

# BIMB Invest Money Market Fund

(ALL DATA AS AT 31 JULY 2018 UNLESS OTHERWISE STATED)



## FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.25% and outperformed its benchmark by 0.04%.

The money market rate for overnight was 3.10% per annum and the 1 month rate was within 3.45% to 3.50% per annum. The 3 months to 12 months rates were within 3.60% to 3.80% per annum.

Bank Negara Malaysia at its July 2018 MPC meeting, with new governor Datuk Nor Shamsiah decided to hold the Overnight Policy Rate (OPR) at 3.25% as mostly expected by the market. However, as some in the market had also anticipated, the central bank sounded more on the dovish side this time around (mentioning low inflation and external risks to growth).

As the Fund's focus is on capital preservation and liquidity, we will continue to invest in money market placements and short term Sukuk papers with good credit standing and attractive yield level and extend the portfolio duration for yield enhancement.

## INVESTMENT OBJECTIVE

The Fund seeks to provide liquidity and current income, while maintaining capital stability by investing in instruments that comply with Shariah requirements.

## FUND INFORMATION

<b>Type of Fund</b>	Income	
<b>Fund Category</b>	Wholesale Islamic Money Market Fund	
<b>Financial Year End</b>	30 June	
<b>Launch Date</b>	27 April 2009	
<b>Current Fund Size</b>	NAV (RM)	1,000.04
	Units	999.53

## FEES & CHARGES

<b>Sales Charge</b>	NIL
<b>Annual Management Fee</b>	Up to 0.50% p.a
<b>Annual Trustee Fee</b>	0.02% p.a. subject to a minimum fee of RM12,000 with effect from 15 September 2012.

## TRANSACTION & DISTRIBUTION

<b>Min. Initial Investment</b>	RM 100,000.00
<b>Subsequent Investment</b>	RM 50,000.00
<b>Distribution Policy</b>	Monthly

## HIGHEST & LOWEST NAV

	Date	Price
Current	31/07/2018	RM 1.0005
Highest	29/01/2018	RM 1.0037
Lowest	01/11/2014	RM 1.0000

## TOP SECTORS

SECTOR NAME	% NAV
Money Market + Cash	100.0

## TOP HOLDINGS

SECURITIES NAME	% NAV
Bank Islam- Wafiyah	100.0

## CHART 1: ASSET ALLOCATION AS AT 31 JULY 2018

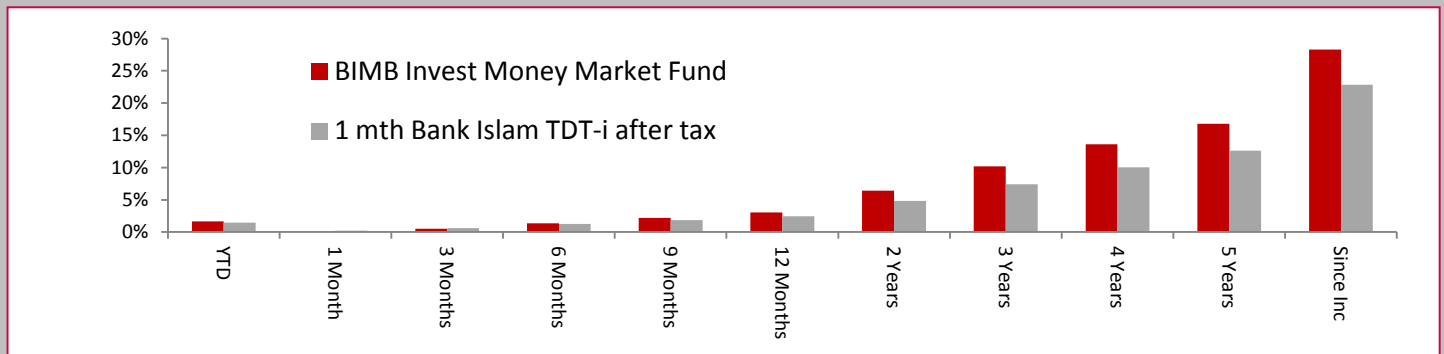


# BIMB Invest Money Market Fund

AUGUST 2018

(ALL DATA AS AT 31 JULY 2018 UNLESS OTHERWISE STATED)

**CHART 2: PERFORMANCE OF THE FUND AND BENCHMARK INDEX**



## PERFORMANCE VS. BENCHMARK AS AT 31 JULY 2018

	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	1.35%	3.03%	10.17%	16.76%	28.30%
Benchmark	1.24%	2.43%	7.39%	12.62%	22.84%

Note: Performance figures are based on NAV per unit.

## MONTHLY RETURN

	Dec 2017	Jan 2018	Feb 2018	Mar 2018	APR 2018	May 2018	Jun 2018
Net Distribution (sen/ unit)	0.1900	0.2800	0.2700	0.2700	0.2900	0.2900	0.2700
Net Distribution Yield	0.26%	0.28%	0.27%	0.27%	0.29%	0.29%	0.27%
Total Return	0.26%	0.28%	0.27%	0.27%	0.28%	0.28%	0.25%
Benchmark	0.19%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%

Note: Performance figures are based on NAV per unit. The Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

Based on the Fund's portfolio returns as at **15 July 2018**, the Volatility Factor (VF) for this Fund is **0.06** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

### IMPORTANT INFORMATION:

- 1) This fund factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives or the financial situation needs of any specific person who may receive it. Neither the information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any securities or unit trust. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.
- 2) Investors are advised to read and understand the contents of the Information Memorandum dated 27 April 2012 and any supplemental Information Memorandum issued thereafter, which have been registered with the Securities Commission who takes no responsibility for its contents, before investing. A copy of the Information Memorandum can be obtained from the Head Office of BIMB Investment Management Berhad, authorized consultants or from our approved distributors. Investors should consider the fees and charges involved before investing. You are also advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units.
- 3) Investments in the Fund are exposed to risks, such as but not limited to liquidity risk, profit rate risk and credit risk. These risks and other general risks are elaborated in the Information Memorandum. Investors should also note that the price of units and distribution payables, if any, may go down as well as up. The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. All opinions in respect of market review, fund review and outlook constitute the Manager's judgments as of the date of the issuance of this factsheet and are subject to change without notice.
- 4) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.
- 5) Any issue of units to which the Information Memorandum relates will only be made upon receipt of the completed application form referred to in accompanying the Information Memorandum, subject to the terms and condition therein.
- 6) A Product Highlights Sheet (PHS) of this Fund is available and investors have the right to request for it. The PHS should be read and understood before making any investment decision.