ENWEALTH
MONEY MARKET FUND

FACT SHEET

Enwealth
For a better tomorrow

SEPTEMBER 2026



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FUND OBJECTIVE

The objective of the Enwealth Money Market Fund is low-risk investment with an objective to

1. Generate reasonable levels of current income,
2. Provide Steady growth through re-investment of income earned
3. Provide maximum stability for capital invested.
4. Provide liquidity

This is achieved through investing in interest-earning money market instruments which have a maximum tenor of 18 months.

FUND INVESTMENT PRINCIPLES

1. To invest only in money market instruments spread amongst institutions of repute.
2. To manage the portfolio according to best practice of prudent investing.
3. To administer the portfolio according to best practice by treating the generation of income as a higher priority than capital growth.
4. To minimize losses, while maximizing investment returns, by investing in near cash or cash deposits.
5. To ensure the Fund retains an acceptable level of liquidity to meet any liquidation obligations with the promised timelines.

WHY INVEST IN THE MONEY MARKET FUND?

- This fund is ideal for use as an emergency fund.
- It is ideal for risk-averse investors
- It could form the core fund of your portfolio's cash component.
- The fund should produce higher returns than call deposits while interest rates are declining.The fund pays out income monthly.
- In rising interest rate environments, the fund benefits from attractive deposit rates.

FUND DETAILS

Risk Profile: Low
Investment Horizon: Short Term
Minimum Initial Investment: KES 100
Annual Management Fee: 2%+ VAT
Initial Fee: Nil
Suitability: Investors with low-risk appetite and High liquidity needs
Weighted Average duration: 14.86 Months
Trustee: Co-operative Bank of Kenya Ltd
Custodian: SBM Bank Kenya Ltd
Fund Administrator: Enwealth Capital Limited
Fund Manager: Old Mutual Investment Group
Benchmark Returns: Average Commercial Banks monthly deposit rate

PORTFOLIO MANAGER COMMENTARY

On a year-to-date basis, the fund registered a return of **7.9%** with an annual effective yield of **10.6%,** supported by the Fund Manager's proactive actions to maintain double-digit yields while watchful of the duration and liquidity requirements.

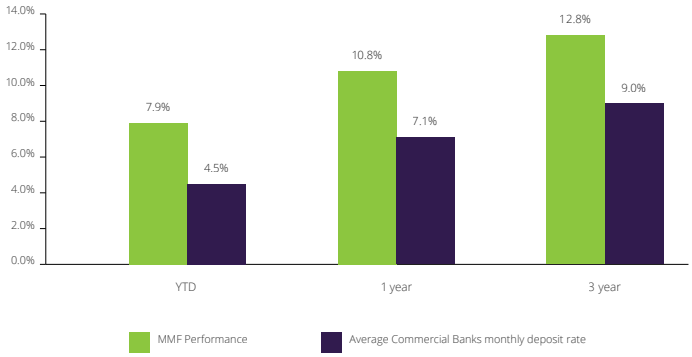
Year on year headline inflation edged up to **6.8%** in September from **6.6%** in August driven by food and transport price increases. Food inflation has been stuck at **9.0%** for the last three months. After inching up to **15.7%** in August from **14.6%** in July, inflation of the transport sub-index reverted to **15.6%**. Core inflation inched higher to **4.2%** from **3.9%** in August and 3.8% in July.

Due to increased market liquidity, the 91, 182, 364-day Treasury Bill yields declined by an average of **0.03%** to close the month at **8.78%**, **8.89%** & **9.04%** respectively from **8.77%**, **8.94%** & **9.03%** in the previous month.

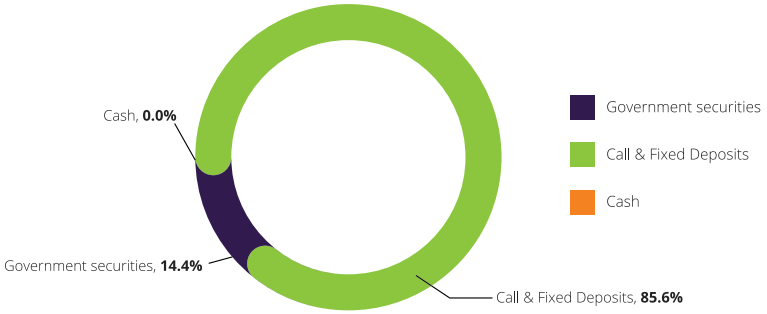
OUTLOOK:

We believe that the looming El Nino rains and the recent resurgence of the US-Iran war will pose upside risks on food and fuel inflation in the coming months. The disappointing maize harvest after the long rains season has persuaded the government to import maize to fill the deficit. In addition, we anticipate that Government expenditure will rise as it steps in to cushion the country against the El Nino effects. This may lead to short-term yields rising as the government accepts above market bids to contain these inflationary pressures. The fund manager will maintain adequate cash to take advantage of rising short-term yields to maintain the double-digit yield.

PERFORMANCE (ANNUALISED) AS AT SEPTEMBER 2026



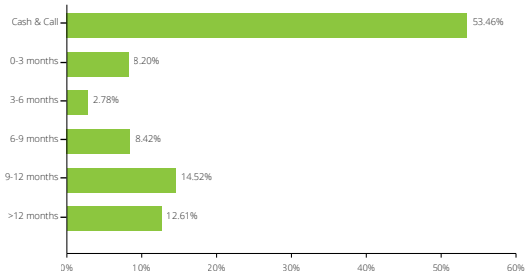
ASSET ALLOCATION



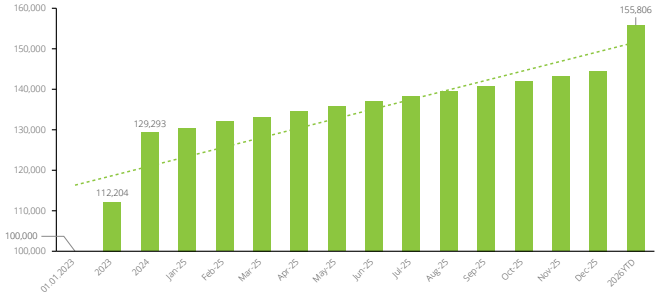
RISK MEASURES: LAST 12 MONTHS

	Last 12-Month
Positive return months	11.2%
Max drawdown	10.5%
Standard Deviation (Volatility)	0.26%

DURATION ALLOCATION



CUMULATIVE PERFORMANCE



The chart reflects the growth of a KES 100,000 investment at the start of the year with 100% reinvestment of distributions.

Source: OMIG

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Past performance is not necessarily a guide to future performance. There are no guarantees on the investor's capital as the value of the investment can fall as well as rise depending on the performance of underlying investment.

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