

O A S I S



# YOUR OASIS

ANNIVERSARY EDITION - 2022

SOUTH AFRICA

25<sup>TH</sup>  
ANNIVERSARY

CELEBRATING  
25 YEARS OF  
BARAKAH

## VIEWS FROM OUR CEO



On 1st June 2022 we reached a momentous milestone for the Oasis Group as we celebrated our twenty fifth year of operation. This occasion reminds us of the Barakah (blessings) bestowed on us and how, over the past 25 years, we have been deeply privileged to contribute so meaningfully to our clients, our stakeholders, our employees and the communities at large. Our drive at Oasis, to deliver sustainable material change in the lives of our investors, is as steadfast today as it was in 1997 when our asset management business was forged in the early years of South Africa's new emerging democratic dispensation.

Our company name, Oasis, is of great significance to our philosophical investment strategy. An oasis is a symbol of hope, a place of plenty in a barren landscape. A tree in the heart of an oasis can be seen as the dynamic product of a life sustaining source and is evidence of the power of this source to create abundance in harsh conditions. Likewise, Oasis investment portfolios seek to provide the same concept: dynamic products with superior performance in harsh market conditions.

Oasis was founded with a family entrepreneurial ethos and has developed into an institutionalised business operating in a number of regulated markets around the world. Over the past 25 years, Oasis has at all times retained its focus on family values, Islamic ethical principles, social cohesion, high quality governance and respect for the environment.

## GLOBAL REACH

The Oasis Group today remains an independently owned and managed global fund manager established over the past quarter of a century, operating in multiple jurisdictions and offering an ethical Islamic alternative within the global investment landscape.

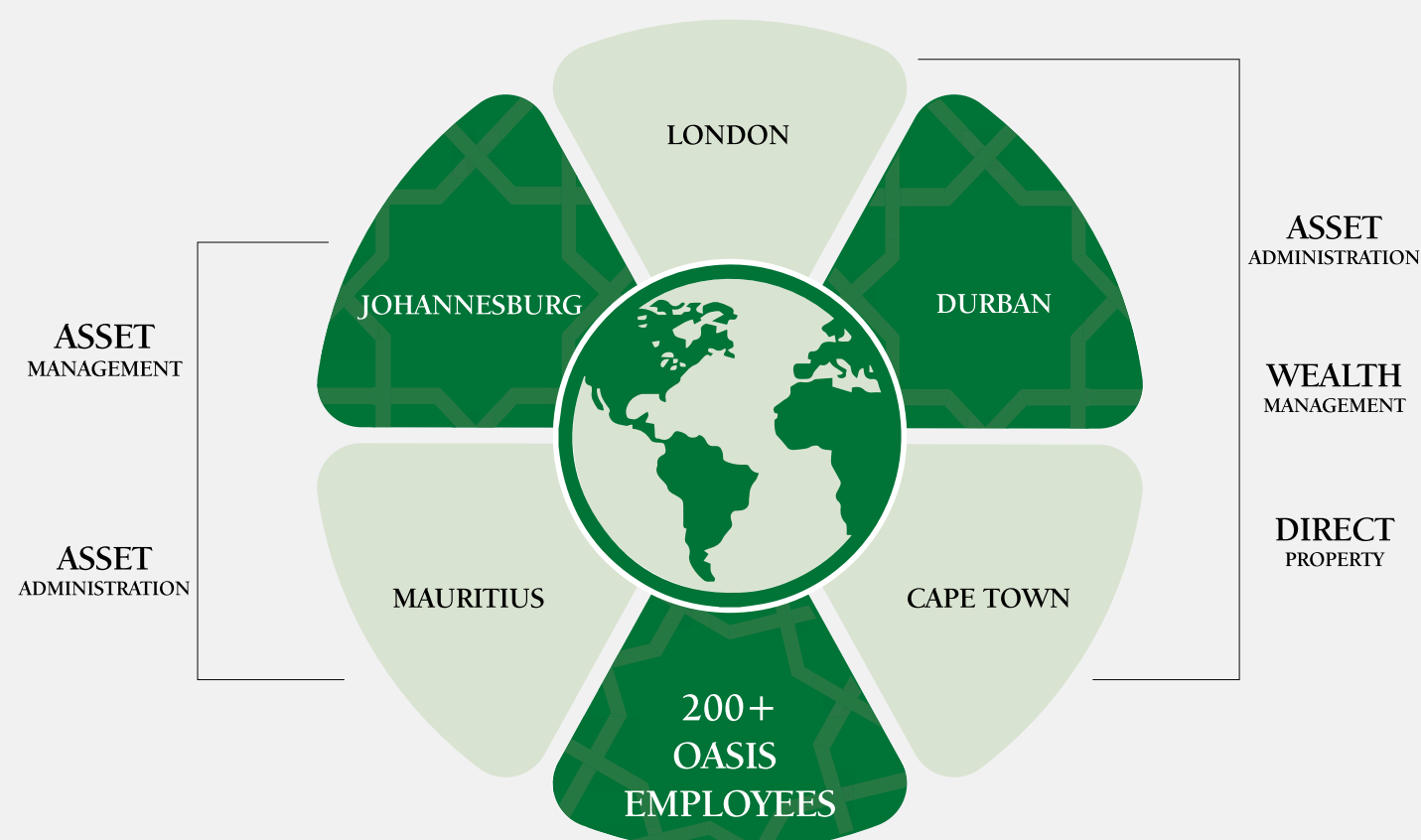
The Oasis Group has physical office presence in South Africa, United Kingdom and Mauritius. Over and above operating in these three legal jurisdictions, our products are distributed in:

