



UpperCrust Wealth Fund PMS Factsheet

Multicap: Core and Satellite

December 2024

moat
Investments, Simplified!

UpperCrust Wealth Fund

Fund Objective

Our investment philosophy is long-term and focused. We seek to own only stocks that will compound in value over the years, and accordingly, we have to be very careful about the stocks we pick. We believe, so does Warren Buffett that, "We do not have a good investment idea every day, or indeed, not even every year". Our aim is to invest in high-quality businesses that can sustain a high return on operating capital employed that is greater than the economic profits of the country and we avoid companies that need leverage to buy growth inexpensive price.

Our Strategy Pillars



**Excellent Capital
Allocators**



**Sustainable Strong
MOATs**

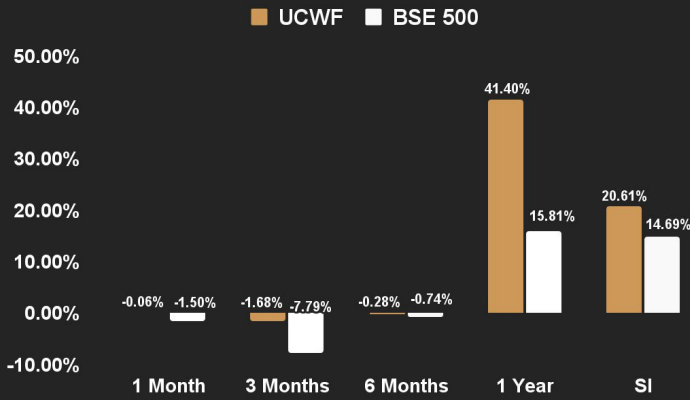


**Portfolio Construction
& Risk Management**

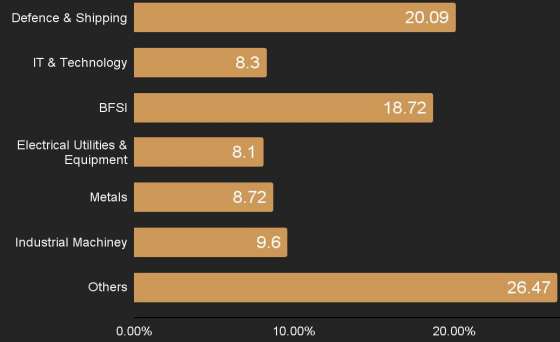
Fund Details

Co-Portfolio Manager	Mr. Manish Shah
Portfolio Name	UpperCrust Wealth Fund
Inception Date	20 January, 2022
Benchmark	S&P BSE 500 TRI
Investment Style	Core and Satellite (Value-Growth Fund)
Custodian	Orbis
Banker	IndusInd Bank
AMC Name	Moat Financial Services
SEBI Reg. No.	INP000004482
Total No. Of Subscribers	97

UCWF Vs BSE 500



Sector Allocation



Top Gainers Since Inception

HITACHI ENERGY INDIA LTD.

MAZAGON DOCK SHIPBUILDERS LTD.

BSE LIMITED

JSW HOLDINGS LTD.

WPIL LTD.

Top 5 Holdings

POWER FINANCE CORPORATION LTD.

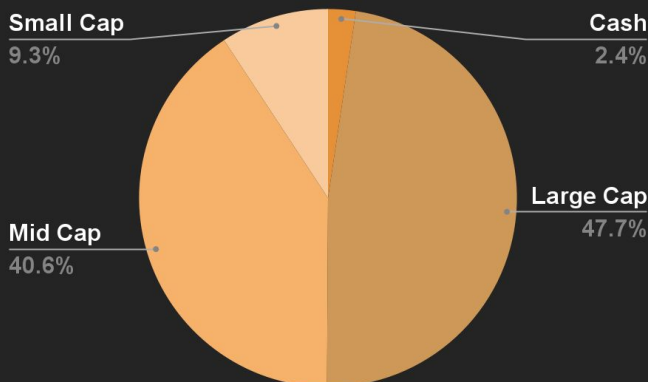
HINDUSTAN AERONAUTICS LTD.

BHARAT ELECTRONICS LTD.

MAZAGON DOCK SHIPBUILDERS LTD.

TATA INVESTMENT CORPORATION LTD.

