

FUND FACT SHEET

28 Feb 2025



Investments

Sanlam Namibia Money Market Fund

Fund Objective

The fund seeks to maximise interest income, preserve the fund's capital and provide immediate liquidity.

The fund is suited for investors requiring competitive interest with regular monthly income distribution and total capital stability.

Fund Strategy

The fund invests in a range of money market instruments which include negotiable certificates of deposit, banker's acceptances, debentures, treasury bills and call accounts. The maximum legal maturity of any instrument may not exceed 13 months.

Why choose this fund?

*This fund is ideal for use as an emergency fund.

*It should form the core fund of your portfolio's cash component.

*It is ideal for risk-averse investors, or investors who are waiting for market volatility or global uncertainty to subside.

*The fund pays out income on a monthly basis.

*In rising interest rate environments, these funds will benefit soonest from higher call deposit rates.

Fund Information

Classification	Namibian Money Funds
Risk profile	Conservative
Benchmark	STeFI Composite Index
Portfolio launch date	1 April 2003
Minimum investment	Lump Sum N\$ 1 000 Monthly N\$ 500
Portfolio size	N\$452.7 million
Last two distributions	28 Feb 2025: 0.58 cents per unit 31 Jan 2025: 0.65 cents per unit
Income decl. dates	Last day of each month
Income Price dates	Within 5 working days of following month
Valuation time of fund	15:00
Trading closing Time	13:00

Fees

	A-Class (%)
Annual Wholesale Fee	0.40
Annual Service Fee	0.50

This fund is also available via certain LISPS (Linked Investment Service Providers), which levy their own fees.

Top 10 Holdings

Securities	% of Portfolio
Nedbank Limited	14.46
Stanbank	4.81
FirstRand Bank Limited	3.18
Namibian Government TB 8.1999% 05092025	3.08
Standard Bank Namibia F/R 23062025	2.78
Namibian Government TB 8.19% 06062025	2.69
Namibian Government TB 8.1079% 12122025	2.59
Republic of South Africa TB 9.1074% 19022025	2.37
First National Bank Namibia F/R 02072025	2.36
ABSA F/R 08082025	2.32

Top 10 Holdings as at 31 Dec 2024

Performance (Annualised)

A-Class	Fund (%)	Benchmark (%)
1 year	8.26	8.35
3 year	7.54	7.44
5 year	6.29	6.20
10 year	6.78	6.70

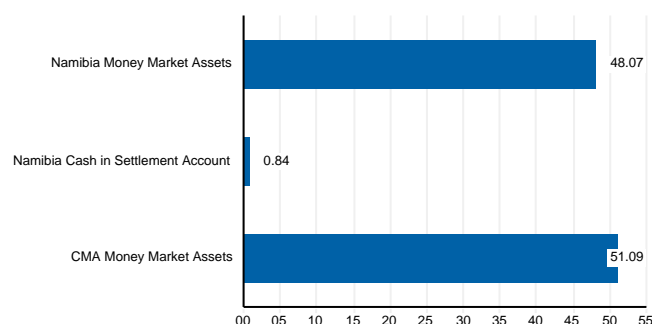
Annualized return is the weighted average compound growth rate over the period measured.

Performance (Cumulative)

A-Class	Fund (%)	Benchmark (%)
1 year	8.26	8.35
3 year	24.37	24.03
5 year	35.64	35.08
10 year	92.79	91.34

Cumulative return is aggregate return of the portfolio for a specified period.

Asset Allocation



Portfolio Manager(s)

Donovan van den Heever

B. Sc (Hons) (Math & Comp.Sc.); CFA

Manager Information: Sanlam Namibia Trust Managers Limited. Physical address: 154 Independence Avenue, Windhoek 9000, Postal address: PO Box 317, Windhoek, Namibia

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