



Kuza
ASSET MANAGEMENT

KUZA ASSET MANAGEMENT PRODUCTS OFFERING

2024

ABOUT US

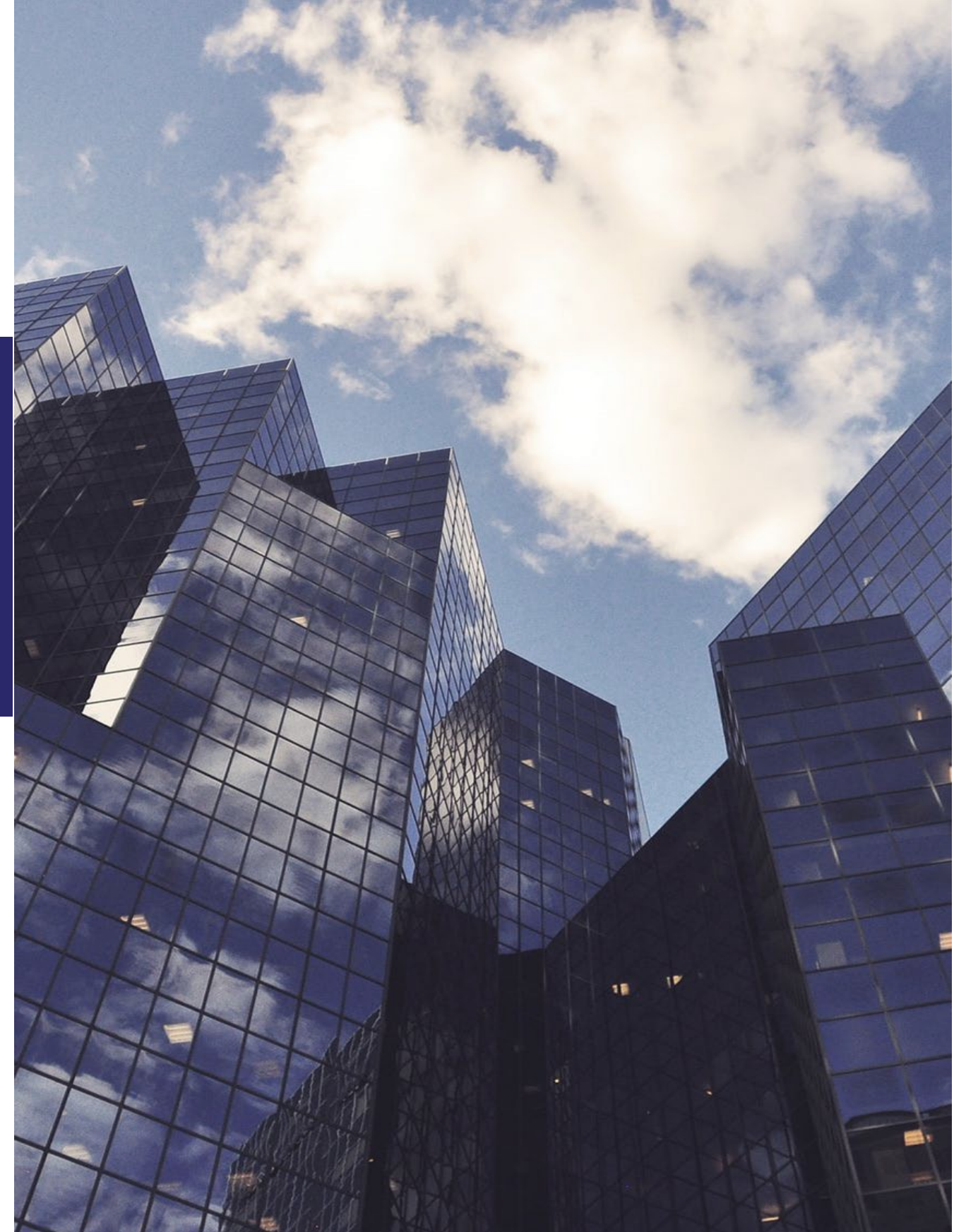
Licensed as a Fund Manager and Regulated by both the Capital Markets Authority (CMA) and the Retirement Benefits Authority (RBA).



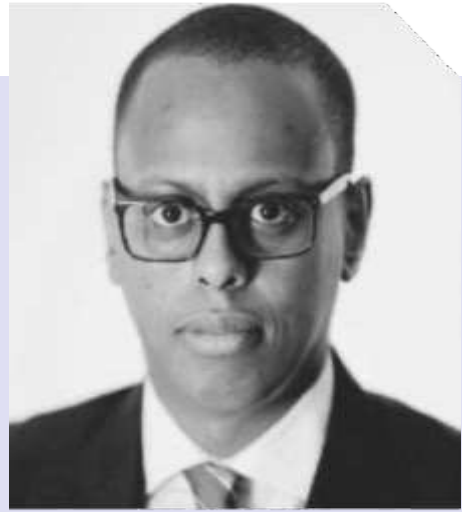
Key Pillars:

- 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 in 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 was a Consultant at McKinsey.

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



**CHIEF
EXECUTIVE
OFFICER**

Mr. James Mose, CFA

James has over 16 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 Charterholder.



**NON-
EXECUTIVE
DIRECTOR**

Ms. Patricia Kimama

Patricia is a leader with over 25 years of experience. She previously has served in organizations such as the Communications Authority of Kenya (as a board member), 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 Master's Certificate in Project Management from 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 20 years in commercial law practice and academia.

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



**NON -
EXECUTIVE
DIRECTOR**

Mr. Jack Maina

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

Jack holds a Bachelor of Science and a Masters in Business Administration from the University of Nairobi and is currently pursuing a Doctorate in Business Administration from 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

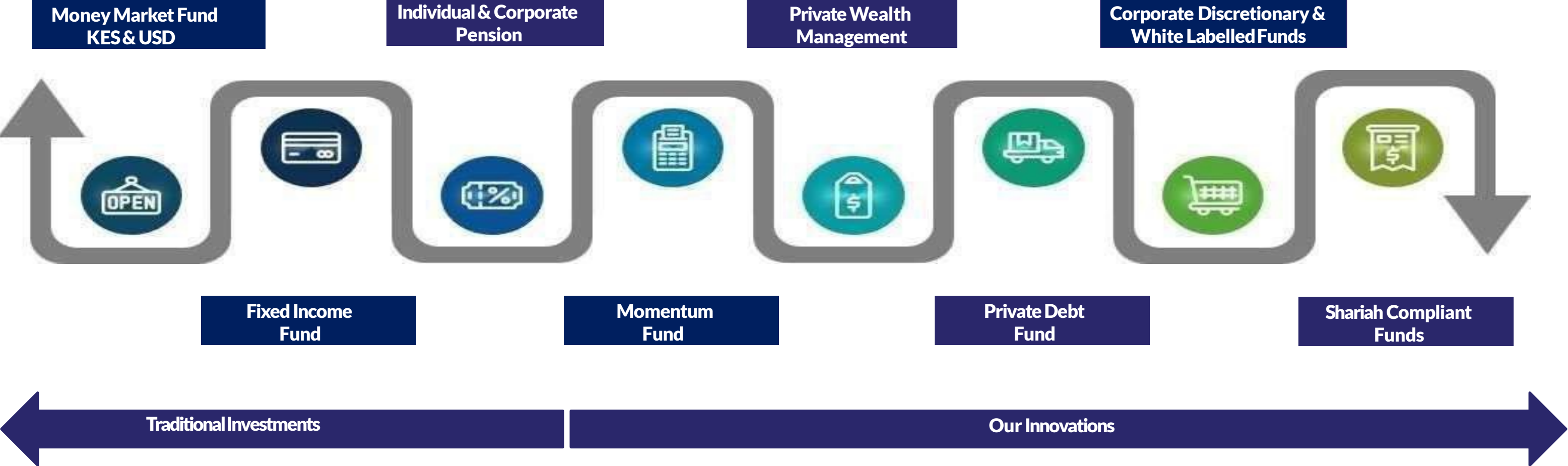
Over 10 years investment
experience.

OUR EXPERTISE

- Fixed Income
 - Listed and Unlisted Equities
 - Offshore Investments
 - Real Estate
 - Private Debt

OUR TAILORED SOLUTIONS

Kuza specializes in offering various investment options expertly crafted to address different client profiles. We take our time to understand your key needs, such as liquidity, regular income, capital preservation, capital growth, diversification, etc. Through Kuza, your hard-earned money will find a perfect home in one or many of our well-thought-out and customized solutions.





OUR VALUE PROPOSITION



PRIVATE WEALTH MANAGEMENT

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

WHY PRIVATE WEALTH MANAGEMENT?

