



CASS SADDLE

◀ **Asset Management** ▶

"Let There Be Wealth"



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"At the very core of our belief system, we are convicted that we're not just about making money, but rather, making a positive impact to our society."

Calvin Mugabe, Founder and CEO

WELCOME TO OUR COMPANY PROFILE



INTRODUCTION

Cass Saddle Asset Management (Pvt) Ltd (CSAM), is an Agri-focused Asset Management Company licensed by the Securities and Exchange Commission of Zimbabwe under license number SECZ3426A. CSAM enjoys support from Zimbabweans as far afield as Australia and the United Kingdom. It was birthed from an invitation to multiple stakeholders to take up an equity stake and resultantly has a diverse shareholder base including institutional and individual shareholders.

Cass Saddle Asset Management is founded on the principle of “stronger together” and enjoys synergies generated by its multiple shareholders. These shareholders are strategic in improving the fortunes of both the business and its customers.



Our Corporate Statement

OUR CONVICTION

We are capable of creating multi-generational wealth for customers and shareholders.

OUR CONTRIBUTION

We give clients and shareholders the entrepreneurial experience.

OUR COMMITMENT

“No matter how great you become, always remember somebody helped you.” Anonymous

The acronym HELP is an integral part of our commitment to society.

Honesty	We want to be trusted not only because of our own integrity but because of the systems we have put in place.
Expertise	For the sake of our stakeholders we sharpen our axe in order to provide relevant solutions for our clients’ specific needs.
Leverage	We leverage off our vast network in order to improve business performance and deliver improved Return on Investment for shareholders and customers.
Passion	We love what we do. Period! We love those who allow us to do what we love.




Our Philosophy



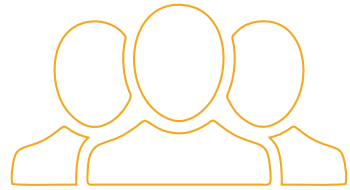
“When we pull together, we can nip our problems in the bud.
-Calvin Mugabe”

There’s a great sense of alignment amongst our stakeholders. Staff, shareholders, board members and even our customers are aligned towards a common purpose that of playing our part to improve our country’s fortunes.

