SIB Najah

promoting ethical investing

Introduction to SIB Najah & Mansa^{X} Shariah Special Fund

Q3 2025

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Standard Investment Bank

One of Kenya's Largest Indigenous Investment Banks

KES

2.20Bn

Mansa^{X} Shariah Special Fund AUM

21.9Bn

Value of Equities Assets SIB Manages

NSE
CDSC
KASIB

Members of the **Nairobi Securities Exchange, Kenya Association of Stockbrokers & Investment Banks** And an Authorized Central Depository Agent of the Central Depository & Settlement Corporation

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

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OUR MILESTONES

SUCCESS IS A JOURNEY

1995

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

STANDARD INVESTMENT BANK

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

STANDARD INVESTMENT BANK

2008

BEST INVESTMENT BANK

1. Best Investment Bank - Think Business Awards
2. Best Performing Stock Broker - Think Business Awards

Moved offices to ICEA Building

2016

LARGEST TRANSACTION

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

2018

FIRST MONEY MANAGER

Mansa^{X}

powered by Standard Investment Bank

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.

2022

LAUNCH OF MANSA^{X} FUND - USD

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.

2023

LAUNCH OF SIB NAJAH & MANSA^{X} SHARIAH

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.

2024

RBA

Retirement Benefits Authority

Safeguarding your retirement benefits.

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 (Chairman)

Sheikh Abdirahman D. Guhad (Member)

Sheikh Ibrahim Rashid Mohamed (Member)

Khalfan Abdallah Salim (Secretary)

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

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Introduction to MansaX 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 30 June 2025:	KES 1.77 Bn	USD 3.40 Mn

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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

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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

MansaX 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

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Mansa[X] Shariah Special Fund - KES Performance | Q3 2025

17.73%

Annualized net returns

(Actual 9-month net returns: 13.3%)

12-month Quarterly Net Returns

Q3 2025	**-**	**4.79%**
Q2 2025	-	4.60%
Q1 2025	-	3.91%
Q4 2024	-	3.47%

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

Mansa[X] Shariah Special Fund is regulated by the Capital Markets Authority (CMA) Kenya

Source: SIB Global Markets

Mansa^{X} Shariah Special Fund - KES
21-month quarterly performance

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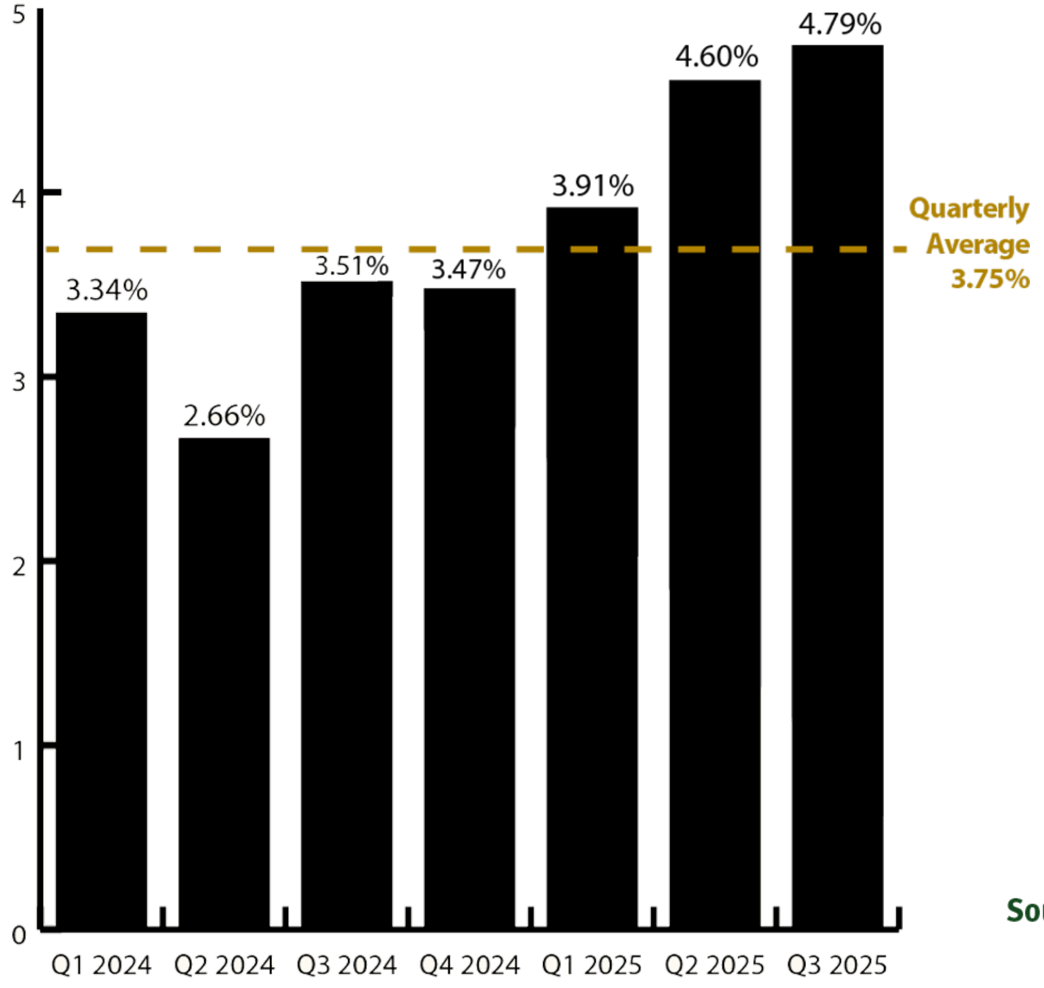

