

GenAfrica
ASSET MANAGERS

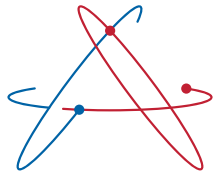
GENAFRICA UNIT TRUSTS FACT SHEET

NOVEMBER **2025**

REGULATED BY THE CAPITAL MARKETS AUTHORITY

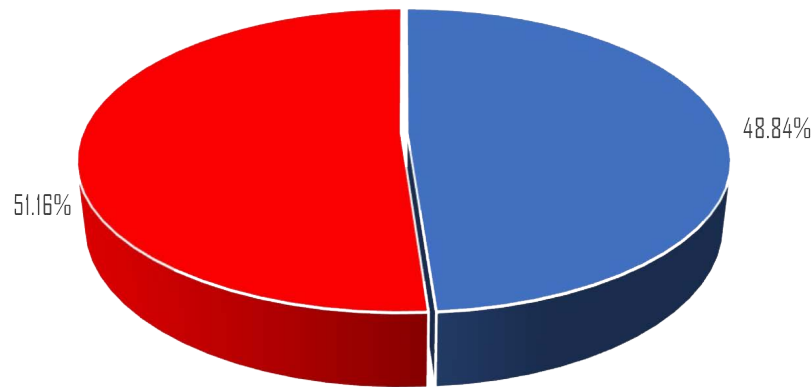
This fact sheet is for information purposes only and is not a solicitation to buy or sell. The price of units and the income from them can go down as well as up, as a result of changes in the value of underlying securities. Past performance is not necessarily a guide to future investment performance. An investor may not get back the full amount invested and in certain circumstances the right to redeem your units may be suspended. In giving this approval, the Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this regard.

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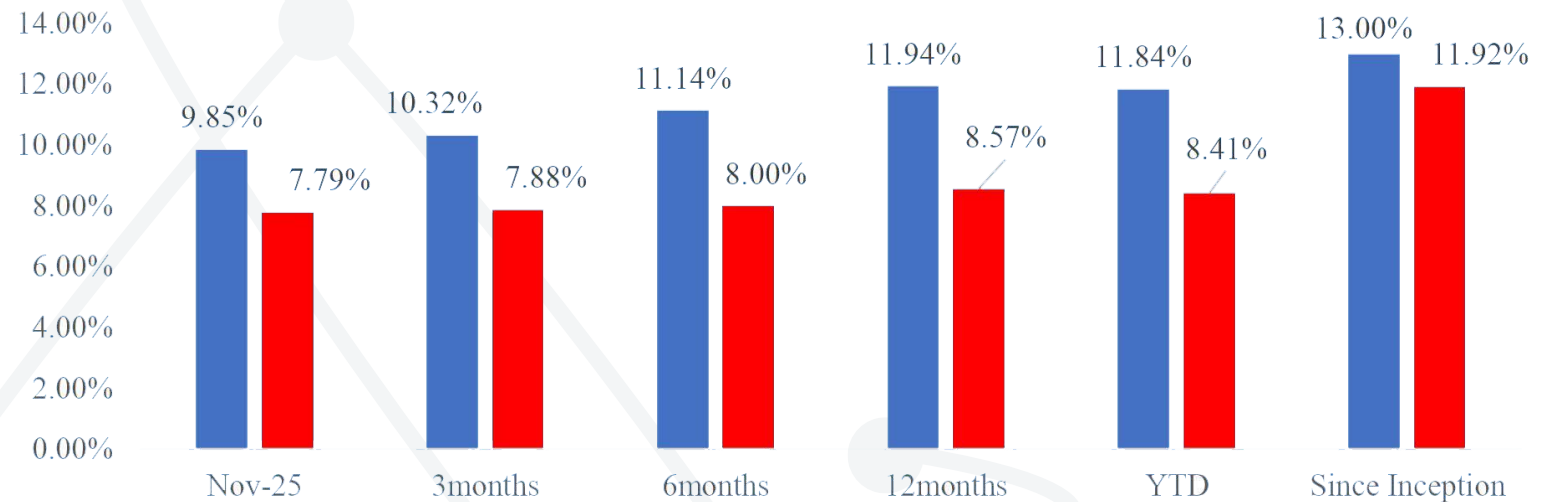
GENAFRICA MONEY MARKET FUND

ASSETS ALLOCATIONS



● Deposits in Financial Institutions ● Government Securities

ANNUALIZED FUND PERFORMANCE



● Average GenAfrica Money Market Fund ● 91 T-Bill

- The average daily yield for the month of November 2025, 3 Months, 6 Months and 1 year was 9.43%, 9.86%, 10.60% and 11.33% respectively.
- The effective annual yield is the annualized return of the fund's daily yields

KEY FUND FEATURES



Inception Date
December 2022



2% Management fees



Regulated by the
Capital Markets Authority



Clients can also opt to withdraw interest earned and have this periodically paid out to them or automatically reinvest the interest.



