



AUGUST 2025
Facts Sheet Document

Nabo Money Market Fund (USD)

Fund Description

This fund aims to offer capital preservation whilst generating low-risk, above-inflation returns. It is suitable for investors seeking:

- Higher returns than bank deposits
- Lowest risk possible for their investments
- Easy access to their cash when needed (24-48 hours)

The fund invests in a mix of government and corporate short-term debt securities as well as certificates of deposit.

Risk Profile



Fund Features

Fund Structure	Unit Trust
Inception Date	August 2014
Fund Size	USD 3.99 Mn
NAV	128.65
Reporting Currency	U S D
Benchmark	SOFR + 1%
Fund Manager	Nabo Capital Ltd.
Portfolio Manager	Charles Miano
Asst. Port. Manager	Joshua Omollo
Trustee	KCB
Auditor	Grant Thornton
Custodian	Stanbic Bank

Investment Terms

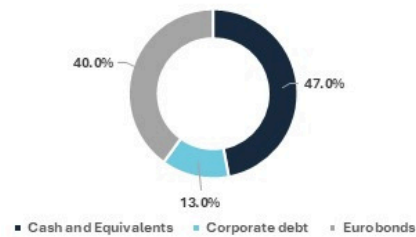
Minimum Investment	USD 1,000
Top-Ups	USD 100 minimum
Investor Reporting	Monthly Statement
	Monthly FactSheet
Initial Fee	Nil
Management Fee	Up to 2.25%
Redemption Fee	Nil
Expense Ratio	0.15%
Best 12 Month	0.40%
Worst 12 Month	0.36%

Commentary

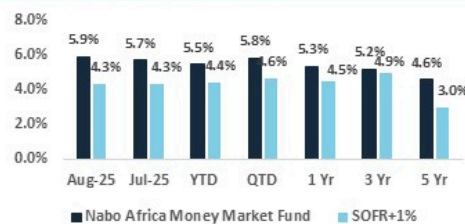
The fund posted a full year net return of 5.9% in August 2025 surpassing the benchmark by over 150 bps, driven by strategic allocation across various securities in the cash and equivalents asset class, government securities and corporate debt.

The portfolio's exposure to cash and cash equivalents has slightly increased following negotiations for better rates with partner banks, with allocation to offshore Eurobonds also supporting the improved return for the portfolio. The aim is to maximize return while still observing a low-to-moderate risk profile.

Portfolio Weights



Net Fund Performance Annualized



Growth of hypothetical USD 1,000 investment (Since Inception)



Disclosure of Track Record (Net of Fees)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annualized
2014	-	-	-	-	-	-	-	-	0.60%	1.10%	0.10%	0.60%	3.00%
2015	-1.20%	1.30%	-0.50%	-1.30%	-2.30%	-0.80%	-1.00%	0.20%	0.20%	0.40%	0.00%	0.60%	-3.40%
2016	0.50%	0.30%	0.80%	0.80%	0.50%	0.20%	0.10%	0.10%	0.10%	0.30%	0.10%	-0.20%	4.20%
2017	-0.10%	0.10%	0.10%	0.10%	0.30%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.10%	0.70%
2018	0.20%	0.30%	0.10%	0.20%	0.30%	0.20%	0.20%	0.30%	0.30%	0.30%	0.20%	0.30%	2.90%
2019	0.30%	0.30%	0.20%	0.30%	0.20%	0.20%	0.20%	0.40%	0.40%	0.60%	0.40%	0.40%	3.90%
2020	0.80%	0.30%	0.30%	0.50%	0.40%	0.30%	-0.30%	0.20%	0.30%	0.30%	0.30%	0.30%	3.90%
2021	0.30%	0.30%	0.30%	0.40%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	0.30%	0.20%	3.60%
2022	0.20%	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.30%	0.30%	2.60%
2023	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	4.70%
2024	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	5.10%
2025	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.41%					5.90%

Disclaimer

CMA does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed. Income from investments may increase or decrease. The effective annual yield is net of fees and gross of withholding tax. Past performance does not guarantee future results. In certain circumstances, investor's rights to redeem investments may be suspended.

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