



Smart Investing!

**CREATE WEALTH, PRESERVE CAPITAL, GENERATE INCOME &
CAPTURE GLOBAL THEMES.**

What are your 2025 RESOLUTIONS

2025

JANUARY

S	M	T	W	T	F	S
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FEBRUARY

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APRIL

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MAY

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JUNE

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JULY

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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1. Introduction:

Welcome to Smart Investing!



Hello, and welcome to a new world of smart investing with Arvocap Asset Managers! We believe that investing should be empowering, fun, and accessible. This booklet is here to help you navigate the financial landscape with a smile on your face. We've packed it with tips, games, and activities to make learning about money enjoyable. Let's embark on this journey together and make 2025 your most financially rewarding year yet!"



Wilson Warari

CHIEF INVESTMENT OFFICER



Money Personality Test

Our relationship with money is unique—and understanding it is the first step toward financial wellness!

This fun, interactive quiz will help you discover your “money personality” and learn tips tailored just for you. Are you a Saver, a Spender, an Investor, or a Giver? Let’s find out!

Question 1:

When you receive an unexpected bonus, you:

- A. Deposit it straight into savings.
- B. Treat yourself to something you’ve wanted.
- C. Invest it in stocks, mutual funds, or a business idea.
- D. Share it with others or give a portion to charity.

Question 2:

You’re at a big sale event. You:

- A. Pass it up unless it’s something you genuinely need.
- B. Go all out—after all, deals like this don’t come every day!
- C. Buy only what you’ve researched and planned to buy.
- D. Grab a few items for yourself and some as gifts for others.

Question 3:

When it comes to managing debt, you:

- A. Avoid it whenever possible.
- B. Don’t mind it, as long as it’s manageable.

- C. Use it strategically, like taking a loan for investments.
- D. Rarely think about it, but prioritize paying others back first.

Question 4:

Your idea of financial freedom is:

- A. Having enough savings to feel secure for the future.
- B. Enjoying life without stressing about money.
- C. Growing your wealth to achieve big goals.
- D. Being able to support others without limitation.

Question 5:

When planning your finances, you:

- A. Prefer a detailed budget to control spending.
- B. Set general spending guidelines but don’t limit yourself too much.
- C. Focus on building a portfolio for future growth.
- D. Consider how your money can impact those around you.

Tally to find out your Personality Results:



Mostly A's: The Saver – You value security and have a careful approach to money.



Mostly B's: The Spender – You believe money is meant to be enjoyed and have an “earn to spend” mentality.



Mostly C's: The Investor – You're strategic with finances, using them to grow wealth with a future focus.



Mostly D's: The Giver – Money is a means to connect with and support others, and you find fulfillment in generosity.

TIPS FOR EACH PERSONALITY TYPE:

- i. **Saver Tip:** Consider investing a portion of savings to see growth beyond a savings account.
- ii. **Spender Tip:** Have specific savings accounts for fun activities or spontaneous purchases to enjoy spending without risking long-term goals.
- iii. **Investor Tip:** Balance high-return goals with a secure emergency fund.
- iv. **Giver Tip:** Set up a budget for giving to ensure financial stability for yourself as well.

Puzzle

INVESTMENT LINGO!

Just like our learned friends in law, the investments space too has its own lingo, How well do you understand it? Match every word to its correct meaning.

Compound Interest

Spreading your money across different types of investments to reduce risk.

Portfolio

Income generated from an investment, usually expressed as a percentage of its cost or current market value.

Liquidity

The interest earned on both the initial principal and the interest that has been added to it over time. ("interest on interest")

Dividend

The measure of how much and how quickly the price of an investment, like a stock or bond, fluctuates over a certain period.

Volatility

A collection of financial investments, such as stocks, bonds, real estate, and other assets, owned by an individual or institution.

Yield

How easily an asset can be converted into cash without losing value.

Diversification

Ownership in an asset or a company.

Equity

A portion of a company's earnings distributed to shareholders, usually in cash or additional shares.

Understanding Risk Tolerance

"Everyone has a different risk appetite. Are you comfortable with high-risk investments, or do you prefer safer, more predictable returns?"

