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Alternative Investments | Real Estate | Diaspora Solutions

What We Stand For



Our Mission

We deliver innovative & differentiated financial solutions that speak to our clients' needs



Our Vision

To be Africa's leading investment manager by consistently exceeding clients' expectations



Our Values

People

Passionate and self-driven people who thrive in a team context

Excellence

Delivering the best at all times

Client Focus

Putting clients' interest first at all times

Entrepreneurship

Using innovation and creativity to deliver differentiated financial solutions

Accountability

We take both corporate and personal responsibility for our actions

Integrity

Doing the right things

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SECTION

I

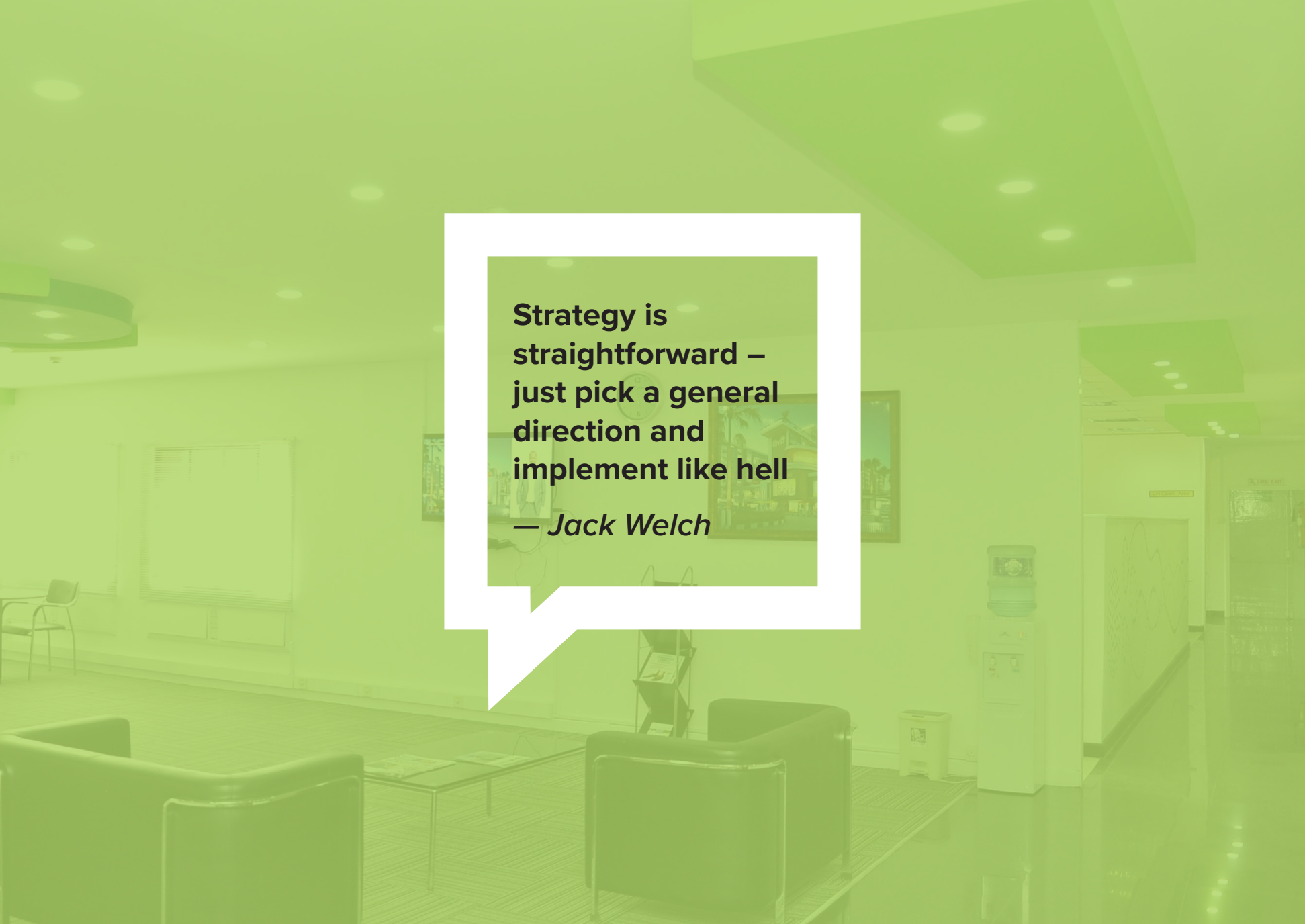
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**Strategy is
straightforward –
just pick a general
direction and
implement like hell**
— *Jack Welch*

About Us

Cytonn Investments is an alternative investment manager with presence in East Africa, Finland and the US. We provide investors with exposure to the high growth East Africa region. Our investors include global and local institutional investors, individual high net-worth investors and the diaspora. We also service retail investors through our Cytonn Co-operative membership.

FACT FILE

73 B

Over Kshs. 73 billion worth of projects under mandate

3

Three offices across 2 continents

150

Over 150 staff members

12

12 investment ready projects

A unique franchise differentiated by:

Independence & Investor Focus

Focused on serving the interest of clients, which is best done on an independent platform to minimize conflicts of interest

Alternative Investments

Specialized focus on alternative assets - Real Estate, Private Equity, and Structured Solutions

Strong Alignment

Every staff member is an owner in the firm. When clients do well, the firm does well; and when the firm does well, staff do well

Committed Partners

Strong global and local partnerships in financing, land and development affiliate

Why We Exist

Africa presents an attractive investment opportunity for investors seeking attractive and long-term returns. Despite the alternative markets in Africa having high and stable returns, only a few institutional players serve the market. Cytonn is focused on delivering higher returns in the alternative markets, while providing the best client service and always protecting our clients' interests.

