

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 (Amortized)

Share price (Mark-to-Market)

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 25.22 million

GHC 0.3959

GHC 0.3217

October 2014

GHC 50

GHC 20

0.75% on each deposit

1.25%

● ● ○ ○ ○ Low to medium

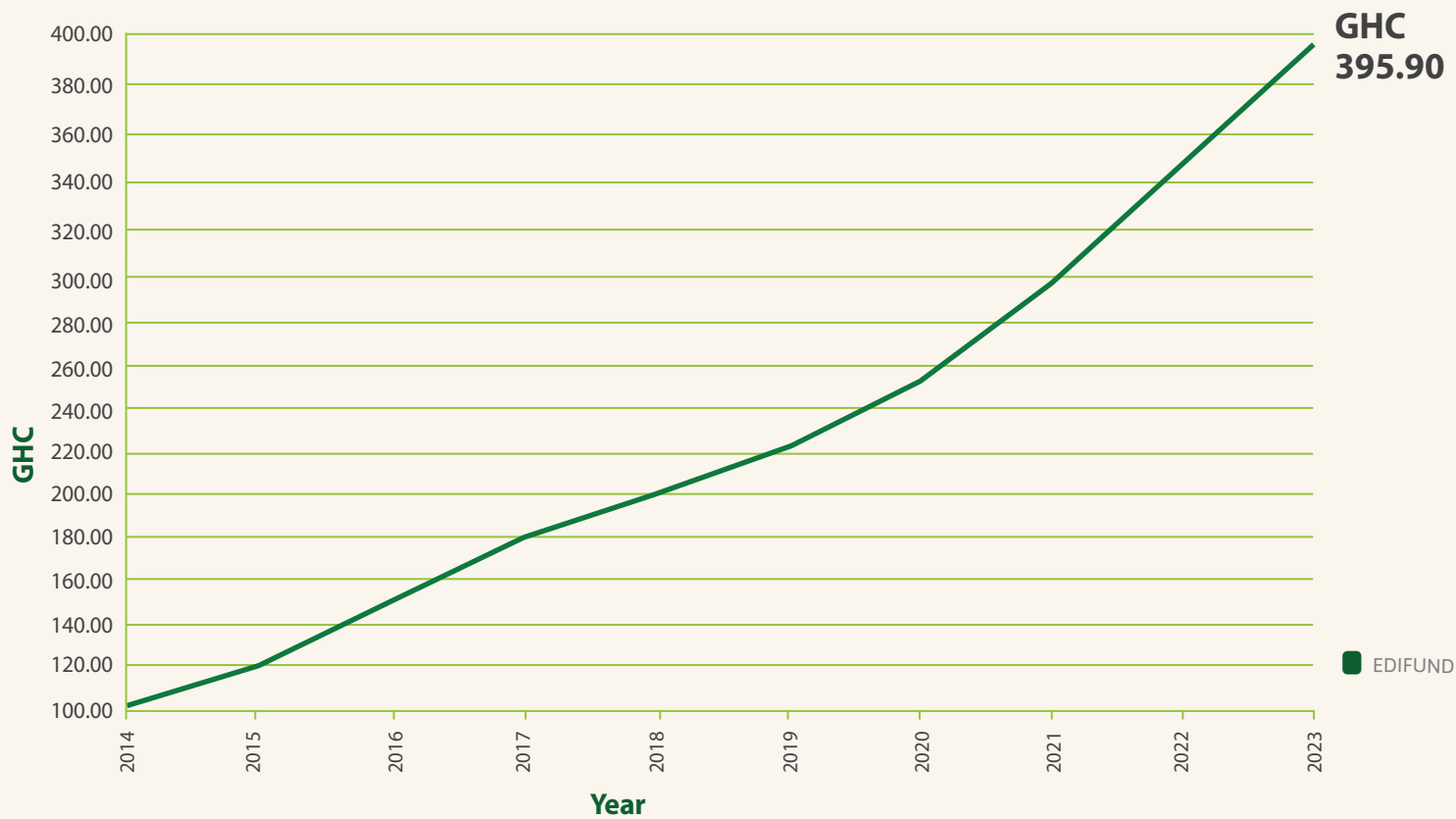
Who should invest in this Fund

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

Top holdings

Fixed income	%
4-Year GOG Bond	50.47
5-Year GOG Bond	49.53

Tier 1: Growth of GHC 100 (From inception to September 30, 2023)



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

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdiFund, Tier 1	9.41%	0.62%	1.98%	4.21%	14.19%	16.51%	15.27%	16.68%
Benchmark ³	22.80%	2.67%	7.69%	14.58%	31.37%	22.99%	20.73%	20.08%

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

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

Calendar Performance ⁴

Year	YTD ⁵	2022	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	9.41%	18.16%	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 September 30, 2023 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.

