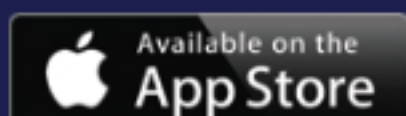


www.eticacap.com



Etica Capital Limited (ECL) is a wealth tech company looking to revolutionize wealth management for retail investors through technology, by creating a platform that instills confidence in the investing public that breeds transparency, innovation and financial inclusion with as little as **KES 100**.

Etica App Available;



ETICA CAPITAL IS REGULATED BY THE CAPITAL MARKETS AUTHORITY (CMA)

Overview

Etica Unit Trust Fund comprises four sub-funds, highlighted below, which enable the client access to diverse regulated products that suit their needs. The fund's governance is as below;

Trustee: The Co-operative Bank of Kenya

Custodian: Equity Bank Kenya

Fund Manager and Fund Administrator: Etica Capital Limited.



How to Open an Account:

1. Through the Etica Mobile App (iOS and Android)
2. Web Portal on the Etica website, or
3. Filling a manual/physical application form.



Etica Money Market Fund – EMMF

Etica Money Market fund targets investors with a short-term investment horizon and offers them an opportunity to get attractive returns at the same time protecting their capital and offering liquidity. The fund primarily invests in short-term money market instruments.

Minimum Investment and top up: **Kshs 100**
Risk profile: **Low risk**
Lock in period: **No lock in period**
Benchmark: **Average 91 day T-bill +1% p.a.**
Management fee: **2.0% p.a.**

Why Etica MMF

1. Etica MMF can offer attractive return and at the same time provide liquidity.
2. Flexibility - one can directly withdraw to M-PESA, bank, or pay their bills directly from their investment.
3. A channel where clients can invest their idle cash and easily access it when needed.
4. Investment safety due to oversight from the Capital Markets Authority and the Trustee.
5. Stability as the Fund invests in assets with low volatility. The principal is also protected.

Etica Fixed Income Fund – EFIF

Etica Fixed Income Fund invests in a diversified portfolio of fixed income securities such as government bonds, bank deposits and other fixed income instruments, with the aims of offering attractive returns by outperforming the income yield available on money market instruments and fixed deposit accounts and at the same time.

Minimum Investment and top up: **Kshs 100**
Risk profile: **Low risk**
Lock in period: **No lock in period**
Benchmark: **Average 182 day T-bill +1% p.a.**
Management fee: **2.0% p.a.**

Why Etica Fixed Income Fund

1. A unit holder can invest and withdraw whenever they want as the funds have no lock in period.
2. The fund targets to offer attractive returns while protecting the investors' capital.
3. Offers liquidity. Investors can access their funds easily.
4. Investment safety due to oversight by the Capital Markets Authority and the Trustee.

Etica Shariah Fund – ESF

Etica Shariah Fund targets investors who are looking for an investment opportunity that follow the Islam principals of investing. The fund holds a diversified portfolio of shariah-compliant investments and aims to offer investors regular income.

Minimum Investment and top up: **Kshs 100**
Risk Profile: **Moderate**
Lock in period: **No lock in period**
Management fee: **2.0% p.a.**
Benchmark: **The average rate of Shariah Compliant 3 months deposits (offered by a Shariah Compliant Bank) +2% p.a.**

Why Etica Shariah Fund

1. The Fund follows the Islam principals on ethics and socially responsibility while investing which means that the investments not only benefit the investor but also contribute to the overall development of society.
2. Oversight from the Capital Markets Authority and Trustee ensures investors' interest are protected.



Etica Wealth Fund - EWF

Etica wealth fund targets sophisticated investors who have a medium-term investments horizon and allows clients to participate in a well-diversified portfolio that is able to offer attractive returns, by investing in a wide range of securities including but not limited to treasury securities and corporate instruments.

Minimum Investment: **Kshs 1,000,000**

Top up: **Kshs 500,000**

Risk Profile: **Moderate risk**

Benchmark: **Average 182 day T-bill +2% p.a.**

Why Etica Wealth Fund

1. The fund is able to offer competitive returns, above returns available in money market instruments.
2. The fund is compounded on a daily basis hence investors' funds grow fast.
3. The fund is regulated by the Capital Markets Authority and has oversight from the Trustee to protect investors.



Class of Units	Lock in Period	Management Fees
Class A	6 months	1.80% p.a.
Class B	9 months	1.65% p.a.
Class C	12 months	1.50% p.a.

Disclaimer: The past performance is no indication of future performance as the price of units may go up as well as down. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed. For more information about the products, investors can request and review the products information memorandum.



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