

**Savinvest Structured Investment Fund**  
**Financial Statements**  
**For six months ended 30 June 2021**  
*(Expressed in Trinidad and Tobago Dollars)*

**Savinvest Structured Investment Fund**  
**Summarised Statement of Financial Position**

	Unaudited as at 30 June 2021 TT\$	Audited as at 31 December 2020 TT\$	Unaudited as at 30 June 2020 TT\$
Total Assets	126,964,912	117,183,090	116,622,294
Total Liabilities	(617,242)	(642,016)	(619,370)
<b>Net Assets</b>	<b>126,347,670</b>	<b>116,541,074</b>	<b>116,002,924</b>
Net assets attributable to unit holders	126,347,670	116,541,074	116,002,924
Represented by:			
Number of participating units	1,204,018	1,118,505	1,124,849
Net asset value per unit	104.9384	104.1936	103.1276

On 23 August 2021, the Trustee of Savinvest Structured Investment Fund authorised these financial statements for issue.

Trustee

**Savinvest Structured Investment Fund**  
**Summarised Statement of Comprehensive Income**

	Unaudited for 6 months ended 30 June 2021 TT\$	Audited for 12 months ended 31 December 2020 TT\$	Unaudited for 6 months ended 30 June 2020 TT\$
Total Operating Income	3,491,189	3,827,428	1,793,076
Total Operating Expense	(1,266,527)	(6,143,373)	(6,259,283)
<b>Net profit for the period before distributions</b>	<b>2,224,662</b>	<b>(2,315,945)</b>	<b>(4,466,207)</b>
Distributions to unit holders	(968,859)	(1,897,195)	(919,496)
<b>Net Gain/(Loss) for the period after finance costs</b>	<b>1,255,803</b>	<b>(4,213,140)</b>	<b>(5,385,703)</b>
Other comprehensive income:			
Items that may be reclassified subsequently to profit or loss	--	--	--
<b>Total Comprehensive Income/(loss) attributable to unit holders</b>	<b>1,255,803</b>	<b>(4,213,140)</b>	<b>(5,385,703)</b>
<b>Increase/(Decrease) in net assets attributable to unit holders</b>	<b>1,255,803</b>	<b>(4,213,140)</b>	<b>(5,385,703)</b>

**Savinvest Structured Investment Fund**

**Statement of Changes in Net Assets attributable to unit holders**

	Number of units	Capital account TT\$	Movement in Net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
<b>Unaudited for 6 months ended 30 June 2021</b>				
Balance at beginning of year	1,118,505	111,850,544	4,690,530	116,541,074
Issue of units	216,629	21,662,461	--	21,662,461
Redemption of units	(140,805)	(14,080,527)	--	(14,080,527)
Distributions reinvested	9,689	968,859	--	968,859
Increase in net assets attributable to unit holders	--	--	1,255,803	1,255,803
<b>Balance at 30 June 2021</b>	<b>1,204,018</b>	<b>120,401,337</b>	<b>5,964,333</b>	<b>126,347,670</b>
<b>Audited for 12 months ended 31 December 2020</b>				
Balance at beginning of year	959,239	95,923,976	8,903,670	104,827,646
Issue of units	413,609	41,360,876	--	41,360,876
Redemption of units	(273,312)	(27,331,203)	--	(27,331,203)
Distributions reinvested	18,969	1,896,895	--	1,896,895
Decrease in net assets attributable to unit holders	--	--	(4,213,140)	(4,213,140)
<b>Balance at 31 December 2020</b>	<b>1,118,505</b>	<b>111,850,544</b>	<b>4,690,530</b>	<b>116,541,074</b>
<b>Unaudited for 6 months ended 30 June 2020</b>				
Balance at beginning of year	959,239	95,923,976	8,903,670	104,827,646
Issue of units	297,608	29,760,438	--	29,760,438
Redemption of units	(141,190)	(14,118,953)	--	(14,118,953)
Distributions reinvested	9,192	919,496	--	919,496
Decrease in net assets attributable to unit holders	--	--	(5,385,703)	(5,385,703)
<b>Balance at 30 June 2020</b>	<b>1,124,849</b>	<b>112,484,957</b>	<b>3,517,967</b>	<b>116,002,924</b>

**Savinvest Structured Investment Fund**  
**Summarised Statement of Cash Flows**

	Unaudited for 6 months ended 30 June 2021 TT\$	Audited for 12 months ended 31 December 2020 TT\$	Unaudited for 6 months ended 30 June 2020 TT\$
Net cash (outflow)/inflow from operating activities	(10,754,450)	(16,094,064)	(16,538,713)
Net cash inflow from financing activities	7,581,934	14,029,373	15,641,485
Net decrease in cash and cash equivalents	(3,172,516)	(2,064,691)	(897,228)
Effect of change in foreign exchange rates	(1,626)	(60)	(1,112)
Cash and cash equivalents at beginning of year	19,723,800	21,788,551	21,788,551
<b>Cash and cash equivalents at end of year</b>	<b>16,549,658</b>	<b>19,723,800</b>	<b>20,890,211</b>
Represented by:			
Cash at bank	15,294,748	18,710,486	20,121,694
Income funds	1,254,910	1,013,314	768,517
	<b>16,549,658</b>	<b>19,723,800</b>	<b>20,890,211</b>

