

NAME	AGENDA	QUESTION	RESPONSE
VICTORIA NDINDA	INTRODUCTION & CHAIRMAN STATEMENT	what is AGM?	An AGM stands for Annual General Meeting. An AGM is a mandatory meeting held once every year where the Unit Trust Fund's unitholders (investors) are formally updated on the performance, governance, and management of the fund over the past financial year. For a Unit Trust Fund, the AGM provides an opportunity for the Fund Manager and Trustee and other service providers to report to investors and for investors to ask questions.
WINNIE KANUNDU	INTRODUCTION & CHAIRMAN STATEMENT	where will be the meeting held?	The AGM will be conducted virtually. The meeting details, including the online meeting link, login instructions, date, and time, were shared with all unitholders prior to the meeting through the official communication channels. This allows unitholders to attend and participate remotely, without the need to be physically present.
ONYANGO GENGA	Q & A	What's AGM unit trust meeting all about?	For a Unit Trust Fund, the AGM provides an opportunity for the Fund Manager and Trustee and other service providers to report to investors and for investors to ask questions.
PATRICK KIEMA	AOB	What is trust fund unit	A unit trust fund is a type of collective investment scheme where money from many investors is pooled together and managed by professional fund managers.
EUNICE ATIENO	INTRODUCTION & CHAIRMAN STATEMENT	where is your venue?	Hello, The AGM will be conducted virtually, a link shall be sent to you to be able to follow the proceedings.
RUKIA KAGWIRIA	INTRODUCTION & CHAIRMAN STATEMENT	i need loan	Thank you for your interest. We are pleased to offer this solution to our clients. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
OSCAR BAHATI	INTRODUCTION & CHAIRMAN STATEMENT	How Can I Earn Interest On Unitrust Mmf	Hello. You can earn interest on the Unitrust MMF by investing your funds in the money market fund, where returns are generated based on prevailing market rates.
OSALA CLIFF	INTRODUCTION & CHAIRMAN STATEMENT	where is the venue	Hello, The AGM will be conducted virtually, a link shall be sent to you to be able to follow the proceedings.
JULIA AOKO	INTRODUCTION & CHAIRMAN STATEMENT	tell me more about life insurance	Thank you for your interest in life insurance. We appreciate your enquiry and are pleased to support you. Our team will get in touch with you directly to provide more information and discuss your needs in detail.
JULIA AOKO	Q & A	how can one grow his or her loan limit	Thank you for your question. We appreciate your interest. Our team will get in touch with you directly to discuss your query in more detail and provide guidance on how your loan limit may be reviewed or enhanced
KWAMBOKA LYDIAH	INTRODUCTION & CHAIRMAN STATEMENT	what is stanbic trust	Stanbic Unit Trust is a Collective Investment Scheme (CIS) that is approved and regulated by the Capital Markets Authority (CMA) of Kenya. The Stanbic Unit Trust provides investors with professionally managed investment options, specifically:  Money Market Fund in Kenya Shillings (KES) and Fixed Income Funds in both KES and USD.  These funds pool money from many investors and invest primarily in low-risk instruments such as government securities, and money market instruments, in line with the fund objectives and regulatory guidelines.
MILICENT AWINO	Q & A	niko na denina nimechelewa nayo kwa sababu biashara haikuenda sawa naweza pewa muda ili nilipe	Pole sana kwa changamoto ulizopitia katika biashara yako. Tunaelewa hali hiyo na tunakushukuru kwa kutuarifu. Timu yetu itawasiliana nawe moja kwa moja ili kupata maelezo zaidi na kuona jinsi tunavyoweza kukusaidia.

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WILBER WANJALA	AOB	what is the benefit of agm	Good morning, An AGM provides unit holders/shareholders of a company an opportunity to engage with the organization's leadership, ask questions, review performance, vote on decisions, and influence future strategies.
FLORENCE LUCY	Q & A	low interest why?	The Money Market Fund is designed as a low-risk investment, focusing on capital preservation and high liquidity. As a result, its returns closely track the prevailing interest rate environment. When interest rates in the economy are low, the yields on money market instruments such as Treasury Bills and call deposits are also lower, which is reflected in the fund's returns. For investors seeking higher returns, an alternative would be the KES Fixed Income Fund. This fund invests in longer-term debt instruments and typically offers higher potential returns, even in a low-interest rate environment, though with a longer investment horizon.