WE SERVE FOUR MAIN CLIENTS SEGMENTS:

- Retail segment through Cytonn Co-operative membership
- High Net-worth Individuals through Cytonn Private Wealth
- East Africans in the Diaspora through Cytonn Diaspora
- Global and Local Institutional clients

WE INVEST OUR CLIENT FUNDS IN:

- Real Estate
- Private Equity
- Fixed Income Structured Solutions
- Equities Structured Solutions

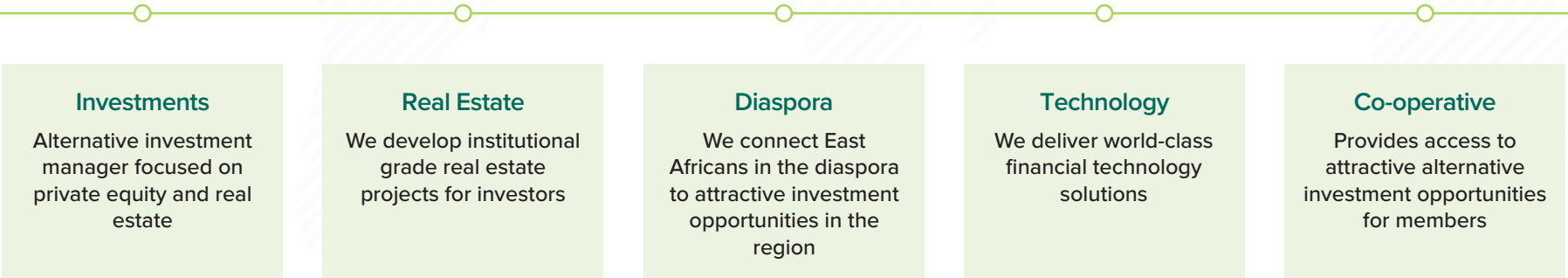


Our Business

Where We Operate



Our Business Lines



Our Solutions

To unearth the attractive opportunity that exists in alternative markets in Africa, we offer differentiated investment solutions in four main areas:

HIGH YIELD SOLUTIONS

Our expertise in the alternative markets enables us to offer investors high yielding investments. Our robust credit analysis coupled with our quick dealing capabilities, our extensive research coverage and our innovative structuring helps to ensure consistent and above market returns to investors.

REAL ESTATE INVESTMENT SOLUTIONS

Our comprehensive real estate capabilities enable us to find, evaluate, structure and deliver world-class real estate investment products to our investors in the East African region. Our capabilities include fundraising, market research and acquisition, concept design, project management and agency and facility management.

PRIVATE REGULAR INVESTMENT SOLUTIONS

Attractive returns in the alternative segments have typically been accessible to institutional and high net-worth investors. Our regular investment solutions provide access to the alternative investments to members of the Cytonn Co-operative.

PRIVATE EQUITY

We seek to unearth value by identifying potential companies and growing them through capital provision, partnering with management to drive strategy and institutionalizing their processes. Our areas of focus are Financial Services, Education, Renewable Energy and Technology Sectors.

Our Products

We serve three main types of clients namely, high net-worth individuals, institutions and retail, each with diverse needs. Below are the suitability criteria for the various products.

	INSTITUTIONAL CLIENTS	HIGH NET WORTH INDIVIDUALS (HNWI)	RETAIL CLIENTS
Cash Management Solutions			
Regular Investment Plan <ul style="list-style-type: none">● Education Investment Plan● Regular Investment Solution● Co-op Premier Investment Plan● Land Investment Plan			
Real Estate Development <ul style="list-style-type: none">● Real Estate Developments● Sharpland			

Our People



If you could get all the people in an organization rowing the same direction, you could dominate any industry, in any market, against any competition, at any time.

— Patrick Lencioni



We are focused on one agenda:

THE CLIENT

Board of Directors

To ensure that we remain focused on the clients' interests, we have put in place proper governance structures. We have a board of directors consisting of 10 members from diverse backgrounds, each bringing in unique skill-sets to the firm.



Non-Executive Director

Chairman

Prof. Daniel Mugendi Njiru, PhD



Non-Executive Director

Madhav N. Bhalla, LLB



Non-Executive Director

Antti-Jussi Ahveninen, MSc



Non-Executive Director

Nasser J. Olwero, MPhil

For bios, visit www.cytonn.com



Non-Executive Director

James M. Maina, MA



Non-Executive Director

Michael Bristow, MSc



Non-Executive Director

Rose Kimotho, M.B.S.



Executive Director

Managing Partner

Edwin H. Dande, CPA, MBA



Executive Director

Senior Partner

Elizabeth N. Nkukuu, CFA, MBA



Executive Director

Partner

Patricia N. Wanjama, CPS (K), MBA

For bios, visit www.cytonn.com

Governance



If you have leadership without governance you risk tyranny, fraud and personal fiefdoms. If you have governance without leadership you risk atrophy, bureaucracy and indifference.

— Mark Goyder

INVESTMENTS & STRATEGY COMMITTEE

The committee oversees and provides strategic investment direction, including the implementation and monitoring process.

