Hifadhi Fixed Income Fund

Fact Sheet for August 2026 | **DATE** | **31-Aug-26**

Effective Annual Yield is Net of fees gross of Withholding tax | **9.18%**

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%	f **Reporting Currency**	KES
k **Income Distribution**	Monthly		

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.

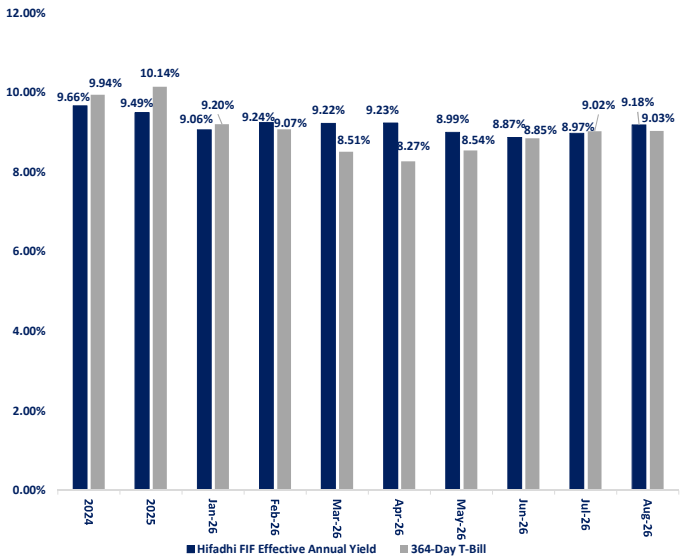
3 WHY CHOOSE US

Active Management
We generate value through adapting to changing market conditions.

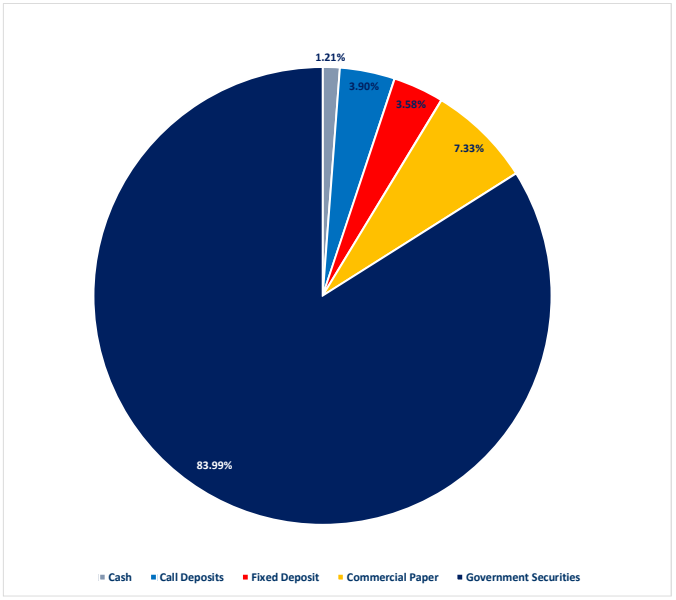
Principal Asset Class
We deliver competitive return and minimize fluctuations by utilizing a core asset.

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

4 FUND PERFORMANCE



5 ASSET ALLOCATION



6 RISK PROFILE

Low Risk - Potential Low Return

Potential Higher Return - **High Risk**



STATUTORY DISCLAIMER: Orient Asset Managers Limited is regulated by Capital Markets Authority. The yield quoted is an effective annual yield, net of fees gross of withholding tax. Therefore income distributions to unit holders are subject to 15% withholding tax. Past performance is not an indicator of future performance as investment returns may rise or fall. In certain specified circumstances, the right to redeem units may be suspended. The Capital Markets 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. For more information on the funds visit https://www.orientasset.co.ke/

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INVESTING IN DREAMS

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7 MACRO-ECONOMIC COMMENTARY

Inflation

In the month of August annual headline inflation marginally increased to **6.6%** from July's inflation of **6.5%.** Mainly driven by higher food prices, energy and transport costs. Inflation is expected to remain within the target range of **2.5% ± 7.5%.**

Kenya Shilling

The Kenya Shilling marginally depreciated against the USD (Green buck) closing August 2026 at an average of **Kes.129.45** from **Kes.129.40** July 2026. The FX reserves stood at USD 14,934 million (equivalent to 6.2 months of import cover).

Interest Rates

Interest rates of short term instruments declined marginally month on month reflected in the Treasury Bills space with the 91, 182 and 364 day paper closing the month at **8.77%, 8.94%** and **9.03%** from **8.78%, 8.95%** and **9.04%.**

Bond Markets

The total bonds turnover closed the month at **Kes. billion** a % decline from **Kes.190 billion** recorded in July 2026. This indicates lower activities 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.



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