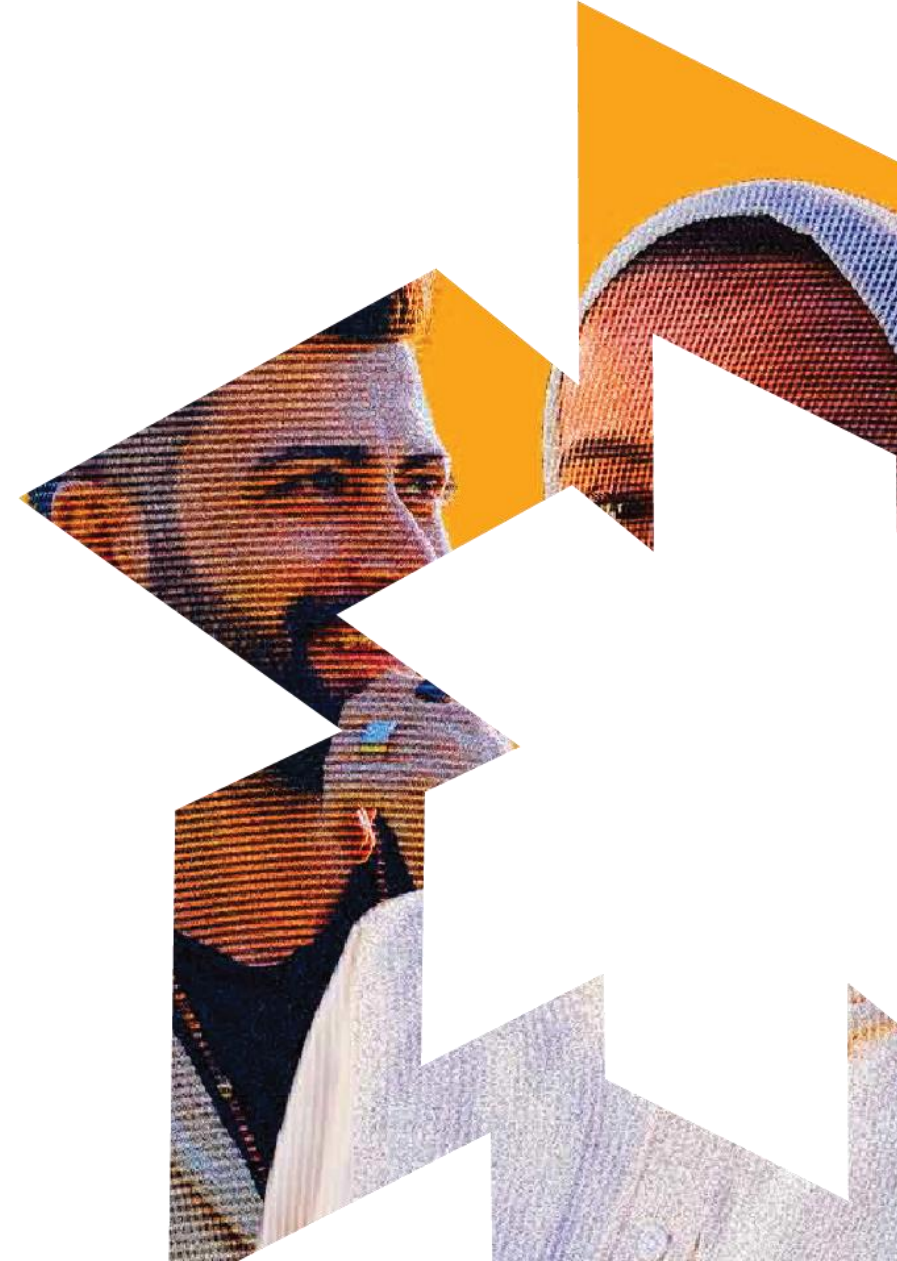




remittances investments
funds limited.

