

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: 40%; Fixed income: 60%
Recommended holding period	At least 4 years
Total assets	GHS16.912 million
Share price	Bid Price (0.4038), Offer Price (0.4078)
Holdings	35 (Total securities); 11 (Equities)
Start date	January 2008
Risk /Return profile[#]	● ● ● ○ ○ Medium
Minimum initial investment	GHS 100
Minimum monthly contribution	GHS 10

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 suitable investment for them.

Growth of GHS 100 (From inception to February 29, 2016)



Compounded Annual Growth¹ (As at February 29, 2016)

	YTD	1 Year	3 Year	5 Year	Life ²
BFund	3.62%	10.96%	19.96%	20.01%	28.10%
Benchmark³	10.93%	5.70%	13.03%	16.16%	16.50%

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 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 GOG note. Equity returns do not account for reinvested dividends and as such is understated.

Calendar Performance⁴

Year	YTD ⁵	2015	2014	2013	2012	2011	2010	2009	2008
Return (%)	3.62%	4.33%	24.80%	52.76%	16.34%	7.35%	34.94%	-3.56%	18.10%

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

⁵As at February 29, 2016

Commissions, management fees and expenses may all be associated with mutual fund investments. Please read the scheme particulars before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.