Fund Size
KES 4.37 Billion



No Limitation on
withdrawal.



Monthly income distribution
through issuance of new
units



Daily yield computation: The yield will be published in the local newspaper and company website. The yield will vary based on markets performance.



No initial fees

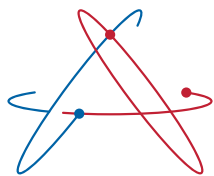


Minimum initial investment
of KES 500,000



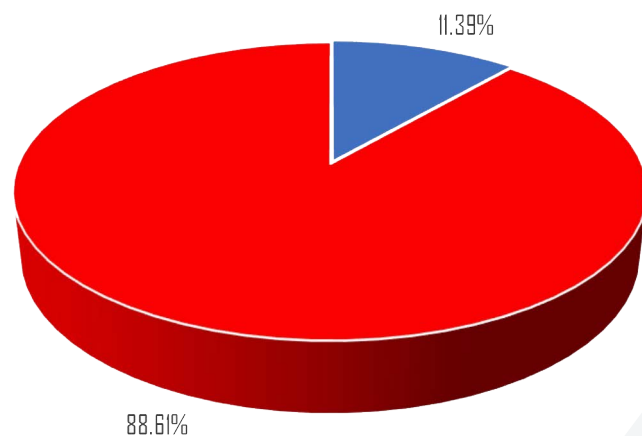
Monthly fund factsheet and client
statements to be sent to clients.





GENAFRICA FIXED INCOME FUND

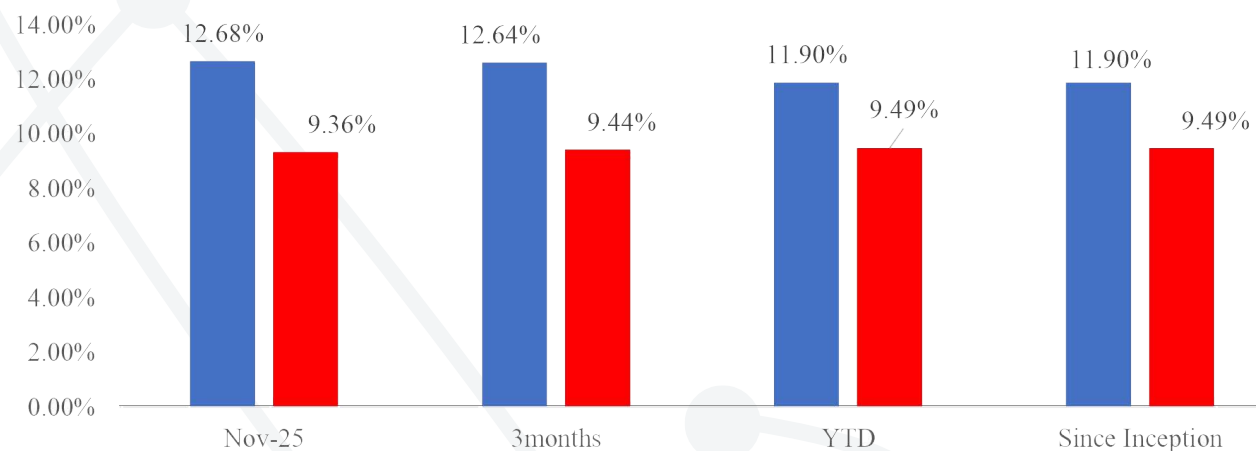
ASSETS ALLOCATIONS



● Deposits in Financial Institutions ● Government Securities

ANNUALIZED FUND PERFORMANCE

Annualized Fund Performance



● Average GenAfrica Money Market Fund ● 364 T-Bill

- The average daily yield for the month of November 2025 and 3 Months was 12.00%, 11.96% respectively.
- The effective annual yield is the annualized return of the fund's daily yields

KEY FUND FEATURES



Inception Date
AUGUST 2025



2% Management fees



Regulated by the
Capital Markets Authority



Clients can also opt to withdraw interest earned and have this periodically paid out to them or automatically reinvest the interest.