Malaysia

Singapore

Switzerland

UAE



## COMPANY MILESTONES

The Oasis Group's journey began in 1997 when it established Oasis Asset Management Limited, launching the flagship Oasis Crescent Equity Fund the following year. In 1999, the Oasis Group saw the establishment of Oasis Crescent Management Company Limited for the launch of additional Collective Investment Schemes. The following year, in 2000, Oasis registered two global investment schemes with the Guernsey Financial Services Commission to launch the Oasis Crescent Global Equity Fund and the Oasis Global Equity Fund. In 2001, the Oasis Group received a pension fund administration licence to establish Oasis Crescent Retirement Solutions and thereby offering a range of retail retirement funds. The Oasis Group took an important step forward in 2002 with the establishment of Oasis Crescent Capital (Pty) Management Ltd, which is focused on the management of Shari'ah assets.

A further key milestone in developing Oasis' global reach was the establishment in 2003 of new offices in the Dublin financial district, to launch the Oasis Global Investment Fund (Ireland) plc and the Oasis Crescent Global Investment Fund (Ireland) plc.

The Oasis SA Group's innovative and path-breaking ethical investment business development in 2005 saw it launch the world's first listed Islamic Property Fund. This was followed up in 2006 with the launch of the Oasis Crescent Global Property Equity Fund, which was the first global Islamic property equity fund in the world.

Extending its investment offering even further in 2010, the Oasis Group launched its long term insurance business, Oasis Crescent Insurance, which completed a comprehensive product range of 40 portfolios. Around the same time, the Oasis Group completed the name change of its financial & advisory services business to Oasis Crescent Advisory Service (previously, Eden Court Advisory Services). In December 2010, Oasis' Funds were also registered in the United Kingdom.

In 2011, the Oasis Group moved its Cape Town headquarters to a new location in University Estate, with a purpose built structure constructed around a renovated Victorian homestead on the slopes of Table Mountain overlooking the picturesque harbour. In June 2012, the Oasis Global Group expanded its global footprint by opening its U.K. London office in Knightsbridge offering investment and advisory services.

The most recent significant development in the Oasis Global Group's business occurred on the 11th December 2020, when Oasis Crescent Global Investment Fund (Ireland) Plc merged with the Oasis Crescent Global Investment Funds (UK) ICVC, culminating in the re-domiciliation of the funds from Ireland to the United Kingdom. On 1st November 2021, Oasis Crescent Wealth (UK) Ltd replaced Oasis Global Management Company (Ireland) Ltd as the Authorised Corporate Director of the Oasis Crescent Global Investment Funds (UK) ICVC.

## INVESTMENT FUNDS

Oasis launched its first local South African flagship fund, the Oasis Crescent Equity Fund in 1998. This was shortly followed with the registration of two global investment schemes with the Guernsey Financial Services Commission which launched the Oasis Crescent Global Equity Fund and the Oasis Global Equity Fund.

