





# ENWEALTH FINANCIAL SERVICES LIMITED



### Open Discussion

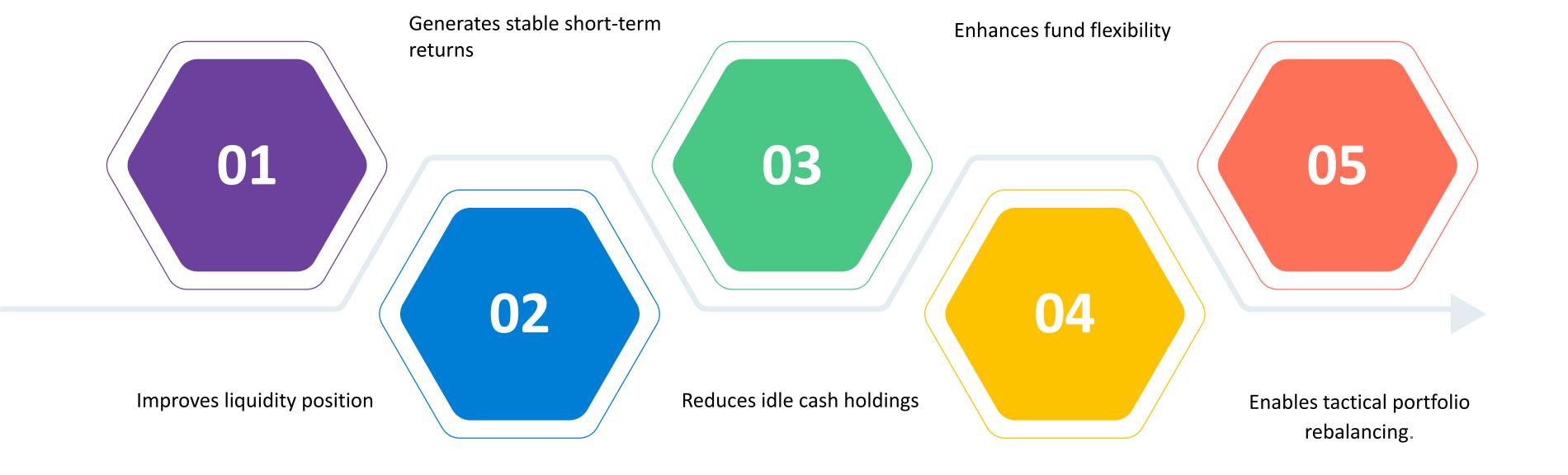
Enwealth For a better tomorrow

How does your fund manage liquidity?

 Can money market instruments strengthen your fund performance?



### BENEFITS OF LIQUIDITY





### Importance of Liquidity in Pension Funds Enwealth



Ensures timely payment of benefits and expenses

Prevents forced sale of assets at losses

Supports financial stability and confidence

Balances liquidity with return optimization







### CERTIFICATE OF REGISTRATION

The Capital Markets Authority hereby certifies that

#### ENWEALTH CAPITAL UNIT TRUST SCHEME

- Comprising of: 1. Enwealth Balanced Fund
  - 2. Enwealth Equity Fund
  - 3. Enwealth Money Market Fund
  - 4. Enwealth Dollar Money Market Fund
  - 5. Enwealth Fixed Income Fund

has this day been registered as a Unit Trust under the provision of Section 30 (4) of the Capital Markets Act (Cap 485A) of the Laws of Kenya

Issued on this

23rd

Day of

October

Year

Chairman

**Capital Markets Authority** 

**Chief Executive** 

**Capital Markets Authority** 

### MONEY MARKET FUNDS (MMFS)

#### **Understanding Money Market Funds (MMFs)**

Money Market Funds (MMFs) are investment vehicles that pool investors' funds to invest in short-term, low-risk, and highly liquid instruments. These instruments include Treasury bills, fixed deposits, call deposits, with a maximum weighted average maturity of 18 months, as stipulated by the Capital Markets Authority (CMA) regulations.

#### Why we Propose Money Market Funds (MMFs)

MMFs invest in a diversified portfolio of short-term, high-quality instruments, including Treasury bills, Call Deposits & fixed deposits. This diversification allows MMFs to achieve higher returns than instruments such as Treasury bills or fixed deposit rates.

In addition, MMFs preserves capital by maintaining a stable net asset value (NAV), typically at KES 1 per unit. This focus on capital preservation, combined with the fund's diversified investments in low-risk securities, offers investors a stable and secure investment option.





### Enwealth Kes Money Market Fund

#### **Investment Objectives:**

Reasonable level of Passive income, Steady growth through compounding of Interest earned Capital Preservation Liquidity

#### **Fund Features:**

**Risk Profile: Low** 

**Investment Horizon: Short Term** 

**Suitability:** Investors with low risk appetite and High liquidity needs (Individuals, students, Chamas, Saccos, Corporates)

Funds Invested In: Money Market securities – Call & Fixed Deposits, Treasury Bills

#### **Costs:**

**Min Initial Investment: Kshs 500** 

**Annual Management Fee: 2% p.a** 

Withholding Tax on Interest: 15% (Unless Exempted)