Capital Allocation



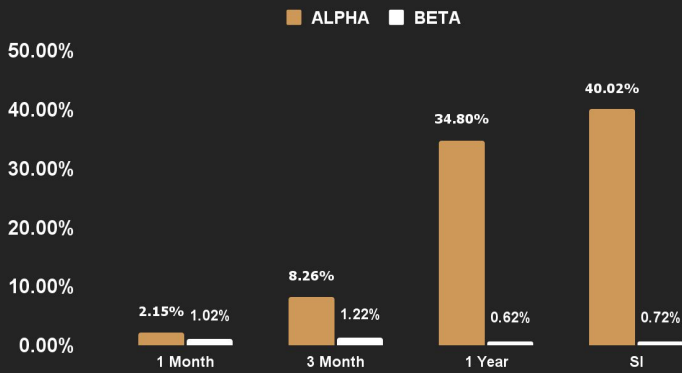
Key Metrics

Standard Deviation	18.58%
Average Churn	33%
Stock Universe	99
Dividend Yield	0.92%
Average Market Cap.	92945.31 Cr
Average PE	51.60

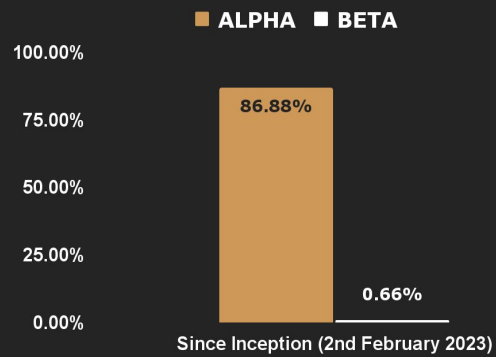
NOTE: Data as on December 31, 2024

All returns are Net of fees and expenses (TWRR). Since inception returns are annualized; other time period returns are HPR. All data points shared are since inception or otherwise mentioned

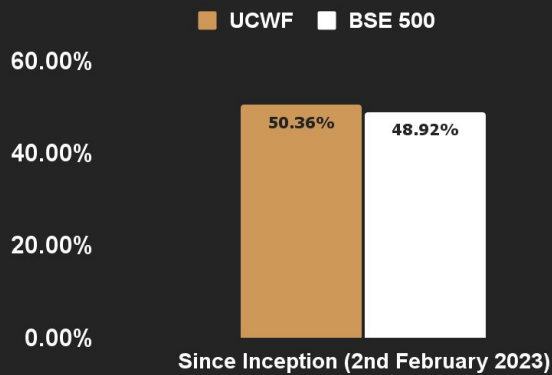
UCWF Alpha vs Beta



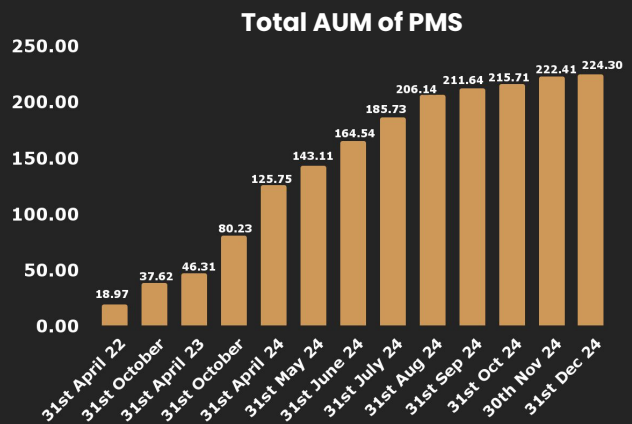
Best Performing Alpha vs Beta



Best Performing Portfolio



PMS AUM Growth (in Cr)



UCWF Investment Committee

Durgesh Pandya
(Strategist)

Manish Shah
(Thinker)

Yash Joshi
(Innovator)

Bijal Mehta
(Specialist)

Biju John
(Enabler)

Dhruv Pawashe
(Analyst)



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Disclaimer

- Clients and Prospective Clients are expected to take into consideration all the risk factors including financial conditions, Risk-Return profile, tax consequences, etc.
- Clients and Prospective Clients should understand that the past performance or name of the portfolio or any similar product do not in any manner indicate surety of performance of such product or portfolio in the future.
- Clients and Prospective Clients further understand that all such products are subject to various Market Risks, Settlement Risks, Economical Risks, Political Risks, Business Risks, and Financial Risks etc. Clients and Prospective Clients are expected to thoroughly go through the terms of the arrangements / agreements and understand in detail the Risk-Return profile of any security or product of Moat Financial Services Pvt. Ltd. or any other service provider before making any investment.
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Get in touch with us!



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