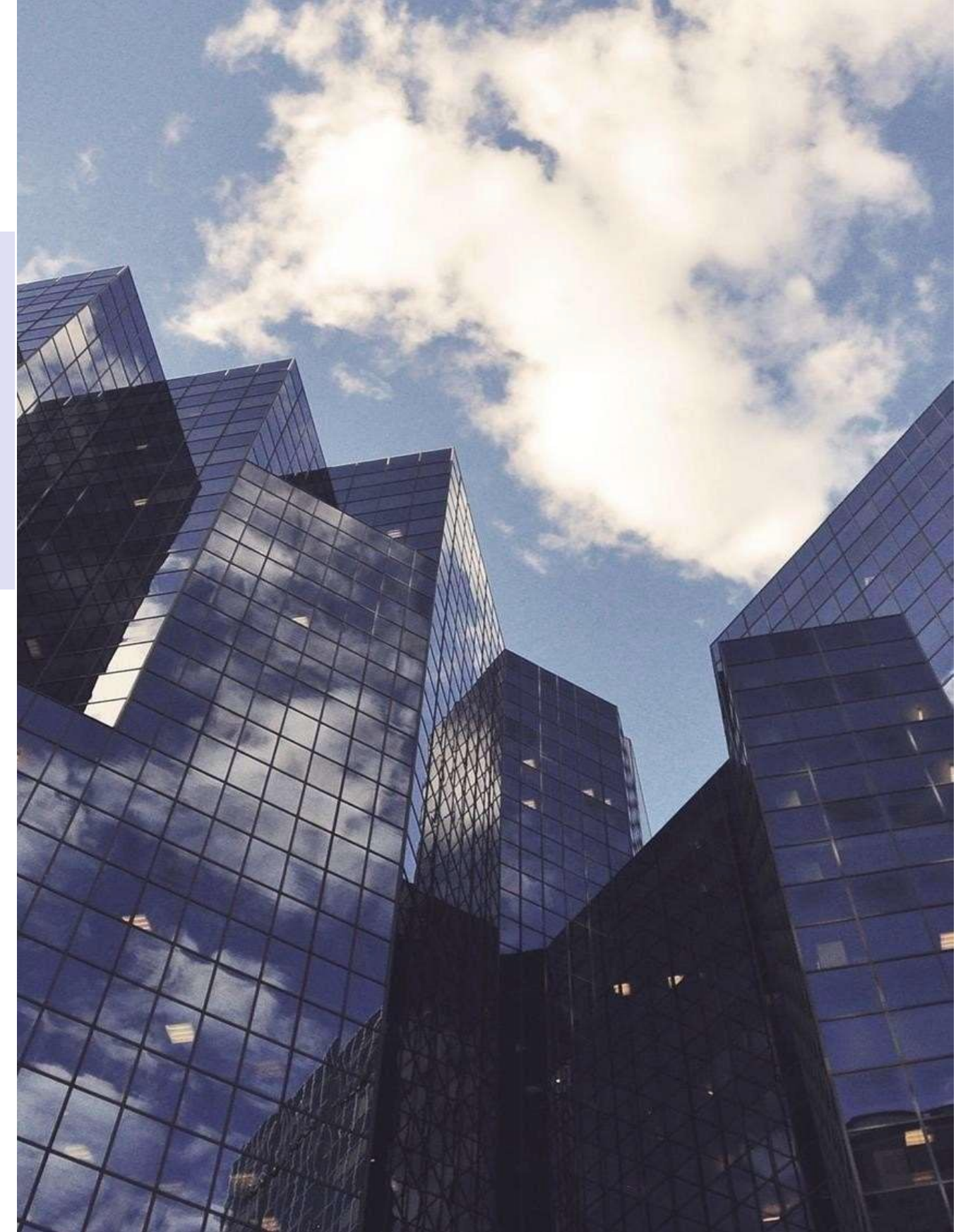


We offer bespoke private investment management and advisory services designed for institutional and high-net-worth investors seeking to optimize their investments and maximize returns. Client funds are managed in a stand-alone portfolio uniquely structured to meet their specific liquidity, return, and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



Features

- ❖ For conservative clients, the focus is on low risk fixed income securities such as;
 - Treasury bills
 - Treasury bonds
 - Infrastructure bonds
 - Eurobonds
 - 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 always held in a bank custody account owned by the client.
- ❖ 2-year renewable investment contract.
- ❖ Target hurdle rate of **12-13% 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 outperformance.**



WHY THE KUZA SHARIAH PRIVATE WEALTH MANAGEMENT FUND?

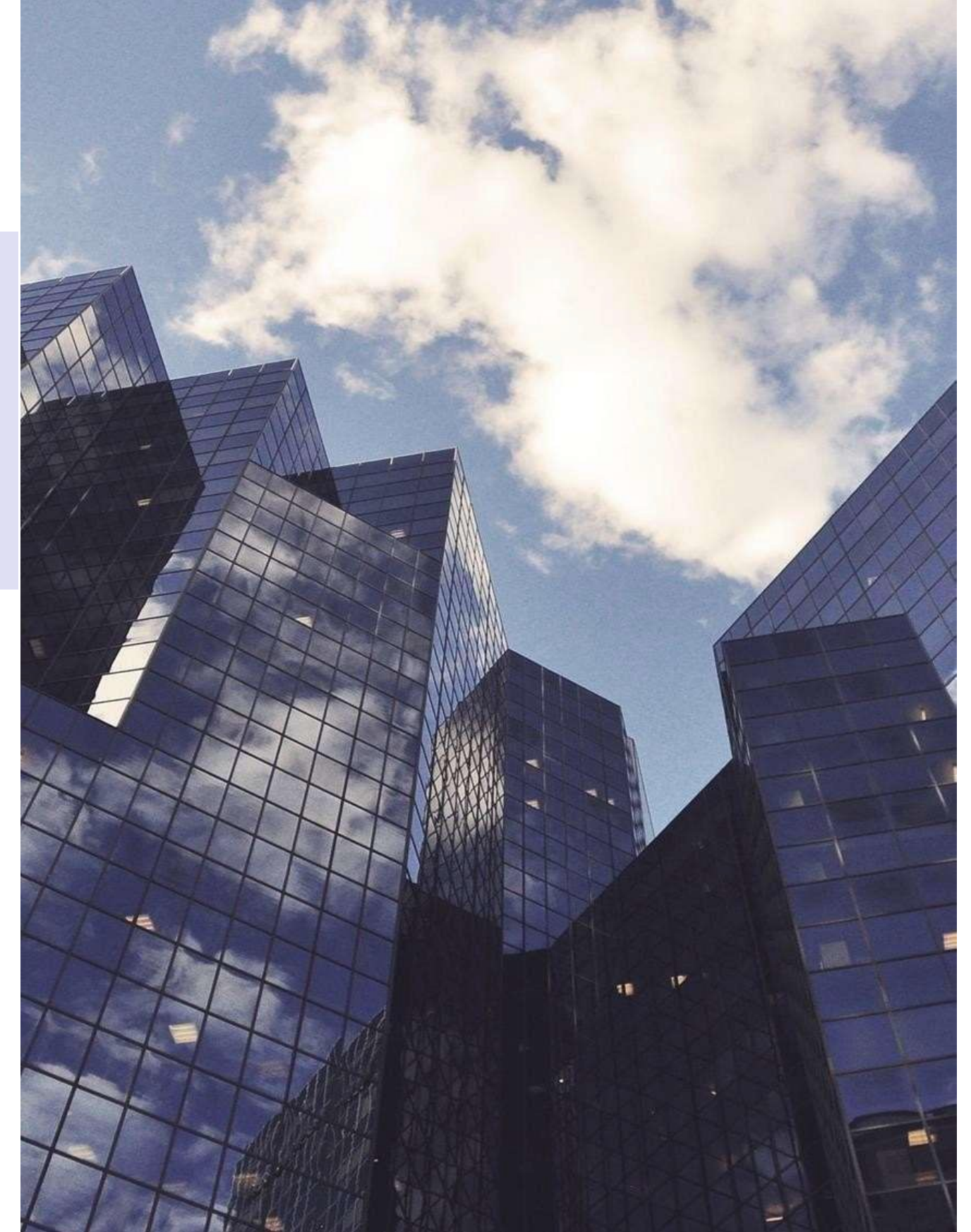


We provide customized private investment management and advisory services tailored for institutional and high-net-worth investors aiming to optimize their portfolios and enhance returns while staying true to the Shariah Law and values. Our approach involves managing client funds in a dedicated portfolio, uniquely structured to address their distinct liquidity, return, and risk parameters.



Features

- ❖ For conservative clients, the focus is on low risk fixed income securities such as;
 - Sukuk Bonds
 - Shariah Compliant Bank deposit instruments, e.g. Murabaha
- ❖ Kuza brings in its expertise in active sukuk trading through;
 - Primary sukuk market participation through competitive bidding
 - Secondary sukuk market trading
- ❖ For full disclosure and oversight, client funds and investments are always held in a bank custody account owned by the client.
- ❖ Profit rate of **12-13% 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 outperformance.**



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 payback investors.



OPTIMIZED RETURNS

Potential for higher returns above the annual coupons. Additional returns can be earned from 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 and investment guidance and actively managing 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
- Family Offices
- Independent Funds

UNIQUE EUROBOND OPPORTUNITY

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

ISSUERS



Who borrows through Eurobonds?