Fund Size KES
50.6 Million



No Limitation on
withdrawal.



Monthly income distribution
through issuance of new
units



Daily yield computation: The yield will be published in the local newspaper and company website. The yield will vary based on markets performance.



No initial fees

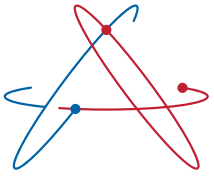


Minimum initial investment
of KES 500,000



Monthly fund factsheet and client
statements to be sent to clients.





THE GENAFRICA MONEY MARKET



Fund Objective

The fund's objective is to obtain a reasonable level of return while preserving capital and liquidity. In order to achieve its investment objective the assets of the GenAfrica Money Market Fund are invested in high quality money market instruments with a maturity profile to ensure liquidity and capital preservation at all times.

Target Investors

The Money market fund is suitable for a low risk investor interested in capital preservation, ease of liquidity and monthly income generated from interest income by the fund.

Investment Universe

Funds deposited in the money market fund are invested mainly in interest bearing assets such as fixed deposits, treasury bills and short-term bonds. The investment strategy aims at securing interest above local bank rates while ensuring the clients capital is secured.

THE GENAFRICA FIXED INCOME FUND



Fund Objective

The fixed income fund's key objective will be to obtain a higher level of income than prevailing money market rates for clients without immediate liquidity needs.

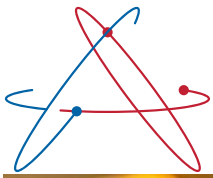
Target Investors

The GenAfrica Fixed Income Fund is targeted for medium term and long-term investors with excess liquidity, looking to invest in a diversified bond portfolio that provides periodic income that outperforms inflation. The fixed income fund will offer medium-to-long-term capital growth and is considered a low-to-medium risk fund because the interest earned and capital growth are subject to market forces, which may affect the value of the investor's portfolio at the time of withdrawal.

Investment Universe

The fund will invest in a diversified portfolio of government and corporate bonds.





Unit Trusts

Money markets: In November, liquidity in the money markets remained stable, with the *Kenya Shilling Overnight Interbank Average (KESONIA)* averaging 9.2%, marginally lower than October's 9.3%. Interest rates continued their downward trend, with the 91-day, 182-day and 364-day t-bills declining by 9 *basis points (bps)*, 17bps and 9 bps, respectively closing the month at 7.8% for the 91- and 182-day papers and 9.3% for the 364-day paper.

The *Central Bank of Kenya (CBK)* raised KES 137.9bn from T-bill sales in November, up from KES 93.4bn in October, reflecting improved market participation. Investor demand was concentrated at the longer end of the curve, with the 364-day paper attracting the bulk of subscriptions as investors sought to lock in higher yields amid easing short-term rates.

During the month, the National Treasury announced its second voluntary bond buyback, targeting KES 30bn of a 3-year bond from an outstanding balance of KES 76.5bn. Investor offers totalled KES 34.3bn, with the Treasury accepting KES 20bn, reflecting a selective approach to easing near-term maturities. In addition, the Treasury reopened a 15-year and a 25-year bond, which cleared at 12.6% and 13.7% respectively. Investor demand was heavily skewed towards the 25-year paper, signalling strong appetite for longer-dated securities.

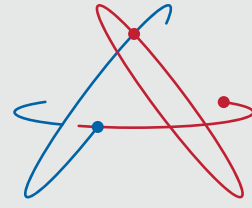
The yield curve remained broadly stable in November, edging up by 3bps from October. The long end (over 12 years) and mid segment (6–12 years) eased by 5 and 12 bps, respectively, while the short end (under 5 years) rose by 39 bps.

Inflation: Annual inflation remained broadly stable, easing to 4.5% in November from 4.6% in October. The marginal decline was driven by a 30 bps drop in the food index, from 8.0% to 7.7%. This was partially offset by a 30 bps increase in the transport index to 5.1%, largely due to higher country bus and matatu fares. The housing, water, electricity and other fuels index remained unchanged at 1.9%.

SERVICE PROVIDERS

CUSTODIAN: STANDARD CHARTERED BANK
TRUSTEES: KCB BANK KENYA LIMITED
AUDITOR: PWC KENYA
FUND MANAGER: GENAFRICA ASSET MANAGERS





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ASSET MANAGERS

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