ESTHER NDINDA	AOB	What's the location of tha AGM meeting	The AGM will be conducted virtually. The meeting details, including the online meeting link, login instructions, date, and time, were shared with all unitholders prior to the meeting through the official communication channels. This allows unitholders to attend and participate remotely, without the need to be physically present.
JAMES NDUNGU	Q & A	Why is the fund performance below the market average of similar funds?	The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities. For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework
ALEX MADOME	Q & A	I would like to have a loan and I don't know how to get it please direct me	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
JOHN MIANO	AOB	Do we have maximum amount to invest?	No. The funds are open-ended, and there is no maximum investment limit. Investors are free to invest any amount based on their available capital and investment objectives, subject only to standard onboarding and regulatory requirements.
DUNCAN NJOROGE	REPORTS	the link to the meeting	Please note below the link to the recording of the meeting: <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
GILBERT OBALLAH	AOB	Kindly reshare the link to tomorrows AGM	The AGM was held virtually on 14 April 2026, from 10:00 a.m. Below is the link to the meeting recording. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
SAMUEL KAMAU	AOB	location for agm meet tomorrow and time	The AGM was held virtually on 14 April 2026, from 10:00 a.m. Below is the link to the meeting recording. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
DENNIS CHERUIYOT	INTRODUCTION & CHAIRMAN STATEMENT	What is this about	An Annual General Meeting (AGM) is a formal meeting between the Fund and its unit holders held to review the Fund's performance for the year and to consider and adopt the audited financial statements, together with the Fund Manager's report, Trustee's report, and Custodian's report. It also provides unit holders with an opportunity to engage with the Fund's service providers and ask questions on the Fund's operations and governance.

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EUNICE JEBET	Q & A	What is it about the unit trust ?	An Annual General Meeting (AGM) is a formal meeting between the Fund and its unit holders held to review the Fund's performance for the year and to consider and adopt the audited financial statements, together with the Fund Manager's report, Trustee's report, and Custodian's report. It also provides unit holders with an opportunity to engage with the Fund's service providers and ask questions on the Fund's operations and governance.
JAMES KAMAU	INTRODUCTION & CHAIRMAN STATEMENT	what is agm	Dear James, thank you for your question. AGM stands for Annual General Meeting. An it is a formal meeting where members participate in key decisions about the company.
GEORGE ONYANGO	INTRODUCTION & CHAIRMAN STATEMENT	CEO report	Dear Goerge, the AGM was held virtually on 14 April 2026, from 10:00 a.m. Below is the link to the meeting recording. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
TECLAH KEMUNTO	NOTICE	What's the interest percentage on every money invested	The interest earned on investments varies by fund and is not fixed. Returns are driven by the prevailing market rates and the underlying instruments held by each fund. Please refer to the attached meeting recording, which provides a detailed breakdown of the specific interest rates, yield ranges, and performance of each fund as discussed during the session. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
DANIEL MUSYOKI	Q & A	How Much Interest Is Earned	The interest earned on investments varies by fund and is not fixed. Returns are driven by the prevailing market rates and the underlying instruments held by each fund. Please refer to the attached meeting recording, which provides a detailed breakdown of the specific interest rates, yield ranges, and performance of each fund as discussed during the session. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
MATHEWS LISUTSA	INTRODUCTION & CHAIRMAN STATEMENT	how along to you invest to achieve loan	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
DORINE ANYANGO	REPORTS	mkutano itakuwa wapi	Habari za asubuhi, asante kwa swali lako. Mkutano unafanyika kwa njia ya mtandao tarehe 14 Aprili 2026 saa 10:00 asubuhi. Kiungo cha mkutano kimetumwa kwenye barua pepe yako na SMS; tafadhali tumia kiungo hicho kufuatilia mkutano.
VICTORINA KWENA	REPORTS	Pliz I just want to know why ami not qualify for getting a loan?	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
MILICENT AWINO	AOB	I am milicent and I took loan but not yet paid due to business collapse and I want to continue being your clients what do I do	Thank you, Milicent, for reaching out and for your continued interest in remaining our client. We understand the challenges you have faced. Our team will contact you directly to obtain the necessary details and provide guidance on the available options and next steps.

