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EDITOR'S NOTE



Welcome to this year's second edition of Diaspora Connect. In this edition we discuss various investment options at CBA. Victor Kithinji, Clients Services Manager at CBA, will give us insights on investing in the Stock Market. He will also let us know about other products and services offered by the CBA Wealth Management team so as to grow your investment portfolio.

Onto events; we were the official banking partner at the 2018 Classic 105 Home and Auto Expo which we sponsored and had the opportunity to showcase to customers our Property and Asset Financing options.

In June, we hosted the 2nd CBA Economic Forum in our continued quest to spark conversation and economic thought on important economic issues in Kenya. We had Hon. Adan Mohamed, the Industrialization Cabinet secretary, as the keynote speaker.

Further, we relaunched CBA Loop, our digital banking proposition with new features such as Loop Loans and the Paybill (Pay to Till) option.

The important updates segment will keep you updated on what's new at CBA. Enjoy the read and we look forward to any suggestions or comments aimed at improving this newsletter.

Sincerely,

Ronah Kabue
Relationship Manager-Diaspora Banking

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CBA is regulated by the Central Bank of Kenya.



Victor Kithinji
Client Services Manager-CBA,
Wealth Management

LOOKING TO INVEST IN THE STOCK MARKET IN KENYA?

Investing in shares or bonds does not have to be a daunting exercise or experience. It is however important to understand what Shares and Bonds are, and what the benefits are in investing in them.

What is a share?

It is a financial product that an investor (shareholder) can buy after which have ownership of a company's profits or losses. Profits made from shares is through dividends, gains in share prices, bonuses and rights.

Qualities of a good share are dividends is paid frequently and generously, The shares are easy to buy and sell quickly in the market, The company is managed transparently and is accountable to shareholders. The company abides by the rules and regulations of the regulators.

What is a bond?

It is a type of investment where the investor loans an amount of money to an institution like a Government Agency or corporate and then earns profit by way of earning an interest on the amount. The interest is paid periodically depending on the tenure of the bond.

Investing in bonds is not only a safe investment solution, it is a sure source of income, they are quick to sell in the market in time of need, it is convenient, confidential and is easily transferable.

Other Government Securities

Treasury Bills

These are short-term borrowing instruments issued by the Government of Kenya through the Central Bank of Kenya so as to raise money for a period of up to one year. They are issued in 3 tenures that is 91, 182 and 364. They are considered to be risk - free or the safest investments in any jurisdiction, ahead of Fixed deposits, Commercial papers, Treasury and Corporate bonds.

Investing in the stock market or in Government Securities is now possible through CBA's Securities Brokerage Services or Wealth Management Team. CBA Capital is a Brokerage member with the Nairobi Stock Exchange (NSE). It is mandated to:

- Equities/shares trading for listed securities
- Fixed Income trading for both corporate and government bonds
- Over The Counter (OTC) equity transactions
- Equities trading across the East African countries i.e., Rwanda, Tanzania and Uganda
- Bespoke research services which include;
- Company and Sector Research
- Earnings updates
- Weekly reports
- Monthly company analyses reports

To start your investment journey in the Stock Market and Government Securities, get intouch with our wealth management team on investmentteam@cbagroup.com or + 254 711 056 444.

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OTHER INVESTMENT OPTIONS

At CBA your money never sleeps. We offer solutions that are designed to grow your investment portfolio. The CBA Wealth Management Team have tailor made solutions that are designed to grow your money. Some of the solutions include:

CBA Wealth

This is a premier solution that provides access to both private and public, on-shore and off-shore investment instruments and unique opportunities through professionally structured and bespoke segregated portfolios. Minimum Investment is USD 1 Million.

CBA Invest

This is a customized investment solution offered specifically to CBA's Private Banking Clients across East Africa. It provides access to both listed equity and debt investment instruments through professionally structured and tailor-made investment portfolios. Minimum Investment Amount: KES 10 Million. The product comes in a choice of 3 portfolios that address different risk-return profiles.

CBA Unit Trusts

This is a retail investment solution in the form of CBA Equity Fund and CBA Money Fund. Minimum of KES 5,000.

Investment Advisory Services

This includes all or part of the following services to relevant institutions; Investment policy drafting and revision, periodical portfolio performance reviews & measurement, counter-parties reviews and selection, screening of unique investment opportunities, portfolio restructuring to meet specific objectives and offshore tax efficient investment vehicles or Trust set-up and registration.

Get more value
from your property.



With CBA's Equity Release, you can take a loan against the value of your property. Whether you are an outright owner or currently servicing a mortgage, the equity created in your home allows you to invest more.

Visit any CBA branch to find out more or contact us:

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CBA Property Investment Bus tour, Mombasa



Classic 105 Home and Auto Expo 2018



IMPORTANT UPDATES

What is the KRA Tax Amnesty?

The Kenya Revenue Authority has provided a one-off opportunity to Kenyans who own assets outside the country and are willing to re-invest in Kenya. Those interested will be required to declare such assets and income earned thereon and repatriate the funds into the country for purpose of investment without any incurring tax liabilities. The window (amnesty) was extended to June 2019. For more information, get in touch with us throughout contact center- contact@cbagroup.com

Have you updated your contacts?

To enable us to serve you better, Kindly log onto CBA Internet Banking and update your contact details.

CBA Chat is now available

This is a web chat service that will allow you to reach out to our Contact Centre team while you browse our website and get immediate answers on all your enquiries. Services you will enjoy through chat is personalized service and the option of requesting for a call back. Try it on www.cbagroup.com and you won't regret it.

Are you aware that you have a dedicated Relationship Manager?

Did you know that you have a dedicated Relationship Manager who is assigned to you? Have you heard from them lately? Log into CBA Internet Banking to find out who your Relationship Manager is.

As part of our property finance offerings we hold periodic bus tours targeting different routes and locations for our customers which is a great platform for aspiring home owners to assess and visit potential homes.

These are done in conjunction with vetted developers by facilitating site visits to existing and upcoming properties. Further the tours help to simplify the property ownership journey and clear any fears one could be having in regards to the properties.

You can send your friends and family members to assist you in identifying the property and when you are in the country you can always come along for all these property investment bus tours.

CBA was the official banking partner of the Classic 105 Home and Auto Expo which ran from 3rd-5th August 2018. Our teams from Property Finance, Asset Finance and Loop were on location at the event to engage customers on our tailor-made propositions.

We were also featured on the KTN Property Show. Meet our Head of Property Finance and Diaspora Banking, Stella Mutai as she talks about owning property and how CBA is helping with this > [Click here.](#)



CBA Loop Relaunch

Events in Pictures

On 25th July 2018, CBA Loop relaunched through a lively evening cocktail event. The event served as a reveal to the updated platform which includes a set of useful features i.e. loans, introduction of the pay to till option (Buy Goods), an easier registration process, cuts in transaction fees etc, all bundled in a modern, good-looking app. [Click here](#) to learn more on the digital banking service.



2nd CBA Economic Forum

On the 27th of June 2018, the bank held its second Economic Forum, a discussion event where panelists came together to converse on the topics of the 2018 Budget, Kenya's tax structure and the competitiveness of the manufacturing industry.

The discussion was moderated by the bank's Head of Treasury Raphael Agung and the panelists included:-
 -Mr Peter Biwott, CEO Export Promotion Council.
 -Mrs Flora Mutahi, Chairlady Kenya Association of Manufacturers.
 -Mr Frederick Omondi, Tax Partner, Deloitte Kenya.

