



RWANDA NATIONAL INVESTMENT TRUST

COMPANY Profile



INTRODUCTION

Rwanda National Investment Trust (RNIT) was established by the Government of Rwanda with a dual mandate. First, it aims to promote a culture of saving throughout the country by enhancing public education and awareness. Second, RNIT is responsible for establishing and managing collective investment and pension schemes that empower individuals, institutions, and groups to save effectively and benefit from competitive market returns.



OUR MISSION



Saving empowers individuals, strengthens families, and boosts the national economy.



**Design and Manage Investment Schemes
Design, launch and manage collective investment schemes.**

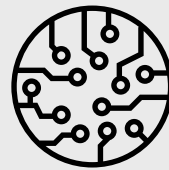


**Professional Services
Provide professional investment management and administration services.**

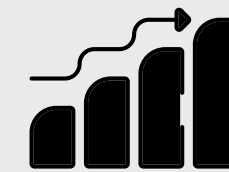


**Financial Market Education
Enlighten the people of Rwanda on the opportunities and risks of participating in financial markets.**

OUR VISION



To be Rwanda's leading investment management company, driving growth and development through nurturing the culture of saving and professional management.



To be the premier investment management firm in Rwanda, known for our exceptional performance, ethical standards, and unwavering commitment to our clients

CORE VALUES GUIDING RWANDA NATIONAL INVESTMENT TRUST (RNIT)

UNDERSTANDING OUR FUNDAMENTAL PRINCIPLES AND ETHICS

01

Professionalism

We strive to uphold integrity, high performance, and trustworthiness in all financial services we offer, ensuring not only that the latter are delivered as per the best industry standards and regulations, but are also client-centered

02

Ethical Conduct

Fundamental in our business. We avoid conflicts of interest and take measures to prevent any actions that could harm clients or damage the firm's reputation

03

Performance

At RNIT, we endeavor to achieve excellence, contribute meaningfully to the organization's and clients' goals, and continuously seek improvement. This focus not only drives individual and team success but also enhances overall organizational effectiveness and competitiveness.

ABOUT

RNIT ITERAMBERE FUND

RNIT Iterambere Fund is a unit trust, a collective investment scheme combining funds from numerous investors sharing similar investment goals. This approach allows them to access the market with guidance from the fund manager.

RNIT Iterambere Fund is an open-end balanced fund that aims to fulfil Rwandans' wealth-building goals. Through the fund, unit holders can engage in the capital market and benefit from the returns of the investment assets after fees are deducted, according to their proportion of ownership in the scheme. This fund allows investors to partake in Rwanda's economic growth

RNIT Iterambere Fund is based on its philosophy of Safety, Liquidity and Return, and it aims at the specific objectives below:

01

To encourage and pool savings of the high- middle- and low-income groups;

