



# GCIB Money Market Fund

## Fund Objective

The fund seeks to invest in short term capital appreciation by investing short term fixed income securities.

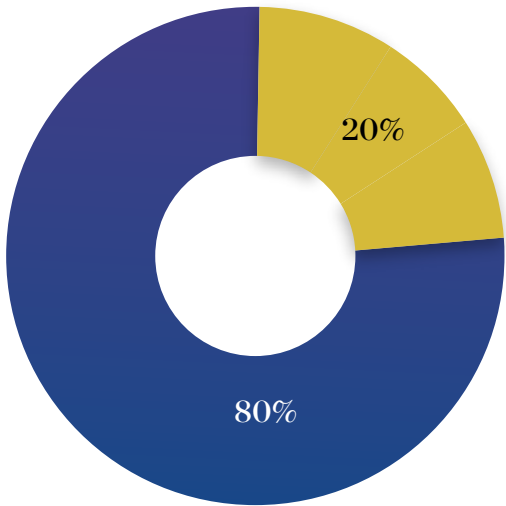
## Investment Strategy

Minimum 80% of funds NAV invested in bank deposits and call accounts

## Fund details

Fund Manager	GulfCap Investment Bank
Launch Date	March 2024
Risk Profile	Low Risk
Currency	KES.
Minimum Investment	KES. 1,000
Minimum Top Up	KES. 100
Lock-In Period	None
Initial Fee	Nil
Average Return July 2025	11.5%
Annual Management Fee	2%
Income Distribution	Monthly
Trustee	Cooperative Bank Of Kenya Limited
Custodial	I&M Bank Kenya Limited
Auditor	PKF Auditors
Regulator	Capital Markets Authority

## Asset & Sector Allocation



● Bank Deposits ● Call Accounts

## Fund Average Yields (Per Annum)

Cumulative Performance (%)			
	May 2025	June 2025	July 2025
Annualized Yield p.a	13.02%	11.45%	10.11%

### Ideal for investors with

1. Need For Capital Preservation
2. Short Term Investment Horizon
3. Need To Set Up Emergency Funds
4. Need For Liquidity

### Key benefits

1. Compounding Interest
2. Capital Protection
3. Attractive Yields

# GCIB Fixed Income Fund

## Fund Objective

The fund seeks to invest in short term capital appreciation by investing short term fixed income securities.

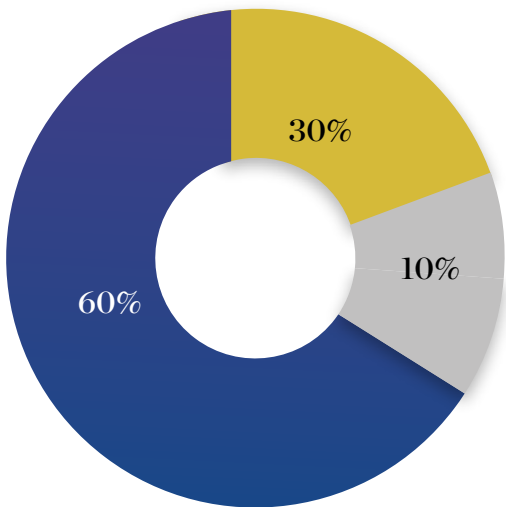
## Investment Strategy

Minimum 90% of funds NAV invested in bank deposits and debt securities including government bonds.

## Fund details

Fund Manager	GulfCap Investment Bank
Launch Date	March 2024
Risk Profile	Low Risk
Currency	KES.
Minimum Investment	KES. 1,000
Minimum Top Up	KES. 100
Lock-In Period	3, 6, 12 Month Lock-In (Optional)
Initial Fee	Nil
Average Return July 2025	12%
Annual Management Fee	2%
Income Distribution	Monthly
Trustee	Cooperative Bank Of Kenya Limited
Custodial	I&M Bank Kenya Limited
Auditor	PKF Auditors
Regulator	Capital Markets Authority

## Asset & Sector Allocation



● Fixed Deposits ● Call Accounts ● Government Bonds

## Fund Average Yields (Per Annum)

Cumulative Performance (%)			
	May 2025	June 2025	July 2025
Annualized Yield p.a	14.23%	11.05%	10.72%

### Ideal for investors with

1. Need For Capital Preservation
2. Fixed Term Investment Horizon
3. Need To Set Up project Funds
4. Need For Liquidity

### Key benefits

1. Compounding Interest
2. Capital Protection
3. Attractive Yields

# Account funding options (KES)

## GCIB Money Market Fund

### Bank Transfers

Bank: **I&M**

Branch: **Spring Valley**

Account No: **03604204381357**

### M-Pesa

Paybill No.: **4221888**

Account No: **GMF Account Number**  
*i.e. (GMF01....)*

## GCIB Fixed Income Fund

### Bank Transfers

Bank: **I&M**

Branch: **Spring Valley**

Account No: **03604204381361**

Swift code: **IMBLKENA**

### M-Pesa

Paybill No.: **4221888**

Account No: **GMF Account Number**  
*i.e. (GMF01....)*

## Additional funding Information

1. When you fund your account via cheque deposit or RTGS, you will be issued with an acknowledgment slip by the bank
2. Once the funds are received in GCIB's accounts, your money market fund will be instantly updated to reflect the payment
3. You will also receive a **transaction confirmation** on your email inbox, stating the date of your investment and the amount invested
4. If you do not receive your transaction confirmation within 1 business day contact your **financial advisor** or **client services** immediately



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