



WHAT IS A UNIT TRUST

A Unit Trust is a collective investment scheme that pools money from multiple investors to invest in a diversified portfolio of assets such as stocks, bonds, bank deposits and other securities. The pooled funds are managed by a professional fund manager on behalf of the investors.

BENEFITS OF INVESTING IN FUNDS

Portfolio Diversification

Funds are invested in a variety of investment securities, thereby spreading risk to reduce the chances of making a loss. The aim is to maximize returns while managing risks.

Flexibility

A client can contribute moderately/infrequently, making it convenient for them to invest as per their financial goals, allowing them to tailor their investments to their specific needs.

Liquidity

A client can cash in part or all their investments on any working day, as and when need arises, and the process only takes three working days.

Access to more investment opportunities

The fund offers access to a wider range of investment opportunities that may be difficult to reach on an individual basis, making it easier for investors to diversify and maximize potential returns.

Professional Fund Management

The fund is managed by a professional fund manager who makes investment decisions on behalf of the unit holders, based on the fund's objectives and investment policy.

Regulation and Transparency to Protect Investor's Interests

The funds are regulated by the Capital Markets and Securities Authority (CMSA).

HOW UNIT TRUSTS WORK



POOLING OF MONEY

From individuals, groups, institutions, companies, and other organizations.

FUND MANAGER

An investment expert responsible for managing investments in a well-diversified portfolio.

INVESTMENT PORTFOLIO

A well-diversified collection of financial assets such as stocks, corporate and government bonds, treasury bills, fixed and call deposits are invested.

RETURN FROM INVESTMENTS

Earnings from the financial assets held by the fund, including but not limited to income from fixed-income securities and gains from appreciating assets such as stocks.

PROFIT SHARING TO ALL INVESTORS

The total returns generated from the investment portfolio are distributed proportionally to each unit of the fund, increasing the value of each unit based on these gains.





This is a highly liquid, low risk, money market fund that aims at preserving a client's wealth with high and stable levels of return.

The Fund shall invest in money market instruments such as treasury bills, call and fixed deposits and short-term fixed income securities such as corporate bonds, sukuku, treasury and other listed and unlisted bonds approved by CMSA provided that the instruments are diversified in a risk-managed manner. The Fund seeks to provide Investors with an opportunity to manage their liquidity by investing in short-term fixed income securities while earning competitive returns.

Fund Minimum Initial Contribution – TZS 100,000/=

Fund Minimum Subsequent Contribution – TZS 10,000/=

Why Choose this Fund

- It provides higher returns than bank deposits.
- Unlike a fixed deposit, full or partial withdrawal from the fund is free.
- It invests in a diverse array of securities that reduce the risk of relying on the performance of one single asset.
- It's highly liquid as the fund invests in short-term securities, making it ideal for investors who want to invest for a short period of time. Redemptions are processed within three working days.

Who is iCash Fund best suited for?

- Investors who seek to invest in a money market fund
- Investors who seek investment income with high liquidity
- Investors that have low risk tolerance
- Investors who prefer a short to medium-term investment horizon.

Fund Performance Benchmark

The 364 Day Treasury Bill Weighted Average Yield as reported by Bank of Tanzania.

Fund Monthly Return Calculator

Below is the breakdown of the estimated returns for a client making monthly contributions of TZS 100,000/= into the iCash Fund over the course of one year:

Month	Opening balance	Net Interest	Annual Rate	Monthly Contribution	Balance	Closing balance
1	100,000.00	916.67	11%	100,000.00	100,916.67	200,916.67
2	200,916.67	1,841.74	11%	100,000.00	202,758.40	302,758.40
3	302,758.40	2,775.29	11%	100,000.00	305,533.69	405,533.69
4	405,533.69	3,717.39	11%	100,000.00	409,251.08	509,251.08
5	509,251.08	4,668.13	11%	100,000.00	513,919.22	613,919.22
6	613,919.22	5,627.59	11%	100,000.00	619,546.81	719,546.81
7	719,546.81	6,595.85	11%	100,000.00	726,142.65	826,142.65
8	826,142.65	7,572.97	11%	100,000.00	833,715.63	933,715.63
9	933,715.63	8,559.06	11%	100,000.00	942,274.69	1,042,274.69
10	1,042,274.69	9,554.18	11%	100,000.00	1,051,828.87	1,151,828.87
11	1,151,828.87	10,558.43	11%	100,000.00	1,162,387.30	1,262,387.30
12	1,262,387.30	11,571.88	11%	100,000.00	1,273,959.19	1,373,959.19

Total investment = 1,300,000.00

Net Balance = 1,373,959.19

Total Return = 73,959.19

NB: *The price of units and the income from them may go up or down.*



This is a Balanced Fund that aims at growing a client's wealth over a long period of time. The fund invests in fixed income securities and DSE listed equities. It seeks long-term capital growth consistent with moderate investment risk through investments in a diversified portfolio.

Fund Minimum Initial Contribution – TZS 100,000/=

Fund Minimum Subsequent Contribution – TZS 10,000/=

Why Choose this Fund?

