



# SMART INVESTING BOOKLET



Arvocap Asset Managers is regulated by the  
Capital Markets Authority.

[www.arvocap.com](http://www.arvocap.com)

# FOUNDER'S NOTE

## **Monicah Mwaniki** Co-Founder, CEO

At Arvocat Asset Managers Ltd, we built our company on a simple yet profound belief: financial success should be accessible, strategic, and empowering. From day one, our mission has been to redefine wealth management by putting your financial goals at the heart of everything we do.

## **Wilson Wariari** – Co-Founder, CIO

As a licensed and regulated fund manager by the Capital Markets Authority (CMA) of Kenya, we uphold the highest standards of transparency, integrity, and accountability. Compliance is not just a requirement for us, it's a commitment to safeguarding the trust you place in us. Every investment solution we craft is designed with care, precision, and a deep understanding of the ever-evolving financial landscape.

## **Preeyanka Shah** – Co-Founder, COO

At Arvocat, it is our greatest honor to walk alongside you on your financial journey. Whether you're taking your very first step into the world of investing or seeking strategic growth as an experienced investor or institution, we are here to serve you with dedication, integrity, and insight.

## **Atul Shah** – Co-Founder

We are grateful for the trust our clients and partners have placed in us. Your success is what drives us. It fuels our innovation, shapes our strategies, and anchors our commitment to excellence. We understand that behind every financial decision lies a dream — to build, to protect, to grow — and it is our privilege to help bring those dreams to life.



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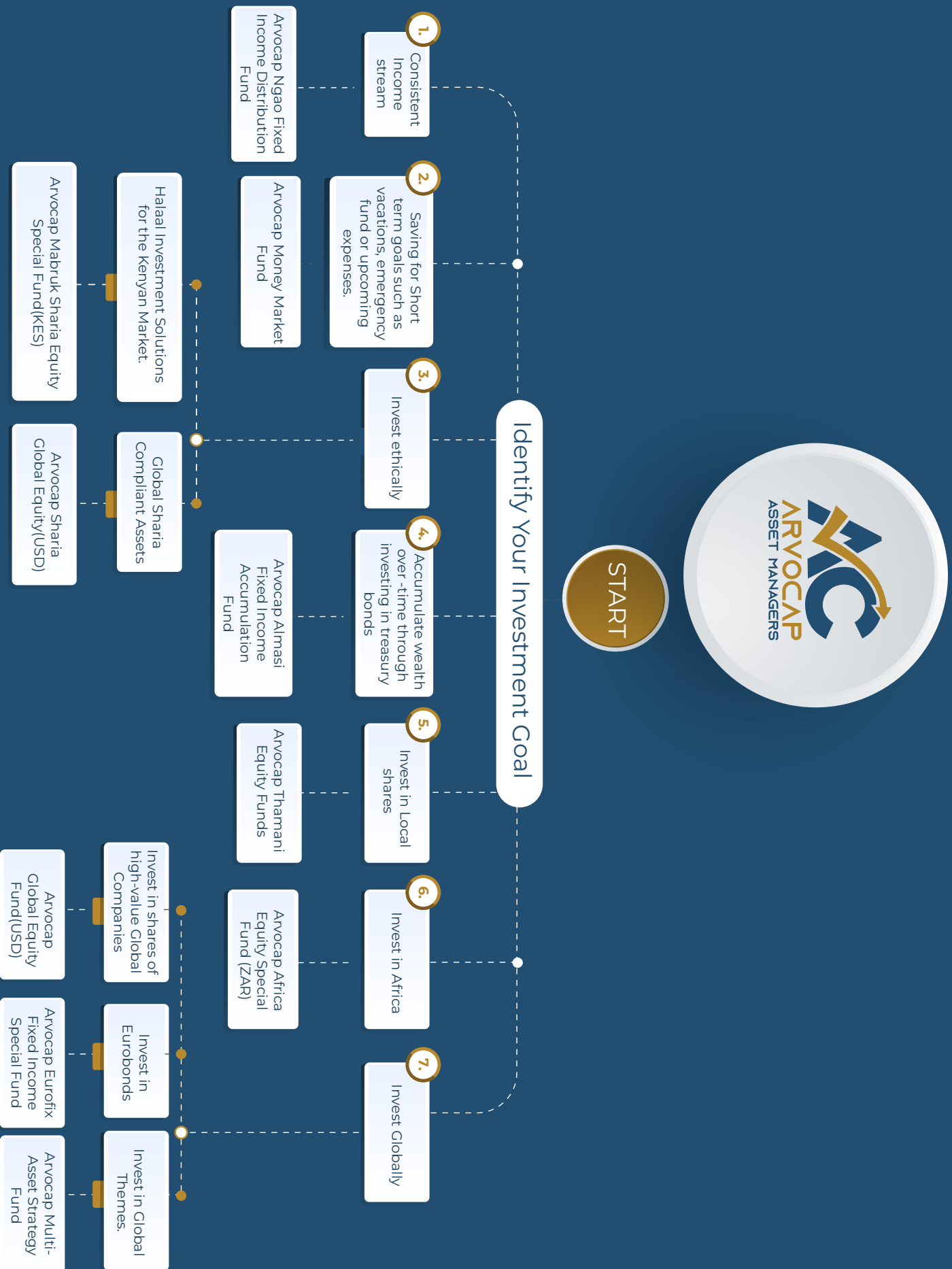
# ARVOCAP NEST OF FUNDS

