

# Tijari Investment Fund

## Monthly Fact sheet –November 2009



### Fund Objective

To generate high returns through investing in the Kuwait Stock Exchange in a well diversified and risk-controlled manner. Moreover, the fund seeks capital appreciation on the medium and long term also provides investors with returns that outperform the market.

### Monthly Fund Performance

	Nov.	Dec.	Jan. 09	Feb. 09	Mar. 09	Apr. 09	May. 09	June 09	July 09	Aug. 09	Sept. 09	Oct. 09	Nov. 09
Fund	(4.80)%	(20.31)%	(8.50)%	(9.72)%	11.96%	13.25%	18.11%	2.56%	(0.31)%	3.125%	(1.97)%	(8.81)%	(10.34)%
Index	(6.35)%	(16.58)%	(13.02)%	(8.24)%	10.37%	10.48%	11.11%	2.07%	(2.61)%	6.66%	(2.44)%	(7.08)%	(8.46)%

### Fund Information

Inception date	22-May-02
Fund type	Open - Ended fund
Minimum Subscription	500 units
Sub / Red	Twice monthly
Subscription Fees	1%
Management Fees	1.5 % annually
Custody Fees	0.125% annually
Fund manager	Al- Tijari Investment Company
Custodian	Gulf Custody Co.
Auditors	Bader & Co PricewaterhouseCoopers

### Fund Performance

	Fund	KSE Weighted Index
NAV	KD 0.529	---
YTD	4.55%	(4.84)%
Since Inception	80.00%	

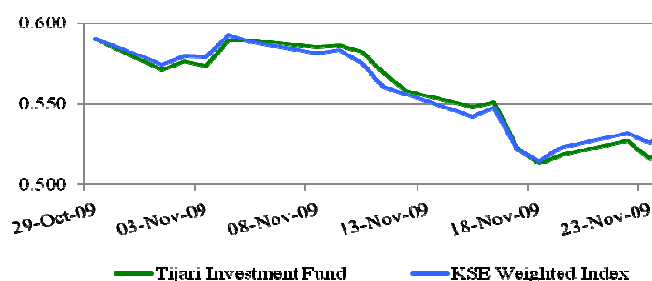
### Fund Sector Allocation

Banking	34.36%
Investment	7.69%
Real Estate	6.30%
Industrial	3.54%
Services	28.24%
Unquoted	1.91%
Cash & Cash Equivalents	17.96%

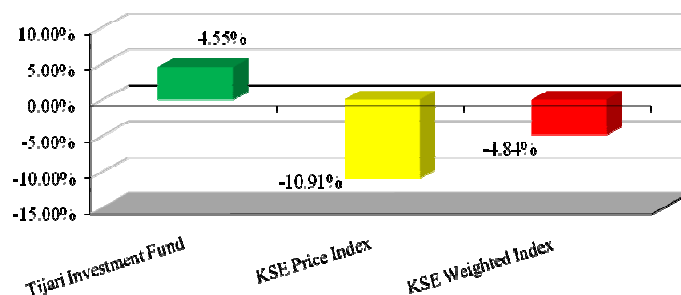
### Top Five Holdings

- National Bank of Kuwait
- Kuwait Finance House
- Agility
- Zain
- Aref Energy

### TIF Vs. KSE Weighted Index Monthly Performance



### TIF Vs. Market Indices Year to Date



- Benchmark: KSE Weighted Index
- Net assets: 49.8 Million
- Currency: Kuwaiti Dinar

Fund Manager: CBK Capital  
Sales Agent: Commercial Bank of Kuwait

