



LOFTY-CORBAN
INVESTMENTS LIMITED

FUND FACT SHEETS

Q1 2025



Fund Objective

The fund is a low-risk fund aimed at capital preservation by ensuring no loss of principal investment and at the same time cushioning investors against the rising cost of living. It can also serve as a regular source of income through its monthly interest distribution for investors looking to generate regular income. The fund majorly invests in short-term interest-bearing instruments including bank deposits, short-term government securities, commercial papers and other specified short-term financial instruments.

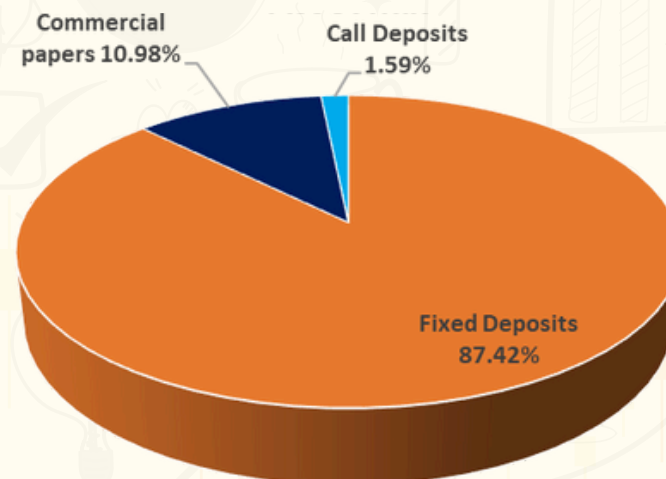
Fund Details

Date	31/03/2025
Fund Size	KSh 3.25 Billion
Trustee	KCB Bank Kenya Ltd
Custodian	Equity Bank
Auditor	Ochako & Associates
Initial Fee	0
Annual Management Fee	2.00%
Minimum Initial Investment	KSh 1,000
Minimum Top-Up	KSh 100

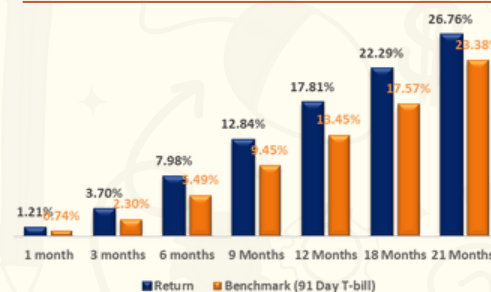
Fund Features & Uses

- Competitive returns.
- Interest is accrued daily, credited and compounded monthly.
- Withdrawal turnaround of 2 business days.
- Liquidity management.
- Can be used to pack: emergency, idle, travel, education funds, expansion projects, etc.
- Can be used as a default saving account
- Cashflow management, dividend accumulation and cash reserves.

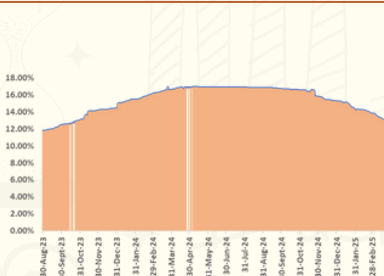
Asset Allocation



Fund Performance



Monthly Average Rates



Fund Commentary

The Fund registered a growth of 33.74% in Quarter 1 2025 to Kshs 3.25 billion from Kshs 2.43 billion in Quarter 4 2024.

The Fund Daily Rates averaged 14.11% in Quarter 1 2025 down from 16.16% in Quarter 4 2024 following a continued downtrend in interest rates.

We expect to see much lower rates in Quarter 2 2025 as CBK pushes to lower the cost of credit. High debt levels, global uncertainties and high budget deficits are however expected to negate an expected faster downtrend on rates.

Fund Objective

The fund is a low-risk fund aimed at capital preservation by ensuring no loss of principal investment while keeping pace with inflation. It is targeted at investors who earn in dollars or have dollar obligations. It majorly invests in USD-denominated short-term interest-bearing instruments, including bank deposits, government securities, corporate debt, and other specified short-term financial instruments.