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VICTORINA KWENA	REPORTS	Pliz I just want to know why ami not qualify for getting a loan?	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
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MWITA SEPHANIA	INTRODUCTION & CHAIRMAN STATEMENT	What is the agender	The Annual General Meeting (AGM) is held to provide a formal forum where the Fund accounts to its unit holders on the Fund's performance and operations for the year. It enables unit holders to review and adopt the audited financial statements, together with the Fund Manager's, Trustee's, and Custodian's reports, and to engage with the Fund's service providers through questions and clarifications
FELIX WAMBUA	AOB	5662000011575..my account reads zero why?	Hello Mr Wambua, Kindly check your balance through *208# or request your statement through assetmanagementke@stanbic.com
BONN OMONDI	Q & A	1.Could it be desirable to change the withdrawal period to at least 30 days minimum? 2.Could we consider using the funds saved as security for small loans?	Thank you for the suggestions. The Fund is open-ended, allowing investors the flexibility to access their funds when required or remain invested. Regarding the use of invested funds to support small loans, our team will reach out to you directly to discuss the available loan products and provide guidance on suitable options.
JANE NAMWAYA	AOB	I need prompt for registration	Hi Ms.Namwaya You can join the fund through the Stanbic Bank App or USSD code *208#
SOLOMON KIPYEGO	REPORTS	Which is the most marketable market fund I can invest at the moment with your company?	Hello Mr. Kipyego We currently have Money market, Fixed Income-Kes and Fixed Income-USD. where you can invest as per your risk appetite and you short-long term goal. Kindly reach us at assetmanagementke@stanbic.com
AARON MUTOLA	AOB	What makes one eligible for loan	Thank you for your enquiry. We have noted your question on loan eligibility, and our team will get back to you with the relevant information and guidance.
AHMED MOHAMED	REPORTS	The administrative costs seems to be over 50% of the total interest before tax. Could you provide details of these administrative costs? Is there a way we can cut the administrative costs to ensure a high profit?	Administrative and professional costs include statutory and operational expenses such as fund management, trustee and custodian fees, audit, compliance, and reporting, which are required to operate a regulated fund. The total expense ratio does not exceed 3% of the gross return.
PATRICK NDEGWA	Q & A	The Money Market performance has been significantly low compared to peers. What's your strategy maintain reasonable returns going forward.	The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities. For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework
KEVIN KAMAU	NOTICE	Is it possible to withdraw money from money market fund direct to m-pesa?without it going through bank account.	Yes. Withdrawals from the Money Market Fund can be paid directly to M-Pesa without routing through a bank account. This can be effected through our digital channels, subject to applicable transaction limits.

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GEOFFREY ODHIAMBO	Q & A	What is the overall interest rates per annum	For the year 2025, the funds recorded the following average annual returns: Money Market Fund (MMF): 7.35% p.a. Fixed Income Fund (USD): 4.89% p.a. Fixed Income Fund (KES): 15.24% p.a.
AHMED MOHAMED	REPORTS	The high costs of professional fees. Could we have the details of the fees? Is there a way to reduce these costs?	Thank you for the observation. Professional and administrative costs comprise statutory fees such as fund management, trustee and custodian fees, audit, regulatory compliance, and reporting, all of which are necessary to operate a regulated fund and protect unit holders' interests. These costs are largely fixed in nature. The Fund Manager continuously reviews efficiencies, and as the Fund grows, these expenses are expected to be absorbed over a larger asset base, improving cost efficiency over time without compromising governance and compliance standards.
GEOFFREY ODHIAMBO	Q & A	No sound, what is the issue?	Good morning, please unmute the broadcast at the top of the video.
BEN KIBIWOT	AOB	Is stanbic give out loan	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
BENSON CHEGE	REPORTS	Can we receive the report to our subsequent email address	Hi Mr. Chege, Yes, this has also been shared with you via email too.
BENSON CHEGE	AOB	Why should I invest in you and what makes you stand out	Hi Mr. Chege, We offer a diverse range of products and competitive returns to our clients, with no lock-in period.
FAITH WAMBUI	INTRODUCTION & CHAIRMAN STATEMENT	Kindly add volume	Dear Faith, Kindly unmute the broadcast at the top of the video.