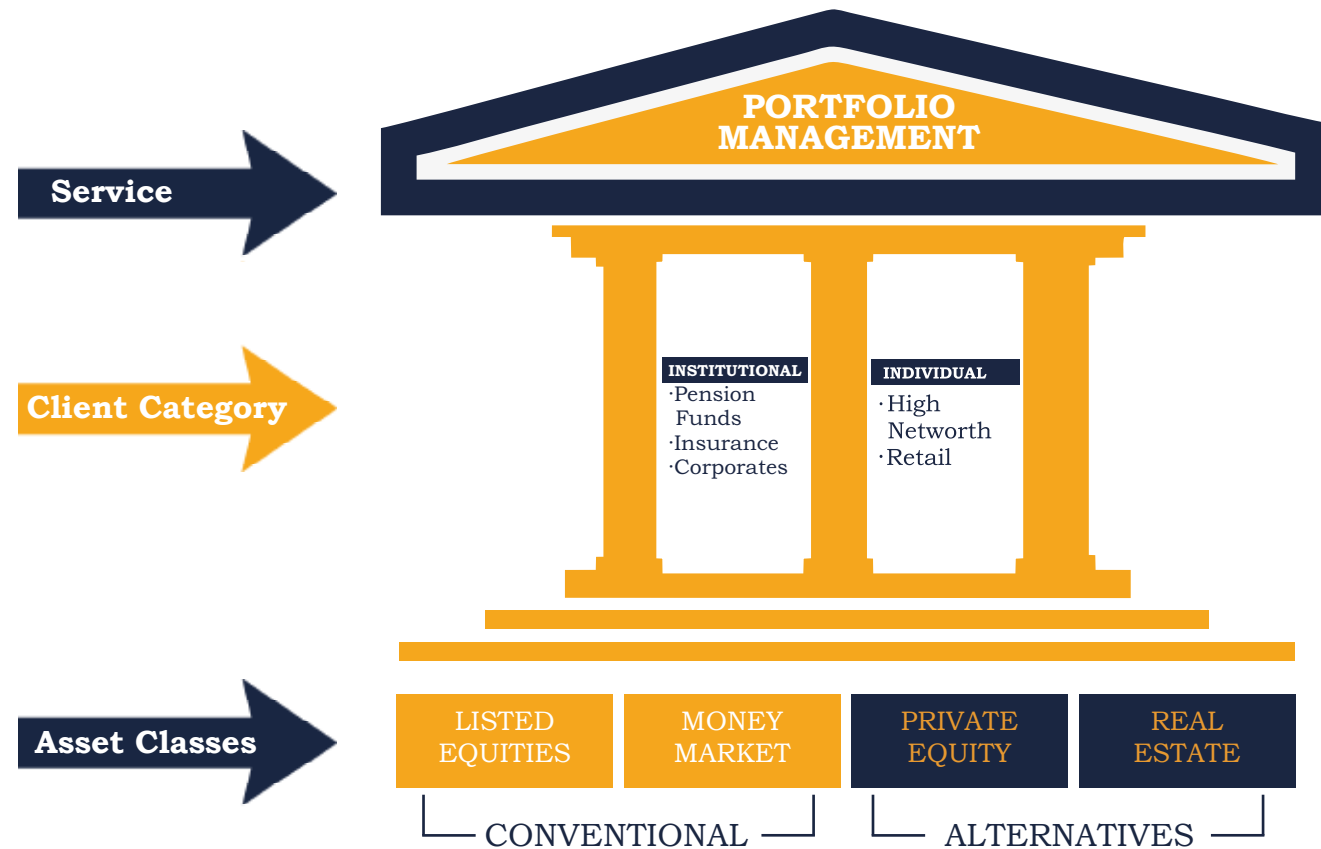


**“When we recognise that
wealth is a collective
phenomenon rather than an
individual one, we become
more civilised.”**

-Calvin Mugabe



Our Services



We offer portfolio management services to Institutional and Individual clients through segregated portfolios and collective investment schemes. We differentiate ourselves through alternative investments in Private Equity and Real Estate and also conventional investments namely listed equities and money market.

OUR PRODUCTS

Being Agri-focused, Cass Saddle Asset Management operates several agro based thematic funds which include the following :-

FUND NAME	DESCRIPTION	TERM HORIZON	RISK RETURN MATRIX
Cereal Fund	This fund invests in growing both seed and commercial grains.	Medium term	Low risk. High returns.
Horticulture Fund	This fund invests in horticultural production, both local and export horticulture.	Short to medium term	High risk High returns
Cattlenomics	The fund invests in livestock, particularly cattle and enjoys the benefits of crowd funding. It diversifies into beef, stud breeding and milk production.	Long term	High but manageable risks. Medium returns.
Crowd Chickens	The fund invests in poultry projects for meat and eggs.	Medium term.	Medium risk High returns.
Agriconomy	The fund invests in agro processing projects. This is essentially the value addition of all agricultural produce.	Long term	Low Risk High return

“We have an uninterrupted connection with our customers' objectives and their preferences. That forms the bedrock of our Key Performance Indicators.”

- **Munashe Paswavaviri, CSAM Portfolio Management**



Despite being agri-focused we also have competences in other sectors as we practice diversification as part of international best practice. To this end we have a very vibrant Real Estate desk which operates a number of thematic property funds which operate as Real Estate Investment Trusts (REITS) with the following funds available at our clients' disposal :-

FUND NAME	DESCRIPTION	RISK RETURN MATRIX
Medireit	The fund invests in specialized medical related properties and charges turnover based rent.	Low Risk Moderate Returns
Farmland Reit	The fund invests in farm land and leases them out to farming operations and charges turnover based rent.	Low Risk High Returns
Resireit	The fund invests in residential properties.	Low Risk Moderate Returns
Industriet	The fund invests in industrial properties and leases out on a turnover based rental.	Low Risk Moderate Returns
Comingled Reit	The fund invests in a properties from various sectors and combines them into a single REIT.	Low Risk Moderate Returns

In so far as listed equities are concerned, we are value investors but still take a fund approach to this asset class. To this end we have the following funds :-

