

Savinvest Capital Growth Fund

Financial Statements

For the interim period ended 30 September 2025
(Expressed In Trinidad and Tobago Dollars)

Savinvest Capital Growth Fund

Condensed Statement of Financial Position

	Unaudited as at 30 Sep 2025 TT\$	Audited as at 31 Dec 2024 TT\$	Unaudited as at 30 Sep 2024 TT\$
Total Assets	12,043,068	11,576,710	11,184,161
Total Liabilities	<u>(159,031)</u>	<u>(188,475)</u>	<u>(115,832)</u>
Total Net Assets	<u><u>11,884,037</u></u>	<u><u>11,388,235</u></u>	<u><u>11,068,329</u></u>
Net Assets Attributable to unit holders	<u><u>11,884,037</u></u>	<u><u>11,388,235</u></u>	<u><u>11,068,329</u></u>
Represented by:			
Number of participating units	519,006	520,180	520,164
Net asset value per unit	22.8977	21.8929	21.2785

On November 21st 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 3 months ended		Unaudited 9 months ended		Audited Year ended
	30 Sep 2025	30 Sep 2024	30 Sep 2025	30 Sep 2024	31 Dec 2024
	TTS	TTS	TTS	TTS	TTS
Investment Income					
Net investment income	122,627	128,879	387,067	438,489	595,628
Realised losses on investment securities	-	(16,679)	-	(1,968)	(5,831)
Unrealised losses/(gains) on investment securities	(6,670)	(539,408)	426,711	(872,285)	(656,183)
Other income	-	-	-	6	6
Foreign exchange gain/(loss)	296	2,009	(9,868)	3,057	37,683
Total investment income/(loss)	116,253	(425,199)	803,910	(432,701)	(28,697)
Expenses					
Fees	(67,308)	(64,043)	(196,686)	(208,337)	(272,082)
Administrative fees	(28,398)	(67,521)	(85,380)	(130,837)	(149,461)
Impairment	-	-	-	(462,033)	(464,128)
Total expenses	(95,706)	(131,564)	(282,066)	(801,207)	(885,671)
Total comprehensive profit/(loss) for the period	20,547	(556,763)	521,844	(1,233,908)	(914,368)

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\$
Unaudited for 9 months ended 30 Sep 2025				
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	(2,553)	(56,636)	--	(56,636)
Increase in net assets attributable to unit holders	--	--	521,844	521,844
Balance at 30 Sep 2025	519,006	6,965,667	4,918,370	11,884,037

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
Audited for 12 months ended 31 Dec 2024				
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)
Balance at 31 Dec 2024	520,180	6,991,709	4,396,526	11,388,235

	Number of units	Capital account TT\$	Movement in net assets attributable to unit holders TT\$	Net assets attributable to unit holders TT\$
Unaudited for 9 months ended 30 Sep 2024				
Balance at beginning of year	547,775	7,605,701	5,310,894	12,916,595
Issue of units	546	12,660	--	12,660
Redemption of units	(28,157)	(627,018)	--	(627,018)
Decrease in net assets attributable to unit holders	--	--	(1,233,908)	(1,233,908)
Balance at 30 Sep 2024	520,164	6,991,343	4,076,986	11,068,329

Savinvest Capital Growth Fund

Condensed Statement of Cash Flows

	Unaudited for 9 months ended 30 Sep 2025 TT\$	Audited for 12 months ended 31 Dec 2024 TT\$	Unaudited for 9 months ended 30 Sep 2024 TT\$
Net cash provided by operating activities	227,226	791,170	1,967,237
Net cash used in financing activities	<u>(26,042)</u>	<u>(613,992)</u>	<u>(614,358)</u>
Net increase in cash and cash equivalents	201,184	177,178	1,352,879
Cash and cash equivalents at beginning of year	<u>448,059</u>	<u>270,881</u>	<u>270,881</u>
Cash and cash equivalents at end of period	<u>649,243</u>	<u>448,059</u>	<u>1,623,760</u>
Represented by:			
Cash at bank	54,823	105,441	23,133
Income Funds	<u>594,420</u>	<u>342,618</u>	<u>1,600,627</u>
	<u>649,243</u>	<u>448,059</u>	<u>1,623,760</u>

Savinvest Capital Growth Fund

Notes to the Condensed Interim Financial Statements

Basis of Preparation

These interim 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 interim 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.