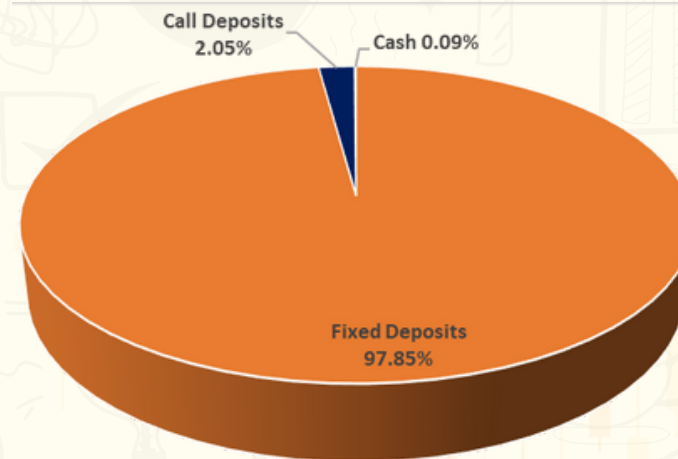
Fund Details

Date	31/03/2025
Fund Size	USD 1.65 Million
Trustee	KCB Bank Kenya Ltd
Custodian	Equity Bank
Auditor	Ochako & Associates
Initial Fee	0
Annual Management Fee	0.20%
Minimum Initial Investment	USD 100
Minimum Top-Up	USD 10

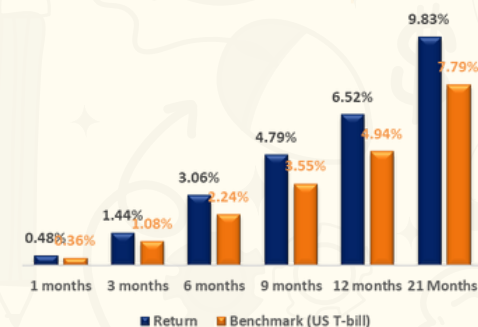
Fund Features & Uses

- Competitive returns.
- Interest is accrued daily, credited and compounded monthly.
- Withdrawal turnaround of 2 business days.
- Currency stability & certainty to USD obligations.
- Ideal for exporters and importers.
- Can be used as a default savings account
- Cashflow management, dividend accumulation and cash reserves.
- Can be used to park emergency funds, education funds, travel funds e.t.c

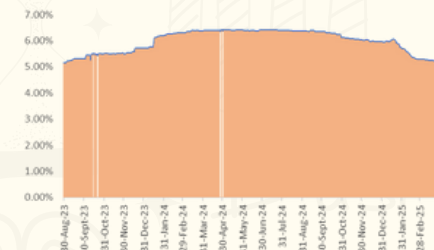
Asset Allocation



Fund Performance



Monthly Average Rates



Fund Commentary

The Fund contracted by 6.8% in Quarter 1 2025 to USD 1.65 million from USD 1.77 million in Quarter 4 2024.

The Daily rates averaged 5.52% in Quarter 1 2025 down from 6.09% in Quarter 4 2024.

The Federal Reserve kept rates steady in Quarter 1 2025 at 4.25%-4.5%. Uncertainty lingers in the direction of US yields given Trump Tariffs and other policies that are expected to be effected.

KSHS SPECIAL MMF

Fund Objective

The fund is a low-risk fund aimed at capital preservation and to protect investors against the rising cost of living. Its targeted at investors who want to lock in rates for a fixed period of time. The fund majorly invests in short-term interest-bearing instruments, including bank deposits, government securities, corporate debt and other short-term financial instruments.

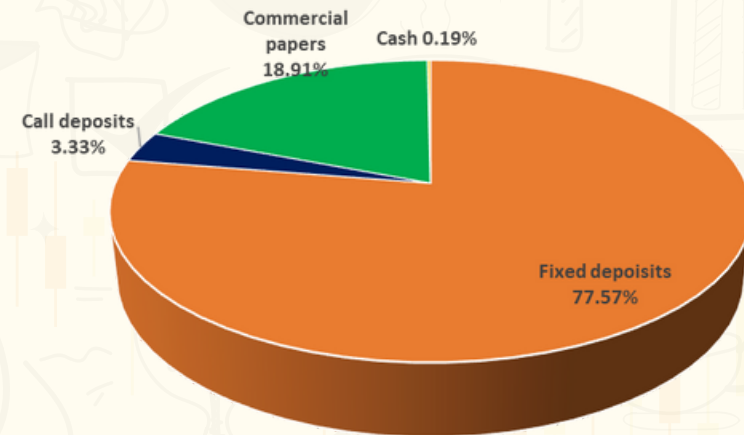
Fund Details

Date	31/03/2025
Fund Size	KSh 171 Million
Trustee	KCB Bank Kenya Ltd
Custodian	Equity Bank
Auditor	Ochako & Associates
Initial Fee	0
Annual Management Fee	2.00%
Minimum Initial Investment	KSh 1,000,000
Minimum Top-Up	KSh 500,000

