

## Crédit Agricole - Egypt Fund No. 4 Balanced Fund (Al Thiqa)



Public Subscription starts on Sunday 26th June 2011 - For more information, contact Crédit Agricole - Egypt 19191

#### Al Thiqa Fund Objective

The fund targets capital appreciation in the medium term, while diversifying its investment risks, with the possibility of distributing prizes semiannually.

### Al Thiqa Fund Information

Fund Name: Crédit Agricole - Egypt Fund No.4 -

Balanced Fund (Al Thiqa)

Auditors: KPMG

Rodl & Partners Middle East

Custodian: Crédit Agricole - Egypt

Subscription Starting

Date: 26 June 2011

Purchase and Redemption: Requests received throughout the

week and executed by end of Sunday

& Wednesday

Weekly NAV Publishing: Saturday in Al Ahram

Certificate Par Value: EGP 100

#### Al Thiga Fund Terms & Conditions

Minimum Subscription: 10 Certificates (No Maximum)
Dividends: 10 - Annual (January - July)

Management Fees: 0.4% of Net Asset Value (NAV)
Performance Fees: 7.5% of annual net profits above

average CBE Deposit Rate + 2%

Sponsor Bank Admin.

Fees: 0.6% of Net Asset Value (NAV)

Subscription Fees: None

Redemption Fees: EGP20 flat for every redemption

request regardless of its value

Egyptian Equities: Range: 35% - 65% of NAV

Fixed Income: Range: 35% - 65% of NAV

Investments Per Sector: Maximum 25% of NAV

Government & Corporate

Bonds: Maximum 40% of NAV

Published NAV is net of all fees except redemption fee

Fund Sponsor: Crédit Agricole - Egypt

**Investment Manager:** HC Securities & Investment

Subscription Bank: Crédit Agricole - Egypt

Fund Type: Open Ended Fund

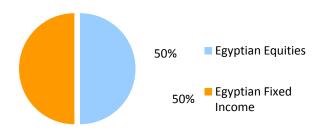
Return Type: Balanced Fund with Periodic Income Distribution

and Prize Draws.

### Advantages of Al Thiqa Fund

- Diversifying investments within Egyptian financial instruments.
- Al Thiqa Fund is the only fund with bi-weekly subscriptions and redemptions.
- Minimum subsciption is set at only 10 certificates, with no set maximum
- Possibility of Periodic dividends twice annually
- Thiqa Fund is available for all nationalities.
- Possibility of a bi-annual draw on cash prizes with a total amount of EGP 100,000 annually.
- Investments in EGP only supporting the Egyptian economy.
- Fund's return are exempt from income taxes.
- Managed by HC Securities and Investment who has long standing expertise in the Egyptian Equity Market since 1996.

# Al Thiqa Fund Target Asset Allocation



Allocation to Egyptian Equities between 35% and 65% of Fund NAV

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