

# INVESTING

FBN HALAL FUND

Make an investment that  
honours your beliefs.

## FUND OVERVIEW

The FBN Halal Fund (the Fund) is an open ended mutual fund designed to meet the investment needs of investors seeking long-term income generation through Shari'ah compliant investments. The Fund will invest broadly in a diversified portfolio of asset backed investments such as Sovereign Sukuk, Corporate Sukuk, Ijarah (Lease), Murabaha (Cost plus mark-up), Musharaka (Partnership) and Mudarabah (Working Partner) contracts.

Returns will be distributed semi-annually and actively managed by seasoned portfolio managers under the supervision of an Advisory Council of Experts in Islamic commercial jurisprudence.

## INVESTMENT OBJECTIVE & STRATEGY

The objective is to provide investors with long-term income generation strategies by investing primarily in screened Shari'ah compliant investment opportunities and contracts. The Fund will not invest in interest bearing securities such as conventional fixed deposit, treasury bills or commercial papers.







## FUND FACTS

Investment Vehicle	Open-ended Fund
Base currency	(₦)
Fixed Income Criteria	Non-Interest Bearing
Minimum investment	₦5,000.00
Minimum holding period	90 days*
Income accrual	Daily
Income distribution	Semi-annually (April and October)
Fund Classification	Islamic Fixed Income Fund
Annual management fee	1.50% of Net Asset Value
Factsheet distribution	Monthly
Risk profile	Low-Medium**
Investment Horizon	Medium term (3-5 years)

# INVESTOR PROFILE

The Fund is suitable to investors who are looking for exposure to a broad range of fixed income Shari'ah compliant investments and investors should have at least a three to five years investment horizon.

## FUND BENEFITS

 <b>Accessibility</b>	Offers investors an opportunity to invest in a diversified suite of products that are in accordance with their values, moral standards and religious beliefs
 <b>Competitive Returns</b>	Aims to provide clients with attractive returns comparable to conventional finance without dealing in non-Shari'ah compliant investments
 <b>Regular Income</b>	Distributions will be made semi-annually to unitholders
 <b>Diversification</b>	Minimise the risk of loss to investors through diversification by providing alternative asset classes that are based on asset / service backed investments
 <b>Active Portfolio Management</b>	The Fund will be actively managed by seasoned professionals that will be guided by valuable experience, a respected Shari'ah advisory council of experts and Islamic finance principles (AAOIFI)
 <b>Liquidity</b>	Structured as an open-ended Fund thereby providing flexibility and liquidity for investors in the Fund with ease of entry and exit

# GOVERNANCE

In order to provide investors with confidence regarding strict adherence to Shari'ah principles, the Fund adopts best practices with its governance structure. The Shari'ah is derived from three important sources, namely the Holy Quran, Sunnah and Ijtihad (the reasoning of a group of qualified scholars). As a result, the Fund will have a Shari'ah Advisory Council of Experts, an Investment Committee, a Custodian, a Trustee and the Securities and Exchange Commission, providing regulatory oversight.

The Council will endorse policies and guidelines, certify investments and periodically review the Fund, the Investment Committee will oversee the investment process of the Fund Manager and assets of the Fund will be held by the Custodian on behalf of investors.

## IMPORTANT NOTICE AND DISCLAIMER

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For further details on how you can invest with FBNQuest Asset Management and take control of your financial future, contact us or visit your nearest FirstBank Branch.

*\*Past performance is a guide and not an indication of future returns. The value of investments and the income from them may fall as well as rise.*

*\*Minimum starting amounts will vary by mutual fund product.*

*\* Please read the Prospectus and where in doubt, consult your stockbroker, fund/portfolio manager, accountant, banker, solicitor or any other professional adviser for guidance before subscribing.*

**Advising | Financing | Trading | Investing | Securing**

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