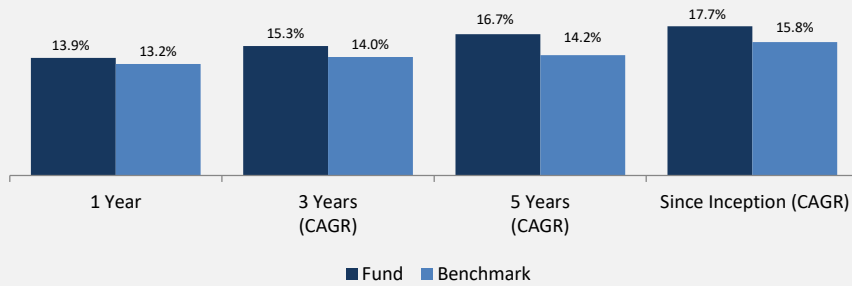


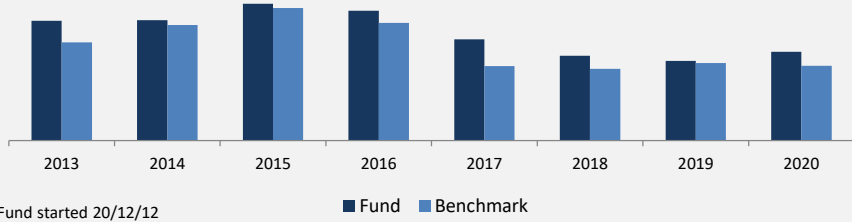
# Stanbic Cash Trust

as at 30 September, 2021

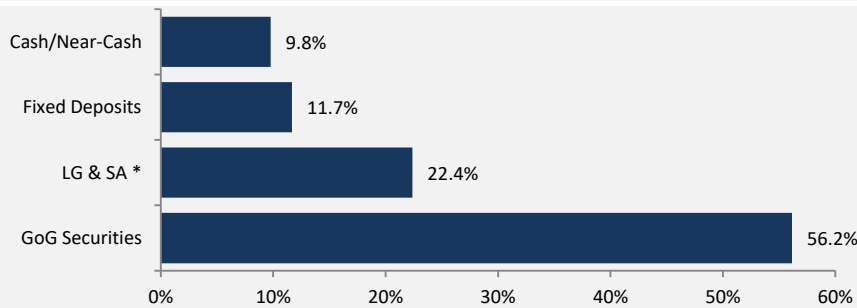
## PERFORMANCE



## PERFORMANCE (Calendar Year)



## ASSET ALLOCATION (%)



## FUND DETAILS

<b>Portfolio Manager</b>	Brenda Kissi
<b>Analyst</b>	Paa Kwesi Bleboo
<b>Portfolio Size</b>	GHS639million
<b>Sector Classification</b>	Money Market
<b>Benchmark</b>	Average 91-day T-Bill
<b>Launch Date</b>	11 December 2012
<b>SEC No:</b>	SEC/CIS/UTL 17/21
<b>Maximum Charges</b>	
Upfront Charge	-
Service Charge	2.50%
Redemption Charge	-
<b>Total Expense Ratio (2020)</b>	2.19%
<b>Minimum Investment</b>	
Lump Sum	GHS20.00
Debit Order	GHS10.00
<b>Name of Scheme</b>	Stanbic Cash Trust (SCT or The Fund)
<b>The Manager</b>	Stanbic Investment Management Services
<b>The Trustee</b>	Universal Merchant Bank, SSNIT Emporium Building, Liberation Road, Airport City
<b>The Auditor</b>	Baker Tilly Andah + Andah, Nyanyo Lane, Accra P.O.Box CT. 5443 Cantonments

## STATUTORY DISCLOSURE AND GENERAL TERMS & CONDITIONS

Past performance is not a guarantee of future performance. The returns indicated are net of fees and other expenses. Kindly refer to the Prospectus, Scheme Particulars and Trust Deed for additional information

## RISK RATING

Low

Medium

High

## COMMENTARY

Assets under management, as at Sep-2021 totalled GHS639M, representing a 38% increase from the start of the year. The Fund's growth as at Sep-2021 was driven by earnings and net cash flows contributing 32% and 68% respectively. SCT's rolling 12-month return was 13.9% compared to the benchmark of 13.2%. The Fund had 79% of assets in government and quasi-government securities and 11.7% in money market investments as at Sep-2021. Cash and near-cash allocations also made up 9.8% of the Fund for liquidity purposes. SCT's strategy for the quarter ahead is to continue to invest in GOG securities with not more than 13 months to maturity, in order to boost Fund returns.

## INVESTMENT POLICY AND OBJECTIVES

The Stanbic Cash Trust is an open-ended unit trust fund. The primary objective of the Fund is to maximise short term income while preserving capital through investing in a portfolio of money market securities including treasury bills, fixed deposits and certificate of deposits and debt securities with maturities not exceeding 13 months.

Up to 95% of the Fund's assets are invested in selected money market securities, while retaining a minimum of 5% in cash.

The principal objective of the Stanbic Cash Trust is to optimize investors' interest income in the short term while providing liquidity and preserving capital.

## DISTRIBUTION

SCT does not distribute earnings. All earnings are reinvested in the Fund which impacts on the net asset value of the Fund. Investors seeking to withdraw earnings will have to sell part of their units to realize their earnings.

## CONTACT DETAILS

### Stanbic Investment Management Services

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