

# SIB Najah

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promoting ethical investing

**Introduction to  
SIB Najah &  
Mansa-X Shariah**

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# Standard Investment Bank

One of Kenya's Largest Indigenous Investment Banks

KES  
**850M**

Value of SIB's  
Company Capital  
(Over 3 times regulatory  
requirement of 250M)

**30B**

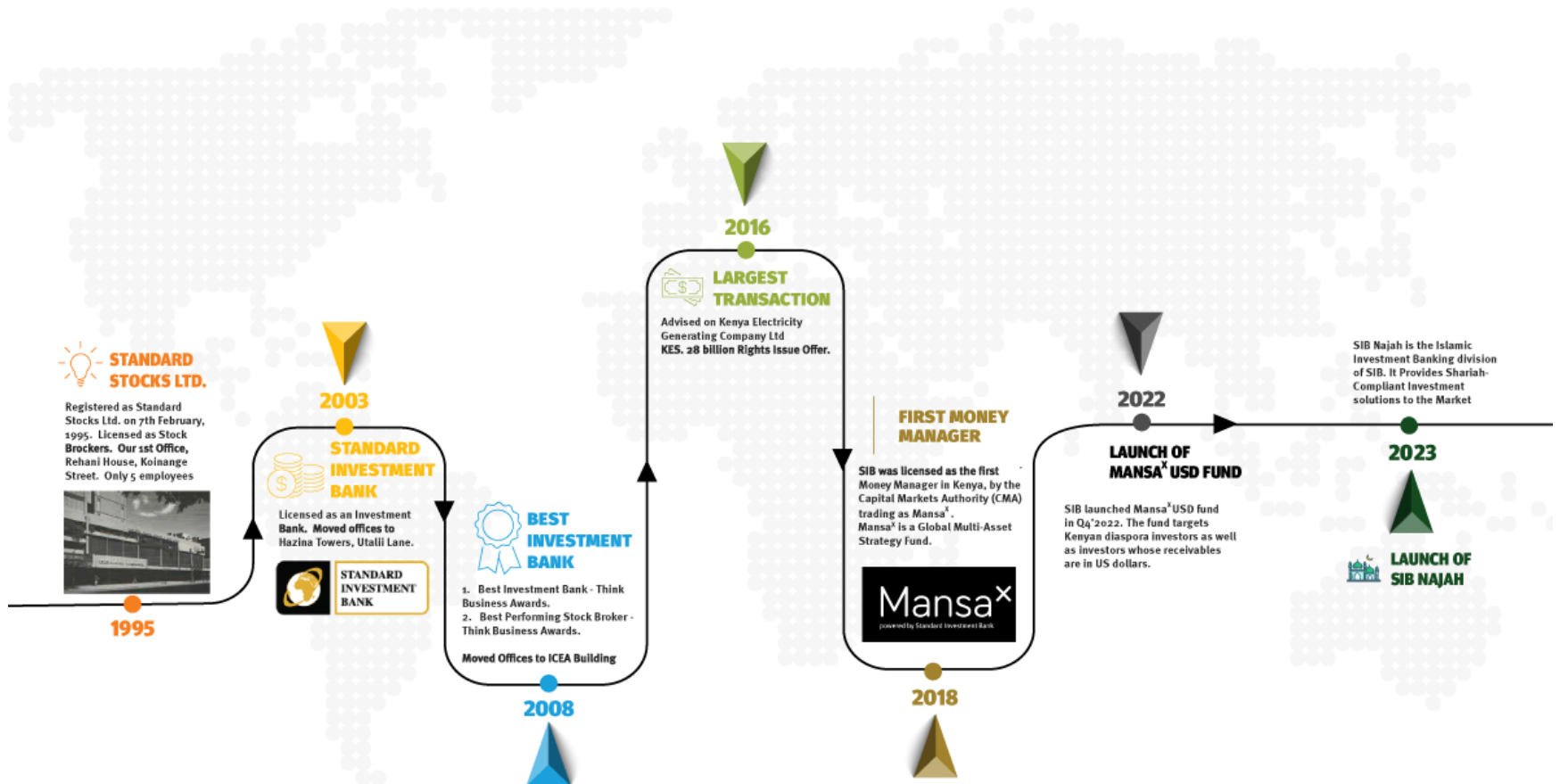
Value of Equities  
& Mansa-X Assets  
SIB Manages

**NSE**  
**CDSC**  
**KASIB**

Members of the  
Nairobi Securities  
Exchange, Kenya  
Association of  
Stockbrokers  
& Investment Banks  
And an Authorized Central  
Depository Agent of the  
Central Depository &  
Settlement Corporation

Our client base includes governments, fund managers, corporations, financial institutions, high-net-worth individuals and retail investors

# OUR MILESTONES



# Introduction to SIB Najah

- SIB Najah is the Islamic Investment Banking division of Standard Investment Bank
- It specializes in providing Shariah-compliant investment solutions to the market, encompassing Investment Banking, Investment Management, Securities Trading, and Corporate Finance services
- The clientele includes retail
  - a) Investors
  - b) Institutional Investors
  - c) Corporations and
  - d) High Net Worth Individuals

# Our Products & Services

## Equities

SIB Najah offers access to Shariah-compliant equities investments, allowing you to build a diversified portfolio that adheres to Islamic finance principles.

