

Fund Objective

Bora Fixed Income Unit Trust seeks to preserve and enhance unitholders' wealth to meet medium to long term financial goals, while creating liquidity to meet short term needs. The Trust seeks to provide income and capital growth, by producing returns commensurate with the risk levels, based on careful attention to detail, extensive forward planning and rigorous portfolio selection.

Summary

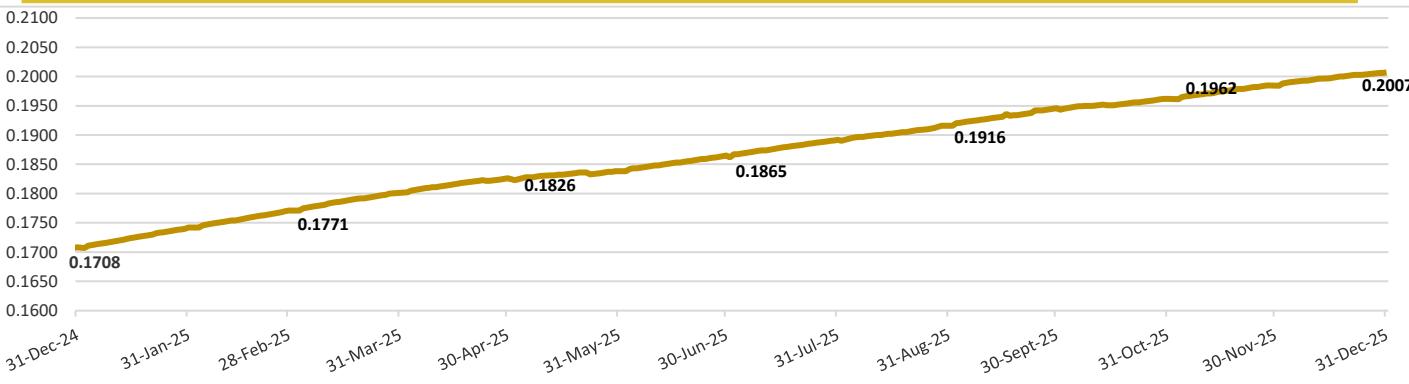
Inception Date	15 th September 2022
Currency	Cedi (GH₵)
Initial Unit Price (NAV per Unit)	GH₵ 0.1000
31 st DEC 2025 Unit Price (NAV per Unit)	GH₵ 0.2007
Fund Size	GH₵ 14,145,839.88
Minimum Initial Investment	GH₵ 100.00
Minimum Monthly Contribution	GH₵ 10.00
Valuation Period	Daily
Subscription Fee	Nil
Redemption/Backload Fee	Nil
Management Fee	1.25% p.a.
Expense Ratio	2.50% p.a.
Risk Profile	Conservative
Recommended Holding Period	1 Year

Performance

Period	3M	6M	9M	YTD	FY - 2024	FY - 2023	Since Inception
Fixed Income Fund	5.39%	9.19%	13.93%	17.51%	26.24%	27.28%	100.70%
Benchmark	4.83%	8.07%	10.04%	13.44%	30.12%	32.99%	72.92%

*Benchmark – 364-day T-bill plus 50 basis points *YTD – Year to Date returns *M- Month *Yr- Year *FY- Full Year *H - Half

