



Mansa^x Shariah Product Summary

What is Mansa^x Shariah?

FUND INTRODUCTION

Mansa^x Shariah is a regulated fund domiciled in Kenya that invests in the local and global markets. The fund is a product of Standard Investment Bank, which is licensed as a Money Manager in Kenya by the Capital Markets Authority.

The Fund is a product of SIB Najah, the Islamic Investment Banking division of Standard Investment Bank. The Fund is offered in KES & USD denominations.

FUND OBJECTIVE

Mansa^x Shariah's primary objective is to offer investors seeking shariah-compliant and ethical global markets investments an avenue to earn a return.

FUND DESCRIPTION

Mansa^x Shariah is a multi-asset strategy fund, regulated and domiciled in Kenya that invests in shariah compliant assets in the global markets. The fund is a product of SIB Najah, the Islamic Investment Banking division of Standard Investment Bank.

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.

SHARIAH ADVISORY BOARD



Sheikh Islam Mohamed Salim, PhD
Chairman



Sheikh Ibrahim Rashid Mohamed
Member



Sheikh Abdirahman D Guhad
Member

Mansa^x Shariah Features

ASSETS THE FUND WILL INVEST IN

The assets Mansa^x Shariah invests in include, but are not limited to:

- Quoted Halal Equities/Stocks
- Islamic Indices
- Islamic Private Equity
- Sukuk (Islamic Bonds)
- Commodities
- Islamic Exchange Traded Funds (ETFs)
- Islamic Hedging Instruments
- Islamic Real Estate Investment Trusts (I-REITS)

FUND FEATURES

- 0% Initial Fee
- 0% Redemption Fee
- Minimum Investment KES 100,000 (\$1,000)
- Minimum Top Up Investment KES 100,000 (\$1,000)
- 5% Financial Services Charge prorated over 365 days
- 10% Performance Charge applied on the KES Fund for a return earned above 25% hurdle rate.
- 15% Performance Charge applied on the USD Fund for a return earned above 15% hurdle rate.
- 6 months lock-in period
- Quarterly statements/valuations
- Fund Fact Sheet that is updated quarterly
- Regular Global Markets Commentary

INVESTMENT RISK MITIGATION

Expertise - Experienced board & personnel teams (combined: Islamic Finance 20 Years, Treasury Management 25 Years)

IT Infrastructure - Advanced risk management software, data analytics and insight-driven decisions

Limit Setting

- Set limits for each trader to limit risk and stop loss, intraday/night limits & currency pairing
- Take profit limits
- Daily reconciliation
- Real time monitoring

Transparency - Quarterly fund performance updates and regular global markets commentary

BENEFITS OF INVESTING IN MANSÄ SHARIAH

- **Shariah Compliance:** At the core of Mansa^x Shariah's investment strategy lies a steadfast commitment to shariah principles. Rest assured that your investments with us are morally and financially sound.
- **Global Diversification:** We employ a carefully crafted multi-asset strategy to spread risk and capture opportunities across various shariah-compliant asset classes. This diversification minimizes risk and maximizes the potential for attractive returns.
- **Professional Management:** Our team of experienced portfolio managers and shariah scholars meticulously analyze and select investment opportunities that align with shariah principles. With their expertise, you can trust that your investments are in capable hands.
- **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.
- **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.
- **Shariah Board Oversight:** The cornerstone of our Shariah compliance lies in our Shariah Advisory Board composed of distinguished board members who are experts in Islamic finance, ensuring that every investment decision is rigorously screened for compliance. This oversight offers you peace of mind, knowing that your investments are consistently aligned with Islamic principles.



HOW TO INVEST IN MANSA^x SHARIAH

1. Contact us via www.sib.co.ke, shariahclients@sib.co.ke or call 0777 333 000
2. Fill in Individual Registration or Joint Registration forms. SACCOs or Companies can fill in the Corporate Registration Forms
3. Submit the requisite KYC documentation as outlined in the registration forms
4. Transfer funds using instructions on the registration forms
5. Upon receipt of funds, SIB sends a business confirmation to the registered email address



SIB Najah
تعزیز الاستثمار الأخلاقی

*Ethical investing for
financial prosperity*

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