Our products range spans across five broad categories: Fixed Income Funds, Equity Funds, The Money Market Fund, Multi-Asset Strategy Funds and Shariah Compliant Funds. In most of these categories you'll find a spectrum of currency options- from Kenyan Shillings (KES) to South African Rand (ZAR) and finally the US Dollar (USD). These diverse asset classes, currencies and geographies enables you to create a portfolio mix that meets your desired financial needs and goals.





# ARVOCAP PRODUCT IDENTIFIER FLOWCHART



# 1. FIXED INCOME FUNDS



## **Arvocap Almasi Fixed Income Accumulation Fund (KES)**

### *The Crown Jewel of Investment Opportunities*

This fund is particularly ideal for individuals, businesses, and institutions who prioritize capital preservation, steady accumulation, and long-term financial security. It is designed to offer investors a low-risk, stable, and consistent way to grow their wealth by investing in Kenyan Government bonds, treasury bills and strategically chosen fixed income products like commercial papers and corporate bonds.

*Preserve. Grow. Secure. The Investment Choice for Discerning Wealth Builders*



**Minimum Investment**  
**KSH 100,000**



**Minimum Top up**  
**KSH 100,000**



**Lock in Period**  
**6 Months**



## **Arvocap Ngao Fixed Income Distribution Fund (KES)**

### *Decide How and When your Income comes to you.*

Designed for discerning investors who seek both stability and tailored financial flows, this fund ensures that your capital remains intact while providing a steady income stream—on your terms.

#### **Fund Classes.**

**Class A** – Monthly Income Distribution option ideal for investors with a lump sum to invest, like pension gratuity, seeking monthly income. Also suitable for those needing regular income to cover recurring expenses like rent or supporting dependants.

**Class B** – Quartely Income Distribution, suitable for investors looking to spread out their income flows or target expenses such as school fees.

**Class C** – The semi-annual income Distribution. Offers flexibility in choosing when your income cycle begins, allowing precise timing for expenses like holidays or insurance payments.

**Class D** – Annual income Distribution. Suitable for investors with periodic annual expenses such as health insurance, professional and business licenses, land rates e.t.c



**Minimum Investment**  
**KSH 100,000**



**Minimum Top up**  
**KSH 100,000**



**Lock in Period**  
**6 Months**



## **Arvocap Eurofix Fixed Income Special Fund (USD)**

### *Access Global Fixed Income Opportunities*

Looking to diversify your investments beyond borders? This fund provides a structured pathway into the global fixed income market, offering the potential for stable dollar-based income and long-term capital appreciation.

With a focus on sovereign Eurobonds, corporate dollar bonds, and structured products, the fund is designed to balance income generation with capital growth, making it a strong consideration for investors seeking international exposure.



**Minimum Investment**  
**USD 1,000**



**Minimum Top up**  
**USD 1,000**



**Lock in Period**  
**6 Months**

## 2. EQUITY FUNDS



### Arvocat Thamani Equity Funds (KES)

*Outperform the Market Average by investing in top-tier highly-liquid Kenyan Stocks*

The Arvocat Thamani Equity Fund is designed for discerning investors who demand premium access to Kenya's most liquid, high-performing equities.

With a carefully curated selection of top-tier, high-growth stocks, this fund ensures your capital is aligned with the powerhouses of the Nairobi Securities Exchange (NSE)— without the hassle of timing your entries and exits.

No more guesswork. No more reactive investing. Our elite research team cuts through the noise, analyzes market shifts, and strategically positions your portfolio for optimal performance.



**Minimum Investment**  
**KSH 100,000**



**Minimum Top up**  
**KSH 100,000**



**Lock in Period**  
**6 Months**



### Arvocat Africa Equity Special Fund (ZAR)

*Invest in Africa!*

A strategic investment crafted for those looking to elevate their portfolios by accessing Africa's most promising, high-value stocks.



