



Gold Coin Unit Trust

What is the Gold Coin Unit Trust?

The Gold Coin Unit Trust is a scheme which pools funds from individuals and corporates, which funds are then invested in assets which are issued by any statutory authority (regulatory body) in Zimbabwe whose value is directly linked to the international Gold price. It offers a platform to save while preserving value by hedging against currency volatility.

The gold-backed instrument currently in the fund is the Mosi-Oa-Tunya Gold Coin issued by the Reserve Bank of Zimbabwe. The Mosi-Oa-Tunya Gold Coin units being offered in this Scheme can be purchased in local currency (ZWG), and the United States Dollar (USD).

Minimum investment for Individuals : USD120/year & USD15/month or ZWG equivalent

Minimum investment for Corporates : USD5000 & or ZWG equivalent

Minimum investment period : 180 days, thereafter unitholder can redeem their investments

Withdrawal notice period : 7 working calendar days

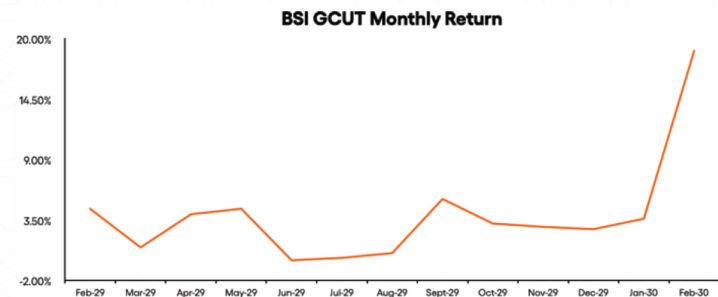
Where is your money invested?

The Fund uses up to 80% of peoples' monies to buy the Mosi-Oa-Tunya Gold Coin in the open market and keeps the remaining 20% as cash.



How has the Fund Performed?

The fund has demonstrated robust performance since the onset of 2026, maintaining a sustained bullish trajectory. Despite periods of volatility, the cumulative impact of upward movements has more than offset the effects of erratic drawdowns. The year-to-date return currently stands at 12.9%.



What should you consider when investing into the Fund?

The fund is structured as a low-risk investment vehicle, suited to conservative investors who prioritise capital preservation over aggressive growth. Its strong exposure to gold provides an effective hedge against inflation and local currency depreciation, a critical consideration in Zimbabwe's current macroeconomic environment.

However, while gold is widely regarded as a defensive asset, its international price is still subject to volatility, and any downward movement in global bullion markets may reduce the fund's value. The fund also carries a liquidity constraint, as it is offered on an over-the-counter basis rather than being listed on a public exchange.

How do you invest?

To purchase units, contact Bard Santner Investors using the following details:

-  +263 861 2 300 300
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