The committee consists of five directors with three non-executive directors namely: James Maina (Chairman), Antti-Jussi Ahveninen, Madhav Bhalla, Edwin Dande and Elizabeth Nkukuu.

AUDIT RISK & COMPLIANCE COMMITTEE

The committee establishes and oversees risk and compliance, including the implementation and monitoring process.

The committee consists of four directors with two non-executive directors namely: Madhav Bhalla (Chairman), Nasser Olwero, Edwin Dande and Patricia Wanjama.

GOVERNANCE, HUMAN RESOURCES & COMPENSATION COMMITTEE

The committee establishes, oversees and implements governance structure, human resource policies and firm wide compensations.

The committee consists of four directors with three non-executive directors namely: Antti-Jussi Ahveninen (Chairman), Prof. Daniel Mugendi, Michael Bristow and Edwin Dande.

TECHNOLOGY & INNOVATION COMMITTEE

The committee establishes, oversees and implements technical expertise and innovative processes as a driver towards competitiveness.

The committee consists of three directors, with two non-executive directors namely: Nasser Olwero (Chairman), Michael Bristow and Patricia Wanjama.

Summary Financials

Consolidated Unaudited Financial Statements For The 15 Month Period Ended December 31, 2015

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	GROUP	COMPANY
	Kshs	Kshs
Revenue	185,704,917	144,273,112
Cost of sales	(18,922,644)	-
Gross profit	166,782,273	144,273,112
Other income	59,064,923	2,389,125
Operating expenses	(214,645,530)	(113,061,388)
Operating profit	11,201,666	33,600,849
Investment revenue	26,337,509	780,407
Fair value adjustments	611,437,265	-
Finance costs	(4,206,735)	(2,579,399)
Profit before taxation	644,769,705	31,801,857
Taxation	(13,999,682)	(13,999,682)
Profit for the 15 months period	630,770,023	17,802,175
Other comprehensive income	-	-
Total comprehensive income for the 15 months period	630,770,023	17,802,175
Profit attributable to:		
Owners of the parent	389,276,745	17,802,175
Non-controlling interest	241,493,278	-
	630,770,023	17,802,175
Total comprehensive income attributable to:		
Owners of the parent	389,276,745	17,802,175
Non-controlling interest	241,493,278	-
Total profits	630,770,023	17,802,175


STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2015		
	GROUP	COMPANY
	Kshs	Kshs
Assets		
Non-Current Assets		
Property, plant and equipment	22,792,417	21,291,986
Investment property	5,756,259,819	-
Investments in subsidiaries	-	200,000
Investments in associates	10,736,600	10,736,600
	5,789,788,836	32,228,586
Current Assets		
Inventories	94,026,126	-
Trade and other receivables	97,089,424	129,248,232
Investments	528,304,889	30,236,572
Prepayments	3,312,051	-
Cash and cash equivalents	19,709,519	5,886,581
	742,442,009	165,371,385
Total Assets	6,532,230,845	197,599,971
Equity and Liabilities		
Equity		
Equity Attributable to Equity Holders of Parent		
Share capital	23,867,290	23,867,290
Accumulated profit	389,276,745	17,802,175
	413,144,035	41,669,465
Non-Controlling interest	3,229,808,278	-
Total Equity	3,642,952,313	41,669,465
Liabilities		
Non-current Liabilities		
Land owners contribution	175,000,000	-
Borrowings	3,313,275	3,313,275
Other financial liabilities	431,307,502	-
	609,620,777	3,313,275
Current Liabilities		
Trade and other payables	187,793,626	82,689,481
Borrowings	1,934,758,039	1,029,160
Current tax payable	15,106,229	15,106,229
Unallotted share capital	53,792,361	53,792,361
Other liabilities	88,207,500	-
	2,279,657,755	152,617,231
Total Liabilities	2,889,278,532	155,930,506
Total Equity and Liabilities	6,532,230,845	197,599,971

SECTION

II

Our Core Businesses

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The key is to set realistic customer expectations, and then not just meet them, but to exceed them — preferably in unexpected and helpful ways.

