



# ARM Sharia Compliant Fixed income Fund

## FUND STRUCTURE

The ARM Sharia-Compliant Fixed Income Fund (SCFIF) is an open-ended Naira-denominated (₦) mutual fund which seeks to invest only in Sharia compliant fixed income securities such as sovereign and corporate sukuk bonds with a minimum rating of BBB and sharia compliant fixed-term instruments

## FUND OBJECTIVE

The Fund seeks to achieve its investment objective by employing an active management strategy, selecting an optimal mix of fixed income instruments that comply with Sharia principles, to deliver competitive returns to investors.

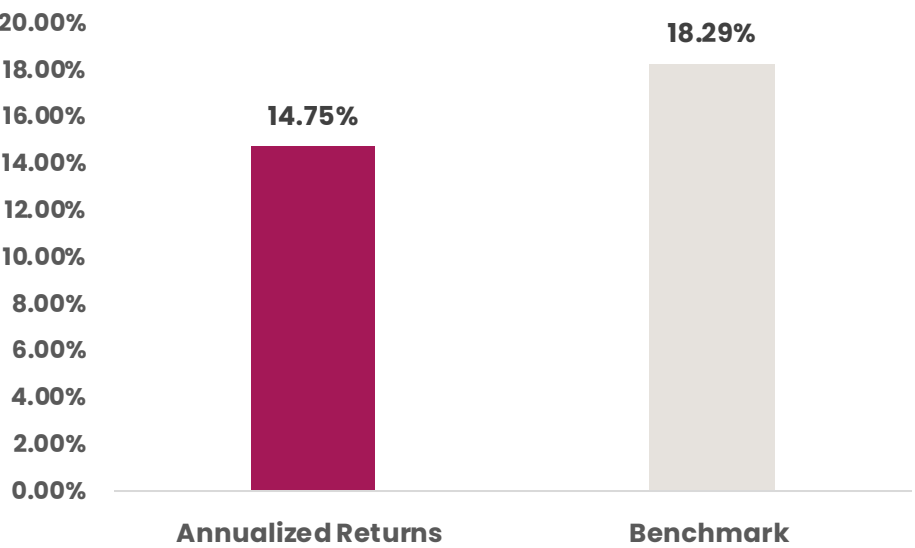
Fund Details	
<b>Benchmark</b>	Composite of 3-year Nigerian Sovereign Sukuk and Nigeria Interbank Treasury Bills True Yield
<b>Comparable</b>	FMAN List of Fixed Income Funds
<b>Custodian</b>	Rand Merchant Bank Limited
<b>Trustee</b>	FBN Quest Trustees Limited
<b>Launch Date</b>	November 2024
<b>Net Asset Value</b>	₦1.26bn
<b>Expense Ratio</b>	1.99%
<b>Initial Investment</b>	Retail ₦10,000.00  Institutional, HNI , UHIN : ₦10,000,000
<b>Management Fee</b>	1.5% of Net Asset Value
<b>Incentive Fee</b>	Maximum of 20% of excess returns above benchmark

Portfolio Analysis	
<b>Risk Profile</b>	Medium - High
<b>Fund Duration</b>	3.24
<b>Holding Yield</b>	17.29%

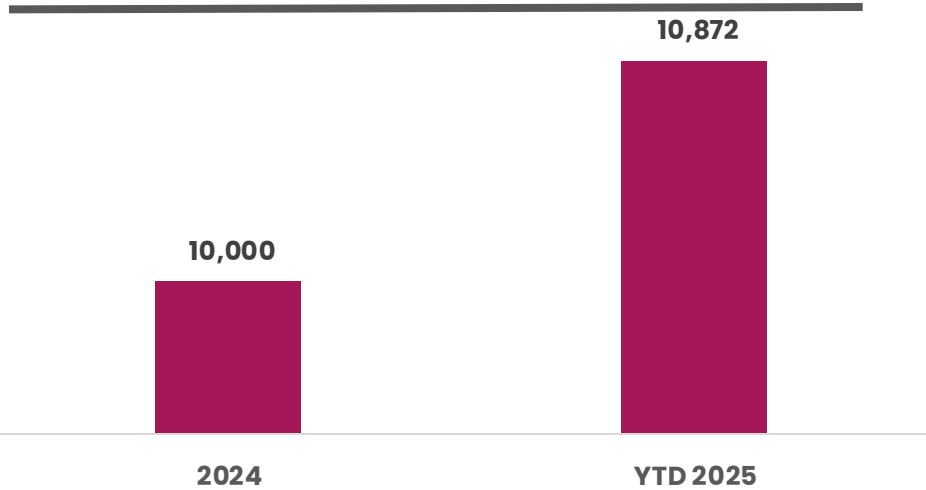


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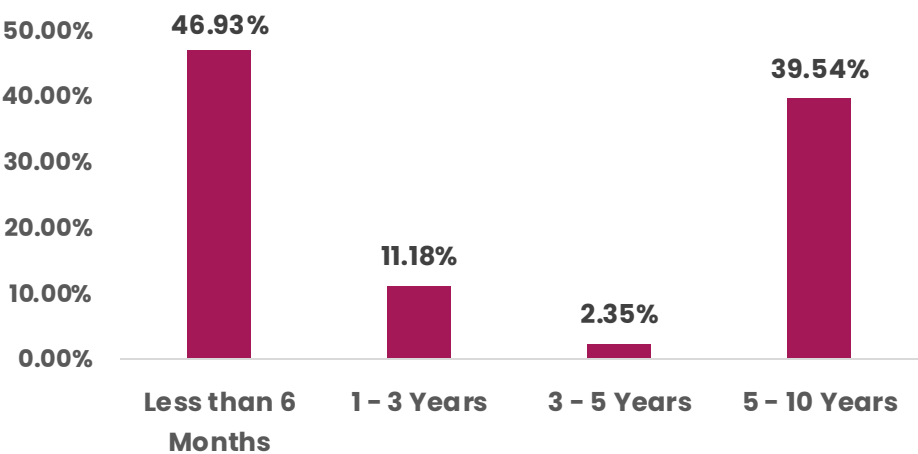
## Fund Performance



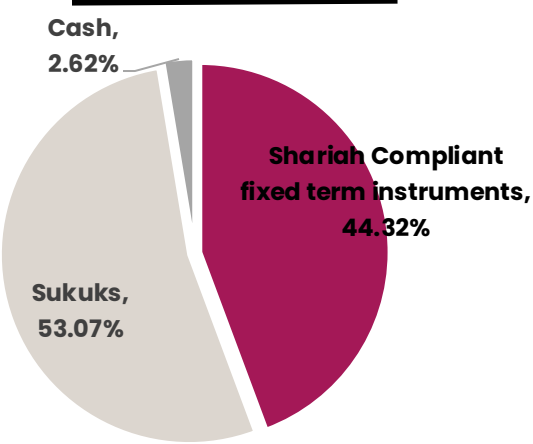
## Growth of N10,000 investment since 31/12/24 to Date



## Maturity Profile



## Asset Allocation



	YTD 2025
Annualized Returns	14.75%
Benchmark	18.29%