

FUND DESCRIPTION

Launched in February 2014, Ezdehar fund is the first equity-balanced fund to be launched in Egypt after the January 2011 revolution and was covered 2.5 times. The Islamic Sharia compliant fund seeks long-term capital appreciation by investing a maximum of 60% of its net assets in Sharia-compliant Egyptian equities, while the rest is invested in Islamic money market instruments like Modarba, Morabha, Egara and Islamic Deposits. Ezdehar certificates are traded on a weekly basis.

FUND DATA

Net Asset Value: EGP 28,123,271.71million

Inception Date: 2 February 2014

Par Value: EGP 100

IC Price: EGP 183.31

Beta: 0.41

Subscription / Redemption: Weekly

Equity Threshold: 40%-60%

Islamic Money Market Threshold: 40%-60%

CHARGES

Subscription Fees: EGP 0.025% / certificate

Redemption Fees: Null

AWARDS

- Best Balanced Fund in 2017 – MENA Fund Manager
- Best MENA Equity Fund < USD 75m – MENA Fund Manager
- Number 1 Islamic Balanced Fund in Egypt in 2017 – EIMA 2017 Report
- Highest Earning Islamic Fund in Egypt for 3 years – EIMA 2017 Report



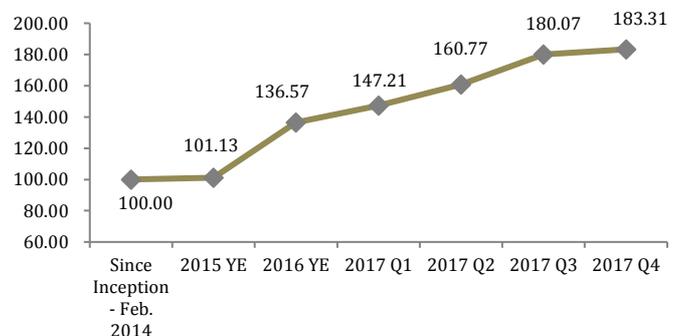
REASONS TO INVEST IN EZDEHAR

- **Diversification Advantage:** Ezdehar Fund diversifies its assets by investing from 40-60% of its net asset value in Equities, with the rest invested in Islamic money market instruments. This diversification along with a well-diversified equity holdings helps to reduce the risk associated with the fund
- **Sharia Compliant:** Ezdehar fund abides by Sharia Board regulations that include scholars and members of the Islamic Feqh Academy in Jeddah, chairman of the Sharia Supervision Board of Dubai Islamic Bank, and the former CEO of the Islamic Financial Institution (AAOIFI). The fund also hired Ideal Ratings; a US-based institutional industry leader in terms of market share to provide the screening of permissible stocks

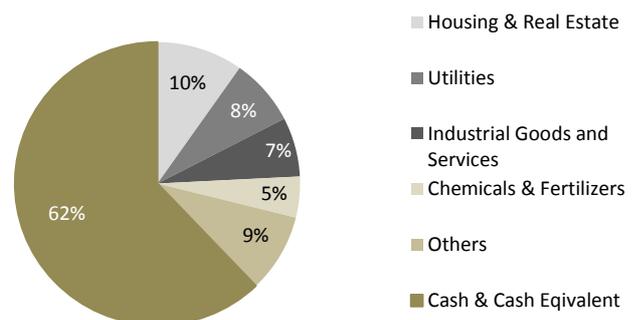
EZDEHAR PERFORMANCE

	1Q 2017	2Q 2017	3Q 2017	4Q 2017	2017 YE	3 years
Returns	7.8%	9.2%	12.0%	1.8%	34.2%	76.6%

IC Price (EGP)



Fund Allocation



FUND MANAGERS

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ACUMEN – GIVING MORE TO YOUR WEALTH

Acumen Asset Management was established in 2010 under the umbrella of Acumen Holding with a paid-in capital of EGP 10 million. The company's manages portfolios of public and private sector institutions and banks and high net-worth individuals. Acumen Asset Management is also managing top-performing, award-winning funds, Kheir Fund (sponsored by Misr El Kheir foundation) and Ezdehar Fund (sponsored by Audi Bank). The company is headed by Mrs. Rana Adawi who comes with prime expertise in Asset Management and over 23 years of experience in the financial services industry in leading international and regional financial institutions. Prior to founding Acumen Asset Management, she was the Head of Research at Fleming CIIC Securities and Managing Director of Egyptian Portfolio Management Group, the portfolio management arm of EFG Hermes Holding. Under her mandate was the management of Egypt's largest local mutual funds and equity portfolios of high net-worth individuals investing in the Egyptian stock market. Total assets under her direct management exceeded EGP 5bn. Mutual funds managed by her were ranked 1st through 3rd for 3 consecutive years (2005, 2006 and 2007) among all competing Egyptian funds.