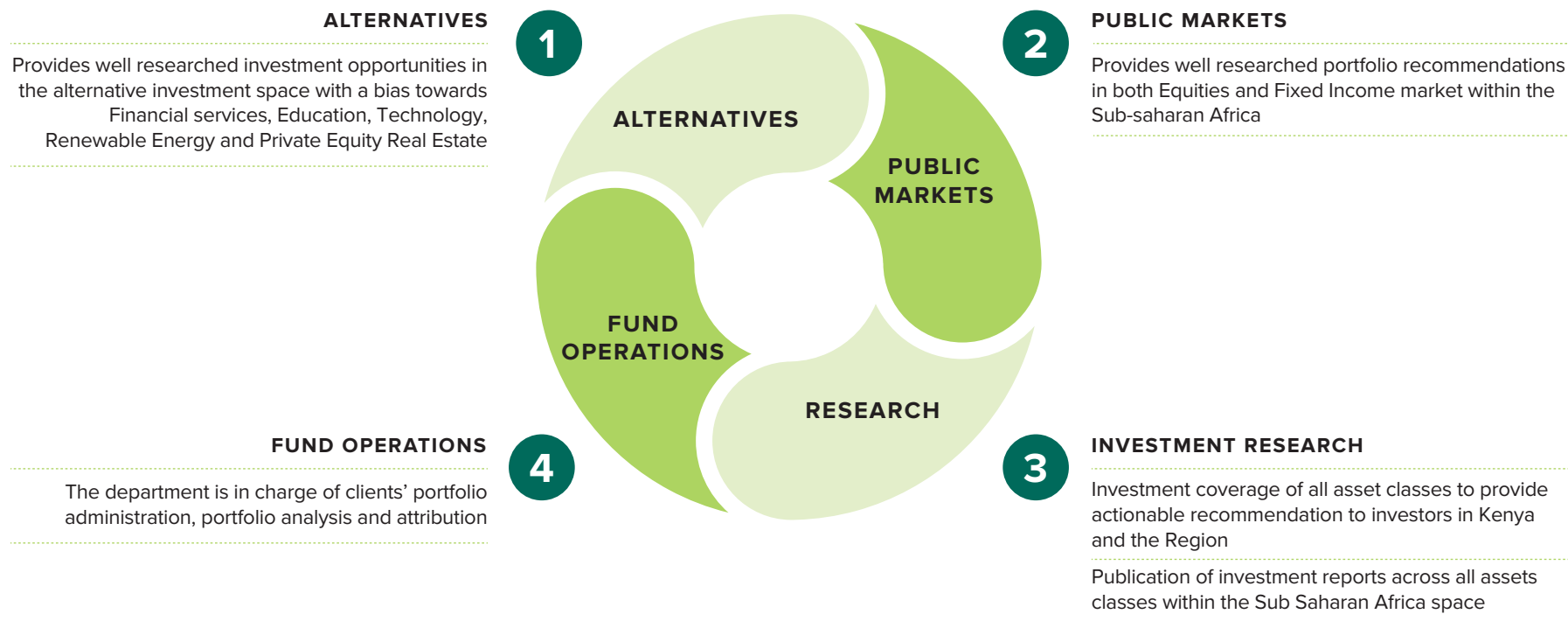
— *Richard Branson*

Investments



No one in his right mind would walk into the cockpit of an airplane and try to fly it, or into an operating theater and open a belly. And yet they think nothing of managing their retirement assets. I've done all three, and I'm here to tell you that managing money is, in its most critical elements (the quota of emotional discipline and quantitative ability required) even more demanding than the first two.

