



KUZA PRIVATE WEALTH MANAGEMENT FUND

2024

ABOUT US

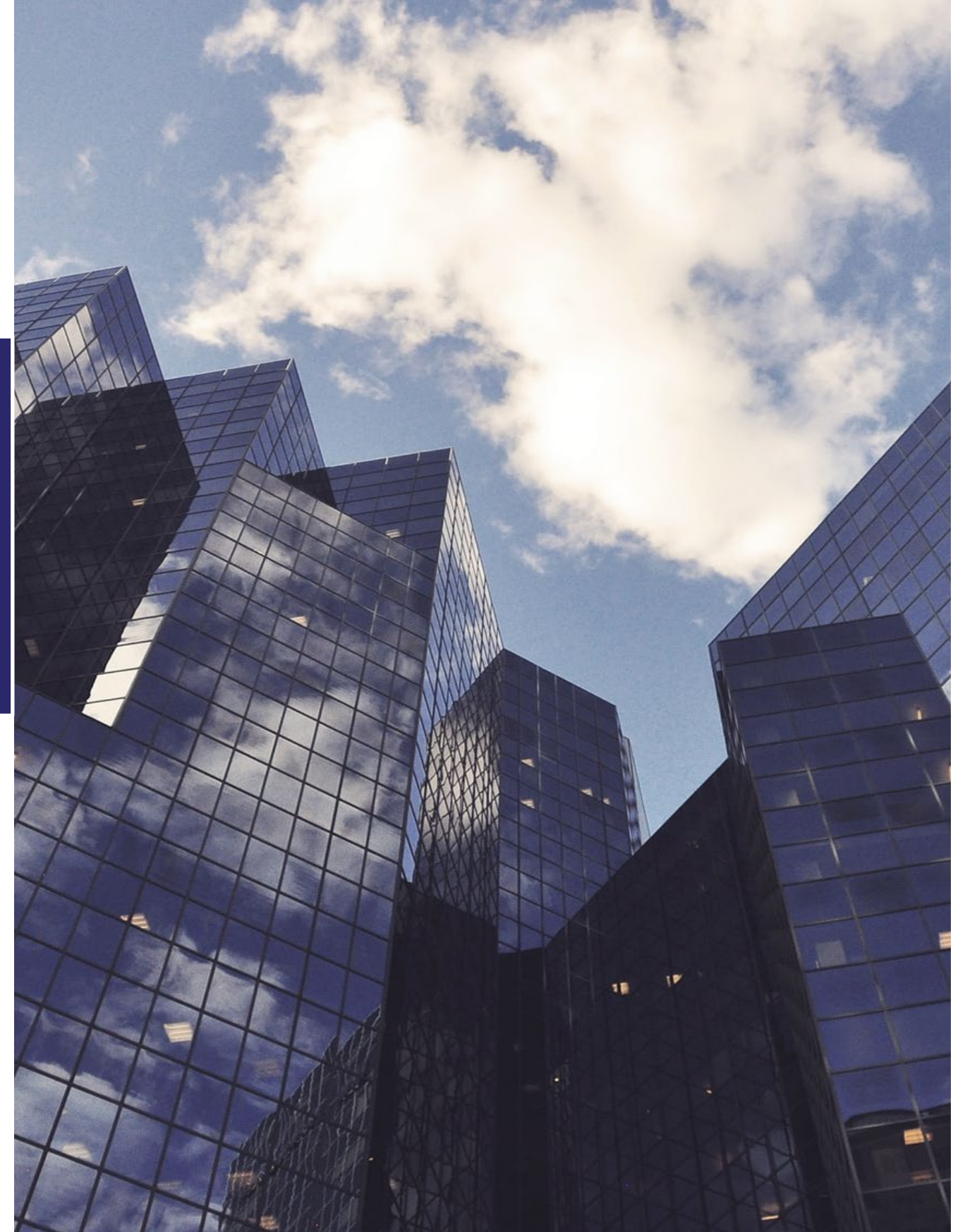
Licensed as a Fund Manager and Regulated by both the Capital Markets Authority and the Retirement Benefits Authority.



Key Pillars:

- Thought Leadership
- Innovation
- Competitiveness
- Trust

The BOARD



OUR BOARD...I



**CHAIRMAN
OF THE
BOARD**

Mr. Mohamed Hussein

Mohammed currently heads Business Development for DP World across Sub-Saharan Africa. Prior to DP World, Mohamed established General Electric's first office in Ethiopia, was the Head of Strategy and Business Development at Dubai Mercantile Exchange and a Consultant at McKinsey.

