

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

**Name:** Fondita Nordic Micro Cap I

**ISIN:** Fondita Fund Management Company Ltd

Product developer: F14000411186

Webpage: www.fondita.com

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Financial Supervisory Authority (FIN-FSA) is responsible for supervising Fondita Fund Management Company Ltd in relation to this Key Information Document

28. February 2024

## What is this product?

### Type

The fund is a Finnish equity fund (UCITS) that mainly invests in shares of publicly traded small cap companies in Nordic countries, with a market capitalization of below 800 million euros.

### Term

The investment horizon is long-term and should be at least 7 years.

### Objectives

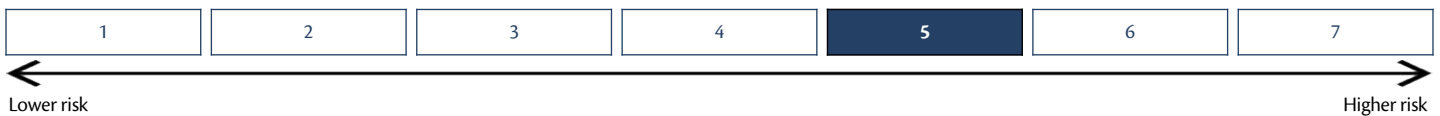
Fondita Nordic Micro Cap is an equity fund that mainly invests in shares of publicly traded small cap companies in Nordic countries with a market capitalization of less than EUR 800 million. The holdings of the fund are focused and consist of about 40 companies. The fund has a long investment horizon, given that the company's strategy and profitability progress as expected. In line with Fondita's investment philosophy, the fund invests in responsible, high quality growth micro-cap companies. It is important that the company operates in sectors with structural growth and that it has a good market position and prerequisites for continued profitable growth exist. Important quality indicators are the company's market position, return on investment, profitability, balance sheet quality, the responsibility of the company's own operations, the quality of its management and the consistency of the implementation of the business strategy. Daily trading volumes are normally lower for micro-cap companies, i.e. the liquidity is lower. In order to enable orderly portfolio management in case of larger in- or outflows, the fund also has holdings in some larger companies. This decreases the risk of higher volatility of the value of the fund due to for example sudden selling pressure due to redemptions. The fund seeks to generate over time a risk-adjusted return above the reference market through stock picking. Dividends will also be reinvested to allow compounded returns. Small caps as an asset class have historically had a track of outperforming the general market, due to their higher growth profile. However, fluctuation in the value of the fund's investments can be significant due to the higher risk, which is why the fund is recommended for investors with an investment horizon of at least 7 years. The fund's sustainability rating is Article 8 according to the EU SFDR Regulation and the investment objective is to promote environmental and social responsibility factors. In addition, the fund's target companies are required to comply with good governance practices. The Fund complies with Fondita's principles and methods for Responsible Investing.

### Intended retail investor

The investment fund is suitable for investors with a long investment horizon (at least 7 years) who want to invest in a fund that invests in shares of publicly traded small cap companies in Nordic countries. The fund is suitable for people who want to invest responsibly. The investor should have sufficient knowledge of the investment objects in the fund and be aware of the financial risk associated with the investment in question as well as equity investments in general and also be prepared to bear it.

## What are the risks and what could I get in return?

### Risk Indicator:



The risk indicator assumes you keep the product for at least 7 years

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the product developer is unable to pay you.

We have classified this product as 5 out of 7, which is a medium-high.

This rates the potential losses from future performance at a medium-high level, and poor market conditions are very unlikely to impact our capacity to pay you.

**Be aware of currency risk. The currency of the share class may be different from the settlement currency of your country, so you may receive payments in a different currency. This risk is not considered in the indicator shown above.**

Other risks: An increased liquidity risk may arise since the fund invests in small companies.

This product does not include any protection from future market performance so you could lose some or all of your investment.

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## Performance-Scenarios:

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance over the last 12 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

This type of unfavorable scenario occurred for an investment between 24.09.2021 - 26.09.2022 (If you exit after 1 year ), 03.01.2022 - 28.02.2024 (If you exit after 7 years ).

