

## Investment objective

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

## Fund details

Databank Educational Investment Fund, Tier 1	
<b>Fund type</b>	Balanced fund
<b>Asset allocation</b>	Equity: 4.55%; Fixed Income: 95.45%
<b>Recommended holding period</b>	At least 3 months
<b>Total assets</b>	GHC 10.96 million
<b>Share price</b>	GHC 0.2102
<b>Start date</b>	October 2014
<b>Minimum investment</b>	GHC 50
<b>Minimum monthly contribution</b>	GHC 20
<b>Front load fees</b>	0.75% on each deposit
<b>Risk /Return profile<sup>†</sup></b>	● ● ○ ○ ○ 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.

#Risk/Return profile measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude towards price fluctuations. Investors should consult their financial investment advisor before making a decision as to whether this fund is a suitable investment option for them.

## Tier 1: Growth of GHC 100 (From inception to May 31, 2019)



## Compounded Annual Growth<sup>1</sup> (As at May 31, 2019)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	Life <sup>2</sup>
<b>EdiFund, Tier 1</b>	4.68%	1.05%	2.94%	5.96%	11.57%	16.83%	17.60%
<b>Benchmark<sup>3</sup></b>	5.92%	1.50%	4.51%	8.72%	16.19%	17.45%	19.85%

<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

<sup>3</sup>EdiFund'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<sup>4</sup>

Year	YTD <sup>5</sup>	2018	2017	2016	2015	2014 <sup>6</sup>
<b>Return (%)</b>	4.68%	11.32%	20.48%	21.70%	16.70%	2.40%

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

<sup>5</sup>For the period from January 1 to May 31, 2019

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

**Commissions, management fees and 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 FREQUENTLY 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

Databank Educational Investment Fund, Tier 2	
Fund type	Balanced fund
Asset allocation	Equity: 22.01%; Fixed Income: 77.99%
Recommended holding period	At least 5 years
Total assets	GHC 21.91 million
Share price	GHC 0.1999
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)
Risk /Return 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.

#Risk/Return profile measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude towards price fluctuations. Investors should consult their financial investment advisor before making a decision as to whether this fund is a suitable investment option for them.

## Tier 2: Growth of GHC 100 (From inception to May 31, 2019)



## Compounded Annual Growth<sup>1</sup> (As at May 31, 2019)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	Life <sup>2</sup>
EdiFund, Tier 2	5.27%	1.61%	2.51%	4.84%	1.83%	16.05%	16.31%
Benchmark <sup>3</sup>	1.82%	2.12%	2.42%	2.67%	0.79%	15.22%	12.70%

<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

<sup>3</sup>EdiFund's benchmark is the return on the 364-Day Treasury Bill.

## Calendar Performance<sup>4</sup>

Year	YTD <sup>5</sup>	2018	2017	2016	2015	2014 <sup>6</sup>
Return (%)	5.27%	8.32%	20.48%	21.70%	18.52%	2.60%

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

<sup>5</sup>For the period from January 1 to May 31, 2019

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

**Commissions, management fees and 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 FREQUENTLY AND PAST PERFORMANCE MAY NOT BE REPEATED.**