CO-OPTRUST INVESTMENT SERVICES LIMITED

INVESTMENT OBJECTIVE

The Co-op money market fund invests in short-term fixed income instruments maintaining an average maturity of less than 18 Months. These investments include Bank deposits, Corporate Bonds and Treasury Bills among other Money market instruments.
The fund seeks to maximize income while preserving capital by investing in a diversified portfolio.
The fund strategy is geared towards maintaining relatively low-risk investments, ensuring portfolio diversification and maintaining the required level of liquidity

FUND FACTS

Fund Launch	11th December 2018
Fund Size	Kes. 21.6 Billion
Fund Manager	CoopTrust
Trustee	KCB
Fund Custodian	NCBA Bank
Fund Auditor	Deloitte

MARKET COMMENTARY

I. INFLATION: The month of March saw annual inflation increase to 4.4% from 4.3% in February. On a year-on-year basis, the price increase was as a result of increase in the price of Food and Non-Alcoholic Beverages (7.7%); Transport (3.8%); and Housing, Water, Electricity, Gas and other fuels (2%).

II. INTEREST RATES: Short term interest rates declined further for the 91-day and 364-day treasury bills, which fell by 15 and 51 basis points respectively to end at 7.43% and 8.28% respectively. The 182-day treasury recorded an increase of 3 basis points to end the month at 7.83%.

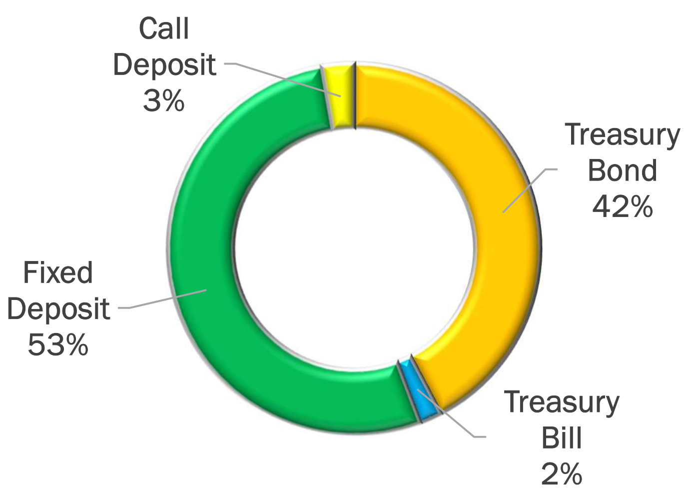
III. MONEY MARKET UPDATES During the week ending March 26th, liquidity in the money market remained adequate, supported by open-market operations. The average interbank rate (KESONIA) decreased to 8.73% on March 26th compared to 8.77% on February 26th

IV. CURRENCY UPDATES The Kenya Shilling depreciated by 0.7% against the US Dollar to close the month at KES 129.9, the largest depreciation in the currency relative to the Dollar since the appreciation that took place in early 2024. Conflict in the Middle East and the subsequent closure of the Strait of Hormuz has seen a spike in global oil prices.

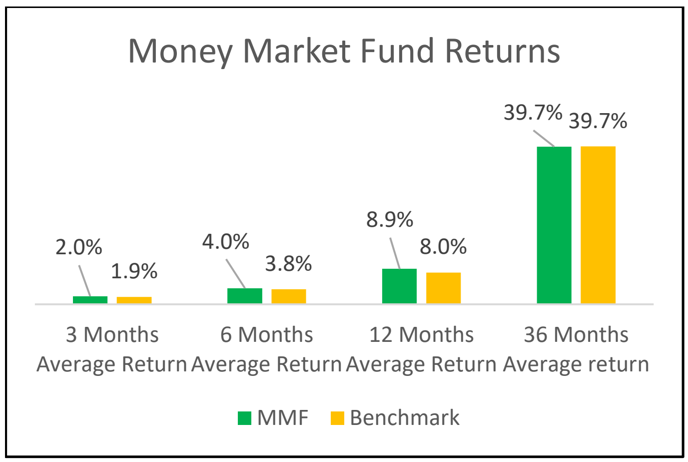
CONTRIBUTION GUIDE

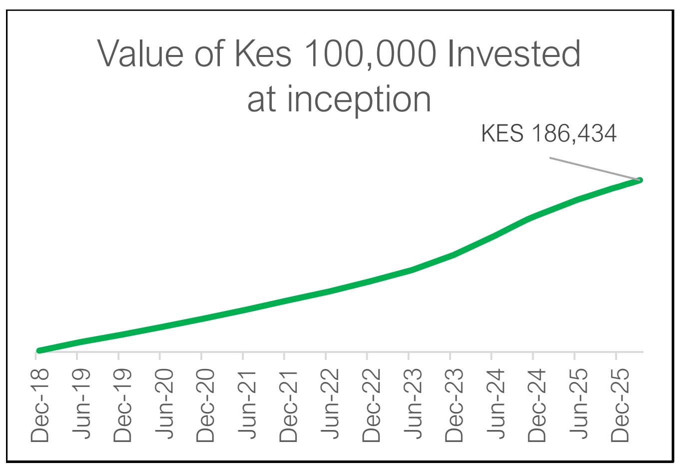
Min. Initial Investment	KES. 100
Min. Contribution	KES. 100
Frequency	Anytime

ASSET ALLOCATION



FUND PERFORMANCE





EFFECTIVE ANNUAL RATE

8.2%*

EFFECTIVE NOMINAL RATE

7.9%*

*Average rate as at 31st March 2026

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