

SIB Najah

promoting ethical investing

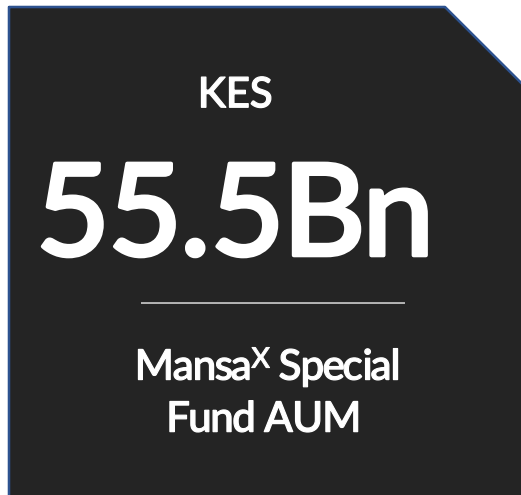
Introduction to SIB Najah & Mansa^x Shariah Special Fund

Q1 2025

SIB Najah
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Standard Investment Bank

One of Kenya's Largest Indigenous Investment Banks



Our client base includes governments, fund managers, corporations, financial institutions, high-net-worth individuals and retail investors

www.sib.co.ke

OUR MILESTONES

SUCCESS IS A JOURNEY

STANDARD STOCKS LTD.

Registered as Standard Stocks Ltd. on 7th February 1995. Licensed as Stock Brokers. Our 1st office, Rehani House, Koinange Street. Only 5 employees

2003



Licensed as an Investment Bank. Moved offices to Hazina Towers, Utalii Lane.



1. Best Investment Bank - Think Business Awards
 2. Best Performing Stock Broker - Think Business Awards
- Moved offices to ICEA Building

2008

2016



Advised on Kenya Electricity Generating Company Ltd. KES. 28 billion Rights Issue Offer.

FIRST MONEY MANAGER



SIB was licensed as the first Money Manager in Kenya by the Capital Markets Authority (CMA), trading as Mansa^x. Mansa^x is a Global Multi-Asset Strategy Fund.

2018

2022



SIB launched Mansa^x Fund - USD in Q4'2022. The fund targets Kenyan diaspora investors as well as investors whose receivables are in US dollars.



SIB launched SIB Najah, its Islamic Investment Banking division, offering shariah compliant investment solutions.

Launched alongside it was Mansa^x Shariah, its flagship product, offered in KES and USD denominations.

2023

2024



RETIREMENT FUND MANAGER LICENSE

SIB granted license by the Retirement Benefits Authority (RBA) to manage retirement savings in Kenya

Introduction to SIB Najah

- SIB Najah is the Islamic Investment Banking division of Standard Investment Bank
- It specializes in providing Shariah-compliant investment solutions to the market, encompassing Investment Banking, Investment Management, Securities Trading, and Corporate Finance services
- The clientele includes retail
 - a) Investors
 - b) Institutional Investors
 - c) Corporations and
 - d) High Net Worth Individuals

Our Products & Services

Equities

SIB Najah offers access to Shariah-compliant equities investments, allowing you to build a diversified portfolio that adheres to Islamic finance principles.

Fixed Income

SIB Najah offers a diverse range of Shariah-compliant fixed income products designed to provide investors with stable returns while adhering to Islamic finance principles.

Corporate Finance

SIB Najah specializes in providing Shariah-compliant corporate finance solutions to businesses seeking capital for expansion, mergers and acquisitions, or other strategic initiatives.

Wealth Management

SIB Najah offers a comprehensive suite of Shariah-compliant global market wealth management services, allowing clients to access international investment opportunities while adhering to Islamic finance principles.

Our products under Wealth Management include Mansa^x Shariah Special Fund(KES & USD)

SIB Najah – Shariah Advisory Board

- The Shariah Advisory Board SIB Najah comply with Islamic principles and ethics
- Comprising Islamic scholars and experts in Islamic jurisprudence, the board is responsible for providing guidance on the compatibility of financial products and services with Shariah law



Sheikh Dr. Islam
Mohamed Salim



Sheikh Abdirahman D.
Guhad



Sheikh Ibrahim Rashid
Mohamed

SIB Najah – Management

- SIB Najah Management oversee the day to day running of the unit in accordance with Islamic Investment principles



Abdullahi Omar Adan,
Executive Director, Islamic
Investment Banking



Khalfan Abdallah Salim,
Head of Product Dev &
Shariah Compliance



Amina Hamdhu Abdulrahman,
Head of Distribution & Marketing

Introduction to Mansa^x Shariah Special Fund

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What is Mansa^x Shariah Special Fund?