Only one way to find out!

QUIZ:

"Take this short quiz to find out if you're a 'Cautious Investor,' a 'Balanced Investor,' or a 'Risk-Taker.'"

What's Your Risk Tolerance Personality?

Answer the following questions to find out your risk tolerance. Choose the option that best describes you.

1. What is your main financial goal?

- a. Preserve my wealth and avoid losses.
- b. Grow my money steadily over time, even if there's some risk involved.
- c. Maximize my returns, even if it means taking significant risks.

2. How would you react if your investment lost 10% of its value in a month?

- a. I would be very concerned and consider moving my money to a safer investment.
- b. I'd be worried but would stay invested and monitor the situation closely.
- c. I'd see it as a buying opportunity and might even invest more.

3. What percentage of your savings would you be comfortable investing

in a high-risk asset?

- a. Less than 10%
- b. 10% to 30%
- c. More than 30%

4. When it comes to market volatility, how do you feel?

- a. It makes me very nervous; I prefer stability.
- b. I understand it's part of investing, as long as it's not too extreme.
- c. I'm excited by the potential for high rewards and can handle significant ups and downs.

5. How long are you willing to wait before seeing substantial returns on your investments?

- a. Less than 3 years
- b. 3 to 5 years
- c. More than 5 years

Scoring: ★ ★ ★ ☆ ☆

Add Up Your Answers

Mostly A's: Cautious Investor

You prefer stability and want to minimize risks. Your investment style favors safer assets with steady returns, such as fixed income or money market funds.

Mostly B's: Balanced Investor

You're comfortable with some risk in pursuit of higher returns but still value stability. A diversified portfolio with a mix of equities and fixed income may suit you well.

Mostly C's: Risk-Taker

You're not afraid of high-risk, high-reward investments. You understand that with great potential returns come the possibility of significant losses, and you're willing to take that chance.



Choose Your Investment Adventure

Now that we have established your money personality and Investment Goals and Risk Tolerance level lets dive into the Arvocap Nest of Funds.

ARVOCAP MONEY MARKET FUND.



Save For Rainy Days.

The Arvocap Money Market Fund is a secure, flexible savings option ideal for short-term financial needs. Designed as a reliable alternative to a traditional savings account, this fund focuses on capital preservation and quick access to your funds.



Minimum Investment
KSH 3,000



Minimum Top-up
KSH 1,000

ARVOCAP ALMASI FIXED INCOME ACCUMULATION FUND



The Crown Jewel of investment opportunities!

Save for life milestones, such as buying a home, furthering education, or building a financial safety net.

The Arvocap Almasi Fixed Income Accumulation Fund is a specialized investment product that caters to individuals looking for a low-risk,

stable way to grow their savings by investing in treasury bonds.

This fund is designed to accumulate wealth over time through reinvested interest (interest on interest), rather than paying out regular income, making it ideal for those with long-term savings goals.



Minimum Investment
KSH 100,000



Minimum Top-up
KSH 100,000



Lock-in Period
6 Months

ARVOCAP NGAO FIXED INCOME DISTRIBUTION FUND



Decide How and When your income comes to you.

The Arvocap Ngao Fixed Income Distribution Fund is a conservative investment option designed to provide investors with regular income through periodic distributions.

Unlike accumulation funds, where interest is reinvested, the Ngao Fixed Income Distribution Fund focuses on generating steady payouts, making it ideal for investors who prefer a consistent income stream.

Choose your Income Distribution Frequency

Monthly. Quarterly. Semi-annually. Annually

ARVOCAP THAMANI EQUITY FUND



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

Eager to Invest With top picks like Safaricom, KCB, or Equity shares, but find yourself constantly worried about when to buy and sell?

Afraid of missing the perfect opportunity or being caught off guard by sudden market shifts?

Not to worry, We're here to simplify your investment journey.

Our team of expert research analysts crunches the numbers, filters out the noise, and empowers you to make the best trade decisions effortlessly.



Minimum Investment
KSH 100,000



Minimum Top-up
KSH 100,000



Lock-in Period
6 Months

Invest in Africa

ARVOCAP AFRICA SPECIAL EQUITY FUND(ZAR)



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

Investing in Africa's thriving economies has never been more accessible, secure, and profitable.



