

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 of various sub-funds targeting different segments of the markets from low to high income earners to ensure financial inclusion, flexibility and diversity in investment services. They are tailored to meet both short term and long term goals with different levels of liquidity, access and above average returns. 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.

Digital Investment Platform

- ✓ Ease of onboarding through mobile app (Android/iOS) or website in about 5 minutes
- ✓ Invest from as low as KES 100/=
- ✓ Instant deposit and withdrawals via M-Pesa and Pesalink in a few seconds
- ✓ Manage and monitor your account / statements digitally at any time for free
- ✓ Diverse products available based on investment goals
- ✓ Bank deposit and withdrawals to any bank in the world

Customer Service



24/7 customer service to clients using different channels namely;

☎ +254 769 999 666

☎ +254 769 999 666 or
+254 111 055 650

✉ fundops@eticacap.com

🌐 www.eticacap.com

Etica Capital



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 - KES

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: **KES 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 - KES

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 Money Market Fund - USD

Etica Money Market fund USD 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: **USD 100**

Minimum Top up: **USD 50**

Risk profile: **Low risk**

Initial lock in period: **30 days**

Benchmark: **The average 3-months USD deposit rate for tier 1 Banks**

Management fee: **2.0% p.a.**

Why Etica MMF - USD

1. Etica MMF-USD can offer attractive return, which are normally higher than the USD Bank deposits, and at the same time provide liquidity.
2. Allows to reduce their exposure in local currencies, by diversifying their investments in different currencies.
3. Investment safety due to oversight from the Capital Markets Authority and the Trustee.
4. Stability as the Fund invests in assets with low volatility. The principal is also protected.

Etica Shariah Fund - KES

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: **KES 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 - KES

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 Shariah Fund - USD

Etica Sharia Fund-USD 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 and allowing the investors o diversify their investment into USD currency.

Minimum Investment: **USD 100**

Minimum Top up: **USD 50**

Risk profile: **Moderate**

Initial lock in period: **30 days**

Benchmark: **The average rate of Shariah Compliant 3 - months USD deposits +2% p.a.**

Management fee: **2.0% p.a.**

Why Etica Shariah Fund - USD

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 Fixed Income Fund - KES

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.



Why Etica Fixed Income Fund - KES

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.

Minimum Investment and top up: **KES 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.**

Etica Fixed Income Fund - USD

The Etica Fixed Income Fund (USD) 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: **USD 100**

Minimum Top up: **USD 50**

Risk Profile: **Low Risk**

Initial lock in period: **30 days**

Benchmark: **The average 3 months USD Deposit rate for Tier I banks + 0.25% p.a**

Management fee: **2.0% p.a.**

Why Etica Fixed Income - USD

- 1. Capital Protection with Low Risk Profile:** The fund maintains a low-risk profile by investing in a diversified portfolio of fixed income securities, such as government bonds and bank deposits. This approach aims to protect investors' capital while providing stable returns.
- 2. Liquidity and Accessibility:** With no lock-in period, investors can access their funds at any time. Withdrawals are processed within three business days, offering flexibility and liquidity for those who need it.
- 3. Regulatory Oversight and Safety:** The fund is regulated by the Capital Markets Authority and overseen by reputable institutions, including Co-operative Bank Kenya Ltd as trustee and Equity Bank Kenya Ltd as custodian. This regulatory framework ensures investor protection and adherence to industry standards.
- 4. Diversification into USD Assets:** Investing in the USD-denominated fund allows investors to diversify their portfolios by holding assets in a stable foreign currency. This strategy can help mitigate risks associated with local currency fluctuations.

Etica Special Wealth Fund - KES

Etica Special 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: **KES 1,000,000**

Top up: **KES 500,000**

Risk Profile: **Moderate risk**

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

Class of Units	Lock in Period	Management Fees
Class A	6 months	2.25% p.a.
Class B	9 months	2.00% p.a.
Class C	12 months	1.75% p.a.

Why Etica Special Wealth Fund - KES

- 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.

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.

Etica Special Multi Asset Fund - KES

Etica Special Multi-Asset Fund is a Special Fund regulated by the Capital Markets Authority (CMA), whose aim is to provide investors with a medium-long term investments horizon access to a diversified portfolio across multiple asset classes including but not limited to Equities listed in Sub Saharan Africa, Government Securities, Offshore securities, derivatives etc.

