

CONFIDENTIAL



FBN HALAL FUND

6 August 2020

Tutu Owolabi – Kadiku

*Vice President, Multi-Currency
Fixed Income Senior Portfolio
Manager*

FBN Halal Fund: Overview

The FBN Halal Fund is an open-ended fixed income mutual fund designed to meet the investment needs of investors seeking long-term income generation through Shari'ah compliant investments.

The Fund will invest broadly in a diversified portfolio of asset backed investments such as:



Sovereign Sukuk, Corporate Sukuk



Ijarah (Lease), Murabaha (Cost plus mark-up)



Musharaka (Partnership) and Mudarabah (Working Partner) contracts.

In order to provide investors with confidence regarding **strict adherence to Shari'ah principles**, the Fund adopts best practices in the market:



Shari'ah law is derived from three sources; Holy Quran, Sunnah and Ijtihad.



As a result, the Fund has a highly **reputable Advisory council of Experts (ACE)** providing oversight.



The Council will endorse policies and guidelines, certify investments and periodically review the Fund.

← The ACE will issue a certificate of compliance on the Fund annually →

Why should I Invest in the FBN Halal Fund ?



Accessibility

Offers investors the opportunity to gain exposure to Shari'ah compliant assets with a relatively small investment



Diversification

Minimize the risk of loss to investors through diversification by providing alternative asset classes that are based on asset /service backed investments



Competitive Returns

Aims to provide clients with attractive returns comparable to conventional finance without dealing in non-Shari'ah compliant investments



Active Portfolio Management

The Fund will be actively managed by seasoned professionals that will be guided by valuable experience, a respected Shari'ah advisory council of experts and Islamic finance principles (AAOIFI)



Regular Income

Distributions will be made semi - annually to unitholders



Liquidity

Structured as an open-ended Fund thereby providing flexibility and liquidity for investors in the Fund with ease of entry and exit

Fund Facts

Investment horizon

- The Fund is targeted primarily at investors who may have a medium-to-investment horizon typically 3-5 years.

Management Fee

- Management fee is 1.50% p.a. of the Net Asset Value (“NAV”)
- The Total Expense Ratio for the Fund is c.1.70% p.a of NAV

Investment Horizon

Minimum holding Period

Management Fee

Minimum Investment

Year-to-date Return

Minimum holding period

- Investors can subscribe and redeem from the Fund daily after an initial lock-up period of 90 days.

Minimum Investment

- The minimum investible amount in the Fund at any point in time is **₦5,000.00**

Year-to-date Return

- The Fund's return will mirror the returns of the universe of Shariah compliant securities.
- The Fund's year-to-date return is 7.85% with a bid price of ₦107.85.*

CLASSIFICATION

*as at 28th July 2020

INVEST WITH YOUR VALUES IN MIND

Start today with a minimum of ₦5,000 in the FBN Halal Fund.

Inception to date total return: 7.85%
as at 28th July, 2020

To invest, contact us at invest@fbnquest.com
and +234 708 062 6000-4.

#BeyondToday



INVEST WITH YOUR VALUES IN MIND

Start today with a minimum of ₦5,000 in the FBN Halal Fund.

To invest, contact us at invest@fbnquest.com
and +234 708 062 6000-4.

#BeyondToday



CONFIDENTIAL



Thank you

FBNQuest

16 – 18 Keffi Street, off Awolowo Road, S/W Ikoyi,
Lagos, Nigeria

Tel: +234 (1) 2702290-4, +234 (0) 708 065 3100

www.fbnquest.com

An FBN Holdings Company