Hifadhi Fixed Income Fund

Fact Sheet for October 2025

DATE **31-Oct-25**

Orient Asset Managers (OAM) Ltd

Incorporated in 2012 and licensed by Capital Markets Authority (CMA) and Retirement Benefits Authority (RBA) to offer investment solutions and services.

1 FUND FEATURES

a **Fund Manager**	Orient Asset Managers Ltd	g **Fund Benchmark**	364-Day Treasury Bill
b **Fund Structure**	Unit Trust	h **Investment Period**	90-Day Lock-In Period
c **Minimum Investment**	KES 100,000/-	i **Custodian**	Stanbic Bank PLC
d **Minimum Top Up**	KES 10,000/-	j **Fund Trustee**	Co-operative Bank of Kenya
e **Management Fee**	2%	k **Income Distribution**	Monthly
f **Reporting Currency**	KES		

2 FUND OBJECTIVE

This fund caters for investors with a low-risk profile seeking capital preservation. It aims at providing a higher yield than savings accounts while offering immediate liquidity and regular income. The funds are invested in low-risk asset classes with the Government and institutions with a reputable name, ensuring the safety of client funds and a competitive return.

3 WHY CHOOSE US

Active Management

We generate value through adapting to changing market conditions.

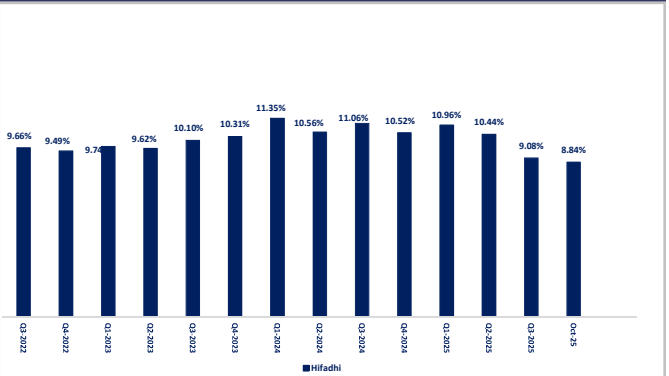
Principal Asset Class

We deliver consistent return and minimize fluctuations by utilizing a core asset.

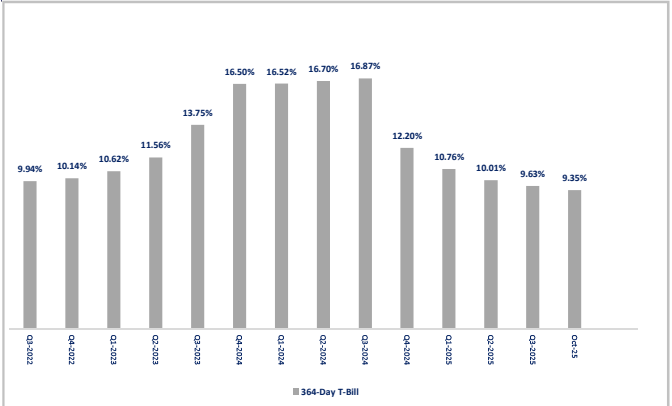
Informed Market View

We employ a research focused investment process to generate ideas and determine exploitable market opportunities.

4 FUND PERFORMANCE



5 BENCHMARK



6 RISK PROFILE

Low Risk - Potential Low Return

Potential Higher Return - **High Risk**

Grow your ***WEALTH*** by investing in our collective investment schemes

Effective Annual Yield is Net of fees gross of withholding tax **8.84%**

*Income distributions to unit holders are subject to 15% withholding tax.
*Past performance is not necessarily a guide to future investment performance.

ORIENT ASSET MANAGERS LIMITED
INVESTING IN DREAMS

FOR MORE INFORMATION, PLEASE VISIT OUR WEBSITE: HTTPS://WWW.ORIENTASSET.CO.KE

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7 MACRO-ECONOMIC COMMENTARY

Inflation

Overall annual inflation in October 2025 remained unchanged at **4.6%** compared to the September 2025 overall inflation, mainly driven by higher non-core inflation,.i.e, food and energy prices. The inflation remains within the target range of **5% ±2.5%.**

Kenya Shilling

In October 2025 the Kenya Shilling continues to oscillate around the 129 mark remaining unchanged at **Kes.129.24** from the previous month. The FX reserves stood at USD 12.19 million (equivalent to 5.3 months of import cover).

Interest Rates

Interest rates of short term instruments continues to decline reflected in the Treasury Bills space with the 91, 182 and 364 day paper closing the month at **7.83%, 7.87%** and **9.35%** from **7.91%, 7.99%** and **9.53%** respectively.

Bond Markets

The total bonds turnover closed the month at Kes. 181 billion a decrease from Kes. 238 billion recorded in September 2025. This indicates lowered activities in the market driven by lower trades in the secondary market.

Recommendation

The fund will continue to invest in government bonds with attractive interest rates and realize capital gains on bonds when opportunity arises. We continue to scout for attractive yields for call and fixed deposits to be held in the fund and opportunities in other fixed income assets such as corporate bonds.