



Investment objective

To balance the investors' risk-return expectations by investing in a combination of equity and fixed-income securities. BFund aims at helping you realize sustainable growth in capital over the medium to long term.

Fund details Fund category

Balanced fund

Asset allocation

Equity: 31.49%; Fixed Income: 68.51%

Recommended holding period

Total assets under management

At least 4 years
GHC 67.95 million

Share price

GHC 0.6589

Start date

January 2008

Minimum initial investment

GHC 50

Minimum monthly contribution

GHC 10

Front load fees

1% on each deposit

Management fee (per annum)

2.00%

Risk profile

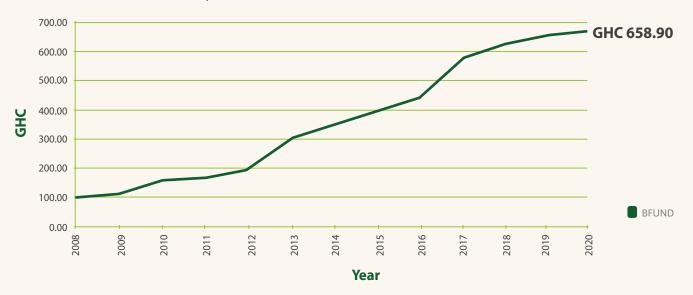
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Who should invest in this Fund

Individuals who want to invest for retirement or are looking for a diversified investment.

Top 5 hol	Top 5 holdings								
Equity	%	Fixed income	%						
Axis Pensions	9.30	10-Year GOG Bond	7.95						
SOGEGH	2.80	10-ESLA Bond	4.62						
EBG	2.78	365-Day IZWE Fixed Deposit	4.42						
GCB	2.73	5-Year BFS Bond	2.94						
MTNGH	2.52	10-Year GOG Bond	2.86						

Growth of GHC 100 (From inception to March 31, 2020)



Compounded Annual Growth 1 (As at March 31, 2020)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ²
BFund	-0.26%	-1.02%	-0.26%	1.46%	4.14%	12.69%	12.61%	18.61%	16.67%
Benchmark ³	0.06%	-0.44%	0.06%	3.44%	2.97%	10.77%	9.25%	14.22%	15.24%

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

Calendar Performance 4

•	Year	YTD⁵	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
1	Return (%)	-0.26%	7.22%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%	7.33%	37.71%	-4.61%	18.11%

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period from January 1 to March 31, 2020

Management fees and other expenses may all be associated with mutual fund investments. Please read the scheme particulars before investing. MUTUAL FUND RETURNS ARE NOT GUARANTEED, THEIR VALUES CHANGE DAILY AND PAST PERFORMANCE MAY NOT BE REPEATED.

²Start date: January 2008

³BFund's benchmark is a 50:50 blend between returns on the Ghanaian equity market (measured by the GSE-CI) and the return on the 364-day Treasury Bill