
GULFCAP INVESTMENT BANK

# Fact Sheet

*September 2025*

# GCIB Money Market Fund

## Fund Objective

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

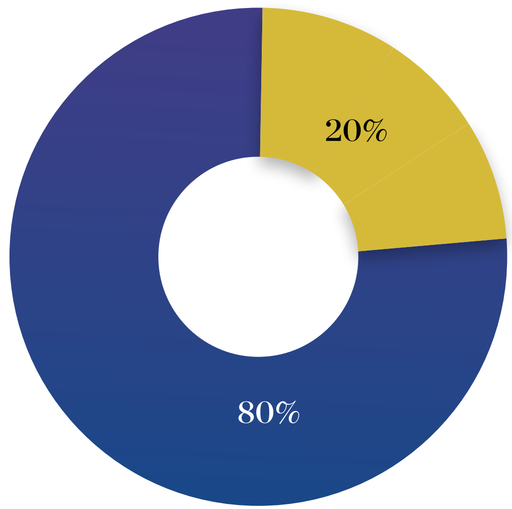
## Investment Strategy

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 Sept 2025 | 10.29% |
| 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 Acounts

## Fund Average Yields (Per Annum)

Sept-2025 Performance

| | |
|---|---|
| Annualized Yield p.a *Net of Fees* | 10.29% |

### 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.

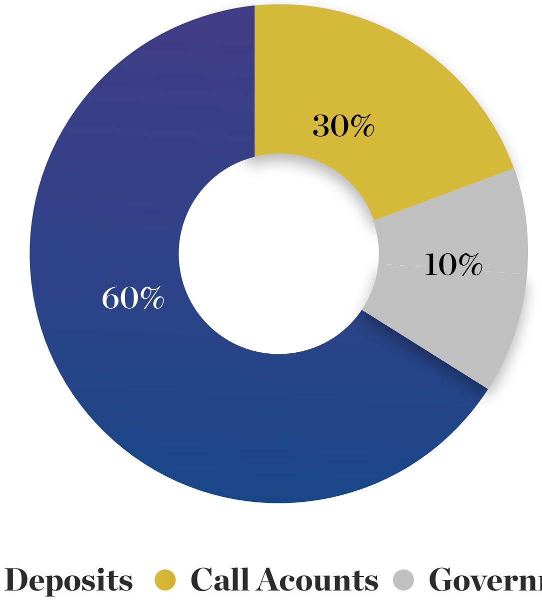
## Investment Strategy

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 Sept 2025 | 10.69% |
| 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




## Fund Average Yields (Per Annum)

Sept-2025 Performance

| | |
|---|---|
| Annualized Yield p.a **Net of Fees* | 10.69% |

### 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 Client Code+M**
*i.e. (GMF01001M)*

## 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 Client Code+F**
*i.e. (GMF01001F)*

### 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

GULFCAP INVESTMENT BANK

Block A, 5th floor merchant square
Riverside drive, Nairobi

P.O. Box: 76632 – 00508
+254 715773333
clientservices@gcib.africa
gcib.africa
portal.gcib.africa