Source: SIB Global Markets

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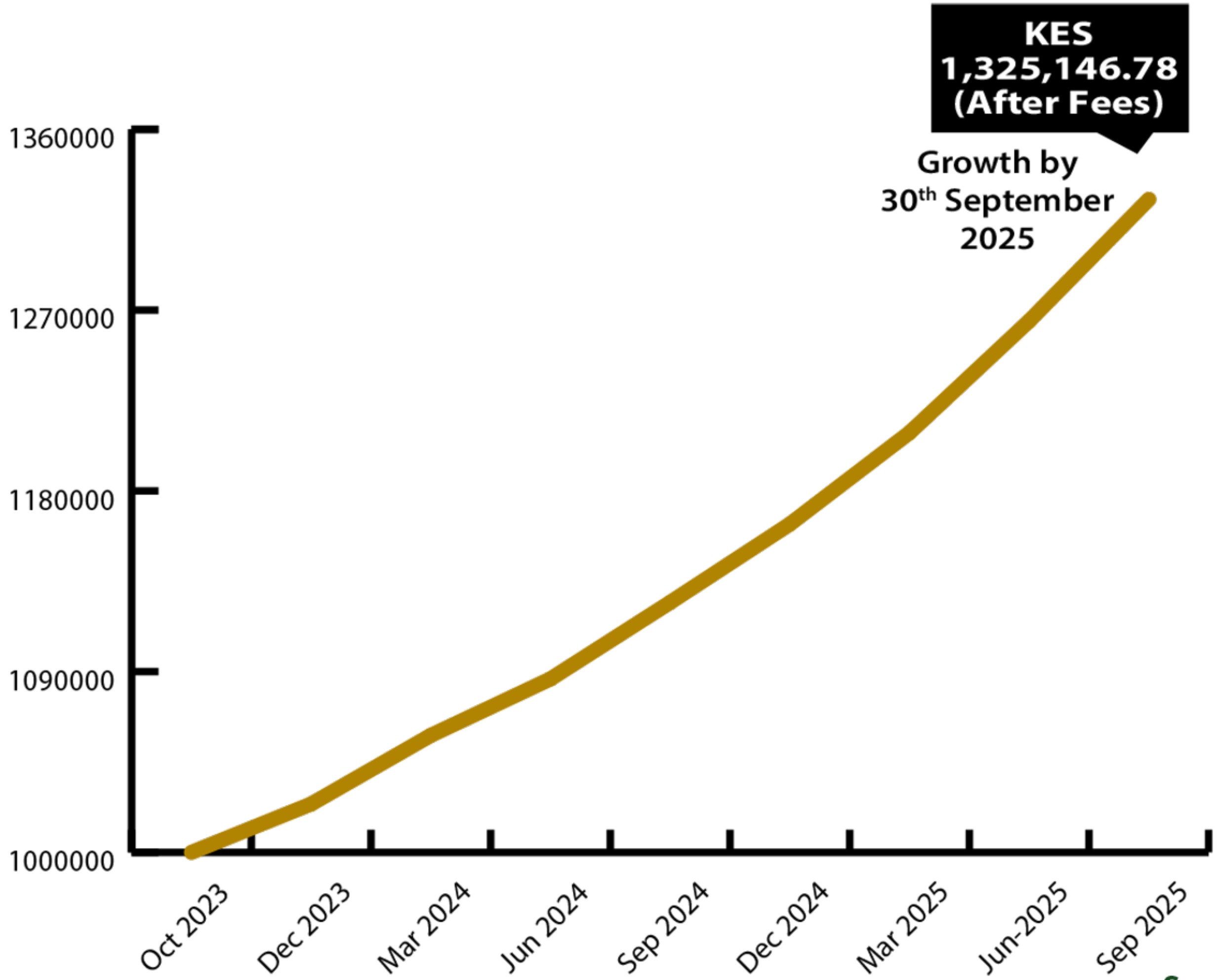
KES 1M earned KES 325,146.78 in 24 months



