



### 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.

### Who should invest

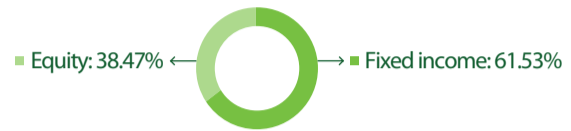
Individuals who want to invest for retirement or are looking for a diversified investment.

### Fund details

<b>Fund category</b>	Balanced fund
<b>Recommended holding period</b>	At least 4 years
<b>Total assets under management</b>	GHC 134.41 million
<b>Share price (Amortized)</b>	GHC 1.4610
<b>Share price (Mark-to-Market)</b>	GHC 1.2843*
<b>Start date</b>	January 2008
<b>Minimum investment</b>	GHC 50
<b>Minimum monthly contribution</b>	GHC 10
<b>Front load fees</b>	1% on each deposit
<b>Management fee (per annum)</b>	2.00%
<b>Risk profile</b>	● ● ● ○ ○ Medium

\*From January 2025, the Fund Fact Sheets will reflect the mark-to-market performance in line with the introduction of this valuation method.

### Asset Allocation



### Top holdings

Equity	%	Fixed income	%
MTNGH	8.98	4-Year GOG Bond	24.68
TOTAL	7.40	5-Year GOG Bond	22.72
AXIS PENSION	4.70	5-Year BFS Bond	2.23
GCB	3.58	365-Day Izwe Fixed Deposit	1.79
BOPP	2.73	365-Day Letshego Fixed Deposit	1.49

### Compounded Annual Growth<sup>1</sup> (As at April 30, 2025)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life <sup>2</sup>
<b>BFund</b>	16.36%	4.62%	17.24%	21.05%	34.77%	12.01%	14.21%	13.28%	15.89%
<b>Benchmark<sup>3</sup></b>	16.38%	-0.21%	11.08%	26.02%	46.20%	30.32%	24.02%	15.90%	18.00%

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

<sup>2</sup>Start date: January 2008

<sup>3</sup>BFund'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.

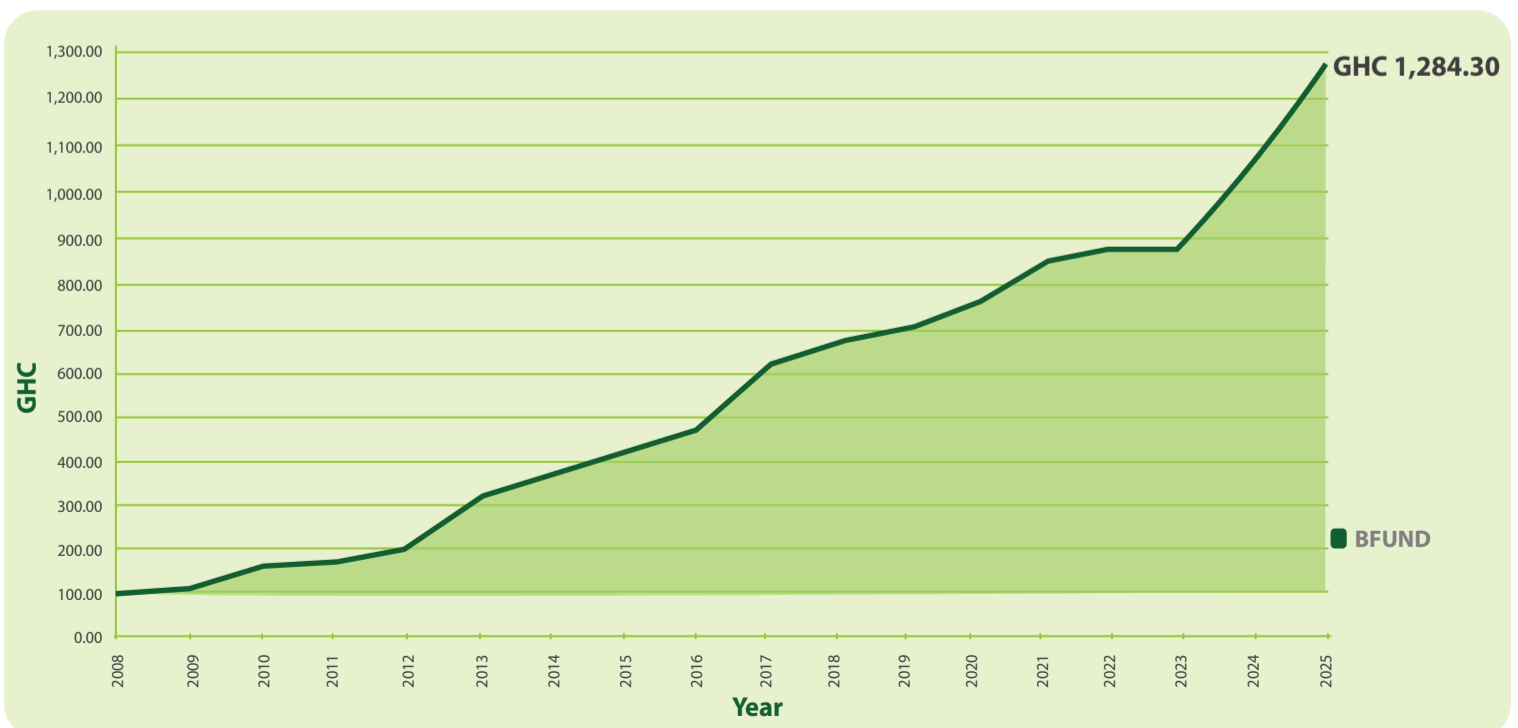
### Calendar Performance<sup>4</sup>

Year	YTD <sup>5</sup>	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
<b>Return (%)</b>	16.36%	23.24%	0.49%	1.67%	25.89%	5.69%	7.06%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%
Year	2011	2010	2009	2008										
<b>Return (%)</b>	7.33%	37.71%	-4.61%	18.11%										

<sup>4</sup>For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

<sup>5</sup>For the period from January 1 to April 30, 2025.

### Growth of GHC 100 (From inception to April 30, 2025)



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.