

**GROW, PRESERVE, PROTECT &
TRANSFER YOUR WEALTH**

THE TRIAD OF WEALTH: WHY, WHAT & HOW



WHY?

Financial Freedom & Capacity

The purpose of investing is to create absolute autonomy over your time. True wealth is not just cash flow—it is the capacity and ability to sustain your standard of living indefinitely.



WHAT?

The Golden Disparity

"Spend less than you earn, and aggressively invest the difference." Real accumulation occurs when personal spending habits remain decoupled from rapid income growth.



HOW?

Systematic Structuring

Construct a highly diversified portfolio of local and global fixed income, equities, and special funds. Compound earnings systematically over long horizons.

i CASE STUDY

THE MYTH OF

INDESTRUCTIBLE WEALTH

During his legendary ring career, **Mike Tyson accumulated over \$400 Million** in raw earnings. He was universally perceived as financially bulletproof.

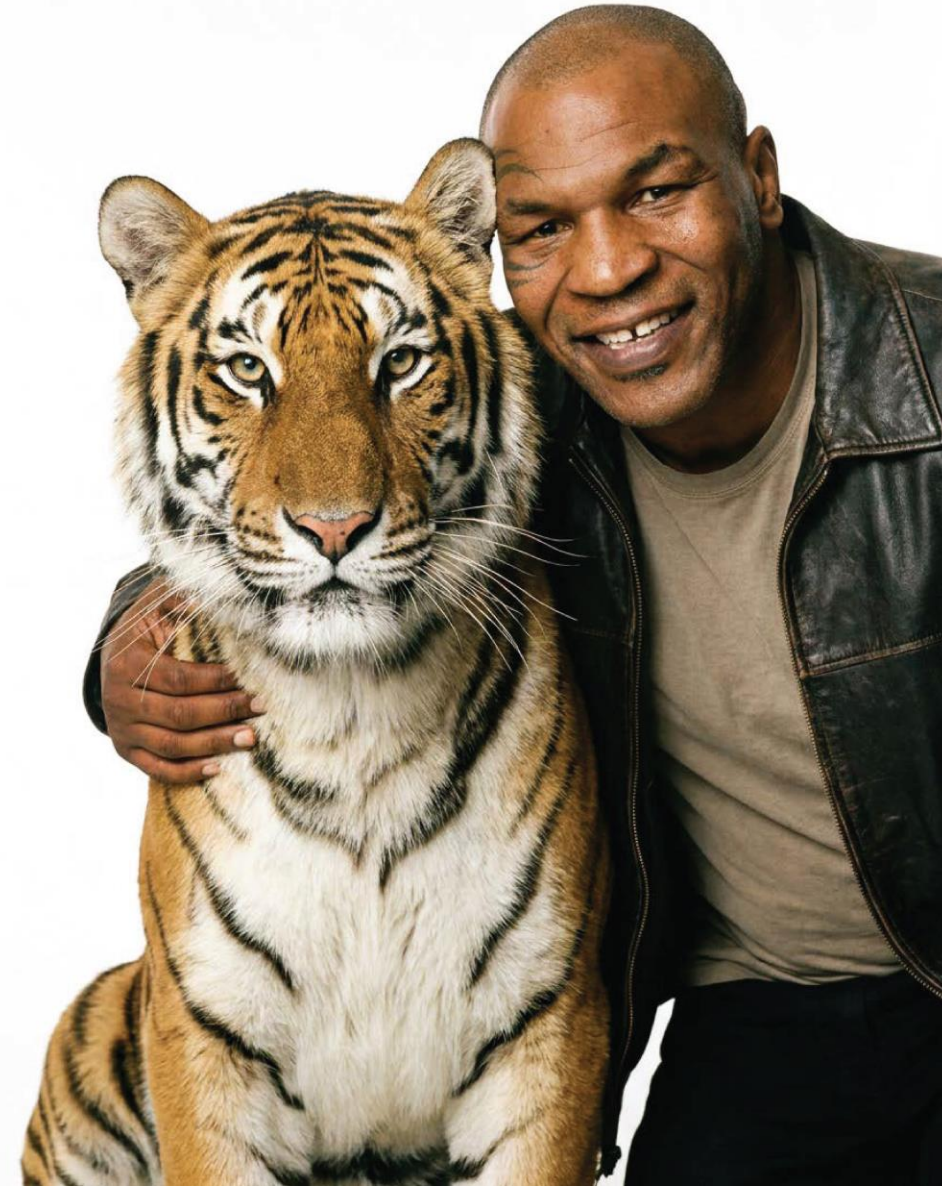
However, without high-end preservation, structured governance, and proper fiduciary oversight, high earnings are merely temporary. Tyson's journey stands as a warning in asset preservation.