Our fundamental investment philosophy has always been finding high quality undervalued companies within the equity and property asset classes with a focus on stronger balance sheets and sustainable business models. As a result, Oasis' funds are well positioned for outperformance in a normalizing interest rate & tighter liquidity environment given well diversified portfolios with high quality instruments. This provides us with the ability to deliver sustainable risk adjusted returns through the economic cycle.

Our comprehensive product offering encompasses our mutual & unit trust funds, pre-retirement tax savings products and post-retirement pension plans in order to satisfy the life staging and risk based profiling of all our clients.

Below we showcase our suite of South African and Global product ranges.

### OASIS SOUTH AFRICAN PRODUCT RANGE LAUNCH DATE

#### EQUITY

Oasis Crescent Equity Fund	Jul 31, 1998
Oasis General Equity Fund	Sep 28, 2001
Oasis Crescent International Feeder Fund	Sep 28, 2001

#### PROPERTY

Oasis Property Equity Fund	Sept 28, 2000
Oasis Crescent Property Fund	Nov 25, 2005
Oasis Crescent International Property Equity Feeder Fund	Apr 30, 2007

#### INCOME

Oasis Money Market Unit Trust Fund	Sept 28, 2001
Oasis Bond Fund	Jun 27, 2002
Oasis Crescent Income Fund	Mar 31, 2010

#### BALANCED

Oasis Balanced Unit Trust Fund	Mar 12, 2001
Oasis Balanced Stable Fund of Funds	Apr 30, 2004
Oasis Crescent Balanced Progressive FoF	Mar 02, 2005
Oasis Crescent Balanced High Equity FoF	Apr 01, 2010
Oasis Crescent Balanced Stable FoF	Apr 01, 2010
Oasis Crescent International Balanced Low Equity Feeder Fund	June 15, 2016

#### RETIREMENT

Oasis Crescent Retirement Fund	Jul 1, 2000
Oasis Crescent Preservation Pension Fund	Oct 10, 2001
Oasis Crescent Preservation Provident Fund	Nov 22, 2001
Oasis Crescent Retirement Annuity Fund	Nov 22, 2001

#### INSURANCE

Oasis Crescent Endowment Policy	Apr 1, 2010
Oasis Crescent Pension Annuity	Apr 1, 2010
Oasis Pension Annuity	Apr 1, 2010
Oasis Crescent Property Endowment Policy	Dec 3, 2015

#### TAX FREE

Oasis Money Market Unit Trust Fund	Sept 28, 2001
Oasis Balanced Stable FoF	Apr 30, 2004
Oasis Crescent Balanced Progressive FoF	Mar 2, 2005
Oasis Crescent Income Fund	Mar 31, 2010
Oasis Crescent Balanced High Equity FoF	Apr 1, 2010
Oasis Crescent Balanced Stable FoF	Apr 1, 2010

### OASIS GLOBAL PRODUCT RANGE LAUNCH DATE

#### EQUITY

Oasis Crescent Global Equity Fund	Nov 30, 2000
-----------------------------------	--------------

#### PROPERTY

Oasis Crescent Global Property Equity Fund	Sep 26, 2006
--	--------------

#### INCOME

Oasis Crescent Global Income Fund	Apr 09, 2010
Oasis Crescent Global Short Term Income Fund	Feb 03, 2015

#### GLOBAL MULTI-ASSET FUND

Oasis Crescent Global Low Equity Fund	Apr 06, 2011
Oasis Crescent Global Medium Equity Fund	Feb 29, 2012

#### UK MULTI-ASSET FUND

Oasis Crescent Variable Fund	Sep 12, 2014
------------------------------	--------------