This type of moderate scenario occurred for an investment between 24.02.2014 - 24.02.2015 (If you exit after 1 year ), 24.08.2015 - 24.08.2022 (If you exit after 7 years ).

This type of favorable scenario occurred for an investment between 19.03.2020 - 19.03.2021 (If you exit after 1 year ), 14.10.2014 - 14.10.2021 (If you exit after 7 years ).

Recommended holding period: 7 years Example Investment: 10,000 EUR		If you exit after 1 year	If you exit after 7 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress scenario</b>	<b>What you might get back after costs</b>	1,470.00 EUR	900.00 EUR
	Average return each year	-85.30 %	-29.11 %
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	6,420.00 EUR	6,640.00 EUR
	Average return each year	-35.80 %	-5.68 %
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	10,940.00 EUR	17,390.00 EUR
	Average return each year	9.40 %	8.23 %
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	22,050.00 EUR	28,840.00 EUR
	Average return each year	120.50 %	16.34 %

## What happens if Fondita Fund Management Company Ltd is unable to pay out?

According to law, the fund's assets may not be stored by the fund company. Instead, each fund must have a custodian that takes care of the safekeeping of the fund's assets. Skandinaviska Enskilda Banken AB (publ), Helsinki branch acts as custodian of the funds of the fund. In the event that the fund company goes bankrupt, the management of the fund is taken over by the custodian. The investment is not part of any investor compensation or guarantee scheme.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. If the fund is part of another product, for example a capital insurance, other costs may occur for that product.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 7 years
Total costs	235.52 EUR	1,655.57 EUR
Annual cost impact (*)	2.36%	1.42%

This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9.64 % before costs and 8.23 % after costs.

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## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge any entry costs. A distribution fee of maximum 5,00 % may be applied at the time of purchase through a financial intermediary. The distributor selling you the product will inform you of the actual charge.	0.00 EUR
Exit costs	1,00% of the investment before it is paid out to the investor.	100.00 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1,20% of the value of the investment per year. This is an estimate based on actual costs over the last year.	120.00 EUR
Transaction costs	0,06% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	6.12 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0.00 EUR

## How long should I hold it and can I take money out early?

### Recommended holding period: 7 years

This fund has no minimum holding period, but has been created for long term investment. You should therefore be prepared to remain invested for at least 7 years. However, you can exit your investment usually on every banking day in Finland. A list of days on which the trading of fund units is not possible is available from the Management Company and on the Management Company's website.

## How can I complain?

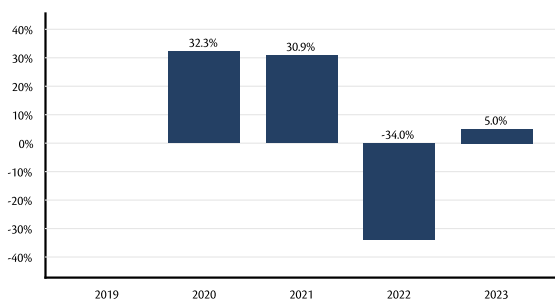
If you wish to make a complaint about this product or the service provided, you can do so as follows:

**By phone:** to the phone number +358 (0)9 66 89 890.

**By e-mail or mail:** to the address [info@fondita.fi](mailto:info@fondita.fi) or to the address Fondita Fund Management Company Ltd., Aleksanterinkatu 48 A, 00100 Helsinki.

You can also complain directly to your distributor.

## Other relevant information



**This chart shows the fund's performance as the percentage loss or gain per year over the last 4 years.**

**Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future.**

**It can help you to assess how the fund has been managed in the past**

Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

The share class was launched on 5. December 2019 .

The historical performance was calculated in the funds base currency EUR .

The Fund's statutory documents, such as the fund prospectus, the fund rules, the annual reports and the monthly calculations of previous performance scenarios are available free of charge at the address [www.fondita.com](http://www.fondita.com), and from the Fund Management Company.

The rules of the fund were confirmed 10.8.2022 in Finland and are valid as of 19.9.2022. Fondita Fund Management Company Ltd. is granted authorization to act as a management company in Finland. The fund and the fund management company are supervised by the Financial Supervision Authority.