



Amana
Capital Ltd *helping you invest*

Amana Capital Limited is a fund manager licensed and regulated in Kenya by the Capital Markets Authority and the Retirement Benefits Authority since 2003. We manage Unit Trusts, Pensions and provide Wealth Management services to individuals and institutions.



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WHAT WE DO AT AMANA CAPITAL

- ❑ We offer Unit Trust Funds
- ❑ We provide Wealth Management services to High Net Worth Individuals
- ❑ We offer Cash Management/Treasury Assist services to businesses and institutions
- ❑ We manage Pensions & Provident Funds on behalf of individuals, companies and institutions

Unit Trusts | Wealth Management | Pensions



OUR HISTORY

- ❑ **2003:** Amana Capital established by Hardy Pemhiwa and Consolata Ndayisenga and licensed as a fund manager & investment advisor by Capital Markets Authority.
- ❑ **2004:** Licensed by Retirement Benefits Authority to manage pension & provident funds
- ❑ **2006:** Launch of “MyPension”, the Amana Personal Pension Plan, a first by a fund manager in Kenya
- ❑ **2010:** Launch of Amana Unit Trust Funds Scheme specifically targeted at investors of moderate means with the lowest account opening amount at the time
- ❑ **2011:** Launch of Amana Umbrella Pension Scheme, the first group pension scheme sponsored by a fund manager in Kenya targeting small & medium size enterprises
- ❑ **2012:** Wilken Africa Limited, a 50-year old Kenyan investment company invests in Amana Capital





WHAT WE WILL COVER

- Investment options for different time lines
- Unit Trusts and model portfolios
- Umbrella Pensions Schemes
- Wealth and Cash Management

WHAT YOU SHOULD GET FROM THE WORKSHOP

- A clear understanding, why your company needs to invest
- An overview of the umbrella/Group Pension
- Understanding how investing in your STAFF is critical for your success
- Understanding the various investment instruments available in the market, and why your accountant/finance manager needs to speak to a fund manager to help manage their cash flows.



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AMANA UNIT TRUST SCHEME

Investing through Amana Unit Trust Funds is the most accessible, profitable and protected way of preserving and growing your money in Kenya today

WHY YOU SHOULD INVEST IN THE AMANA UNIT TRUST FUNDS

1. Investing is Easy and Your Money is Easily Accessible
2. You Get Good returns
3. You Get Value for money
4. You always know how much you own
5. You are protected
6. Flexible investment options



TIME LINE FOR INVESTMENTS

SHORT TERM INVESTMENT (12 Months)

- Investors looking to preserve capital but earn higher interest than regular savings account
- Looking for high liquidity in their investments
- Amana Shilling Fund and Treasury Assist Services

MID TERM INVESTMENT (approximately 3 years)

- Investors who have a specific investment goal in the near future
- Have a moderate risk tolerance
- Looking for portfolio diversification
- Amana Balanced Fund

LONG TERM INVESTMENT (Over 5 years)

- Investors looking to generate long term returns & maximize capital growth
- Looking to hedge against inflation
- Amana Growth Fund and Portfolio Management



AMANA UNIT TRUSTS

Amana Shilling Fund – Preserve Wealth

High liquidity & easy accessibility of investment at short notice.
Competitive return relative to savings accounts
For short term investment horizon
Desire a low risk portfolio with capital stability
Invested in short term securities

Amana Growth Fund – Grow Wealth

Generate high long term returns and capital growth
Excellent hedge against inflation
Investment time horizon of more than 5 years
Invested in a diversified portfolio of stocks
Have a tolerance for above average risk

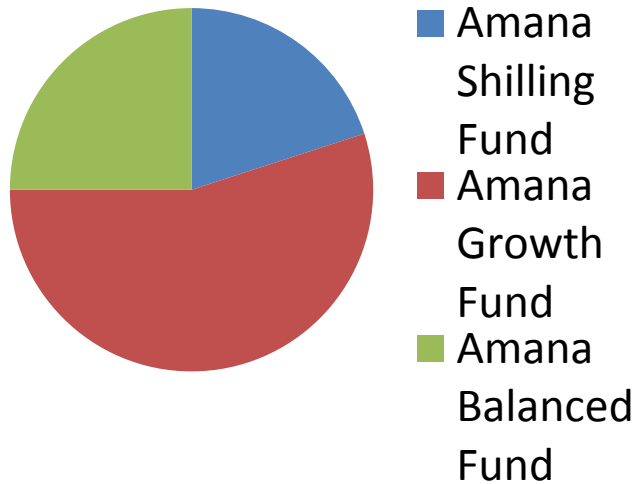
Amana Balance Fund – Accumulate Wealth

Fairly easy accessibility to funds
Better returns comparable to bond investments
For Medium term investment horizon
Portfolio diversification in Stocks & Bonds