It is a **Multi-Asset Strategy Fund** that invests in Shariah compliant financial instruments both local and global with the primary objective of creating capital growth for its investors.

The fund's financial transactions and investments are conducted in a manner that aligns with shariah principles, avoiding **interest (riba)**, **excessive uncertainty (gharar)**, and any investments in industries deemed non-compliant with Islamic values, such as **alcohol or gambling**.

The fund exists in **KES & USD Options**.

Fund Profile:

	KES Fund	USD Fund
Minimum Investment:	KES 100,000	USD 1,000
Minimum Top-Ups:	KES 100,000	USD 1,000
Lock In Period:	6 months	
Custodian:	I&M Bank	
Withdrawals:	2 – 3 working days	
Performance Fee:	10% above Hurdle Rate	
	Hurdle rate: 25% p.a.	Hurdle rate: 15% p.a.
Fund AUM as at 31 Mar 2025:	KES 984.81 Mn	USD 2.82 Mn

Mansa^x Shariah Special Fund Asset Classes

The assets we invest in include, but are not limited to:

- 1) Quoted Halal Equities/Stocks**
- 2) Islamic Indices**
- 3) Islamic Private Equity**
- 4) Sukuk (Corporate & Government Sukuk)**
- 5) Commodities**
- 6) Islamic Exchange Traded Funds (Islamic ETFs)**
- 7) Islamic Hedging Instruments**
- 8) Islamic Real Estate Investment Trusts (REITS)**
- 9) Islamic Credit Instruments**

Mansa^x Shariah Special Fund Benefits

- a) **Shariah Compliance:** Mansa^x Shariah's investment strategy lies on a steadfast commitment to shariah principles
- b) **Global Diversification:** to minimize risk and maximize the potential for attractive returns
- c) **Professional Management:** Our team of experienced portfolio managers and Shariah compliance team meticulously analyze and select investment opportunities that align with shariah principles
- d) **Transparency and Accountability:** We are committed to transparency in all our operations. We provide regular updates and reports to keep you informed about the performance of your investments, ensuring you have full visibility into your portfolio's growth
- e) **Regulatory Compliance:** We are licensed and regulated by the Capital Markets Authority, ensuring that we adhere to the highest regulatory standards, providing you with peace of mind about the security and legality of your investments
- f) **Shariah Board Oversight:** This oversight offers you peace of mind, knowing that your investments are consistently aligned with Islamic principles

Mansa^x Shariah Special Fund Risk Management

- Shariah Advisory Board Oversight
- Asset Class Limits
- Sector, Industry and Geography Limits
- Dealer Limits
- Intraday and Overnight Limits
- Investment Committee
- Trustee Oversight
- Regular Regulator Audits

Mansa^x Shariah Special Fund - KES Performance | Q1 2025

15.64%

Annualized net returns

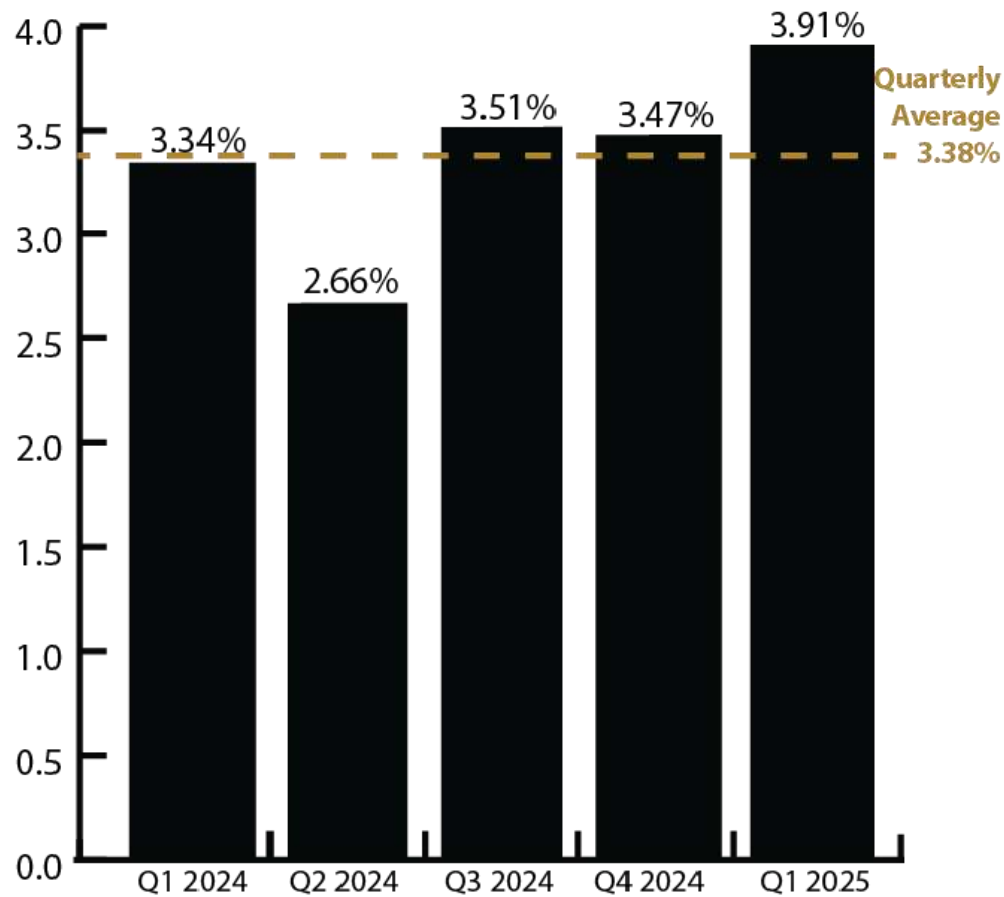
(Actual Q1 net returns: 3.91%)