## Fixed Income

SIB Najah offers a diverse range of Shariah-compliant fixed income products designed to provide investors with stable returns while adhering to Islamic finance principles.

## Corporate Finance

SIB Najah specializes in providing Shariah-compliant corporate finance solutions to businesses seeking capital for expansion, mergers and acquisitions, or other strategic initiatives.

## Wealth Management

SIB Najah offers a comprehensive suite of Shariah-compliant global market wealth management services, allowing clients to access international investment opportunities while adhering to Islamic finance principles.

Our products under Wealth Management include Mansa-X Shariah (KES & USD)

## SIB Najah – Shariah Advisory Board

- The Shariah Advisory Board SIB Najah comply with Islamic principles and ethics
- Comprising Islamic scholars and experts in Islamic jurisprudence, the board is responsible for providing guidance on the compatibility of financial products and services with Shariah law



Sheikh Dr. Islam  
Mohamed Salim



Sheikh Abdirahman D.  
Guhad



Sheikh Ibrahim Rashid  
Mohamed

## SIB Najah – Management

- SIB Najah Management oversee the day to day running of the unit in accordance with Islamic Investment principles



Abdullahi Omar Adan,  
Executive Director, Islamic  
Investment Banking



Amina Hamdhu Abdulrahman,  
Head of Distribution & Marketing

Khalfan Abdallah Salim,  
Head of Product Dev &  
Shariah Compliance



# Introduction to Mansa-X Shariah

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## What is Mansa-X Shariah

Is a **Multi Asset Strategy Fund** that invests in Shariah compliant financial instruments both local and global with the primary objective of creating **capital growth** for its investors.

The fund's financial transactions and investments are conducted in a manner that aligns with shariah principles, avoiding **interest (riba)**, **excessive uncertainty (gharar)**, and any investments in industries deemed non-compliant with Islamic values, such as **alcohol or gambling**

The fund exists in KES & USD Options.

Mansa<sup>X</sup> Shariah Fund Profile:

- Min. Investment: **KES. 100,000 (\$1,000)**
- Min. Top Up: **KES. 100,000 (\$1,000)**
- Lock In Period: **6 Months**
- Financial Services Charge – **5% p.a. prorated over 365 days**
- Performance Fee: **10% above Hurdle Rate**
  - Mansa<sup>X</sup> KES Hurdle Rate: **25%**
  - Mansa<sup>X</sup> USD Hurdle Rate: **15%**
- Custodian: **National Bank of Kenya**
- Withdrawals: **2 – 3 working days**

# Mansa-X Shariah Asset Classes

The assets we invest in include, but are not limited to:

- 1) Quoted Halal Equities/Stocks**
- 2) Islamic Indices**
- 3) Islamic Private Equity**
- 4) Sukuk (Corporate & Government Sukuk)**
- 5) Commodities**
- 6) Islamic Exchange Traded Funds ( Islamic ETFs)**
- 7) Islamic Hedging Instruments**
- 8) Islamic Real Estate Investment Trusts (REITS)**
- 9) Islamic Credit Instruments**

## Mansa-X Shariah Fund Benefits

- a) **Shariah Compliance:** Mansa-X Shariah's investment strategy lies on a steadfast commitment to shariah principles
- b) **Global Diversification:** to minimize risk and maximize the potential for attractive returns
- c) **Professional Management:** Our team of experienced portfolio managers and Shariah compliance team meticulously analyze and select investment opportunities that align with shariah principles
- d) **Transparency and Accountability:** We are committed to transparency in all our operations. We provide regular updates and reports to keep you informed about the performance of your investments, ensuring you have full visibility into your portfolio's growth
- e) **Regulatory Compliance:** We are licensed and regulated by the Capital Markets Authority, ensuring that we adhere to the highest regulatory standards, providing you with peace of mind about the security and legality of your investments
- f) **Shariah Board Oversight:** This oversight offers you peace of mind, knowing that your investments are consistently aligned with Islamic principles

# Mansa-X Shariah Risk Management

Mansa<sup>x</sup>

- Shariah Advisory Board Oversight
- Asset Class Limits
- Sector, Industry and Geography Limits
- Dealer Limits
- Intraday and Overnight Limits
- Investment Committee
- Trustee Oversight
- Regular Regulator Audits

## How to Invest in Mansa-X Shariah

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# Investing Process

- Fill in and submit Mansa-X Shariah Account Opening Forms
- Submit your KYC Documentation
  - ✓ Copy of valid ID/Passport
  - ✓ Copy of KRA PIN Cert
  - ✓ Copy of Bank Statement of Front Side of ATM
  - ✓ Copy of Passport Photo
- Account opening done by SIB Najah staff (3 hours)
- Financial Advisor shares Account Number and Funding Instructions
- Upon funding your account, you shall receive a business confirmation within 1 working day

Note: Mansa-X Shariah Fund statements will be dispatched to clients at the end of each calendar quarter

# SIB Najah

تعزیز الاستثمار الأخلاقی



## Our Offices

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