Investment Profile

info@rifl.world
www.rifl.world



WHO WE ARE

Mission

Together with our clients, we look for new ways to offer financial security in an ever-changing world, today and for generations to come

Vision

Redefining wealth through partnerships



MORE ABOUT US

We're an investment management firm that provides a comprehensive range of integrated financial solutions.

Leveraging on our expertise, we provide an integrated bouquet of financial & investment solutions for investors, enabling them utilize time more efficiently, and earn more in terms of increased productivity and enhanced investment returns.

Performance, Partnerships & Technology

Leveraging on our expertise, we provide an integrated bouquet of financial & investment solutions for investors, enabling them utilize time more efficiently, and earn more in terms of increased productivity and enhanced investment returns.

Investment Committee

Our investment committee which consists of seasoned professionals with experience cutting across the entire breadth of the financial markets, provides independent oversight for our investment activities.

We put our clients first

Our clients are the core and the heart of our business. We understand the complexities they face when engaging in the financial markets and our firm is designed specifically to help them navigate this difficult terrain.

Performance

Your investment performance is more than a number to us. It represents a complete understanding of your financial objectives as you partner with us towards the attainment of your goals.

Partnerships

We've established the right partnerships to enable us collaborate extensively across the markets and uncover value for investors.

Technology

We've adopted technology to make us nimble, quick and efficient, in order that we may provide the right services at scale.



OUR PRODUCTS AND SERVICES



Power Note

Facilitates working capital for entities in Power & Engineering sectors

Current Returns: 13% p.a.

Tenure: From 180 days

Amount: From N5m

Current Exposure: Multinationals & entities with annual revenues in excess of N50bn



FGN Bonds

Provides safety and diversification benefits. Can be sold off before maturity

Current Returns: 8%, 9% p.a

Tenure: 2-yrs, 3yrs

Amount: From N1m

Current Exposure: Federal Govt. Securities with regular coupon payments



Eurobonds

Denominated in US Dollars and provide a hedge against Naira. Can be sold off before maturity

Current Returns: 9%, 9.5% p.a.

Tenure: 3-yrs, 5-yrs

Amount: From \$200,000

Current Exposure: Federal Govt. Securities with regular coupon payments



Short Term Placements: USD

Provides short-term exposure to USD assets & protects against Naira depreciations

Current Returns: 4.5% p.a.

Tenure: From 6 months

Amount: From \$10,000

Current Exposure: USD-backed assets with low risk



Domestic Equities

Ideal for long-term investors willing and able to undertake risk

Historical YTD Returns: 19.5%.

Tenure: Open

Amount: From N1m

Current Exposure: Shares of public companies quoted on the Nigerian Stock Market



Commercial Papers

Short-term money market instruments for corporate entities

Current Returns: 8%, 9% p.a

Tenure: 270 days

Amount: From N5m

Current Exposure: Short-term investments with corporate entities seeking to finance working capital requirements.



US Equities

Ideal for investors seeking USD diversification, and are willing and able to take risks

Historical (YTD) Returns Nasdaq: -25.6%

Tenure: Open **Amount:** From \$1,000

Current Exposure: Shares of public companies quoted on the US Stock Markets



Money Market Note

Provides high-yield, short term savings for investors.

Current Returns: 9% p.a.