#### \*TAX FREE SAVINGS

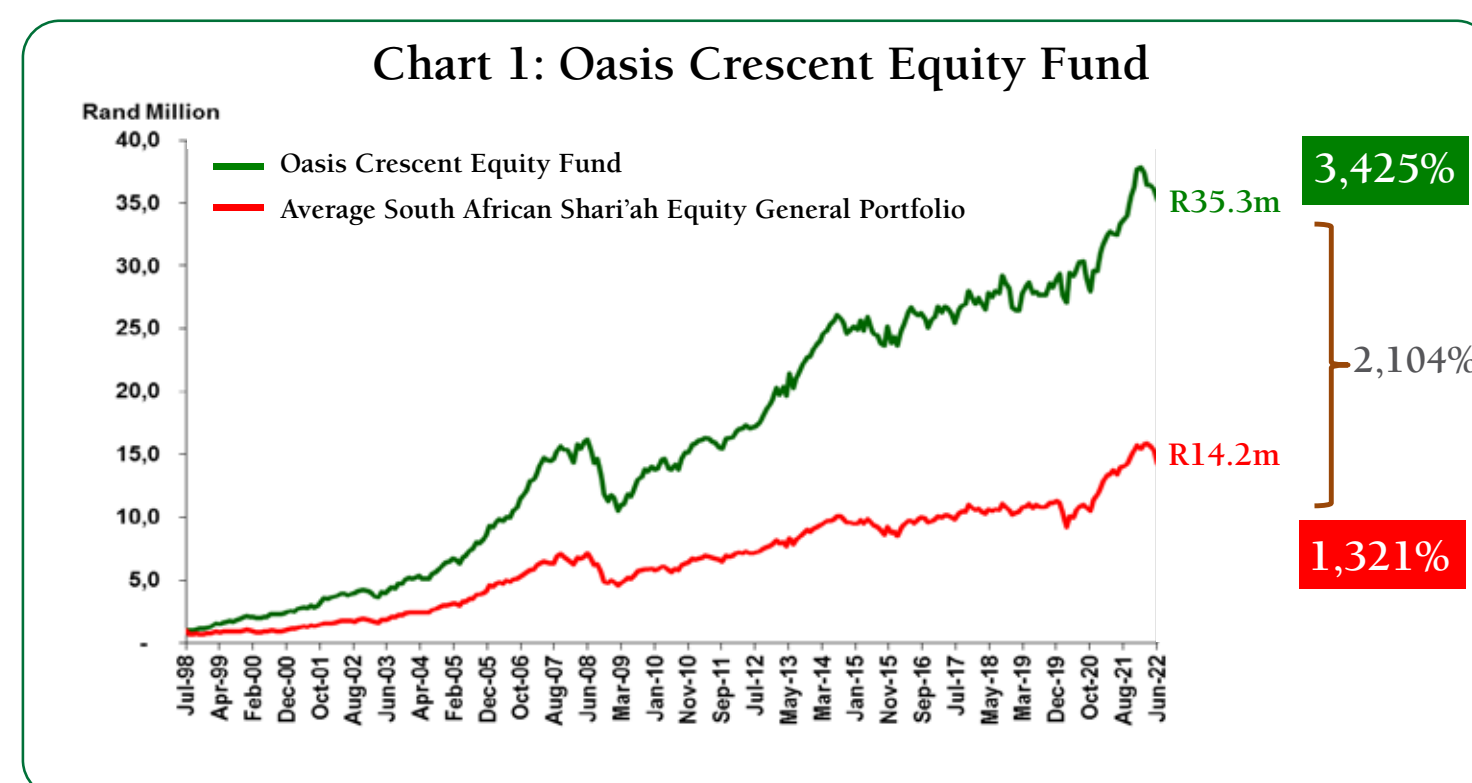
Individual Savings Accounts (ISAs)	September 30, 2013
Junior Investment Savings Account (JISAs)	September 30, 2013
Lifetime Investment Savings Account (LISAs)	September 30, 2013

#### \*PENSION FUNDS

Self-Invested Personal Pension (SIPP)	Launching in 2022
---------------------------------------	-------------------

\*UK residents only

Our investment philosophy has paid off handsomely for our clients over time. For instance, our flagship Oasis Crescent Equity Fund has outperformed its benchmark by a cumulative 2,104% since its inception in 1998. While there are periods in which our funds may underperform frothy and speculative markets, over the long time Oasis continues to deliver sustainable and superior returns.

