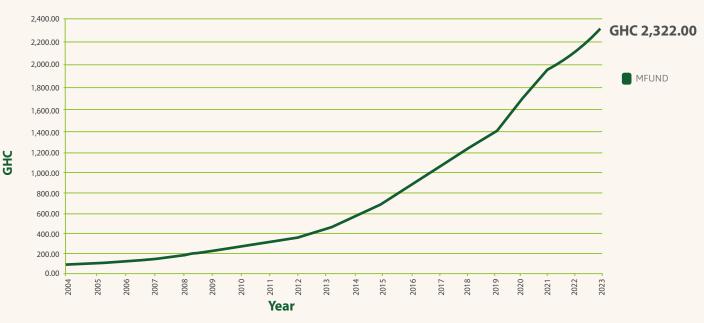


#### **Investment objective**

Focuses on providing opportunities for capital appreciation through a portfolio of high-yielding fixed-income instruments.

Fund details		Who should i	nvest in this Fund		
Fund type	Fixed-income fund	Clients looking	for competitive returns		
Asset allocation	100% Bonds through exposure to a portfolio				
Recommended holding period	1 year	high-yielding fix	ked-income securities.		
Total assets under management	GHC 1.04 billion				
Share price (Amortized)	GHC 2.3220	Tan balding			
Share price (Mark-to-market)	GHC 2.0894	Top holdings			
Start date	April 2004	Fixed income	%		
Minimum investment	GHC 50	4 - Year GOG Bond	53.28		
Minimum monthly contribution	GHC 10	5 - Year GOG Bond	44.24		
Front load fees	1% on each deposit				
Management fee (per annum)	1.25%				
Risk profile	• • • O O Medium				

# Growth of GHC 100 (From inception to August 31, 2023)



## Compounded Annual Growth<sup>1</sup> (As at August 31, 2023)

									(As at August 31, 2023)		
		YTD <sup>2</sup>	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life <sup>3</sup>	
	MFund	7.39%	0.69%	2.20%	7.01%	5.86%	14.30%	15.01%	18.63%	18.54%	<b>MFund:</b> 5.86%
	ivii uliu	7.3970	0.0970	2.2070	7.0170	5.0070	14.5070	15.0170	10.0570	10.5470	<b>364-Day T-Bill:</b> 31.23% <sup>4</sup>

<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>For the period from January 1 to August 31, 2023. <sup>3</sup>Start date: April 2004

<sup>4</sup>Average 364-day Treasury Bill rate over the past 12 months

# **Calendar Performance**<sup>5</sup>

Year	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
MFund	9.65%	19.82%	18.06%	15.57%	15.98%	20.55%	25.00%	21.94%	26.31%	22.11%	14.81%	12.18%	17.23%	28.06%	18.00%	11.99%	14.47%
Benchmark <sup>6</sup>	25.48%	16.46%	14.19%	14.70%	13.55%	14.11%	22.16%	22.90%	23.97%	21.94%	18.63%	10.69%	13.95%	25.39%	17.92%	9.91%	10.24%
Year	2005	<b>2004</b> 7															
MFund	16.86%	18.77%															
Benchmark <sup>7</sup>	15.45%	17.29%															

 $^{\rm 5}\mbox{For the period from January 1 to December 31 of each calendar year.}$ 

<sup>6</sup>MFund's benchmark from 2004 to 2019 was the average yield on the 91-day Treasury Bill. Effective January 2020, the benchmark was adjusted to the average yield on the 364-day Treasury Bill. <sup>7</sup>For the period from April 2004 to December 2004.

#### 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.

Year on year

SHEET

UND FAC

# Databank MFund Tier 2 (MFund 2)

(As at August 31, 2023)

# **Databank** Leadership

### **Investment objective**

To preserve investors' capital by investing in short-term money market instruments to offer competitive returns while meeting short-term liquidity needs.

# **Fund details**

Fund type	Money market
Asset allocation	100% Money market instruments
Recommended holding period	At least 3 months
Total assets under management	GHC 37.82 million
Share price	GHC 1.0831
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	

# Who should invest in this Fund

Individuals who are looking for a short-term investment that can offer competitive returns and easy access to their funds.

Top holdings	
Fixed income	%
60-Day UBA Fixed Deposit	37.01
60-Day Izwe Fixed Deposit	13.22
91-Day GTBank Fixed Deposit	9.25
50-Day Stanbic Bank Ghana Fixed Deposit	8.46
91-Day GTBank Fixed Deposit	5.29

# Compounded Annual Growth<sup>1</sup> (As at August 31, 2023)

	YTD <sup>2</sup>	1 Month	3 Months	6 Months
MFund	7.64%	1.15%	2.57%	6.44%

<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>For the period from January 1 to August 31, 2023

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.