**Minimum Investment**  
**ZAR 15,000**



**Minimum Top up**  
**ZAR 10,000**



**Lock in Period**  
**6 Months**



### Arvocat Global Equity Special Fund (USD)

*Designed for Investors with an eye for the world stage*

The Arvocat Global Equity Special Fund is designed for investors who demand a seat at the table of the world's most powerful corporations and emerging market leaders.

Gain exposure to a meticulously curated selection of high-performing international equities, handpicked for their resilience, innovation, and long-term growth potential. This fund grants you access to premium global markets, ensuring your portfolio moves in sync with the most influential financial hubs.



**Minimum Investment**  
**USD 1,000**



**Minimum Top up**  
**USD 1,000**



**Lock in Period**  
**6 Months**



## **Arvocat Money Market Fund (KES)**

*Your premier Cash Management Tool*

Your capital should be readily available when you need it—without sitting idle. The Arvocat Money Market Fund is designed for strategic liquidity management, ensuring that your funds remain secure, accessible, and consistently earning.

Whether you're saving for a high-value purchase, managing business cash flow, or preparing for an upcoming investment, this fund provides a stable, high-yield alternative to traditional savings accounts. Your money stays within reach while working harder for you.



**Minimum Investment**  
**KSH 3,000**



**Minimum Top up**  
**KSH 1,000**



**Lock in Period**  
**7 Days**



## **Arvocat Multi-Asset Strategy Fund (USD)**

*Stay ahead of the Curve*

As we witness the rapid revolution of AI and transformative changes across global markets, there's never been a better time to invest in themes that matter.

Invest in groundbreaking sectors like AI and secure commodities such as gold and oil.



**Minimum Investment**  
**USD 1,000**



**Minimum Top up**  
**USD 1,000**



**Lock in Period**  
**6 Months**





## 3. ETHICAL INVESTING

### Halaal Investment opportunity in Kenya and beyond

#### Arvocap Mabruk Sharia Equity Special Fund (KES)

- Tailored Investment solutions for the Kenyan Market
- Diversification across sharia-compliant assets
- Transparent education on investments, turnaround times and managing risks



**Minimum Investment**  
**KSH 100,000**



**Minimum Top up**  
**KSH 100,000**



**Lock in Period**  
**6 Months**

#### Arvocap Sharia Global Equity Fund (USD)

- Invest in Global Sharia-compliant assets
- Grow your Wealth Equitably and Sustainably
- Professional Management with a Sharia approach



**Minimum Investment**  
**USD 1,000**



**Minimum Top up**  
**USD 1,000**



**Lock in Period**  
**6 Months**





# WEALTH ADVISORY

## Your Financial Goals, Strategically Managed

At Arvocat, our Wealth Advisory division is dedicated to helping you build, grow, and protect your wealth through expert, unbiased financial advice.

## WHO WE ARE

At Arvocat, our Wealth Advisory division is dedicated to helping you build, grow, and protect your wealth through expert, unbiased financial advice.

## WHAT WE OFFER



### 1. Independent Financial Advisory

We provide tailored advice across your entire portfolio – whether your assets are held at Arvocat or elsewhere.



### 2. Portfolio Optimization

Our team reviews your current holdings and recommends adjustments to enhance performance, reduce risk, and align with your goals.



### 3. Fund Advisory

Get insights and guidance on how to incorporate Arvocat's range of funds into your investment strategy.



### 4. Goal-Based Planning

We help you design a portfolio that reflects your life stage, income needs, and long-term objectives – from retirement to education planning and beyond.



### 5. Ongoing Monitoring & Support

We don't just advise – we walk with you. Our team continuously monitors your portfolio and provides timely updates and strategic reviews.

## WHY CHOOSE US?

- **Expertise You Can Trust:** Our advisors bring deep market knowledge and personalized care.
- **Client-Centric:** Your success defines ours – we only win when you do.
- **Holistic Approach:** We consider all your assets, across institutions, to give truly complete advice.

**START YOUR WEALTH JOURNEY WITH ARVOCAP TODAY.**

Contact our Wealth Desk on **0701 300 200** or email us at **[wealth@arvocap.com](mailto:wealth@arvocap.com)**



# FAMILY OFFICES

Your Legacy. Strategically Preserved.

## WHO WE ARE

Arvocat's Family Office division is a dedicated partner to high-net-worth families, providing discreet, end-to-end advisory services that protect and grow wealth across generations.

## WHAT WE OFFER



### **1. Succession & Estate Planning**

We guide you through the creation of trusts, wills, and governance structures to ensure smooth intergenerational wealth transfer and family continuity.



### **2. Investment Policy Statements (IPS)**

We help develop and manage customized IPS frameworks to align your family's financial goals, values, and risk appetite.