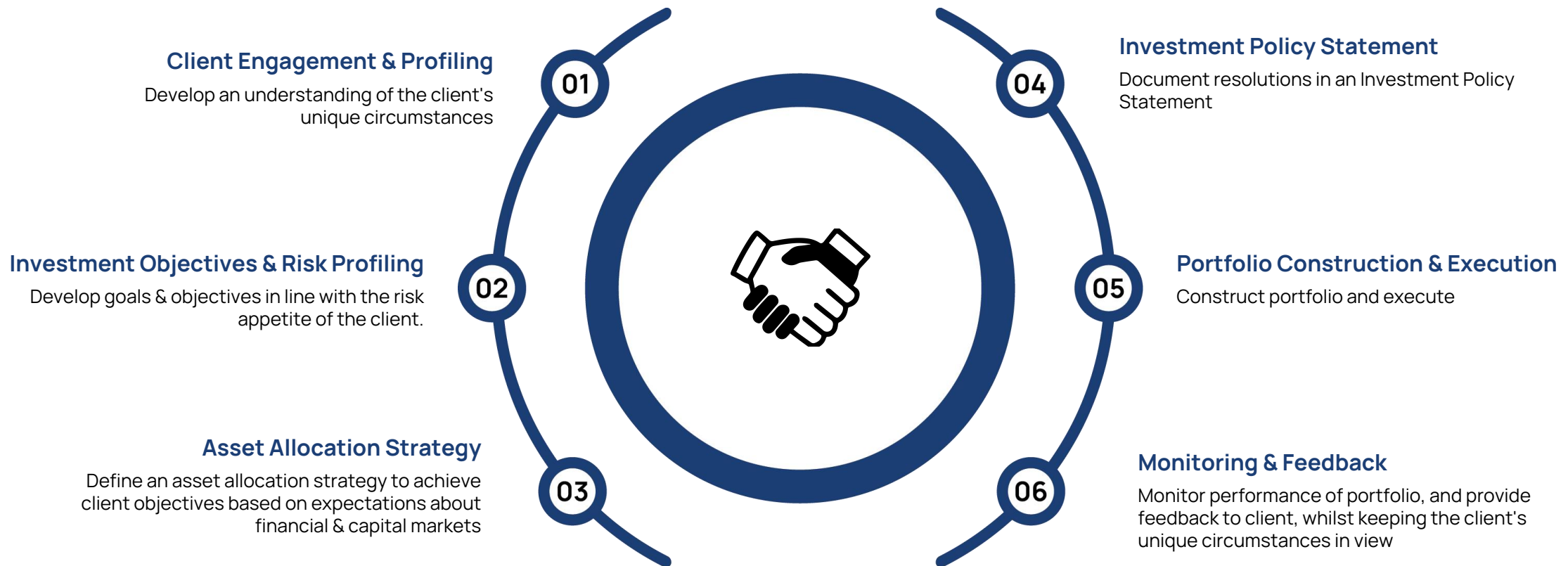
Tenure: Open

Amount: From N1m

Current Exposure: Short-term instruments including Federal Govt. Securities and other money market instruments

OUR ONBOARDING PROCESS

We start our process with an initial discovery meeting to discuss your circumstances and what you want your assets to accomplish for you. We work with you to establish investment objectives that are important to you and together, we develop a step-by-step, long-term strategy that we will consistently monitor and adjust to ensure that the plan continues to reflect your investment objectives.



ASSET ALLOCATION FRAMEWORK

Our risk profiling involves the process by which we determine suitable investments and portfolios for our clients. Investments and assets vary in their riskiness, and not all investments are suitable for all investors.

We administer questionnaires to our clients to understand their capacity to undertake risk, as this directly affects the considerations for the type of investment returns they desire.

We develop risk scores to each client and assign them to either of three different risk buckets - Conservative, Moderate, or Aggressive.

Risk Classification

RISK BUCKET	NOTES
Conservative	This category of investors places primary emphasis on safety of investments over gains and has a low risk tolerance.
Moderate	This category of investors is equally willing to grow their portfolios as they are to safeguard it.
Aggressive	This category places more emphasis on growing their portfolio and is willing and able to take excessive risks.

Our asset allocation framework is thus influenced by the client's pre-defined investment objectives and risk appetite, as well as our capital market expectations.

