

# **ZAH Investment Management Team**

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## **Annual Report**

### **ZAH AGM - November 11,2016**

**Team:**

**Niloufer Mehta**

**Vispi Sagar**

**Jamshed Elavia**



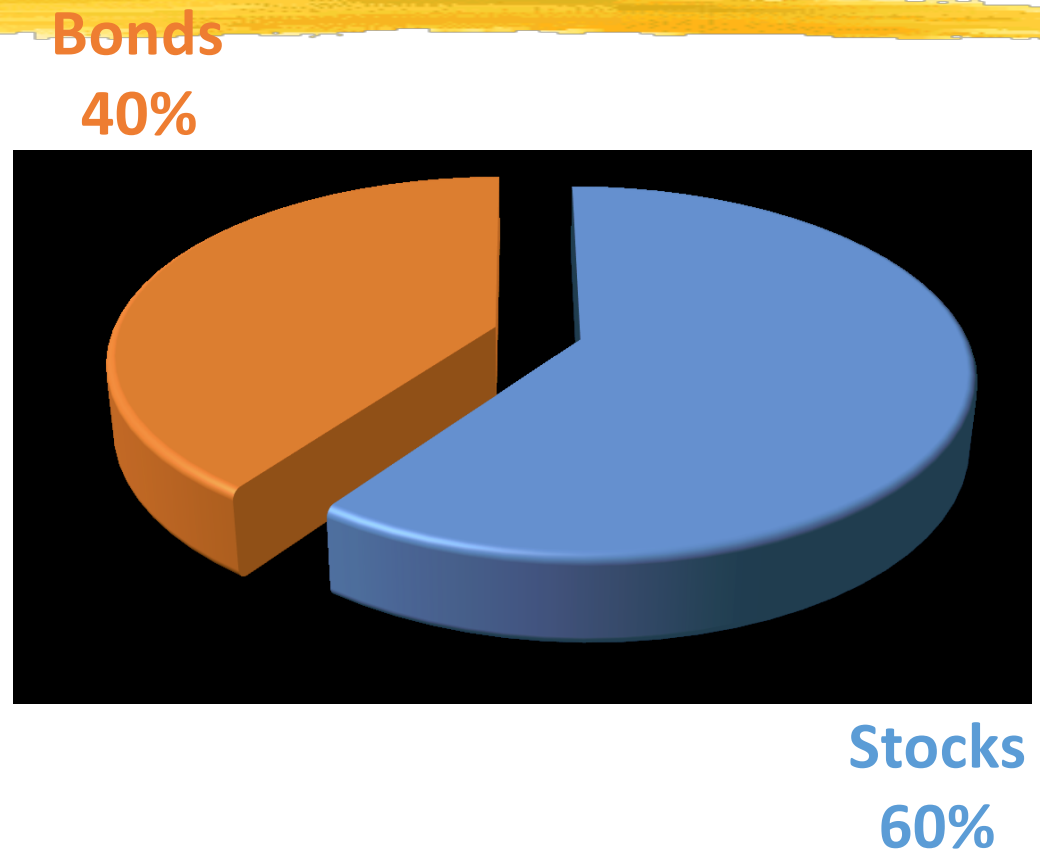
# Mission & Strategy



- • IMT is responsible for investing the funds for ZAH. As endorsed by the ZAH Executive Committee, the funds are invested in various Mutual Funds at Fidelity Investments
  
- • Our portfolios are in two separate accounts and the IMT makes investment decisions based on the team's assessment of market conditions, along with recommendations from a professional advisory service "Fidelity Monitor & Insight"
  
- • The investment strategy / objectives currently used is: INCOME GROWTH
  
- 1. General Account
- 2. Scholarship Account Growth & Income

# Income Growth Portfolio Composition

- Domestic Stocks 44%
- International Stocks 16%
- Long Term Bonds 32%
- Short Term Bonds 7%
- Other 1%



**Diversified balanced portfolio**