



Investment objective

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Fund details

Fund type

Asset allocation

Recommended holding period

Total assets under management

Share price

Start date

Minimum investment

Minimum monthly contribution

Front load fees

Management fee (per annum)

Risk profile

Balanced fund

Equity: 0.00%; Fixed Income: 100.00%

At least 3 months

GHC 28.13 million

GHC 0.3234

October 2014

GHC 50

GHC 20

0.75% on each deposit

1.25%

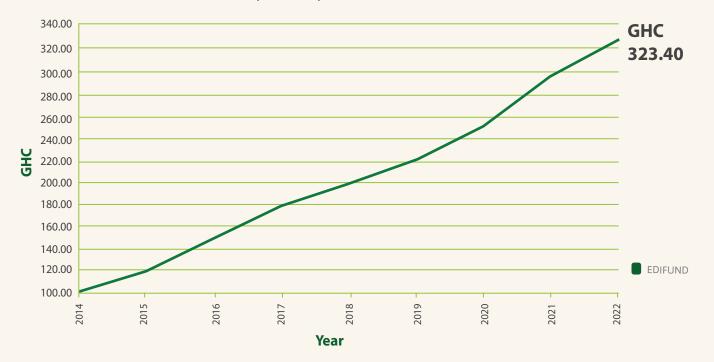
● ● ○ ○ ○ Low to medium

Who should invest in this Fund

Individuals who want to set aside money to fund the **short-term** educational needs of their wards or their personal educational needs.

Top 5 holdings								
Fixed income	%							
15-Year GOG Bond	10.43							
10-Year GOG Bond	10.22							
6-Year GOG Bond	5.72							
20-Year GOG Bond	5.50							
10-Year Daakye Trust Bond	5.39							

Tier 1: Growth of GHC 100 (From inception to April 30, 2022)



Compounded Annual Growth 1 (As at April 30, 2022)

		YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
	EdIFund, Tier 1	5.58%	1.35%	4.12%	8.63%	19.56%	15.85%	15.11%	16.94%
ı	Benchmark ³	5.74%	1.54%	4.37%	8.46%	16.61%	17.12%	16.48%	18.01%

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time ²Start date: October 2014

Calendar Performance 4

Year	YTD⁵	2021	2020	2019	2018	2017	2016	2015	20146
Return (%)	5.58%	19.98%	14.32%	11.44%	11.32%	19.30%	24.32%	18.52%	2.60%

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period from January 1 to April 30, 2022 ⁶For the period from October 2014 to December 2014

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.

³EdIFund Tier 1's benchmark is the average return on the 364-day Treasury Bill over these specified periods





Investment objective

Risk profile

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Fund details Fund type Balanced fund **Asset allocation** Equity: 15.31%; Fixed Income: 84.69% **Recommended holding period** At least 5 years GHC 38.36 million **Total assets under management Share price** GHC 0.2890 **Start date** October 2014 Minimum investment GHC 50 Minimum monthly contribution GHC 20 **Exit load fees** 5% (Year 1), 4% (Year 2), 3% (Year 3) 2% (Year 4), 1% (Year 5) Management fee (per annum) 2.00%

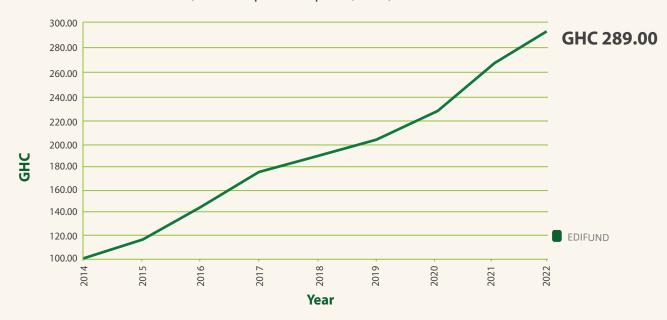
Who should invest in this Fund

Individuals who want to set aside money to fund the **long-term** educational needs of their wards or their personal educational needs.

Top 5 holdings							
Equity % Fixed income							
TOTAL	2.28	10-Year GOG Bond	7.16				
MTNGH	2.13	10-Year GOG Bond	6.05				
SOGEGH	1.95	15-Year GOG Bond	5.90				
GCB	1.79	15-Year GOG Bond	5.55				
EPACK	1.42	6-Year GOG Bond	5.53				

Tier 2: Growth of GHC 100 (From inception to April 30, 2022)

● ● O O Medium



Compounded Annual Growth 1 (As at April 30, 2022)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdlFund, Tier 2	4.11%	0.84%	2.81%	6.48%	19.22%	13.68%	13.49%	15.20%
Benchmark ³	2.04%	0.17%	1.53%	2.66%	11.99%	11.89%	12.79%	11.77%

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

³EdIFund Tier 2's benchmark from October 2014 to September 2017 was an 85:15 blend of the 1 Year GOG Note and the Ghanaian equity market (measured by the GSE-CI). Effective October 2017, the benchmark was adjusted to 60% of the 364-day treasury bill and 40% GSE-CI to reflect the fund utilizing its equity mandate.

Calendar Performance 4

Year	YTD⁵	2021	2020	2019	2018	2017	2016	2015	20146
Return (%)	4.11%	22.45%	11.76%	6.87%	8.32%	20.48%	21.70%	16.70%	2.40%

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

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²Start date: October 2014

⁵For the period from January 1 to April 30, 2022

⁶For the period from October 2014 to December 2014