

## **Savinvest Capital Growth Fund**

### **Financial Statements**

**For the interim period ended 30 June 2025**

(Expressed In Trinidad and Tobago Dollars)

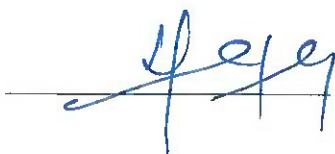
# Savinvest Capital Growth Fund


## Condensed Statement of Financial Position

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	Unaudited as at 30 June 2025 TTS	Audited as at 31 December 2024 TTS	Unaudited as at 30 June 2024 TTS
Total Assets	12,086,666	11,576,710	12,175,107
Total Liabilities	<u>(215,174)</u>	<u>(188,475)</u>	<u>(491,827)</u>
Total Net Assets	<u><b>11,871,492</b></u>	<u><b>11,388,235</b></u>	<u><b>11,683,280</b></u>
Net Assets Attributable to unit holders	<u><b>11,871,492</b></u>	<u><b>11,388,235</b></u>	<u><b>11,683,280</b></u>
Represented by:			
Number of participating units	519,353	520,180	522,850
Net asset value per unit	22.8582	21.8929	22.3454

On 19 August 2025, the Board of Directors of First Citizens Trustee Services Limited, the Trustee of Savinvest Capital Growth Fund authorized these financial statements for issue.

 Director

 Director

# Savinvest Capital Growth Fund

## Condensed Statement of Comprehensive Income

	Unaudited Three months ended		Unaudited Six months ended		Audited Year ended
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	31 Dec 2024
	TTS	TTS	TTS	TTS	TTS
<b>Investment Income</b>					
Net investment income	153,179	171,172	264,438	309,608	595,628
Realised gains/(losses) on investment securities	-	14,711	-	14,711	(5,831)
Unrealised gains/(losses) on investment securities	207,542	(500,225)	433,380	(332,877)	(656,183)
Other income	-	6	-	6	6
Foreign exchange (loss)/gain	(10,164)	1,048	(10,164)	1,048	37,683
<b>Total investment income/(loss)</b>	<b>350,557</b>	<b>(313,288)</b>	<b>687,654</b>	<b>(7,504)</b>	<b>(28,697)</b>
<b>Expenses</b>					
Fees	(65,340)	(71,862)	(129,377)	(144,293)	(272,082)
Administrative fees	(28,202)	(32,601)	(56,980)	(63,315)	(149,461)
Impairment	-	(462,033)	-	(462,033)	(464,128)
<b>Total expenses</b>	<b>(93,542)</b>	<b>(566,496)</b>	<b>(186,357)</b>	<b>(669,641)</b>	<b>(885,671)</b>
<b>Total comprehensive income /(loss) for the period</b>	<b>257,015</b>	<b>(879,784)</b>	<b>501,297</b>	<b>(677,145)</b>	<b>(914,368)</b>

# Savinvest Capital Growth 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 2025</b>				
Balance at beginning of year	520,180	6,991,709	4,396,526	11,388,235
Issue of units	1,379	30,594	--	30,594
Redemption of units	(2,206)	(48,634)	--	(48,634)
Increase in net assets attributable to unit holders	--	--	501,297	501,297
<b>Balance at 30 June 2025</b>	<b>519,353</b>	<b>6,973,669</b>	<b>4,897,823</b>	<b>11,871,492</b>

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
<b>Audited for 12 months ended 31 December 2024</b>				
Balance at beginning of year	547,775	7,605,701	5,310,894	12,916,595
Issue of units	562	13,025	--	13,025
Redemption of units	(28,157)	(627,017)	--	(627,017)
Decrease in net assets attributable to unit holders	--	--	(914,368)	(914,368)
<b>Balance at 31 December 2024</b>	<b>520,180</b>	<b>6,991,709</b>	<b>4,396,526</b>	<b>11,388,235</b>

	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 2024</b>				
Balance at beginning of year	547,775	7,605,701	5,310,894	12,916,595
Issue of units	388	9,200	--	9,200
Redemption of units	(25,313)	(565,370)	--	(565,370)
Decrease in net assets attributable to unit holders	--	--	(677,145)	(677,145)
<b>Balance at 30 June 2024</b>	<b>522,850</b>	<b>7,049,531</b>	<b>4,633,749</b>	<b>11,683,280</b>

## Savinvest Capital Growth Fund

### Condensed Statement of Cash Flows

	Unaudited for 6 months ended 30 June 2025 TTS	Audited for 12 months ended 31 December 2024 TTS	Unaudited for 6 months ended 30 June 2024 TTS
Net cash provided by operating activities	620,368	791,170	1,332,774
Net cash used in financing activities	<u>(18,040)</u>	<u>(613,992)</u>	<u>(556,170)</u>
Net increase in cash and cash equivalents	602,328	177,178	776,604
Cash and cash equivalents at beginning of year	<u>448,059</u>	<u>270,881</u>	<u>270,881</u>
<b>Cash and cash equivalents at end of period</b>	<b><u>1,050,387</u></b>	<b><u>448,059</u></b>	<b><u>1,047,485</u></b>
<b>Represented by:</b>			
Cash at bank	31,594	105,441	111,785
Income Funds	<u>1,018,793</u>	<u>342,618</u>	<u>935,700</u>
	<b><u>1,050,387</u></b>	<b><u>448,059</u></b>	<b><u>1,047,485</u></b>

## **Savinvest Capital Growth Fund**

### **Notes to the Condensed Interim Financial Statements**

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#### **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.