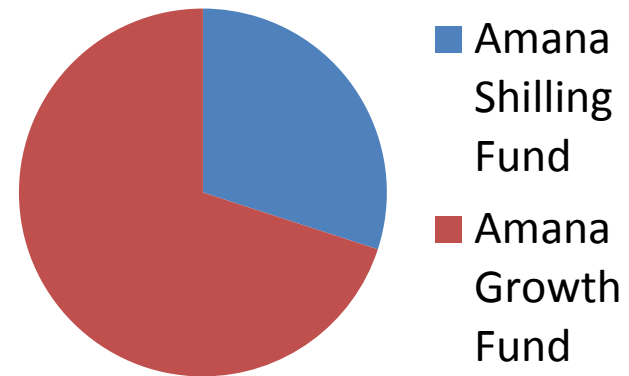


PORTFOLIO MANAGEMENT

Model Portfolio



Model Portfolio





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AMANA UMBRELLA PENSION SCHEME

Amana Umbrella Pension Plan

✓ A flexible and affordable group pension plan designed for small & medium size enterprises wishing to offer retirement savings benefits to their employees without the management overhead needed to establish a corporate scheme.

- A pension scheme that is open to many employer organizations
- The scheme has a common Board of Trustees and administrator, a common Custodian, a common Fund Manager & one Auditor
- Established by Trust Deed & General Rules applying to all participating employers
- There is an option for specific scheme rules for different employer organizations
- Registered with Retirement Benefits Authority and Kenya Revenue Authority for preferential tax treatment of income and contributions



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WHY THE AMANA UMBRELLA PENSION

- The employer does not bear any establishment costs
- An independent corporate trustee is appointed to represent all member interests
- The employer can devote time and energy to running their core business
- A lower Total Expense Ratio as scheme management costs are shared amongst many participating employer organizations
- Fits into the contemporary management practice of out-sourcing
- Fiduciary risk and responsibility is borne by professionals experienced in pension management matters



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WEALTH MANAGEMENT

For institutions and SME's we offer

- Portfolio management services.
- Through our **TreasuryAssist** service, we provide cash management services designed to provide money market returns on cash holdings without compromising liquidity requirements



HOW THE INVESTMENT PROCESS WORKS

On-Boarding

- We agree on the company's investment objectives
- We sign an investment management mandate with the company

Capital Deployment

- We open a Custody Account with Standard Chartered Bank (or any other custody bank) to keep all funds & assets of the company under a safe custody arrangement
- Your company transfers the investment capital into the custody account

Investment

- Amana Capital initiates the process of identifying and acquiring securities
- Custodian undertakes all settlements & holds title to all securities

Reporting

- We will provide a monthly portfolio performance report within 7 days of end of each month and undertake a quarterly presentation including a market commentary



OUR RETURN SPEAKS FOR ITSELF

PORTFOLIO	2014 (As at 31 August)	2013	2012
Amana Shilling Fund	10.04%	10.21%	17.14%
Amana Balanced Fund	7.65%	16.45%	13.73%
Amana Growth Fund	7.77%	15.83%	19.26%
Amana Dollar Fund	9.91%	4.17%	9.74%
Amana Personal Pension	15.62%	18.42%	20.66%
Amana Umbrella Pension	13.33%	18.27%	20.40%



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WHY YOU SHOULD CHOOSE AMANA CAPITAL

- ❑ Our mission is to help you invest. Profitably.
- ❑ We have been licensed and regulated since 2003
- ❑ We are independent. We offer un-biased investment advice and take un-biased investment decisions driven only by our client's investment goals.
- ❑ We are small enough to offer our institutional and high net worth clients a personalized service and yet big enough to have the market power to obtain superior returns for our investors of moderate means.
- ❑ We have a robust corporate governance structure in place comprising an experienced board with a majority of non-executive directors a risk and compliance function and an internal audit department reporting directly to the board.



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