— William Bernstein



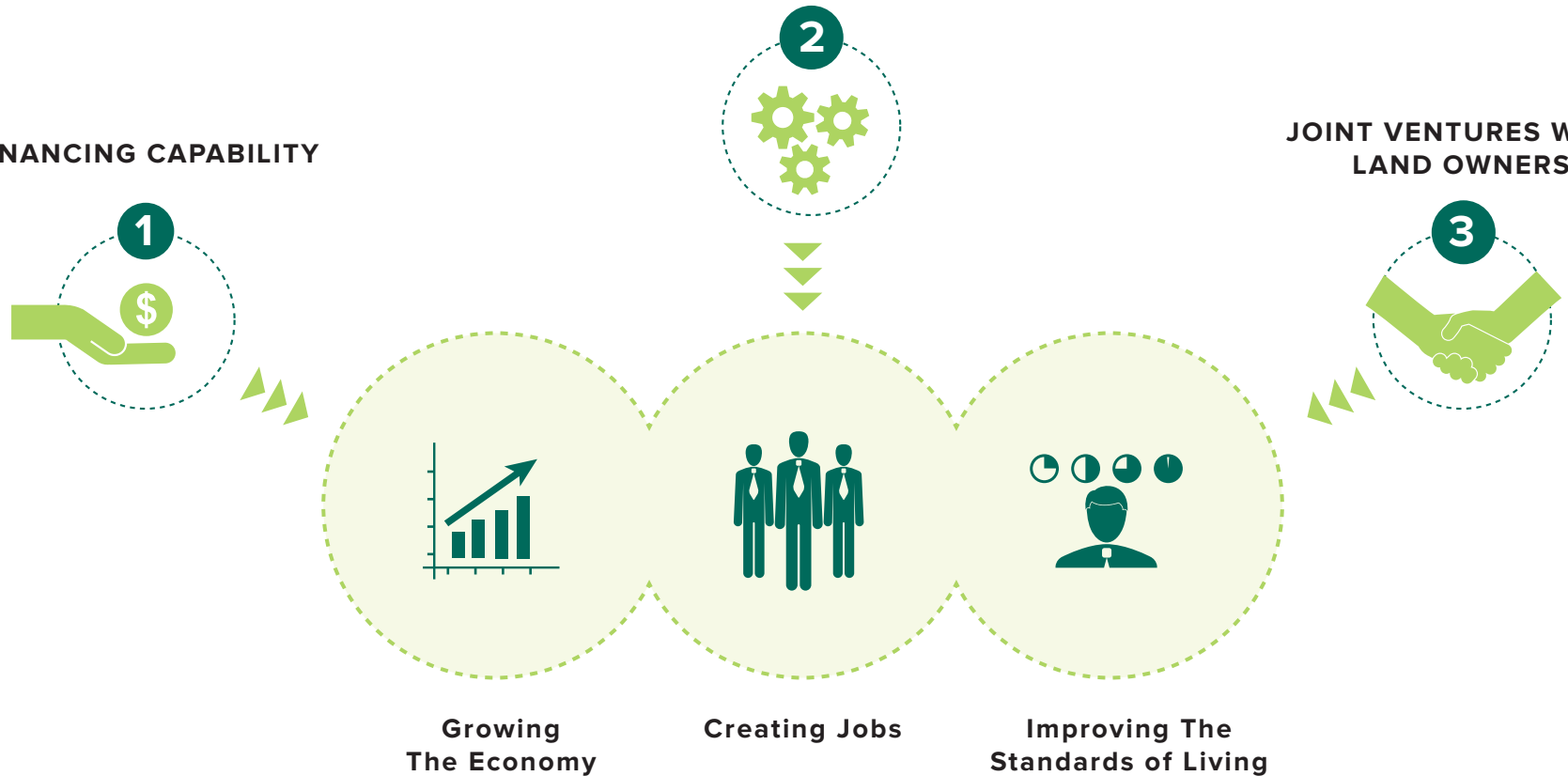
Real Estate

Cytonn's strategy brings three key pillars together:

DEVELOPMENT CAPABILITY

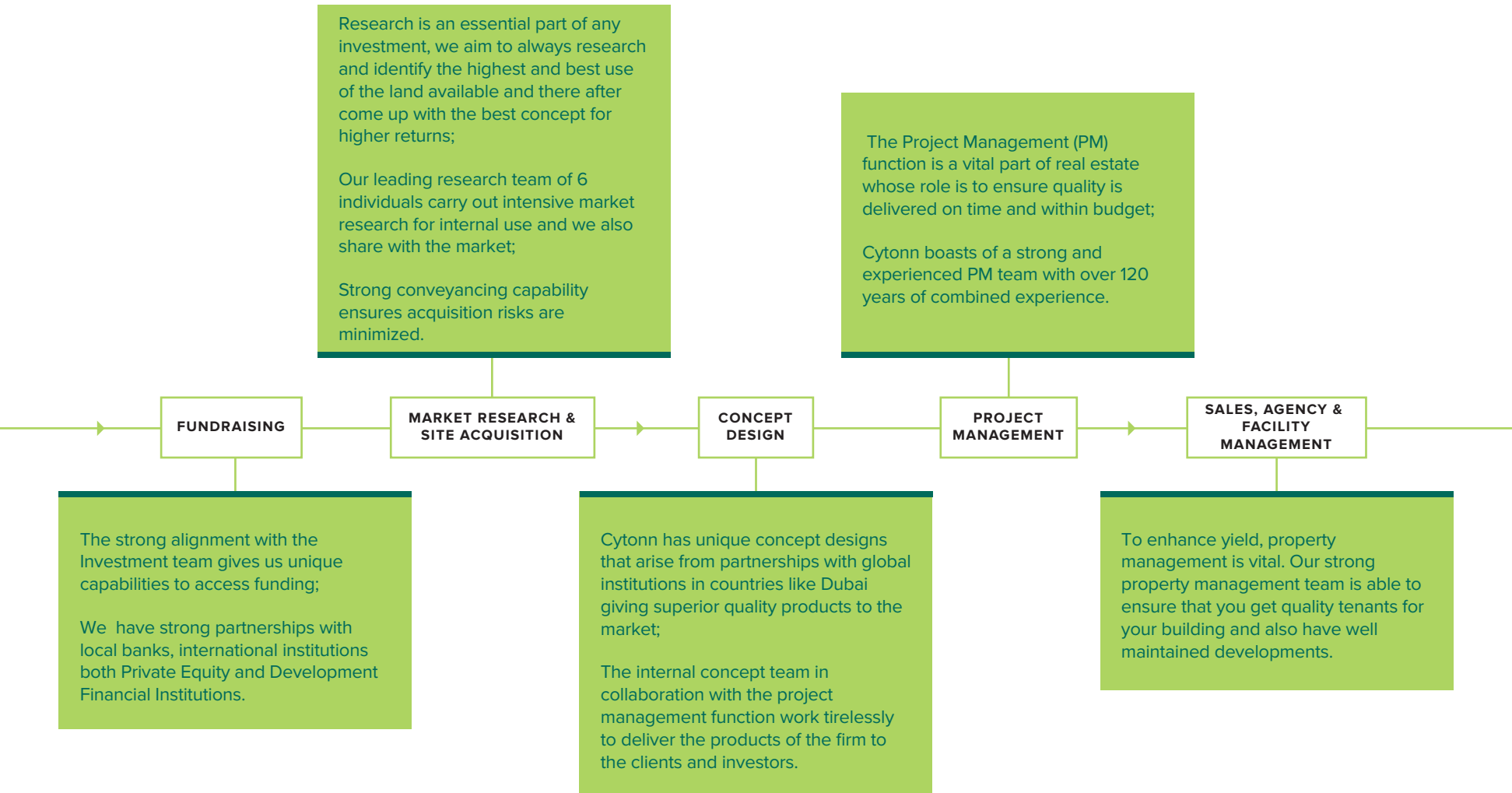
FINANCING CAPABILITY

JOINT VENTURES WITH LAND OWNERS



Cytonn Real Estate's Unique Capabilities

Cytonn has all the necessary capabilities to deliver the very best Real Estate for investors.