- It provides a more stable and sufficient return than direct stock investments through diversifying investments across a balanced portfolio.
- Entry into the fund is free compared to investing in alternative investments such as Stocks and Bonds where fees such as brokerage fees are compulsory.
- Full or part withdrawal from the fund is easier and is processed in just three working days, a process that would have taken longer than in any other investment option that offers such gains.

Who is iGrowth Fund best suited for?

- Investors with a moderate risk appetite who wish to grow their capital at a less volatile rate.
- Investors who prefer a medium to long-term investment horizon.
- Investors who seek to invest in equities while having a balanced risk profile
- Investors who seek investment income with capital stability

Fund Performance Benchmark

A composite benchmark of both the DSE Tanzania Share Index (TSI) return and Weighted Average Yield of the 5-year Treasury Bond.



This is a low risk, fixed income fund that aims to grow the client's wealth with consistently high returns. The Fund seeks to provide a low-risk investment opportunity for investors to maximize their wealth through investments in a diversified portfolio of long-term fixed income securities.

Fund Minimum Initial Contribution – TZS 100,000/=

Fund Minimum Subsequent Contribution – TZS 10,000/=

Why Choose this Fund

- It provides stable and high returns to its investors by spreading the funds across a portfolio of high yielding government bonds.
- The fund gives both small and big investors access to a diversified portfolio of bonds, which may be difficult and costly to achieve individually.
- By compounding the interest earned, the fund not only preserves but also enhances the clients' capital over time.

Who is iSave Fund best suited for?

- Investors who seek to invest in long term fixed income securities with minimal capital
- Investors who seek investment income with capital stability
- Investors that have low risk tolerance
- Investors who prefer a medium to long term investment horizon.

Fund Performance Benchmark

The 10-year Treasury Bond Weighted Average Yield as reported by Bank of Tanzania.

Fund Monthly Return Calculator

Below is the breakdown of the estimated returns for a client making monthly contributions of 100,000/= into the iSave Fund over the course of one year:

Month	Opening balance	Net Interest	Annual Rate	Monthly Contribution	Balance	Closing balance
1	100,000.00	1,083.33	13%	100,000.00	101,083.33	201,083.33
2	201,083.33	2,178.40	13%	100,000.00	203,261.74	303,261.74
3	303,261.74	3,285.34	13%	100,000.00	306,547.07	406,547.07
4	406,547.07	4,404.26	13%	100,000.00	410,951.33	510,951.33
5	510,951.33	5,535.31	13%	100,000.00	516,486.64	616,486.64
6	616,486.64	6,678.61	13%	100,000.00	623,165.24	723,165.24
7	723,165.24	7,834.29	13%	100,000.00	730,999.53	830,999.53
8	830,999.53	9,002.49	13%	100,000.00	840,002.03	940,002.03
9	940,002.03	10,183.36	13%	100,000.00	950,185.38	1,050,185.38
10	1,050,185.38	11,377.01	13%	100,000.00	1,061,562.39	1,161,562.39
11	1,161,562.39	12,583.59	13%	100,000.00	1,174,145.98	1,274,145.98
12	1,274,145.98	13,803.25	13%	100,000.00	1,287,949.23	1,387,949.23

Total investment = 1,300,000.00

Net Balance = 1,387,949.23

Total Return = 87,949.23

NB: *The price of units and the income from them may go up or down.*



This is a low risk, fixed income that seeks to preserve capital whilst distributing a regular income generated through investments in a diversified portfolio of fixed income securities. It seeks to achieve its objective by investing in short-term and long-term fixed income securities.

Fund Minimum Initial Contribution – TZS 10,000,000/=

Fund Minimum Subsequent Contribution – TZS 100,000/=

Why Choose this Fund

- It provides the investor with regular returns at low risk while appreciating the principal investment.
- The fund's initial minimum investment of TZS 10,000,000/=: ensures that investors receive a substantial return.

Who is iln come Fund best suited for?

- Investors who seek to invest in short-term and long-term fixed income securities
- Investors that seek periodic distribution of income
- Investors that have low-risk tolerance
- Investors who prefer a medium to long term investment horizon.

Fund Performance Benchmark

5-year Treasury Bond weighted average yield.



This is a Shariah-compliant balanced fund that aims to appreciate the client's capital over a long period of time by investing in shariah compliant securities. The primary objective of this Fund is to seek long-term capital growth consistent with moderate investment risk through investments in a diversified portfolio of Shariah compliant securities.

Fund Minimum Initial Contribution – TZS 100,000/=

Fund Minimum Subsequent Contribution – TZS 10,000/=

Why Choose this Fund

- It provides a considerable amount of profit to its investors from halal investments, i.e. investments that are not directly or indirectly involved with 'haram' activities such as 'Riba', gambling, speculation, trading or manufacturing of impermissible products or services, and any other 'haram' activity.
- It provides its clients with returns that are higher than those of an Islamic deposit and more stable than those from halal equities.
- It allows the client to liquidate all or part of their investor in just three working days.

Who is Imaan Fund best suited for?