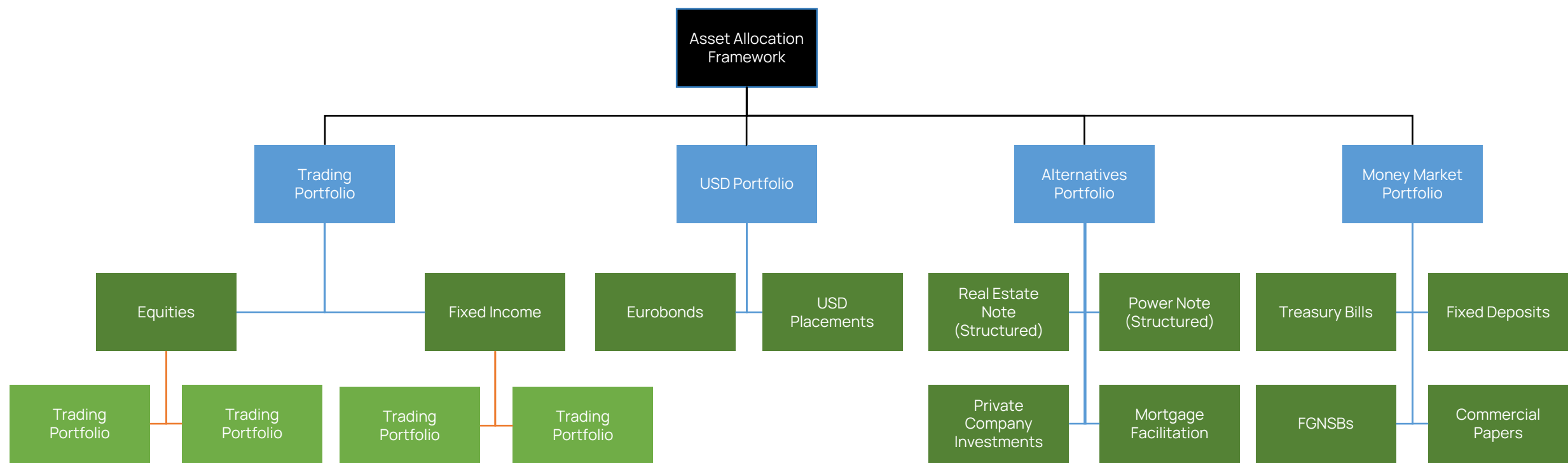
With an understanding of the investors' financial circumstances and investment horizons, we are able to build suitable portfolios according to each client's willingness and ability to assume risk.

Consequently, our asset allocation framework defines four portfolios with varying degrees of risk, upon which we allocate investors to, based on their risk profile scores.

Example Asset Allocation Strategy

INVESTOR CATEGORIES	MONEY MARKET PORTFOLIO	ALTERNATIVES PORTFOLIO	TRADING PORTFOLIO
Conservative	60-95%	10-40%	10-30%
Moderate	30-50%	40-60%	30-70%
Aggressive	10-20%	20-50%	70-95%

ASSET ALLOCATION FRAMEWORK



The Trading Portfolio

The Trading Portfolio is a tactical portfolio that actively seeks to earn higher returns by taking advantage of mispriced assets in the market.

The USD Portfolio

The USD Portfolio provides a hedge for investors seeking to protect investments from local currency depreciation.

The Alternatives Portfolio

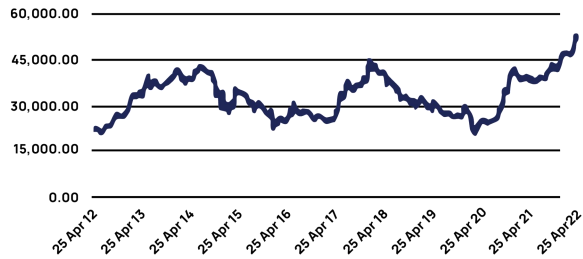
The Alternatives Portfolio provides a diversification strategy away from traditional assets in order to enhance portfolio performance.

The Money Market Portfolio

The Money Market Portfolio offers investors the benefits of a Savings account with the added advantage of higher yields.

