

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.

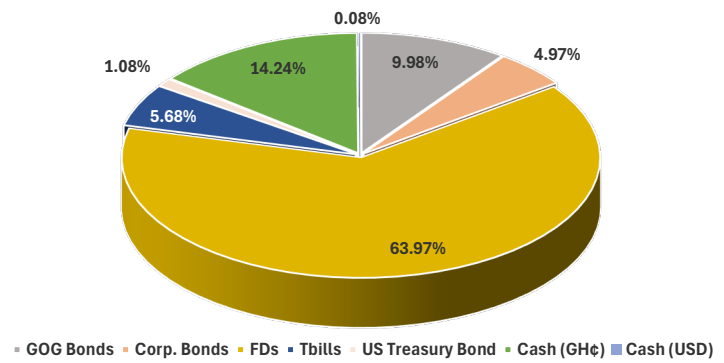
Summary

Inception Date	15 th September 2022
Currency	Cedi (GH¢)
Initial Unit Price (NAV per Unit)	GH¢ 0.1000
31 ST JULY 2026 Unit Price (NAV per Unit)	GH¢ 0.2133
Fund Size	GH¢ 17,670,844.14
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

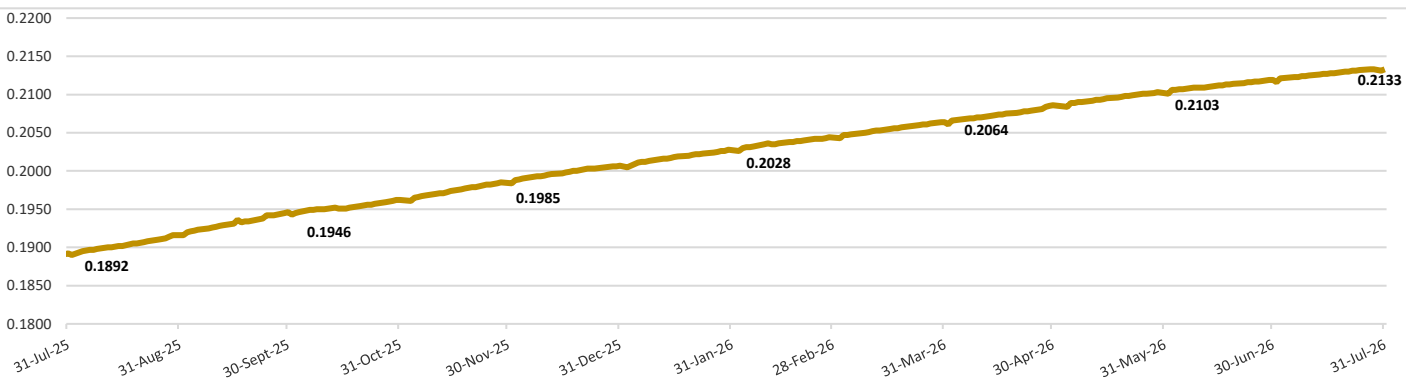
Our focus is to ensure that your funds invested are safe and is growing steadily.

Performance

Period	3M	1H	YTD	FY - 2025	FY - 2024	FY - 2023	Since Inception
Fixed Income Fund	2.84%	5.58%	6.28%	17.51%	26.24%	27.28%	113.30%
Benchmark	2.57%	6.66%	7.86%	13.44%	30.12%	32.99%	88.68%

