

**OAM CIS 4<sup>TH</sup> ANNUAL GENERAL MEETING HELD ON 23<sup>RD</sup> MAY 2023 AT 11.00 AM**

**QUESTION & ANSWER SESSION**

<b>QUESTION</b>	<b>ANSWER</b>
How competitive is the return offered compared to other Unit Trusts in the market and in other EAC territories.	The Fund returns are currently quite competitive. Majority of Fixed Income Funds and Money Market Funds are giving 9%+. OAM is generating 9.26% and 9.41% with the rates projected to grow in the future.
Does OAM have plans to digitize in order to enable members/investors to open accounts through digital forms, and access account statements at any time?.	OAM has implemented an Enterprise Resource Planning (ERP) System that is targeted to provide an end to end client solutions. The system, once deployed shall be integrated to the digital platforms e.g. USSD and web based applications that shall provide unit holders with online self service solutions.
What is the reason for the reduction in the total fund value, investment income and profit of the funds?	Due to the state of the economy, we had liquidation requests from clients to allow them to cover their day to day expenses. However, we have noted that a majority of clients have topped up their investments in 2023 leading to growth of the funds. We therefore anticipate a growth in the interest income

**BOARD OF DIRECTORS**

**T.K. Muya** - Chairman | **Dickson Gachuche Ngatia** - Independent Non-Executive Director  
**Jacqueline Oyuyo Githinji** - Independent Non-Executive Director  
**Dr. George Rulgu** - Independent Non-Executive Director  
**Kenya Orient Insurance Company Ltd** - Director | **Joyce G.Kiragu** - General Manager

**Orient Asset Managers Limited.**

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**Approved and regulated by the Capital Markets Authority**