JOSEPHINE KHAMETE	Q & A	How can I get funds through these program	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
VICTORINA KWENA	Q & A	Am I qualify for a loan or not	Thank you for your interest. Our team will reach out to you directly to obtain the necessary details and provide guidance on the next steps
JOHNES MOSIGISI	Q & A	how can one register for the fixed income fund	Hi Mr. MOSIGISI Kindly dial *208#, and you will be able to join swiftly. Should you need any assistance or further clarification, please feel free to reach out: <a href="mailto:assetmanagementke@stanbic.com">assetmanagementke@stanbic.com</a>
JARED OMONDI	REPORTS	My concern is that when doing update to other accounts did you notice all members?have come to realise that many people are still using analog phones that's make some staffs to have a hard time while doing the transfer.	Thank you for raising this concern. We recognize that some clients use non-smart (analog) phones. Our USSD channel (*208#) is designed to support such users, and our team continues to review processes to ensure inclusivity and ease of transactions for all members
RUTH WANJUNU	Q & A	What is the difference between the 3 funds and advantage of each?	The three funds differ mainly by risk, investment horizon, and return potential: Money Market Fund: Low risk, high liquidity, short-term investments. Fixed Income Fund (KES): Medium risk, longer-term instruments, higher return potential. Fixed Income Fund (USD): USD-denominated investments for diversification and foreign currency exposure.

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FELIX WAMBUA	Q & A	In a scenario where interest rates spike and bond prices crash, triggering mass redemptions, what specific assets will you sell to pay me, and how do you prevent the fund from collapsing under a liquidity mismatch?	The Fund maintains adequate liquidity through near-cash instruments such as call deposits, fixed deposits, and short-dated securities. This ensures redemption requests are met while avoiding liquidity mismatches. Risk and liquidity are continuously monitored by the Fund Manager and Trustee.
LORNA LETICIA	Q & A	How can I transfer my existing shares from another stckbroker to SBG securities?	Thank you for your enquiry. Our team will reach out directly to guide you on the process of transferring shares from another stockbroker to SBG Securities.
PENINA NASIMIYU	Q & A	How can access the money market loan	Thank you for your interest. Our team will contact you directly to provide guidance on loan products and the applicable requirements.
STEPHEN GITU	Q & A	Hello, I would like to understand how your Money Market Fund works. Specifically, how is interest calculated and paid to investors? Is the interest accrued daily and compounded, and how often is it credited to the account? Also, what is the current average annual return, and what deductions (such as management fees or withholding tax) apply to the earnings?	Interest in the Money Market Fund is accrued daily based on prevailing market rates and credited to the account at the end of the month. Returns are reflected in the unit price, net of management fees and applicable taxes. Our management fees are 2%p.a. for Money Market Fund and your are charged 15% With holding tax on the interest you earn. For the year 2025, the funds recorded the following average annual returns:  Money Market Fund (MMF): 7.35% p.a. Fixed Income Fund (USD): 4.89% p.a. Fixed Income Fund (KES): 15.24% p.a.
CORNELIUS KIPRUTO	AOB	Need a Cash advance loan	Thank you for your interest. Our team will reach out to you directly to discuss available cash advance or loan options.
CHRISTINE NAFUNA	AOB	Will the video be available for downloading to watch later?	Yes. The meeting recording is available online and can be accessed at your convenience using the shared link. <a href="https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci">https://vimeo.com/1182625946/e47d813d37?share=copy&amp;fl=sv&amp;fe=ci</a>
Edwin Ambrose, Desma Sophie Ondoli & Rosemary Kusa	AOB	The audio is not there at all. For about half the time. Is it just on my end?	Good morning, kindly unmute your device on the video for seamless stream
MOMANYI ASTON	AOB	Can we get MMF investment options within mobile banking?	Yes. Money Market Fund investment options are accessible through Stanbic Bank's mobile and USSD (*208#) channels.
DAVID NJOROGE	Q & A	Good morning unit trust holders, am David Njoroge Stanbic member, i have only two questions. 1.How can I manage to get a new matatu with the support of Stanbic Bank. I wish to know if my account can help me get a matatu of which I will be paying atleast 5000 a day. 2.how do I own a car on loan	Thank you for your enquiry. Our team will contact you directly to discuss vehicle financing options and eligibility, including how your account history may support a loan application.
GERALDINE KENDI	Q & A	What's the recommended amount of time to leave funds untouched in an MMF for substantial earnings?	While funds can be accessed at any time, keeping money invested in a Money Market Fund for a longer period allows interest to compound and results in better overall returns.