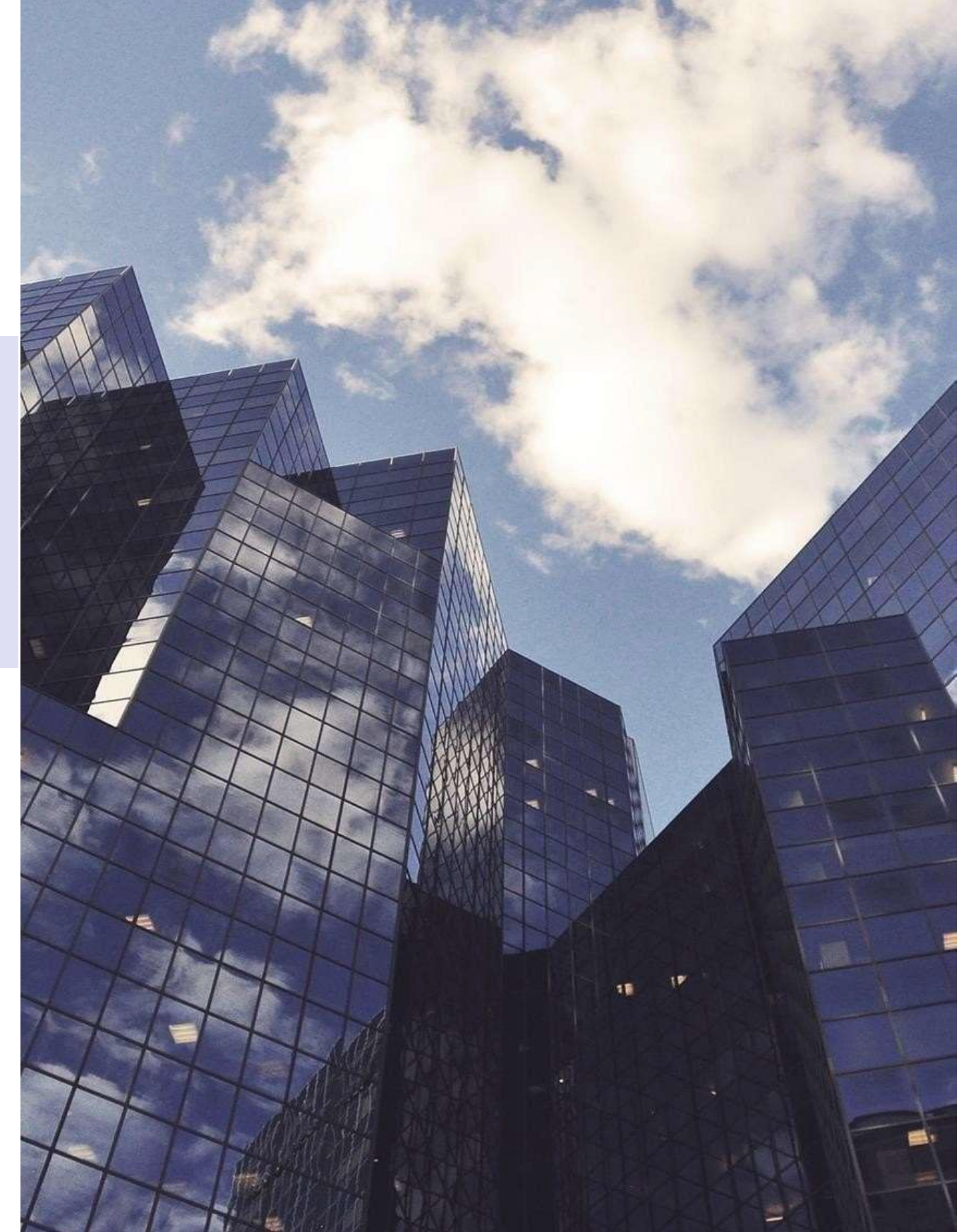
Eurobonds are raised by both governments and large corporations. However, government or sovereign issues are more common in the African space.



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.



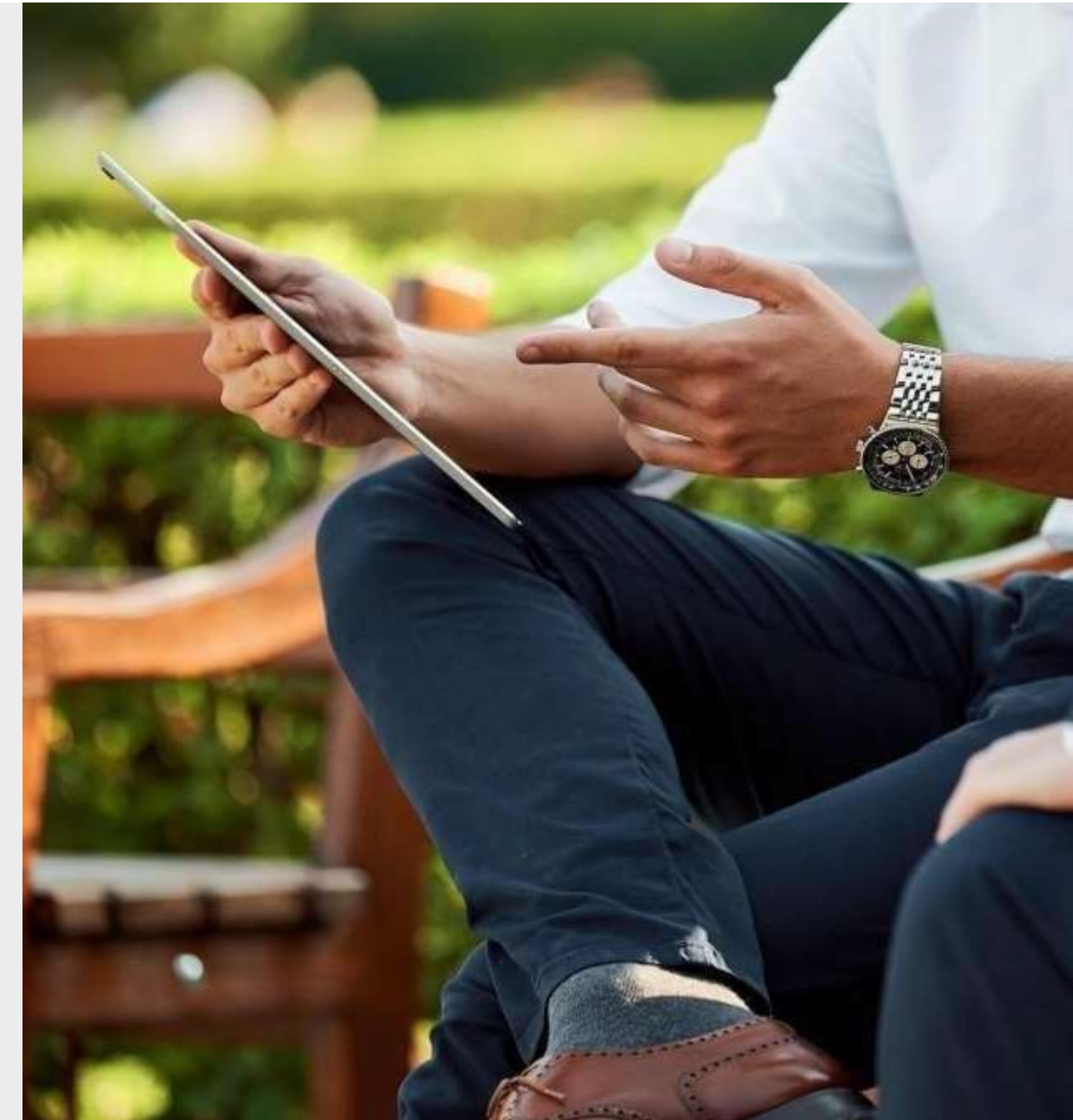
PARTIAL INFLATION IMMUNITY

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



TAX-EXEMPT

One of the key benefits of investing in Kenyan Eurobonds is their tax-exempt status. This means that all interest paid and capital gains are free from tax, providing a strong incentive for potential investors.



RETURNS PROJECTIONS (EUROBOND 2027 PAPER)

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

INVESTMENT FEATURES	
Item	Details
Investment Period	October 2024 - May 2027
Security	Kenya Government Eurobond
Currency	US Dollars
Minimum ticket Size	USD 200,000
Coupon	7.000%
Coupon Frequency	Semi-Annually
Coupon Payment Months	
	Nov-24
	May-25
	Nov-25
	May-26
	Nov-26
	May-27
Amortizations	
Principal Repayments	
	May-25
	May-26
	May-27
Yield on offer	8.03%
Price per 100	98.50
Proposed Strategy	Buy & Hold to Maturity

RETURN PROJECTIONS	KES/USD exchange rate	
	United States Dollars (USD)	Kenya Shillings (KES)
INVESTMENT AMOUNT (1)	197,000	25,451,868
Face Value	200,000	25,839,460
CAPITAL GAIN ON MATURITY (2)	3,000	387,592
Semi-Annual Coupon - November 2024 (A)	7,000	904,381
Semi-Annual Coupon - May 2025 (B)	7,000	904,381
First Principal Repayment	66,667	8,613,153
Semi-Annual Coupon - November 2025 (C)	4,667	602,921
Semi-Annual Coupon - May 2026 (D)	4,667	602,921
Second Principal Repayment	66,667	8,613,153
Semi-Annual Coupon - November 2026 (E)	2,333	301,460
Semi Annual Coupon - May 2027 (F)	2,333	301,460
Third and final Principal Repayment	66,667	8,613,153
TOTAL COUPONS (3)	28,000	3,617,524
Annualised Coupon Return	7.0%	7.0%
Annualised Capital Return	3.0%	3.0%
TOTAL ANNUAL RETURN	10.02%	10.02%
Annual Management Fee	1.0%	1.0%
Annual Management Fee	1,970	254,519
NET ANNUAL RETURN	9.02%	9.02%
Proposed Strategy	Buy & Hold to Maturity	

Disclaimer: The above returns are indicative and are based on the bond valuation as of 11th October 2024. The projection may vary depending on the investment value date.