12-month Quarterly Net Returns

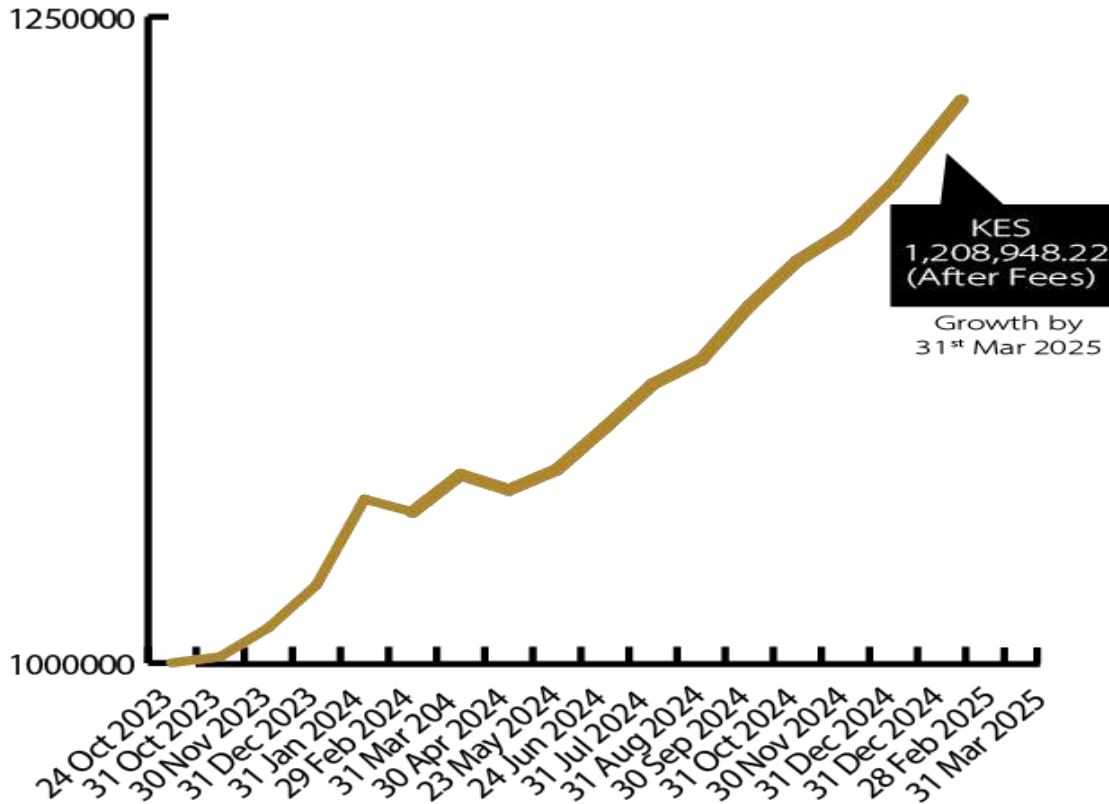
Q1 2025	3.91%
Q4 2024	3.47%
Q3 2024	3.51%
Q2 2024	2.66%

Past returns are not indicative of future circumstances as market performance may vary from time to time.