Minimum Investment
ZAR 15,000



Minimum Top-up
ZAR 15,000



Lock-in Period
6 Months

Invest Globally

ARVOCAP GLOBAL EQUITY SPECIAL FUND (USD)



Designed for investors with an eye on the world stage.

Ready to expand your investment portfolio on a global scale? Tap into high-growth markets and booming economies worldwide

Invest in shares of leading global giants like Apple, Nvidia, Tesla, Amazon, and more.

ARVOCAP EUROFIX FIXED INCOME SPECIAL FUND (USD)



Start earning in dollars!

This fund focuses on carefully selected sovereign eurobonds, dollar corporate bonds, and structured products, designed to build steady dollar income and grow your capital over time.

ARVOCAP MULTI-ASSET STRATEGY FUND (USD)

Stay ahead of the curve!



As we witness the rapid evolution 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**.

These investments are not just trends; they represent the opportunities of a new era, enabling you to capitalize on the innovations and resources that will shape the global economy.



Minimum Investment
USD 1,000



Minimum Top-up
USD 1,000



Lock-in Period
6 Months

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



Get started today—contact us to learn more or schedule a free consultation.
Arvocap Contact Details.



Are You Financially Ready for the Future?

1. What does financial freedom truly mean to you, beyond just having money?

Think about how you would spend your time, who you would be with, and what passions you would pursue if money were no longer a concern.

2. If you were to lose half of your wealth today, what would your priorities be?

How would your goals, lifestyle, and investment approach change if faced with a significant financial loss?

3. Are your current spending habits aligned with the life you want to live in 10 or 20 years?

Reflect on whether your daily expenses and lifestyle choices are helping or hindering your long-term goals.

4. If you could start your financial journey over again, what would you do differently?

Think about the decisions you might change or the opportunities you wish you had taken advantage of sooner.

5. What sacrifices are you willing to make now to achieve your financial dreams in the future?

Ponder which short-term pleasures you're prepared to forgo to build a more secure, prosperous future.

Word Search.

How good is your eyesight? Find as many invetsment-related words as possible.



Almasi
Arvocap
Bond
Diversification
Equity
FixedIncome

HedgeFund
Investor
Liquidity
MoneyMarket
MutualFund
Ngao

Portfolio
RiskTolerance
Securities
Volatility
Yield

Arvocat Investment Toolkit

Arvocat Investment App

The Arvocat app is your one-stop solution for smart, seamless investing!

With just a few taps, you can Top-up your account, Invest in a variety of funds, Sell your units when you need liquidity, and Withdraw your earnings directly to your bank account or Mpesa.

It's easy to use, secure, and designed to help you grow your wealth at your own pace.



Top-up.



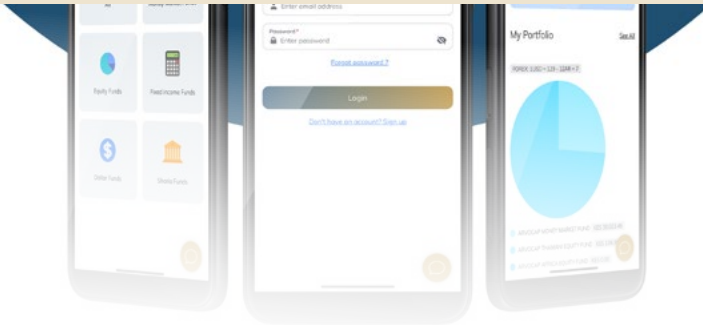
Invest.



Sell.



Withdraw



Investment Calculators

Wondering how much your investments could grow in a year? Or maybe in five? Our Investment Calculators let you simulate and project your growth potential with ease.



The Arvocat Newsletter

Insights that Matter: Stay Informed with Arvocat's Monthly Newsletters.

The world of finance is always evolving. With Arvocat's monthly newsletter, you'll stay in the know about the latest market trends in Kenya, Africa, and beyond



Message From the team (founders)

Congratulations, you have made it to the last page. Thank you for taking your time! We are committed to redefining wealth management through a client-first approach. Driven by a shared vision of excellence, we have created a dynamic platform where your financial goals take center stage. We promise to empower you with tailored investment solutions, innovative strategies, and unwavering integrity.