RETURNS PROJECTIONS (EUROBOND 2028 PAPER)

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

INVESTMENT FEATURES	
Item	Details
Investment Period	October 2024 - February 2028
Security	Kenya Government Eurobond
Currency	US Dollars
Minimum ticket Size	USD 200,000
Coupon	7.250%
Coupon Frequency	Semi-Annually
Coupon Payment Months	Feb-25 Aug-25 Feb-26 Aug-26 Feb-27 Aug-27 Feb-28
Yield on offer	8.82%
Price per 100	95.50
Proposed Strategy	Buy & Hold to Maturity

RETURN PROJECTIONS	KES/USD exchange rate	
	United States Dollars (USD)	Kenya Shillings (KES)
INVESTMENT AMOUNT (1)	191,000	24,676,703
Face Value	200,000	25,839,480
CAPITAL GAIN ON MATURITY (2)	9,000	1,162,777
Last Coupon Payment to Today	45	45
Days from previous Coupon to Next Coupon	184	184
Coupon Payment In current Eurobond Pricing	1,773	229,080
Consideration excluding Upcoming Coupon	189,227	24,447,624
CAPITAL GAIN exc. Next Coupon	10,773	1,391,856
Capital Return	5.7%	5.7%
Coupon Period Return	29.0%	29.0%
Semi-Annual Coupon - August 2024 (A)	7,250	936,681
Semi-Annual Coupon - February 2025 (B)	7,250	936,681
Semi-Annual Coupon - August 2025 (C)	7,250	936,681
Semi-Annual Coupon - February 2026 (D)	7,250	936,681
Semi-Annual Coupon - August 2026 (E)	7,250	936,681
Semi-Annual Coupon - February 2027 (F)	7,250	936,681
Semi Annual Coupon - August 2027 (G)	7,250	936,681
Semi Annual Coupon - February 2028 (H)	7,250	936,681
Principal Repayment on Maturity	200,000	25,839,480
TOTAL COUPONS (3)	58,000	7,493,449
Annualised Coupon Return	7.3%	7.3%
Annualised Capital Return	1.7%	1.7%
TOTAL ANNUAL RETURN	8.90%	8.90%
Annual Management Fee	1.0%	1.0%
Annual Management Fee	1,910	246,767
NET ANNUAL RETURN	7.90%	7.90%
Proposed Strategy	Buy & Hold to Maturity	

Disclaimer: The above returns are indicative and are based on the bond valuation as of 11th October 2024. The projection may vary depending on the investment value date.

RETURNS PROJECTIONS (EUROBOND 2031 PAPER)

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

INVESTMENT FEATURES	
Item	Details
Investment Period	October 2024 - February 2031
Security	Kenya Government Eurobond
Currency	US Dollars
Minimum ticket Size	USD 200,000
Coupon	9.750%
Coupon Frequency	Semi-Annually
Coupon Payment Months	Feb-25 Aug-25 Feb-26 Aug-26 Feb-27 Aug-27 Aug-29 Feb-30 Aug-30 Feb-31
Amortizations	
Principal Repayments	
Yield on offer	9.74%
Price per 100	100.00
Proposed Strategy	Buy & Hold to Maturity

RETURN PROJECTIONS		KES/USD exchange rate	
		129.20	
Item		United States Dollars (USD)	Kenya Shillings (KES)
INVESTMENT AMOUNT (1)		200,000	25,839,460
Face Value		200,000	25,839,460
CAPITAL GAIN ON MATURITY (2)		0.00	0.00
Semi-Annual Coupon - Feb 2025 (A)		9,750	1,259,674
Semi-Annual Coupon - Aug 2025 (B)		9,750	1,259,674
Semi-Annual Coupon - Feb 2026 (C)		9,750	1,259,674
Semi-Annual Coupon - Aug 2026 (D)		9,750	1,259,674
Semi-Annual Coupon - Feb 2027 (E)		9,750	1,259,674
Semi-Annual Coupon - Aug 2027 (F)		9,750	1,259,674
Semi-Annual Coupon - Feb 2028 (G)		9,750	1,259,674
Semi-Annual Coupon - Aug 2028 (H)		9,750	1,259,674
Semi-Annual Coupon - Feb 2029 (I)		9,750	1,259,674
First Principal Repayment		66,667	8,613,153
Semi-Annual Coupon - Aug 2029 (J)		6,500	839,782
Semi-Annual Coupon - Feb 2030 (K)		6,500	839,782
Second Principal Repayment		66,667	8,613,153
Semi-Annual Coupon - Aug 2030 (L)		3,250	419,891
Semi Annual Coupon - Feb 2031 (M)		3,250	419,891
Third and final Principal Repayment		66,667	8,613,153
TOTAL COUPONS (3)		107,250	13,856,410
Annualised Coupon Return		9.8%	9.8%
Annualised Capital Return		0.3%	0.3%
TOTAL ANNUAL RETURN		10.07%	10.07%
Annual Management Fee		1.0%	1.0%
Annual Management Fee		2,000	258,395
NET ANNUAL RETURN		9.07%	9.07%
Proposed Strategy			Buy & Hold to Maturity

Disclaimer: The above returns are indicative and are based on the bond valuation as of 11th October 2024. The projection may vary depending on the investment value date.



PRIVATE DEBT FUND

Private debt is one of the fastest-growing asset classes globally as investors seek investment opportunities to enhance their portfolio returns. The asset class offers a strong value proposition for investors looking for alternatives to government bonds and bills and illiquid real estate investments.

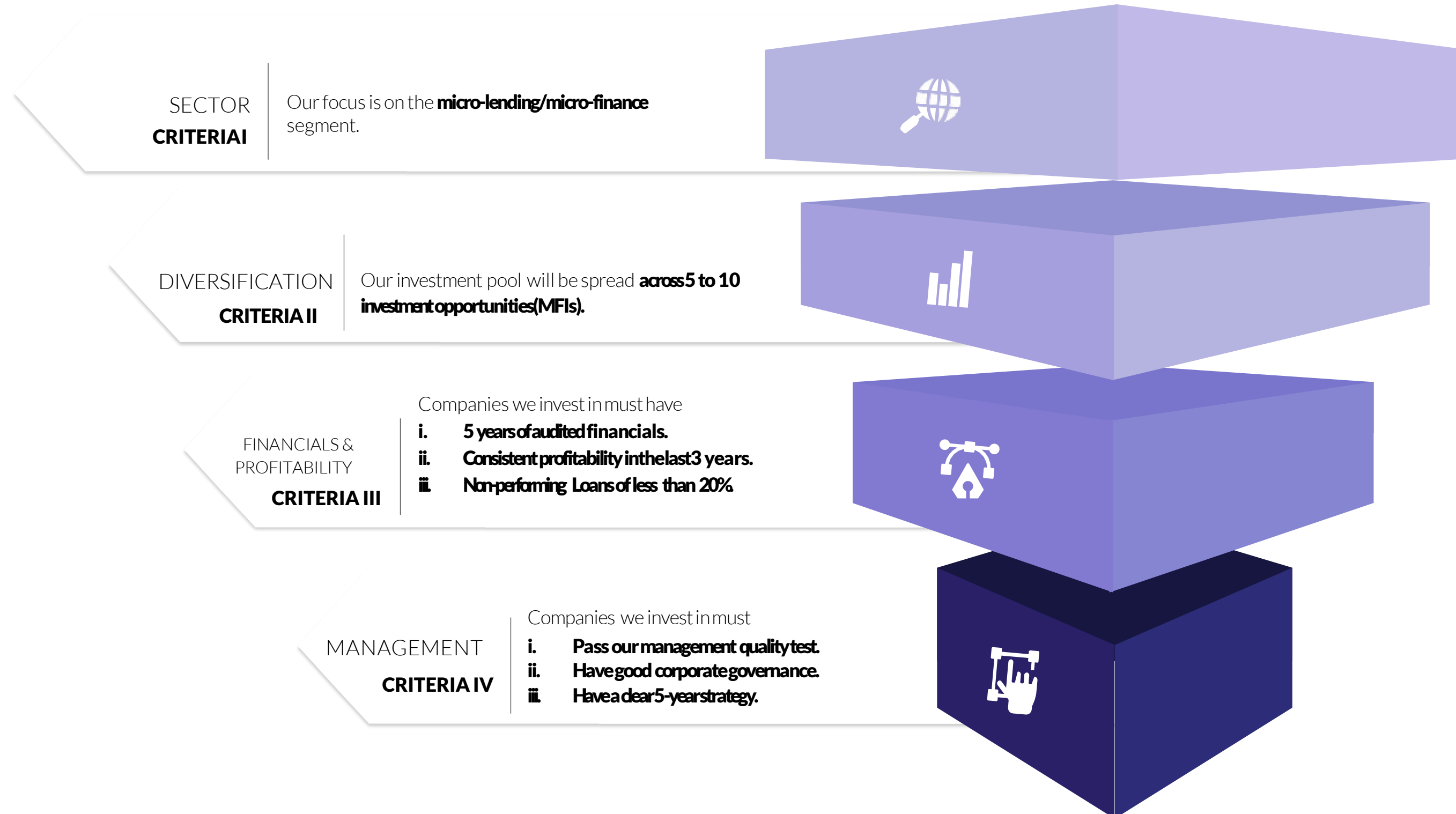
Kuza has created a private debt offering to give investors access to this fast-growing asset class and offer investors competitive risk-weighted returns. This is available to investors through the Kuza Private Debt 001 LLP.

