

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: 20.73%; Fixed Income: 79.27% |
| Recommended holding period | At least 4 years |
| Total assets under management | GHC 124.08 million |
| Share price | GHC 0.9608 |
| 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 | ● ● ● ○ ○ Medium |

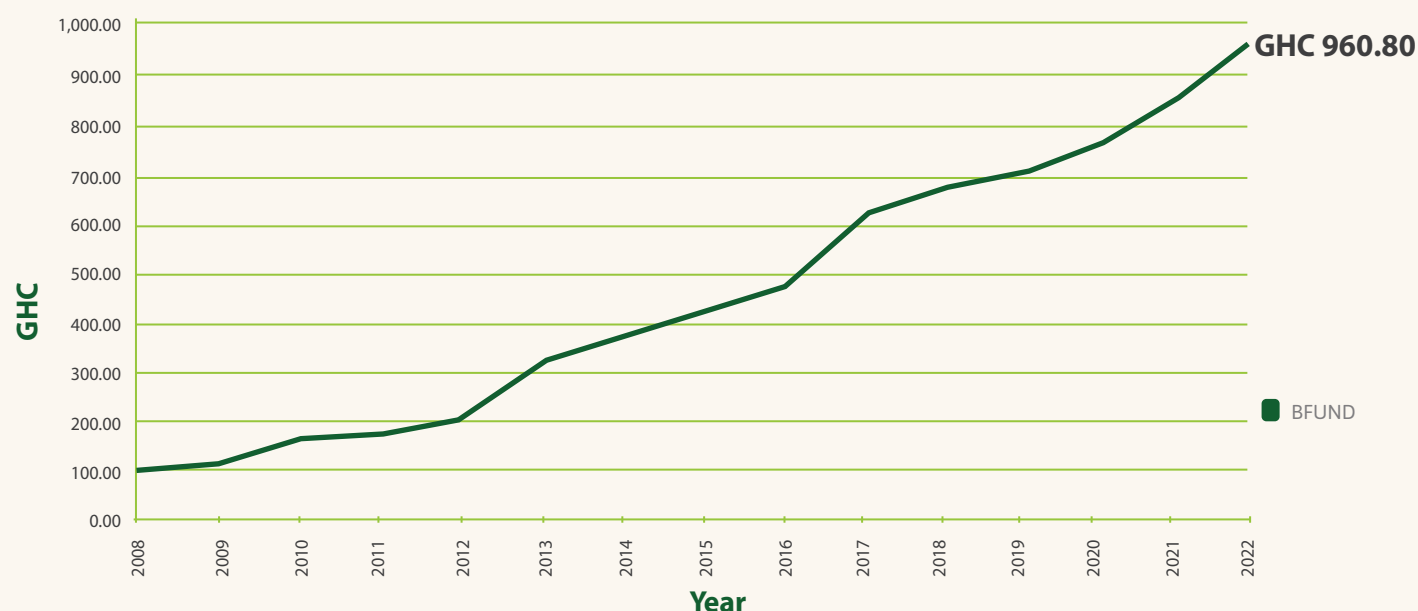
Who should invest in this Fund

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

Top 5 holdings

| Equity | % | Fixed income | % |
|---------------|------|---------------------------|------|
| Axis Pensions | 5.09 | 7-Year GOG Bond | 8.27 |
| EGL | 2.36 | 10-Year GOG Bond | 6.89 |
| MTNGH | 2.10 | 10-Year GOG Bond | 6.83 |
| GCB | 1.77 | 5-Year GOG Bond | 6.45 |
| SCB | 1.73 | 10-Year Daakye Trust Bond | 6.05 |

Growth of GHC 100 (From inception to September 30, 2022)



Compounded Annual Growth ¹ (As at September 30, 2022)

| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Life ² |
|------------------------------|-------|---------|----------|----------|--------|---------|---------|----------|-------------------|
| BFund | 8.96% | 0.63% | 3.22% | 5.93% | 13.64% | 13.95% | 11.77% | 18.51% | 16.60% |
| Benchmark³ | 2.55% | 0.29% | 1.92% | 1.19% | 3.57% | 11.03% | 9.28% | 14.03% | 15.07% |

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

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

Calendar Performance ⁴

| Year | YTD ⁵ | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------------------|------------------|--------|-------|-------|-------|--------|--------|--------|--------|--------|--------|-------|--------|--------|
| Return (%) | 8.96% | 25.81% | 5.69% | 7.06% | 7.48% | 30.91% | 11.92% | 13.08% | 16.31% | 53.89% | 16.79% | 7.33% | 37.71% | -4.61% |
| Year | 2008 | | | | | | | | | | | | | |
| Return (%) | 18.11% | | | | | | | | | | | | | |

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period from January 1 to September 30, 2022

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.