



Al Kawthar Shariah Compliant Fund

Fact Sheet
Jun-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)	1.010	
Fund Size: OMR	5.67mn	
Returns	Al Kawthar Fund	Benchmark
YTD	-3.39%	-2.63%
1 Month	1.72%	3.05%
3 Month	-2.44%	-2.39%
5 Year*	7.55%	6.70%
Since Inception*	2.30%	1.67%

* Annualised

Risk Measures

	Fund
Standard Deviation (%)	4.56
Sharpe Ratio	0.29
Beta	0.92
P/E	16.45
DY (%)	3.39

For the period since inception

Risk Free Rate is assumed as 4.20% 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

Comments

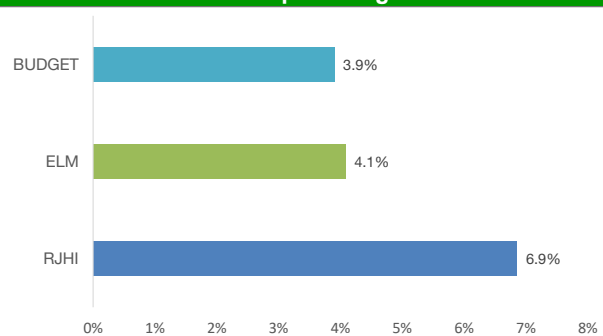
Market Update:

Most GCC stock markets ended June 2025 with strong gains, except for Oman, which saw a small decline. This happened despite ongoing concerns about political tensions and changes in oil prices. Global markets also stayed strong, even though there was uncertainty from trade issues, changing interest rate expectations, and conflicts. Oil prices rose to about USD 83 per barrel in the middle of the month but dropped below USD 70 by the end as worries about war risks eased.

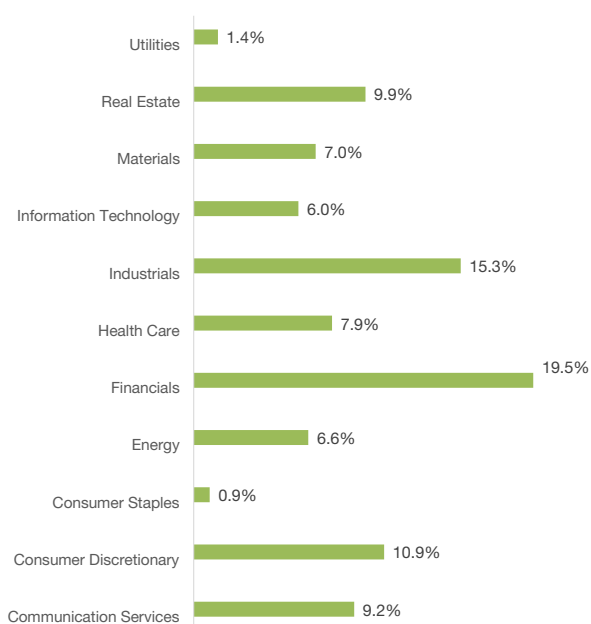
The S&P GCC Sharia Index went up by 3.1% in June. Kuwait and Dubai were the top performers, gaining 4.2% and 4.1%, followed by Abu Dhabi 2.8%, Qatar 2.7%, Saudi Arabia 1.6%, and Bahrain 1.2%. Oman was the only market to fall, down 1.3%.

Looking ahead, strong economies, lower inflation, and better trade conditions are expected to support markets. In the GCC, stability should continue as long as oil prices stay above USD 70 per barrel. Also, company results for the second quarter will be important in deciding the market's direction in the coming weeks.

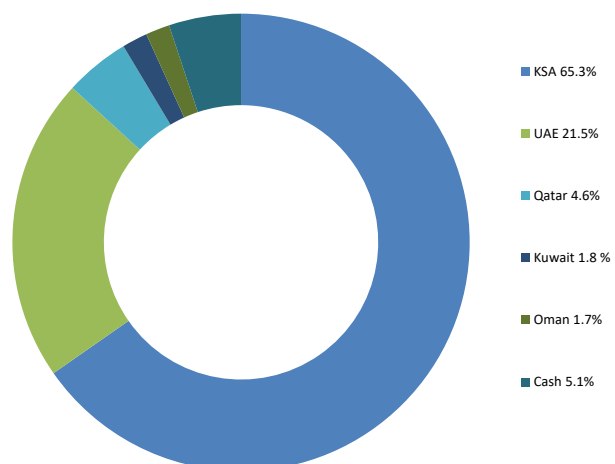
Top Holdings



Sector Allocation %



Country Allocation %



Contact Information

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