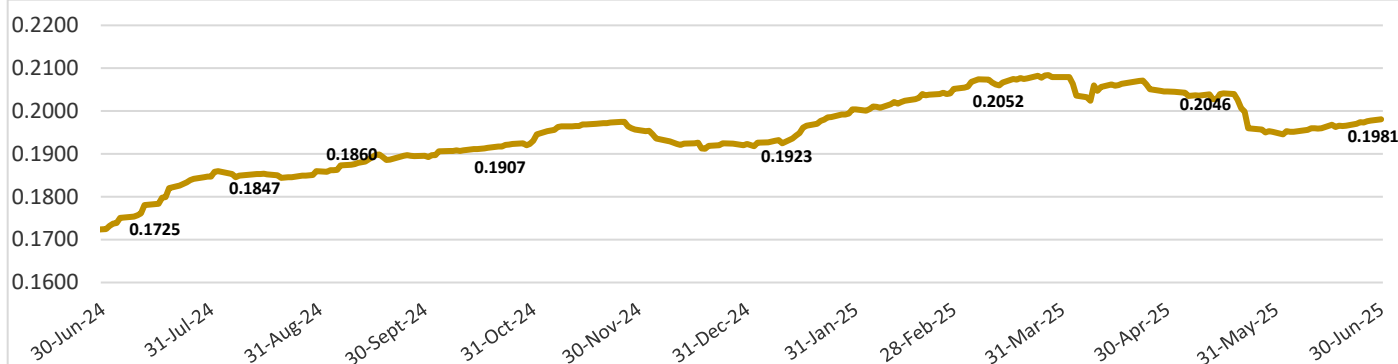
We identify and select high-quality stocks that have the potential for long-term growth while we avoid underperforming ones

Performance

Period	3M	1H	FY - 2024	FY - 2023	Since Inception
Balanced Fund	8.11%	3.12%	25.60%	46.65%	98.10%
Benchmark	5.75%	10.86%	43.08%	30.28%	69.12%

*Benchmark – 50% GSE Composite Index + 50% 364 Day T-Bill *YTD –Year –to-date *M- Month *Yr- Year *FY – Full Year *H-Half

1 Year Price Trend

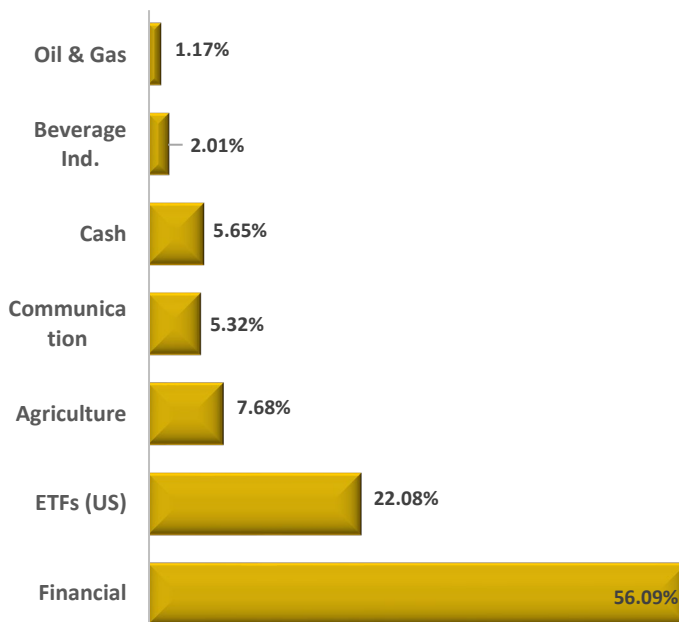


Holdings

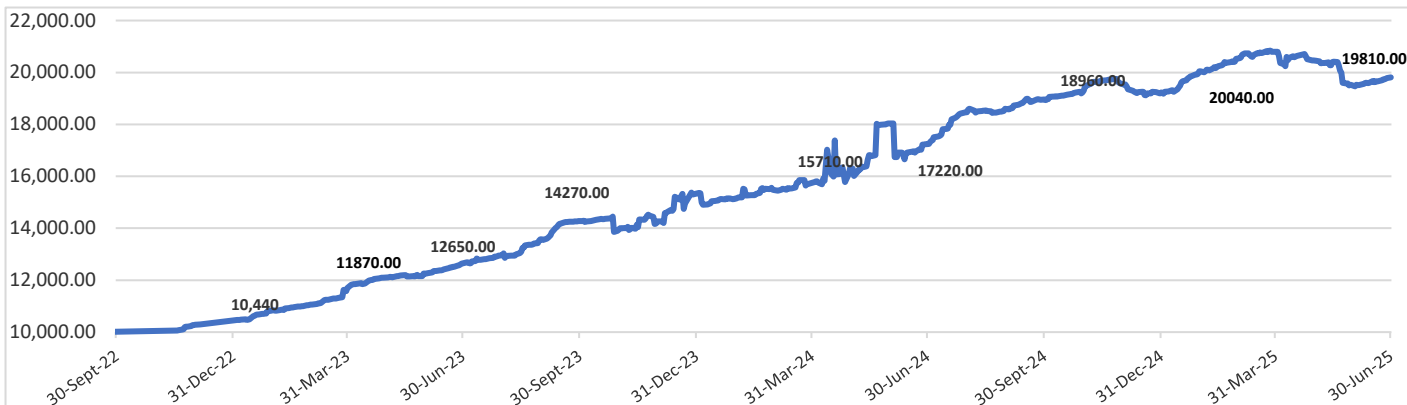
Issuer	Asset Class	% of Net assets
ETFs (US)	Equity	22.08%
MTN	Equity	5.32%
BOPP	Equity	1.33%
SCB	Equity	0.76%
TOTAL	Equity	1.17%
FML	Equity	0.55%
ACCESS	Equity	0.28%
EGH	Equity	0.01%
FIASEMAN RCB	Equity	1.34%
GOG	Tbills	10.01%
ACCESS BANK	Fixed Deposit	6.88%
FAB	Fixed Deposit	10.72%
OMNIBSIC	Fixed Deposit	8.75%
ZENITH	Fixed Deposit	6.29%
BAYPORT	Fixed Deposit	1.47%
LETSHEGO	Fixed Deposit	9.58%
KASAPREKO	Corp. Bonds	1.46%
FEDCO	Comm. Paper	6.35%
Cash (GH¢)	Cash (GH¢)	5.47%
Cash (USD)	Cash (USD)	0.18%

Total 100%

Sector Allocation



The Journey of GH¢10,000.00 (since inception)



Investment Case

- The Trust currently holds "A" rated offshore instruments made up of dividend-paying ETFs and US Treasuries as follows:

- Vanguard Dividend Appreciation ETF / VIG
- Proshares S&P 500 Dividend Aristocrats ETF
- Vanguard S&P 500 Value Index Fund ETF






Invest With Us Today!

- ☐ No frontload fees
- ☐ No DDEP bonds /cocoa bills
- ☐ Offshore Diversification
- ☐ Endload fees are re-distributed to unitholders
- ☐ Active Management & Focus on value stocks

Visit our site <https://boradvisors.com/unit-trust/> for further details

- Auditor:** John Kay and Co.
- Trustee:** GT Bank
- Fund Manager:** Bora Capital Advisors