

## 5 Reasons why you should consider investing in a Money Market Fund

Over the years, investment opportunities have gradually increased in the market where one is able to settle for the options that suit their needs and align well with their short and long-term goals, to build wealth and save money from their hard-earned income or appreciation in the value of the asset. A key determinant of which investment option to choose largely depends on the amount of capital you have to kickstart the journey.

While it is important to invest wisely for financial security, money market funds have turned out to be the best stepping stone into investments. This is because they tend to not only help you cultivate a healthy investing culture but also open a window for expanding your horizon and diversifying your portfolios into different asset classes over time.

A money market fund is a low-risk investment unit trust that allows you to acquire returns above the prevailing inflation rate once you preserve your capital on short term fixed-income securities. <u>Kasha Money Market Fund</u> by Kenya Orient Asset Managers is a good example of one of the best and most reliable money market fund in Kenya.

Below are 5 reasons why you should consider investing in Kasha Money Market Fund;

#### **Low Initial Investment**

You do not need huge initial investment amounts to be able to start investing in a money market fund. You are required to deposit a minimum of Ksh.5,000 only as the initial investment to start your investment journey with Kasha Money Market Fund. You will then be allowed to top up with as low as Ksh.1, 000 every month which makes it an easy investment plan that does not need you to break a bank to be able to invest.

### **Low Risk and High Returns**

Money market funds guarantee you high returns from a low-risk investment. This is because they seek to obtain a high level of current income while protecting investors' capital and liquidity. In addition, returns generated from money market funds tend to be relatively stable compared to returns from other funds such as equity fund, which invest heavily in the volatile equities market.

### **Regulatory and Trustee Oversight**

In Kenya, money market funds are regulated by the Capital Markets Authority, mandated to oversee all operations of the fund and ensure that the funds are invested in line with the stipulated regulations and guidelines. Additionally, money market funds have the oversight of a trustee who acts as the overseer for the funds unit holders and ensures that the interests of the investors are protected.

#### **Attractive Returns**

Money market funds offer attractive returns due to their diversification strategy that maximizes returns on a risk-adjusted basis. If you invest with Kasha Money Market Fund,



you are guaranteed attractive interest returns that range from 8.2 per cent to 8.9 per cent per annum.

# Ease of access to your funds

When you invest in a money market fund, you are assured easy access to your money without a lot of back and forth. This is because you are able to easily convert your investment into cash upon maturity, an attractive feature that guarantees the availability of your funds whenever you need them. Orient Asset Managers have gone a notch higher and provided you with one free withdrawal every month.

Look no further, start your investment journey today. Kasha Money Market fund is the right investment for you! Reach out to <u>Orient Asset Managers</u> for more guidance.