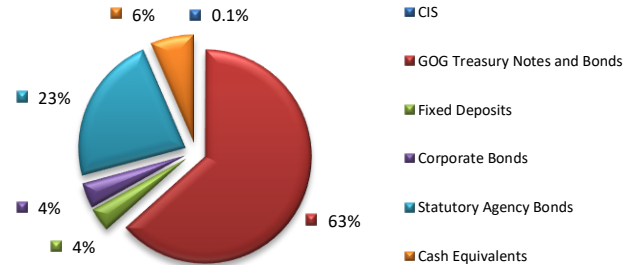


Fund Category | Fixed Income

Summary

Fund Manager	Emmanuel Owusu
Inception Date	27 th July 2012
Currency	Cedi
Unit Price (NAV per Unit)	GHS 4.6293
Fund Size	GHS 1.369 billion
Minimum Initial Investment	GHS 50
Valuation Period	Daily
Subscription Fee	0.5% Front Load
Redemption Fee	Nil
Management Fee	2.0% p.a.

Asset Allocation & Fund Performance



Top Holdings

- GoG/BoG 10 Yr. Fixed Rate Note – 21.21%
- 10 Year ESLA Bond – 20.92%
- GoG/BoG 5 Yr. Fixed Rate Note – 9.96%
- GoG/BoG 2 Yr. Fixed Rate Note – 9.47%
- GoG/BoG 6 Yr. Fixed Rate Bond – 8.00%

Investment Objective

EDC Ghana Fixed Income Unit Trust seeks to achieve current income on a steady basis while preserving capital. The Fund aims at outperforming short term interest rates being offered on Government Securities net of fees and delivers an inflation protected income stream to investors.

Strategy

100% of the Fund's net assets shall be invested in a well-diversified mix of fixed income securities.

Monthly Performance %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2014	1.77	1.57	1.69	1.86	1.82	2.05	2.01	1.68	2.15	2.06	1.72	2.06	24.9
2015	1.85	1.75	1.94	1.96	1.74	1.97	2.23	2.22	2.22	2.25	2.22	2.02	27.3
2016	2.10	2.19	2.17	1.88	2.08	2.11	1.81	2.10	1.91	2.21	2.00	1.83	27.3
2017	1.90	1.61	1.76	1.50	1.84	1.59	1.60	1.54	1.41	1.48	1.47	1.44	20.9
2018	1.40	1.32	1.33	1.27	1.28	1.30	1.27	1.35	1.65	1.11	1.02	1.40	16.9
2019	1.41	1.85	1.50	1.26	1.26	1.25	1.37	1.22	1.19	1.22	1.15	1.17	17.1
2020	1.32	1.11	1.31										3.8

Performance %	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
EDC Ghana Fixed Income Unit Trust	1.31	3.79	7.51	3.79	15.88	62.88	163.25	362.93
*Benchmark	1.56	4.50	9.29	4.50	19.62	62.67	153.38	350.47

*364 Day Treasury Bill
Best Monthly Return: 2.25% (Oct 2015) Worst Monthly Return: 1.02% (November 2018)

Service Providers

Auditor – John Kay and Associates

Trustees – Universal Merchant Bank Ghana Ltd

Disclaimer

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