AMARA RIDGE



SITU VILLAGE



THE ALMA

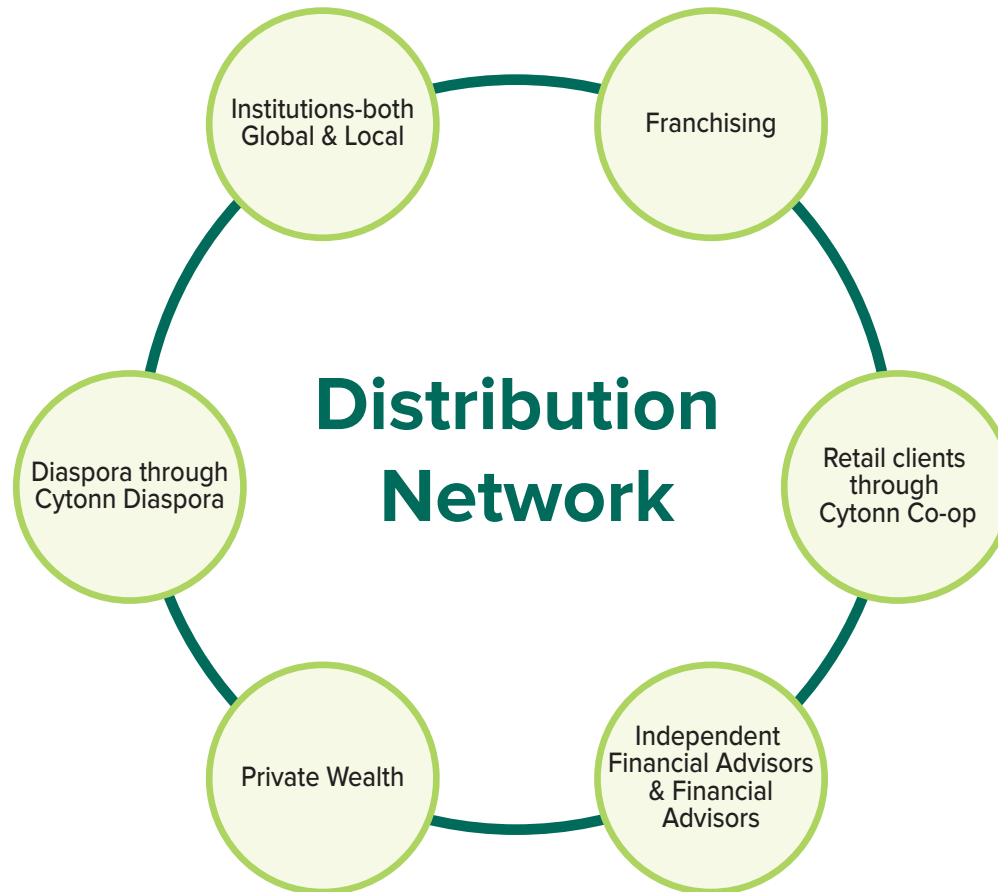


NEWTOWN



Comprehensive Distribution Model

Comprehensive market reach for investment and real estate solutions.



Diaspora

Diaspora remittances are a significant contributor to the growth of the economy. Cytonn Diaspora seeks to partner with East Africans in the Diaspora looking to invest safely back home.

Are You Looking For?

- Trusted partner with on ground presence
- Efficient investments transaction processes
- Attractive returns

CYTONN DIASPORA



Increased diaspora investor confidence



Happy diaspora clients

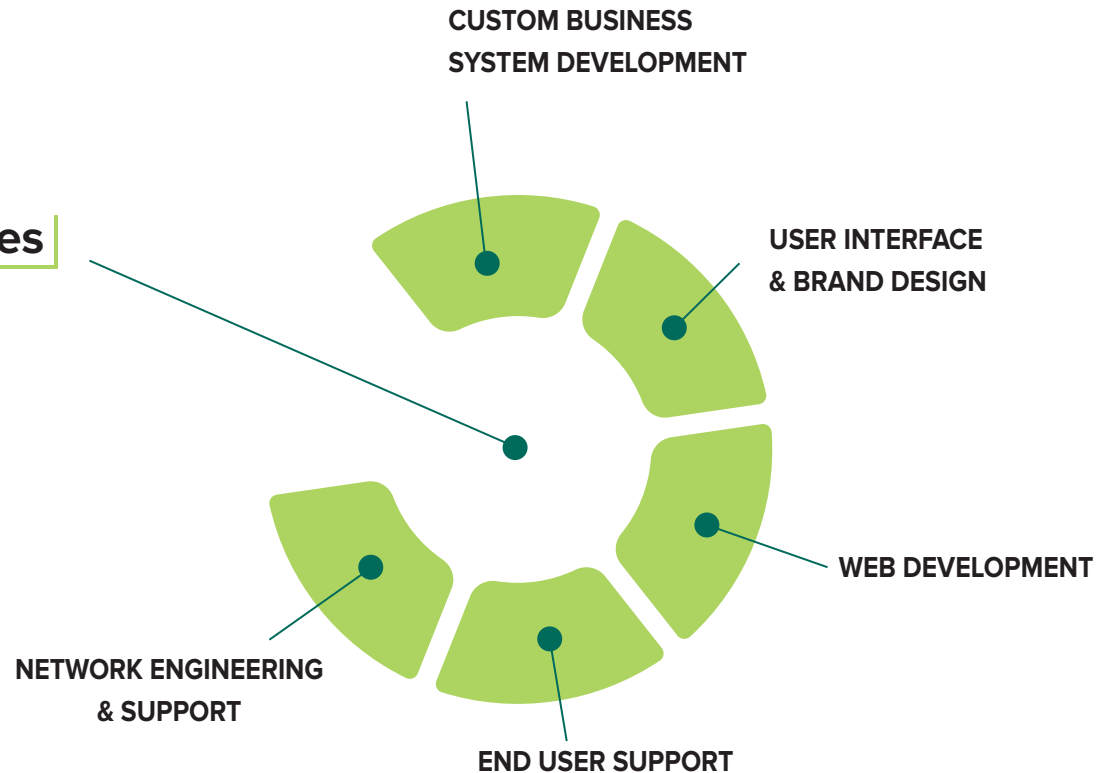


Increased diaspora remittances in the country

Technology

Cytonn Technologies provides design, software and networking solutions that focuses on building identities and experiences to elevate and empower organizations.

