

## 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.

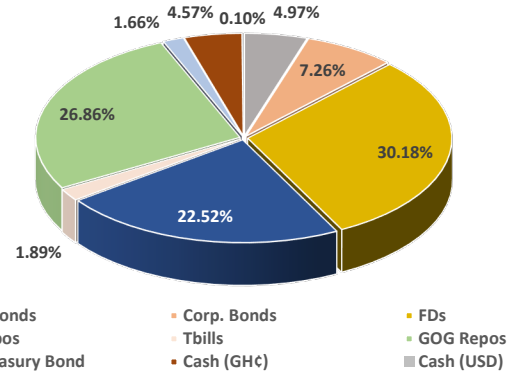
## Summary

Inception Date	15 <sup>th</sup> September 2022
Currency	Cedi (GH¢)
Initial Unit Price (NAV per Unit)	GH¢ 0.1000
30 <sup>TH</sup> SEPT 2025 Unit Price (NAV per Unit)	GH¢ 0.1946
Fund Size	GH¢ 12,114,063.59
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

## 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

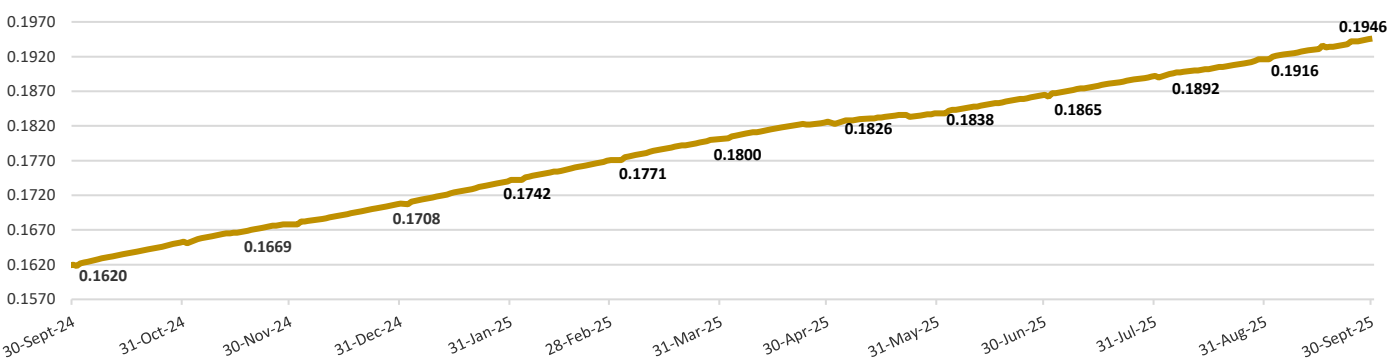
Our focus is to ensure that your funds invested are safe and is growing steadily.

## Performance

Period	3M	1H	YTD	FY - 2024	FY - 2023	Since Inception
Fixed Income Fund	5.39%	9.19%	13.93%	26.24%	27.28%	94.60%
Benchmark	4.83%	8.07%	10.04%	30.12%	32.99%	66.82%

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

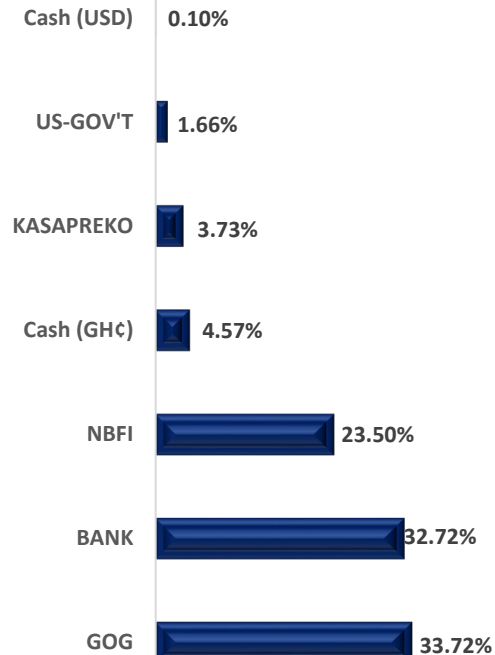
## 1 Year Price Trend



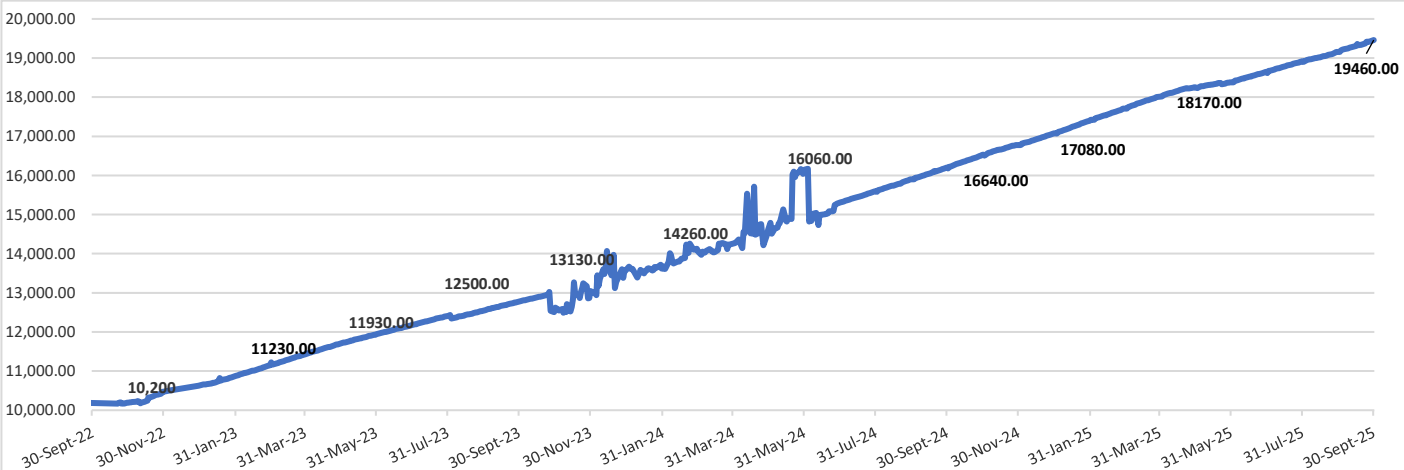
## Holdings

Issuer	Asset Class	% of Net assets
LETSHEGO	Fixed Deposit	19.98%
FAB	Fixed Deposit	10.09%
ZENITH BANK	Fixed Deposit	8.11%
GT BANK	Fixed Deposit	10.20%
OMNIBSIC	Fixed Deposit	4.32%
KASAPREKO	Corp. Bonds	3.73%
BAYPORT	Corp. Bonds	3.52%
US GOV'T	US Treasury Bond	1.66%
GOG - TBILLS	GOG	26.86%
GOG- BONDS	GOG	4.97%
GOG - REPO	GOG	1.89%
CASH (GH¢)	Cash (GH¢)	4.57%
CASH (USD)	Cash (USD)	0.10%
<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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### 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