

## Crédit Agricole - Egypt Fund No. 4 Balanced Fund (Al Thiqa)

Your Trusted Financial Advisor

Public Subscription starts on Sunday 26th June 2011 - For more information, contact Crédit Agricole - Egypt 19191

### Al Thiqa Fund Objective

The fund targets capital appreciation in the medium term, while diversifying its investment risks, with the possibility of distributing prizes semiannually.

### Al Thiqa Fund Information

Fund Name:	Crédit Agricole - Egypt Fund No.4 - Balanced Fund (Al Thiqa)
Auditors:	KPMG Rodl & Partners Middle East
Custodian:	Crédit Agricole - Egypt
Subscription Starting Date:	26 June 2011
Purchase and Redemption:	Requests received throughout the week and executed by end of Sunday & Wednesday
Weekly NAV Publishing:	Saturday in Al Ahram
Certificate Par Value:	EGP 100

### Al Thiqa Fund Terms & Conditions

Minimum Subscription:	10 Certificates (No Maximum)
Dividends:	Bi - Annual (January - July)
Management Fees:	0.4% of Net Asset Value (NAV)
Performance Fees:	7.5% of annual net profits above average CBE Deposit Rate + 2%
Sponsor Bank Admin. Fees:	0.6% of Net Asset Value (NAV)
Subscription Fees:	None
Redemption Fees:	EGP20 flat for every redemption request regardless of its value
Egyptian Equities:	Range: 35% - 65% of NAV
Fixed Income:	Range: 35% - 65% of NAV
Investments Per Sector:	Maximum 25% of NAV
Government & Corporate Bonds:	Maximum 40% of NAV

Published NAV is net of all fees except redemption fee

**Fund Sponsor :** Crédit Agricole - Egypt

**Investment Manager:** HC Securities & Investment

**Subscription Bank:** Crédit Agricole - Egypt

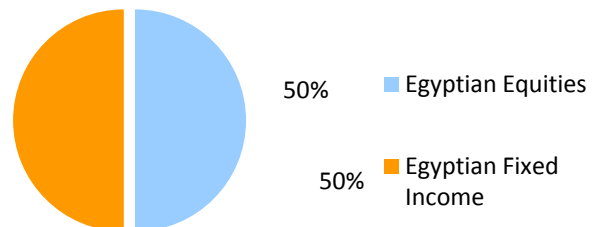
**Fund Type:** Open Ended Fund

**Return Type:** Balanced Fund with Periodic Income Distribution and Prize Draws.

### Advantages of Al Thiqa Fund

- Diversifying investments within Egyptian financial instruments.
- Al Thiqa Fund is the only fund with bi-weekly subscriptions and redemptions.
- Minimum subscription is set at only 10 certificates, with no set maximum
- Possibility of Periodic dividends twice annually
- Thiqa Fund is available for all nationalities.
- Possibility of a bi-annual draw on cash prizes with a total amount of EGP 100,000 annually.
- Investments in EGP only supporting the Egyptian economy.
- Fund's return are exempt from income taxes.
- Managed by HC Securities and Investment who has long standing expertise in the Egyptian Equity Market since 1996.

### Al Thiqa Fund Target Asset Allocation



Allocation to Egyptian Equities between 35% and 65% of Fund NAV