



Understanding equities...

Investing in Epack

What you should know about equities

The Ghanaian investment market makes available a number of investment options, which include equities, money market instruments and fixed-income investments. For some investors, money market instruments and fixed-income investments are the only way to go. This is because money market instruments and fixed-income investments are geared towards investors with a shorter time frame to invest or those who are not comfortable with a lot of volatility in their investments. The trade-off for this added stability is that the returns are generally lower than equity investments. Historically, equity investments are the best performing asset class over the long term, irrespective of which country you live in.

For many people, however, investing in equities appears complicated, but this is not the case. Investing in equities simply means buying shares directly from a stock exchange or investing in an equity mutual fund. If you decide to go to the stock market directly to buy shares, you must clearly understand how the stock market works as well as gather enough information about the companies you choose to invest in. However, if you want to avoid the hassle of personally monitoring the stock market, or reviewing financial reports of companies you are considering investing in, then an equity mutual fund will serve as a convenient option for you.

Who should invest in equities

To enjoy your investments in equities, you must have two key traits. First of all, you need to think long term (i.e., having a time horizon of five years or more). Secondly, you must be comfortable with fluctuations in the stock market and, ultimately, the value of your investment. With these two in hand, you are ready to start investing in equities. The next step is then to decide which equity investment is best for you.

Why Epack is the best equity investment in Ghana

Databank Epack Investment Fund (Epack) is Ghana's first and best-performing equity fund over the long term. Over the last 23 years, Epack has helped many Ghanaians achieve their dreams of building homes, starting or growing their business, seeing their children through the university and much more. Here are three key attributes to Epack's success story:

#1: Epack goes where other mutual funds in Ghana can't (or don't)

Through Epack's country allocation, your money is not only invested in stocks within Ghana, but also in South Africa, Uganda, Nigeria, Egypt, Mauritius, BVRM, Tanzania, Kenya and Malawi. This pan-African approach has been instrumental in helping Epack to outperform the Ghana Stock Exchange (GSE) more than 70% of the time since the Fund's inception in 1996 (see corresponding table for annual performance of both Epack and the GSE).

Annual performance for Epack and the GSE (1996 to 2017)

YTD	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
EPACK	-2.00%	82.00%	123.00%	-3.00%	20.00%	50.81%	69.90%	137.00%	60.75%	-4.35%	32.22%
GSE	13.82%	41.85%	69.69%	-15.22%	16.55%	11.42%	45.96%	154.67%	91.33%	-29.72%	5.21%

YTD	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
EPACK	51.00%	-3.68%	-5.11%	33.36%	-12.21%	17.37%	83.95%	39.58%	0.65%	-6.20%	35.56%	-5.25%
GSE	31.21%	58.16%	-46.58%	32.25%	-3.10%	23.81%	78.81%	5.40%	-11.77%	-15.33%	52.73%	-0.29%

The returns highlighted by the brown boxes indicate the years Epack outperformed the GSE.

With Epack, you can feel confident knowing that the performance of your investment is secure even if the GSE underperforms.

#2: Epack has a demonstrated long-term track record

Since inception in 1996, Epack has shown an unbeatable long-term track record. If someone told you that a one-time investment of GHC 100 made in October 1996 would grow to over GHC 31,000 by September 2019, would you have believed? This is actually what has happened with Epack (See graph below). While past performance is no guarantee of future performance, Epack has clearly demonstrated its ability to provide you with significant growth over the long term.

Growth of GHC 100 (From inception to September 30, 2019)



#3: Epack has over 20 years of proven investment expertise

Epack is backed by Databank's 29+ year track record of successfully managing people's money through mutual funds, equity and fixed-income investments. The Fund Managers use a team approach in discussing and debating ideas to ensure that every investment decision is in your best interest and will yield the greatest return on the Fund. Additionally, Epack's fund managers have a vested interest in ensuring Epack performs well, because they are Epack investors, just like you.

What you can do to get started

At Databank, we have a variety of investment products to meet your financial goals based on your risk tolerance and investment objective. To start investing in Epack is as easy as 1-2-3.

Getting started:

1. **Visit** a Databank office near you – you've got 19 locations to choose from (call 0302 610610 or send an email to info@databankgroup.com for more information)
2. **Complete** the Databank mutual fund application form
3. **Start** investing with as little as GHC 50 – you can continue to top-up your investments via mobile money (*6100# or *713*100# or *737*100#), Visa/MasterCard through our online platform (www.databankgroup.com), or by visiting any Databank branch or partner bank (Access, Barclays, Fidelity, GCB Bank, GTBank, UBA, Zenith)