KUZA PRIVATE DEBT 001 LLP offers;

- *a hurdle rate of 18.5% and;*
- *charges management fees of 2.0%.*

KEY FUND TERMS	
OFFER SIZE	The offer is KES 500 million for 500 million units at KES 1.00 per unit .
INVESTMENT AMOUNT	The minimum allowable is KES 1,000,000 with a minimum top-up of KES 100,000 .
HURDLE RATE	The investment vehicle targets a net management fee rate of return of 18.5% per annum .
BENCHMARK	Government of Kenya one-year T-Bill rate. (16.34% as of 11th October 2024) .
MANAGEMENT FEES	Kuza charges a management fee of 2.0% per year on the Assets Under Management.
INVESTMENT PERIOD	1-year with the option to roll over the investment.
ASSET CLASS	Private Debt
PAYMENTS/(DISTRIBUTIONS)	Interest is payable quarterly, and the principal is payable at maturity.
SEGMENT	Micro-Finance (Best in class).
REPORTING	Fund performance reporting is quarterly. Fund fact sheets will also be available quarterly.
FUND MANAGER	Kuza Asset Management is a CMA-regulated Investment Manager based in Nairobi, Kenya.
LLP MANAGERS	James Mose, CFA , is Kuza's Chief Investment Officer and Chief Executive Officer. James has over 16 years of experience in the East African investment industry. His most recent role was Chief Investment Officer at Britam Asset Managers.
	Bill Oloo, CFA , is Kuza's Portfolio Manager. Bill has over eight years of progressive experience in the investment industry.
CUSTODIAN	Kenya Commercial Bank

CRITERIA FOR ARRIVING AT INVESTABLE OPPORTUNITIES



RISK MITIGATION STRATEGY



UNIT TRUST FUNDS

A Unit Trust (also known as a collective investment scheme) is an investment vehicle that pools funds from many individuals and channels them into various investments.

The funds are collectively invested in a portfolio of assets, such as bonds, money market instruments, equities, and other authorized securities, in accordance with the group of investors' common objectives and needs.

Depending on the type of fund, Unit Trust funds earn income from interest, realized capital gains, and dividends received from the underlying investments.

KUZA MONEY MARKET FUND – KES & USD

Allowable securities

- *Call deposits*
- *Fixed deposits*
- *Treasury bills issued by the Government of Kenya*
- *Short-Term Treasury bonds issued by the Government of Kenya*
- *Other collective investment schemes*
- *Corporate bonds*
- *Commercial papers*

Kuza Money Market Fund has the low-risk investor in mind. Investing in the Money Market Fund provides an inflation-beating return while only taking minimal risk. The fund satisfies the investors who pursue the following above everything else;

- Preservation of capital
- Passive income creation
- Highly Liquid investments
- The comfort of low risk

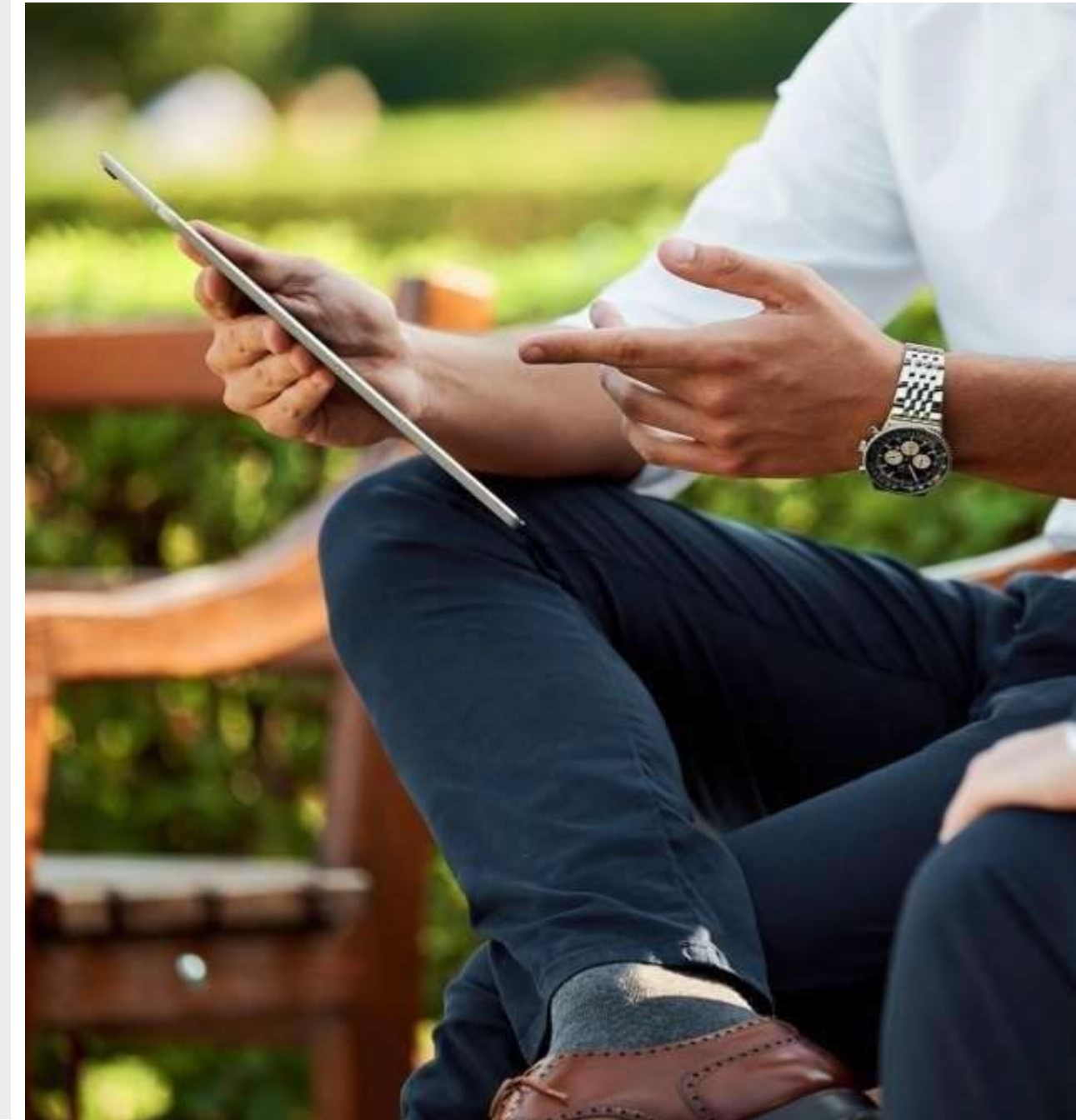
Why Invest in Kuza Money Market Fund?

- To store value as you wait for other investment opportunities to arise
- To help you build an Emergency Fund
- To take advantage of the economics of scale and diversification
- To improve the interest earned from your bank savings account
- To complement the uncertain income from a risky business or a job

Currency: **Kenya Shillings (KES)** and **US Dollars (USD)**

Minimum investment amount: **KES 5,000 for MMF KES** & **USD 100 for MMF USD**

Investment Period: **Open-ended subject to a minimum of 2 weeks**



KUZA FIXED INCOME FUND

Allowable securities

- *Cash and near-cash investments*
- *Medium to Long term bonds issued by the Government of Kenya*
- *Other collective investment schemes*
- *Corporate bonds*
- *Commercial papers*

The Kuza Fixed Income Fund is tailor-made for medium-to-high-risk investors. Investing in the Fixed Income Fund exposes you to reasonable interest rate risks but provides growth on top of your periodic income. Investors with the following needs may find the fund suitable for them:

- Capital preservation with moderate growth
- Stable income creation
- Short investment horizon (2-3 years)
- Medium-risk appetite