He holds an undergraduate degree and a Master's Degree from King's College –Cambridge. He also holds a Master's degree in Development Economics from the University of Bristol and an MBA from Insead.



**CHIEF
EXECUTIVE
OFFICER**

Mr. James Mose, CFA

James has over sixteen years' of experience in the East African investments industry. His most recent role was Chief Investment Officer at Britam Asset Managers. He has also previously worked as a Portfolio Manager at Old Mutual Investment Group, as an Investment Analyst at Standard Bank Securities (SBG) and as an Investment Planner at Dyer and Blair Investment Bank.

James holds a Bachelor of Commerce degree in Finance from the University of Nairobi and is a CFA Charter Holder.



**NON-
EXECUTIVE
DIRECTOR**

Ms. Patricia Kimama

Patricia is a leader with over 25 years of experience currently serving as a board member of the Communications Authority of Kenya. She previously has served in organizations such as the Communications Authority of Kenya, Britam Holdings, NCBA Bank, CBA Bank, and Safaricom.

Patricia holds a Bachelor of Science degree from Moi University, an MBA in Strategic Management from Daystar University and a Masters Certificate in Project Management - George Washington University, USA.

OUR BOARD...II



**NON-EXECUTIVE
DIRECTOR**

Dr. Peter Munyi

Peter is an Advocate of the High Court of Kenya with over twenty years' in commercial law practice and academia.

He is the Managing Partner of Gitahi Munyi & Associates, a law firm based in Nairobi. Peter holds degrees in Law from Moi University and Stockholm University, and a PhD from Wageningen University & Research.



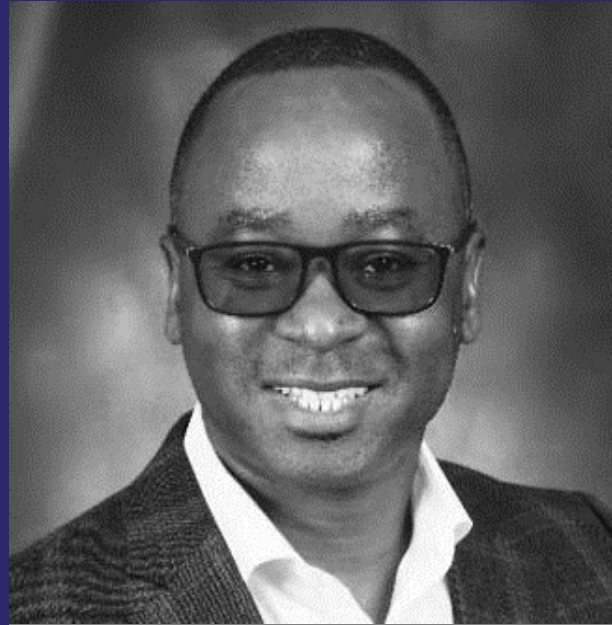
**NON-EXECUTIVE
DIRECTOR**

Mr. Jack Maina

Jack Maina has over 20 years of experience in driving Technology Transformation in East Africa. His most recent role was Group Chief Operating Officer at Britam Holdings. Previously he worked as the Head of IT Innovations at Safaricom PLC.

Jack holds a Bachelor of Science and a Master's in Business Administration from the University of Nairobi. He is currently pursuing a Doctorate in Business Administration from the George Washington University of Business.

OUR MANAGEMENT TEAM



James Mose, CFA
Chief Executive
Officer

Over 16 years
investment experience



Mohamed Hilal,
Director, Strategy and
Business Development

Over 15 years
investment experience



FA George Oyuga,
Director,
Retirement Solutions

Pension Expert with
over 17 years
experience.



Bill Oloo, CFA
Portfolio Manager

Over 8 years
investment experience



Francis Ogero
Operations Manager

Over 10 years
investment experience

WHY KUZA?



CLIENT FOCUS:

Our clients come first. Integrity and ethics are our core values. We take our fiduciary duties seriously and put risk management at the forefront of all we do. We maintain a high level of client communication in line with our promise of a high level of transparency.



EXPERTISE:

At Kuza, we have an experienced team with over 45 years of combined investment industry experience. We are committed to equip our clients with relevant and timely knowledge on emerging investment opportunities. Our agility enables you to take advantage of opportunities proactively, therefore giving an edge to our clients.



