GCIB Shari'ah Funds Fact Sheet

May 2026

GULFCAP INVESTMENT BANK

GCIB KES Shari'ah Fixed Income Fund

Fund Objective

The fund aims to generate regular income while adhering strictly to the principles of Islamic law

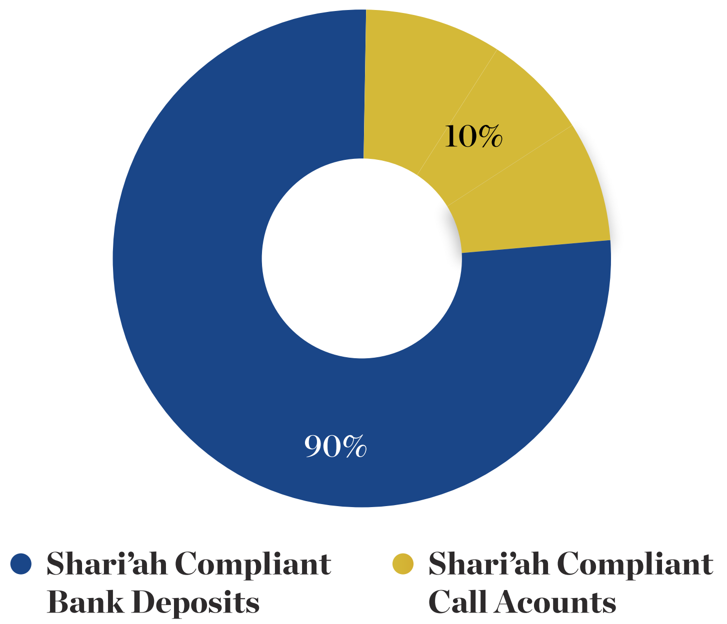
Investment Strategy

Minimum 90% of funds NAV invested in Shari'ah compliant bank deposits

Fund details

Fund Manager	GulfCap Investment Bank
Launch Date	March 2025
Risk Profile	Low Risk
Currency	KES.
Minimum Investment	KES. 1,000
Minimum Top Up	KES. 100
Lock-In Period	3 Months
Initial Fee	Nil
Annualized Net Returns	6.5% p.a
Annual Management Fee	2%
Income Distribution	Monthly
Trustee	KCB Bank of Kenya Limited
Custodial	KCB Sahl Bank Kenya Limited
Auditor	PKF Auditors
Regulator	Capital Markets Authority

Asset & Sector Allocation



Fund Average Yields (Per Annum)

May-2026 Performance

Annualized Yield p.a *Net of Fees*	6.5%

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 Profit
2. Capital Protection
3. Attractive Yields

GCIB KES Shari'ah Multi Asset Fund

Fund Objective

The fund aims to generate halal profits in Shari'ah complaint investments while adhering strictly to the principles of Islamic law

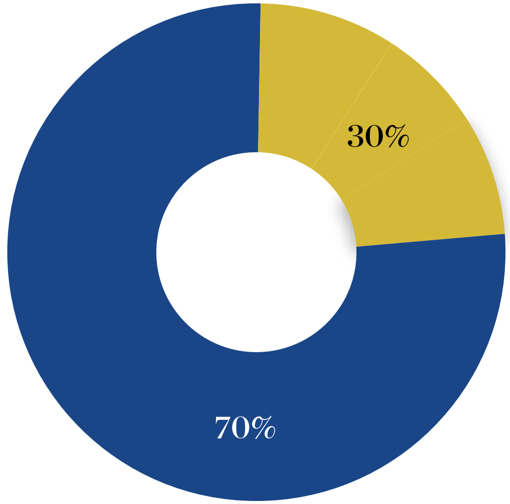
Investment Strategy

Minimum 30% of funds NAV invested in Shari'ah compliant bank deposits, Shari'ah compliant real estate income, Shari'ah compliant equities and Sukuk

Fund details

Fund Manager	GulfCap Investment Bank
Launch Date	Jan 2026
Risk Profile	Medium to High Risk
Currency	KES.
Minimum Investment	KES. 200,000
Minimum Top Up	KES. 50,000
Lock-In Period	6 and 12 Months
Initial Fee	Nil
Annualized Net Returns	6.2% p.a
Annual Management Fee	2%
Income Distribution	Bi-Annual
Trustee	KCB Bank of Kenya Limited
Custodial	KCB Sahl Bank Kenya Limited
Auditor	PKF Auditors
Regulator	Capital Markets Authority

Asset & Sector Allocation



● **Shari'ah Compliant Bank Deposits**

● **Shari'ah Compliant Income**

Fund Average Yields (Per Annum)

May-2026 Performance

Annualized Yield p.a **Net of Fees*	6.2%

Ideal for investors that:

1. Need Shari'ah Compliant Growth
2. Seek Diversification
3. Require Ethical Fund Governance
4. Target Medium to Long Term Wealth

Key benefits

1. Capital Protection
2. Attractive Yields

Account funding options (KES)

GCIB Shari’ah Fixed Income Fund

Bank Transfers

Bank: **KCB SAHL**
Branch: **Head Office**
Account No: **1337793892**
Swift code: **KCBLKENX**

M-Pesa

Paybill No.: **522533**
Account No: **GMF Account Number**
i.e. (GMF01....)

GCIB Shari’ah Multi Asset Fund

Bank Transfers

Bank: **KCB SAHL**
Branch: **Head Office**
Account No: **1337794422**
Swift code: **KCBLKENX**

M-Pesa

Paybill No.: **522533**
Account No: **6133555#GMFO....**
(GMF Account Number)

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

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