



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: 36.75%; Fixed Income: 63.25%

Recommended holding period **Total assets under management** At least 4 years

Share price

GHC 53.01 million

GHC 0.6530

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

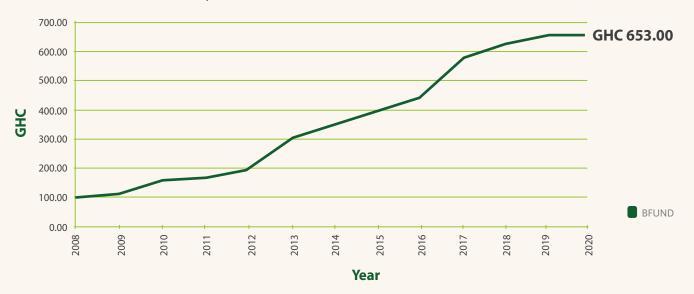
● ● ● ○ ○ Medium

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	11.92	10-Year GOG Bond	10.18						
EBG	3.88	10-Year GOG Bond	9.13						
SOGEGH	2.87	10-Year ESLA Bond	5.92						
GCB	2.64	365-Day IZWE Fixed Deposit	5.66						
SCB	2.48	5-Year BFS Bond	3.77						

Growth of GHC 100 (From inception to June 30, 2020)



Compounded Annual Growth 1 (As at June 30, 2020)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ²
BFund	-1.15%	-1.05%	-0.90%	-1.15%	0.93%	9.50%	11.33%	16.75%	16.23%
Benchmark ³	-3.57%	-0.36%	-3.90%	-3.57%	-1.51%	7.67%	7.21%	13.07%	14.79%

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	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Return (%)	-1.15%	7.22%	7.48%	30.91%	11.92%	13.08%	16.31%	53.89%	16.79%	7.33%	37.71%	-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, 2020

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.

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