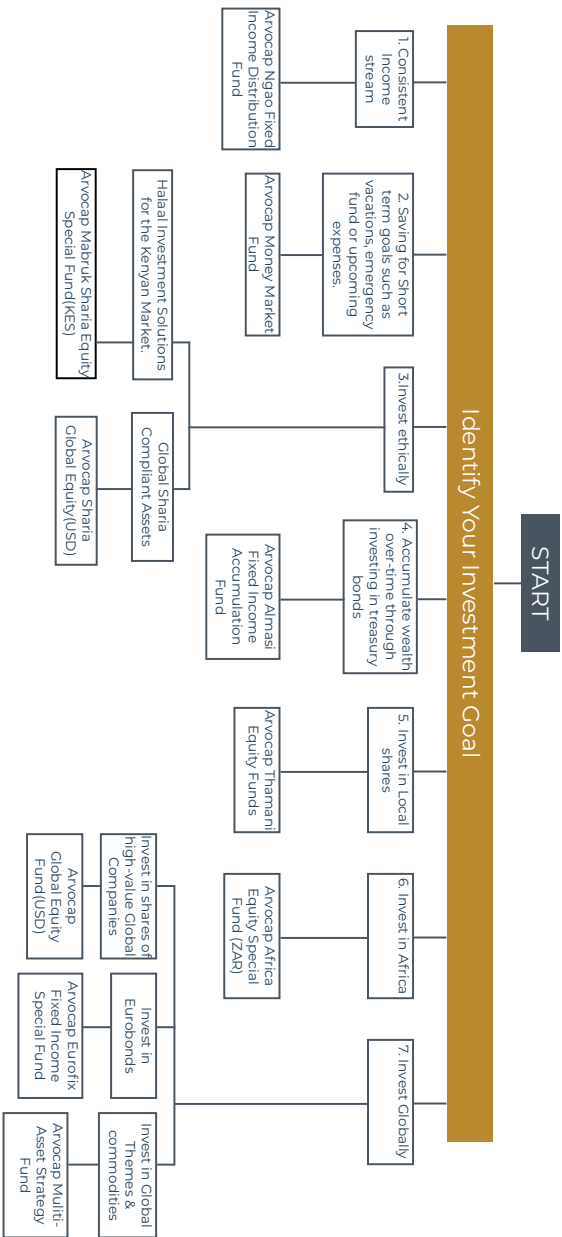
Thank you for joining us on this new incredible chapter. Together, we will continue to redefine wealth management, one success story at a time.

OUR SERVICES.

1. **Fund Management**
2. **Wealth Advisory**
3. **Family Offices and Trust**
4. **Corporate Finance**



**Arvocap Asset Managers is regulated by the
Capital Markets Authority.**



A dream written down with a date becomes a goal. A goal broken down into steps becomes a plan. A plan backed by action makes your dreams come true.



HOW TO INVEST

STEP 1

WEBSITE

www.arvocap.com

STEP 2

CLIENT PORTAL

STEP 3

DOWNLOAD

MOBILE APP



BANK: NCBA Bank / **SWIFT CODE:** CBAFKENX / **BRANCH:** NCBA House

CURRENCY: KES

ACC. No. 9379350018
ACC. Name: ARVOCAP
UNIT TRUST SCHEME

CURRENCY: USD

ACC. No. 9379350026
ACC. Name: ARVOCAP
UNIT TRUST SCHEME

CURRENCY: ZAR

ACC. No. 9379350031
ACC. Name: ARVOCAP
UNIT TRUST SCHEME



PAYBILL: 4154444
ACCOUNT: YOUR ARVOCAP
MEMBER ACCOUNT NUMBER

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Investing carries risk of capital loss. Past performance is not indicative of future performance.
To learn more about the risks and costs associated with each product, kindly visit our website www.arvocap.com to access the Key Investor Information Document (KIID).
You can also write to invest@arvocap.com to request for further Information about the fund including the information memorandum on each fund.