### **3. Business & Asset Management**

From overseeing family businesses to managing real estate and private investments, we provide structured advisory for long-term sustainability.



### **4. Individual Member Advisory**

We support each family member with tailored financial advice, investment education, and planning for their personal goals.



### **5. Philanthropy & Impact Planning**

Design and implement your family's giving strategy with our support in setting up foundations, endowments, or targeted impact investments.



### **6. Governance & Family Structures**

We help you establish clear governance processes, roles, and decision-making frameworks to strengthen unity and avoid conflict.



### **7. Administrative Support**

We assist with reporting, record-keeping, and coordination across professional advisors, ensuring your family's affairs run smoothly.

## WHY FAMILIES CHOOSE ARVOCAP

- **Confidential & Customized:** Every family is different – our services are always bespoke.
- **Multi-Generational Focus:** We look beyond the present to secure your legacy.
- **Experienced & Trusted:** Our team brings the depth and discretion required to handle complex family matters.

**LET'S BUILD A LASTING LEGACY TOGETHER.**

Contact our Family Office Desk on **0701 300 200** or email us at [invest@arvocap.com](mailto:invest@arvocap.com)





# CORPORATE FINANCE

Strategic Financial Solutions for Growth-Driven Businesses

## WHO WE ARE

Arvocat's Corporate Finance division partners with businesses across sectors to provide strategic advisory, capital raising, and transaction support — helping you unlock value, scale efficiently, and navigate complex financial decisions.

## WHAT WE OFFER



### 1. Capital Raising

We support businesses in raising debt or equity – from early-stage funding to growth capital and expansion financing – by identifying the right sources and structuring optimal deals.



### 2. Mergers & Acquisitions (M&A) Advisory

Whether you're looking to acquire, merge, divest, or sell, we provide end-to-end M&A support including valuation, due diligence coordination, negotiations, and transaction execution.



### 3. Business Valuations

Our team offers objective and defensible valuation reports for fundraising, exits, compliance, restructuring, and internal decision-making.



### 4. Financial Modelling & Forecasting

We build robust, scenario-based financial models to help you understand future performance, evaluate strategic options, and prepare for investor scrutiny.



### 5. Strategic Advisory

From growth planning to capital structuring and market entry, we offer board-level strategic advice tailored to your business objectives.



### 6. Transaction Support & Due Diligence

We assist in preparing your business for transactions — ensuring financial data is investor-ready and helping manage risk through the process.



### 7. Exit Planning & Shareholder Advisory

We help founders and shareholders develop clear exit strategies — including partial liquidity, full exits, and generational transitions.

## WHY WORK WITH ARVOCAP

- **Deep Market Expertise:** Industry insight with practical experience across sectors.
- **Hands-On Support:** We stay involved at every step – from preparation to execution.
- **Tailored Solutions:** No cookie-cutter advice – we structure deals that work for you.

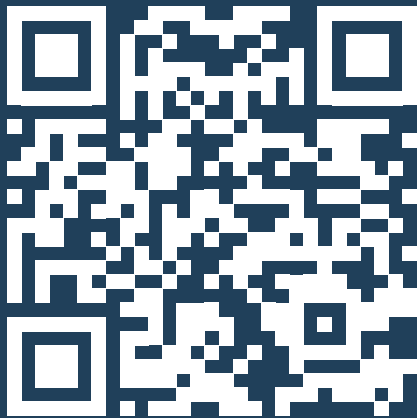
**FROM VISION TO VALUATION — WE HELP YOU EXECUTE**

Contact our Corporate Finance Desk on **0701 300 200** or email us at [corporatefinance@arvocap.com](mailto:corporatefinance@arvocap.com)



## HOW TO INVEST

### STEP 1 CLIENT PORTAL



### STEP 2 DOWNLOAD MOBILE APP



GET IT ON  
Google Play



Download on the  
App Store

Tel: +254 701 300 200 / +254 701 300 700  
[www.arvocap.com](http://www.arvocap.com)

Physical Address.  
Wing B- 8th Floor, Reliable Towers,  
Mogotio Road, Westlands,  
Nairobi Kenya  
P.O.Box 815 – 00300, Nairobi, Kenya.



PAYBILL: 4154444  
ACCOUNT: YOUR AR VOCAP  
MEMBER ACCOUNT NUMBER

*Investing carries the risk of capital loss. Past performance is not indicative of future performance.*

*To learn more about the risks and fees associated with each fund, kindly visit our website*

*[www.arvocap.com](http://www.arvocap.com) to access additional documents such as Key Investor Information Documents (KIID's).*

*You can also send us an email to request for further Information about the fund including the Information Memorandums.*