

# SHARIAH COMPLIANT BALANCED FUND

June 30, 2020



## FUND OBJECTIVE

The objective of the fund is to provide balance mix of income returns and capital growth over medium to long term. The fund invests in high quality Shariah Compliant instruments - with consistent returns; high growth equities; and securities.

## FUND INFORMATION

Description	Information
Net Assets	PKR 1989 million
NAV	PKR 205.7610
Category	Balanced
Risk Profile	Moderate
Date of Inception	01-Dec-2008
Thrawat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

## FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	0.9%
Calendar Year to Date (Absolute)	0.2%
1 Year	9.9%
3 Year (Absolute)	-2.1%
5 Years (Absolute)	11.3%
Since Inception (Absolute)	105.8%
Since Inception (Annualized)	6.4%

All returns above are net of Investment management Charge

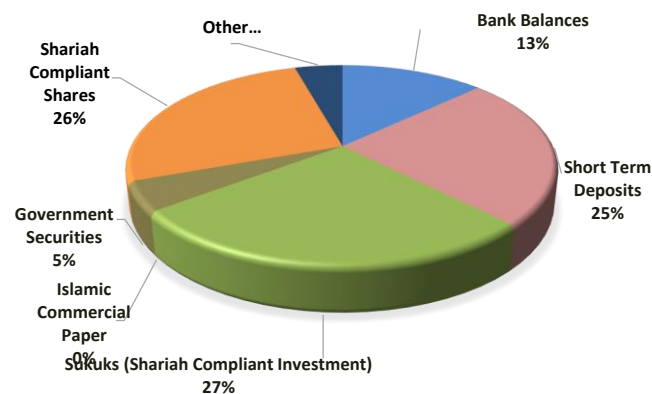
## FUND MANAGER'S COMMENTS

During the month of June 2020 Balanced Fund's unit price Increased by 1.8086 (0.89%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-20	May-20
Bank Balances	13.0%	17.5%
Short Term Deposits	24.7%	11.0%
Sukuks (Shariah Compliant Investment)	27.1%	34.7%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	4.8%	5.3%
Shariah Compliant Shares	26.2%	27.7%
Other	4.3%	3.9%



### DISCLAIMER

Investment risk is borne by the participant and actual maturity or surrender values may be higher or lower than the projected figures depending on the performance of the underlying investments in the Participant Investment Fund. Past performance of the fund is indicative and is not necessarily a guide or guarantee to future performance.

# SHARIAH COMPLIANT INCOME FUND

June 30, 2020



## FUND OBJECTIVE

The primary objective of the fund is to provide moderate level of income with some potential for capital growth over the medium to long term by investing in high quality Shariah Compliant instruments with consistent returns.

## FUND INFORMATION

Description	Information
Net Assets	PKR 672 million
NAV	PKR 234.796
Category	Income
Risk Profile	Low to moderate
Date of Inception	01-Dec-2008
Thrawat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

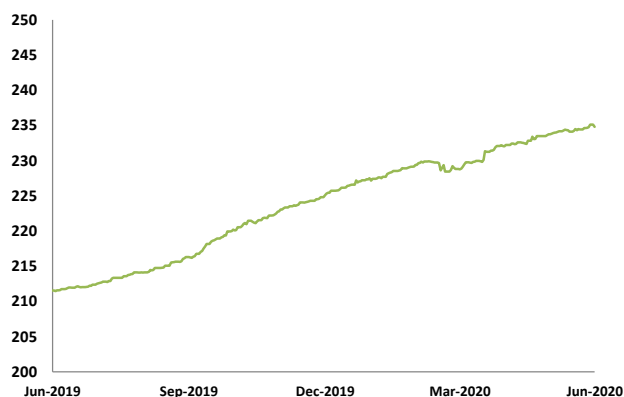
## FUND RETURNS

Period	Rate of Return
Month to Date (Annualized)	5.5%
Calendar Year to Date (Annualized)	8.8%
1 Year	11.0%
3 Year (Annualized)	6.8%
5 Years (Annualized)	5.7%
Since Inception (Absolute)	134.8%
Since Inception (Annualized)	7.6%

All returns above are net of Investment management Charge

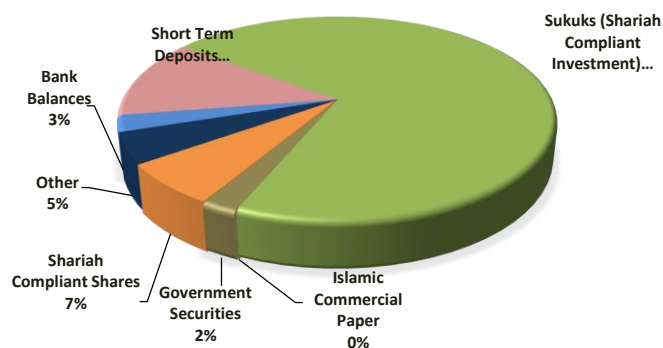
## FUND MANAGER'S COMMENTS

During the month of June 2020 Income Fund's unit price Increased by 1.0507 (0.45%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-20	May-20
Bank Balances	2.6%	13.9%
Short Term Deposits	12.5%	3.0%
Sukuks (Shariah Compliant Investment)	71.3%	70.2%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	2.2%	2.5%
Shariah Compliant Shares	6.6%	6.8%
Other	4.8%	3.5%



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# SHARIAH COMPLIANT AGGRESSIVE FUND

June 30, 2020



## FUND OBJECTIVE

The primary objective of the fund is to provide moderate to high level of returns through capital growth over the medium to long term by investing in high quality listed Shariah compliant equity instruments expected to yield high returns.

## FUND INFORMATION

Description	Information
Net Assets	PKR 813 million
NAV	PKR 147.9385
Category	Aggressive
Risk Profile	Moderate to High
Date of Inception	29-Apr-2011
Thrwat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

## FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	0.6%
Calendar Year to Date (Absolute)	-8.4%
1 Year	6.4%
3 Year (Absolute)	-33.4%
5 Years (Absolute)	-17.3%
Since Inception (Absolute)	47.9%
Since Inception (Annualized)	4.4%

All returns above are net of Investment management Charge

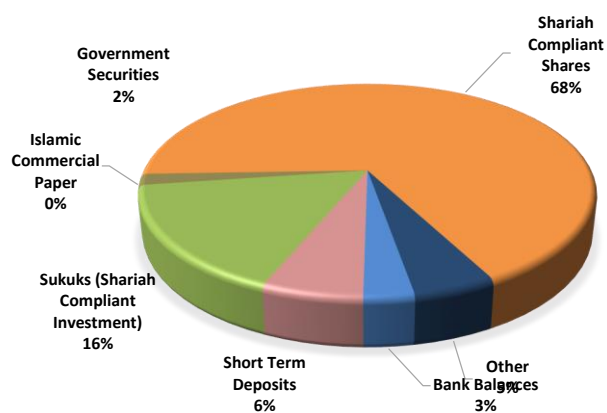
## FUND MANAGER'S COMMENTS

During the month of June 2020 Aggressive Fund's unit price Increased by 0.8255 (0.56%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-20	May-20
Bank Balances	3.0%	10.2%
Short Term Deposits	6.1%	2.5%
Sukuks (Shariah Compliant Investment)	16.5%	14.0%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	1.7%	1.9%
Shariah Compliant Shares	67.7%	68.2%
Other	5.0%	3.2%



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