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Evans Murangiri & Maureen Wambui Nguyai	Q & A	From an investor perspective, Can we receive daily or monthly news letters stating the performance of the varies funds you offer. Also, its quite a lengthy process checking interest rates on your website, can we have a tab on the stanbic retail mobile app showing performance of varies funds?	Yes. We share monthly fact sheets that provide performance information for all our funds. In addition, the latest interest rates and fund performance details are available on our website. You can conveniently view and track you balance on Stanbic mobile app or USSD channel *208#.
Evans Murangiri & Maureen Wambui Nguyai	AOB	Email response from you team takes 2-3 working days to receive a response. Kindly expedite for easy customer satisfaction	We appreciate the feedback. Your concern has been noted, and efforts are ongoing to improve response turnaround times for better customer experience.
MOREEN SIAN	Q & A	why do we sometimes get net tax and other times gross tax	Returns are generally quoted net of applicable fees but gross of withholding tax
INDIRA GANDHI	REPORTS	Stanbic has one of the lowest rates of interest as compared to others for money markets.Would you kindly explain?	The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities. For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework
SAMUEL MUTUA	Q & A	When will the fund be rolled out to the mass market?	Thank you for your question. The Funds are currently available to Stanbic Bank account holders through our digital and branch channels. We are continuously reviewing opportunities to expand access to non-bank customers in order to reach a wider segment of the market and enhance overall accessibility in the future
BENARD OCHIENG	Q & A	Hello, I am interested in the Stanbic Money Market Fund. I would like to know the minimum investment, current returns, withdrawal process, and any fees involved. Kindly guide me on how to open an account.	Dear Benard, thank you for your interest in the Stanbic Money Market Fund. The minimum investment amount is KES 1,000. For the year 2025, the Fund delivered an average return of 7.35% per annum. We also publish daily updated returns on our website, which you can access using the link below: <a href="https://www.sbgsecurities.co.ke/sbgsecurities/securities/products-and-services/asset%E2%80%93management/money-market-funds">https://www.sbgsecurities.co.ke/sbgsecurities/securities/products-and-services/asset%E2%80%93management/money-market-funds</a> Withdrawals are flexible, and funds can be accessed as needed, subject to the applicable processing timelines. You can open and manage your account easily through the Stanbic Mobile Banking App or by dialing USSD *208#.
MURUNGI SALESIO	REPORTS	How do you apportion our funds? What percentage goes to Money market, USD & KES Fixed Deposits?	Funds are allocated according to each fund's mandate and risk profile, with investments spread across money market instruments, fixed deposits, and government securities to ensure diversification and liquidity.

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SOLOMON KIROMO	REPORTS	MMF on downwards trend why can you invest in other portfolios or you just focus on government securities	<p>The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities.</p> <p>For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework</p>
FLORENCE CHEPATEI	Q & A	The interest rate for Stanbic is really low compared to the other money markets. Other trusts are at 8-10% while Stanbic is at 5-6%. Why is this and will the fund ever catch with the rest?	<p>The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities.</p> <p>For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework</p>
JOSEPH MUSYOKA	AOB	Am i eligible to apply a short loan	Thank you for your interest. Our team will reach out to you directly to discuss available cash advance or loan options.
CHERUIYOT ISAAC	Q & A	Will Stanbic provide a mobile app or online portal where investors can easily track fund performance and statements in real time?	Yes. Investors can track fund performance and access statements through both the Stanbic Mobile Banking App and the USSD channel (*208#). These digital platforms provide convenient, real-time access to investment information, making it easy to monitor your portfolio anytime, anywhere.
PETER SEME	AOB	What plan do you have with unit holders, will you give a holders facilities like short term loans in future?	Thank you for your interest. Our team will reach out to you directly to discuss available cash advance or loan options.
LEWIS MUGAMBI	Q & A	Why does it take long like 24hours or more for them to reflect when you withdraw?	Withdrawals may take up to 48 hours because funds are actively invested and not held idle in a cash account. When a withdrawal request is made, the process involves investment unwinding and settlement (investment uplift) to ensure liquidity while safeguarding the interests of all unit holders.
