Al Kawthar Shariah Compliant Fund

Fact Sheet
Aug-25

Fund Objectives

The primary objective is to achieve capital appreciation primarily through investments in equities listed in GCC and Sukuks as per the Shariah principles and guidelines.

Fund Overview & Performance

NAV (OMR) **0.998**

Fund Size: OMR **5.98mn**

Returns	Al Kawthar Fund	Benchmark
YTD	-4.51%	-4.43%
1 Month	-1.00%	-1.69%
3 Month	0.54%	1.15%
5 Year*	6.12%	5.49%
Since Inception*	2.17%	1.49%

* Annualised

Risk Measures

	Fund
Standard Deviation (%)	0.02
Sharpe Ratio	-0.88
Beta	0.96
P/E	16.30
DY (%)	3.80

For the period since inception

Risk Free Rate is assumed as 4.32% per annum for the period

Comments

Market Update:

GCC equity markets declined in August 2025, diverging from global trends, as oil prices dropped 6.1% on oversupply concerns and weaker demand. Global markets gains were supported by easing U.S. inflation, expectations of a Federal Reserve rate cut, and resilient corporate earnings across major economies.

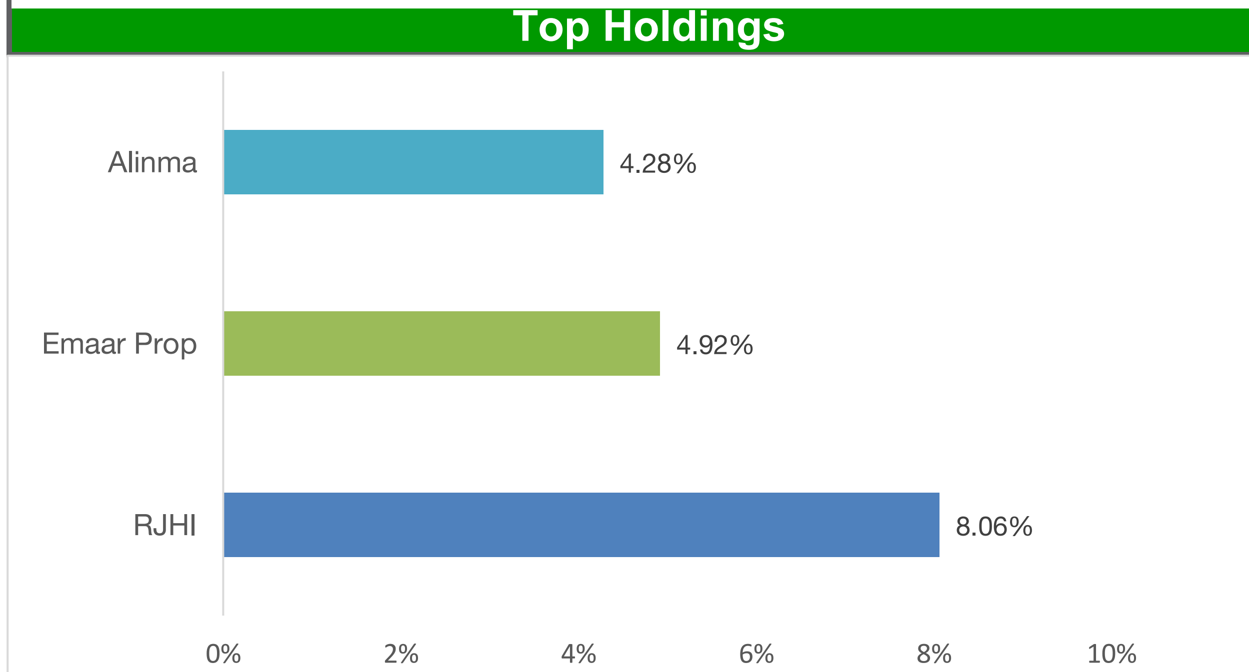
The index fell 1.7% on M/M basis, the decline was led by Abu Dhabi (-2.7%), Saudi Arabia (-2.0%), Dubai (-1.6%), and Kuwait (-1.4%), while Qatar and Bahrain also saw marginal losses. Oman was the clear outperformer, rising 5.2% and standing out as the only market to post meaningful gains.