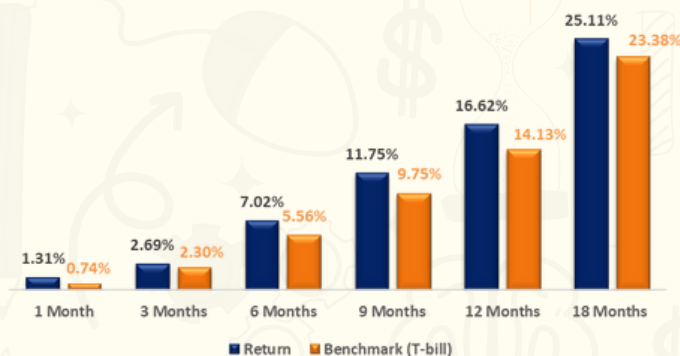
Fund Features

- Higher returns.
- Professional fund management.
- The fund offers a fixed rate hence shielding investors from the volatility of interest rates.

Asset Allocation



Fund Performance (Monthly Average)



Fund Commentary

The Lofty-Corban Special Money Market Fund contracted by 19% to Kshs 171 million from Kshs 212 million in Quarter 4 2024.

As interest rates trend downwards, the fund provides a good opportunity for investors to lock in the existing higher rates for a longer period.

KSHS BOND FUND

Fund Objective

The fund is a low to medium risk fund whose goal is to provide a stable income stream over a long period of time. The fund majorly invests in Government Treasury Bonds, Corporate Bonds and other specified interest-bearing instruments.

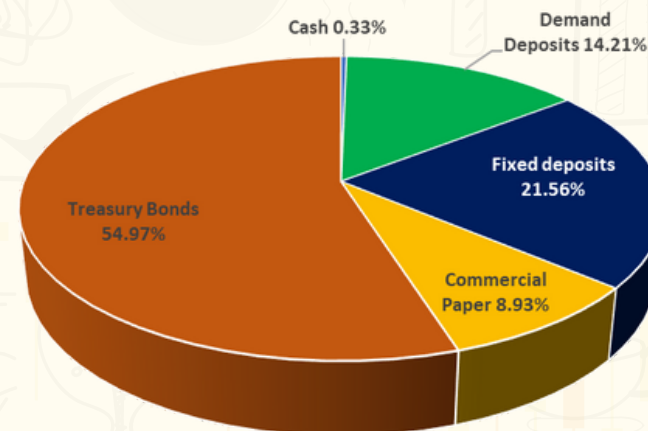
Fund Details

Date	31/03/2025
Fund Size	KSh 29.11 Million
Trustee	KCB Bank Kenya Ltd
Custodian	Equity Bank
Auditor	Ochako & Associates
Initial Fee	0
Annual Management Fee	2.00%
Minimum Initial Investment	Ksh 1,000
Minimum Top-Up	Ksh 100

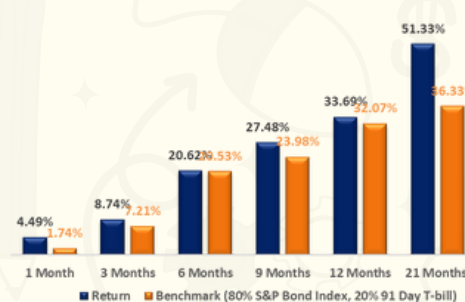
Fund Features & Uses

- Generate regular income.
- High long-term returns.
- Withdrawal turnaround of 2 business days.
- Protection against inflation.
- Bonds diversification.
- Interest distributed twice a year.
- Long term projects
- Income in retirement

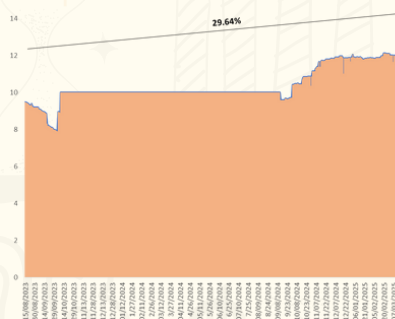
Asset Allocation



Fund Performance



Price Movement



Fund Commentary

The Fund registered a 41.7% growth during the quarter to Kshs 29.11 million. The fund returned 8.74% in Quarter 1 2025 and 33.69% in the last 12 months. We expect to see much lower yields in Quarter 2 2025 as CBK pushes to lower the cost of credit. High debt levels, global uncertainties and high budget deficits are however, expected to negate an expected faster downtrend on rates. We expect the fund to generate good returns in 2025 as interest rates decline. Though interest rate trends are expected to be downwards in the next 24 months, we do not expect it to go below the pre-covid levels.

