

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

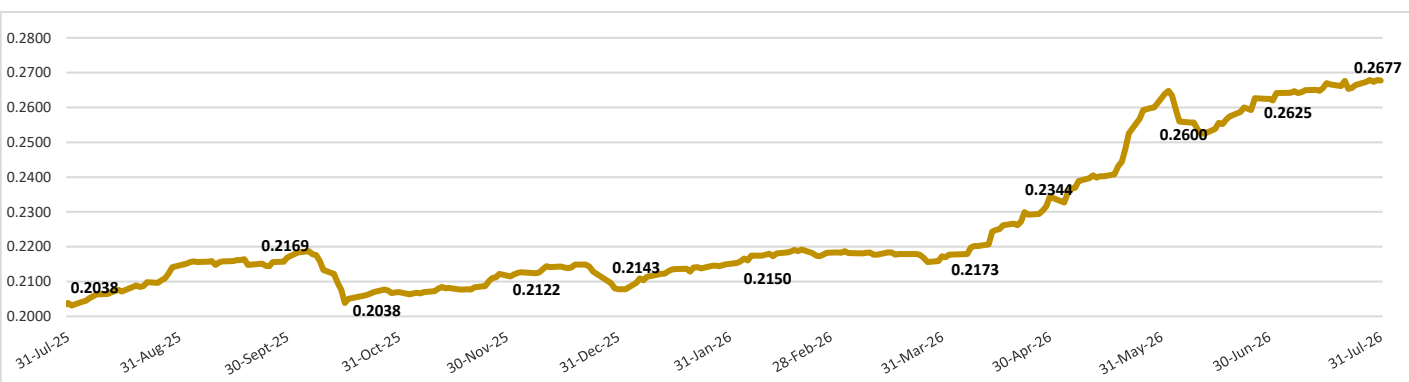
Inception Date	15 th September 2022
Currency	Ghana Cedi (GH¢)
Initial Unit Price (NAV per Unit)	GH¢ 0.1000
31 ST JUL 2026 Unit Price (NAV per Unit)	GH¢ 0.2677
Fund Size	GH¢ 40,187,947.68
Minimum Initial Investment	GH¢ 100.00
Subscription Fee	Nil
Redemption/Backload Fee	3% ≤ 1 st year 2% ≤ 2 nd year 0% - 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

Performance

Period	3M	1H	YTD	FY - 2025	FY - 2024	FY - 2023	Since Inception
Balanced Fund	4.57%	26.32%	28.83%	8.06%	25.60%	46.65%	167.70%
Benchmark	7.33%	20.18%	25.95%	46.17%	43.08%	30.28%	119.211%

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

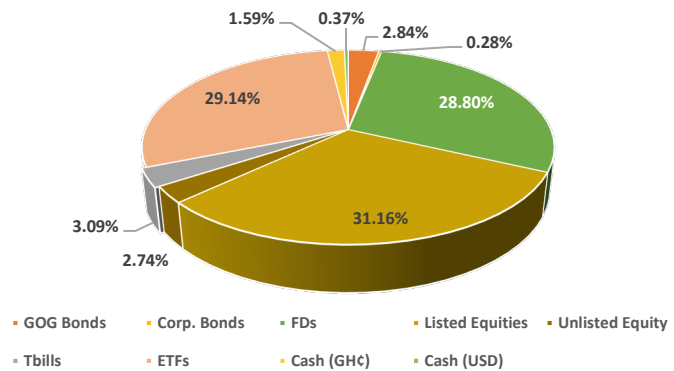
1 Year Price Trend



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



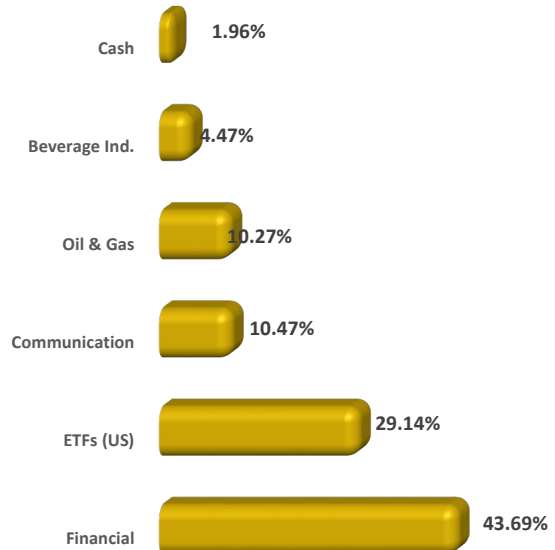
Focus on dividend paying value stocks

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

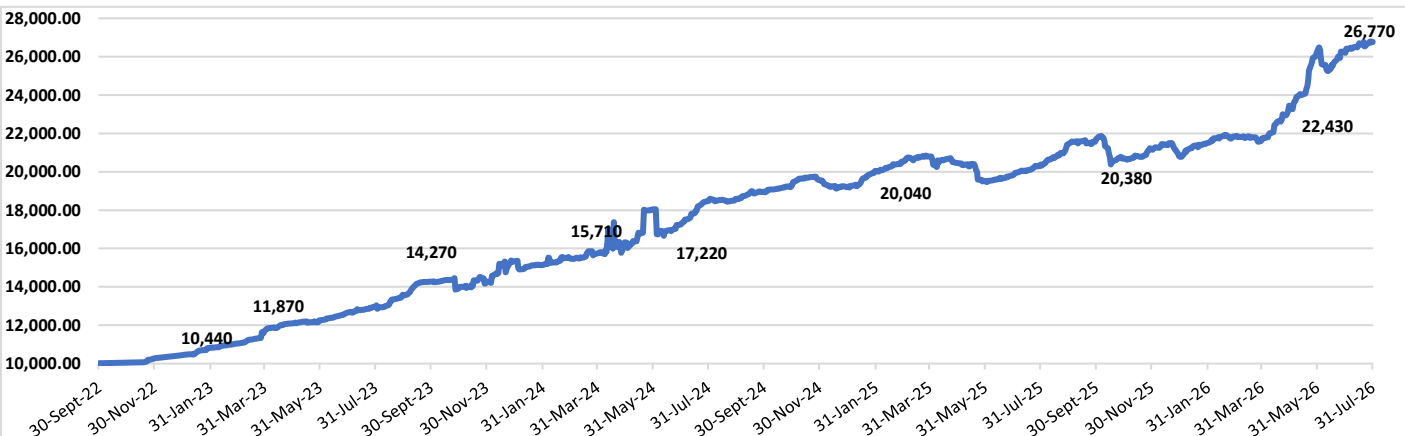
Holdings

Issuer	Asset Class	% of Net assets
ETFs (US)	Equity	29.14%
MTN	Equity	10.47%
SCB	Equity	0.36%
ACCESS	Equity	0.12%
TOTAL	Equity	0.32%
FML	Equity	0.33%
FIASEMAN RCB	Equity	0.25%
AMENFIMAN RCB	Equity	2.49%
FAB	Equity	5.75%
ZEN	Equity	9.95%
KASAPREKO	Equity	3.86%
KASAPREKO	Corp. Bonds	0.28%
GOG BILLS	T-bills	3.09%
GOG BONDS	Bonds	2.84%
LETSHEGO	Fixed Deposit	4.39%
BAYPORT	Fixed Deposit	9.04%
STANBIC	Fixed Deposit	6.32%
ACCESS	Fixed Deposit	5.03%
FAB	Fixed Deposit	4.01%
Cash (GH¢)	Cash (GH¢)	1.59%
Cash (USD)	Cash (USD)	0.37%
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
 - ☐ End load 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