



**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.

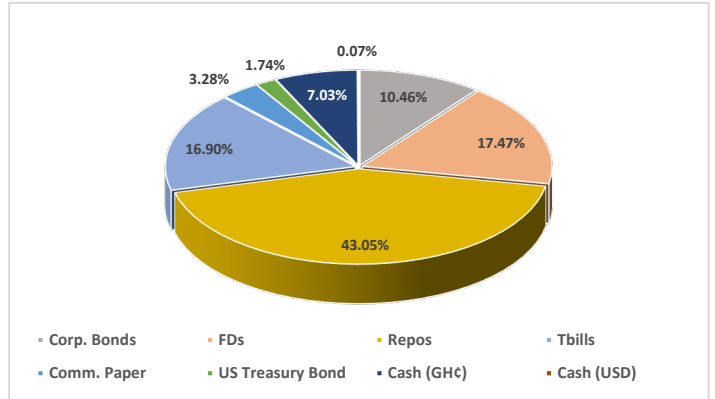
**Summary**

Inception Date	15 <sup>th</sup> September 2022
Currency	Cedi (GHC)
Initial Unit Price (NAV per Unit)	GHC 0.1000
30 <sup>th</sup> JUNE 2025 Unit Price (NAV per Unit)	GHC 0.1865
Fund Size	GHC 9,637,664.25
Minimum Initial Investment	GHC 100.00
Minimum Monthly Contribution	GHC10.00
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

**INTERNAL RATING**

**AA+**

**Asset Allocation**



**Fund Strategy**



**Active Management**

We actively manage our portfolio in order 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 safety and steady growth**

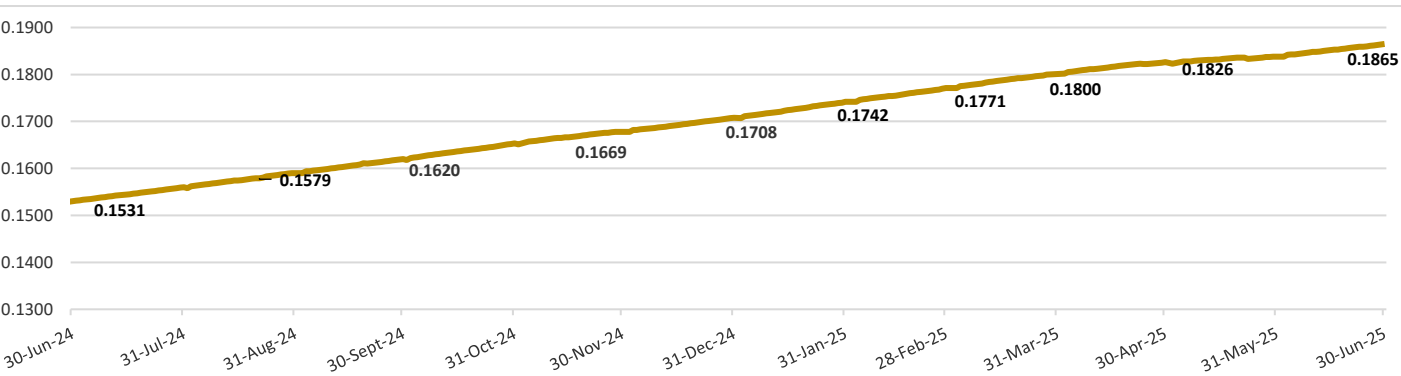
Our focus is to ensure that your funds invested are safe and is growing steadily.

**Performance**

Period	3M	1H	FY - 2024	FY - 2023	Since Inception
Fixed Income Fund	5.39%	9.19%	26.24%	27.28%	86.50%
Benchmark	4.83%	8.07%	30.12%	32.99%	70.20%