KSHS EQUITY FUND

Fund Objective

The Equity fund is a medium to high-risk fund whose goal is to seek long-term capital appreciation and generate income through dividends. The fund majorly invests in publicly listed equities.

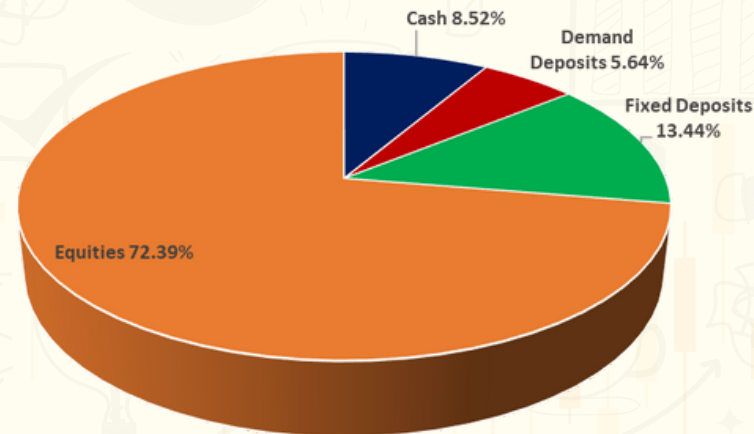
Fund Details

Date	31/03/2025
Fund Size	KSh 5.33 Million
Trustee	KCB Bank Kenya Ltd
Custodian	Equity Bank
Auditor	Ochako & Associates
Initial Fee	0
Annual Management Fee	2.00%
Minimum Initial Investment	Ksh 1,000
Minimum Top-Up	Ksh 100

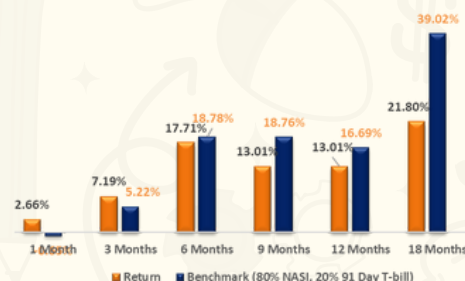
Fund Features & Uses

- Generate regular income.
- High long-term returns.
- Withdrawal turnaround of 2 business days.
- Protection against inflation.
- Diversification.
- Interest distributed twice a year.
- Long term projects
- Income in retirement

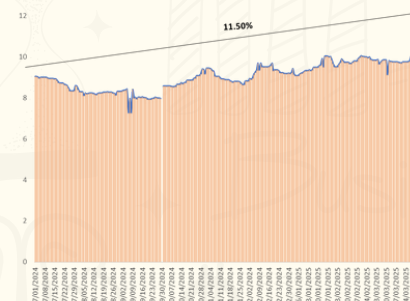
Asset Allocation



Fund Performance



Price Movement



Fund Commentary

The Fund closed the quarter at Kshs 5.33 million from Kshs 4.2 million in Quarter 4 2024. It returned 7.19% in Quarter 1 2025 (9.81% in Quarter 4 2024) and 13.01% for the last 12 months.

The Nairobi All Share Index (NASI), NSE 20, returned 5.94% and 10.75% respectively in Q1 2025.

The Equities market remains volatile given the consistent global shocks. The markets however, provide opportune entry points for the long-term investor.

Unlock The Power Of Your Investments.



Bank: **Equity Bank**

Acc Name: **Lofty-Corban KSH Collection Account**

Acc Name: **108 028 438 9344**

Reference: **Member Number**



Paybill: **8752530**

Acc #: **ID or Member Number**

Cash/ SWIFT/ RTGS Deposits

Bank: **Equity Bank** Bank Code: **68** SWIFT Code: **EQBLKENA**

Lofty-Corban **KSH** Collection Acc #: **108 028 438 9344**

Lofty-Corban **USD** Collection Acc #: **108 028 438 9453**



Book A Consultation Session With Us



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Disclaimer

The Effective Annual yield is net of fees and gross of withholding tax. Past performance is not reflective of future performance. In certain specified circumstances, the investors' right to redeem their participatory interests may be suspended. The funds were launched in August 2023. Lofty-Corban Investments Limited is licensed as a fund manager by the Capital Markets Authority.