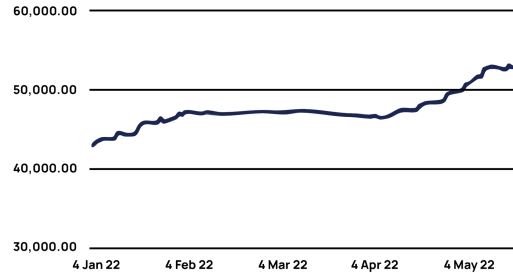
DOMESTIC EQUITIES

Nig ASI - Historical 10-Yr Returns (7.7% annualized)



Year	Return
2012	35.8%
2013	45%
2014	-15.9%
2015	-15.6%
2016	-5.3%
2017	43.7%
2018	-17.9%
2019	-13.6%
2020	49.9%
2021	3.8%

Nig ASI - YTD Returns 2022 (21%)

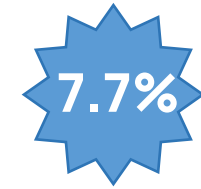


Short to Medium Term Outlook

The performance in the market over the recent past has partly been driven by a low yield environment and the subsequent increase in pension funds re-allocations to equities, from circa N442m in Mar 2020, to circa N842m in Mar 2021, and N944m as at Mar 2022.

Our expectations for the market in the near future are shaped by global monetary tightening, rising inflation domestically and globally, stronger USD vis-à-vis other currencies including NGN, electioneering activities, and a slightly more elevated interest-rate/yield environment than has been witnessed recently.

Consequently, we anticipate a slight reversal of recent market gains as investors remain on the sidelines for the headwinds to blow over.



10-yr annualized returns on the Nigerian All-Share Index (Jan 2012 - Dec 2021)



Nigerian stock market performance in 2020. Best performing in Africa.



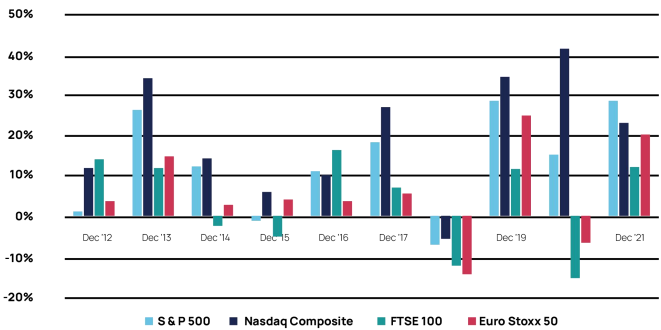
Year-to-date performance on the Nigerian stock market (24-May- 2022)

53,275.49

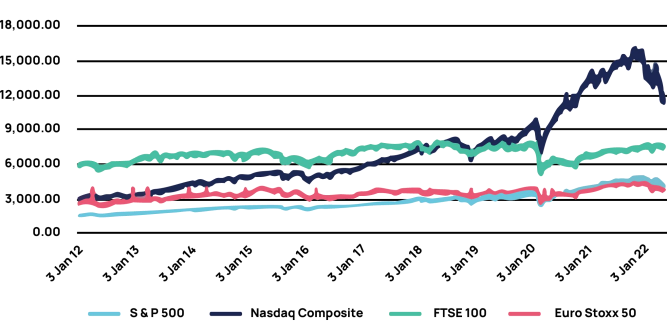
points recorded on the All-Share Index on May 19, 2022. Second highest level ever recorded in the market.

