

Savinvest Individual Retirement Fund

Financial Statements

For three months ended 31 March 2025

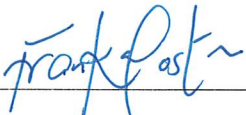
(Expressed In Trinidad and Tobago Dollars)

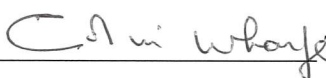
Savinvest Individual Retirement Fund

Summarised Statement of Financial Position

	Unaudited as at 31 March 2025 TT\$	Audited as at 31 December 2024 TT\$	Unaudited as at 31 March 2024 TT\$
Total Assets	4,990,359	5,241,041	4,813,382
Total Liabilities	<u>(96,785)</u>	<u>(3,215)</u>	<u>(3,321)</u>
Total Net Assets	<u>4,893,574</u>	<u>5,237,826</u>	<u>4,810,061</u>
Net Assets Attributable to unit holders	<u>4,893,574</u>	<u>5,237,826</u>	<u>4,810,061</u>
Represented by:			
Number of participating units	352,462	383,417	350,947
Net asset value per unit	13.8840	13.6609	13.7059

On 23 May 2025, the Trustee of Savinvest Individual Retirement Fund authorised these financial statements for issue.


Trustee


Trustee

Savinvest Individual Retirement Fund

Summarised Statement of Comprehensive Income

	Unaudited for 3 months ended 31 March 2025 TT\$	Audited for 12 months ended 31 December 2024 TT\$	Unaudited for 3 months ended 31 March 2024 TT\$
Total Operating Income	93,084	300,783	81,406
Total Operating Expenses	<u>(12,417)</u>	<u>(265,448)</u>	<u>(34,181)</u>
Net Profit for the period	<u><u>80,667</u></u>	<u><u>35,335</u></u>	<u><u>47,225</u></u>
Increase in net assets			
attributable to unit holders	<u><u>80,667</u></u>	<u><u>35,335</u></u>	<u><u>47,225</u></u>

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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
Unaudited for 3 months ended 31 March 2025				
Balance at beginning of year	383,417	3,729,056	1,508,770	5,237,826
Issue of units	13,786	189,875	--	189,875
Redemption of units	(44,741)	(614,794)	--	(614,794)
Increase in net assets attributable to unit holders	--	--	80,667	80,667
Balance at 31 March 2025	352,462	3,304,137	1,589,437	4,893,574

	Number of units	Capital account TTS	Movement in net assets attributable to unit holders TTS	Net assets attributable to unit holders TTS
Audited for 12 months ended 31 December 2024				
Balance at beginning of year	340,019	3,140,601	1,473,435	4,614,036
Issue of units	49,189	667,233	--	667,233
Redemption of units	(5,791)	(78,778)	--	(78,778)
Increase in net assets attributable to unit holders	--	--	35,335	35,335
Balance at 31 December 2024	383,417	3,729,056	1,508,770	5,237,826

	Number of units	Capital account TTS	Movement in net assets attributable to unit holders TTS	Net assets attributable to unit holders TTS
Unaudited for 3 months ended 31 March 2024				
Balance at beginning of year	340,019	3,140,601	1,473,435	4,614,036
Issue of units	12,465	169,551	--	169,551
Redemption of units	(1,537)	(20,751)	--	(20,751)
Increase in net assets attributable to unit holders	--	--	47,225	47,225
Balance at 31 March 2024	350,947	3,289,401	1,520,660	4,810,061

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Summarised Statement of Cash Flows

	Unaudited for 3 months ended 31 March 2025 TT\$	Audited for 12 months ended 31 December 2024 TT\$	Unaudited for 3 months ended 31 March 2024 TT\$
Net cash provided by/(used in) operating activities	52,984	(361,818)	106,432
Net cash (used in)/provided by financing activities	<u>(424,919)</u>	<u>588,455</u>	<u>148,799</u>
Net (decrease)/increase in cash and cash equivalents	(371,935)	226,637	255,231
Cash and cash equivalents at beginning of year	<u>781,813</u>	<u>555,176</u>	<u>555,176</u>
Cash and cash equivalents at end of period	<u>409,878</u>	<u>781,813</u>	<u>810,407</u>
Represented by:			
Cash at bank	162,544	514,276	233,028
Income Funds	<u>247,334</u>	<u>267,537</u>	<u>577,379</u>
	<u>409,878</u>	<u>781,813</u>	<u>810,407</u>

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Notes to the Summarised Interim Financial Statements

Basis of Preparation

These summary financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and IFRS Interpretations Committee (IFRS IC) applicable to companies reporting under IFRS.

These summary financial statements are published in accordance with the Trinidad & Tobago Securities and Exchange Commission Guidelines for Collective Investment Schemes and other laws in Trinidad & Tobago.

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 2024.