



Al Kawthar Shariah Compliant Fund

Fact Sheet
Sep-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)	1.035	
Fund Size: OMR	5.99mn	
Returns	Al Kawthar Fund	Benchmark
YTD	-1.04%	0.39%
1 Month	3.64%	5.05%
3 Month	2.44%	3.11%
5 Year*	5.10%	4.72%
Since Inception*	2.46%	1.89%

* Annualised

Risk Measures

	Fund
Standard Deviation (%)	3.63
Sharpe Ratio	0.90
Beta	0.86
P/E	16.85
DY (%)	3.37

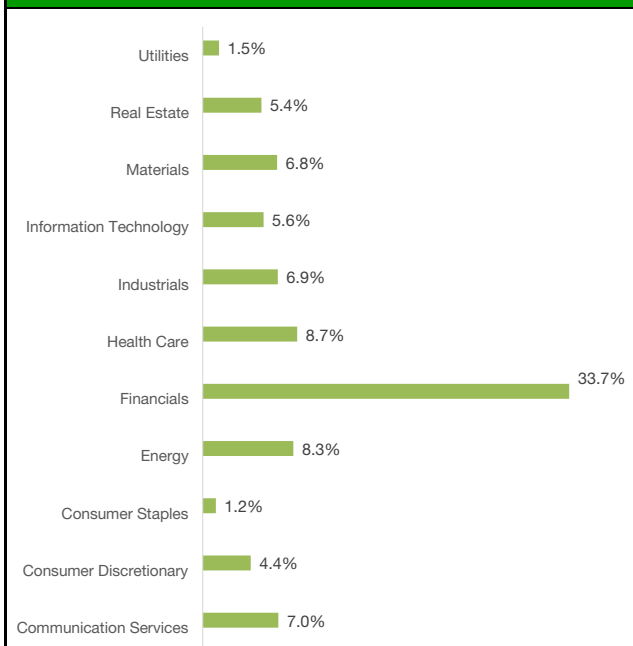
For the period since inception

Risk Free Rate is assumed as 4.13% per annum for the period

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

Sector Allocation %



Comments

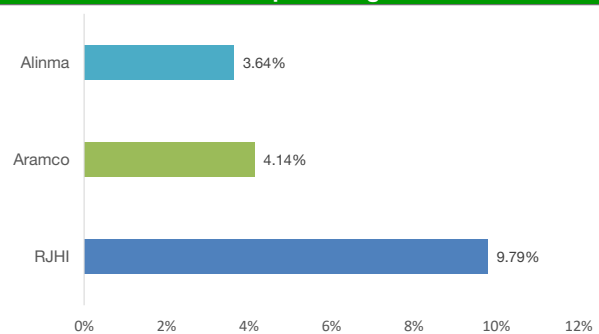
Market Update:

In September 2025, GCC stock markets rose strongly, fueled by interest rate cuts and a Saudi decision to lift foreign ownership limits, which attracted major foreign investment. Globally, markets also gained, led by US tech stocks and emerging markets. Meanwhile, Brent crude oil prices remained stable, as increased OPEC production balanced out ongoing geopolitical tensions.

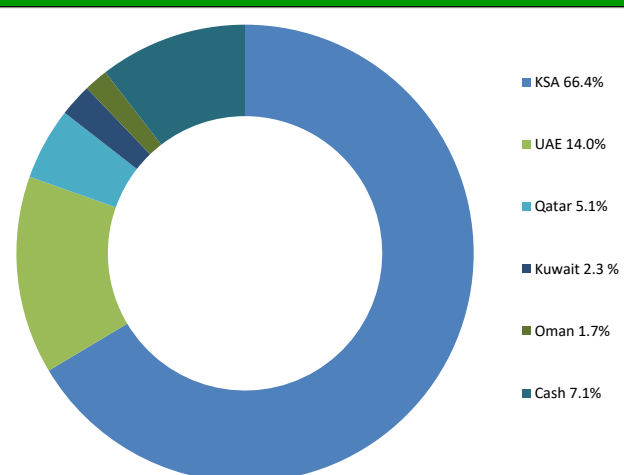
The index recorded a strong monthly increase of 5.05%. This performance was primarily driven by significant gains in Saudi Arabia (+7.5%), Kuwait (+3.5%), Oman (+3.0%), and Bahrain (+1.0%). In contrast, markets in Dubai (-3.7%), Qatar (-1.5%), and Abu Dhabi (-0.8%) ended the month in negative territory.

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.

Top Holdings



Country Allocation %



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Disclaimer: Mutual Funds are subject to market risk. Past performance is no guarantee for future performance of the fund.