FUND NAME	DESCRIPTION	RISK RETURN MATRIX
Equity Fund	The fund invests in listed equities in proportions that are consistent with the results of our internal research.	High Risk High Returns
Index Fund	The funds invests in stocks on the ZSE in a manner that mirrors and tracks the performance of the index.	Low Risk High Return
Money Market Fund	This fund invests in fixed income securities which essentially have a fixed rate and a fixed maturity date. We look for securities that are in line with the customer's objectives.	Low Risk Low Return

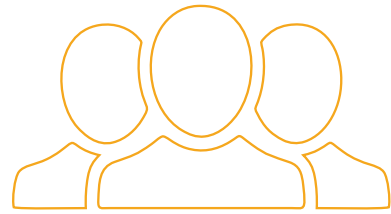


Our Team

We have a team of professionals at your service. We are blessed to have a high performance team with leaders in various areas. Below is our organogram.



We may be misconstrued as lazy, but we're in the business of simplifying things through exploiting technology.
- Liberty Bote, CSAM Research



Governance Team



BARHTHLOMEW MSWAKA

Bsc Economics (UZ)

Non-Executive Chairman

Bart is the Chief Executive Officer of St Giles Medical Rehabilitation Centre, a registered welfare organisation dedicated to the rehabilitation of adults and children with all types of physical disability.

He holds a Bachelor's degree in Economics from the University of Zimbabwe. Bart has worked at the Reserve Bank of Zimbabwe and at the Bank of Botswana, where he was an expatriate manager.

He was a manager at Fleming Martin Edwards Securities, before being appointed Managing Director of HSBC Securities (later to become ReNaissance Securities). He is a registered stockbroker and a former Chairman of the Zimbabwe Stock Exchange. He is chairman of Fintrust Pension Fund, Comarton Preservation Fund and the Comarton Managed Pension Funds Consortium.

He sits on the Boards of Untu Holdings and Makera Cattle Company.



Governance Team



PROFESSOR MANDIVAMBA RUKUNI

PHD (UZ), MSC (UK), Diploma in Agriculture

Non-Executive Director

Mandivamba Rukuni is a development analyst and strategist in the areas of agriculture, community development, business, finance, government, and education. He is currently Trustee of the Barefoot Education for Afrika Trust (BEAT) whose purpose is to promote community based knowledge innovation for development.

His career began as an academic at the University of Zimbabwe where he lectured and served as Professor and Dean of Agriculture. He served as chairman of the Commission of Inquiry into Land Tenure Systems of Zimbabwe. In 2006 he began working with the W.K. Kellogg Foundation as the Director for Africa Programmes. Since then, Mandivamba Rukuni has conducted work as a consultant and advisor to organisations such as the World Bank; EU; USAID; DFID; CIDA; FAO; and the AfDB. He has more recently applied his expertise to advise NEPAD, Africa Union Commission, UNECA and CAADP on agriculture and land issues in Africa.

Mandivamba Rukuni holds a PhD degree from the University of Zimbabwe and an M.Sc. degree from University of Reading, UK in Tropical Agricultural Development (Economics). Inclusive of his achievements are several honours and awards, the most distinguished of which are: Honorary Doctoral Degree (2008) bestowed by the School of the Prophets Institute of Jerusalem; Citation from State of Michigan Congress 2008; Nominee, 1990 and 1992 Africa Prize for Leadership in the Sustainable End of Hunger. He has also published 15 books and more than 100 articles.



Governance Team



CALVIN MUGABE

MBA (Uk), IOBZ, PGD Finance (Uk), SAIFM (Equities)

Chief Executive Officer

Calvin Mugabe is the founder and Chief Executive Officer of Cass Saddle Asset Management. With over 25 years banking experience spanning across Commercial and Merchant Banking, Treasury Operations and Asset Management, Calvin has acquired extensive expertise in financial services, products and operations. His experience straddles Stanbic Bank, Trust Bank, Premier Finance Group and Ecobank where he was involved in operations, financial trading, portfolio/fund management, international banking, relationship management and marketing.

Calvin has attended various investments and portfolio management courses with the University of Zimbabwe. He attained an IOBZ Diploma and holds a Post Graduate Diploma in Finance with the University of Leicester, UK. He also has a Masters Degree in Business Administration with Nottingham Trent University, UK.

Calvin is married to Tatenda and they have 3 children, and he loves playing golf.



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