

# Databank MFund (MFUND)

(As at January 31 2021)

## Investment objective

To preserve investors' capital through investments in high-yielding, high-quality money market and fixed-income securities, while simultaneously providing short-term liquidity needs.

### Fund details

<b>Fund type</b>	Fixed-income fund
<b>Asset allocation</b>	Money market securities: 14.76%; Bonds: 85.24%
<b>Recommended holding period</b>	At least 3 months
<b>Total assets under management</b>	GHC 832.83 million
<b>Share price</b>	GHC 1.6686
<b>Start date</b>	April 2004
<b>Minimum investment</b>	GHC 50
<b>Minimum monthly contribution</b>	GHC 10
<b>Front load fees</b>	1% on each deposit
<b>Management fee (per annum)</b>	1.5%
<b>Risk profile</b>	● ○ ○ ○ ○ Low

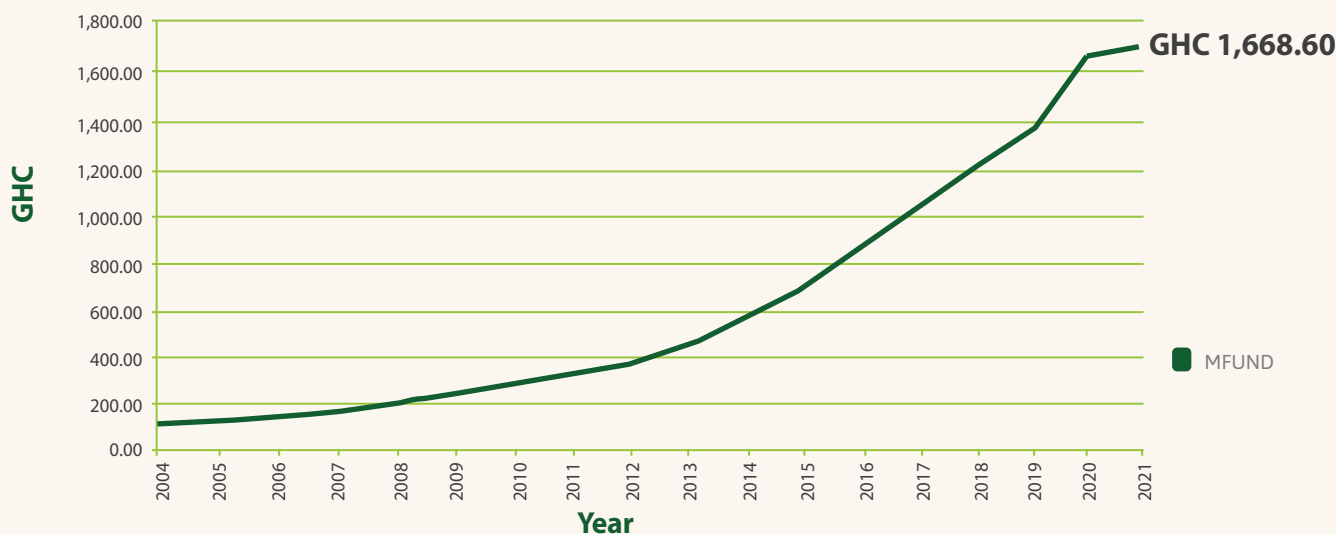
### Who should invest in this Fund

Individuals who are looking for a short-term investment that offers better returns than a savings account.

### Top 5 holdings

Fixed income	%
10-Year GOG Bond	13.70
10-Year GOG Bond	9.74
6-Year GOG Bond	6.83
5-Year GOG Bond	6.56
5-Year GOG Bond	6.05

### Growth of GHC 100 (From inception to January 31, 2021)



### Compounded Annual Growth<sup>1</sup> (As at January 31, 2021)

	YTD <sup>2</sup>	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life <sup>3</sup>
<b>MFund</b>	1.39%	1.39%	4.22%	9.05%	18.27%	16.53%	18.61%	18.97%	18.23%

### Year on year

(As at January 31, 2020)

<b>MFund: 18.27%</b>
<b>364-Day T-Bill: 17.07%<sup>4</sup></b>

<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 January 31, 2021. <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	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004 <sup>6</sup>
MFund	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%	16.86%	18.77%
Benchmark <sup>7</sup>	17.14%	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%	15.45%	17.29%

<sup>5</sup>For the period from January 1 to December 31 of each calendar year. <sup>6</sup>For the period from April 2004 to December 2004.

<sup>7</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.

**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.**