

## Investment objective

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

### Fund details

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| <b>Fund category</b>                 | Balanced fund                        |
| <b>Asset allocation</b>              | Equity: 32.05%; Fixed Income: 67.95% |
| <b>Recommended holding period</b>    | At least 4 years                     |
| <b>Total assets under management</b> | GHC 129.84 million                   |
| <b>Share price (Amortized)</b>       | GHC 1.1832                           |
| <b>Share price (Mark-to-Market)</b>  | GHC 0.9530                           |
| <b>Start date</b>                    | January 2008                         |
| <b>Minimum initial 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>    | 2.00%                                |
| <b>Risk profile</b>                  | ● ● ● ○ ○ Medium                     |

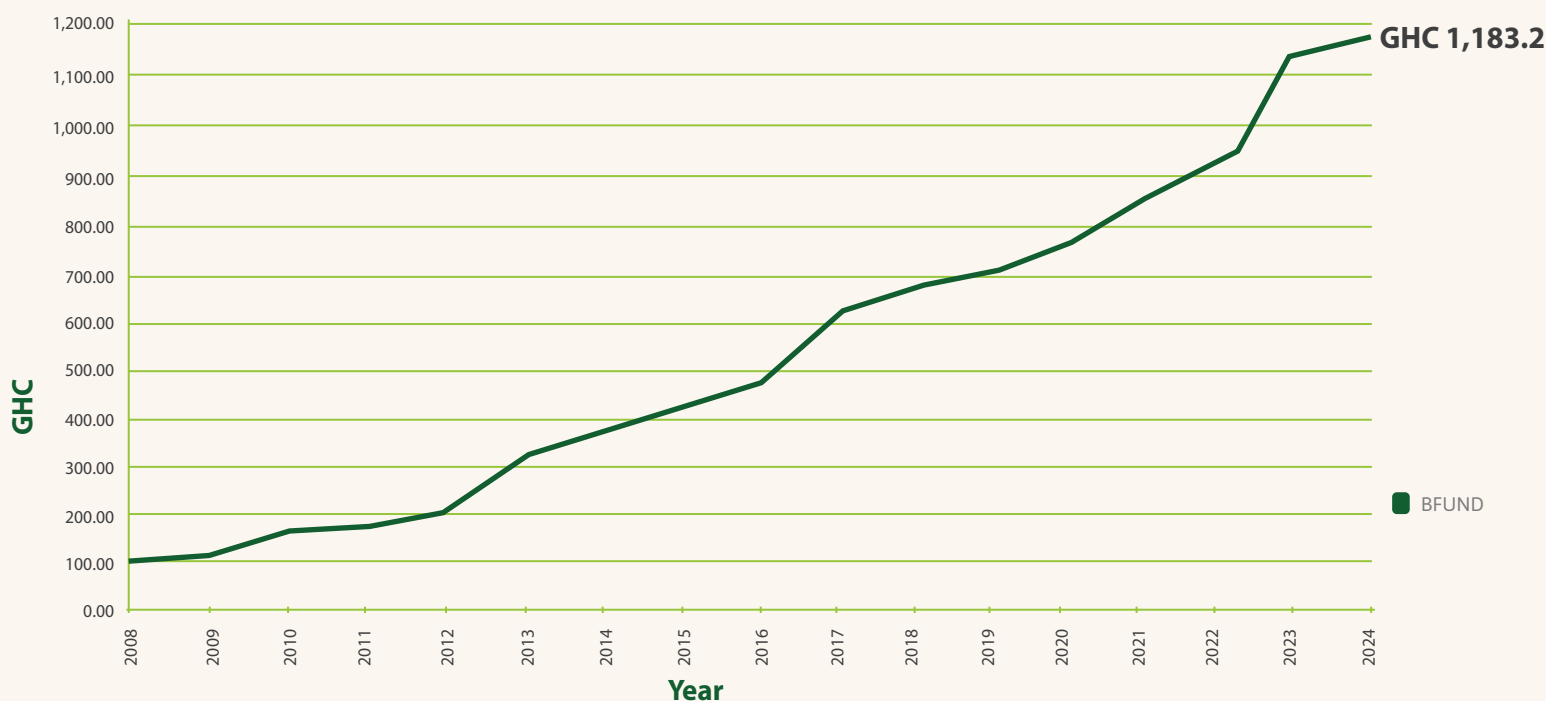
### Who should invest in this Fund

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

### Top 5 holdings

| Equity        | %    | Fixed income                  | %     |
|---------------|------|-------------------------------|-------|
| AXIS PENSIONS | 6.04 | 5-Year GOG Bond               | 28.03 |
| MTNGH         | 5.89 | 4-Year GOG Bond               | 25.73 |
| TOTAL         | 3.52 | 5-Year BFS Bond               | 3.56  |
| SOGEGH        | 3.08 | 91-Day Izwe Fixed Deposit     | 1.91  |
| BOPP          | 2.55 | 182-Day Bayport Fixed Deposit | 1.63  |

## Growth of GHC 100 (From inception to April 30, 2024)



## Compounded Annual Growth <sup>1</sup> (As at April 30, 2024)

|                              | YTD    | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Life <sup>2</sup> |
|------------------------------|--------|---------|----------|----------|--------|---------|---------|----------|-------------------|
| <b>BFund</b>                 | 4.16%  | 1.42%   | 3.54%    | 7.23%    | 17.16% | 16.30%  | 13.47%  | 14.06%   | 16.35%            |
| <b>Benchmark<sup>3</sup></b> | 13.95% | 4.53%   | 11.82%   | 16.79%   | 32.61% | 19.38%  | 15.79%  | 12.98%   | 16.37%            |

<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: January 2008

<sup>3</sup>BFund's benchmark is a 50:50 blend between returns on the Ghanaian equity market (measured by the GSE-CI) and the return on the 364-day Treasury Bill

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

| Year              | YTD <sup>5</sup> | 2023   | 2022   | 2021   | 2020  | 2019  | 2018  | 2017   | 2016   | 2015   | 2014   | 2013   | 2012   | 2011  |
|-------------------|------------------|--------|--------|--------|-------|-------|-------|--------|--------|--------|--------|--------|--------|-------|
| <b>Return (%)</b> | 4.16%            | 14.63% | 12.39% | 25.81% | 5.69% | 7.06% | 7.48% | 30.91% | 11.92% | 13.08% | 16.31% | 53.89% | 16.79% | 7.33% |
| Year              | 2010             | 2009   | 2008   |        |       |       |       |        |        |        |        |        |        |       |
| <b>Return (%)</b> | 37.71%           | -4.61% | 18.11% |        |       |       |       |        |        |        |        |        |        |       |

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

<sup>5</sup>For the period January 1 to April 30, 2024

**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.**