INTERNATIONAL EQUITIES

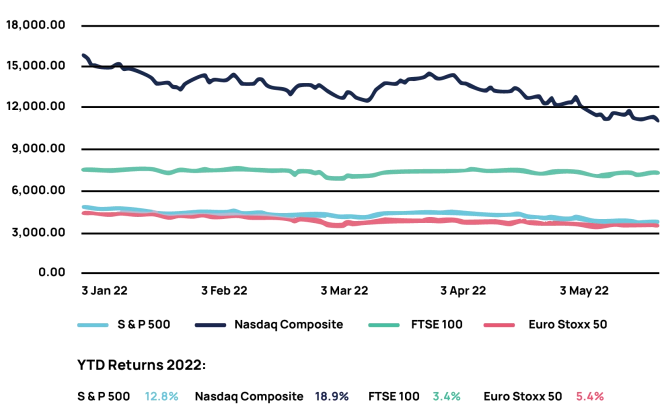
Int'l Equities - 10 Yr Returns



Int'l Equities - 10 Yr Historical Returns



Int'l Equities -2022 YTD Returns



2012 - 2022 Global Equity Market Return

Year	S&P 500	Nasdaq Composite	FTSE 100	Euro Stoxx 50
2012	0.9%	11.7%	14.0%	3.5%
2013	26.4%	34.2%	12.0%	14.7%
2014	12.4%	14.3%	-2.3%	2.8%
2015	-0.7%	5.9%	-4.7%	4.1%
2016	11.2%	10.1%	16.4%	3.5%
2017	18.4%	27.2%	7.1%	5.7%
2018	-7.0%	-5.3%	-12.0%	-14.0%
2019	28.7%	34.6%	12.0%	25.1%
2020	15.3%	41.8%	-15.0%	-6.3%
2021	28.8%	23.2%	12.4%	20.6%

TEAM



Dr Adebowale Adeyeye

Dr. Adebowale Adeyeye is the MD/Group CEO of Creativo el Matador Group, overseeing operations across Nigeria, Ghana, Kenya, the Democratic Republic of Congo (DRC), France, and the UK. His company operates across multiple sectors of the agricultural value chain, with a focus on climate-smart and energy-efficient agriculture, value-added exports, consulting, and construction.

A highly experienced agribusiness leader, Adebowale is deeply passionate about agricultural processing, value chain development, rural engagement, and international trade. He is the driving force behind the Buy African, Build Africa (BABA foods) initiative, advocating for value addition and manufacturing within Africa to strengthen the continent's economic self sufficiency.



Emeka Ogamba

Emeka Ogamba is a Canadian/Nigerian descent. A Strategist; driven professional with a strong background in the Gas & Oil industry, Commodities Trading, and Real Estate. A collaborative and dedicated leader, with a strong belief, that human capital is an organization's greatest asset and a proven ability to create strongly unified teams across disciplines, cultures, and localities.

Under his belt, he holds over 17 years of technical, financial, and oil & gas asset management, trading, and finance experience in the Upstream Hydrocarbon economics and production; Marine Asset services, and Downstream sectors of the oil & gas industry. With over a decade of stride in the real estate development market in the United Kingdom, Nigeria, and Canada.



Lanre Kazeem

Lanre is a highly resourceful and result-oriented, adaptable and creative professional. She brings her highly diversified skills covering Compliance, Enterprise Risk Management, strategic business frameworks, Audit and Project Management.

Her 20+ years of experience in different sectors have combined to build her into a person with demonstrable leadership qualities. She is distinguished by a temperament for social connections and robust interactions that drive team building and client relations management. She has a passion for humanity and this is exemplified by her active membership in some humanitarian organizations.

Lanre is the founder of the non-profit Lifestart Foundation, and has authored two books.



Ayodeji Fasehun

Ayodeji is a legal practitioner with many years of experience in Dispute Resolution and Corporate Governance, having worked and been an active member of the Dispute Resolution and Corporate Governance Departments in two prestigious law firms in Nigeria, Bayo Osipitan & Co and Probitas Partners LLP between 2013 and 2019.

Along with his already highlighted experience in dispute resolution and corporate governance, Ayodeji has advised and represented local and foreign individual and corporate clients in employment related issues, real estate transactions, mobile payment services, record licensing, debt recoveries, syndicated & multi-facility lending transactions, issuance of corpo- rate and public bonds, intellectual property claims, amongst others, with focus on practical business solutions.



Tosin Sorinola

Tosin Sorinola is a well-seasoned entertainment business and marketing executive with a demonstrated history of working in the digital streaming space for over ten years.

She joined Spinlet in 2013 as Social Media Marketing Manager. In 2014, founded her brand 'The 400 Company' and joined the newly formed Boomplay in 2015 where she went on to become Director of Artist and Media Relations.

Advancing her contributions to the development of the music industry, from 2019 to 2022, 'Tosin worked as the supervising producer of the Netflix exclusive documentary, Afrobeats: The Backstory.

A force to reckon with, 'Tosin is a strong and resilient executive passionate about providing solutions for diverse industries in emerging markets.

Thank You

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