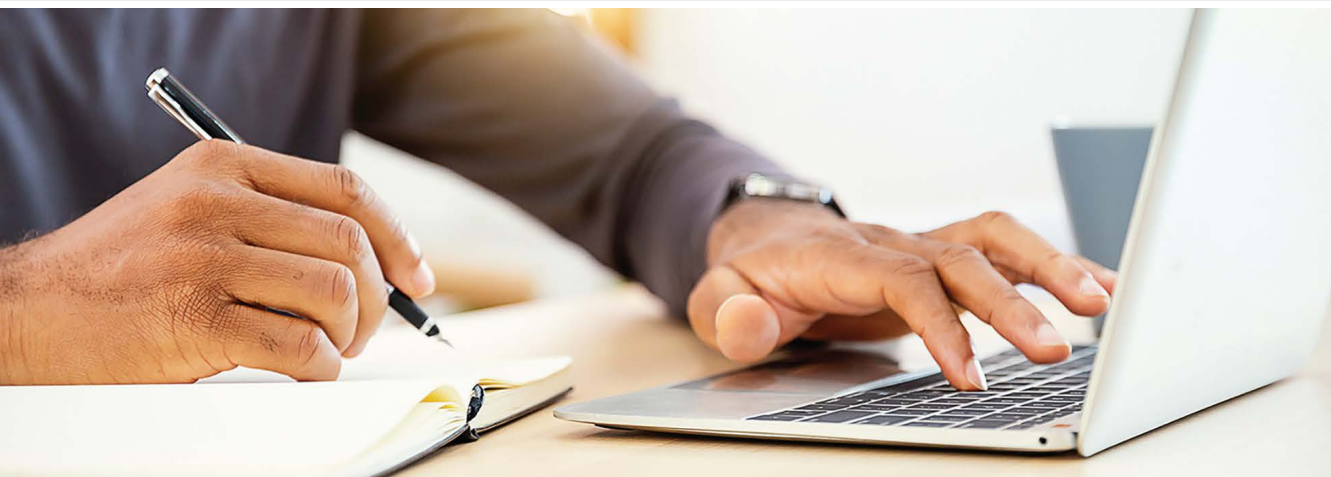


Minimum Investment: **KES 250,000**
Minimum Top Up: **KES 100,000**
Interest Distribution: **Calendar Quarter**
Interest Compounding: **Quarterly**
Risk Profile: **Medium-High Risk**
Benchmark: **NASI +2% (50%), Prevailing yield on 5-year bond+2% p.a. (30%), average 91-day t bill (10%) and average 182-day t bill (10%)**

Why Etica Special Multi Asset Fund - KES

- 1. Diversification Across Asset Classes** -The fund's multi-asset strategy provides exposure across various asset classes reducing concentration risk and smoothing returns across market cycles.
- 2. Active Risk Management** - The fund's flexible mandate allows the portfolio management team to dynamically shift allocations in response to changing market conditions. This active oversight is designed to protect capital during downturns while capturing upside during favorable environments
- 3. Built for the Long Term** - The fund is designed to grow your wealth steadily over time.
- 4. The fund is regulated and approved by the Capital Markets Authority and has oversight from the Trustee to protect investors.**

Disclaimer: Investing in Etica Special Multi-Asset Fund may not be suitable for all types of investors. Before making an investment decision, investors should carefully consider whether Etica Special Multi-Asset is suitable considering their financial position, investment objectives, experiences, risk tolerance and other relevant circumstances. The price of units and the income from them may fluctuate with changes in the value of underlying securities, and past performance is not reflective of future performance.



Payment Options & Account Opening Options

Payment Options

1.

Equity Bank Channels

Equity Bank Deposits Automatically Update in your Etica Account in Seconds

This includes Equity Bank Agents, Equitel, Equity Bank **USSD *247#** and Equity Bank Branches.

Use Biller Number **919292** and your Member Number as the Account Number.

For example, Biller Number of 919292 and Account Number 1060M.

For Equity Bank Branches Use Biller **Code Etica** and your **Member number.**



2.

Pesalink Option

Pesalink Deposits Automatically Update in your Etica Account in Seconds

Login to your Bank App/Web Account or use your Bank's USSD Code

Select Etica Collection Account's Bank Name:

EQUITY BANK

Enter Account Name:

Etica Unit Trust Collection Account

Enter our KES Account Number:

0180283951027

Enter Reference / Narration / Description as your Etica Client Code with an alphabet at the end e.g. **1060M**



3.

Bank Transfers - KES

Account Name:

Etica Unit Trust Collection Account

Account Number:

0180283951027

Member Number:

(For example 1060M)

Bank Name:

Equity Bank Kenya Limited

Branch:

Community Supreme Branch

Branch Code: **018**

4.

Bank Transfers - USD

Account Name:

Etica Unit Trust Collection Account - USD

Account Number:

0180285106666

Member Number:

(For example 1060MU)

Bank Name:

Equity Bank Kenya Limited

Branch:

Community Supreme Branch

Branch Code: **018**

5.

M-PESA Option

M-Pesa Deposits Automatically Update in your Etica Account in Seconds

Paybill Number:

4096483

Account Number:

**Your Member Number
(For example 1060M)**



To open an account and to view your account details kindly log on to:

[Open Account](#)

KYC Requirements for different types of Accounts

Individual Account/Joint account

(for each joint holder)

- National ID/Passport copy
- Recent coloured passport sized picture
- Tax certificate copy/Equivalent

Self Help Groups / Welfare Societies

- National ID/Passport copy of each signatory
- Recent colour passport - sized photos of each signatory
- Committee resolution on approval of account opening
- List of approved signatories and their specimen signatures and emails
- Constitution of group
- Certificate of registration

Minor Account

- National ID/Passport copy for the parent/guardian
- Recent coloured passport sized picture for the parent/guardian
- Tax certificate copy/Equivalent for the parent/guardian
- Birth certificate/Birth notification for the minor

Partnership (for each partner)

- National ID/Passport copy of partner
- Recent color Passport - sized photos of each partner
- Copy of Partnership Agreement/Deed
- Written approval for account opening by partners
- Copy of Certificate of Registration

Sole Proprietorship

- Registration certificate for the sole proprietorship business
- National ID/Passport copy of the sole proprietor
- Recent coloured passport sized picture of the sole proprietor
- Tax certificate copy/Equivalent of the sole proprietor

Corporate / Institutional Accounts

- National ID/Passport copy of each director and signatory
- Color Passport - sized photos for each director and signatory
- Copy of Memorandum and articles of Association
- Board resolution on approval of account opening
- List of approved signatories and their specimen and email
- Certificate of registration
- CR12/List of the ultimate beneficial owners and their IDs/Passports



- 📍 Allamano Centre, Consolata Shrine Westlands, Suite 4A & 4E
- 📞 +254 769 999 666
- 📞 +254 769 999 666 or +254 111 055 650
- ✉️ fundops@eticacap.com
- 🌐 www.eticacap.com

Etica Capital