Looking ahead, regional markets are expected to be supported by a combination of firm economic fundamentals, healthy corporate earnings, and oil prices holding steady. While geopolitical risks and global trade tensions remain potential headwinds, a stable macro backdrop, coupled with easing inflationary pressures and improved earnings, should underpin investor confidence.

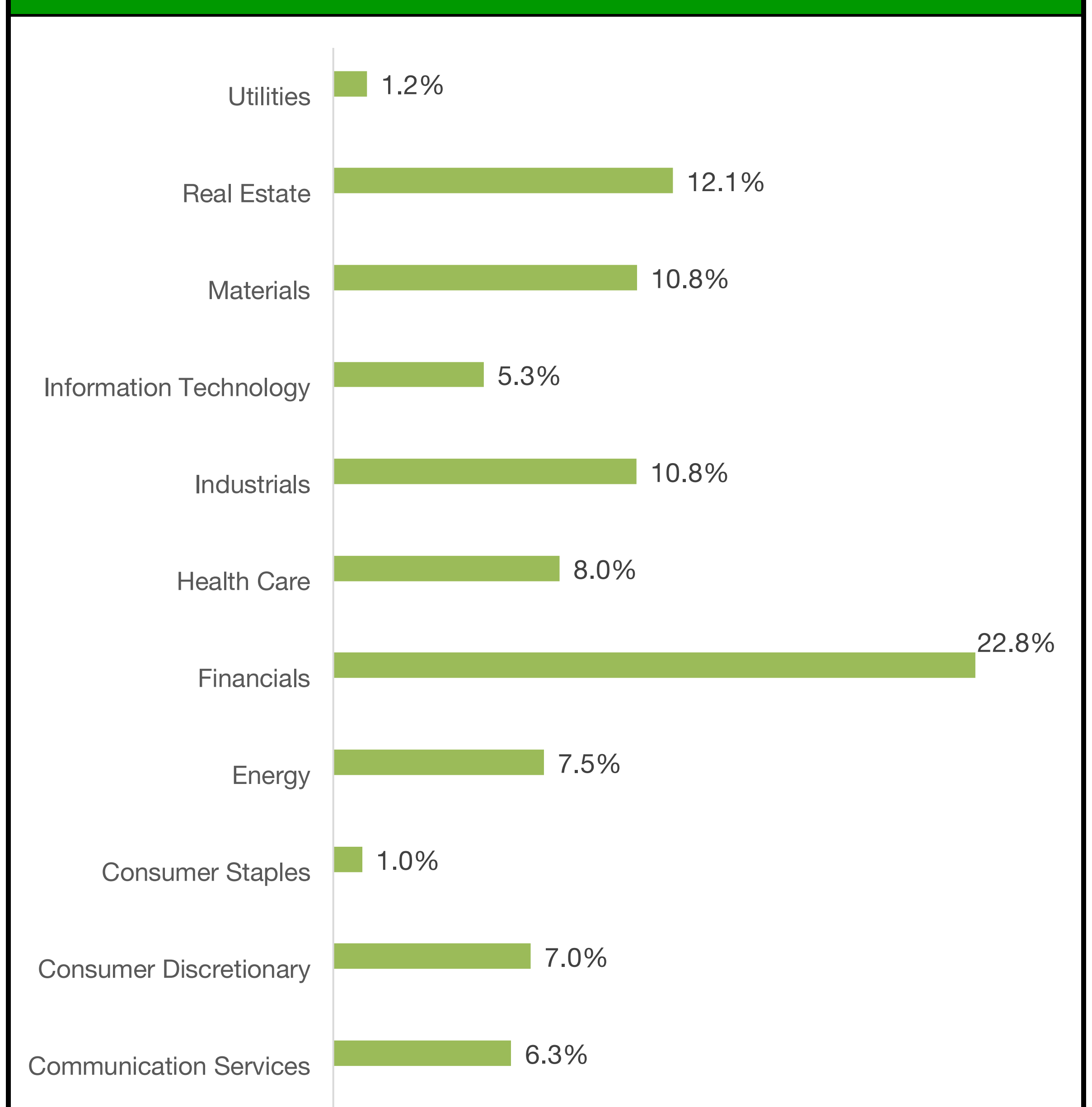
Investor Information

Inception:	September -2013
Investment Manager:	TANMIA
Custodian:	National Bank of Oman
Shariah Advisor:	RAQABA
Benchmark:	S&P GCC Shariah Index
Investment Manager Fees:	1.5% per annum
Performance Fees:	15% over 10% returns per annum
Administrative Fees:	0.30%
Redemption Fees:	1.5%
NAV Publication:	Weekly
Minimum Subscription:	100 units
Currency:	OMR

