

- Benefit from cost averaging and compounding over time.
- Flexible dividend options: cash, CIP, or a combination.
- Income Tax Benefits:
 - According to the Sixth Schedule (Part 1) of the Income Tax Act, 2023, the income of the Fund will be exempted from Tax at the fund level.
 - Yearly investments of up to BDT 500,000.00 (taka five hundred thousand) in the fund are allowed to be recognized as eligible investments under Clause 2(7)(b) of the Sixth Schedule (Part 3) of the Income Tax Act, 2023;
 - Up to 15% of the investments in the fund can be claimed as a tax rebate under Section 78 of the Income Tax Act, 2023;

Dematerialized Sale / Re-purchase of Units

Upon successful payment, the Asset Manager will credit dematerialized units to the investor's BO account. For redemption, investors must instruct their Depository Participant (DP) to transfer units to the Fund's designated BO account. Surrender proceeds will be paid via account payee cheque or BEFTN.

Registration Number

Each unit holder will receive a unique registration number. This number must be used for subsequent purchases. Multiple registration numbers will not be issued to the same investor.

Pricing of Units

Unit prices for sale and repurchase are based on NAV, in accordance with BSEC guidelines. The maximum spread between sale and repurchase prices will not exceed 1% of NAV per unit. Changes in pricing policies will be disclosed through newspapers and Ventura AMCL's website.



NAV Publication

The Fund's NAV will be calculated weekly at both cost and market prices, in accordance with BSEC guidelines. NAV will be published in newspapers and on the Ventura AMCL website. BSEC, Trustee and Custodian will also be notified.

Transaction Period

Units are available for purchase and surrender/re-purchase on all business days during office hours, excluding public holidays and fund book closure periods.

Dividend Declaration

Net income after expenses, including dividends, interest, and capital gains, will be distributed among unit holders as per BSEC rules. Dividends will be paid within 30 days of declaration through bank transfer or electronic payment.

Change of Address

Unit holders must notify Ventura AMCL promptly of any change in address to ensure uninterrupted communication and timely receipt of dividends.

Annual Report and Accounts

A summary of the Fund's annual report will be published in the newspaper. Detailed reports can be obtained from Ventura AMCL for a nominal fee.

Investor Support

Ventura AMCL and its authorized sales centers provide professional investment counseling and support to interested investors.

Forms and Documents

All relevant forms, including the Prospectus and Trust Deed, are available at Ventura AMCL offices, designated selling agents, and on the Asset Manager's website: www.ventura-amc.com.



Selling Agent Details

Ventura Asset Management Company Ltd.
Amanullah Trade Center (9th Floor),
26 Gulshan C/A, Circle-2,
Gulshan, Dhaka-1212.
Hotline: +880 1892 008 888
Phone: +8802 4108 2116
Email: info@ventura-amc.com
www.ventura-amc.com



Systematic Investment Plan (SIP)



Introduction

Ventura AMCL Balanced Fund approved by Bangladesh Securities and Exchange Commission (BSEC) is an open-end balanced mutual fund. The fund has unlimited size and perpetual maturity.

Institutions Involved with the

Fund Sponsor:

Ventura Asset Management Company Ltd.

Trustee:

Sandhani Life Insurance Company Limited

Custodian:

BRAC Bank PLC.

Asset Manager:

Ventura Asset Management Company Ltd.

Auditor:

Hoda Vasi Chowdhury & Co. Chartered Accountants

Goals and Objective of the Fund

The Fund aims to achieve long-term capital appreciation by investing primarily in growth-oriented equities with strong earnings prospects and dividend potential. A combination of fundamental and technical analysis will be used to identify undervalued opportunities while maintaining diversification and prudent risk management.

Initial Size & Face Value

The initial target size of the fund is BDT 25.00 crore divided into 2.50 crore units at par value of BDT 10.00 each. The Fund is expandable.

Risk Factors

Fund performance is subject to market conditions, including macroeconomic and microeconomic factors. Political instability, regulatory changes, and market volatility may impact returns. There is no guarantee of capital protection or assured returns.

Asset Manager

Managed by Ventura Asset Management Company Ltd., which charges a management fee based on NAV, as per the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (সিউসিআল ফান্ড) বিধিমালা, ২০০১. The company employs a robust investment process that combines top-down and bottom-up approaches to identify and capitalize on compelling investment opportunities in the Bangladesh capital market.

What is SIP?

A Systematic Investment Plan (SIP) allows investors to invest a fixed amount at regular intervals (monthly, quarterly, or yearly). It encourages disciplined investment and long-term wealth accumulation.

Eligibility for SIP Investment

Individuals (excluding minors and legally incompetent people) may invest in the Fund through a Systematic Investment Plan (SIP). Investors are advised to assess their financial goals, income level, and market outlook before investment.

How to Invest

Units may be purchased by submitting the prescribed application form, available at designated sales centers or at www.ventura-amc.com. Investments can be made via auto-debit from bank accounts or through post-dated cheques submitted to the AMC or its authorized selling agents at regular intervals (monthly, quarterly, or yearly).

SIP Investment Terms

There is no minimum lot size under SIP. Any remaining fractional amount will be accumulated until it forms a full unit.

SIP Tenure & Frequency

The minimum investment period is 2 years, with options to extend for 3, 5, 10, or 20 years. While long-term investment is encouraged, it is not mandatory. Contributions can be made monthly, quarterly, or annually.

Maturity & Surrender

Upon maturity, investors may either surrender their units or continue investing. No charges apply at maturity. Units can be surrendered at any time during business hours by submitting the prescribed form—no prior notice required. Payments are made via cheque or BEFTN.

Termination & Early Withdrawal

Investors may discontinue the SIP at any time. Early withdrawals within 1 year may incur an exit fee of up to 1%. Surrender of all units' post-maturity is permitted through the AMC or authorized selling agents.

CIP option for SIP investors

SIP investors may choose between receiving cash dividends or reinvesting through the Cumulative Investment Plan (CIP). Under CIP, accumulated units become eligible for dividends from the following year.

Key Benefits of SIP Investment

SIP investors can enjoy the following benefits for investment in Ventura AMCL Balanced Fund through SIP:

- Start with as low as BDT 1,000 or its multiples.
- Invest via auto-debit or post-dated cheques at regular intervals.
- No minimum lot size: fractional amounts are accumulated into full units.
- Encourages discipline, long-term savings and wealth creation.
- Access quarterly fund updates and price-sensitive information.
- Option to discontinue anytime, subject to applicable conditions.

