



# BSN DANA DIVIDEN AL-IFRAH



## Fund Objective

The Fund seeks to provide consistent income\* by investing in Shariah-compliant equities with attractive dividend\*\* yield and/or potential dividend yield.

\*Note: Distribution of income will be done by way of reinvestment into additional Units.

\*\*Note: "Attractive dividend" refers to stocks of companies which have provided an average gross dividend of at least 3% for the past 3 years from the latest financial year.

## Market Review

The FBM EMAS Shariah Index posted 1.7% return in July 2024 in line with other markets across ASEAN that also registered good performances, with Singapore (+3.7% mom), Indonesia (+2.7% mom), and Thailand (+1.5% mom). Construction and Property were the best performing sectors, gaining 14.4% and 4.9% respectively. Healthcare, on the other hand, was the worst performing sector, losing 3.4% during the quarter.

## Fund Details

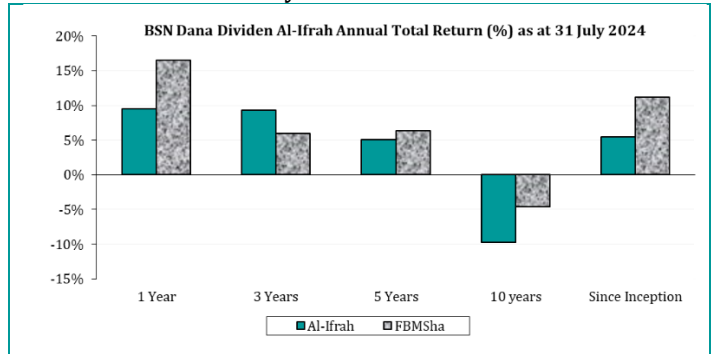
|                               |   |
|-------------------------------|---|
| Launch Date                   | 12 September 2012                               |
| Fund Size as of 31 July 2024  | 264.974 million units                           |
| Trustee                       | AmanahRaya Trustees Berhad                      |
| Minimal Initial Investment    | RM500.00  |
| Performance Benchmark         | FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA) |
| Sales Charge                  | Up to 4.5% of NAV/unit                          |
| Annual Management Fee         | 1.5% p.a of NAV                                 |
| Annual Trustee Fee            | 0.06% p.a of NAV                                |
| Redemption Fee                | Nil   |
| Switching Fee                 | Nil   |
| Price as of 31 July 2024 (RM) | 0.1850  |

## Dividend Distribution History (Last 5 Years)

| Year           | Gross Distribution/Unit (Sen) |
|----------------|-------------------------------|
| 2020           | Nil                           |
| 2021           | Nil                           |
| 2022           | Nil                           |
| 2023           | Nil                           |
| 2024 (Interim) | 0.75                          |

Source: Permodalan BSN Berhad

## Fund Performance Analysis



|          | 1 year | 3 years | 5 years | 10 years | Since Inception |
|----------|--------|---------|---------|----------|-----------------|
| Al-IfrAh | 9.50   | 9.31    | 5.04    | -9.73    | 5.44            |
| FBMSHa   | 16.52  | 5.92    | 6.33    | -4.64    | 11.16           |

Source: All performance figures have been verified by Novagni Analytics and Advisory Sdn Bhd

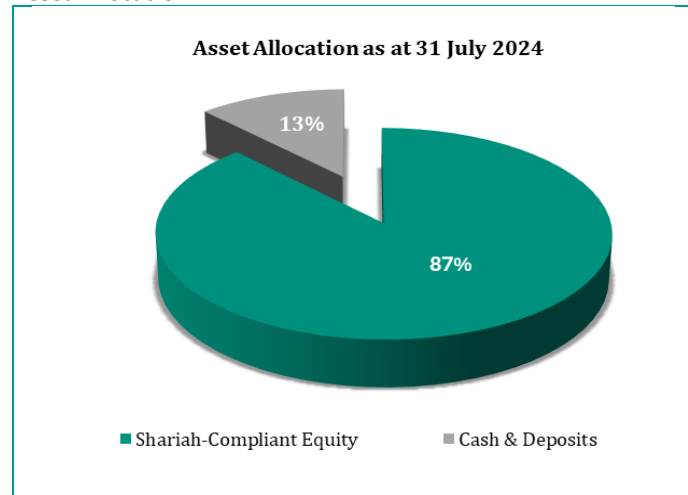
## Top 5 Holdings (as at 31 July 2024)

| Stocks                                    |
|---|
| Telekom Malaysia Berhad                   |
| RCE Capital Berhad                        |
| Tenaga Nasional Berhad                    |
| Uchi Technologies Berhad                  |
| Syarikat Takaful Malaysia Keluarga Berhad |

## Top 5 Sector Allocations (as at 31 July 2024)

| Sector                       | % NAV |
|------------------------------|-------|
| Consumer Products & Services | 10.86 |
| Financial Services           | 9.71  |
| Utilities                    | 9.61  |
| Property                     | 8.69  |
| Technology                   | 8.28  |

## Asset Allocation



### DISCLAIMER:

Based on the fund's portfolio returns as at 10 August 2024, the Volatility Factor (VF) for this fund is 6.82 and is classified as "Low". (Source: Lipper). "Low" includes funds with VF that are above 4.785 but not more than 8.795 (source: Lipper). 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 or other interval as advised by FIMM. 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. The VC referred to was dated 31 July 2024.

A Product Highlights Sheet ("PHS") highlighting the key features and risks of BSN Dana Dividen Al-IfrAh (the "Fund") is available and investors have the right to request for a copy of it. Investors are advised to obtain, read and understand the contents of the Master Prospectus dated 18 September 2023 ("Master Prospectus") as well as the PHS before investing. The Master Prospectus has been registered and the PHS have been lodged with the Securities Commission Malaysia ("SC"), who takes no responsibility for its contents. Any issue of units to which the Master Prospectus related will only made upon receipt of the completed application form referred to in and accompanying the Master Prospectus. There are fees and charges involved and you are advised to consider them before investing in the Fund. Price of units and distribution payable, if any, may go down as well as up. Past performance is not an indication of future performance and income distributions are not guaranteed. Investments in the Fund carry risks and the general risks as well as the specific risks of the Fund is elaborated in the Master Prospectus. The Master Prospectus and PHS can be obtained from Permodalan BSN Berhad and / or any of the authorised distributors. If you plan to purchase units of the Fund via loan financing, you are advised to read and understand the contents of the "Unit Trust Loan Financing Disclosure Statement" before proceed to financing. The fund factsheet has not been reviewed nor recommended by the SC. As such, the SC shall not be liable for the contents.