THE METRICS OF ASSET DISSIPATION

Where did the \$400 Million go? A breakdown of unchecked spending patterns without portfolio preservation:

- ✓ **Exotic Bengal Tigers:** Owned three white Bengal tigers costing **\$70,000 each**, plus **\$200,000 annually** to feed and **\$125,000** for a dedicated trainer.
- ✓ **Luxury Fleet:** Spent over **\$4.5 Million** on a collection of 100+ vehicles, including Ferraris, Lamborghinis, and a **\$380,000** Bentley Continental SC.
- ✓ **Mansion Portfolios:** Multiple properties, including a 52-room Connecticut estate featuring a private nightclub. Maintenance alone cost **\$300,000/year**.
- ✓ **Jewelry & Apparel:** Averaged **\$100,000/month** on personal fashion, highlighted by a single **\$688,000** London shopping spree in 2000.



THE CONSEQUENCE OF ZERO PRESERVATION

\$23M

OUTSTANDING DEBT

Bankruptcy Declared in 2003 at Age 37

Despite gross boxing ring revenues exceeding **\$400 Million**, poor cash management and lack of structured asset allocation led to complete bankruptcy.

Age 37

VULNERABILITY PEAK

Chapter 11

COURT FILING STATUS

THE FINANCIAL ANTIDOTE: COMPOUND INTEREST

What if Tyson Invested 25%?

If Tyson had placed just **\$100 Million** (a quarter of his career earnings) into a structured NCBA portfolio compounding at a consistent **10.00% annually for 25 years**, his wealth map would look like this:

HYPOTHETICAL STRATEGIC OUTCOME

Total Capital: \$1,083,470,594

Initial Principal Deposit	\$100,000,000
Regular Monthly Deposits	\$0
Total Compound Interest Earned	\$983,470,594

Assumes annual compounding with no emergency principal liquidations.

THE EPILOGUE: REBUILDING FROM SCRATCH

Tyson's 2026 Asset Recovery

As of early **2026**, Tyson has successfully rebuilt a net worth of approximately **\$30 Million**. This turnaround highlights the resilience of entrepreneurship and brand monetization.

- ✓ **Tyson 2.0 Cannabis Brand:** Major revenue engine across North America.
- ✓ **Entertainment & Media:** High-traffic podcasts and exhibition events.
- ✓ **Jake Paul Bout (Nov 2024):** Earned a single-day fight purse of **\$20 Million**.





NCBA FIXED INCOME FUND (KES)

AKES-denominated fund focused on high interest-income stability with limited credit risk and daily liquidity access.

Currency **KES**

Min. Investment **KES1,000**

Liquidity **T+1 Day (Daily)**

Risk Rating **Mod. Conservative**

KES 41.1B

FUND SIZE (AUM)

6.75%

AVG DAILY YIELD

10.19%

1-YR RETURN

-0.72%

MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	0.69%	2.22%	3.99%	10.19%	25.25%	39.02%
91-day T-bill Benchmark	0.63%	1.94%	3.96%	8.38%	24.71%	42.41%

**Fund outperformed benchmark in Feb 2026. Declining yields post CBK policy cut support the fund's duration strategy.*



NCBA DOLLAR FIXED INCOME FUND (USD)

A USD-denominated fund targeted at global fixed income products, bank deposits, and select highly-rated Eurobonds.

Currency **USD**

Min. Investment **USD1,000**

Liquidity **T+1 Day (Daily)**

Risk Rating **Mod. Conservative**

USD 49.4M

FUND SIZE (AUM)

3.92%

AVG DAILY YIELD

7.61%

1-YR RETURN

-6.71%

MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	-0.26%	1.40%	3.58%	7.61%	12.41%	17.69%
SOFR Benchmark	0.31%	0.95%	2.00%	4.24%	9.54%	15.34%

**Fund trailed the short-term benchmark in February due to Eurobond market adjustments following sovereign buyback actions.*



NCBA DOLLAR FIXED INCOME FUND (USD)

A USD-denominated fund targeted at global fixed income products, bank deposits, and select highly-rated Eurobonds.

Currency **USD**

Min. Investment **USD1,000**

Liquidity **T+1 Day (Daily)**

Risk Rating **Mod. Conservative**

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FUND SIZE (AUM)

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NCBA EQUITY FUND (KES)



An aggressive KES-denominated fund focused on high-yielding local equities listed on the Nairobi Securities Exchange (NSE).

