

# 27four Shari'ah Wealth Builder Fund

31 Jul 2024



## Fund Information

<b>Investment Manager</b>	27four Investment Managers (Pty) Ltd, a category II licensed financial services provider, FSP No: 31045
<b>Inception Date</b>	01 March 2011
<b>Fund Legal Structure</b>	Life Pool
<b>Regulation 28 Compliant</b>	Yes
<b>Strategic Benchmark</b>	Average of SA Shari'ah General Equity Funds* (57%), STeFI (22%), NewPlat ETF (5%), MSCI World Islamic Net TR (13%), Dow Jones Sukuk (3%)
<b>Target Benchmark</b>	CPI+6%
<b>Base Currency</b>	ZAR

## Fund Description

The 27four Shari'ah Wealth Builder Fund is a moderately high risk multi-managed, multi-asset class portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, both locally and internationally, Islamic income and commodity products. Suitable for investors with a long-term investment horizon. The primary objectives are moderate to aggressive capital growth and income generation.

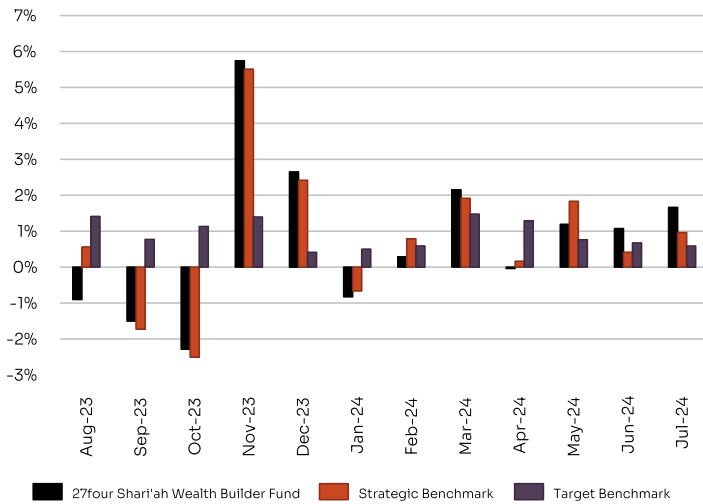
## Shariah Advisory Committee

Mufti Ahmed Suliman (Chairman)  
Mufti Mohammed Ashraf  
Mufti Zaid Haspatel

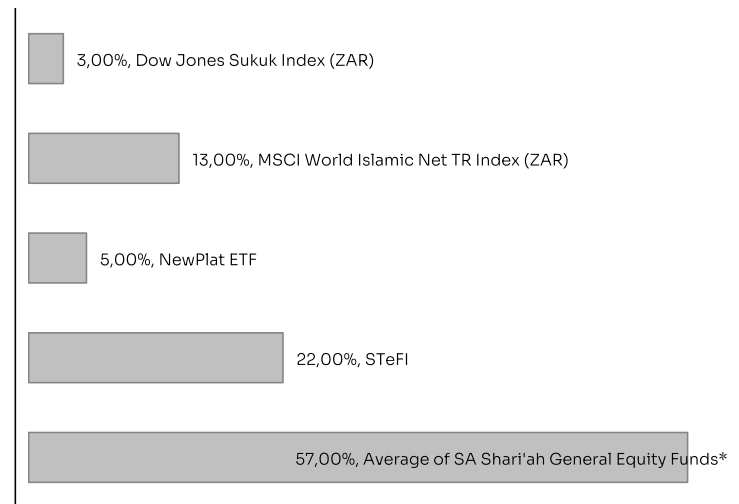
## Risk Profile



## Performance Summary



## Asset Allocation



## Performance Analysis

	Fund	Strategic Benchmark	Target Benchmark
1 Month	1.66%	0.96%	0.59%
3 Months	3.97%	3.23%	2.02%
6 Months	6.47%	6.21%	5.40%
YTD	5.59%	5.51%	5.90%
1 Year	9.31%	9.84%	11.10%
3 Years (Annualised)	8.23%	9.20%	11.96%
5 Years (Annualised)	9.99%	10.89%	10.98%
Inception (Annualised)	9.08%	8.40%	11.27%
Inception (Cumulative)	220.75%	195.19%	343.38%
Highest Rolling 1 Year Return	32.16%	35.40%	13.85%
Lowest Rolling 1 Year Return	-7.48%	-7.34%	8.00%

