

ENWEALTH EQUITY FUND FACT SHEET

December 2025



Fund Objective

Enwealth Equity Fund is a medium to high risk investment with an objective to

1. Generate long term capital growth
2. Maximize returns to investors over the long-term.
3. Provide steady growth through dividends earned.

The Fund shall invest in a minimum of **60%** of the market value of its assets under management in equities listed locally, listed in other regulated exchanges or unlisted equities at all times.

Fund Details

Risk Profile: Medium to High

Investment Horizon: Long Term- Minimum 3 years

Minimum Initial Investment: KES 100

Annual Management Fee: 2%+ VAT

Initial Fee: Nil

Suitability: Investors with high-risk appetite and Low liquidity needs

Trustee: Co-operative Bank of Kenya Ltd

Custodian: SBM Bank Kenya Ltd

Fund Administrator: Enwealth Capital Limited

Fund Manager: Old Mutual Investment Group

Benchmark Returns: NSE 20 Share Index

Portfolio Manager Commentary

In 2025, the Fund performance registered a return of **37.2%**, driven positive returns from equities and deposits. In the month, the equities market performance turned positive with the NSE 20 Index registering a return of **2.8%** driven by stock price increases.

The Fund Manager rebalanced the portfolio by increasing allocation to fixed deposits while still adhering to the **60%** minimum allocation to equities.

The Fund continues to invest in a portfolio of stocks with strong fundamentals. The Fixed Income portion of the portfolio is invested in short term instruments that are currently generating decent, above Treasury Bill returns.

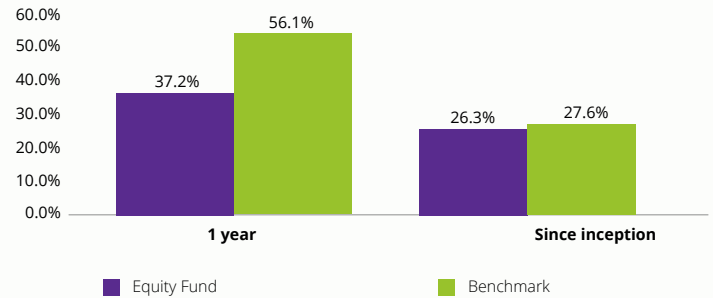
Outlook: For equities, we expect positive performance in the first quarter of the year supported by increased foreign investor participation driven by banking sector earnings season and dividend announcements.

Equity Allocation by sector

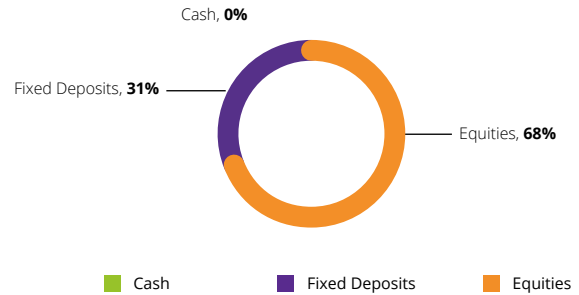
Sector	% of Portfolio
Banks	42.9%
Telecom	17.4%
Manufacturing	8.1%
Total	68.4%

Performance (Annualised) as at December 2025

Enwealth Equity Fund Performance as at December 2025



Asset Allocation

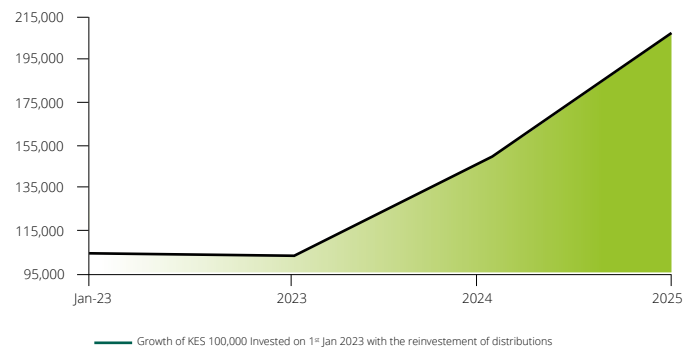


Risk Measures: Last 12 Months

NAV	Since Inception
No. of negativemonths	24/34
Max Drawdown	-2.54%

Cumulative Performance

Enwealth Equity Fund



The chart reflects the growth of a KES 100,000 investment since fund inception with 100% reinvestment of distributions.

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Past performance is not necessarily a guide to future performance. There are no guarantees on the investor's capital as the value of the investment can fall as well as rise depending on the performance of underlying investment.

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