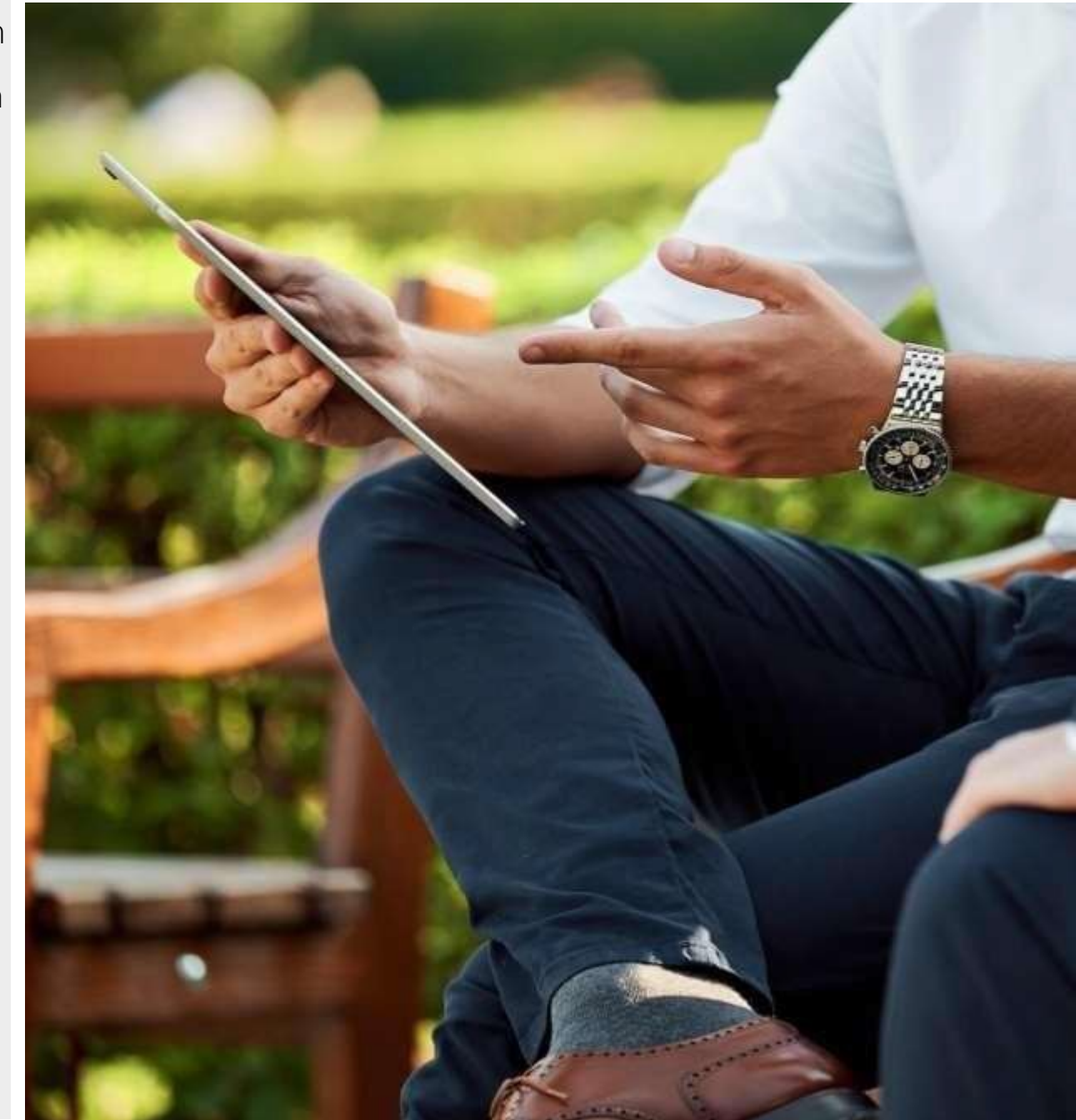
Why Invest in Kuza Fixed Income Fund?

- To store your asset's value as you wait for other investment opportunities to arise
- To execute a 2 – 3 year goal-based investment such as savings & education funds
- Earn economies of scale offered by the Fund's diversified investment pool
- To improve the interest you earn from your fixed-deposit and money market fund account
- To complement the uncertain income from a business or employment

Currency: **Kenya Shillings (KES)**

Minimum investment amount: **KES 5,000**

Investment Period: **2 -3 Years** Lock in Period: **3 Months**



KUZA MOMENTUM FUND

Allowable securities

- *Equity and fixed-income securities listed in the Nairobi Securities Exchange or any other recognized exchange.*
- *Offshore equity and fixed-income securities, listed or unlisted.*
- *Initial Public Offerings.*
- *Derivative instruments.*
- *Collective investment schemes.*

The Kuza Momentum Fund is an innovation designed to take advantage of seasonal market swings that create undervalued yet fundamentally stable opportunities, e.g. during election cycles and economic recessions. The fund has the risk-ready and opportunistic investor in mind. The Fund, therefore, serves those who pursue the following above everything else:

- Investors seeking medium to long-term capital growth in their portfolio
- Investors who want to gain exposure to both equity and fixed-income investments
- Investors willing to commit to a 3 to 5 years investment horizon

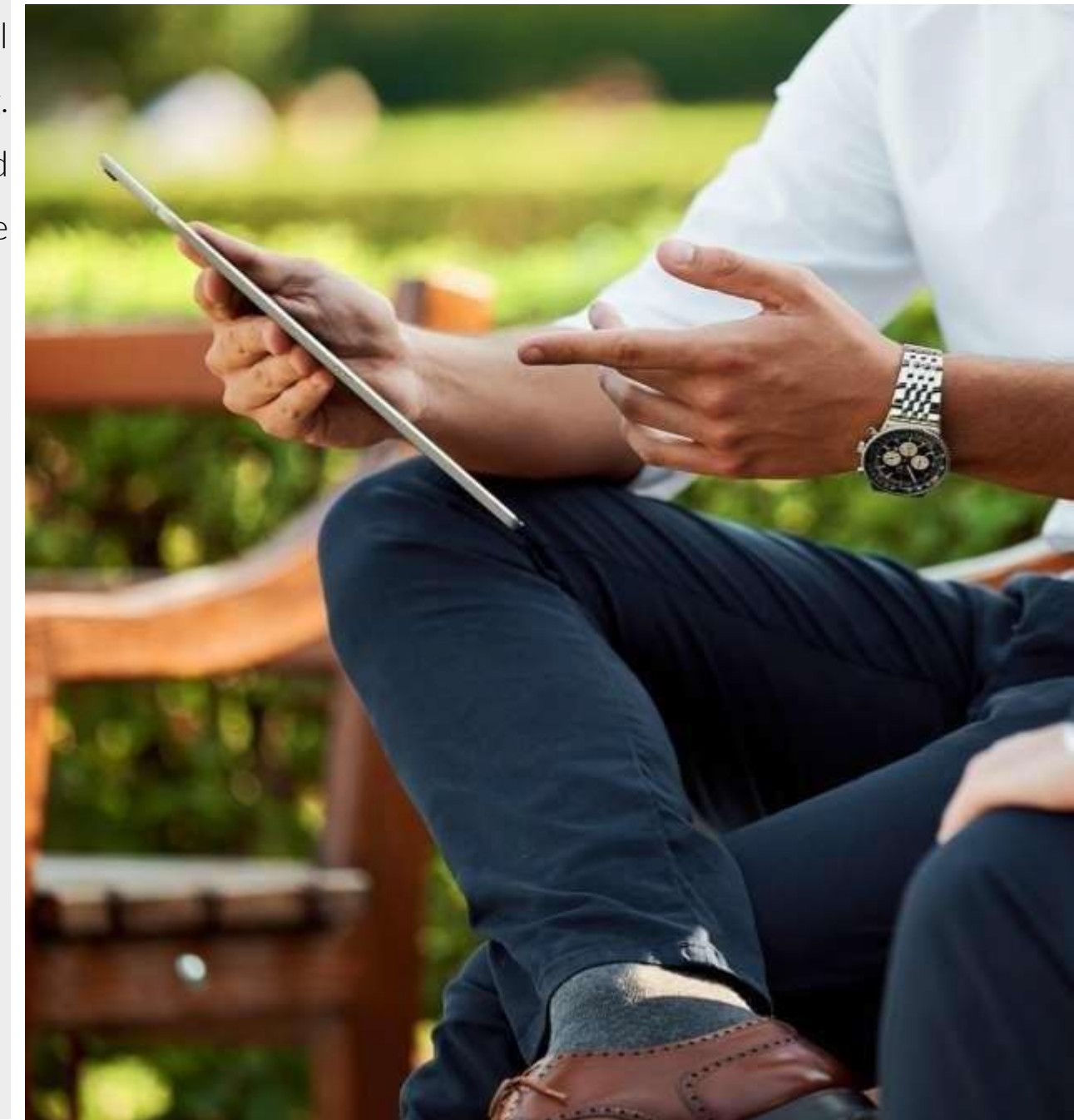
Why Invest in Kuza Momentum Fund?

- Investing in the Fund provides exceptional long-term capital growth
- Portfolio diversification (i.e.) different investments react differently to market swings
- Take advantage of the seasonal investment opportunities offered by capital markets
- Earn economies of scale offered by the Fund's diversified investment pool

Currency: **Kenya Shillings (KES)**

Minimum investment amount: **KES 250,000**

Lock-in Period: **6 Months**



KUZA SHARIAH MOMENTUM FUND

Allowable securities

Halal businesses and securities spanning from;

- *Local and offshore equities*
- *Initial Public Offerings (IPOs)*
- *Real Estate Investment Trust (REITs)*
- *Sukuk investments*

The Kuza Shariah Momentum fund aims to provide investors with sustained long-term capital growth through exclusive investments adhering to Shariah principles. This commitment to Shariah-compliant opportunities reflects the fund's dedication to ethical and responsible investments for investors looking to pursue the following;

- Investors seeking medium to long-term capital growth in their portfolio
- Investors who want to gain exposure to both equity and fixed-income investments
- Investors seeking growth within the bounds of Islamic finance

Why Invest in Kuza Shariah Momentum Fund?