PERSONALIZED SERVICE:

We are uniquely placed to understand our client's specific investment needs and objectives. Before recommending a solution we have to consider;

- What is unique about you
- What is important to you
- What you seek to achieve through investments

KUZA PRIVATE WEALTH MANAGEMENT FUND

Kuza has designed a private wealth package perfectly suited to those for whom a generic off-the-shelf solution would simply not do. Investors with unique investment requirements require unique solutions. Our wealth of experience allows us to design an interactive investment process that will bring your financial dreams to life. We are confident in our ability to satisfy even the most demanding accredited individual investor or high-value families.

WHY PRIVATE WEALTH MANAGEMENT?

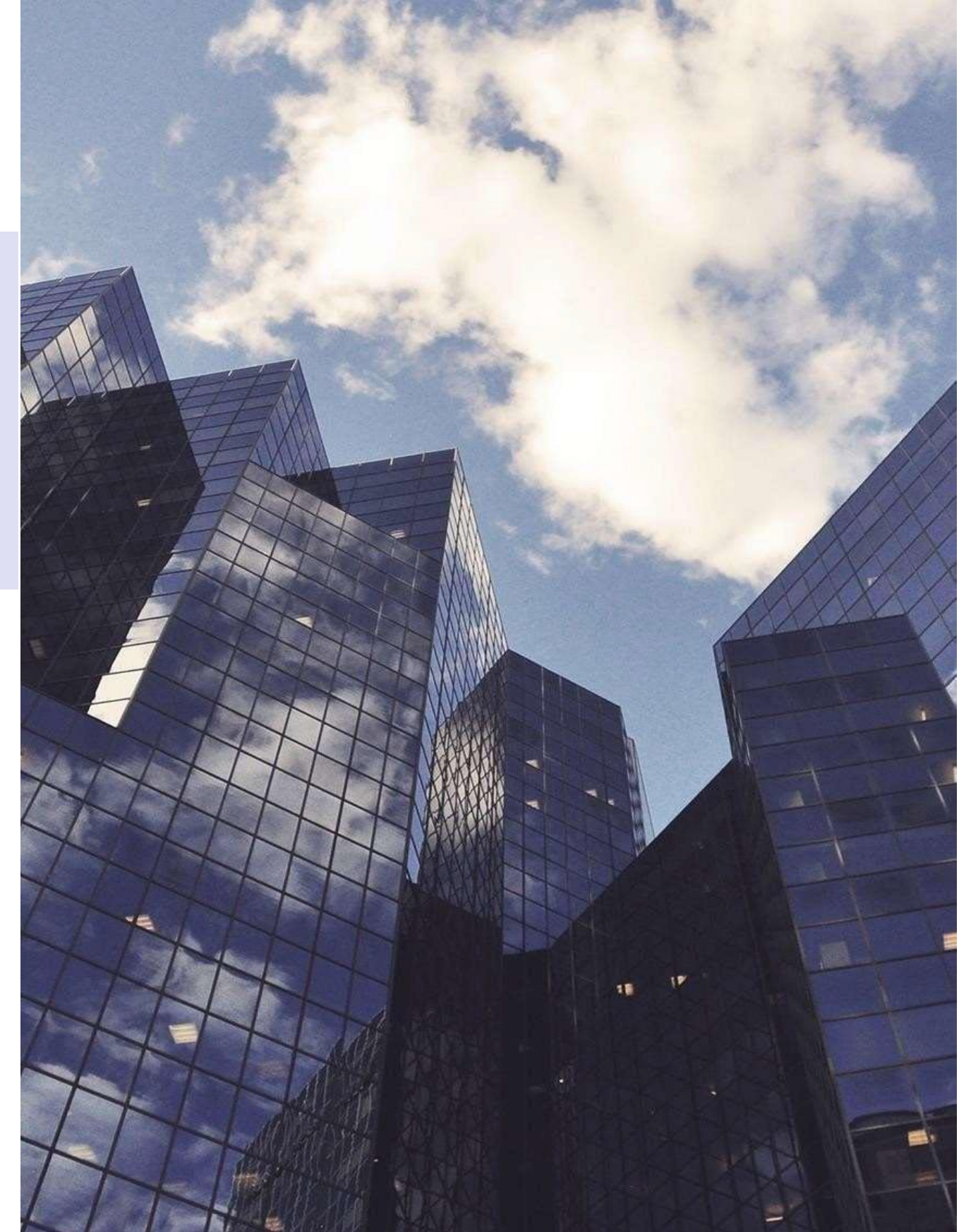


We offer bespoke private investment management and advisory services designed for institutional and high net-worth investors seeking to optimize their investments and maximize returns. Client funds are managed in a stand alone portfolio that is uniquely structured to meet their specific liquidity, return and risk parameters.