02

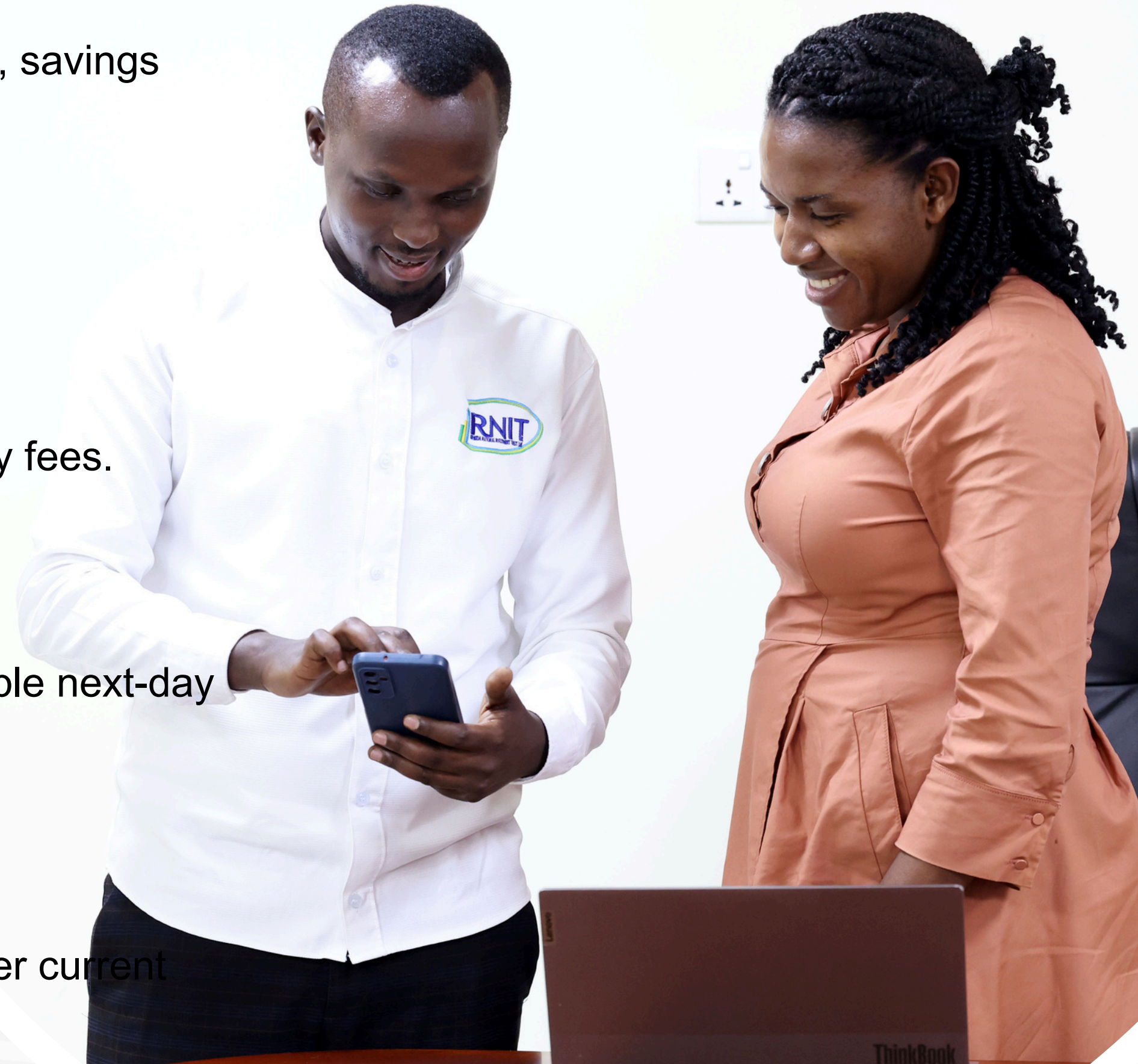
To provide a convenient investment vehicle especially for Rwandans both - retail and institutional investors

03

To provide for capital appreciation and income from a portfolio of equities and debt securities.