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

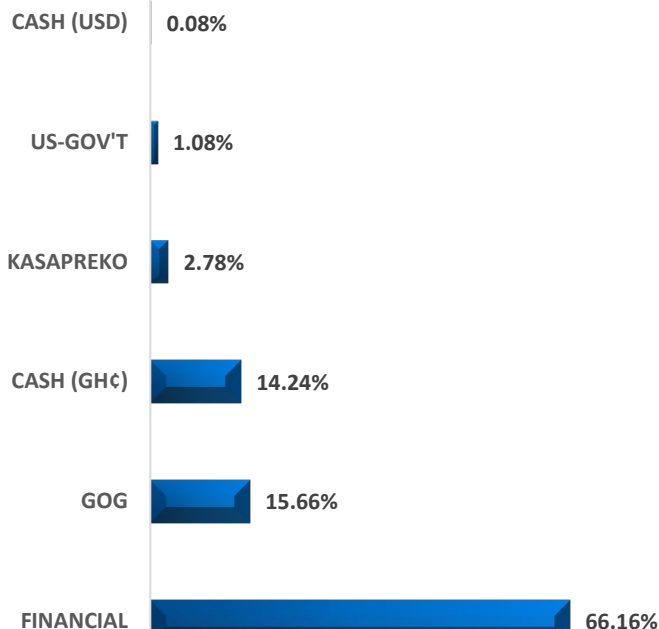
1 Year Price Trend



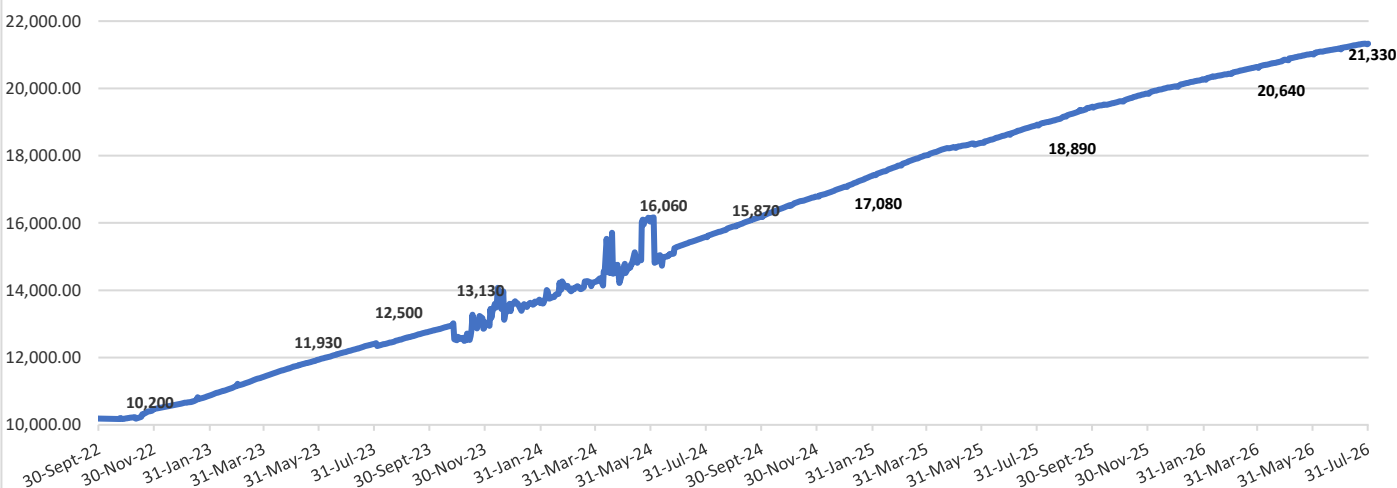
Holdings

Issuer	Asset Class	% of Net assets
BAYPORT	Fixed Deposit	9.95%
LETSHEGO	Fixed Deposit	11.07%
GT BANK	Fixed Deposit	17.67%
STANBIC BANK	Fixed Deposit	14.28%
FAB	Fixed Deposit	10.81%
KASAPREKO	Corp. Bonds	2.78%
BAYPORT	Corp. Bonds	2.38%
US GOV'T	US Treasury Bond	1.08%
GOG - TBILLS	GOG	5.68%
GOG - BONDS	GOG	9.98%
CASH (GH¢)	Cash (GH¢)	14.24%
CASH (USD)	Cash (USD)	0.08%
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

Hse. No. 3 Dano Court, Boundary Road,
East Legon, P. O. Box CT 10524

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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