## STERLING INVEST ETHICAL FLEXIBLE EQUITY FUND

31 July 2025

## **OBJECTIVE**

**RISK PROFILE** 

This portfolio aims to deliver long term capital growth to SA domiciled investors. It does so through an equity focus, both local and offshore. The portfolio will at times aim to manage risk through investment in other asset classes, but will typically be majority invested in equities. It aims for an aggressive return target, and as such may experience periods of high volatility. The portfolio invests in Sharia compliant investments.

LOW-MED

**MEDIUM** 

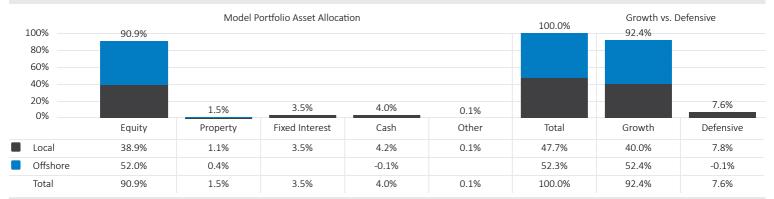
#### **INVESTMENT GUIDELINES**

Reg 28	No
Expected Max Equity	100.00%
Expected Max Offshore	65.00%
Real Return Target	CPI+6%
Income	Low
Drawdown	High
Investment Horizon	7yrs+

MODEL ASSET ALLOCATION

LOW

30 June 2025



MED-HIGH

HIGH

# **FUND RETURNS**

Returns are net of fund fees. Returns greater than 1 year are annualised.

Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Sterling Invest Alpha Worldwide Prescient Fund	20.0%		7.4%	3.1%	2.9%	19.8%	17.9%						
Camissa Islamic Equity Fund	16.0%	Tier 1	11.2%	8.1%	10.5%	15.0%	8.5%	14.0%	10.0%	9.9%	9.9%	11.2%	-22.8%
Camissa Islamic Global Equity Feeder Fund	30.0%	Tier 3	8.9%	7.8%	12.5%	10.6%	10.1%	7.3%			5.8%	14.6%	
Sentio SCI Hikma Shariah General Equity Fund	14.0%	Tier 3	9.6%	9.1%	12.8%	18.9%	11.9%	12.9%	8.7%		11.0%	11.2%	-22.4%
Visio BCI Shariah Equity Fund	15.0%	Tier 3	10.1%	2.6%	5.1%	7.7%	11.6%	12.1%	9.6%		9.7%	11.6%	-16.4%
Old Mutual Albaraka Income Fund	5.0%	Tier 2	2.6%	3.7%	4.6%	7.9%	6.9%	7.3%			7.0%	1.4%	
Sterling Invest Ethical Flexible Equity Fund			8.9%	6.1%	8.7%	13.3%	11.9%				10.1%		
SA Long Term Growth Sharia Sector			6.5%	9.2%	10.4%	15.6%	13.2%	12.2%	9.9%	8.3%	11.2%	7.6%	-13.2%
SA CPI+6%			2.3%	5.4%	5.9%	9.0%	10.5%	11.1%	10.6%	10.9%	11.3%		

Sterling Invest Ethical Flexible Equity Fund inception date: 01 February 2021 | \* Since inception is calculated from the month following the model's inception date Returns shown may represent a fee class different to the actual return received by the investor.

Sources: FE Analytics and Fund Manager
\*\* Drawdown is a 7 year calculation (if available)

NA	$\cap$				
M	$\cup$	D	L	ᆮ	<u> </u>

Base Fee (excl VAT): 0.79%
Performance Fee and other costs (excl VAT): 0.11%
VAT: 0.13%
Model Total Expense Ratio (incl VAT): 1.03%

Transaction costs: 0.15%
Model Total Investment Charge (incl VAT): 1.18%
Discretionary Management Fee (excl VAT): 0.40%

These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.

TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.

## Sterling Invest

Portfolio Managers: Ebrahim Moola and Faheem Paruk Email: info@sterlinginvest.co.za Web: www.sterlinginvest.co.za

Phone: +27 31 309 7861
For more information:

www.sterling invest.co.za/sterling-invest-model-portfolios

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Scheme/Unit Trust funds held under a single account with an administrative FSP. Model portfolios are only available to clients of authorised FSPs. There are risks associated with the underlying investments and past performance is not necessarily an indication of future performance. Performance is not guaranteed and therefore an investor may not get back the initial amount invested. A model management fee will be charged by Fundhouse, in addition the underlying Collective Investment Schemes will levy their own charges. No commission or incentives may be paid to Fundhouse. This document is protected by copyright and may not be copied, reproduced, sold or distributed without prior written consent.