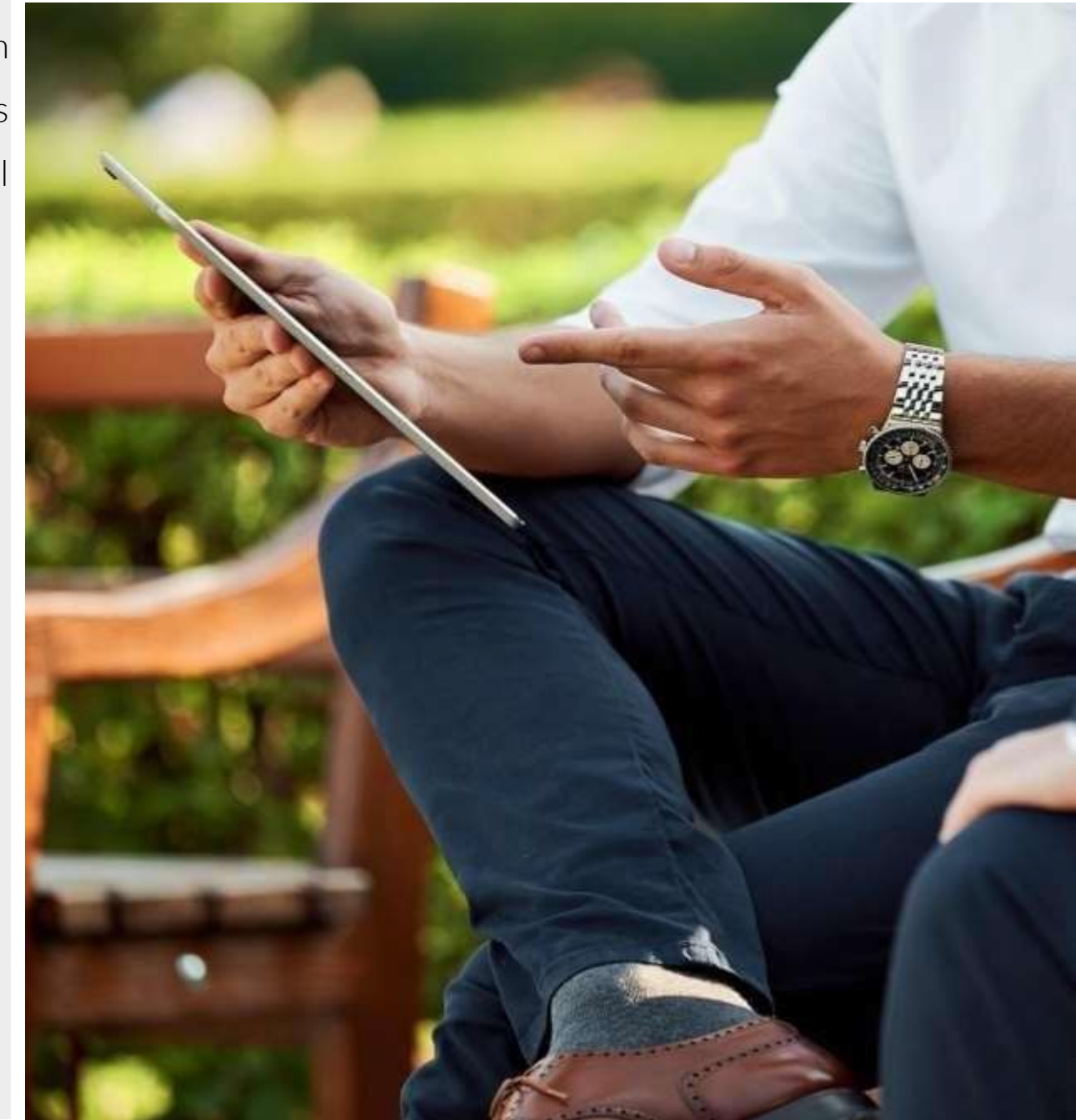
- Medium to long-term capital growth in the portfolio
- Exposure to both equity and fixed-income investments
- The fund adheres to Islamic principles, ensuring investments comply with ethical and religious guidelines.

Currency: **Kenya Shillings (KES)**

Profit rate: **MF (Kenya Shillings) - 12.0%**

Minimum investment amount: **KES 250,000**

Lock-in Period: **6 months**



RETIREMENT SOLUTIONS

At Kuza, we offer innovative retirement solutions tailored to meet the diverse needs of individuals and employers, ensuring financial security and growth in the golden years.

Whether you are an individual seeking to safeguard your retirement income or an employer looking for a cost-effective retirement fund solution, our offerings provide a comprehensive approach to long-term financial planning.

KUZA INDIVIDUAL PENSION PLAN

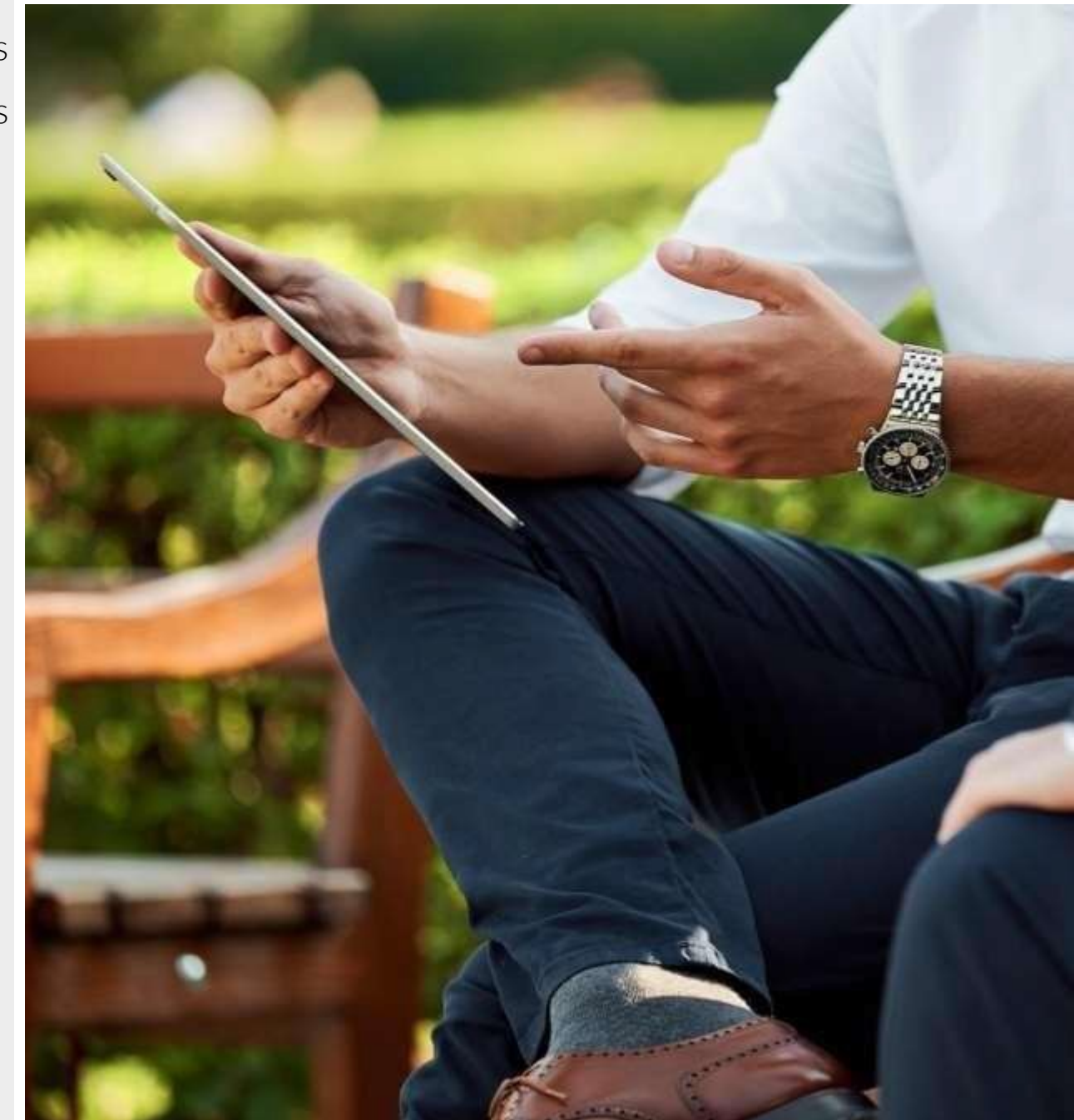
The Kuza Individual Pension Plan is licensed by the Retirements Benefits Authority.

The Kuza Individual Pension Plan (IPP) is geared toward providing benefits to its members and beneficiaries, offering capital preservation while targeting higher returns. This plan is suitable for:

- Individual customers who want to save towards retirement to maintain their standard of living post-retirement.
- Individuals who want to save in a tax-efficient environment to maximize growth.
- Individuals who want to consolidate their deferred benefits into one fund that they can watch closely into the future.