Our solutions & services



Investment Co-operative

Cytonn Investment Co-operative Society Limited (Cytonn Co-op) is a platform that brings together like-minded individuals to invest and grow their wealth.

“*Turning Ordinary Savings into Sharp Investments*”

The Benefits Include:



DELIVERING ATTRACTIVE RETURNS

Delivering stable attractive returns to members by investing in high yielding Alternative Investment.



FINANCIAL INCLUSION FOR ALL

Providing financial solutions that speak to members financial needs.



NURTURING COMMUNITY SPIRIT

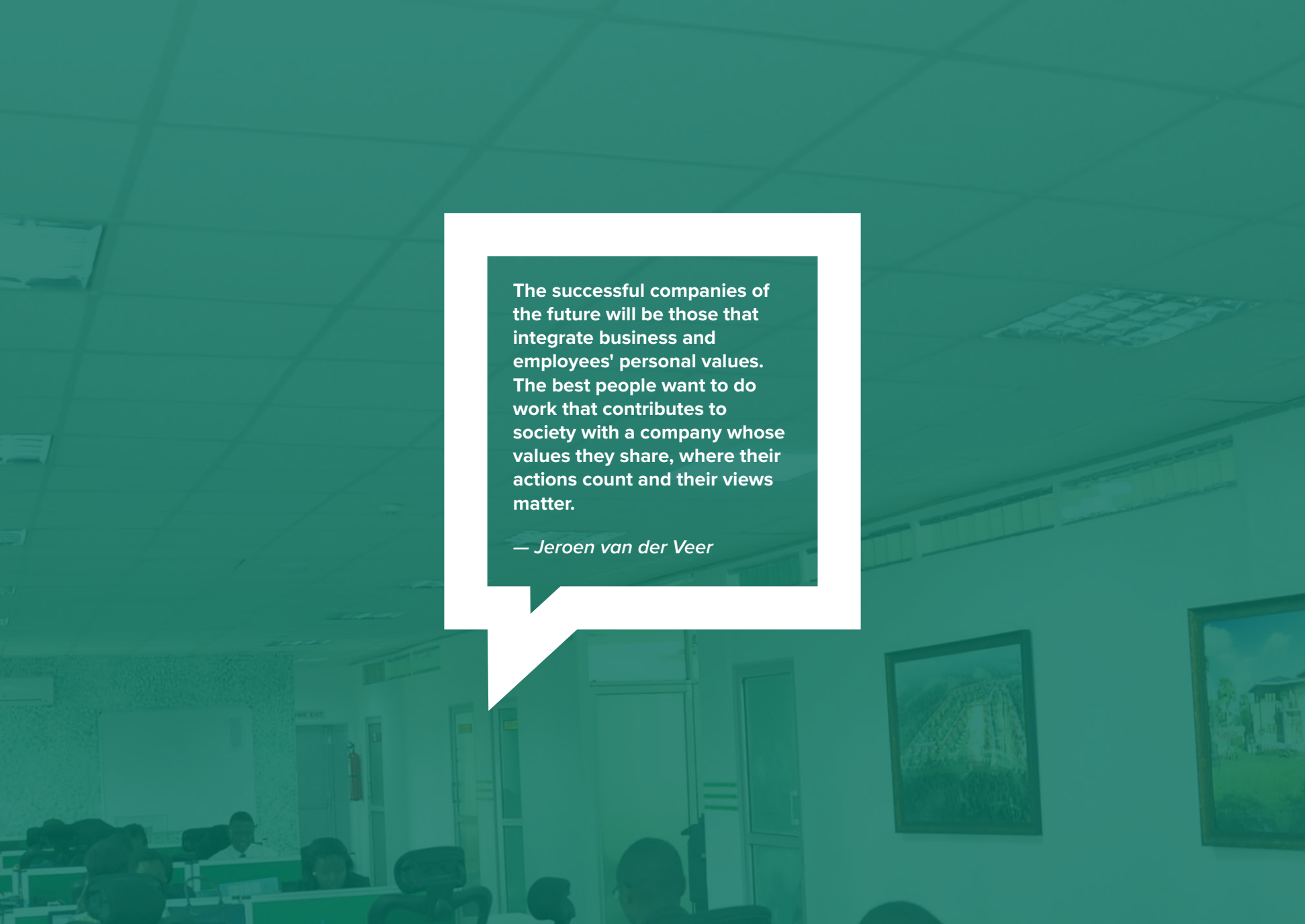
Pooling financial resources together to give members access to financial solutions with stable and attractive returns.

SECTION



Community & CSR

Cytonn Foundation29

The background of the image is a photograph of an office interior, featuring a grid ceiling, fluorescent lights, and people working at desks. A semi-transparent teal overlay covers the entire image. Centered on the image is a white speech bubble with a black border. Inside the bubble, there is a quote in white text.

