

# About us

## Securing Your Financial Future

Cornerstone Asset Managers Limited, incorporated in Uganda as a Fund Manager, is a dynamic investment management firm in Uganda's growing financial sector. Cornerstone Asset Managers Limited is set to transform the landscape of wealth management for both individuals and institutions.

At Cornerstone, we are driven by a bold vision: **to enable people to experience financial well-being and prosperity**. This vision fuels our mission to deliver unmatched investment excellence, empowering our stakeholders to achieve sustainable growth over the long term.

Our ethos is grounded in core values that shape every aspect of our business. We prioritize building lifelong relationships and approach every engagement with passion and optimism for our clients' futures. Trustworthiness and accountability are the cornerstones of our operations, and we are deeply committed to empowering our people to grow beyond their boundaries.

Prosperity is here!

# Services

## **Welcome to the Future of Wealth Management in Uganda**

At Cornerstone Asset Managers Limited, we are committed to providing high-quality financial solutions that address the evolving needs of individuals and institutions in Uganda's dynamic economic environment. Our key services are;

- Wealth Management
- Cash Management Solution
- Income Unit Trust Funds
  - Uganda Shilling Income Fund
  - United States Dollar Income Fund

# Wealth Management

In a market that requires expert stewardship of wealth, Cornerstone provides Wealth Management services tailored to institutional and private clients. With our personalized approach we understand that wealth management is not a one-size-fits-all endeavor.

Every client's financial journey is unique, shaped by their aspirations, risk appetite, and long-term goals. That's why we prioritize a client-centric approach that places your objectives at the heart of everything we do. Our process begins with an in-depth discovery phase where we will take the time to understand your financial priorities, personal circumstances, and long-term vision. By delving into the nuances of your financial landscape, we craft bespoke investment strategies that align with your aspirations, ensuring that your wealth works towards achieving the life you envision. But our commitment doesn't stop at crafting strategies.

At Cornerstone, we believe in building enduring partnerships founded on trust, transparency, and shared success. We see ourselves as stewards of your wealth, working diligently to manage and grow your assets while providing the support and guidance you need to navigate life's financial complexities confidently.

# Cash Management Solution

Because of the multitude of daily cash transactions in the course of business, these transactions need to be managed in order to maximize liquidity and minimize our clients' cost of funds. This is what Cornerstone's Cash Management Solution is all about.

Basing on your unique business situation, that is, the different future obligations and pending uses of cash, our Cash Management solution involves the day-to-day optimization of your cash inflows and outflows by investing your cash holdings on your behalf with the main objective of attaining the best possible return over the short term.

The underlying benefits of taking up the Cash Management Solution include the following:

- You will get a customized solution tailored to your business' needs.
- Cash flow matching i.e we will help you match your cash outflows / financial obligations with your cash inflows over different time horizons.
- Improved liquidity management that gives your business an edge through better decision making.
- You will gain a competitive advantage over your peers by unlocking your true cashflow potential.

# Income Unit Trust Funds

As Uganda's financial markets grow, the demand for accessible, diversified investment products is increasing. Cornerstone addresses this need through Unit Trust Funds, offering both local and international options:

- Uganda Shilling Income Fund: An ideal parking place for conservative investors seeking consistent returns in Uganda Shillings. Designed for those who prioritize security without compromising on yield.
- USD Income Fund: The ideal choice for discerning investors seeking exposure to US Dollar-denominated assets, offering a hedge against currency volatility while unlocking global investment potential.

Our Unit Trust Funds are carefully curated to suit both retail and institutional investors, ensuring accessibility, transparency, and long-term value creation.

# Cornerstone Uganda Shilling Income Fund

Fund Name	Cornerstone Uganda Shilling Income Fund
Fund Structure	The Fund is interest bearing with a maximum of one a day settlement period for both withdrawal requests and the creation of units.
Fund Risk Rating	Low Risk
Underlying Fund Asset allocation	Fixed Income securities i.e Treasury bonds, treasury bills, Fixed deposits, Call Accounts and cash.
Fund Manager	Cornerstone Asset Managers
Custodian and Corporate Trustee	KCB Bank Uganda LTD
Auditors	BDO East Africa
Expense Ratio	2% p.a management Fee on the Fund deducted off the investor return
Investment Performance	91 day Tbill+1% as performance benchmark
Minimum Investment	Ushs 100,000 initial and top ups of UGX 10,000

# Cornerstone United States Dollar Income Fund

Fund Name	Cornerstone United States Dollar Income Fund
Fund Structure	The Fund is interest bearing with a maximum of two days settlement period for both withdrawal requests and the creation of units.
Fund Risk Rating	Low Risk
Underlying Fund Asset allocation	Fixed Income securities i.e Sovereign and Corporate bonds of Investment grade, Fixed deposits, Call Accounts and cash, structured investments.
Fund Manager	Cornerstone Asset Managers
Custodian and Corporate Trustee	KCB Bank Uganda LTD
Auditors	BDO East Africa
Expense Ratio	1.5% p.a management Fee on the Fund deducted off the investor return
Investment Performance	SOFR (Secured Overnight Financing Rate) i.e the US Dollar benchmark interest rate.
Minimum Investment	USD 500 initial investment and top ups of USD 50

# Why Us

Your Trusted Partner in Wealth Management, here is why;

## 1. **Deep Local Expertise**

With Uganda's financial landscape rapidly evolving, we have a team that understands the intricacies of the economy, regulations, and investment trends, enabling us to craft solutions that address specific market challenges. We don't just follow trends — we anticipate and adapt to shifts, positioning our clients to maximize opportunities in Uganda's vibrant financial ecosystem.

## 2. Accessibility Through Unit Trust Funds

Through our Unit Trust Income Funds we provide simple yet effective ways for investors to grow their wealth. The UGX Fund enables clients to invest in local currency with steady returns while supporting the domestic economy. Meanwhile, the Dollar Fund offers exposure to global markets, protecting clients from currency volatility and diversifying their portfolios. By bridging accessibility and expertise, we empower clients to take charge of their financial futures.

## 3. Compliance and Governance

In a market where trust is paramount, Cornerstone prioritizes transparency, accountability, and adherence to regulatory standards. At Cornerstone, our strong internal controls ensure that our investment professionals act with integrity and that our operations meet the highest benchmarks of compliance. This commitment to governance instills confidence in our clients, safeguarding their investments while maintaining integrity in all our dealings.

# Why Us

Your Trusted Partner in Wealth Management, here is why;

## 4. Client-Centric Approach

Our clients are at the heart of everything we do. We believe in building lasting partnerships by understanding individual needs and delivering tailored solutions that align with their goals. By providing ongoing support, personalized advice, and actionable insights, we empower our clients to make informed decisions that drive success. This client-first approach not only strengthens trust but also positions our clients on a path to long-term financial prosperity, helping them build and sustain wealth for generations.

## 5. Experienced Leadership and Team

With decades of combined experience, our leadership team and skilled workforce deliver expert insights and innovative solutions. We are committed to driving success for our clients through a blend of local expertise and global best practices.