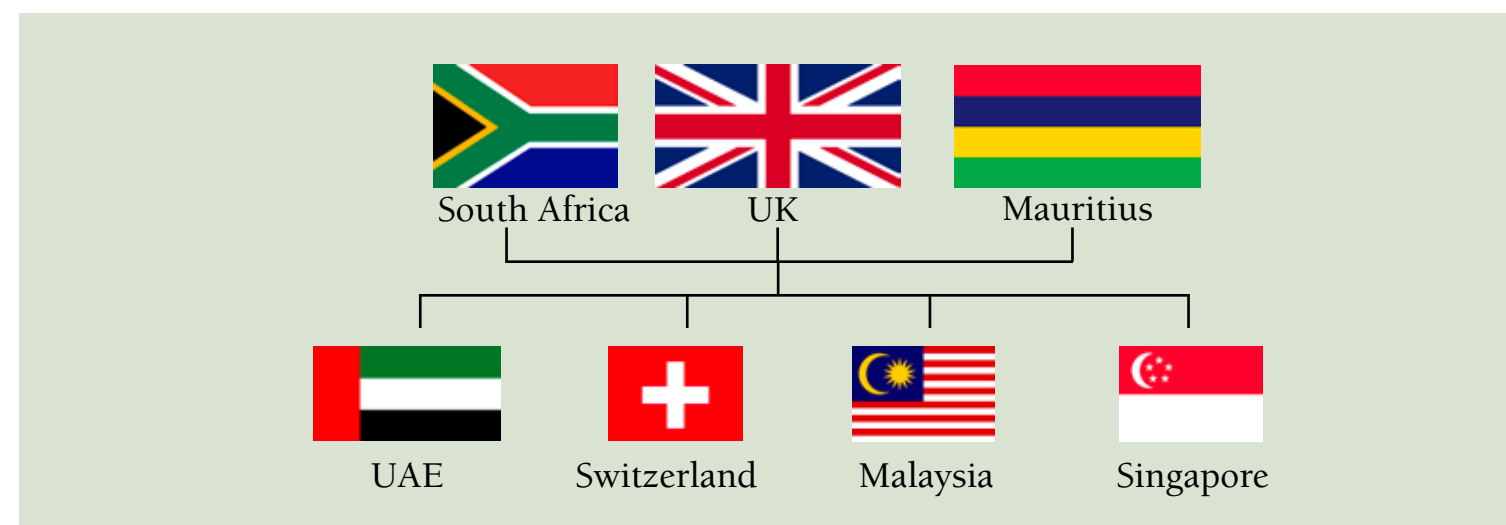


Note: Calculated Returns in Rand, Net-of-Fees, Gross of Non Permissible Income  
Source: Oasis Research; Morningstar Direct: Since Inception to June 2022



## A BROADENING AND DEEPENING REACH

Oasis continues to extend its investment and savings offerings across the globe. On the retail side, Oasis offers both direct and indirect client product distribution via the Oasis Crescent Advisory Service as well as Independent Financial Advisors (IFAs), respectively. Oasis also distributes its products via the Wealth Management and Pension Platforms of business to business global and regional banks, Takaful providers and investment platforms. Our products are available across a wide variety of registered jurisdictions such as South Africa, the United Kingdom, Singapore, Malaysia, Mauritius, Switzerland and the UAE.



## ACCOLADES

Oasis has been humbled by the many awards it has received over the years, reflecting our success in managing our client's money. In South Africa, the Oasis SA Group has been a frequent recipient of Raging Bull and Financial Mail (Standard & Poor) awards. Globally, the Oasis Global Group has been proud to have received recognition for its funds' performance from Morningstar and Lipper. In 2019, the Oasis Crescent Equity Fund was awarded by GIFA as the Best Islamic Fund over a 20-year period for having delivered over 17% on an annualised basis since its inception. Most recently, in September 2021, Oasis Crescent Capital (Pty) Ltd was awarded the "Best Global Islamic Fund Manager Award" at the GIFA Awards while our CEO Adam Ebrahim was awarded the "The Islamic Finance Personality of the Year Award 2021".

The table below highlights the industry recognition of our global and South African achievements, a track record of which we are very proud of.