Source: SIB Global Markets

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Mansa^X Shariah Special Fund - USD Performance | Q3 2025

13.08%

Annualized net returns

(Actual 9-month net returns: 9.81%)

12-month Quarterly Net Returns

Q3 2025	**-**	**3.88%**
Q2 2025	-	3.06%
Q1 2025	-	2.87%
Q4 2024	-	1.88%

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

Mansa^X Shariah Special Fund is regulated by the Capital Markets Authority (CMA) Kenya

Source: SIB Global Markets

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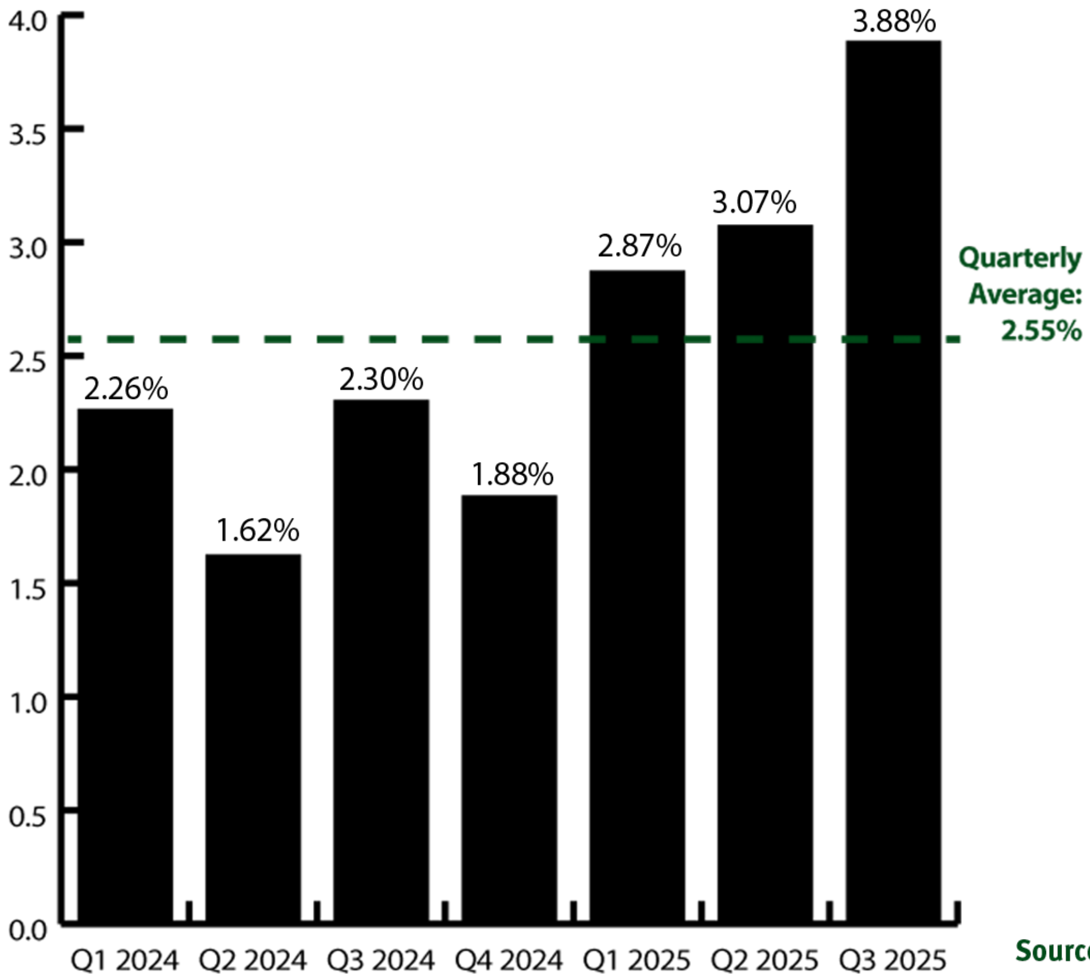
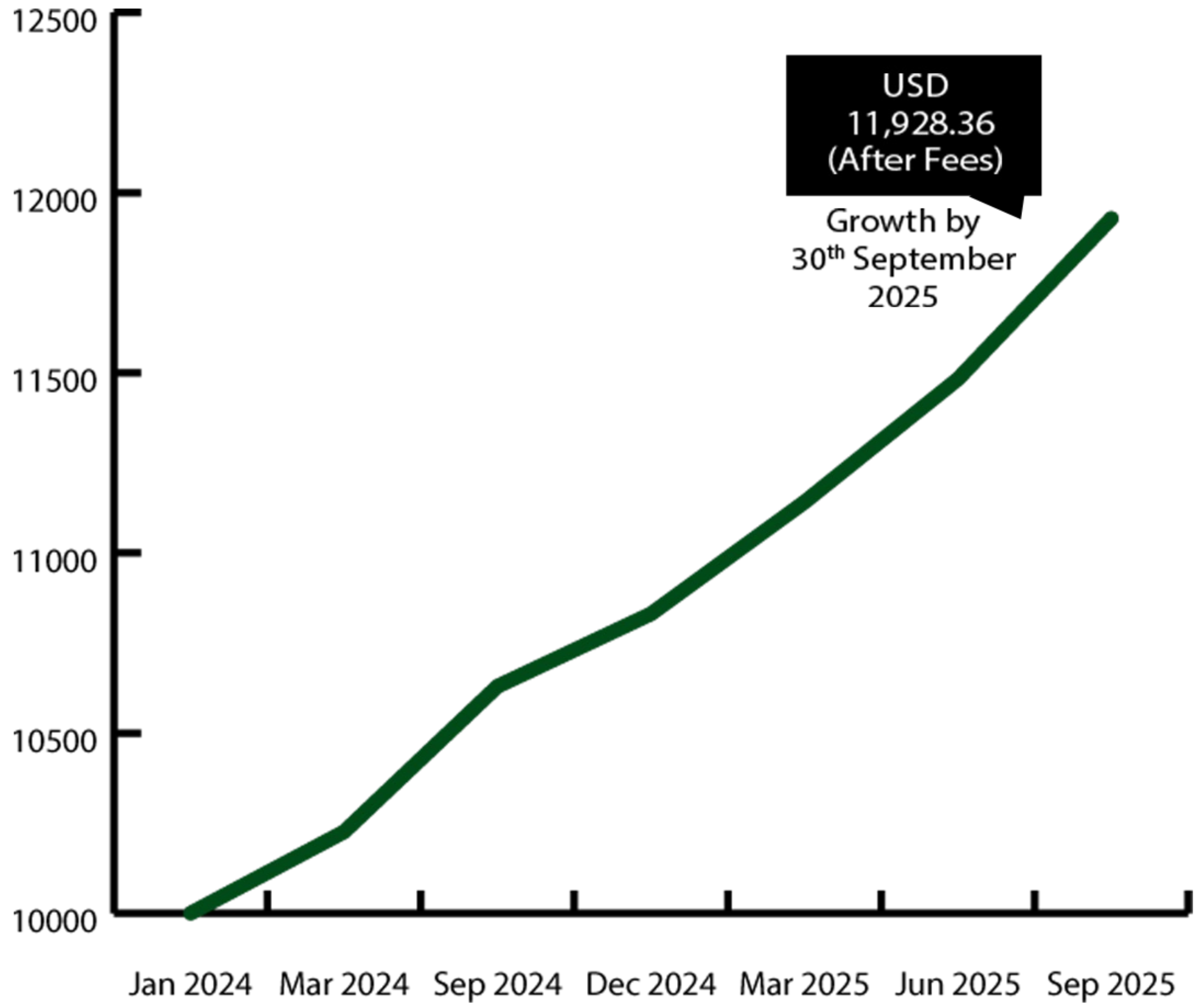
Mansa^{X} Shariah Special Fund - USD
21-month Quarterly Performance



Source: SIB Global Markets

USD 10k earned USD 1,928.36 in 21 months



Source: SIB Global Markets

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Top 10 Holdings Q3'2025

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	Mansa^X Shariah Special Fund - KES			Mansa^X Shariah Special Fund - USD	
1	Structured Islamic Products	23.82%	1	Structured Islamic Products	23.44%
2	Real Estate	23.15%	2	Real Estate	23.12%
3	Sukuk Bonds	4.40%	3	Sukuk Bonds	4.89%
4	Wahed FTSE USA Shariah ETF	3.77%	4	Taiwan Semiconductor Company	2.97%
5	iShares MSCI EM Islamic UCITs ETF	2.61%	5	Oracle Corporation	2.93%
6	NewGold ETF	2.21%	6	GE Vernova Inc	2.18%
7	Broadcom Inc	2.13%	7	SP Funds S&P Global REIT Shariah Fund	2.11%
8	ASML Holdings NV	2.09%	8	Nvidia Corporation	2.10%
9	Oracle Corporation	1.88%	9	Wahed FTSE USA Shariah ETF	1.81%
10	Cash & Cash Equivalents	1.74%	10	Cash & Cash Equivalents	1.63%

How to Invest in Mansa^X Shariah Special Fund

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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

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Our Offices

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