

Portfolio Information

Inception Date	May 01, 1993
Asset Class	Equity
Net Asset Value	J\$ 4.3 Billion
Sales Charge	None
Minimum Purchase	100 Units

Trustee

JCSD Trustee Services Limited

Asset Security

Under the Trust Deed, the investments and cash must be registered in the name of and held by the Trustee on behalf of the unit holders. This means that investors monies are 100% segregated from Barita as well as JCSD Trustee Services Limited

Fund Manager

Barita Unit trusts Management Co. Ltd

Values	December 31, 2020
Price	84.8694
Yield	-
Year to Date Return	-12.32%
12 Month Growth Rate	-12.32%

Risk Profile

Conservative
Moderately Conservative
Moderately Aggressive
Aggressive

What is the Capital Growth Fund?

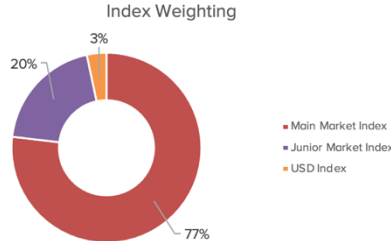
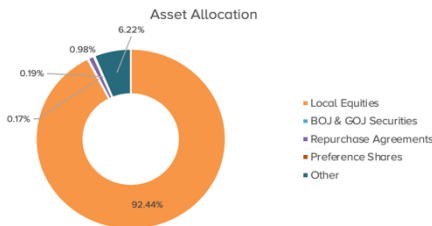
The Capital Growth Fund is a pooled fund which consists of stocks/shares and fixed income investments. Stocks present unique opportunities where capital can grow faster than other asset classes. However, while investments in equities can grow, they can also lose value from falling equity prices. Money Market instruments on the other hand offer security of capital, but while this value remains fixed and secure, inflation over time, can erode some of the gains.

The Trust Deed does not restrict the maximum investment in equities but sets a maximum of 50% in fixed income. The mix of investments is a feature of Barita's Capital Growth Fund that meets our portfolio goals of growth and security.

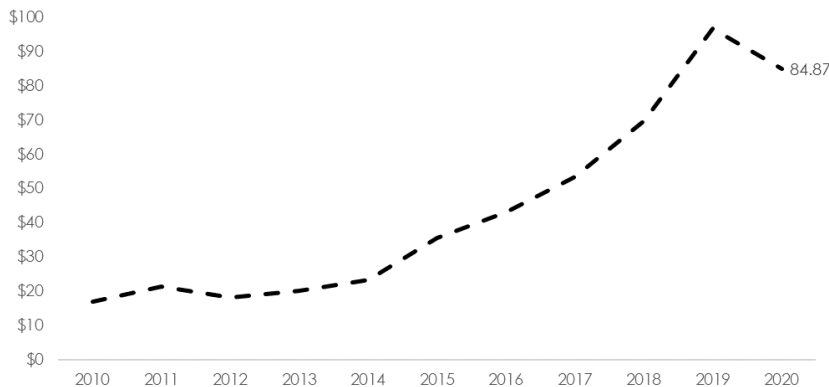
Why invest in Our Fund?

In a year filled with many turbulences caused by COVID-19 and it's direct and indirect implications, the Jamaica Stock Exchange (JSE) Combined Index closed the year in Bear Territory, with a performance of -22.33% to close 2020. This however is a material difference from the -12.32% performance of the Capital Growth Fund. While this return was in negative territory, the appreciation of the fund from its lowest point in August 2020 was 9.6%. What this inherently means is that investors positioned in the Capital Growth Fund would both have been protected against the full decline of the local equity market while also being able to have both gained from the lows and remained ahead of the market. Approaching 2021, the portfolio will have remained positioned in securities that provide adequate upside while also seeking opportunities for securities that would have been oversold during the heights of the sell-down which have not fully recovered. The benefit for investors of positioning themselves in Capital growth Fund is confidence in our portfolio managers ability to continue outperforming not only peers but the benchmark and finding opportunities to generate returns, all while providing an affordable mechanism to accomplish this.

Total return since inception	5-year average annual return	3-year average annual return	2020 return
8387%	20.49%	18.91%	-12.32



Unit Price Movement for Barita's Capital Growth Fund



Scan below for your Investment Profile



Disclaimer: The performance quoted represents past performance and does not guarantee future results. Fund returns and value fluctuate, as reflected in the unit trust prices. Future performance may be lower or higher than the performance quoted. Important information about Unit Trust funds is contained in the offering circular and available upon request. This sheet is for informational purposes only and is subject to change without notice. Unit Trust funds are not guaranteed or covered by the Jamaica Deposit Insurance Company or other insurer. Nothing contained in this sheet is intended to act as an offer or solicitation to transact business in any jurisdiction where this would be unlawful.