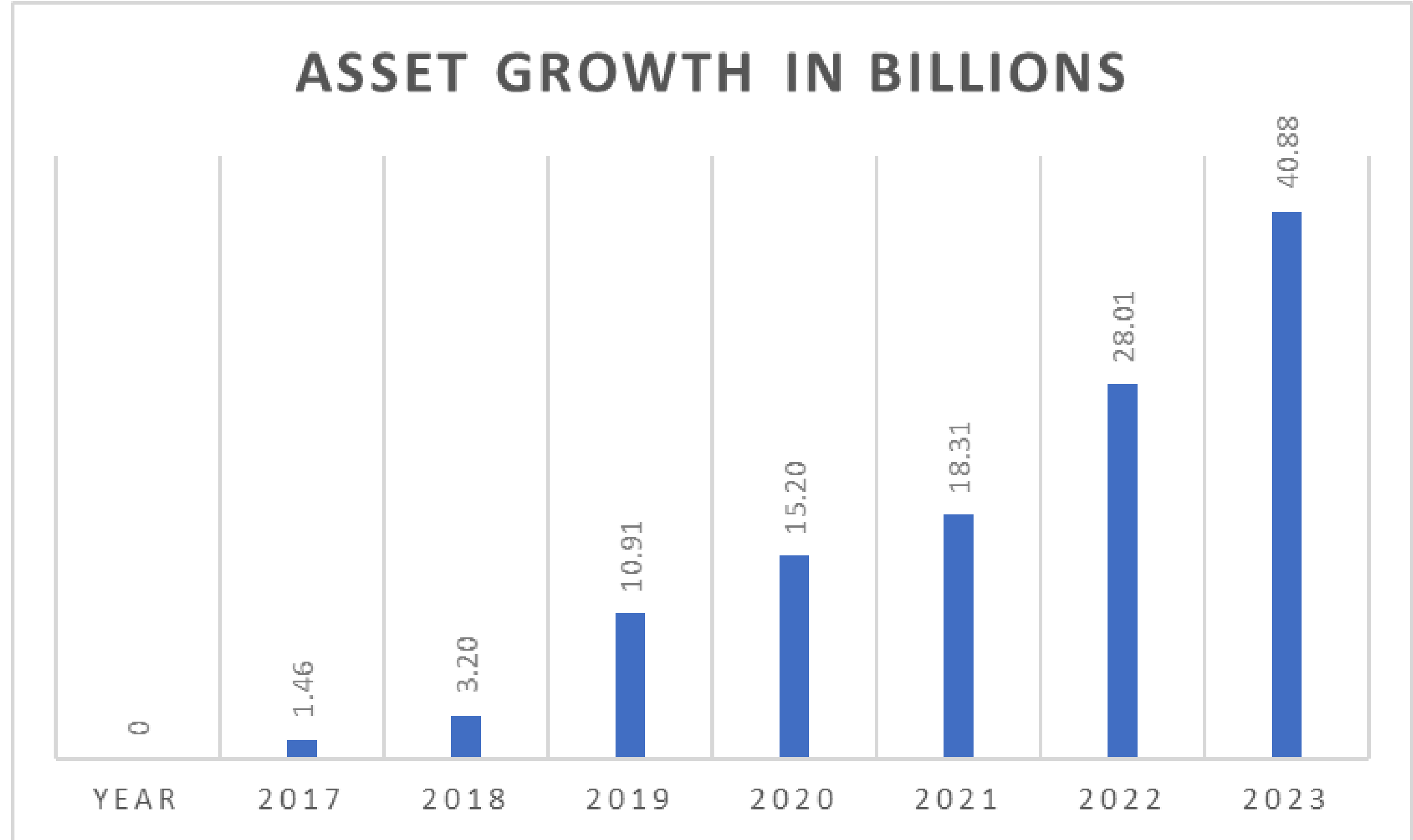
HIGHLIGHTS OF THE FUND

- **Eligibility:** Open to individuals, institutions, and groups (e.g., savings groups, cooperatives).
- **Minimum Investment:** Start with as little as 2,000 RWF.
- **Maximum Investment:** No upper limit on investment.
- **Issue Price:** Based on daily Net Asset Value (NAV), no entry fees.
- **Transparency:** Daily NAV disclosed on our website.
- **Liquidity:** Repurchases processed every Thursday (applicable next-day NAV).
- **Duration:** Perpetual with separate legal status.
- **Tax Benefits:** Income and capital gains are tax-exempt under current laws.