### OASIS SOUTH AFRICA AWARDS

2015	Raging Bull Awards	Oasis Crescent International Property Equity Feeder Fund (Top Performance on the Basis of Best risk-adjusted returns by a Domestic Collective Investment Scheme)
2015	Raging Bull Awards	Offshore Management Company of the Year (top-performing manager on a risk-adjusted basis among the offshore managers)
2013	Raging Bull Awards	Oasis Property Equity Fund (Best risk-adjusted performance by a Domestic Collective Investment Scheme over 5 years). Oasis Crescent Global Property Equity Fund (Top performing Foreign [non-Rand denominated] Collective Investment Scheme over 3 years). Oasis Crescent Global Property Equity Fund (Best risk-adjusted Foreign [non-Rand denominated] Collective Investment Scheme over 5 years)
2012	Raging Bull Awards	Oasis Bond Fund - Best Performing Fixed Interest Bond Fund
2010	Raging Bull Awards	Best Performing Fixed Interest Bond Fund (Oasis Bond Fund)
2009	ABSIP Awards:	Best Portfolio Manager – CEO Adam Ebrahim
2008	Micropal's / Financial Mail Awards	Best in Sector over 3 Years in the Domestic Asset Allocation and Prudential Low Equity portfolios (Oasis Balanced Stable Fund of Funds)
2007	Raging Bull Awards	Best in Sector over 1 Year in the Domestic Fixed Interest Bond Portfolios (Oasis Bond Unit Trust Fund)  ACI Personal Finance Raging Bull Award for Domestic Management Company of the Year for 2006 (Oasis Crescent Management Company Ltd)  ACI Personal Finance Raging Bull Award for the Best Domestic Asset Allocation Prudential Fund (Oasis Balanced Fund)  ACI Personal Finance Raging Bull Certificate for the Best Real Estate Fund (Oasis Property Equity Fund) Standard & Poor's / Financial Mail Awards

2006	ACI Raging Bull / Personal Finance Awards	Oasis Property Equity Fund (Best risk adjusted performance over 1 year)
2005	ACI Raging Bull / Personal Finance Awards	Oasis Crescent International Feeder Fund (Best risk adjusted performance over 3 years)
	Standard & Poor's / Financial Mail Awards	Oasis Crescent Equity Fund (Top performing fund over 5 years)
2004	ACI Raging Bull / Personal Finance Awards	Oasis Global Equity Fund (Best risk adjusted performance over 3 years) Standard & Poor's / Financial Mail Awards
2003	Standard & Poor's / Financial Mail Awards	Oasis Crescent Equity Fund (Top performing fund over 3 years) Oasis General Equity Fund (Top performing fund over 1 year)

## OASIS GLOBAL AWARDS HIGHLIGHTS

2021	GIFA Awards	Oasis Crescent (UK) Limited was awarded the “Best Global Islamic Fund Manager Award” at the GIFA Awards
2021	GIFA Awards	CEO Adam Ebrahim was awarded “The Islamic Finance Personality of the Year Award 2021” by GIFA
2019	GIFA Awards	Oasis Global Management Company (Ireland) LTD was awarded the Best Islamic Fund Manager of the Year Award
	GIFA Awards	Oasis Crescent Capital received the GIFA Advocacy Award for Islamic Asset Management
	GIFA Awards	The Oasis Crescent Equity Fund won the Best Shari’ah Compliant Equity Fund
2017	Global Islamic Financial Awards	Oasis Crescent Global Equity Fund (USD) won the GIFA Award for the Best Shari’ah Compliant Global Equity Fund Period
2013-2016	LIPPER Fund Awards	Oasis Crescent Global Low Equity Balanced Fund (USD) won the LIPPER Fund Award for the Best Fund Over a 3-Year in the Mixed Asset Class
2015	Islamic Finance News (IFN) Awards	Oasis was recognised as the Best Islamic Wealth Management Services Provider at the 2015 Sukuk Summit Islamic Finance Awards
2014	LIPPER Fund Awards	The Oasis Crescent Global Equity Fund received the LIPPER Fund Award as Top Performer in its Class Over 10 Years
2013	International Real Estate Finance Summit – London	Award of Excellence for Outstanding Contribution to Islamic Finance in the UK Award of Excellence for Best Islamic Fund Manager
2011	International Real Estate Finance Summit – London	Award of Excellence for Real Estate Fund Management Award of Excellence for Best Islamic Fund Manager
2010	Sukuk Summit Awards – London	Islamic Fund Manager of the year. Outstanding Achievement in Islamic Fund Management.
	Failaka Fund Awards – Dubai	Best South African Fund in the 3 year, 5 year, 7 year and 10 year categories. Best Global Equity fund over 5 years.
2009	Failaka Fund Awards – Malaysia	Best Global Islamic Equity Fund over 1 year, 3 years, and 5 years
	Sukuk Summit Awards – London 2009 Sukuk Summit	Outstanding Contribution in CSR by Institution Offering Islamic Financial Services Awarded to Oasis SA Group Holdings for the Restoration of the Islamic Library in Timbuktu
2008	International Real Estate Finance Summit - London	Best Islamic Fund Manager (Oasis Global Management Company (Ireland) Plc)
	Failaka Fund Awards – Dubai	Best Global Islamic Equity Fund over 3 years and 5 years (Oasis Crescent Global Equity Fund)
2007	Failaka Fund Awards – Dubai	Best South African Equity Fund (Oasis Crescent Global Equity Fund) Best Global Islamic Equity Fund (Oasis Crescent Global Equity Fund) Best New Fund (Oasis Crescent Global Property Equity Fund)
2006	Failaka Fund Awards – Bahrain KLIFF – Kuala Lumpur (Malaysia)	Best Global Islamic Equity Fund (Oasis Crescent Global Equity Fund) Most Outstanding Islamic Fund Manager (Oasis Global Management Company (Ireland) Plc)
2005	HH Sheikh Mohammed bin Rashid Al Maktoum Award – Dubai	Achievement in Islamic Finance (Oasis Global Management Company (Ireland) Plc)