Features

- ❖ For conservative clients, the focus is on low risk fixed income securities such as;
 - Treasury bills
 - Treasury bonds
 - Infrastructure bonds
 - Euro bonds
 - Bank deposits
- ❖ Kuza brings in its expertise in active fixed-income trading through;
 - Primary bond market participation through competitive bidding
 - Secondary bond market trading
- ❖ For full disclosure and oversight, client funds and investments are at all times held in a bank custody account owned by the client.
- ❖ 2-year renewable investment contract.
- ❖ Target hurdle rate of 18%p.a. for Kenya Shilling Portfolios.
- ❖ Minimum Investment Amount **KES 10,000,000**.
- ❖ Annual Management fees – **1.00%p.a.** plus **80/20 share of out-performance**.



BENEFITS OF A PRIVATELY MANAGED PORTFOLIO

Other Value Added

Services;

- Financial Planning & Forecasting*
- *Investment Advisory*
- *Property & Business Valuation*
- *Annual Personal Net Worth Reports*



DIVERSIFICATION

Well diversified bond portfolios as opposed to concentration on one security.



LIQUIDITY MANAGEMENT

Access to high yielding bond market returns without being restricted to long dated bonds.



LOW DEFAULT RISK

Governments rarely fail to pay back investors.



OPTIMIZED RETURNS

Potential for higher returns above the annual coupons. Additional returns can be earned from the tactical bond trading.



PROFESSIONAL PORTFOLIO MANAGEMENT

Allows you to focus on your core business whilst a professional manages your portfolio and provides periodic market reports that keep you well informed on market trends and opportunities.



SUITABILITY



INDIVIDUAL CLIENTELE

- High Net Worth Clients seeking higher returns and diversification from traditional deposits and money market funds.
- Individuals looking for comprehensive financial planning, investment guidance and actively managed individual portfolios that are curated to meet their specific investment needs.
- Pensioners seeking low risk, passive income
- Family estate planning and management of family Trust Funds



CORPORATE CLIENTELE

Ideal for Corporate Treasury Management for institutions such as;

- Saccos and Microfinance Institutions
- Educational Institutions
- Religious Institutions
- Large Corporate
- NGO's
- Endowment and Trust Funds etc

UNIQUE EUROBOND OPPORTUNITY

Eurobonds are international bonds issued by a country in a different currency than its own. An example would be the Kenyan Eurobonds. They trade in US dollars(\$), not in the local currency of Kenya Shillings.

ISSUERS



Who borrows through Eurobonds?

