EDC Ghana Balanced Fund PLC

Fund Category | Balanced

SUMMARY

Portfolio Manager	Edna Ahunu
Inception Date	30.03.2009
Currency	GHS
Share Price	GH₵ 1.0060
Fund Size	GH₵ 186.6mil
Minimum Initial Investment	GH₵ 20
Valuation Period	Daily
Redemption Fee	3% in Year 1 2% in Year 2 0% after Year 2
Subscription Fee	Nil
Management Fee	2.5% p.a.

RISK PROFILE

Typically, lower rewards — Typically, higher rewards

Low Risk 1 2 **3** 4 5 **High Risk**

STRATEGY

A target of 70% of the Fund's net assets shall be invested in fixed income securities and the residual 30% in equities with a rebalancing range of +/- 30%.

	1-M.	3-M.	6-M	YTD
Performance (%)	2.37	-10.40	-2.88	-2.88
Benchmark(%)	2.36	-8.08	1.47	1.47

INVESTMENT OBJECTIVE

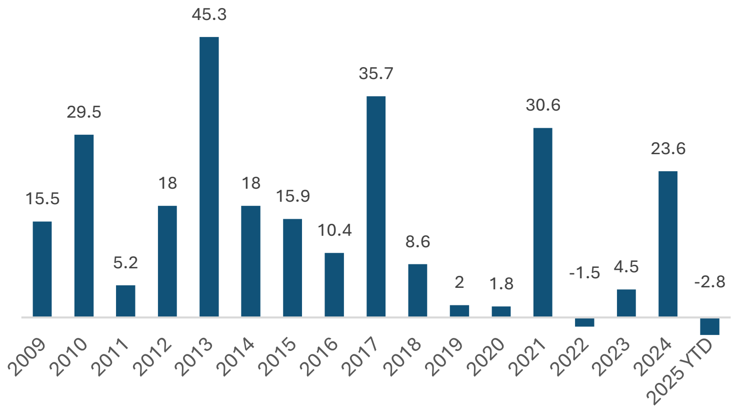
The primary objective of the EDC Ghana Balanced Fund is to deliver a balanced approach to wealth creation and preservation, catering to both growth-oriented investors and those seeking a more conservative investment avenue. This fund aims to generate consistent returns by strategically combining the potential for capital appreciation with the reliability of fixed-income securities.

KEY METRICS

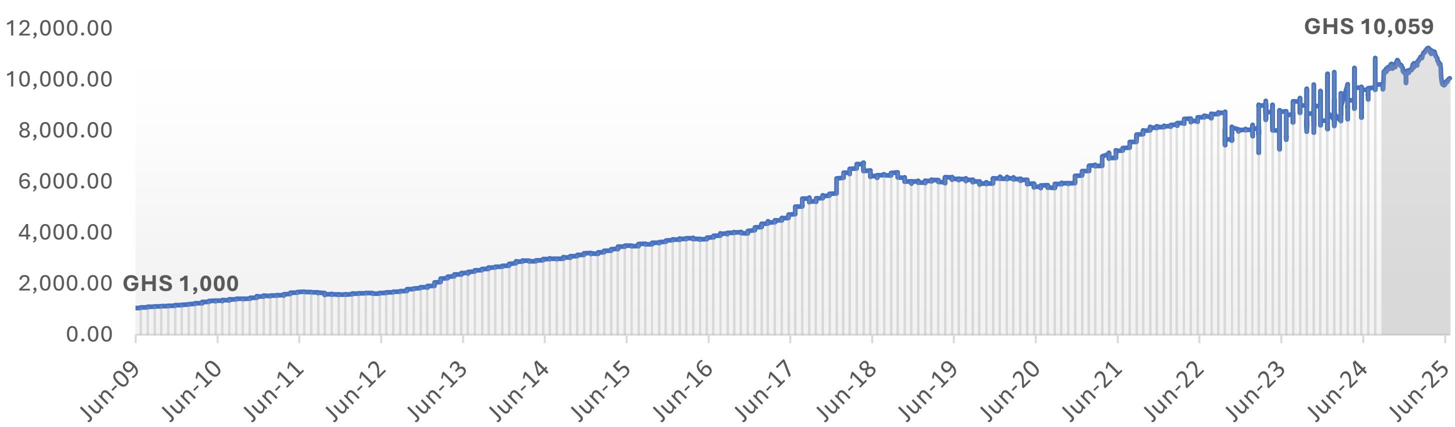
	Portfolio	Benchmark
Return since Inception (%)	905.98%	817.16
CAGR since inception (%)	15.2	14.6
Portfolio beta	0.5	

CALENDAR PERFORMANCE (%)

Our balanced fund has demonstrated consistent annual returns, combining stable income with capital appreciation. Historical performance reflects our strategic asset allocation, delivering resilience across market cycles.