## OASIS COMMITMENT TO SHARING VALUE

For the Oasis Group, responsible and sustainable corporate citizenry has remained integral to the firm's operation. Since inception, the success of Oasis ethical products has allowed non-permissible income contributions into the Oasis Crescent Fund Trust (OCFT) and thus support the eradication of social disparities. The resulting improvement in the quality of life for thousands of ordinary people has been extensive both domestically and abroad. The reach of the projects initiated by the company over the past 25 years spans across education, healthcare and social service support. Some specific initiatives over the years are highlighted below:

2003 - The Oasis Crescent Fund Trust brought relief to the inadequately resourced Dermatology Unit of the Red Cross Children's Hospital by equipping it and funding a full time healthcare worker to operate the unit.

2004 - Oasis involvement with grass-roots and developmental rugby commences with the sponsorship of Oasis SK Walmer's. The rugby club was developed into a premier team, with investments into coaching and support staff, mentoring partnerships with significant stakeholders in the Rugby Fraternity, equipment and gear as well as player rewards. The investment spurred a drive towards achievement and success and allowed the community to enhance itself, gain recognition and attract talent. In the same year, Oasis also responded with South Africa's first substantial funding towards the devastation caused by the Tsunami Disaster of 26 December 2004 which affected the South East Asian region. The funding ensured medical supplies, food and shelters were delivered to large numbers of the affected population of Indonesia.



2005 - The Group pledged its support and became the lead sponsor of the South Africa-Mali Project, an official South African Presidential project that aimed to preserve ancient manuscripts in the northern region of Timbuktu.

2006 - OCFT unveiled the Ismail Adam Ebrahim dormitory for students of the As-Salaam Educational Institute in Braemar, rural Kwa-Zulu Natal. This community, largely affected by the HIV/AIDS pandemic, had a number of children left under the supervision of their aging grandparents or older siblings. With the dormitory facility in place, students could focus on enhancing their development and skills and reduce the pressures faced by their extended families.



2007- Oasis Bursary Programme is inaugurated by Professor Fatima Meer in Durban and has since expanded to offer hundreds of deserving primary, secondary and tertiary level students the opportunity to access quality education. Students admitted onto the Programme are also provided with skills development training and ongoing support to ensure that they are able to transition into rewarding careers.

2010 - OCFT joined the world in reaching out to the Haitian community and those affected by the devastating earthquake in 2010. The Trust made a R5 Million donation to ensure the Gift of the Givers delegation were financially assisted to help restore the lives and dignity of the people of Haiti.



2011 - OCFT refurbishes a Laser Facility and donates a skin laser machine to Groote Schuur Hospital. The machine, the first of its kind in the public healthcare space, will ensure that treatment for conditions, previously unaddressed by the public healthcare framework, are now accessible at Groote Schuur for the benefit of all South Africans.