*\*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**



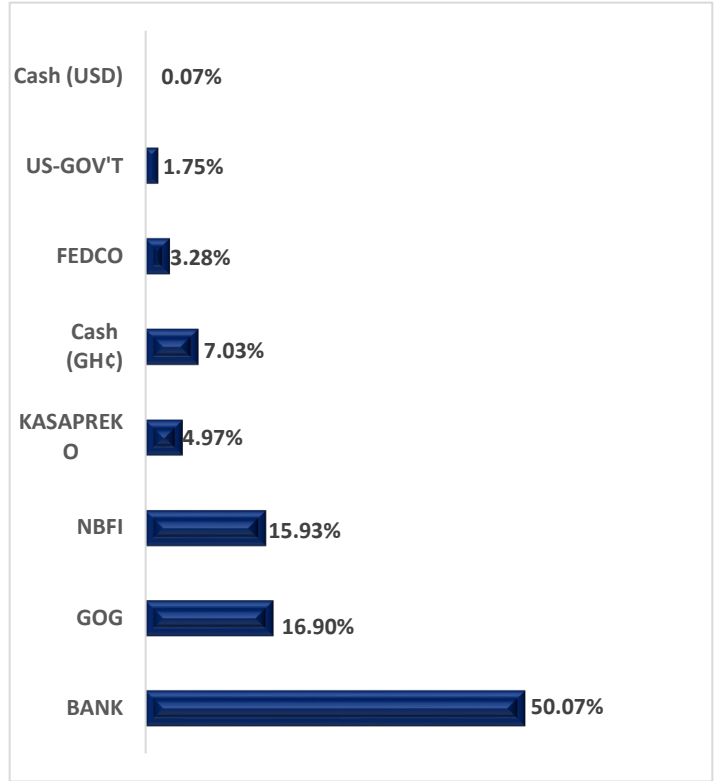
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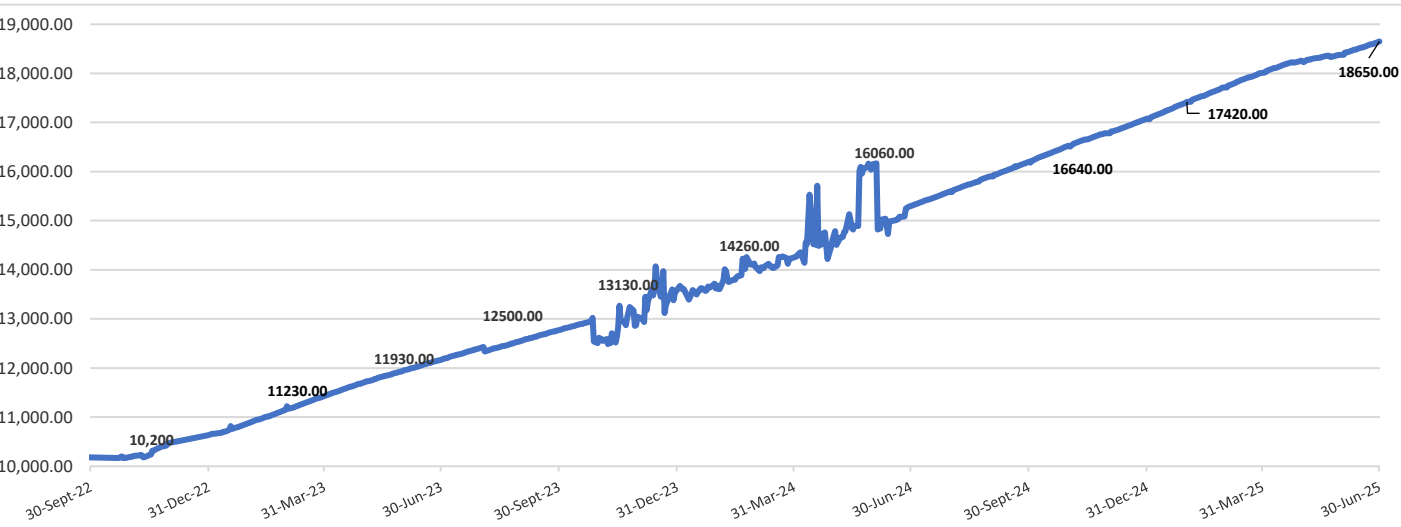
**Holdings**

Issuer	Asset Class	% of Net assets
LETSHEGO	Fixed Deposit	10.45%
ACCESS BANK	Fixed Deposit	8.61%
FAB	Fixed Deposit	9.76%
STANBIC	Fixed Deposit	10.17%
ZENITH BANK	Fixed Deposit	9.74%
GT BANK	Fixed Deposit	7.02%
OMNIBSIC	Fixed Deposit	4.77%
KASAPREKO	Corp. Bonds	4.97%
BAYPORT	Corp. Bonds	5.48%
US GOV'T	US Treasury Bond	1.75%
FEDCO	Comm. Paper	3.28%
GOG - TBILLS	GOG	16.90%
CASH (GH¢)	Cash (GH¢)	7.03%
CASH (USD)	Cash (USD)	0.07%
<b>Total</b>		<b>100%</b>

**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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 East Legon, P. O. Box CT 10524  
 +233 (0) 507 712 343

**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



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