

CAPITALTRUST HALAL FIXED INCOME FUND FACTSHEET

FUND OVERVIEW

The Capitaltrust Halal Fixed Income Fund (the Fund) is an open-ended unit trust scheme constituted under a Trust Deed. The fund will invest in only Shariah compliant fixed income securities, such as sovereign and sub- sovereign sukuks, corporate sukuks, leasing and trading contracts. It will not invest in any interest-based securities such as conventional treasury bills or bonds, neither will it invest in any areas that are impermissible under the Shariah.

The Fund Manager will always continuously offer Units to investors and redeem Units throughout the duration of the Fund and returns will be distributed quarterly and actively managed by seasoned portfolio managers under the supervision of the Shari'ah Advisory Council (SAC).

INVESTMENT OBJECTIVE & POLICY



The primary objective of the Fund is to generate competitive returns on investment in a Shari'ah compliant manner whilst ensuring capital preservation. This objective will be realized through investments in a carefully selected and well-diversified portfolio of Shari'ah-compliant fixed income instruments and products while leveraging on the bargaining power from pooling funds to earn competitive returns.

INVESTMENT OBJECTIVE & POLICY

The CapitalTrust Halal Fixed Income Fund targets investors who seek exposure to Shari'ah compliant investment opportunities but have low risk appetite and do not want exposure to the risks associated with equity investments. The Fund specifically targets:

- Investors with low-risk appetite;
- Investors with short/medium term investment horizon;
- Investors who desire no exposure to stock market volatility;
- Ethical investors;
- Investors who seek capital preservation over the medium to long-term; and
- Investors who wish to benefit from wholesale investment return.

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FUND FACTS

Investment Vehicle	Open-ended Fund
Base Currency	Nigeria Naira (N)
Fixed Income Criteria	Non-Interest Bearing
Fund Size	₦2,000,000,000
Minimum Investment	₦20,000
Minimum Holding Period	90 days
Income Distribution	Quarterly
Fund Classification	Islamic Fixed Income Fund
Annual Management Fee	1.5% of Net Asset Value (NAV)
Risk Profile	Low-Medium

GOVERNANCE

In order to provide investors with confidence regarding strict adherence to Shari'ah principles, the Fund adopts best practices with its governance structure. The Shari'ah is derived from three important sources, namely the Holy Quran, Sunnah and Ijtihad (the reasoning of a group of qualified scholars).
As a result, the Fund will have a Shari'ah Advisory Council, an Investment Committee, a Custodian, a Trustee and the Securities and Exchange Commission, providing regulatory oversight.

The Council will endorse policies and guidelines, certify investments and periodically review the Fund, the Investment Committee will oversee the investment process of the Fund Manager and assets of the Fund will be held by the Custodian on behalf of investors.

FUND BENEFITS

Investment in the Capitaltrust Halal Fixed Income Fund will provide investors with the below:

- **Capital Preservation;**
- **Diversified Portfolio;**
- **Competitive Returns;**
- **Regular and steady income stream not generally associated with other forms of investment.**

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