



Made with
YOU
in MIND

Go for your unique goals
with our range of investment
solutions



Databank

Leadership



Invest for your short-to-medium-term needs

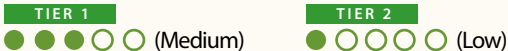
Investment Objective

To preserve investors' capital through investments in high-yielding, high-quality fixed-income and money market securities.

Fund Details

- TIER 1**
 - Asset Allocation:** 100% Fixed Income
 - Fund Type:** Fixed Income Fund
 - Front Load Charge:** 1%
 - Recommended holding period:** At least One (1) year
 - Minimum investment (lump sum):** GHC 50
 - Min. monthly contribution:** GHC 20
- TIER 2**
 - Asset Allocation:** 100% Money Market instruments
 - Fund Type:** Money Market Fund **Front Load Charge:** 1%
 - Recommended holding period:** At least three (3) months
 - Minimum investment (lump sum):** GHC 50
 - Min. monthly contribution:** GHC 20

Risk / Return Profile



Who should invest in this Fund

Individuals looking for a short-to-medium-term investment that can offer competitive returns.

Why invest today

Investing is not only about long-term plans – your **short and medium-term goals** are equally important. After all, financial independence is about having the money to do what you need to do without taking on unnecessary debt. MFund gears you toward financial independence by offering you competitive returns and protection of your investment.

Benefits

- Peace of mind knowing your short and medium-term needs are covered
- Easy access to your funds (MFund Tier 2)
- Proven investment expertise

Remember...

Until further notice, ALL DEPOSITS into MFund will go into Tier 2. No new deposits will be accepted into Tier 1. All existing investments remain in MFund Tier 1. Withdrawals can be done from Tier 1 or Tier 2.

Mutual fund returns are not guaranteed



Arkfund

Invest with your values in mind

Investment Objective

To aid socially responsible investors in achieving capital growth by aligning their risk-return preferences with their values.

Fund Details

Asset Allocation: 35% Equity 65% Fixed Income

Fund Type: Balanced Fund

Front Load Charge: 1% on every deposit

Recommended holding period: At least 4 years

Minimum investment (lump sum): GHC 50

Min. monthly contribution: GHC 20

Risk / Return Profile

● ● ● ○ ○ (Medium)

Who should invest in this Fund

Individuals who are looking for a low-risk investment that offers growth and is also aligned with their ethical, social and environmental values.

Why invest today

Ethical investing has a large emotional component. Investment decisions are affected by the investor's personal beliefs embedded in social, religious, environmental or health principles. These individuals are aware of the effects of socially irresponsible companies and therefore don't invest in companies that damage the environment, manufacture or sell arms, exploit people/animals or promote gambling, to name a few. They are prepared to balance making a return on their money with concern and respect for wider social and environmental issues.

Benefits

- Ability to grow your money without compromising your values (Ethical investment alternative)
- Opportunity to make a difference in society
- Proven investment expertise

Remember...

ArkFund is a balanced fund that allows you to align your investment choices with your life values.



Invest towards the retirement you want

Investment Objective

To balance the investors' risk-return expectations by investing in a combination of equity and fixed-income securities in order to realize sustainable growth in capital over the medium to long term.

Fund Details

Asset Allocation: 50% Equity 50% Fixed Income

Fund Type: Balanced Fund

Front Load Charge: 1% on every deposit

Recommended holding period: At least 4 years

Minimum investment (lump sum): GHC 50

Min. monthly contribution: GHC 20

Risk / Return Profile

● ● ● ○ ○ (Medium)

Who should invest in this Fund

Individuals who want to invest for retirement or are looking for a diversified investment.

Why invest today

Retirement is not top-of-mind for many Ghanaians. Many people are weighed down by their current expenditures, so thinking about planning toward retirement is a real "pain." Many people rely on their savings or their children to take care of them during retirement. Upon retirement, these individuals could see an even higher increase in living expenses, when compared with their working years, if they have not properly planned ahead.

Benefits

- Balanced approach to investing
- Core fund for portfolio diversification
- Proven investment expertise

Remember...

BFund gives you the best of both worlds for your investments. With BFund, you get the stability and security of a money market investment plus the potential for higher returns that come with equity investments.

Mutual fund returns are not guaranteed

EdIfund

Invest in education

Investment Objective

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

Fund Details

TIER 1

Asset Allocation: Equity: 30%, Fixed income: 70%
Fund Type: Balanced Fund **Front Load Charge:** 0.75%
Recommended holding period: At least 3 months
Minimum investment (lump sum): GHC 50
Min. monthly contribution: GHC 20

TIER 2

Asset Allocation: Equity: 40%, Fixed income: 60%
Fund Type: Balanced Fund
Exit Load Charge: 5% (Yr1), 4% (Yr2), 3% (Yr3), 2%(Yr4), 1% (Yr5)
Recommended holding period: At least 5 years
Minimum investment (lump sum): GHC 50
Min. monthly contribution: GHC 20

Risk / Return Profile

● ● ● ○ ○ (Medium)

Who should invest in this Fund

Individuals who want to set aside money to fund educational needs.

