CAPM
Capital & Asset Portfolio Management

EXCEL

CAPM Institutional Portfolio Management Services

EXCEL

Enabling you to manage your money...... your way......

Excel is a customized discretionary "Portfolio Management" product designed by CAPM (Capital & Asset Portfolio Management) Company Limited for institutional clients to deliver a better return at a minimal risk. The product is designed dedicatedly considering the financial needs of the institutional clients which removes operational hazards and administrative expenses of clients in exchange of the best practiced management fee.

Investment Objective

Generate above average market return through implementing efficient asset allocation decisions and maintaining individual client's risk-return profile matrix.

Key Features

- SEC approved investment product
- Designed only for institutional clients
- Capital Gain withdrawing facility
- Minimum Investment Amount: Tk. 10 Lacs
- Minimum Investment Period: 01 Year
- Auto renewal facility
- Low management and other fees
- Branding facility for clients with investment avobe 1 Crore
- Margin Loan facility is not available aiming at minimizing the risk.
- Investment style will be decided based on investors' preferences
- Seperate BO account for each investor

Services to the Clients

- Daily portfolio record
- Weekly reporting
- Quarterly detailed reporting
- Dedicated investor relation team
- Collection of dividend and bonus shares
- Application for IPOs/Right Share/RPOs

Investment Benefits

- Potentials to earn a better return at minimum cost
- Expertise of professional and dedicated managers
- Competitive fees
- Efficient execution of trades
- Keeping the securities at safe custody
- Excellent Customer Service
- Participate in IPO and placements of securities
- Disciplined investment and risk management procedures
- Access to the research oriented investment management services
- Omission of operational hazards and related expenses

Investment Approach

The approach of investing the funds begins from the Form Fill Up date with designing & setting investment objective and return target for each client through a detailed analysis of risk-return spectrum. The process ends with delivering the set-up return to the clients. The whole process diagram is showed below:

Each investment follows a disciplined and optimized research method. We follow a comprehensive study of fundamental dynamics including global & local economy, industry diversity, company financial & management analysis; technical needles to support the fundamental assessment and effective risk management process.

Risk and Control Measures

Prospective investors should appreciate that portfolio investment in capital market is subject to certain risk factors, as listed below:

- Portfolio return is significantly dependent on the macro economic situation and the capital market in particular.
- Extreme price volatility may significantly impact portfolio performance.
- Due to lack of adequate number of securities, the portfolio may not be optimally diversified. Moreover, strong positive correlation among the equity securities also greatly limits the diversification benefits.
- Despite careful selection of stocks, the companies may fail to provide expected dividend or make timely disbursements.
- The value of the portfolio assets may be affected by uncertainties such as political or social instability, adverse climatic condition, change in any law or regulations of the territory etc.

To control volatile portfolio performance, we will prudently apply various risk control measures. The primary paradigm of risk control has been described below:

- First, setting appropriate limits on downside shortfall
- Second, selecting fundamental and potential securities and achieving adequate diversification
- Finally and most importantly, continuous monitoring of the performance of the portfolio and balancing in line with the changed market scenario.

FEES AND CHARGES

Particulars	Amount
Onetime	
Initial Fund to Open Portfolio Account	Minimum Tk. 25,000/-
Minimum Investment Amount	Tk. 1,000,000/-
Portfolio Account Opening Fee	Tk. 2,500/-
B/O Account Opening Fee	Tk. 500/-
B/O Account Renewal Fee	Tk. 500/-
Early Exit Fee:	
i. within 6 month of investment	
ii. within 1 year of investment	
	1.00% on the withdrawal/closing amount
Transaction Fees (% of the transaction value):	0.50% on the withdrawal/closing amount
i. Brokerage, Custody & Settlement Fee	
Portfolio Management Fees:	0.50% per trade over total trade value
i. From Tk. 1,000,000/- to Tk. 4,999,999/-	
ii. From Tk. 5,000,000/- to Tk. 10,000,000/-	
iii. Above Tk. 10,000,000/-	2.00% over weekly average Equity/NAV
	1.75% over weekly average Equity/NAV
	1.50% over weekly average Equity/NAV

Note:

1. Management feees will be charged weekly over the successive weekly average Equity/NAV and realized quarterly.

2. Cash Management fee @ 0.95% will be charged over daily bank balances for arranging higher bank interest rate than the market practices.

CAPM
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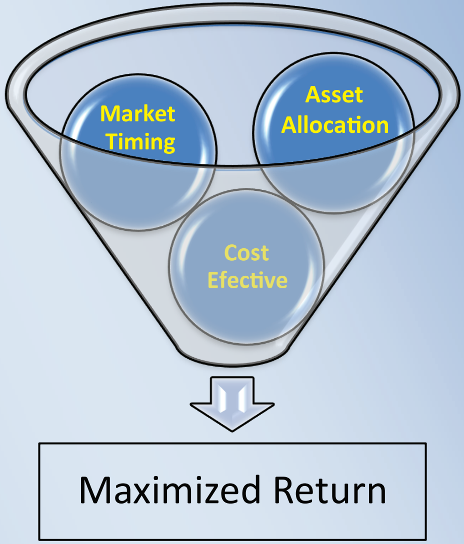
promoting prosperity



Integrity

Understanding

Excellence

Unity

Responsibility

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