



# Christian Community Mutual Fund

## Balanced Mutual Fund

### FUND OBJECTIVE

CCMF seeks to generate returns through a combination of capital appreciation and income accrual for shareholders. As a Balanced Fund, it principally invests in a combination of listed equities, fixed income and money market securities. With assets tactically allocated between fixed income and equity investments, the Fund is structured for investors seeking a blend of safety, income and modest capital appreciation.

### FUND STRATEGY

Employs an asset allocation strategy that combines quantitative analysis and qualitative judgements to adjust market exposure between stocks and bonds. This approach historically has led to more consistent results, with below-average volatility, versus its peers.

### FUND DETAILS

Fund Manager	Black Star Advisors
Inception Date	September 2010
Currency	Ghana Cedis
Fund Size	GHS 2.96mn
Fund Price at Inception	GHS 0.2000
Current Price	GHS 0.6918
YTD Return	10.94%
Minimum Initial Investment	GHS 10.00
Front load fees	2% on each deposit
Management fee	2.50%

### FUND FEATURES

The underlying assets the fund invests in include; corporate bonds, government securities, equities that offer a highly predictable level of income and a reasonably moderate protection of capital.

### FUND BENCHMARK

- GSE Composite Index
- 182 Day Treasury Bill Rate
- 364 Day Treasury Bill Rate

### WHY CHOOSE CCMF

- Low volatility of investment returns
- Well diversified portfolio
- Seamless entry and exit
- Safe keeping of investment

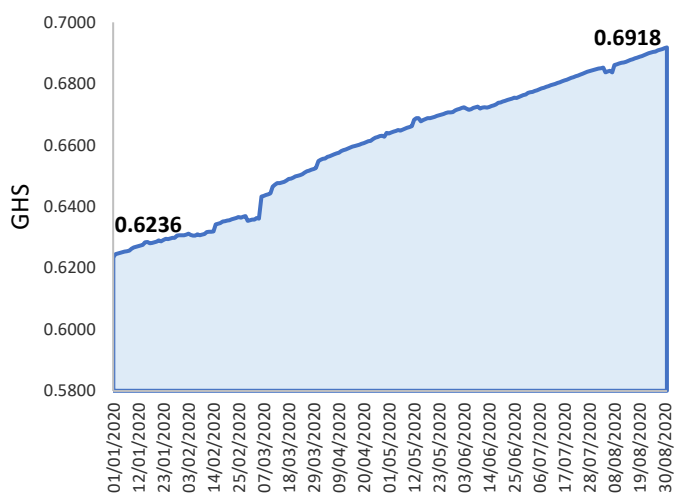
### PERFORMANCE

The Christian Community Mutual Fund posted a YTD return of 10.94% at the end of August 2020, relative to -18.19% returned by the GSE Composite Index. The annualised return of 16.43% as at August 2020 is higher than the 182-Day Bill rate of 14.08%. The Fund is still expected to outperform the GSE Composite Index and the 182 Day Treasury Bill.

### CUMMULATIVE RETURN HISTORY

	Aug-20	Jul-20	May-20	Mar-20	Jan-20
CCMF	245.90%	242.40%	235.80%	227.40%	215.35%
Benchmark (GSE-CI)	84.66%	87.76%	94.10%	115.96%	121.22%

### PRICE GROWTH



### Asset Mix

