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# **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: 0.58%; Fixed Income: 99.42%

At least 3 months

GHC 13.19 million

GHC 0.2371

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						
Equity	%	Fixed income	%			
Epack	0.58	3-Year GOG Bond	10.89			
		10-Year GOG Bond	9.48			
		5-Year GOG Bond	9.23			
		5-Year GOG Bond	8.46			
		10-Year GOG Bond	8.17			

### Tier 1: Growth of GHC 100 (From inception to May 31, 2020)



## Compounded Annual Growth 1 (As at May 31, 2020)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life <sup>2</sup>
EdlFund, Tier 1	6.13%	1.28%	3.67%	6.95%	12.80%	13.44%	16.56%	16.71%
Benchmark <sup>3</sup>	7.26%	1.39%	4.31%	8.76%	17.78%	16.44%	18.78%	19.50%

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

#### Calendar Performance 4

Year	YTD⁵	2019	2018	2017	2016	2015	2014 <sup>6</sup>
Return (%)	6.13%	11.44%	11.32%	19.30%	24.32%	18.52%	2.60%

For the period from January 1 to December 31 of each calendar year for the period from January 1 to May 31, 2020 For 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.

<sup>&</sup>lt;sup>3</sup>EdIFund Tier 1's benchmark is the average return on the 364-day Treasury Bill over these specified periods

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## **Investment objective**

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

# **Fund details**

**Fund type** Balanced fund

Equity: 15.50%; Fixed Income: 84.50% **Asset allocation** 

GHC 0.2087

5% (Year 1), 4% (Year 2), 3% (Year 3)

2% (Year 4), 1% (Year 5)

● ● O O Medium

GHC 50

Recommended holding period At least 5 years

GHC 23.94 million **Total assets under management** 

**Share price** 

October 2014 Start date

Minimum investment

GHC 20

Minimum monthly contribution

Management fee (per annum)

Risk profile

**Exit load fees** 

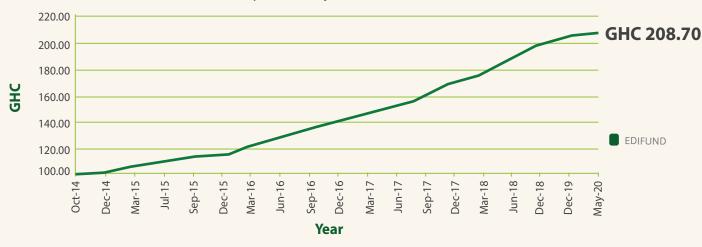
# Who should invest in this Fund

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	%				
EBG	1.89	5-Year GOG Bond	10.75				
SOGEGH	1.62	10-Year GOG Bond	6.79				
SCB	1.62	5-Year GOG Bond	5.62				
GCB	1.60	10-Year ESLA Bond	5.26				
EPACK	1.55	5-Year GOG Bond	3.38				

## Tier 2: Growth of GHC 100 (From inception to May 31, 2020)

2.00%



## Compounded Annual Growth 1 (As at May 31, 2020)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life <sup>2</sup>
EdlFund, Tier 2	2.25%	-0.05%	0.92%	3.47%	4.40%	10.26%	13.77%	14.08%
Benchmark <sup>3</sup>	-1.24%	-2.20%	-2.31%	1.57%	2.22%	10.01%	9.72%	10.59%

<sup>&</sup>lt;sup>1</sup>Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

<sup>3</sup>EdIFund 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	2019	2018	2017	2016	2015	2014 <sup>6</sup>
Return (%)	2.25%	6.87%	8.32%	20.48%	21.70%	16.70%	2.40%

<sup>&</sup>lt;sup>4</sup>For the period from January 1 to December 31 of each calendar year

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.

<sup>&</sup>lt;sup>5</sup>For the period from January 1 to May 31, 2020

<sup>&</sup>lt;sup>6</sup>For the period from October 2014 to December 2014