

FUND OBJECTIVE

The Fund seeks to provide a regular* stream of income by investing in Islamic short-term debentures, Islamic money market instruments and placement in Islamic short-term deposits.

Note: * The Fund endeavors to distribute income (if any) on a monthly basis by way of reinvestment in the form of additional units dependina on the performance of the fund.

INVESTOR PROFILE

The Fund is primarily suitable for low risk investors who generally conservative, seek capital preservation, risk averse and prefer a short-term investment horizon.

INVESTMENT STRATEGY

The investments of the Funds are largely confined to placement of Islamic short-term deposit instruments with Islamic financial institutions, short-term Sukuk issues by the Malaysian government, government-backed agencies, Bank Negara Malaysia, Malaysian corporations and Islamic money market instruments. Short-term Sukuk issued by Malaysia corporations must carry a minimum credit rating of AA3 by RAM or AA- by MARC or its equivalent by any other recognized credit rating agencies. The Fund's investment in Islamic money market instruments may include Islamic commercial paper of companies carrying a minimum short-term credit rating of P1 by RAM or MARC-1 by MARC or its equivalent by any other recognised credit rating agency.

FUND DETAILS

Fund Category	: Islamic Money Market Fund																												
Fund Type	: Income																												
Benchmark	: Maybank Islamic Overnight Repo Rate																												
Launch Date	: 10 October 2017																												
Financial Year End	: 30 April																												
Current NAV per Unit	: RM0.0208																												
Initial Service Charge	: Nil																												
Annual Management Fee	: Up to 0.5% of the Fund's NAV																												
Trustee Fee	: Up to 0.08% of the Fund's NAV subject to a minimum fee of RM18,000 per annum																												
Minimum Initial Investment	: RM1,000																												
Minimum Subsequent Investment	: RM1,000																												
Investment Manager	: AmanahRaya Investment Management Sdn Bhd																												
Trustee	: PB Trustee Services Berhad																												
Distribution Policy	: The Fund endeavors to distribute income (if any) on a monthly basis by way of reinvestment in the form of additional units depending on the performance of the fund.																												
Historical Distribution	: <table border="0" style="margin-left: 20px;"> <tr><td>31/05/2021</td><td>0.35 sen</td></tr> <tr><td>30/06/2021</td><td>0.28 sen</td></tr> <tr><td>31/07/2021</td><td>0.25 sen</td></tr> <tr><td>31/08/2021</td><td>0.28 sen</td></tr> <tr><td>30/09/2021</td><td>0.28 sen</td></tr> <tr><td>31/10/2021</td><td>0.28 sen</td></tr> <tr><td>30/11/2021</td><td>0.00 sen</td></tr> <tr><td>31/12/2021</td><td>0.00 sen</td></tr> <tr><td>31/01/2022</td><td>0.00 sen</td></tr> <tr><td>28/02/2022</td><td>0.00 sen</td></tr> <tr><td>31/03/2022</td><td>0.00 sen</td></tr> <tr><td>30/04/2022</td><td>0.00 sen</td></tr> <tr><td>31/05/2022</td><td>0.00 sen</td></tr> <tr><td>30/06/2022</td><td>0.00 sen</td></tr> </table>	31/05/2021	0.35 sen	30/06/2021	0.28 sen	31/07/2021	0.25 sen	31/08/2021	0.28 sen	30/09/2021	0.28 sen	31/10/2021	0.28 sen	30/11/2021	0.00 sen	31/12/2021	0.00 sen	31/01/2022	0.00 sen	28/02/2022	0.00 sen	31/03/2022	0.00 sen	30/04/2022	0.00 sen	31/05/2022	0.00 sen	30/06/2022	0.00 sen
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CURRENT & HISTORICAL NAV (since inception)

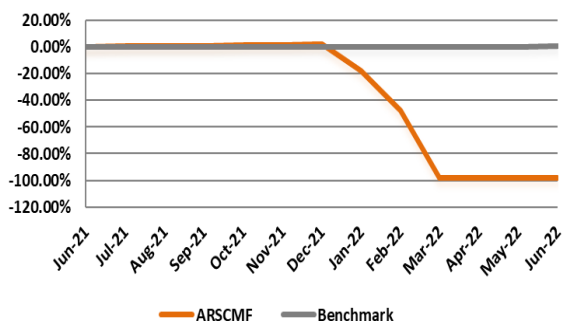
	Highest	Lowest	Current
Price (RM)	1.0114	0.0208	0.0208
Date	27/1/2022	28/3/2022	30/6/2022



FUND PERFORMANCE (%)

	3 - Month	6 - Month	Year to Date	1 - Year	3 - Year	5 - Year	Since Inception
Fund	0.00	-97.94	-97.94	-97.90	-97.75	NIL	-97.60
Benchmark	0.11	0.17	0.17	0.30	1.81	NIL	4.83

12-Month Performance: ARSCMF vs Benchmark



SECTOR ALLOCATION



TOP 5 MONEY MARKET PLACEMENT

- Alliance Islamic Bank Berhad
- CIMB Islamic Bank Berhad
- Hong Leong Islamic Bank Berhad
- Public Islamic Bank Berhad
- RHB Islamic Bank Berhad

source : Financial Reports for June 2022 by Operations & Finance, ARIM

DISCLAIMER

Based on the fund's portfolio returns as at 30th June 2022, the Volatility Factor (VF) for this fund is 59.61 and is classified as **Very High** (source : Lipper Report as at 10th June 2022). Very High includes funds with VF that are above than 16.73.

The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Investors are advised to read and understand the content of the Product Highlights Sheet (PHS) and Prospectus for AmanahRaya Syariah Cash Management Fund dated 10th October 2017, which has been duly registered with Securities Commission Malaysia. Any issue of units to which the Prospectus relates will only be made on receipt of a completed application form referred to in and subject to the terms and conditions therein. Investment in the Fund is exposed to Market Risk, Liquidity Risk, Inflation Risk, Manager's Risk, Credit and Default Risk, Loan Financing Risk, Default Risk, Interest Rate Risk and Counterparty Risk. Investors can obtain the PHS and Prospectus at ARIM. There are fees and charges involved when investing in the Fund. Investors should consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or arise. Past performance is not reflective of future performance and income distributions are not guaranteed. Investors are also advised to read and understand the contents of the Unit Trust Loan Financing Disclosure Statement before deciding to borrow to purchase units.

ARIM, its directors and/or employees may periodically hold interest in the securities, related securities or sectors mentioned herein. In the unlikely event that ARIM faces conflicts in respect of its duties to ARIM investment funds that it manages, ARIM is obliged to act in the best interest of all its investors and will seek to resolve any conflict fairly. ARIM has in place a policy on mitigating and managing conflicts of interest contained in its Compliance Policy Manual, which regulates its employees' securities dealings. An annual declaration of securities trading is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the company and customers of the company.