Why invest today

Every parent wants their child to have the best **education** possible. We recognize that quality education is key to a great future. However, putting money aside for education is often crowded out by more immediate, day-to-day expenses. Many parents also underestimate the cost of quality education, and are therefore not adequately investing towards it. If proper plans are not made, the dream of quality education may remain only that – a dream. We believe quality education can be achievable.

Benefits

- Peace of mind knowing your education needs are being taken care of
- Protection of your investment in the case of death or permanent disability
- Proven investment expertise

Remember...

EdIfund's innovative two-tier structure offers you the complete package when investing for education: A short-term investment component (Tier 1) for current and recurring educational needs, a long-term investment component (Tier 2) for future educational needs, and a built-in Life and Total Permanent Disability insurance cover to protect your investment in the event of tragedy.



Epack

Invest for significant growth

Investment Objective

To realize significant returns on investors' capital over the long term, through investments in listed pan-African equities with high growth potential.

Fund Details

Asset Allocation: Equity: 80%, Fixed Income: 20%

Fund Type: Equity Fund

Exit Load Charge: 3% (Yr 1), 2% (Yr 2), 1% (Yr 3)

Recommended holding period: At least 5 years

Minimum investment (lump sum): GHC 50

Min. monthly contribution: GHC 20

Risk / Return Profile

● ● ● ● ● (High)

Who should invest in this Fund

Individuals who have a high risk tolerance and are looking for an investment that offers high growth potential over the long term.

Why invest today

Epack is a mutual fund that appeals to many different types of people across all age and income groups, with a variety of financial goals. The common thread, however, is that these investors are looking for an investment that will provide significant returns on their investments as they work towards a particular long-term goal (e.g., buying real estate, car, etc.). They are willing to take on more risk to achieve higher returns, and therefore rest easy in the midst of short-term fluctuations in their investments.

Benefits

- Exposure to top-performing companies across Africa
- Demonstrated long-term track record
- Proven investment expertise

Remember...

Epack offers you significant growth through its pan-African mandate by going beyond the borders of Ghana to invest in blue-chip companies across Africa.

Mutual fund returns are not guaranteed



Reasons to invest with Databank

- 1 Proudly Ghanaian:** Databank was founded in 1990 by Ghanaians, and even though the leadership has changed, it continues to rest on the shoulders of “home-grown” Ghanaians. Although our vision is to reach all of Africa, our Ghanaian roots give us insight into how to best meet the investment needs of Ghanaians.
- 2 Choice:** Databank offers you more choice than any other investment firm in Ghana. Through Databank, you can purchase **mutual funds** (ArkFund, BFund, EdIFund, Epack and MFund), **Treasury bills** or **shares**. We can also provide **customized financial solutions** or help you manage your **pension** or **institutional funds**. You can also partner with Databank for **Corporate Advisory** transactions or to get the latest from our **Research** team.
- 3 Leadership:** Leadership is core to everything we do and is demonstrated in the investment products we offer, the research we provide and the decisions we make.
- 4 Innovation:** At Databank, we’re constantly innovating and thinking of ways to help you achieve financial independence – whether you’re an individual or company.
- 5 Portfolio management approach:** We manage your investments as if it were our own. In fact, our fund managers personally invest in the funds they manage. Moreover, investment decisions are backed by research and relevant data to identify unique investment ideas that we believe will provide you - the investor - with attractive and sustainable returns over time.

What you need to open a Databank Mutual Fund account

- 1 **Valid photo ID** (Ghana card)
- 2 1 passport size **photograph**
- 3 A completed **mutual fund application form** (available at any of our branch offices or at www.databankgroup.com)
- 4 Amount of **money** to be invested
- 5 **Proof of address** (e.g., electricity bill, water bill, GPS address, tenancy agreement)
- 6 Birth Certificate, Passport, NHIS card of minor **(for ITF Account)**

Where you can open a Databank mutual fund account



Databank branches – 11 physical locations across Ghana.



Online at www.databankgroup.com. Visit the Digital Services tab.



***6100#** – select menu item #1.



Databank mobile app – available on Google Play Store or the App Store.



Speak to a licensed financial advisor before you start investing to know which product best suits you.



Ways to invest with Databank



Databank locations

across Ghana



Partner Bank branches

(Absa, Access Bank, CBG, Fidelity, GCB, GTBank, UBA, Zenith)



Online platforms for Visa & Mastercard



Mobile money shortcodes

*6100# (MTN and Telecel users only)
*737*100#, *790*100#, *422*400#, *924*16#



Databank Mobile app



Crossed cheque

payable to the name of the specific mutual fund (can be post-dated or current)



Direct debit

for those who want to do periodic deposits



Bank Transfer

from inside or outside of Ghana

Make deposits yourself. Any deposit given to a third party or a Databank staff member on your behalf is done at your own risk. Databank will not be held liable if the money does not reflect in your account. **Please ensure you get an official stamped receipt for any deposit you make.**



**Invest
smarter,
not harder.**

Set up an **automated investing plan** and build your investment without the stress.

Sign up today



bit.ly/mydirectdebit

or at any Databank branch

Databank branches

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