

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

Asset allocation

Recommended holding period

Total assets under management

Share price (Amortized)

Share price (Marked-to-Market)

Start date

Minimum initial investment

Minimum monthly contribution

Front load fees

Management fee (per annum)

Risk profile

Balanced fund

Equity: 21.28%; Fixed Income: 78.72%

At least 4 years

GHC 119.51 million

GHC 1.0207

GHC 0.9576

January 2008

GHC 50

GHC 10

1% on each deposit

2.00%

● ● ● ○ ○

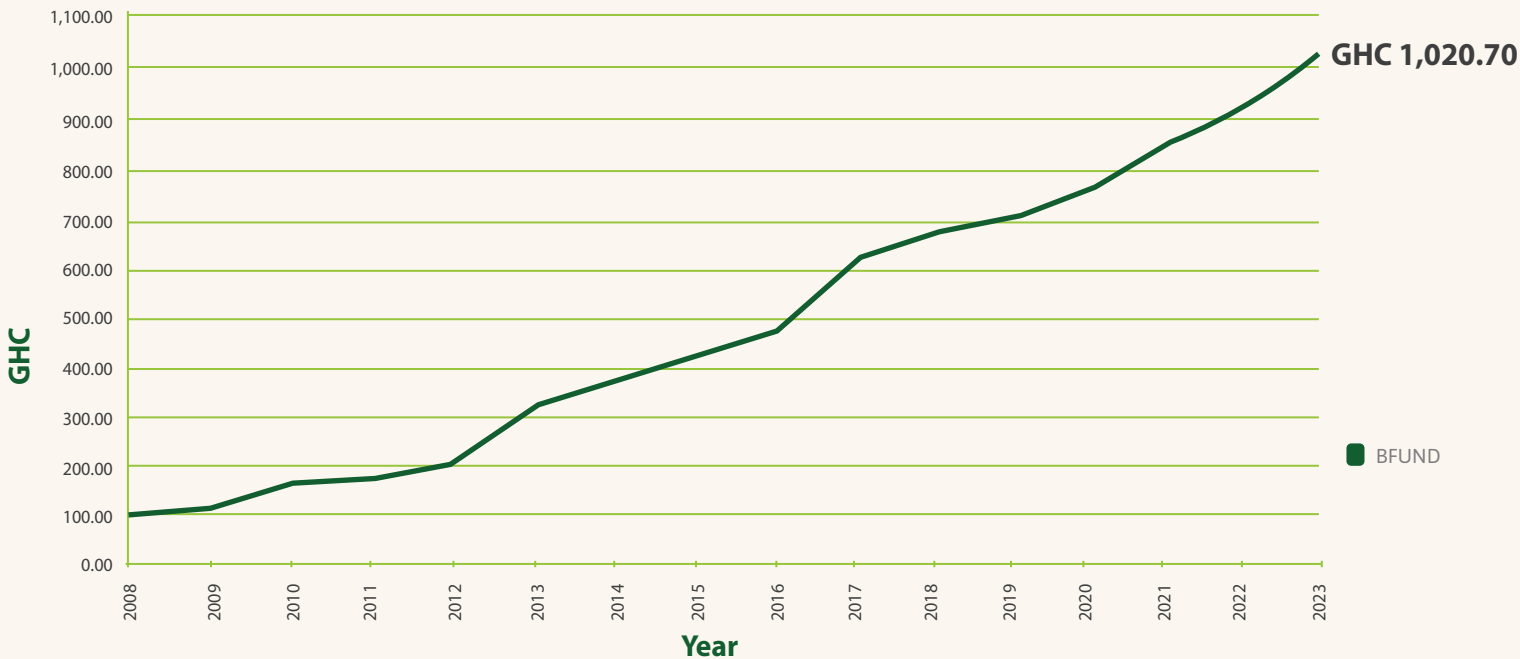
Medium

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	5.29	4-Year GOG Bond	34.39
MTNGH	3.89	5-Year GOG Bond	34.39
TOTAL	2.09	5-Year BFS Bond	2.51
EGL	1.85	5-Year AFB Bond	1.45
GCB	1.47	30-Day Absa Bank Fixed Deposit	1.26

Growth of GHC 100 (From inception to June 30, 2023)



Compounded Annual Growth ¹ (As at June 30, 2023)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ²
BFund	2.99%	1.53%	1.48%	2.99%	9.66%	16.05%	10.40%	14.70%	16.20%
Benchmark ³	15.00%	7.10%	4.59%	15.00%	20.59%	17.87%	9.71%	11.98%	15.49%

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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
Return (%)	2.99%	12.39%	25.81%	5.69%	7.06%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%	7.33%	37.71%
Year	2009	2008												
Return (%)	-4.61%	18.11%												

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period from January 1 to June 30, 2023

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.