Databank Educational Investment Fund (EdIFund) Tier One (As at January 31, 2022)

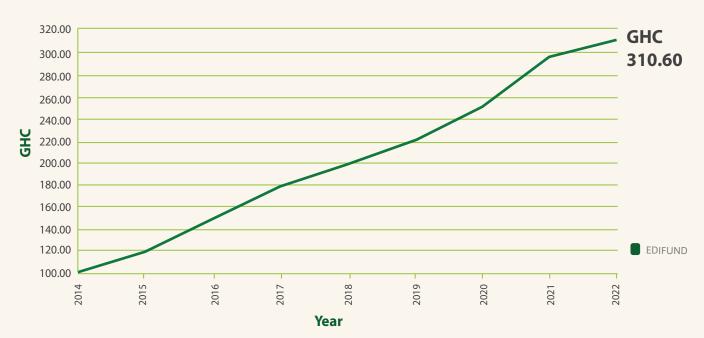


Investment objective

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

Fund details		Who should invest in this Fund				
Fund type Asset allocation Recommended holding period	Balanced fund Equity: 0.00%; Fixed Income: 100.00% At least 3 months	Individuals who want to set aside money to fund the short-term educational needs of their wards or their personal educational needs.				
Total assets under management	GHC 25.09 million					
Share price	GHC 0.3106	Top 5 holdings				
Start date	October 2014					
Minimum investment	GHC 50	Fixed income	%			
Minimum monthly contribution	GHC 20	15-Year GOG Bond	11.69			
Front load fees	0.75% on each deposit	10-Year GOG Bond	11.45			
		20-Year GOG Bond	6.16			
Management fee (per annum)	1.25%	10-Year Daakye Trust Bond	6.04			
Risk profile	• • • • • • Low to medium	10-Year GOG Bond	5.73			

Tier 1: Growth of GHC 100 (From inception to January 31, 2022)



Compounded Annual Growth¹ (As at January 31, 2022)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdlFund, Tier 1	1.40%	1.40%	4.33%	9.91%	20.02%	15.46%	15.32%	16.90%
Benchmark ³	1.39%	1.39%	4.12%	8.17%	16.44%	17.17%	16.56%	18.03%

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

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

Calendar Performance⁴

Year	YTD⁵	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	1.40%	15.04%	14.28%	11.87%	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 January 31, 2021 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: 16.24%; Fixed Income: 83.76%
Recommended holding period	At least 5 years
Total assets under management	GHC 36.55 million
Share price	GHC 0.2811
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

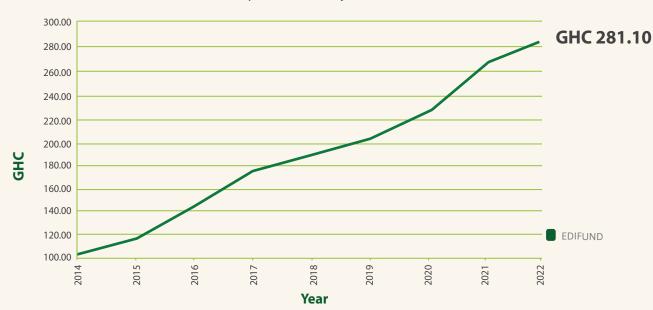
Who should invest in this Fund

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

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Top 5 holdings								
Equity	%	Fixed income	%					
MTNGH	2.48	10-Year GOG Bond	7.51					
TOTAL	2.41	10-Year GOG Bond	6.34					
SOGEGH	2.06	15-Year GOG Bond	6.19					
GCB	1.93	15-Year GOG Bond	5.82					
EPACK	1.42	6-Year GOG Bond	4.00					

Tier 2: Growth of GHC 100 (From inception to January 31, 2022)



Compounded Annual Growth¹ (As at January 31, 2022)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdlFund, Tie	2 1.26%	1.26%	3.57%	9.89%	21.95%	13.57%	13.94%	15.30%
Benchmark ³	0.51%	0.51%	1.11%	5.63%	24.46%	11.66%	13.64%	11.97%

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

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 Performance⁴

Year	YTD⁵	2021	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	1.26%	22.45%	11.07%	7.42%	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 January 31, 2022 ⁶For the period from October 2014 to December 2014

For the period from October 2014 to December 2014

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