JOSEPH TINDI	Q & A	Why don't you extend seamless mmf withdrawals even on Weekend? Secondly, Kudos ?? for fast withdrawals that I have experienced this year, Thirdly, Is there any awards to frequent investors/ high Performance Scores?	<p>Thank you for your feedback and the positive remarks. Please note that weekends and public holidays are not considered business days, and we are therefore unable to unwind investments during these periods. Withdrawal processing and investment uplift are carried out on business days only</p> <p>We are glad to note that you have had a positive withdrawal experience during weekdays. Your recommendation regarding recognition or awards for frequent investors has been noted and will be reviewed as part of our ongoing efforts to enhance client experience.</p>
MOSES OMONDI	Q & A	Hello, great team. My question is, where do stocks(sapele) lie, and how is it performing	Thank you for your question. Our team will reach out to provide clarity on equities (shares) investments and performance.

NAME	AGENDA	QUESTION	RESPONSE
BENARD OCHIENG	Q & A	Hello, I'm interested in the Stanbic Money Market Fund. I would like to know the minimum investment, current returns, withdrawal process, and any fees involved. Kindly guide me on how to open an account.	Dear Benard, thank you for your interest in the Stanbic Money Market Fund. The minimum investment amount is KES 1,000. For the year 2025, the Fund delivered an average return of 7.35% per annum. We also publish daily updated returns on our website, which you can access using the link below: <a href="https://www.sbgsecurities.co.ke/sbgsecurities/securities/products-and-services/asset%E2%80%93management/money-market-funds">https://www.sbgsecurities.co.ke/sbgsecurities/securities/products-and-services/asset%E2%80%93management/money-market-funds</a> Withdrawals are flexible, and funds can be accessed as needed, subject to the applicable processing timelines. You can open and manage your account easily through the Stanbic Mobile Banking App or by dialing USSD *208#.
SYLVIA CHEROTICH	REPORTS	What is the benchmark index as compared to other investment bodies	The Funds are benchmarked against relevant market indices and prevailing money market and fixed income yields, as disclosed in the Fund reports below: <a href="https://www.sbgsecurities.co.ke/static_file/Kenya/stanbicunittrustfactsheet.pdf">https://www.sbgsecurities.co.ke/static_file/Kenya/stanbicunittrustfactsheet.pdf</a>
GILBERT ANGWENYI	Q & A	How much are your shares as per now. and how can one purchase them?	Thank you for your question. Our team will reach out to provide clarity on equities (shares) investments and performance.
MICHAEL OBANDA	REPORTS	How often are profits/interest paid or compounded?	Interest are accrued daily and compounded monthly
JAMES MAGHANGA	Q & A	Why is it that it can take more than a month ,for compounded interest to be accreted to mmf account	Monthly compounding cycle aligns with valuation, reporting, and payout processes, ensuring accuracy, transparency, and consistency in reflecting investor earnings
RUTH WANJUNU	Q & A	Can I transfer my mmf funds to fixed account funds?	Yes. You may switch funds
GLADYS KAGENDO	Q & A	Is there a way to get the funds from the mmf same day of withdrawal? Also,how do i open the T bill account	Yes, same-day withdrawals can be processed if sent before 9AM cutoff time. Our team can also assist you on how to open a Treasury Bill account.
BRIAN OKOME	Q & A	What explains other money markets platforms having continuously higher interests than Stanbic?	The Money Market Fund is structured with a strong focus on capital preservation and liquidity, investing primarily in short-term instruments with a weighted average tenor of under six months. This conservative positioning results in a lower risk profile and reduced sensitivity to interest rate movements, which can moderate returns relative to periods of higher yield opportunities. For investors with a longer investment horizon and a higher return objective, the KES Fixed Income Fund offers an alternative option, as it is able to invest in longer-dated instruments, allowing it to potentially capture higher yields while still maintaining a prudent risk framework
MARIAM NJERI	Q & A	Can I withdraw all the funds deposited in the fixed income fund (KES) when I want to?	Dear Ms. Njeri Yes, you can. Kindly send a prompt through the ussd code (*208#) and you will receive your funds with 48 working hours

NAME	AGENDA	QUESTION	RESPONSE
STEPHEN MUTUA	Q & A	Our goal for investing is getting profit from our investments, but your internet rate are fluctuating, some days you wake up and find that your earnings have been reduced and other days have been increased, so when you do the math at the end of the month you find that nothing you have gain , how can you making this to be a fixed rate or a gradually increasing rate?	The Money Market Fund is designed to be more stable, focusing on short-term, low-risk instruments, which can result in daily fluctuations but relatively steady returns over time. In contrast, while the Fixed Income Fund (KES) may experience greater short-term volatility due to interest rate and market movements, it invests in longer-term instruments and therefore offers the potential for higher returns over an extended investment period. The returns are not fixed but subject to the performance of the underlying investments which vary day to day.