ABOUT ITERAMBERE FUND PERFORMANCE

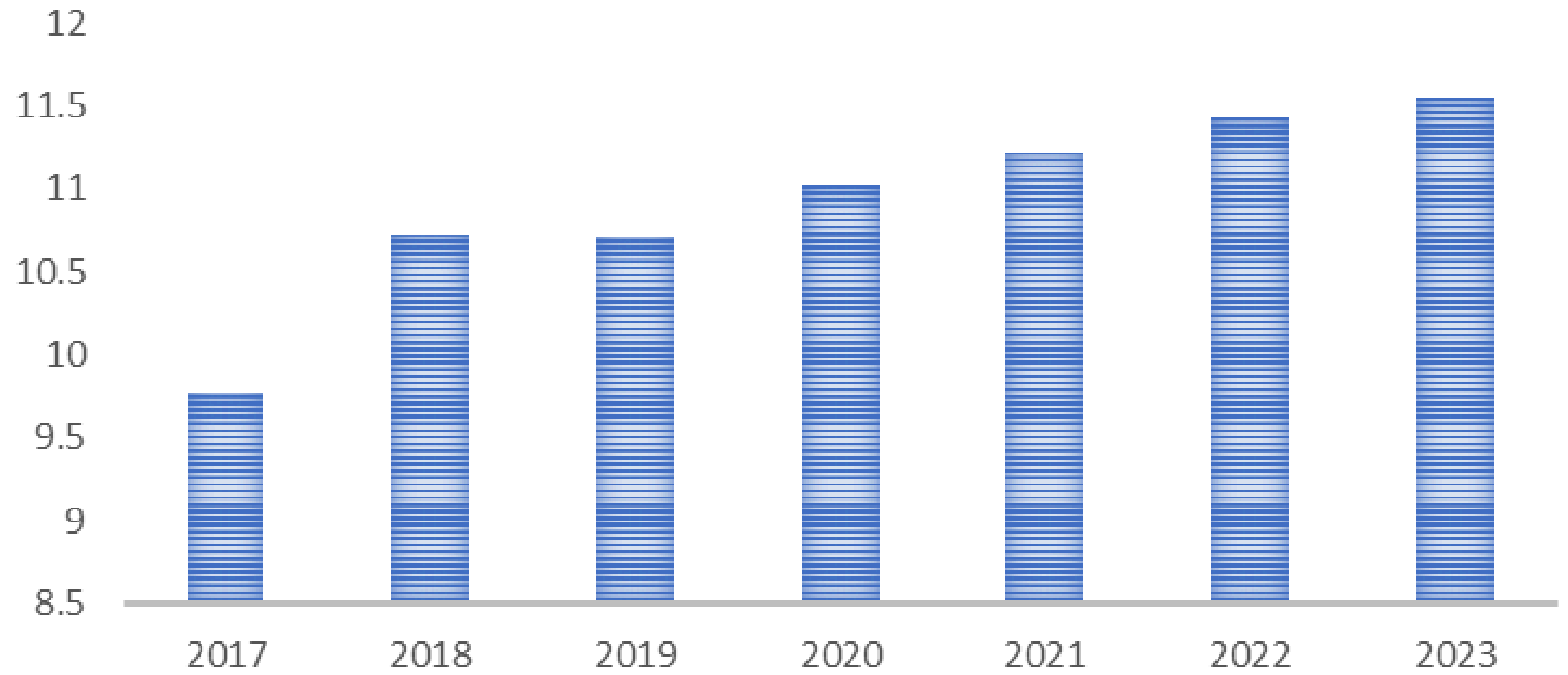
Over the past seven years, our assets under management have demonstrated steady growth, highlighting significant potential to attract more investors. As of year-to-date (YTD), the fund stands at 56 billion RWF, excluding amounts repurchased by unit holders.



ABOUT INTEREST RATES

Over the past four years, we have consistently delivered an interest rate exceeding **11%**.

ANNUALIZED RETURN % RETURN



WHY CHOOSE RNIT ITERAMBERE FUND

**ASSURANCE OF
FINANCIAL SECURITY**

**100% OWNED BY
THE GOVERNMENT**

**COMPETITIVE
RETURNS**

**OVER 11%
RETURNS, TAX-
EXEMPT**

**CONVENIENT SAVING
AND WITHDRAWAL
PROCESSES**

**EASE OF ENTRY
AND EXIT**

**DAILY COMPUNDED
INTERESTS**

**EARN MORE
EVERYDAY**

Choose RNIT for secure, high-return savings with flexibility and tax benefits!

RNIT OTHER SERVICES



FUND MANAGEMENT

- Professional Asset Management for established schemes
- Collective Investment Schemes
- Customized Investment Strategies
- Risk Management
- Transparency and Reporting



INVESTMENT ADVISORY SERVICES

- Personalized Investment Strategies
- Portfolio Management
- Market Analysis and Research
- Risk Assessment and Management
- Investment Education



BENEFITS OF INVESTMENT ADVISORY SERVICES

- Expert Guidance
- Time-Saving
- Objective Insights
- Holistic Approach

Who Should Consider Investment Advisory Services?

- Individual investors building or managing portfolios.
- High-net-worth individuals needing personalized wealth management.
- Institutions seeking asset allocation and investment strategies.
- Those lacking time or expertise to manage investments.



Thank You

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