- Investors who seek to invest in shariah compliant instruments.
- Investors who seek investment income with capital stability
- Investors that have low to medium risk tolerance
- Investors who prefer a medium to long-term investment horizon.

Fund Performance Benchmark

The Average Fixed Deposit Rates from Islamic Banks/Windows.



FAQs

1. How do I invest in the fund

To invest, scan the QR code attached with this brochure or visit https://linktree/itrust_finance_limited to sign up, submit the required KYC documents, and place a purchase order in our online platform.

2. How do I benefit from investing in the fund

Investors benefit from the appreciation of the value of the NAV (unit price) which grows the investor's holdings. For iIncome, the investors get periodic distribution of the gains, and so have constant cash flow.

3. How do I choose the right investment fund?

When selecting an investment fund, it's essential to evaluate factors such as your investment objectives, risk tolerance and performance history. Begin by clarifying your financial goals, time horizon, and comfort with risk whether you're seeking capital appreciation, income, or both. Assess the fund's performance against benchmarks to identify those with consistent outperformance or strong risk-adjusted returns.

4. Is there a minimum balance of my investments to be maintained in the fund?

No minimum balance is to be maintained for all funds with the exception of iIncome where an investor must maintain a balance of TZS 10,000,000/=

5. How can I monitor the performance of my investment?

Investors can monitor their investments through monthly Statements of Account, Online account access, and performance updates provided by the fund through digital platforms.

6. Will I be given distributions of income generated by the fund?

The funds will not be giving periodic distributions to the Unit Holders with the exception of iIncome Fund that will be giving periodic distributions as per the manager's discretion.

7. How does the fund manage risk?

The fund uses diversification, careful selection of investments, and other risk management techniques to mitigate the risks associated.

8. How is the fund's performance measured?

The fund's performance is measured against a relevant benchmark index.

9. How can I view my account balance?

You can check your account balance in two ways: via iTrust Finance app or Customer portal, and through your valuation statements. Valuation statements will be sent to the client's email address by the 5th of every month. In addition, you can request to be sent a statement at any point in the month by reaching out to our customer service team.

10. How long does withdrawal take and what's the minimum redemption amount?

Redemption proceeds will be paid to Unit Holders within 3 Business Days (T+3 basis) upon receipt and verification of the redemption request form. An investor can withdraw a minimum of TZS 10,000 for all funds, except for iIncome with a minimum withdrawal amount of TZS 100,000.



iTRUST FUNDS

iSave **iTrust**
FUND FUND



ISAVE FUND UNIT TRUST SCHEME
An open-ended fixed income unit trust scheme

OFFER DOCUMENT

An offer of units at TDS 100 each for cash at par during the initial sale period and at applicable Net Asset Value (NAV) during the subsequent Sale Period.

Number of Initial Units To Be Offered: 20,000,000 Units
Amount Involved To Be Raised: TDS 2,000,000,000
Opening Date of the Initial Sale: 01st November 2024
Closing Date of the Initial Sale: 30th November 2024

iCash **iTrust**
FUND FUND




CASH FUND UNIT TRUST SCHEME
An open-ended money market unit trust scheme

OFFER DOCUMENT

An offer of units at TDS 100 each for cash at par during the initial sale period and at applicable Net Asset Value (NAV) during the subsequent Sale Period.

Number of Initial Units To Be Offered: 100,000,000 Units
Amount Involved To Be Raised: TDS 10,000,000,000
Opening Date of the Initial Sale: 01st November 2024
Closing Date of the Initial Sale: 30th November 2024

Imaan **iTrust**
FUND FUND




IMAAAN FUND UNIT TRUST SCHEME
An open-ended Shari'ah compliant unit trust scheme

OFFER DOCUMENT

An offer of units at TDS 100 each for cash at par during the initial sale period and at applicable Net Asset Value (NAV) during the subsequent Sale Period.

Number of Initial Units To Be Offered: 10,000,000 Units
Amount Involved To Be Raised: TDS 1,000,000,000
Opening Date of the Initial Sale: 01st November 2024
Closing Date of the Initial Sale: 30th November 2024

iIncome **iTrust**
FUND FUND



INCOME FUND UNIT TRUST SCHEME
An open-ended fixed income unit trust scheme

OFFER DOCUMENT

An offer of units at TDS 100 each for cash at par during the initial sale period and at applicable Net Asset Value (NAV) during the subsequent Sale Period.

Number of Initial Units To Be Offered: 100,000,000 Units
Amount Involved To Be Raised: TDS 10,000,000,000
Opening Date of the Initial Sale: 01st November 2024
Closing Date of the Initial Sale: 30th November 2024

iGrowth **iTrust**
FUND FUND



GROWTH FUND UNIT TRUST SCHEME
An open-ended balanced unit trust scheme

OFFER DOCUMENT

An offer of units at TDS 100 each for cash at par during the initial sale period and at applicable Net Asset Value (NAV) during the subsequent Sale Period.

Number of Initial Units To Be Offered: 100,000,000 Units
Amount Involved To Be Raised: TDS 10,000,000,000
Opening Date of the Initial Sale: 01st November 2024
Closing Date of the Initial Sale: 30th November 2024



SCAN ME

