



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

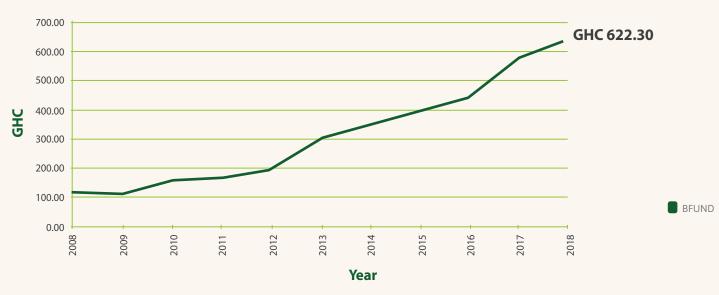
Fund category	Balanced fund				
Asset allocation	Equity: 27.46%; Fixed Income: 72.54%				
Recommended holding period	At least 4 years				
Total assets	GHC 84.442 million				
Share price	GHC 0.6223				
Start date	January 2008				
Minimum initial investment	GHC 50				
Minimum monthly contribution	GHC 10				
Risk /Return profile#	● ● ● ○ ○ Medium				

Who should invest in this Fund

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

#Risk/Return profile measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude towards price fluctuations. Investors should consult their financial investment advisor before making a decision as to whether this fund is a suitable investment option for them.

Growth of GHC 100 (From inception to June 30, 2018)



Compounded Annual Growth 1 (As at Jun 30, 2018)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
BFund	7.91%	-2.83%	-4.34%	7.91%	25.14%	17.67%	19.17%	19.07%
Benchmark ³	8.93%	-3.92%	-5.36%	9.56%	30.83%	13.39%	14.77%	17.67%

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	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Return (%)	7.91%	30.91%	11.92%	4.33%	28.80%	52.76%	16.34%	7.35%	34.94%	3.56%	18.11%

⁴For the period from January 1 to December 31 of each calendar year

⁵As at June 30, 2018

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 1 Year Government of Ghana note