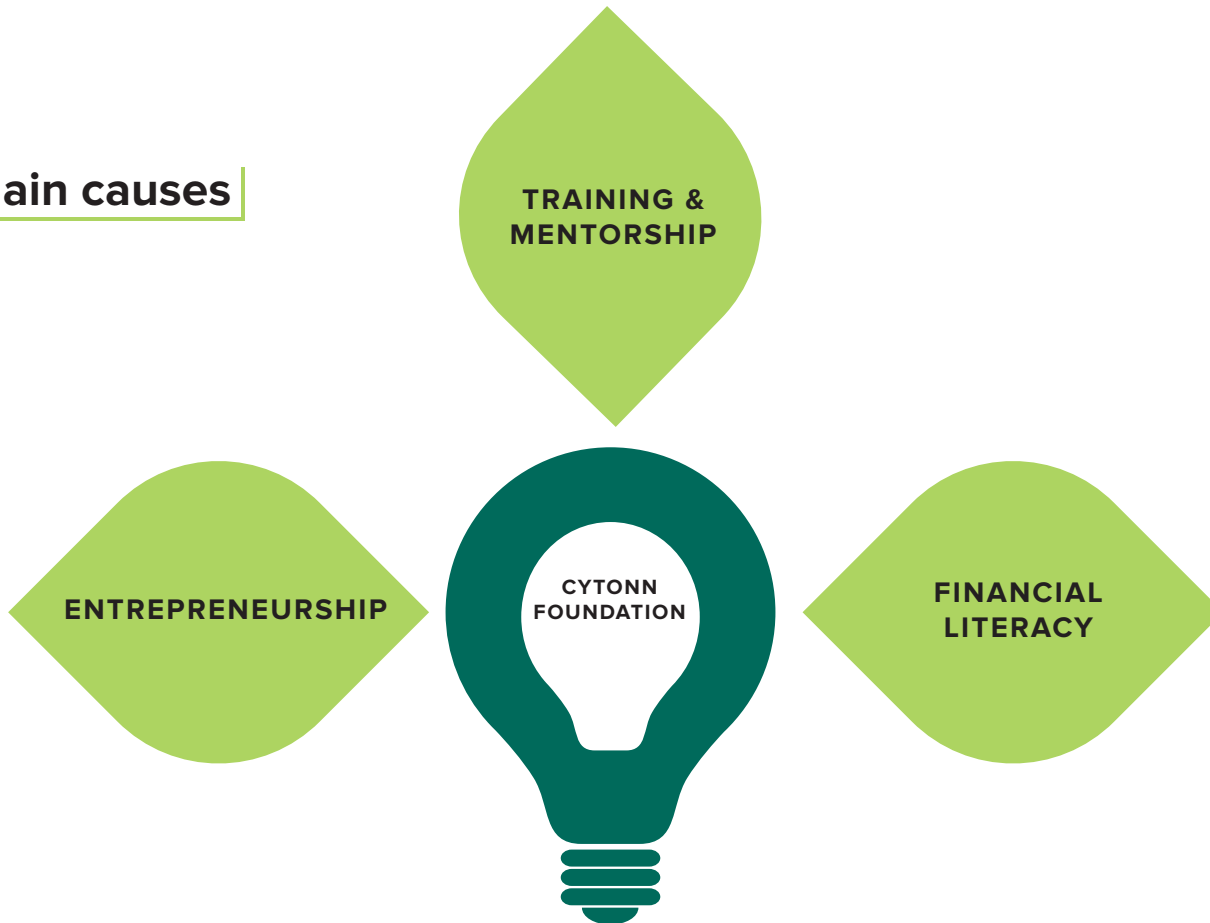
The successful companies of the future will be those that integrate business and employees' personal values. The best people want to do work that contributes to society with a company whose values they share, where their actions count and their views matter.

— Jeroen van der Veer

Cytonn Foundation

Cytonn Foundation is an initiative of Cytonn Investments focused on giving back to the society through skill development.

We have 3 main causes



Our Main Causes

Entrepreneurship

- + **The Cytonn Entrepreneurs Hub (Cytonn eHub)** - This is a 12-week training and mentorship programme for young and upcoming entrepreneurs that seeks to enhance knowledge and capabilities on how to start, develop and run successful enterprises.
- + **The Cytonn Entrepreneurs Forum** - This is an initiative which brings together budding and experienced entrepreneurs to learn from each other's entrepreneurial journey through periodic forums.

Financial Literacy

Cytonn Foundation aims to enhance financial knowledge and empower individuals with skills and knowledge that allow them to make informed and effective decisions with their financial resources. We do this through training sessions at universities, conferences and at our forums.

Training & Mentorship

- + **Media Training** - This is an initiative aimed at training media professionals on various areas across Investments, Finance and Real Estate so as to enhance financial journalism.
- + **Cytonn Young Leaders Programme (CYLP)** - This is an intensive and competitive 12-week training programme that exposes fresh university talent to the office environment and culture.

For more information, please visit <http://www.cytonn.com/foundation>



Cytonn Young Leaders Programme (CYLP)

At Cytonn, CYLP is our primary recruitment tool. CYLP has partnered with various universities and always takes the opportunity to mentor university students on areas revolving around career growth and leadership.

To date, we have run over 30 internship programs that had over 180 young leaders participating. We have offered employment to over 60 CYLP graduates.

Thank You!

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www.cytonn.com