

## NABO KES MONEY MARKET FUND

Managed By Nabo Capital Limited

# KEY INVESTOR INFORMATION DOCUMENT

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision and whether to invest.

## OBJECTIVES AND INVESTMENT POLICY STATEMENT

### Investment Objective

To achieve a competitive level of return in the reference currency and a high degree of liquidity by investing in KES denominated short term fixed and floating rate debt securities issued by Sovereigns and corporates in Kenya.

### Investment Policy

The Sub-Fund will invest only in interest-earning money market instruments which have a maximum weighted average tenor of eighteen months and includes credit rated or guaranteed commercial papers, government securities, call deposits, certificate of deposit including fixed deposits in commercial banks and deposit taking institutions and any other like instruments as specified by the Central Bank of Kenya from time to time.

## RISK AND REWARD PROFILE



### Why is this Fund in Category 2?

This money market Sub-Fund operates by pooling investor's assets across a number of high-quality money market instruments and short-term debt instruments, aiming for high levels of security and liquidity while seeking a competitive yield. Because the Sub-Fund's underlying investments are in short-term securities, the risk to investors' capital is generally lower than investments in longer term bonds.

### What do these numbers mean?

They rate how a fund might behave and how much risk there is to your capital. Generally, the chance to make large gains means a risk of suffering large losses.

A **Category 1** funds is not a risk-free investment – the risk of losing your money is small, but the chance of making gains is also limited. With a **Category 7** fund, the risk of losing your money is high but there is also a chance of making higher gains. The seven-category scale is complex (for example, 2 is not twice as risky as 1.)

### More about this rating

This rating system is based on the average fluctuations of the prices of funds over the past 5 years, that is, by how much the value of their assets taken together has moved up and down. Historical data, such as used in calculating the synthetic risk indicator, may not be a reliable indication of the Fund's future risk profile.

For a more detailed explanation of risks, please refer to the "Risk Factors" section of the prospectus.

## CHARGES

## ONE OFF CHARGES BEFORE YOU INVEST

### One Off Charges Before You Invest

Initial Charge	Nil
Redemption Charge	Nil

### Charges Taken From The Fund Over A Year

Annual Advisory Management and Advisory Fees	2.25%
--	-------

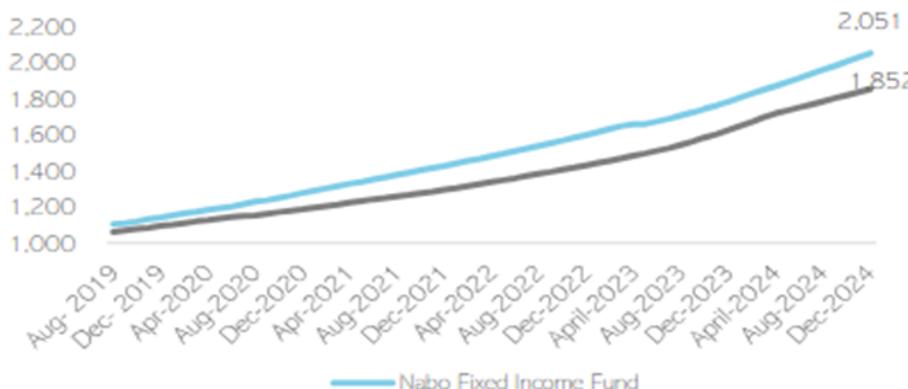
### Charges Taken From The Fund Under Certain Specific Conditions

Performance Fee	Nil
-----------------	-----

These charges are used to pay the costs of running the Fund, including the costs of marketing and selling. Overall, they reduce the growth of your investment. The initial and redemption charges shown are the maximum figures. In some cases, you might pay less, you can find this out from your financial adviser.

The annual advisory management and advisory fee indicated is a fixed charge. This figure, which excludes portfolio transaction costs, may vary from year to year, as a result of trading activities. You can find out more details about the charges by looking at the "Charges and Expenses" section of the Information Memorandum.

## PAST PERFORMANCE



Past performance is not a reliable indicator of future performance.

## PRACTICAL INFORMATION

### Fund Custodian

Stanbic Bank Kenya PLC

### About the Fund

- The Nabo KES Fixed Income Fund "the Fund" is a CIS product established and registered under the Capital Markets regulations as a unit trust under the provisions of the Capital Markets (Collective Investments Schemes) Regulations 2023 ("the CIS Regulations")
- This Fund is subject to tax laws and regulations of Kenya. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please consult your adviser.
- The Fund shall operate as an open-ended fund and its units shall therefore be continuously offered through the Fund Manager and its authorized agents.
- Nabo Capital Limited may be held liable solely based on any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the Information Memorandum.
- This Sub-Fund is denominated in KES.

### Find Out More

- Further information about the Fund, copies of the Information Memorandum, annual and half-year reports may be obtained free of charge in English. Write to the Manager, at Nabo Capital Limited, International House, 5th Floor, Mama Ngina Street Nairobi or visit the website at [www.nabocapital.com](http://www.nabocapital.com)
- Other practical information including the latest share prices are available at the registered office of the Manager and the Trustee, KCB Trustee Services, KCB Towers, 7th Floor, Kenya Road, Upper Hill during normal business hours and will be published on the Nabo Capital website, [www.nabocapital.com](http://www.nabocapital.com)

This Fund is registered and authorised in the Republic of Kenya and regulated by the Capital Markets Authority of Kenya. Nabo Capital Limited is regulated by the Capital Markets Authority, Retirement Benefits Authority & the REITS Association of Kenya.

This Key Investor Information Document is accurate as at **30 January 2025**.