

INVESTMENT GROWTH AND RETURNS ASSUMED AT 13.5% PER YEAR


INVESTMENT MONTHLY	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
50,000	638,553	1,368,850	2,204,072	3,159,294	4,251,756
100,000	1,277,106	2,737,700	4,408,143	6,318,587	8,503,513
250,000	3,192,765	6,844,249	11,020,359	15,796,468	21,258,782
500,000	6,385,531	13,688,499	22,040,717	31,592,935	42,517,564
1,000,000	12,771,061	27,376,998	44,081,434	63,185,871	85,035,127

LIST OF AUTHORIZED SALES AGENTS

- All recognized brokers of the Dar es salaam stock exchange
- All branches of NBC, EXIM, AZANIA, CRDB, NMB MWANGA HAKIKA BANK AND COOP BANK.


HOW UNIT TRUST FUNDS WORK

01




Investor Buys Units

02




APeF Invests On Behalf

03



Earnings Are Generated

04



Investors Receives Returns



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SCAN
FOR MORE
INFORMATION

Ziada

FUND

YOU DESERVE MORE

DISCLAIMERS: Net asset value of units can rise or fall subject to market performance.
Terms and conditions apply.

WHAT IS ZIADA FUND?

Ziada is an open-ended money market investment scheme with insurance incentive that is established to provide investments and life insurance benefits to unit holders. The scheme invests in money market and various debt instruments.

The life insurance coverage is up to a maximum of 50% of the investor's NAV, ranging from TZS 250,000 to TZS 100,000,000.

OBJECTIVES OF THE FUND

To provide investors with the opportunity to invest in an open-ended fund, for the aim of both short-term and long-term investments while, growing their capital and generating competitive returns.

UNIQUENESS OF THE FUND

Ziada provides stability through diversification of investments ensuring liquidity, capital growth to investors and it also provides group life insurance as an incentive.

WHO CAN INVEST?

All individuals, joint-holders, institutions, companies, associations and groups.

INVESTMENT AMOUNT AND ELIGIBILITY

The initial minimum investment amount is TZS 50,000 and the subsequent additional investment amount starts from TZS 10,000. Investors are eligible to start enjoying their group life insurance benefits from TZS 250,000. This fund does not have a maximum cap on the investment amount and, investors can immediately invest when they open a Ziada account.

HOW TO JOIN AND INVEST

Joining the ZIADA Fund is simple and convenient. We offer multiple application channels to ensure accessibility for all our investors:

● USSD Code

For users without smartphones or internet access, simply dial *150*74# on any mobile phone and follow the easy step-by-step instructions to join the fund.

● Mobile App

Download the APeF App from the Google Play Store or Apple Store.

Once installed, follow the registration steps to create your account and start investing.

● Web Application

Visit our online platform at apef.apef.co.tz to register, complete your profile, and begin your investment journey.

UNIT PRICE

Units will be sold at the price of TZS 100 for each unit sold during the initial public offer which is from 26th January to 25th February 2026, and after that units will be sold based on the Net Asset Value (NAV).

INVESTMENT POLICY

100% allocation of investments in money market and debt instruments.

BENCHMARK

2-year Treasury Bonds

INVESTMENT AVENUES

Call accounts, Treasury Bills, Treasury Bonds, Corporate Bonds

LIFE INSURANCE COVER BENEFITS

- In case of death or total and permanent disability, the Fund will provide a benefit equal to 50% of your investment value, in addition to your existing investment balance. For example, if your investment is TZS 5 million, your beneficiaries (in case of death) or yourself (in case of disability) will receive TZS 7.5 million in total.
- In the unfortunate event of a child's passing, the Fund offers funeral support of TZS 250,000 to TZS 1,000,000, depending on your investment value.

CAPITAL PRESERVATION

The fund is designed with a strong focus on capital preservation, making it ideal for conservative investors. It prioritizes minimizing risk while generating stable returns through a diversified portfolio of high quality investments.

WHY INVEST IN ZIADA?

- **Safety** – Managing of risks by diversifying funds in different money market and debt instruments.
- **Capital Growth** – Investor's capital has the potential to grow in value over time as the fund earns returns from investments.
- **Liquidity** – Funds available within 3 business days of repurchase request.
- **Life insurance** – Insurance benefits covering group life, total and permanent disability and funeral expenses for children.
- **Transparency** – Net Asset Value is provided each business day.
- **Compliance** – The fund complies with the Capital Market and Securities Authority (CMSA) regulations
- **Loan Collateral** - Units can be used as collateral against loans.