

## 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: 35.03%; Fixed Income: 64.97%
<b>Recommended holding period</b>	At least 4 years
<b>Total assets under management</b>	GHC 138.28 million
<b>Share price (Amortized)</b>	GHC 1.2771
<b>Share price (Mark-to-Market)</b>	GHC 1.0187
<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

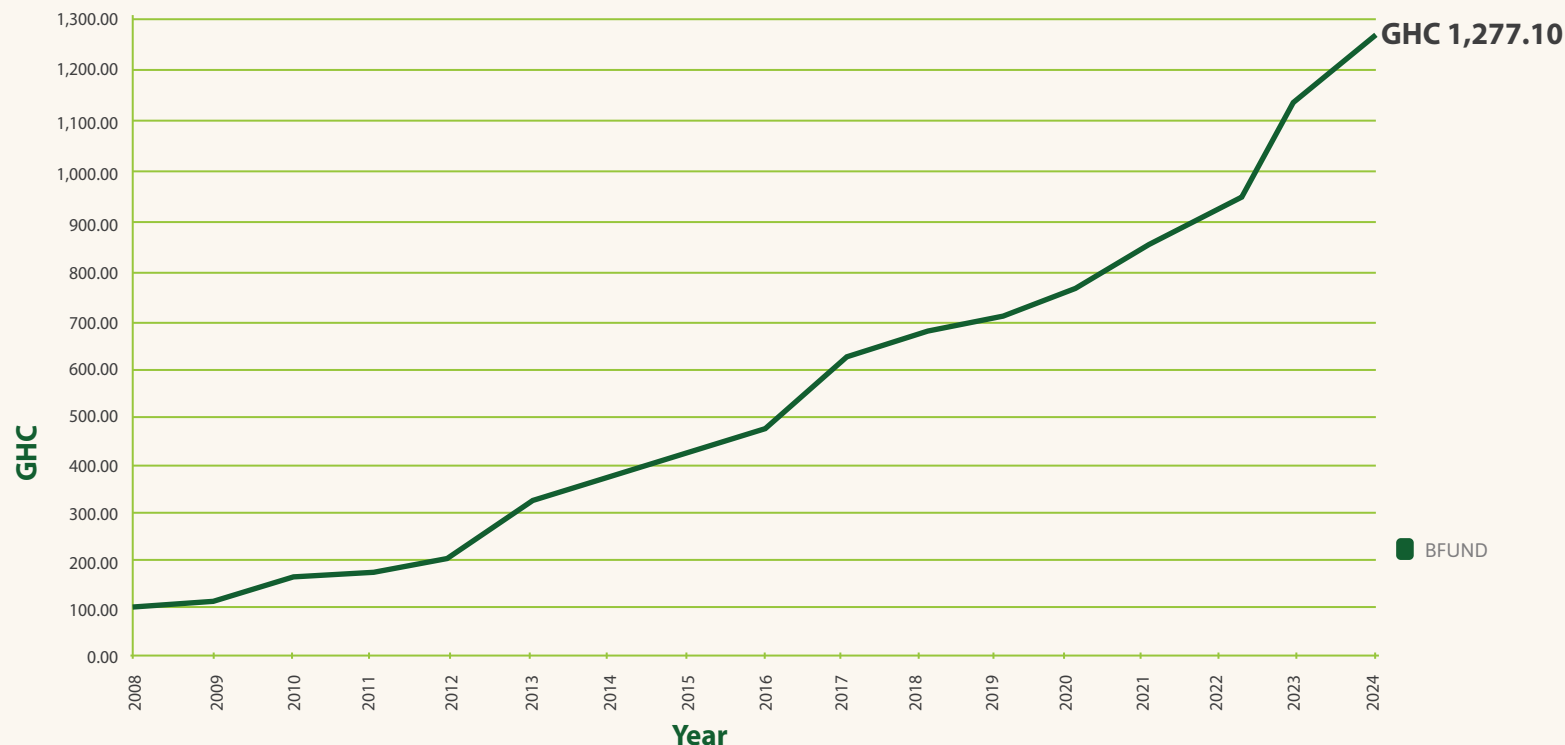
### Who should invest in this Fund

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

### Top 5 holdings

Equity	%	Fixed income	%
MTNGH	6.96	4-Year GOG Bond	25.43
AXIS PENSIONS	5.73	5-Year GOG Bond	23.07
TOTAL	4.42	5-Year BFS Bond	3.38
GCB	3.53	91-Day Access Bank Fixed Deposit	1.81
BOPP	2.82	182-Day BFS Fixed Deposit	1.54

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



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

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life <sup>2</sup>
<b>BFund</b>	12.43%	1.30%	4.43%	9.49%	17.27%	14.74%	14.48%	14.42%	16.44%
<b>Benchmark<sup>3</sup></b>	30.67%	1.35%	10.54%	20.23%	33.89%	21.36%	19.00%	14.04%	17.14%

<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>	12.43%	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 September 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.**