Mansa^x Shariah Special Fund - KES 15-month quarterly performance



KES 1M earned KES 208,948.22 in 15 months



Mansa^x Shariah Special Fund - USD

Performance | Q1 2025

11.48%

Annualized net returns

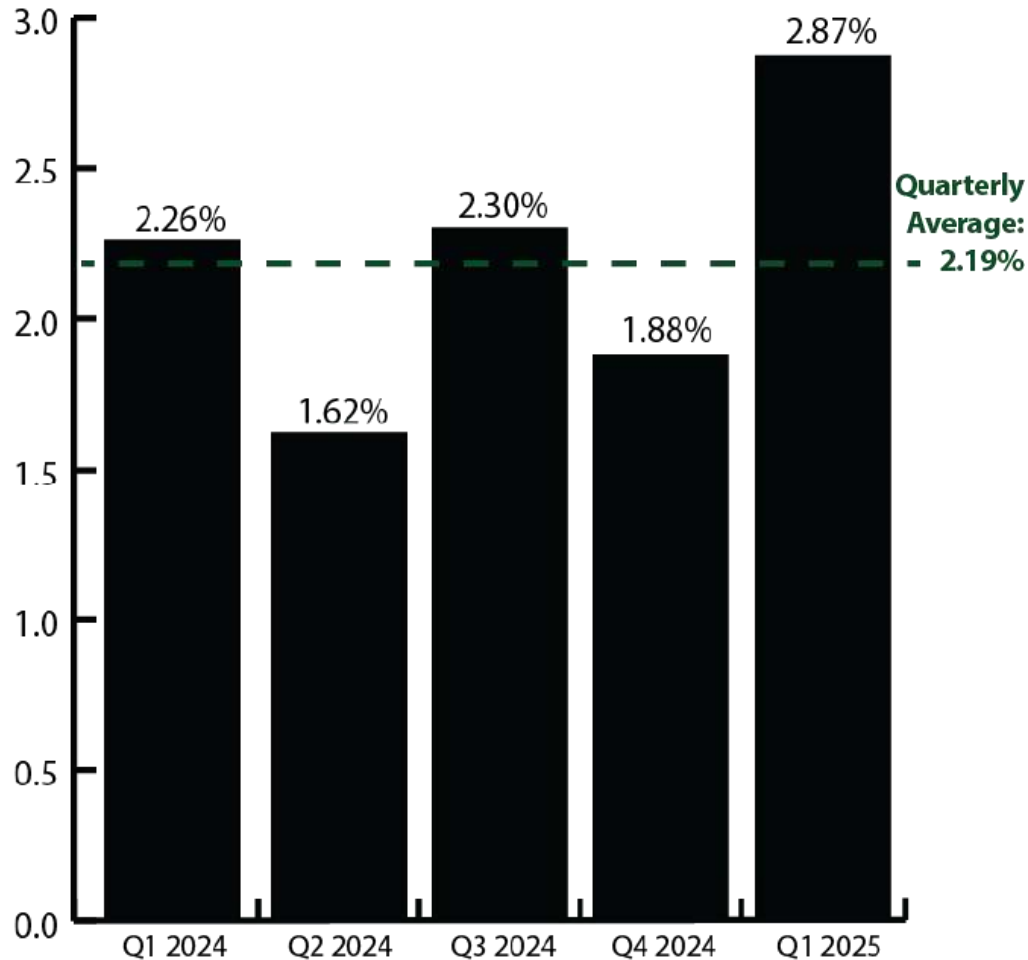
(Actual Q1 net returns: 2.87%)