*Savinvest Structured Investment Fund*  
*Notes to the Financials*

*Basis of Preparation*  
*The Interim financial Statement has been prepared in accordance with IAS 34 "Interim Financial Reporting".*

*Significant Accounting Policies*

*The accounting policies adopted in the preparation of the interim financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2020.*

**Savinvest Capital Growth Fund**  
**Financial Statements**  
**For six months ended 30 June 2021**  
*(Expressed in Trinidad and Tobago Dollars)*

**Savinvest Capital Growth Fund**  
**Summarised Statement of Financial Position**

	Unaudited as at 30 June 2021 TTS	Audited as at 31 December 2020 TTS	Unaudited as at 30 June 2020 TTS
Total Assets	13,758,731	13,193,354	12,445,522
Total Liabilities	(164,740)	(137,399)	(232,854)
<b>Total Net Assets</b>	<b>13,593,991</b>	<b>13,055,955</b>	<b>12,212,668</b>
Net Assets Attributable to unit holders	13,593,991	13,055,955	12,212,668
Represented by:			
Number of participating units	563,492	572,534	576,546
Net asset value per unit	24.1246	22.8038	21.1825

On 20 August 2021, the Trustee of Savinvest Capital Growth Fund authorised these financial statements for issue.

Trustee

**Savinvest Capital Growth Fund**  
**Summarised Statement of Comprehensive Income**

	Unaudited for 6 months ended 30 June 2021 TTS	Audited for 12 months ended 31 December 2020 TTS	Unaudited for 6 months ended 30 June 2020 TTS
Total Operating income	1,097,292	544,518	315,752
Total Expenditure	(356,171)	(2,095,393)	(2,795,674)
<b>Net Profit/(Loss) for the period before distributions</b>	<b>741,121</b>	<b>(1,550,875)</b>	<b>(2,479,922)</b>
Distributions to unit holders	--	--	--
<b>Net Profit/(Loss) for the year after finance costs</b>	<b>741,121</b>	<b>(1,550,875)</b>	<b>(2,479,922)</b>
Other Comprehensive Income:			
Items that may be reclassified subsequently to profit or loss	--	--	--
<b>Total Comprehensive Income/(Loss) attributable to unit holders</b>	<b>741,121</b>	<b>(1,550,875)</b>	<b>(2,479,922)</b>
<b>Increase/(Decrease) in net assets attributable to unit holders</b>	<b>741,121</b>	<b>(1,550,875)</b>	<b>(2,479,922)</b>

**Savinvest Capital Growth Fund**

**Statement of Changes in Net Assets attributable to unit holders**

	Number of units	Capital account TTS	Movement in net assets attributable to unit holders TTS	Net assets attributable to unit holders TTS
<b>Unaudited for 6 months ended 30 June 2021</b>				
Balance at beginning of year	572,534	8,195,749	4,860,206	13,055,955
Issue of units	--	--	--	--
Redemption of units	(9,042)	(203,085)	--	(203,085)
Increase in net assets attributable to unit holders	--	--	741,121	741,121
<b>Balance at end of period</b>	<b>563,492</b>	<b>7,992,664</b>	<b>5,601,327</b>	<b>13,593,991</b>
<b>Audited for 12 months ended 31 December 2020</b>				
Balance at beginning of year	579,934	8,355,221	6,411,081	14,766,302
Issue of units	1,331	30,000	--	30,000
Redemption of units	(8,731)	(189,472)	--	(189,472)
Decrease in net assets attributable to unit holders	--	--	(1,550,875)	(1,550,875)
<b>Balance at end of period</b>	<b>572,534</b>	<b>8,195,749</b>	<b>4,860,206</b>	<b>13,055,955</b>
<b>Unaudited for 6 months ended 30 June 2020</b>				
Balance at beginning of year	579,934	8,355,221	6,411,081	14,766,302
Issue of units	760	17,500	--	17,500
Redemption of units	(4,148)	(91,212)	--	(91,212)
Decrease in net assets attributable to unit holders	--	--	(2,479,922)	(2,479,922)
<b>Balance at end of period</b>	<b>576,546</b>	<b>8,281,509</b>	<b>3,931,159</b>	<b>12,212,668</b>

**Savinvest Capital Growth Fund**  
**Summarised Statement of Cash Flows**

	Unaudited for 6 months ended 30 June 2021 TTS	Audited for 12 months ended 31 December 2020 TTS	Unaudited for 6 months ended 30 June 2020 TTS
Net cash inflow/(outflow) from operating activities	575,368	(352,395)	(192,603)
Net cash outflow from financing activities	(203,085)	(159,472)	(73,712)
Net increase/(decrease) in cash and cash equivalents	372,283	(511,867)	(266,315)
Effect of change in foreign exchange rates	(1,272)	(68)	(1,277)
Cash and cash equivalents at beginning of year	742,021	1,253,956	1,253,956
<b>Cash and cash equivalents at end of year</b>	<b>1,113,032</b>	<b>742,021</b>	<b>986,364</b>
Represented by:			
Cash at bank	42,677	10,354	14,211
Income Funds	1,070,355	731,667	972,153
	<b>1,113,032</b>	<b>742,021</b>	<b>986,364</b>

*Savinvest Capital Growth Fund*  
*Notes to the Financials*

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*The accounting policies adopted in the preparation of the interim financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2020.*