

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

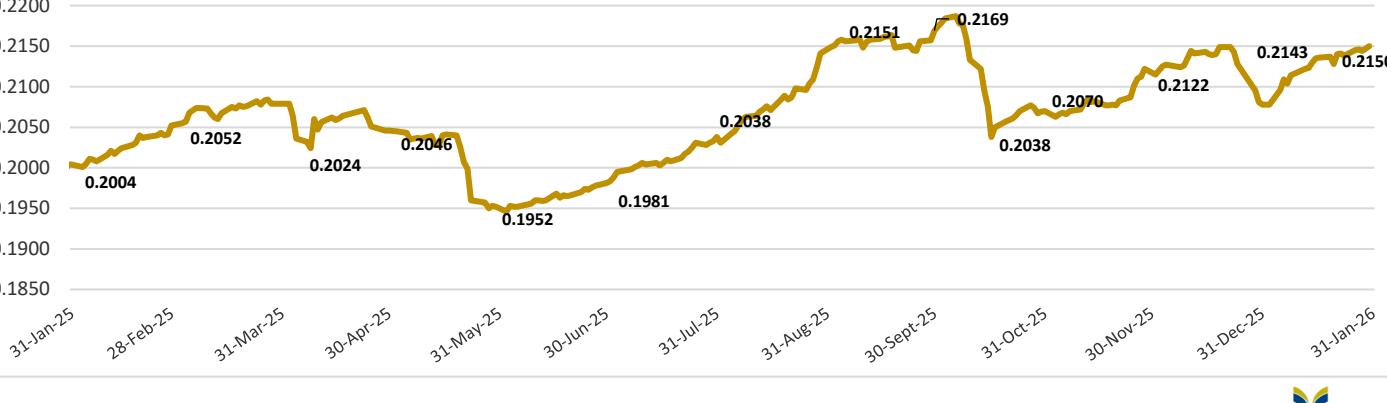
Inception Date	15 th September 2022
Currency	Ghana Cedi (GH¢)
Initial Unit Price (NAV per Unit)	GH¢ 0.1000
31 ST JAN 2026 Unit Price (NAV per Unit)	GH¢ 0.2028
Fund Size	GH¢ 28,710,081.59
Minimum Initial Investment	GH¢ 100.00
Subscription Fee	Nil
Redemption/Backload Fee	3% ≤ 1 st year 2% ≤ 2 nd year 0% - 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	1M	YTD	FY - 2025	FY - 2024	FY - 2023	Since Inception
Balanced Fund	3.46%	3.46%	8.06%	25.60%	46.65%	115.00%
Benchmark	0.66%	0.66%	46.17%	43.08%	30.28%	98.76%

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

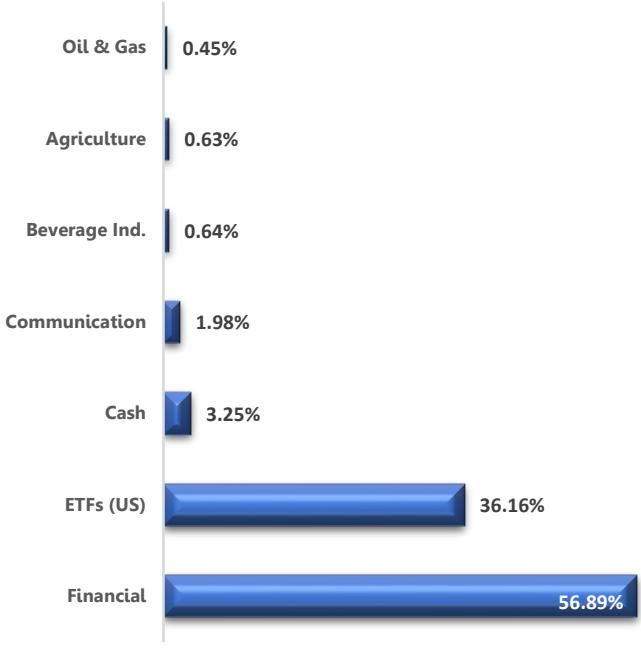
1 Year Price Trend



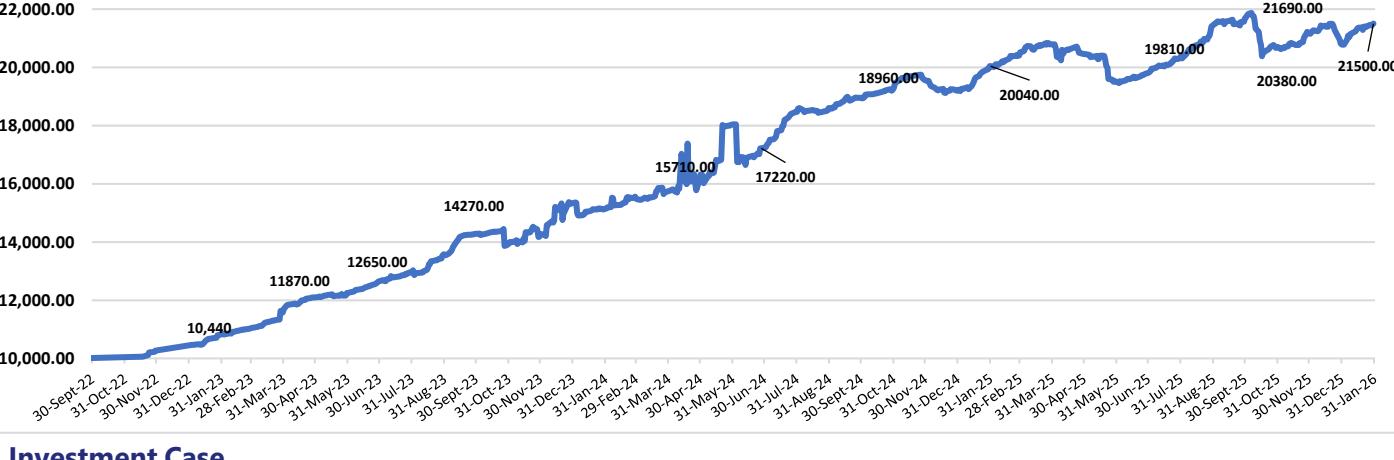
Holdings

Issuer	Asset Class	% of Net assets
ETFs (US)	Equity	36.16%
BOPP	Equity	0.63%
MTN	Equity	1.98%
SCB	Equity	0.21%
ACCESS	Equity	0.09%
TOTAL	Equity	0.45%
EGH	Equity	0.01%
FML	Equity	0.28%
FIASEMAN RCB	Equity	0.35%
AMENFIMAN RCB	Equity	1.74%
FAB	Equity	7.45%
KASAPREKO	Corp. Bonds	0.36%
GOG BOND	GoG Bond Repo	10.75%
GOG BILLS	Tbills	2.93%
GOG REPO	Tbill Repo	13.93%
LETSHEGO	Fixed Deposit	11.10%
BAYPORT	Fixed Deposit	8.34%
Cash (GHT)	Cash (GHT)	3.00%
Cash (USD)	Cash (USD)	0.25%
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://boroadvisors.com/unit-trust/> for further details

- **Auditor:** John Kay and Co.
- **Trustee:** GT Bank
- **Fund Manager:** Bora Capital Advisors