12-month Quarterly Net Returns

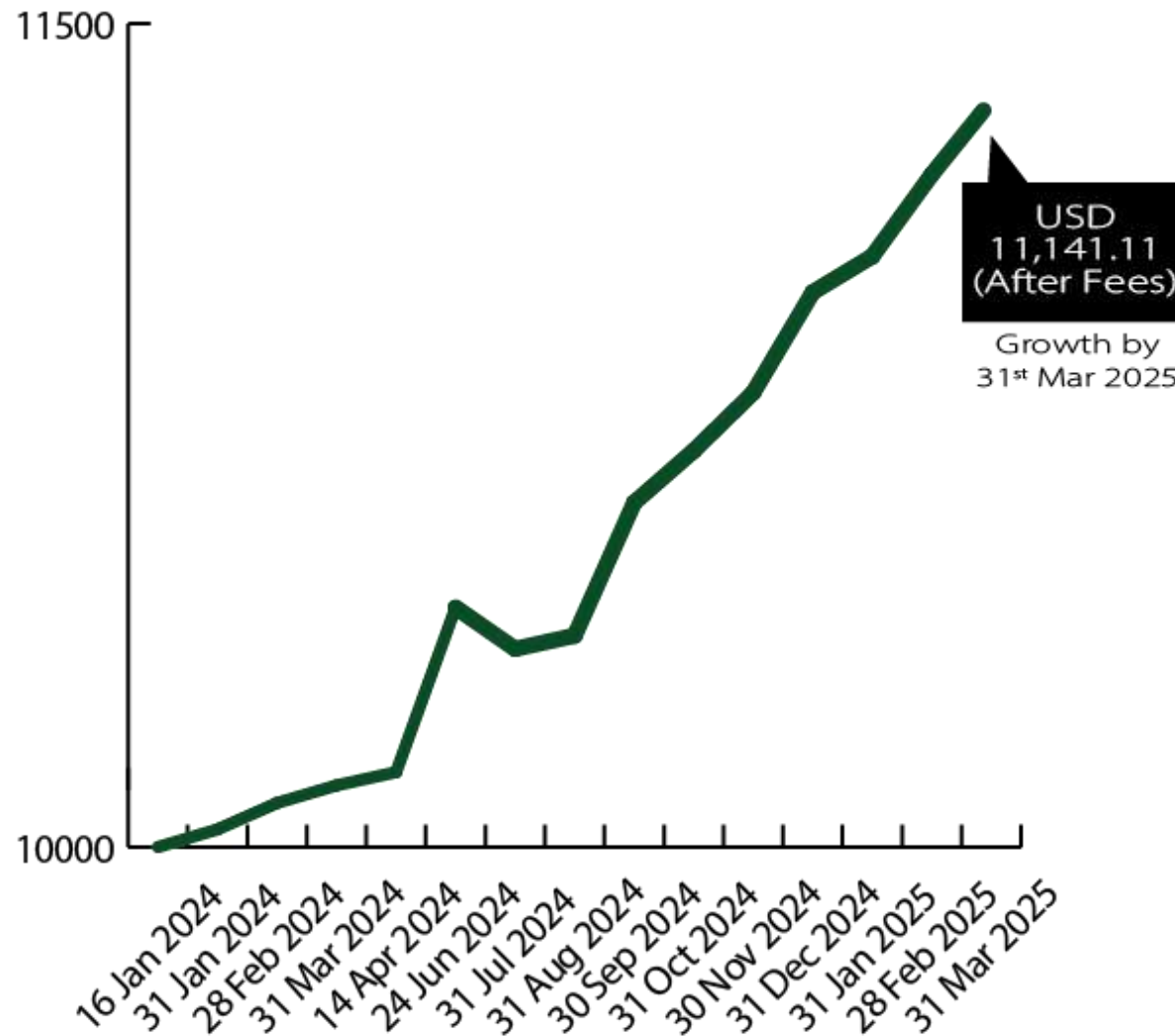
Q1 2025	-	2.87%
Q4 2024	-	1.88%
Q3 2024	-	2.30%
Q2 2024	-	1.62%

Past returns are not indicative of future circumstances as market performance may vary from time to time.

Mansa^x Shariah Special Fund - USD 15-month Quarterly Performance



USD 10k earned USD 1,141.11 in 15 months



How to Invest in Mansa^x Shariah Special Fund

Q1 2025

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Investing Process

- Fill in and submit Mansa^x Shariah Special Fund Account Opening Forms
- Submit your KYC Documentation
 - ✓ Copy of valid ID/Passport
 - ✓ Copy of KRA PIN Cert
 - ✓ Copy of Bank Statement of Front Side of ATM
 - ✓ Copy of Passport Photo
- Account opening done by SIB Najah staff (3 hours)
- Financial Advisor shares Account Number and Funding Instructions
- Upon funding your account, you shall receive a business confirmation within 1 working day

Note: Mansa^x Shariah Special Fund statements will be dispatched to clients at the end of each calendar quarter

SIB Najah

تعزیز الاستثمار الأخلاقي

Our Offices

JKUAT Towers (formerly ICEA Building)
2nd Floor, Kenyatta Avenue,
Nairobi, Kenya

Tel: +254 20 2277 300; 0779 777000

Email: shariahclients@sib.co.ke