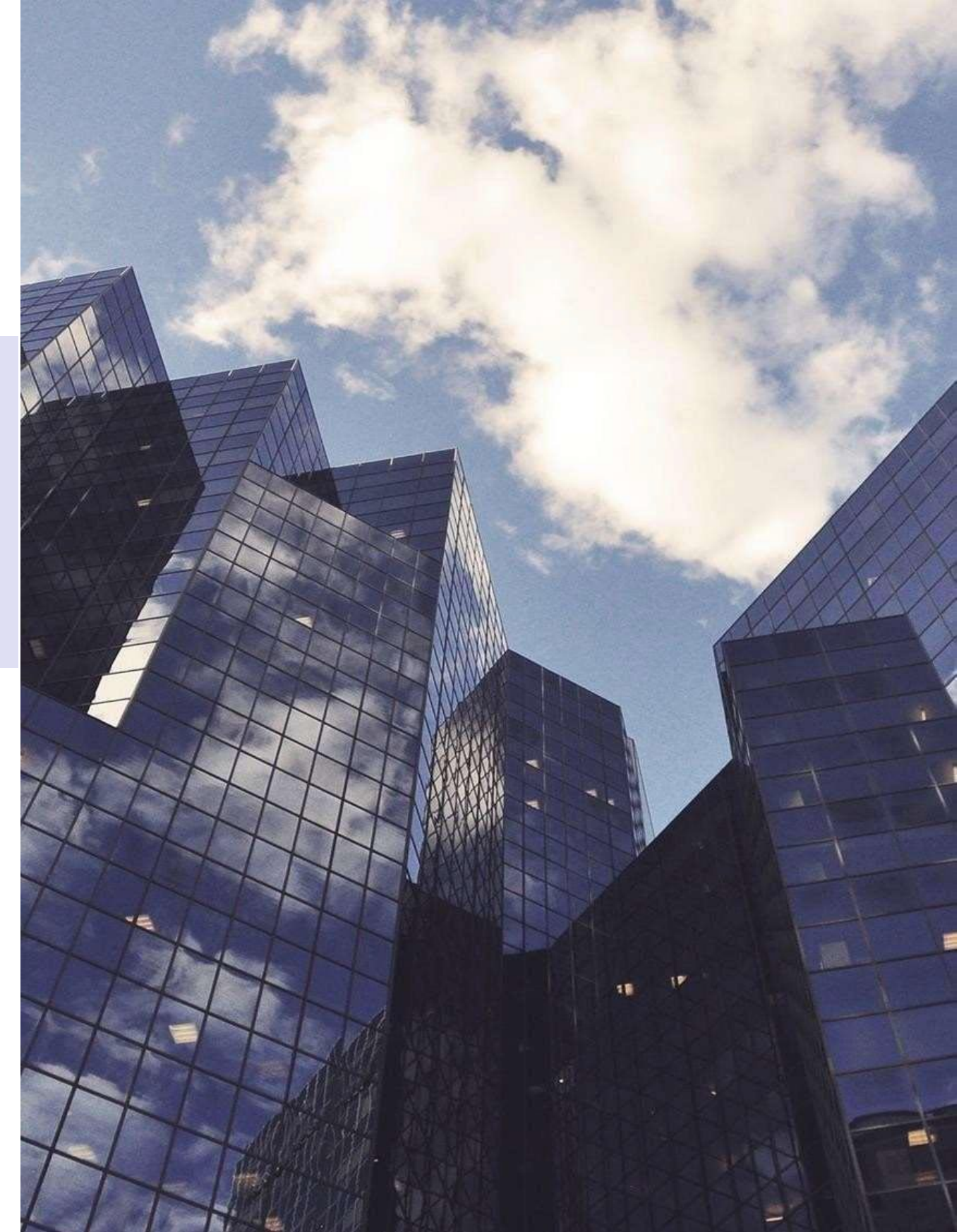
Eurobonds are raised by both governments and large corporations. In the African sense, however, government or sovereign issues are more commonplace.



Notable African Sovereign Issuers

African governments who have issued Eurobonds include:

- Kenya
- Ghana
- Egypt
- Benin
- Nigeria
- Angola
- Ivory Coast
- Senegal
- Cameroon
- South Africa



WHY INVEST IN AN AFRICAN EUROBOND?

Attractive yields and limited risks are the key reasons to add Eurobonds to your portfolio.



SECURE

To get the benefit of safety during volatile investment times.



GOOD RISK ADJUSTED RETURNS

Eurobonds provide competitive returns and predictable income distribution with minimal risk.



LOW DEFAULT RISK

Governments rarely fail to pay back investors. Those who invest in quality Eurobonds can rest easy.