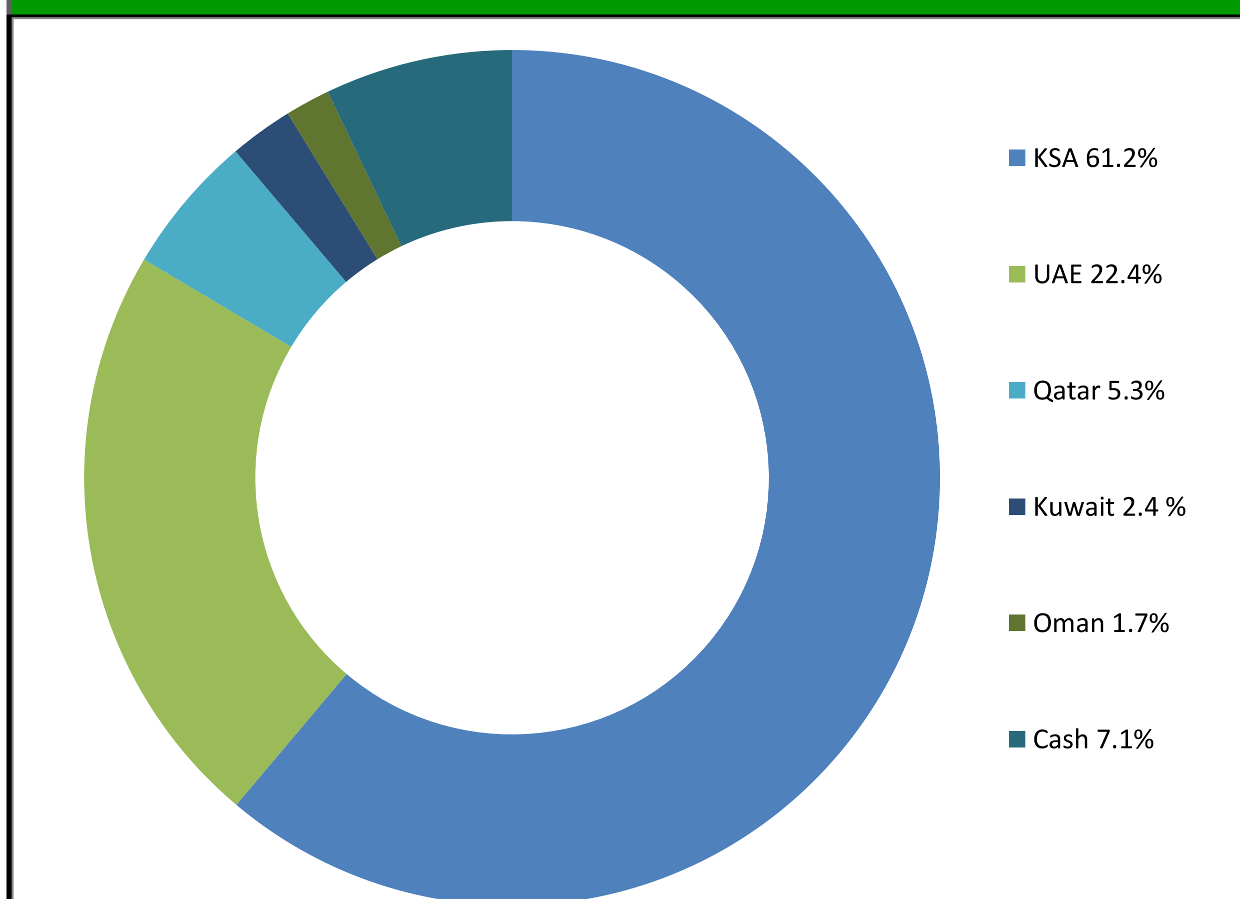
Top Holdings



Sector Allocation %



Country Allocation %



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