



## KEY INVESTOR INFORMATION

**ETICA MONEY MARKET FUND (KES)** 

✦ This document provides you with key information about the Etica Money Market Fund (KES) (“the Fund”) to help prospective investors understand the nature, risks, costs, potential gains and losses associated with the Fund

## ✦ About the Fund

Etica Money Market Fund (KES) is a Unit Trust Fund regulated by the Capital Markets Authority (CMA). The 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, by primarily investing in short-term money market instruments.

### ✦ Key Features:

- ✔ Minimum Investment: Kshs 100
- ✔ Minimum Top-up: Kshs 100
- ✔ Base Currency: Kenya Shillings
- ✔ Benchmark: Average 91-day Tbill+1% p.a.
- ✔ Inception Date: February 2023
- ✔ Interest Distribution: Daily
- ✔ Compounding Frequency: Daily
- ✔ Initial Lock in period: None
- ✔ Trustee: The Co-operative Bank of Kenya
- ✔ Custodian: Equity Bank Kenya
- ✔ Fund Manager: Etica Capital Limited
- ✔ Regulator: Capital Markets Authority

## ✦ Investment Objective:

The investment objective of the Etica Money Market Fund (KES) is to obtain a high level of current income while protecting investor’s capital. The fund aims to outperform the income yield available on money market instruments and fixed deposit accounts by holding a diversified portfolio of securities.

## ✦ Investment Strategy

The fund will invest primarily in short-term Kenyan government securities issued by the Central Bank of Kenya, complemented by diversified bank deposits and limited high-quality commercial paper, while maintaining short duration and strong liquidity buffers to preserve capital, ensure daily access to funds, and optimize stable returns under Capital Markets Authority guidelines.

### ✦ Investable Asset Classes

- ✔ Bank Deposits (Call and Fixed)
- ✔ Commercial Papers
- ✔ Government Securities e.g. Treasury Bonds, Treasury Bills
- ✔ Listed Corporate Bonds

## ✦ Past Performance

For a comprehensive and transparent overview of the Fund’s performance, we encourage you to review the latest Fact Sheet here <https://eticacap.com/fact-sheet/>. The Fact Sheet is updated monthly to ensure investors have access to timely and accurate information. It provides a detailed analysis of performance across various time horizons, including the most recent month, the previous quarter, the previous year, and performance since inception. This structured presentation allows investors to evaluate short-term movements alongside long-term growth trends, supporting informed decision-making and a clearer appreciation of the value generated by the Fund over time.

## ✦ Charges:

Initial Fee	Nil
Exit Fee	Nil
Management fee	Up to 2% p.a. of the Net Asset Value
Trustee fee	0.19% p.a. of the Net Asset Value
Custodial fee	0.15%p.a of the Net Asset Value

## ✦ Risk Reward Profile

We have classified this product as 1 out of 7, which is a **low risk class**.

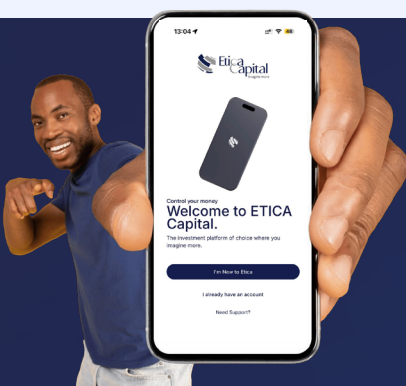
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Etica Money Market Fund (KES) invests in short term money market instruments including government securities, bank deposits and rated/ guaranteed commercial papers. The Fund's portfolio has a short weighted average maturity, which is less than 18 months, thus reducing sensitivity to interest rate movements. The fund is structured to prioritize capital preservation, liquidity, and stable income generation, making it suitable for risk-averse investors with short-term investment horizons. In terms of reward, the Fund aims to deliver consistent returns that exceed returns available on traditional savings or current accounts over time. However, returns are constrained by the conservative investment universe and does not seek capital appreciation and therefore not suitable for investors pursuing high returns, but it provides an efficient vehicle for cash management, short-term investment, and capital protection.

## ✦ More Information

More information about the Fund, including copies of the prospectus, annual and half-yearly financial reports may be obtained free of charge in English at our registered office, Suite 4A and 4E, Allamano Centre, Inside Consolata Shrine, Waiyaki Way. One may also request for these documents on email via [fundops@eticacap.com](mailto:fundops@eticacap.com)

**Disclaimer:** The yield quoted is an effective annual yield, net of fees and gross of withholding tax. The past performance is no indication of future performance as the price of units may go up as well as down. In certain specified circumstances the investors' right to redeem their participatory interests may be suspended. 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.



### ✦ How to Open an Account:

- ✔ Through the Etica Mobile App (iOS and Android)
- ✔ Web Portal on the Etica website, or
- ✔ Filling a manual/physical application form



Download Etica App On:



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