DANIEL THUO	Q & A	Why do you charge for deposits made to KSH MMF from Stanbic A/Cs? Secondly, what % do you charge as a management fee?	Transaction charges may apply depending on the channel used for deposits. The management fee is 2% per annum,
REBECCA WANGARI KIUNGA	Q & A	Does global war affect the money market fund	Yes, global conflicts can affect the Fund. Wars often lead to higher fuel prices, which feed into inflation and rising interest rates. The Money Market Fund is typically affected more gradually due to its short-term instruments, while the Fixed Income Fund (KES) can experience more immediate price fluctuations, particularly in bonds, as interest rate changes directly impact bond valuations.
QUINTER ATIENO	Q & A	On the Kenyan Fix income, you said its from 6-2 years. On this period in case of emergency am I allowed to withdraw the money into my account. 2: Is there a way that I can set my account to automatically send money into the fix account or my MMF account? 3: What's the risk of saving into fix ksh and how to avoid it? 4: with this fix ksh, am I allowed to borrow/ take loan with it?	Yes, the Funds offer withdrawal flexibility, with requests typically processed within 48 working hours, You may also set up a standing order from your bank account to automatically invest into your Money Market Fund or Fixed Income Fund account for convenience and disciplined investing. The Funds are well diversified, which helps to reduce overall investment risk. Detailed information on the underlying security mix and portfolio allocation is provided in the monthly fact sheets. With regard to borrowing, our team will reach out to you directly to provide guidance and discuss the available solutions.
MOSES MUKALO	AOB	After transaction, why do we not received the money immediately?	After a withdrawal request is made, the funds take time to be processed because they are actively invested. The process involves unwinding investment positions and completing the necessary settlement steps to make the funds available. Investments are not held in cash like a bank account.
EDNA NEKESA	Q & A	I would to know more about saving long term or investment	Thank you for your interest in long-term saving and investment options. To ensure we provide guidance that best matches your financial goals, our team will reach out to you directly to discuss the available options in detail and support you in choosing the most suitable investment approach.
MARION AKINYI	Q & A	I want a loan... how best can I go about it... im I qualified	Thank you for your interest. Our team will reach out to you directly to discuss available cash advance or loan options.
MARION AKINYI	Q & A	How best can Invest on the MMF... More information wi be appreciated	Thank you for your interest in long-term saving and investment options. To ensure we provide guidance that best matches your financial goals, our team will reach out to you directly to discuss the available options in detail and support you in choosing the most suitable investment approach.

NAME	AGENDA	QUESTION	RESPONSE
KEBABE ORENGE	INTRODUCTION & CHAIRMAN STATEMENT	I'm sorry am late by what is this all about because I can see there is even voting...	An AGM is a mandatory meeting held once every year where the Unit Trust Fund's unitholders (investors) are formally updated on the performance, governance, and management of the fund over the past financial year. For a Unit Trust Fund, the AGM provides an opportunity for the Fund Manager and Trustee and other service providers to report to investors and for investors to ask questions.
ANDERE BRIAN	Q & A	How are the yields from the fixed income fund KES calculated. I noticed on the website it changed from 14% annual yield to -0.43%?(*Keep my name anonymous)	The Fixed Income Fund (KES) generates returns from both interest income earned on the underlying securities and changes in bond valuations. As a result, returns may fluctuate from time to time depending on interest rate movements and market conditions, which directly affect bond prices. The performance reflected is therefore based on the overall movement in the Fund's total value (Net Asset Value), combining income earned and valuation changes over the period.
MARGARET NYAMBURA	Q & A	What to consider before opening a csd account	Thank you for your interest. Our team will reach out to you directly to discuss CDS Accounts
DAISY NAFULA	Q & A	How do I open a fixed income fund?	To open a Fixed Income Fund account, you can easily do so through our *USSD platform by dialing 208# and following the prompts. This allows you to register and start investing conveniently without visiting a branch.