SISEDI MONEY MARKET FUND

Fund Fact Sheet as at 31 August 2026

FUND INFORMATION

Fund Manager
Sisedi Investment Group Interest Bearing Team

Classification
Interest Bearing – Money Market – Domestic

Risk Profile
Conservative

Benchmark
IJG Money Market Index

Inception Date
3 October 2023

Minimum Investment
Lump Sum N$ 10,000 | Monthly N$ 500

Fund Size
N$ 29,788,241

Valuation
Daily, Accrued Monthly

Income Declaration Dates
Last day of each month

Income Price Dates
Within 5 working days of the following month

Valuation Time of Fund
15:00

Trading Closing Time
10:00

Withholding tax
Yields and distributions are shown gross of Namibian withholding tax, which applies to certain investors.

Fee Structure
Retail Clients:
0.25% Asset Management Fees

Institutional Clients:

Annual Management Fees	0.60%
Performance Fees	0.00%
*Other Fees	0.00%
Total Expense Ratio (TER)	0.60%
Transaction Costs (TC)	0.00%
Total Investment Charge (TIC)	0.60%

***Other fees include permissible deductions such as Audit fees, Custody Fees, Trustee Fees and NAMFISA levies.**
**** TIC Fees are calculated in respect of 12 months ending the previous quarter.**

Client Service Centre Contact Details:
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+264 61 233 121

Fund Manager Contact Details:
Sisedi Investment Group (PTY) Ltd
Unit 1, Ground Floor
Western Square Office Block
1070 Ballot street, Auspannplatz, Windhoek
info@sisedi.com.na
www.sisedi.com.na

Trustee Contact Details:
Nedbank Namibia Campus, Freedom Plaza, c/o Fidel Castro & Rev Michael Scott Street
P.O. Box 1, Windhoek, Namibia
Website: www.nedbank.com.na

INVESTMENT OBJECTIVE

The Fund aims to earn a higher-level income than bank deposits and money on call while aiming for capital preservation and liquidity. The main objective is stability with the aim for capital preservation. The fund has a minimum allocation of 45% invested in Namibian securities.

INVESTMENT POLICY

The underlying securities of the Fund will consist of assets including negotiable certificates of deposit ("NCDs"), treasury bills, debentures, notes and other instruments of a fixed income nature having an average duration of six months.

WHO SHOULD INVEST

The Fund is suitable for investors with a short to medium term investment horizon with a low risk appetite.

FUND COMMENTARY

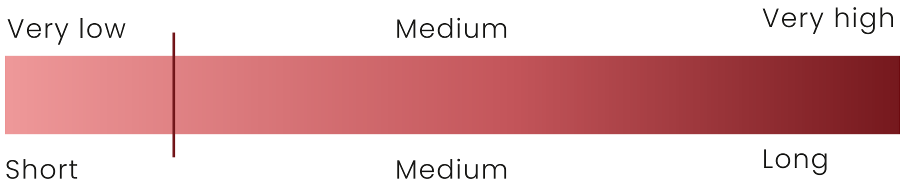
The Bank of Namibia kept the Repo rate unchanged at its August Monetary Policy Committee meeting, against a backdrop of easing global inflation and resilient global growth. Namibian and South African Treasury Bills echoed the same, with largely unchanged yields during the month. However, caution returned towards the end of the month, driven by geopolitical tensions and the potential for persistent inflationary pressures. The FRA curve implies, on average, two rate hikes over the next 12 months.

New fund inflows were channelled into a barbell strategy, a combination of cash and 9- and 12-month instruments, to maintain duration close to the regulatory six-month limit. The cash allocation provides flexibility to reinvest at more attractive yields within the changing interest rate cycle.

At month-end, the Fund delivered an effective annual yield of 6.7% after fees to retail investors, comfortably exceeding Namibia's August headline inflation rate of 5%. At the time of writing in September, the Fund's yield had increased to above 7%. Our strategy of actively managing portfolio duration and liquidity allows us to gradually lock in higher yields as opportunities arise.

RISK INDICATOR

Risk of capital loss: Very low — Medium — Very high



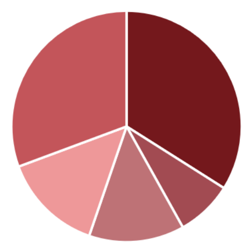
Investment Term: Short — Medium — Long

PERFORMANCE

Institutional Clients	Net Fund Return %	Gross Fund Return %	Benchmark Return %
1 Month	0.53	0.58	0.58
3 Month	1.65	1.78	1.74
1 Year	6.91	7.48	7.20
Since Inception	7.57	8.16	7.85
Retail Clients			
1 Month	0.55	0.58	0.58
3 Month	1.72	1.78	1.74
1 Year	7.21	7.48	7.20
Since Inception	7.84	8.11	7.80

Annual Effective Yield Net of Fees
Institutional Clients: **6.4%**
Retail Clients: **6.7%**

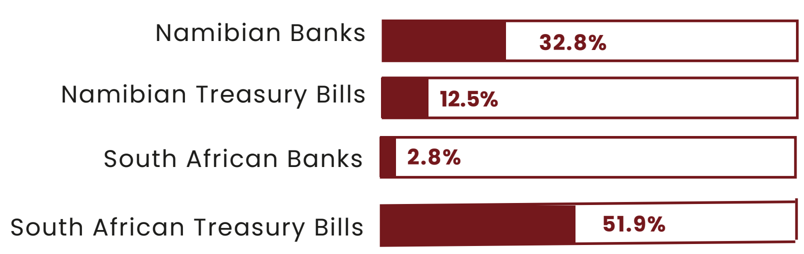
MATURITY PROFILE



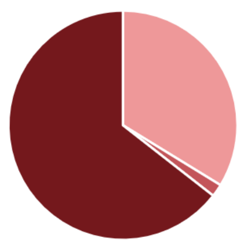
	% of Fund
0-1 months	34.0
1-3 months	7.9
3-6 months	13.4
6-9 months	14.1
9-12 months	30.6
	100.0

Average Fund Duration: 170 Days

ASSET ALLOCATION



KEY HOLDINGS



	% of Fund
Cash & Call	33.8
Fixed Deposit	1.8
Treasury Bills	64.4
Total	**100.0**