



# 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.



*Amana*  
Capital Ltd *helping you invest*



## 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
- What type of investor are you?
- Recommended portfolio for Young Professionals
- Barriers to successful investing

## WHAT YOU SHOULD GET FROM THE WORKSHOP

- A clear understanding why looking at your whole investment portfolio is critical
- An overview of how successful people create wealth
- Understanding how Age, lifestyle, family situation impact your investment portfolio
- Understanding the various investment instruments available in the market, their risks and potential returns



## INVESTMENT OPTIONS

### INVESTMENTS

- Money set aside for long term growth
- Usually value of investments can go up or down
- Your savings are part of your investment portfolio

### TYPES OF INVESTMENTS

- Cash or Cash equivalents
- Shares/Stocks – Private companies or Public listed companies
- Fixed Income – Treasury Bills & Bonds, Commercial Paper
- Alternative Investments i.e. Real Estate, Commodities, Private Equity



## 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 Emergency Fund and Amana Shilling Fund

### **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



## YOUNG PROFESSIONALS

### **Investment Goal**

- Maximize on long term growth
- Take advantage of time for investment planning
- You can afford a relative high degree of risk

Grow funds to maximize long term growth

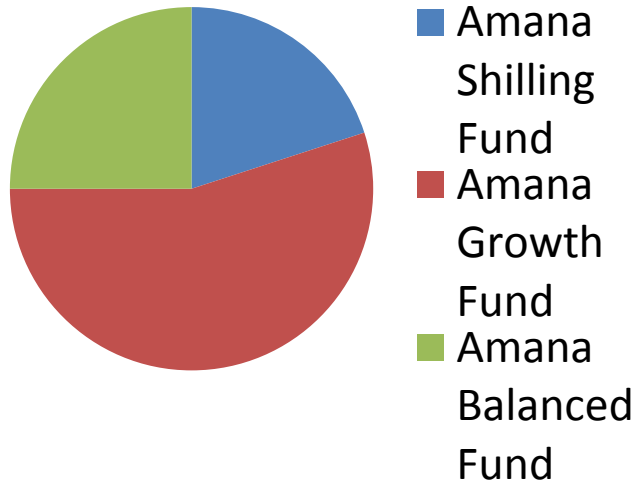
Money market funds to maximize income on savings

Automatic monthly investment plan should be started NOW

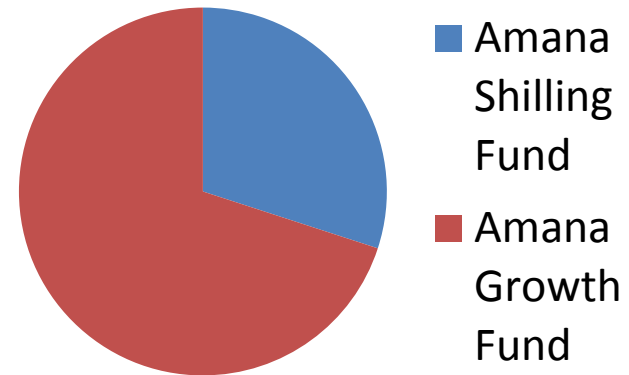


# PORTFOLIO MANAGEMENT

## Model Portfolio



## Model Portfolio







## WHERE DO I START?

- Start with an investment goal. What do I want to achieve and by when.
- Invest various portions of your funds in the Amana Shilling Fund, Amana Balanced Fund and The Amana Growth Fund as a way of optimizing your portfolio's risk vs desired returns.
- We all desire high returns with minimal risk but ....
- All investments choices have a trade off between Risk and Return



*Amana*  
Capital Ltd *helping you invest*

## RETIREMENT PLANNING

Time is your best friend.

Have you started planning for retirement?

What kind of lifestyle do you want to live?

How do you plan on achieving your financial goals?

Are you going to give the responsibility of your old age to your  
Children? The Government? Your Employer?



## MyPENSION

MyPension is the Personal Pension Plan from Amana Capital  
It allows you to:

- Choose your level of contributions
- Choose how often you want to contribute
- Stop paying, take a break and restart at any time
  - **Reducing your contributions will reduce your future pension**
- Make one-off lump sum payments at any time
- Benefit from [tax relief](#) on all contributions up to Kshs 20,000 per month
- Change your contribution amount at any time



*Amana*  
Capital Ltd *helping you invest*

## 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.



*Amana*  
Capital Ltd *helping you invest*

## 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%

Unit Trusts | Wealth Management | Pensions



*Amana*  
Capital Ltd *helping you invest*

[www.amanacapital.co.ke](http://www.amanacapital.co.ke)

**AMANA CAPITAL LIMITED**

Saachi Plaza, Block C, 2<sup>nd</sup> Floor  
Argwings Kodhek Road, Kilimani  
PO Box 9480 Nairobi 00100 Kenya

**Tel.** +254 20 235 1738/41/42

**Mobile.** +254 721 700 076

**Email.** [info@amanacapital.co.ke](mailto:info@amanacapital.co.ke)