**Initial Fee: Nil** 



### **Market Analysis**



Money Market Funds Performance:Data as Published on Daily Nation on 25th Octo <b>ber 2025</b>	
MONEY MARKET FUNDS	EFFECTIVE ANNUAL RATE
1 Cytonn Money Market	12.56%
2 Gulfcap Money Market Fund	12.18%
3Etica Money Market Fund	12.13%
4 Nabo Africa Money Market Fund	11.78%
5 Lofty-Corban Money Market Fund	11.73%
6 Enwealth Money Market Fund	11.18%
7 Kuza Money Market Fund	11.08%
8 Orient Kasha Money Market Fund	11.06%
9 Old Mutual Money Market Fund	10.78%
10 Britam Money Market Fund	10.71%
11 Jubilee Money Market Fund	10.64%
12 GenAfrica Money Market Fund	10.37%
13 Madison Money Market Fund	10.07%
14Arvocap Money Market Fund	10.00%
15 Apollo Money Market Fund	9.94%
16 Dry Associates Money Market Fund	9.88%
17 Faulu Money Market Fund	9.80%
18CPF Money Market Fund	9.68%
19 Sanlam Allianz Money Market Fund	9.37%
20 KCB Money Market Fund	9.35%
21 Co-op Money Market Fund	8.89%
22 ICEALION Money Market Fund	8.58%
23 CIC Money Market Fund	8.53%
24 Genghis Money Market Fund	8.48%
25 Mayfair Money Market Fund	8.38%
26Absa Shilling MMF	7.90%
27 African Alliance Kenya Money Market Fund	7.37%
28 Equity Money Market Fund	5.03%

### Unit Trust Governance Ecosystem



#### The Fund Manager:

Mandate is to create investment portfolio and makes investments on behalf of its investors.

#### • The Custodian:

Often a bank, keeps the money on behalf of investors and acts on Instructions from Fund Manager on where to invest the funds.

Our Custodial Bank is SBM Bank (Kenya) Limited.

### • The Trustee:

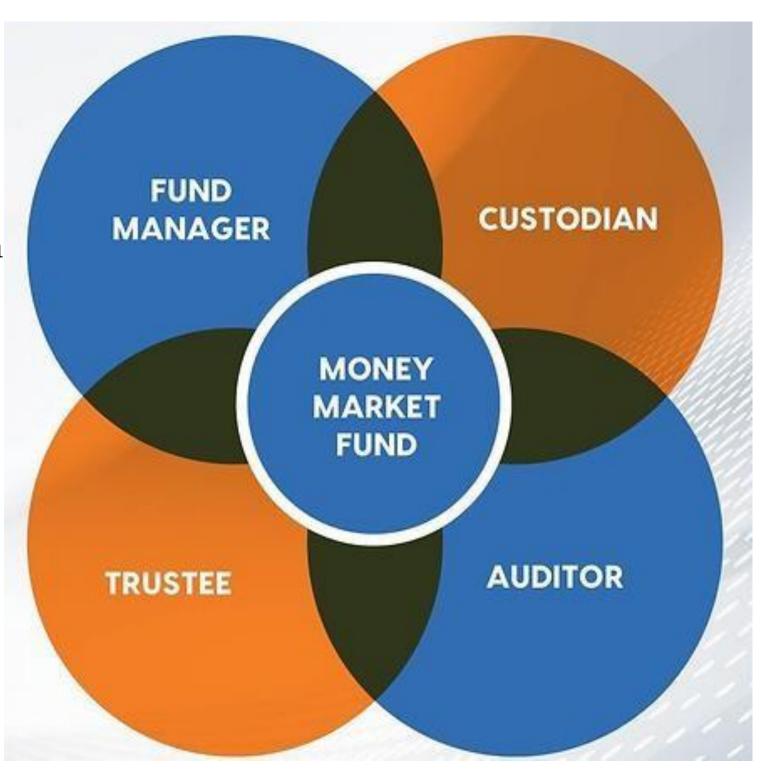
The Trustee ensures that the Custodian and Fund Manager are held responsible for the decisions made surrounding the Fund.

Our Trustee is Cooperative Bank of Kenya.

#### • The Auditor:

The auditor reviews the fund's financial statements.

Our Auditor is Ndakala Advisory LLP



### **Benefits of Unit trust**



### **Benefits of Unit Trust funds**;

- **Flexibility** easy entry and exit, No minimum investment period, no deposit or withdrawal charges and no restrictions on frequency of deposits or withdrawals.
- Capital preservation
- Consistent & Competitive Returns Average Effective Annual Yield year to date is 11.92% (Kes).
- **Stability and safety** Enwealth Capital Unit Trust Scheme is approved by Capital Markets Authority and the Funds are held in Trust by the Custodian, SBM Bank. We also have a Trustee who oversees the operations of the Fund Manager and the Custodian.
- **Transparency** The rates are declared daily in print media and full details and performance of the Fund are captured in the Fact-Sheets that are circulated monthly to all clients. The rate declared is net of fees but gross of withholding tax of 15%.
- **Interest Compounding** Interest is accrued daily based on the balance in your investment account and the same is distributed and compounded at the end of the month.

### **KYC Requirements For Legal Entities**



The following will be needed for onboarding as a Corporate investor:

- 1. Certificate of incorporation / registration.
- 2. Cancelled cheque or letter from Bank stating the Company's Bank Account details
- 3. KRA PIN certificate for the entity
- 4. Certified ID/ Passport copies and KRA pin certificates of authorized signatories
- 5. Resolution stating the authority to open the account, signed by the authorized signatories according to the signing mandate.
- 6. Copy of KRA PIN Certificate for the Company.





## Our Social Media HANDLES



- in Enwealth Financial Services Limited
- @enwealthkenya
- Enwealth Financial Services Limited
- (X) @enwealthkenya
- Enwealth Money TV
- EnwealthKenya





### **CONTACT US**

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