Currency **KES**

Min. Investment **KES1,000**

Liquidity **T+1 Day (Daily)**

Risk Rating **Mod. Aggressive**

KES 448M

FUND SIZE (AUM)

44.13%

1-YR RETURN

0.04

SHARPE RATIO (3YR)

-3.65%

MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	7.30%	13.93%	19.38%	44.13%	95.61%	80.78%
NASI Benchmark	7.32%	14.52%	21.32%	40.40%	87.06%	71.62%

**Strong performance driven by the banking sector (+14.36% MoM). Portfolio remains positioned for high-yielding dividend cycles.*

NCBA GLOBAL EQUITY SPECIAL FUND (USD)



A specialized USD portfolio providing diversified global allocation across U.S., European, Asian, and Emerging Market equities.

Currency **USD**

Min. Investment **USD1,000**

Liquidity **Monthly**

Risk Rating **Mod. Aggressive**

USD 6.3M

FUND SIZE (AUM)

26.97%

SINCE INCEPTION

27.24%

1-YR RETURN

-4.01%

MAX DRAWDOWN

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	SINCE INCEP.
Fund (Total Return)	1.56%	6.13%	11.72%	27.24%	26.97%
MSCI ACWI Benchmark	1.20%	5.14%	11.06%	22.46%	24.11%

*Outperformance driven by key asset positioning in EM ex-China (+9.85%) and Japanese equities (+8.58%).



NCBA GLOBAL FIXED INCOME SPECIAL FUND

A USD portfolio holding prime global sovereign, high-yield corporate, and institutional debt instruments.

Currency **USD**

Min. Investment **USD1,000**

Liquidity **Monthly**

Risk Rating **Mod. Conservative**

USD 14.7M

FUND SIZE (AUM)

10.08%

SINCE INCEPTION

9.66%

1-YR RETURN

-1.98%

MAX DRAWDOWN

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	SINCE INCEP.
Fund (Total Return)	0.81%	2.16%	3.71%	9.66%	10.08%
Global Debt Benchmark	1.45%	2.04%	5.01%	8.77%	11.41%

**Strong performance driven by emerging market bonds. High-quality positioning protected the fund against U.S. fiscal curve volatility.*

NCBA EXECUTION MANDATE (SELF-DIRECTED)

Retain Direct Portfolio Control

Designed exclusively for experienced investors who prefer to control tactical entry and exit. NCBA executes high-value local and global operations strictly on your command.

MINIMUM COMMITMENT THRESHOLD

KES 5,000,000 / USD 50,000

Available Market Rates & Instruments

INSTRUMENT	INDICATIVE MARKET YIELD
91-Day Treasury Bills	8.18%
182-Day Treasury Bills	8.49%
364-Day Treasury Bills	9.75%
Secondary Treasury Bonds	12.00% – 12.50%

PRIVATE WEALTH MANAGEMENT

Bespoke discretionary wealth management services tailored to high-net-worth individuals and corporates:



CONSERVATIVE

Prioritises raw capital preservation and steady income flow.

INDICATIVE RETURNS

KES: 11.0% – 12.0% p.a.

USD: 4.0% – 6.0% p.a.



MODERATE

Balances fixed income safety with select tactical equities.

INDICATIVE RETURNS

**Varies with tactical
asset allocation**



AGGRESSIVE

Maximises long-term growth via high-yield equities & specials.

INDICATIVE RETURNS

**Higher return potential
Long-term focus**

*Minimum portfolio onboarding ticket: **KES 50,000,000 / USD 500,000**

PORTFOLIO ASSET ALLOCATION



INCREASING LIQUIDITY
& REDUCING RETURNS
AND RISK

LIQUID ASSETS

20%

- Cash under mattress
- Money Market Fund
- Savings / Fixed deposits
- Treasury Bills

EARNING ASSETS

55%

- Government Bonds
- Corporate Bonds
- Listed Shares
- Private Equity
- Real Estate

SAFETY NET

PENSION / RETIREMENT (25%)

- Pension / Insurance annuities
- Dwelling house

STRATEGIC FRAMEWORK

HOW DO WE TAILOR YOUR

PORTFOLIO?

 What are the key components of a comprehensive investment risk profile assessment?



01 Risk Tolerance

02 Investment Objectives

03 Time Horizon

04 Asset Allocation

05 Risk Capacity

06 Risk Appetite

07 Investment Knowledge

08 Market Conditions

09 Monitoring & Review

THANK YOU