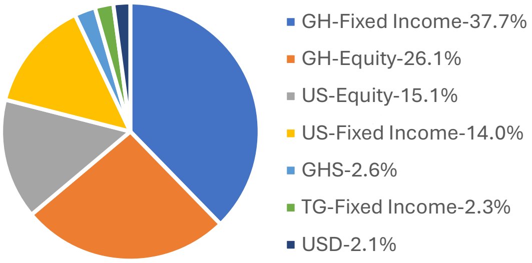
Growth of Hypothetical GHS 1,000-(since inception: 905.98%)

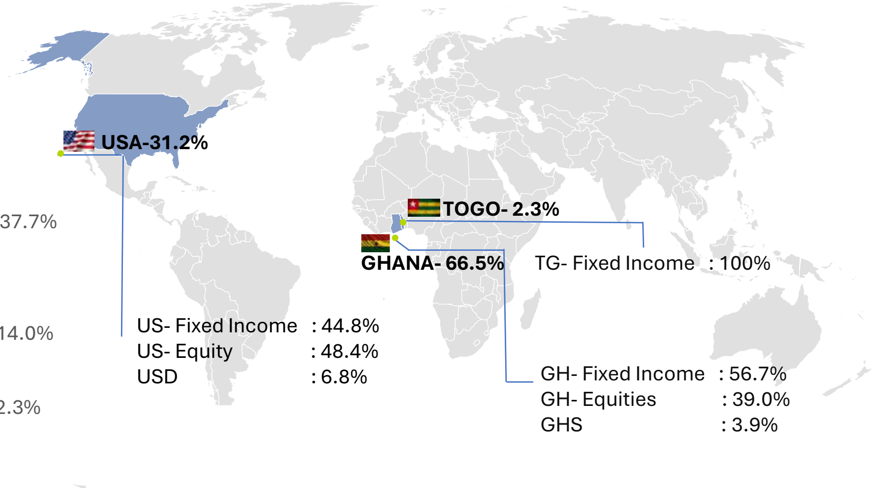


COUNTRY AND ASSET ALLOCATION

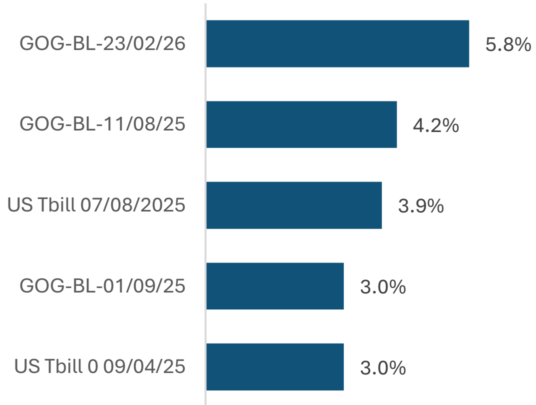
GLOBAL ASSET ALLOCATION

Fixed Income	54.0%
Equities	41.3%
Cash	4.7%

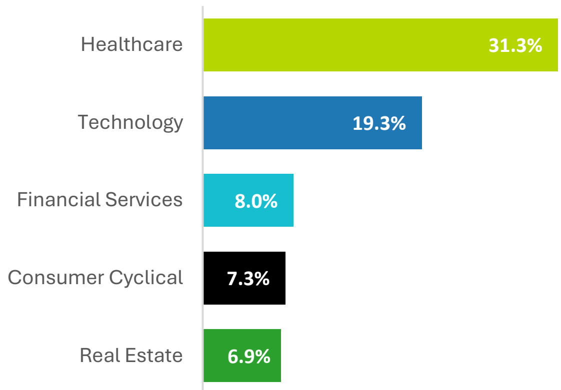




TOP 5 FIXED INCOME HOLDINGS



SECTOR HOLDINGS OF EQUITY SLEEVE



TOP 5 HOLDINGS IN US EQUITY SLEEVE

Microsoft Corporation	5.1%
NVIDIA Corporation	4.5%
Apple Inc	4.0%
Eli Lilly and Company	3.9%
Amazon.com, Inc	3.7%

Exposure to US equities is achieved directly and / or indirectly through ETFs

TOP 5 HOLDINGS IN GHANA EQUITY SLEEVE

Scancom PLC	10.1%
Total Petroleum Ghana PLC	4.5%
GCB Bank Ltd.	2.2%
Standard Chartered Bank Gh. PLC	1.8%
Ecobank Ghana PLC.	1.7%

Auditor: Baker Tilly Andah and Andah **Custodian: Republic Bank Ghana Ltd**