2012 - Oasis embarks on an ongoing project that supports Early Childhood Development. This funding will ensure children; especially those in their formative years and who are entrusted to caregivers, are exposed to developmental play and learning. The project is also aimed to ensure the advancement of teacher and caregiver skills as well as the upgrade and development of early childhood development facilities. Over R5 Million has gone into this project which has benefitted hundreds of children to ensure that they are well equipped and prepared to receive education once they enter primary school.





2013 - OCFT partners with the Equal Opportunity Foundation to form the Ilima Project aimed at addressing the needs of 5 rural communities situated in the regions across South Africa. The project delivered four Early Childhood Development Centres and one Multi-purpose centre focusing on HIV/AIDS support and job creation. The funding was of benefit to 938 direct recipients, the majority of whom were rural based women.



2014 - The Trust continues its support of the Samurai Kimura Shukokai International South African National Team who participate in World Championship Events every two years. Throughout this partnership, a number of karate students were developed and groomed from grass roots level and were given the confidence to develop skills to compete on global platforms. The team have developed into one of the most formidable squads competing at this tournament.



2016 - OCFT adopts orphanages and an old age home in order to provide ongoing financial support as well as engage in social interaction with these homes. The result has been an expansion of interests for children and adults alike as well as integrating what is often a forgotten part of our society back into the mainstream.



2017 - OCFT commences its funding programme to tertiary level institutions, with a funding pledge of R10 Million made to the University of Cape Town. The funding aimed at undergraduate and postgraduate studies will ensure deserving students, under the University's care, are able to access financial support and graduate without accumulating student debt.



2020 - Since the Covid-19 pandemic, Oasis formulated a response strategy to assist its employees as well as a large contingent of community members, institutions and agencies in need of healthcare and nutritional assistance. Given South Africa's socio-economic conditions, the Group prioritised its response on delivering medical equipment and food throughout the country to a number of affected communities who faced isolation and also unemployment over this time. Support also extended towards healthcare workers to ensure that they could access patients and provide intervention and guidance where required.

2021 - OCFT hands over R1 Million in funding to the Economics & Management Sciences Faculty as well as the Law Faculty of Stellenbosch University. The funding will be used to assist the Deans to further strengthen and enhance their respective departments.



2022 - Over the past year, Oasis support also extended significantly to Cancer Research UK, Save the Children and the Oxford Centre of Islamic Studies. These organizations perform vital work within the communities from a health care a social services perspective. The funding will be utilised to assist in development and sustainable projects that enhance the lives of those most vulnerable amongst us.

## CONCLUSION

As we look back on the significant change within the South Africa and globally over the past 25 years, we recognise that the path to success is never smooth sailing but can only be achieved through determination, commitment and tenacity.

At the heart of our ability to navigate an ever-changing world is our steadfast focus on ethical investing which combines family values, Islamic principles, social cohesion, high quality governance and a respect for the environment.

We take this opportunity to thank our valued clients, stakeholders, regulators and our staff for their continued support and commitment over the past 25 years.

We are focused on excelling on behalf of all our stakeholders, the Oasis Way, the Compliant Way. Our Commitment is Unwavering.

[info@oasiscrescent.com](mailto:info@oasiscrescent.com) | [www.oasiscrescent.com](http://www.oasiscrescent.com) | 021 413 7860 | 0860 100 786

O A S I S

Collective Investment Schemes | Retirement Funds  
Global Funds | Endowments | Annuities | Tax Free Investment Account



Oasis Funds are long term investments. The value of investments may go down as well as up and past performance is not necessarily a guide to future performance. A schedule of fees and charges and maximum commissions is available from the administration company on request. Commission and incentives may be paid and if so, would be included in the overall costs. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. All information and opinions provided are of a general nature and the document contains no implied or express recommendation, guidance, advice or proposal that the product is appropriate to the investment objectives, financial situation or needs of any particular individual or entity. The full details and basis of the awards are available from the manager. Oasis Asset Management Ltd., Oasis Crescent Capital (Pty) Ltd., Oasis Crescent Wealth (Pty) Ltd. and Oasis Crescent Advisory Services (Pty) Ltd. are Authorised Financial Services Providers. Oasis Crescent Retirement Solutions (Pty) Ltd., Oasis Crescent Management Company Ltd., Oasis Crescent Property Fund Managers Ltd. and Oasis Crescent Insurance Ltd. are the Administrators and are authorised by the Financial Sector Conduct Authority as such.