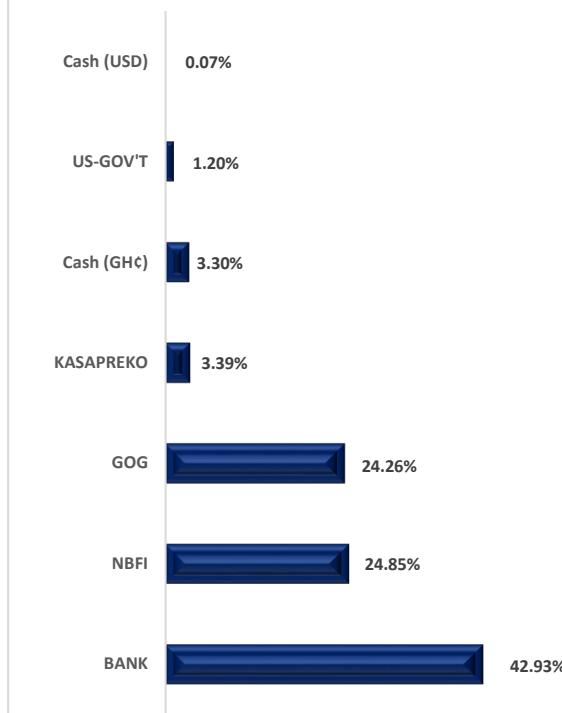
1 Year Price Trend



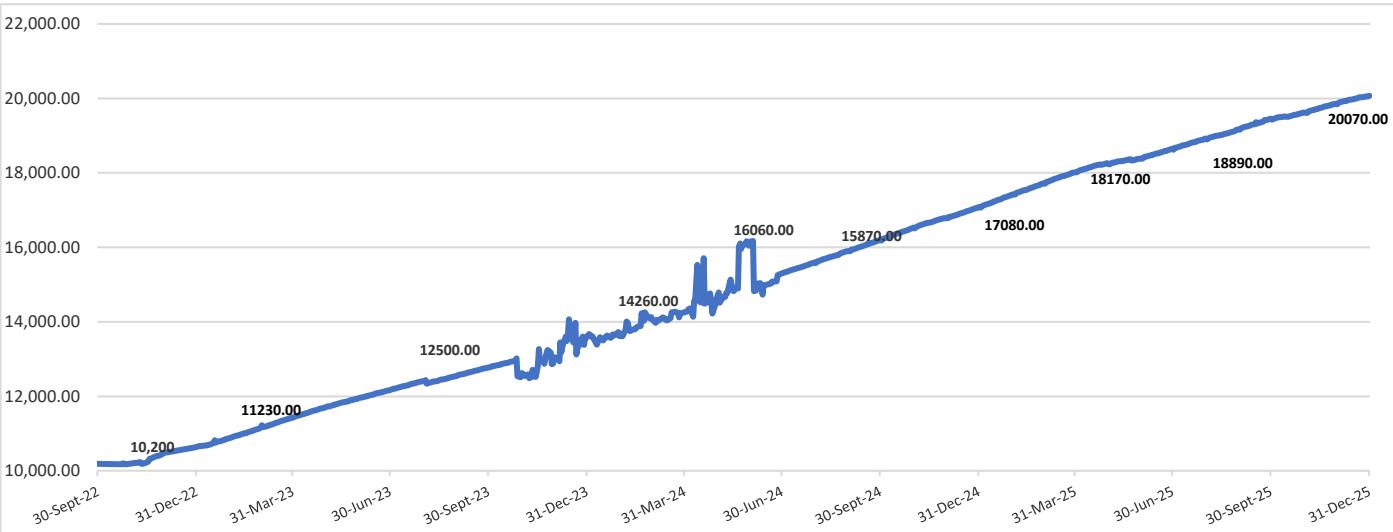
Holdings

Issuer	Asset Class	% of Net assets
BAYPORT	Fixed Deposit	10.19%
GT BANK	Fixed Deposit	10.22%
LETSHEGO	Fixed Deposit	11.49%
ACCESS BANK	Fixed Deposit	9.11%
FIRST ATL. BANK	Fixed Deposit	7.20%
REPUBLIC BANK	Fixed Deposit	9.54%
ZENITH BANK	Fixed Deposit	6.86%
KASAPREKO	Corp. Bonds	3.39%
BAYPORT	Corp. Bonds	3.17%
US GOV'T	US Treasury Bond	1.20%
GOG - TBILLS	GOG	14.22%
GOG- BONDS	GOG	10.04%
CASH (GH¢)	Cash (GH¢)	3.30%
CASH (USD)	Cash (USD)	0.07%
Total		100%

Sector Allocation



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



Service Providers

Auditor	John Kay and Co.
Trustee	Fidelity Bank Ghana
Fund Manager	Bora Capital Advisors

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Invest With Us Today!

- No frontload/backload fees
- No DDEP bonds /cocoa bills
- Offshore Diversification
- Management fees are re-invested into the fund
- Active Management & Focus on safety and steady growth

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