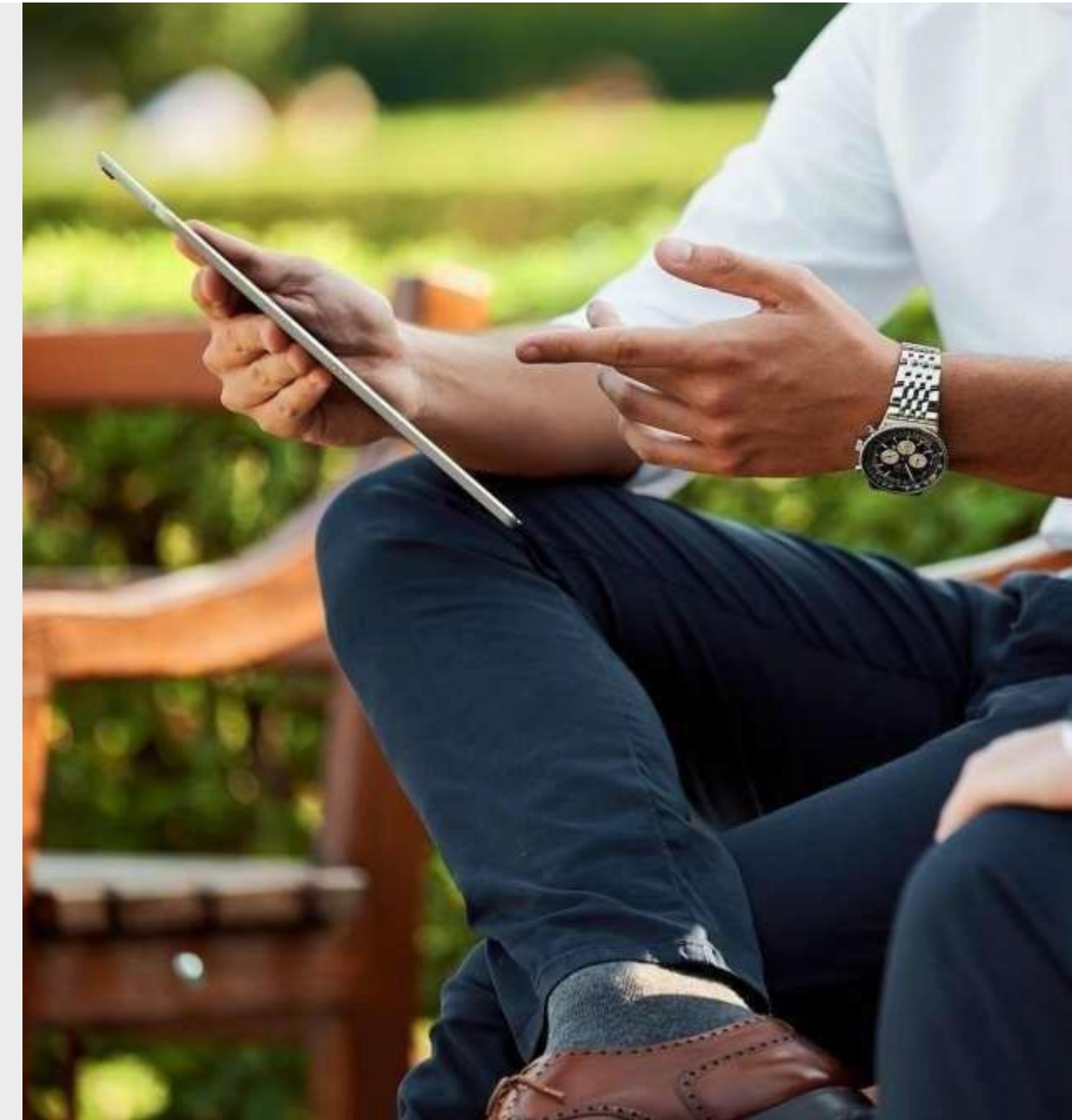
PARTIAL INFLATION IMMUNITY

US-denominated Eurobonds, being in hard currency, give investors better storage of value than their Kenyan shilling-denominated investments.



TAX-FREE

All interest paid and capital gains on Kenyan Eurobonds are tax-exempt.



RETURNS PROJECTION

The projected returns will be paid gross as Eurobonds are tax-exempt.

INVESTMENT FEATURES	
Item	Details
Investment Period	July 2023- June 2024
Security	Kenya Government Eurobond
Currency	US Dollars
Minimum ticket Size	USD 200,000
Coupon	6.875%
Coupon Frequency	Semi-Annually
Coupon Payment Months	Dec-23 Jun-24
Yield on offer	9.34%
Price per 100	99.55
Proposed Strategy	Buy & Hold to Maturity

RETURN PROJECTIONS	KES/USD exchange rate	
	United States Dollars (USD)	Kenya Shillings (KES)
Item		
INVESTMENT AMOUNT (1)	199,108	27,376,155
Face Value	200,000	27,498,800
CAPITAL GAIN ON MATURITY (2)	892	122,645
Semi-Annual Coupon -December 2023 (A)	6,875	945,271
Semi-Annual Coupon -June 2024 (B)	6,875	945,271
TOTAL COUPONS [A+B]=(3)	13,750	1,890,543
TOTAL RETURNS (1+2+3)	213,750	29,389,343
2-MONTH TOTAL GAIN	14,642	2,013,187
2-Month Percentage gain	7.35%	7.35%
2-Month Management Fees(@ 1% p.a)	0.2%	0.2%
2-Month Management Fees(@ 1% p.a)	331.85	45,627
Period Net return	7.2%	7.2%
Annualised Net return	40.4%	40.4%
Proposed Strategy	Buy & Hold to Maturity	

Disclaimer: The above returns are indicative and are based on the bond valuation as of 19th April 2024. The projection may vary depending on the investment value date.

CONTACT DETAILS

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