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	Balanced fund
Asset allocation	Equity: 18.51%; Fixed Income: 81.49%
Recommended holding period	At least 5 years
Total assets under management	GHC 39.71 million
Share price (Amortized)	GHC 0.3537
Share price (Mark-to-Market)	GHC 0.3041
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%
Risk profile	● ● ● ○ ○ Medium

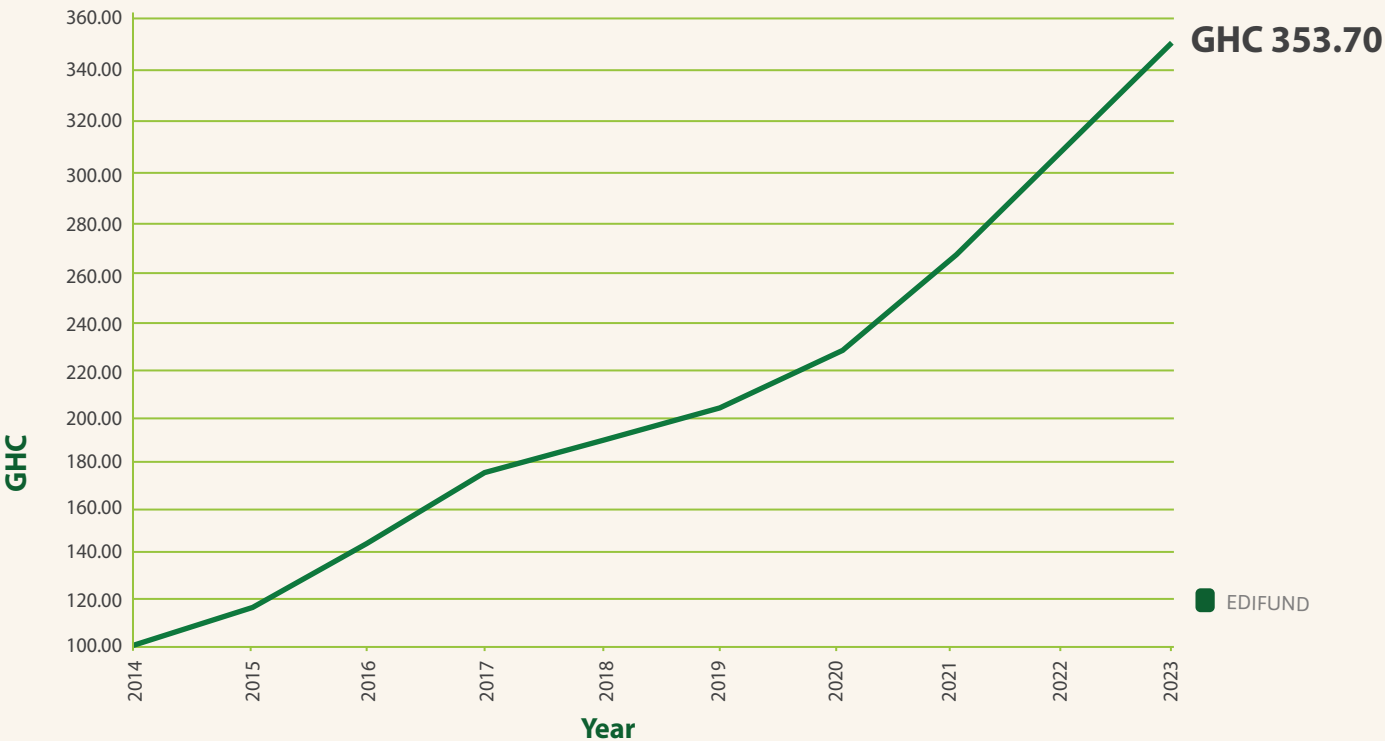
Who should invest in this Fund

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	4.62	4-Year GOG Bond	38.11
MTNGH	4.43	5-Year GOG Bond	36.40
SOGEGH	2.90	5-Year BFS Bond	2.73
EPACK	1.95	6-Year AFB Bond	1.67
GCB	1.38	7-Year AFB Bond	1.28

Tier 2: Growth of GHC 100 (From inception to September 30, 2023)



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

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdiFund, Tier 2	11.86%	1.72%	5.46%	7.38%	16.12%	17.56%	12.89%	15.21%
Benchmark ³	25.60%	2.74%	9.80%	14.97%	30.40%	21.62%	12.88%	13.62%

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
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	YTD ⁵	2022	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	11.86%	13.91%	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
⁵For the period from January 1 to September 30, 2023
⁶For the period from October 2014 to December 2014

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