## Risk Analysis

	Fund	Strategic Benchmark	Target Benchmark
Volatility (Annualised)	7.86%	10.66%	1.35%
% Positive Months	63.98%	59.63%	98.76%
% Negative Months	36.02%	40.37%	1.24%
Best Month	9.11%	17.20%	2.04%
Worst Month	-6.93%	-8.36%	-0.15%
Average Negative Months	-1.44%	-1.92%	-0.09%
Maximum Drawdown	-11.37%	-14.71%	-
Tracking Error	4.54%	-	-
Sharpe Ratio	0.35	-	-

## Monthly Fund Performance

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Jan	-	2.78%	4.54%	0.99%	0.11%	-2.20%	1.52%	0.09%	0.11%	0.96%	3.48%	-1.92%	4.66%	-0.83%
Feb	-	0.54%	0.03%	1.66%	3.09%	1.81%	-0.31%	-1.81%	3.55%	-4.76%	3.22%	1.64%	-0.63%	0.29%
Mar	-0.55%	0.13%	1.72%	0.46%	-0.57%	1.17%	1.16%	-0.95%	1.98%	-6.93%	2.40%	-0.36%	-0.31%	2.15%
Apr	1.35%	0.92%	-1.57%	1.39%	2.02%	0.71%	0.06%	3.54%	1.67%	8.67%	0.77%	0.05%	3.13%	-0.04%
May	0.88%	-0.84%	9.11%	1.38%	-0.04%	1.84%	-1.11%	-0.55%	-2.45%	-0.42%	0.73%	-1.48%	0.10%	1.19%
Jun	-1.26%	0.22%	-4.27%	1.76%	-1.44%	-2.76%	-0.95%	2.65%	2.19%	3.55%	-0.45%	-5.21%	-1.01%	1.07%
Jul	-0.75%	1.67%	3.79%	1.28%	2.58%	0.88%	2.51%	-1.01%	-0.78%	2.82%	3.33%	3.20%	0.38%	1.66%
Aug	-0.22%	2.06%	1.89%	0.30%	-0.30%	1.59%	1.62%	4.90%	0.67%	1.30%	0.64%	-0.44%	-0.90%	-
Sep	-0.40%	2.28%	1.87%	0.20%	-1.15%	-1.50%	0.86%	-2.05%	0.20%	-1.80%	0.06%	-1.19%	-1.50%	-
Oct	5.14%	2.51%	2.60%	-1.40%	3.69%	-2.58%	3.83%	-1.60%	2.22%	-3.14%	3.80%	4.38%	-2.28%	-
Nov	-0.07%	1.36%	0.83%	-0.18%	0.34%	0.98%	-1.20%	-3.13%	-1.05%	5.55%	2.61%	2.28%	5.74%	-
Dec	-0.92%	0.37%	2.09%	1.28%	1.77%	-0.37%	-2.31%	0.47%	0.78%	3.12%	2.70%	-1.56%	2.65%	-
Yr.	3.10%	14.85%	24.43%	9.47%	10.41%	-0.59%	5.65%	0.22%	9.30%	8.12%	25.77%	-0.98%	10.10%	5.59%

### Contact Us

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### Investment Terms

	Fees
Initial Fee	0.00%
Annual Management Fee	Contact 27four for a quote
Minimum Investment Size	No minimum required

### Income Distribution

None

### Glossary

**Annualised performance:** Annualised performance show longer term performance rescaled to a 1 year period. Annualised performance is the average return per year over the period. Actual annual figures are available to the investor on request.

**Best month:** Largest increase in any single month.

**Highest & lowest return:** The highest and lowest returns over any 1 year period since the inception date.

**Max drawdown:** The maximum peak to trough loss suffered by the Fund since inception.

**NAV:** The net asset value represents the assets of a Fund less its liabilities.

**Sharpe ratio:** The Sharpe ratio is used to indicate the excess return the portfolio delivers over the risk free rate per unit of risk adopted by the fund.

**Standard deviation:** The deviation of the return stream relative to its own average.

**Tracking error:** The volatility of the difference in returns between a Fund and its Benchmark. Also known as active risk.

**% positive months:** The percentage of months since inception where the Fund has delivered positive return.