This plan focuses on delivering the following objectives:

- Sufficient liquidity.
- Real return.
- Tax Savings
- Long-term growth of capital.
- Asset liability matching
- Asset diversification.
- Rider risk benefits



KUZA UMBRELLA RETIREMENTS BENEFITS FUND

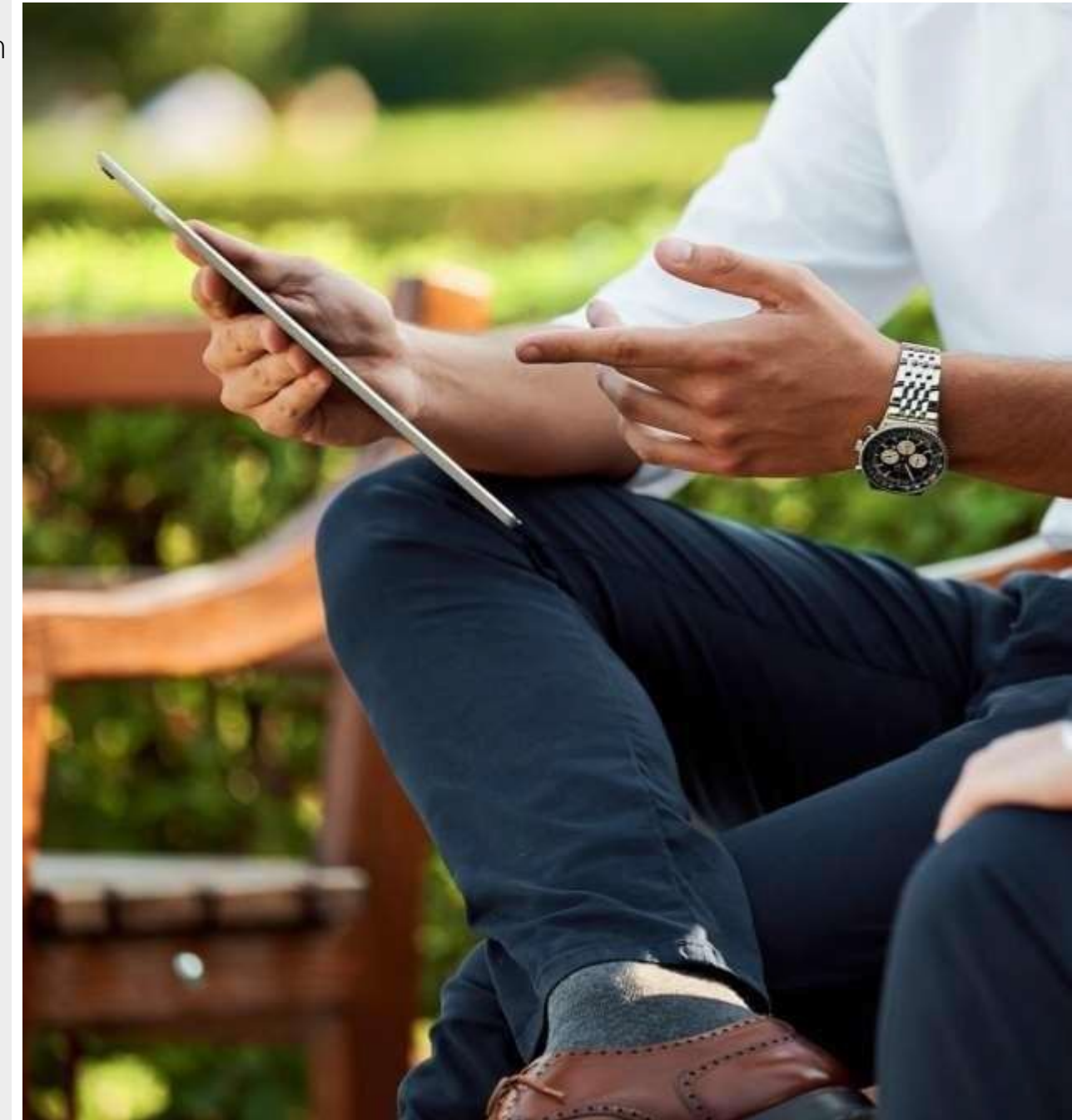
*The Kuza Umbrella
Retirements Benefits Fund is
licensed by the Retirements
Benefits Authority.*

This Fund is an umbrella-defined contribution arrangement established under an irrevocable trust. This plan is suitable for:

- Employers who want to avoid the burden of setting up their retirement fund.
- Employers who do not wish to send NSSF Tier II contributions to NSSF.
- Employers who wish to preserve certain unique features which will be customized in their particular rules.

This plan focuses on delivering the following objectives:

- A cost-efficient platform for employers to manage their retirement promise to staff.
- Competitive returns that enable value preservation for members.
- Smooth coordination and management of the retirement promise in a manner that does not overburden the employer.
- A transparent annual return distribution framework that demonstrates fiducial responsibility.
- Allow members to pay additional voluntary contributions to augment their retirement savings.



KUZA INCOME DRAWDOWN FUND

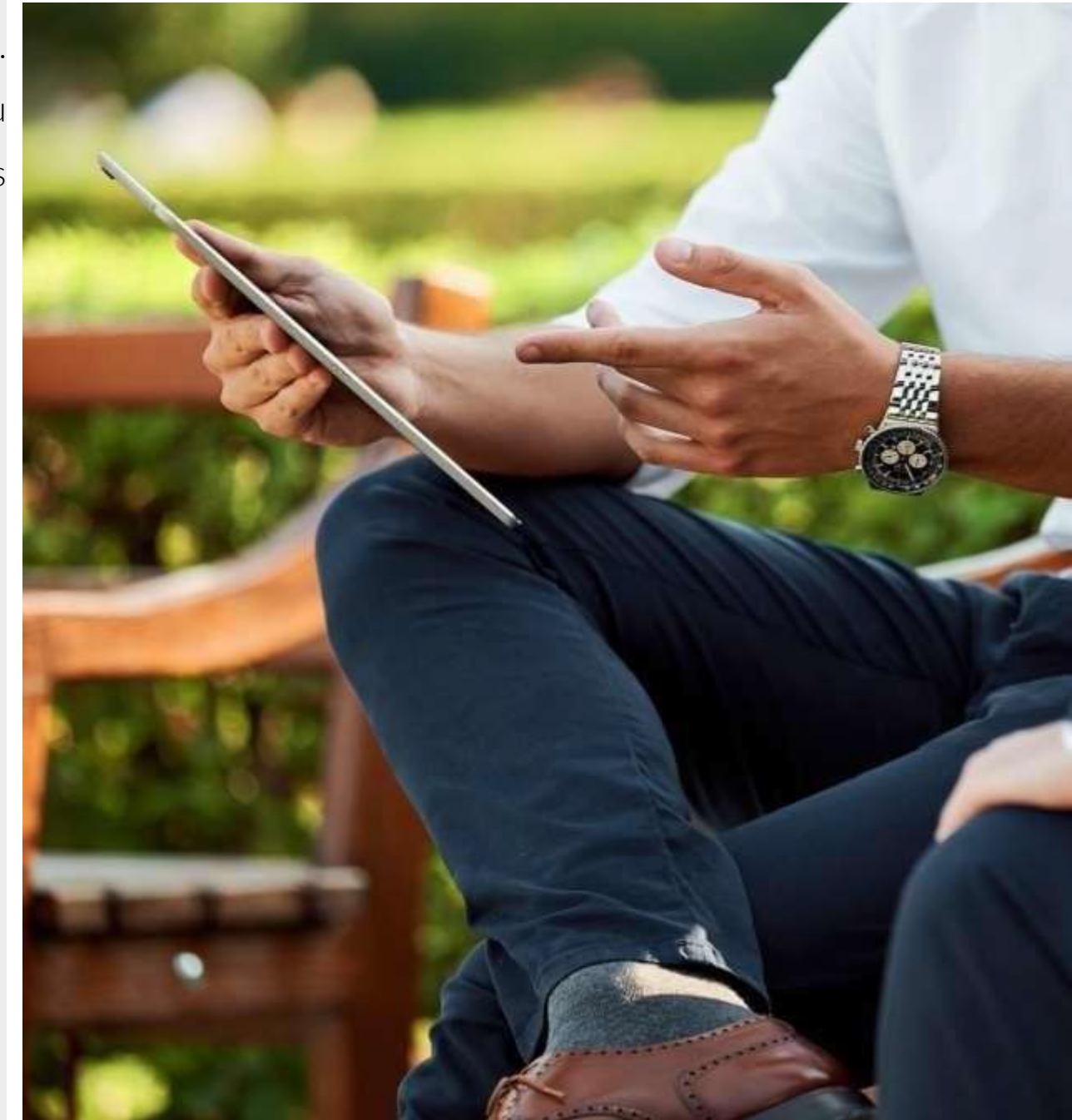
The Kuza Income Drawdown Fund is licensed by the Retirements Benefits Authority.

This Fund will empower you with unmatched alternatives for your post-retirement funds. You will preserve your right to continue owning your retirement savings, draw what you need and watch your fund balance grow with superior investment returns. This plan is suitable for:

- Individuals seeking flexibility and control over their retirement funds.
- Those who prioritize the longevity of benefits, desiring sustained support throughout their retirement.
- Individuals wanting to participate in future returns generated from their money.
- Those preferring to take some time to deliberate before committing to the purchase of an annuity.

This plan focuses on delivering the following objectives:

- Save on Tax.
- Maintain control over your retirement savings.
- Grow your savings even as you draw down.
- Defer annuity choice to a later date.
- Access other value-add risk benefits as riders on your drawdown balance.



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 that aligns with our promise of transparency.



EXPERTISE:

At Kuza, we have an experienced team with over 100 years of combined investment industry experience. We are committed to equipping our clients with relevant and timely knowledge of emerging investment opportunities. Our agility enables you to take advantage of opportunities proactively, giving our clients an edge.



PERSONALIZED SERVICE:

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

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

CONTACT DETAILS

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