

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: 31.24%; Fixed Income: 68.76%

Recommended holding period

At least 4 years

Total assets under management

GHC 127.35 million

Share price (Amortized)

GHC 1.1554

Share price (Mark-to-Market)

GHC 0.9254

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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Medium

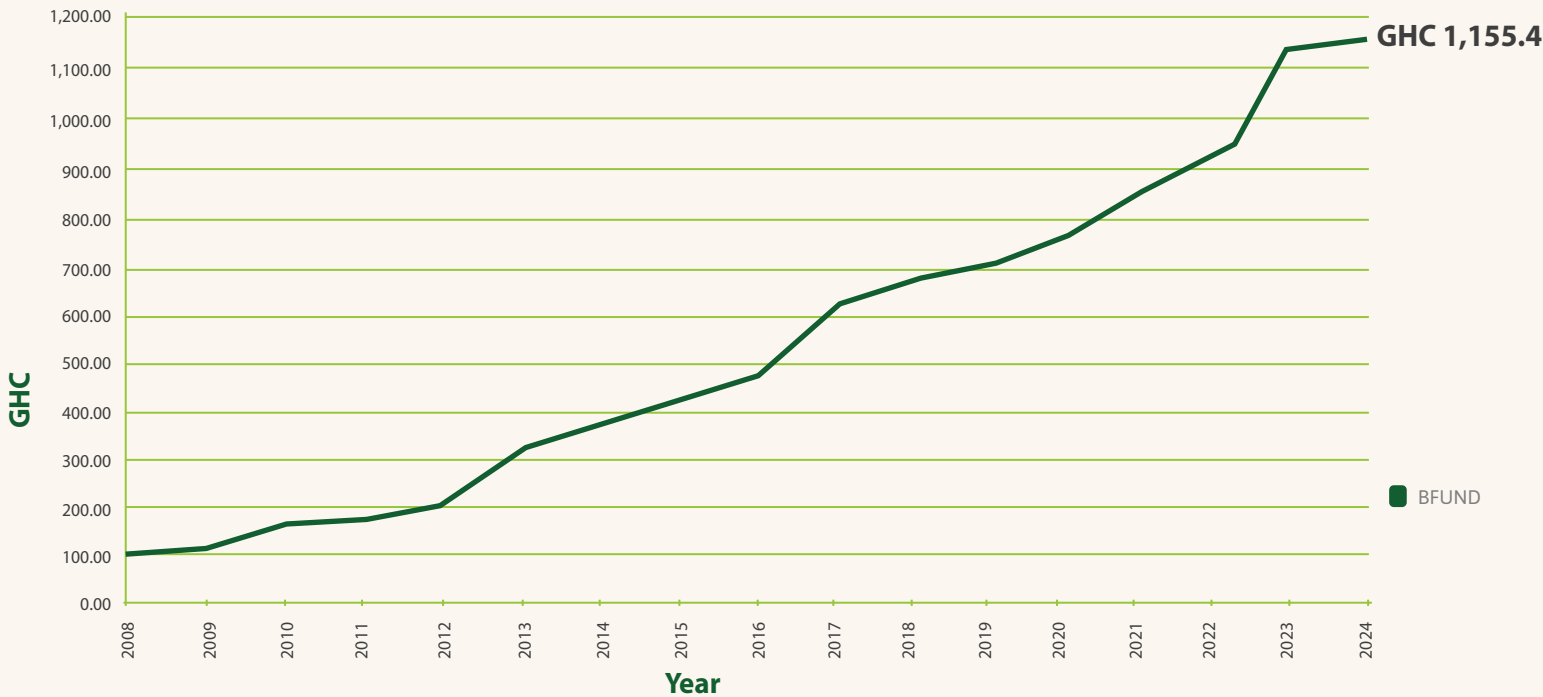
Who should invest in this Fund

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

Top 5 holdings

Equity	%	Fixed income	%
AXIS PENSIONS	6.19	4-Year GOG Bond	28.96
MTNGH	4.83	4-Year GOG Bond	26.07
TOTAL	3.60	5-Year BFS Bond	3.65
SOGEGH	3.16	91-Day Izwe Fixed Deposit	1.96
BOPP	2.60	182-Day Bayport Fixed Deposit	1.67

Growth of GHC 100 (From inception to February 29, 2024)



Compounded Annual Growth ¹ (As at February 29, 2024)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ²
BFund	1.71%	1.11%	3.18%	9.25%	17.39%	16.76%	12.97%	13.70%	16.37%
Benchmark ³	4.99%	2.95%	5.71%	11.24%	33.26%	19.67%	13.94%	11.92%	15.94%

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	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Return (%)	1.71%	14.63%	12.39%	25.81%	5.69%	7.06%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%	7.33%
Year	2010	2009	2008											
Return (%)	37.71%	-4.61%	18.11%											

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period January 1 to February 29, 2024

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.