

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

←

1

2

3

4

5

→

Typically, higher rewards

Low Risk

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

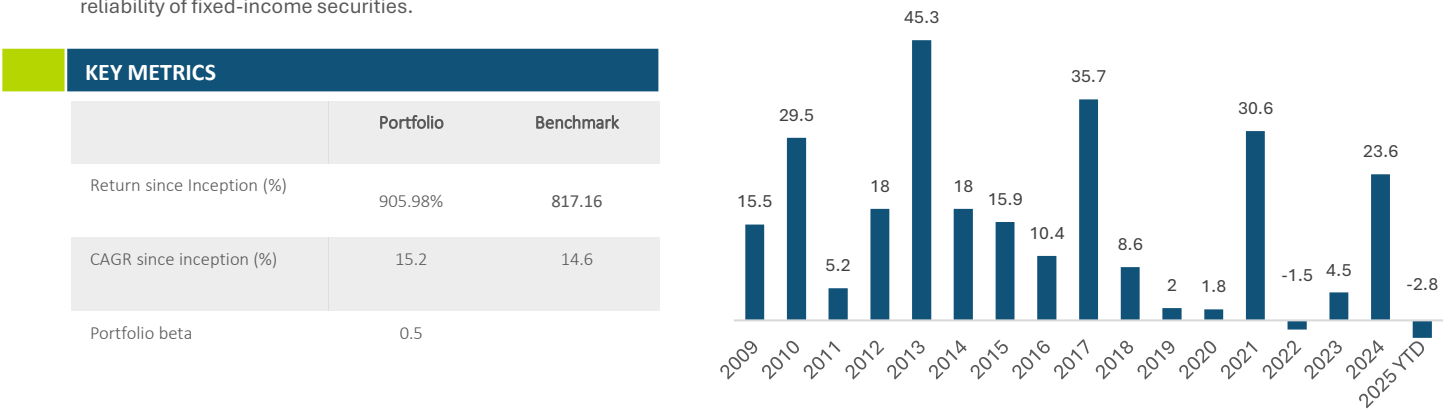
The primary objective of the EDC Ghana Balanced Fund is to deliver a balanced approach to wealth creation and preservation, catering to both growth-oriented investors and those seeking a more conservative investment avenue. This fund aims to generate consistent returns by strategically combining the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

CALENDAR PERFORMANCE (%)

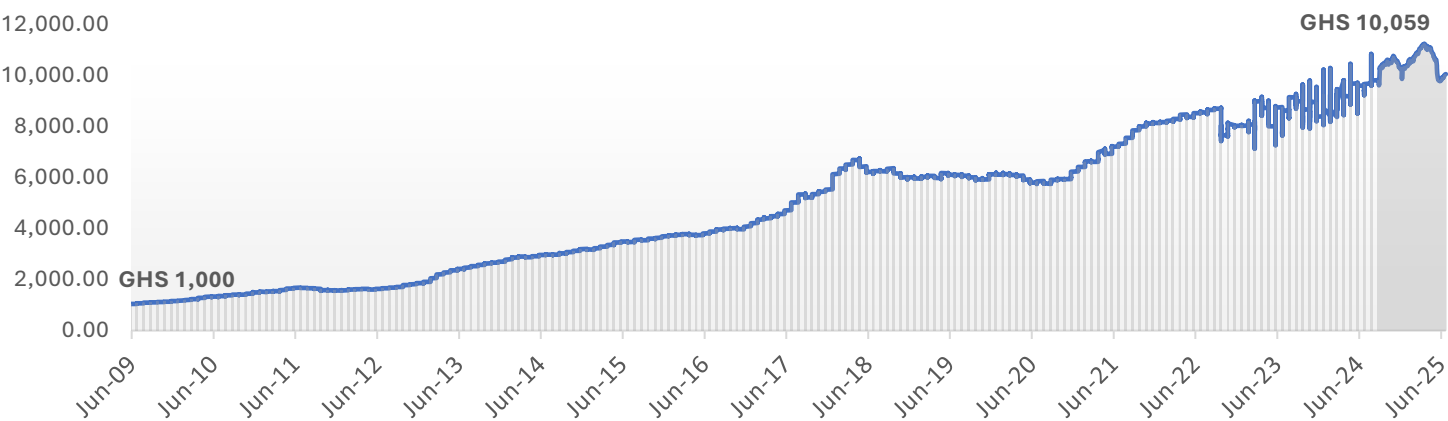
Our balanced fund has demonstrated consistent annual returns, combining stable income with capital appreciation. Historical performance reflects our strategic asset allocation, delivering resilience across market cycles.

KEY METRICS

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



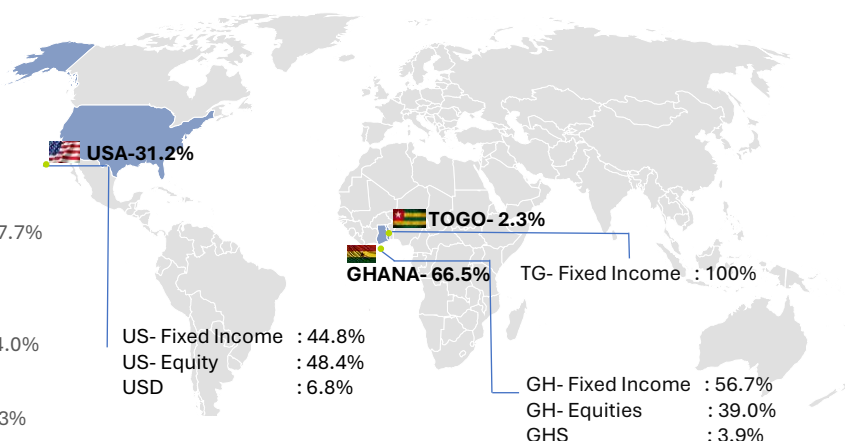
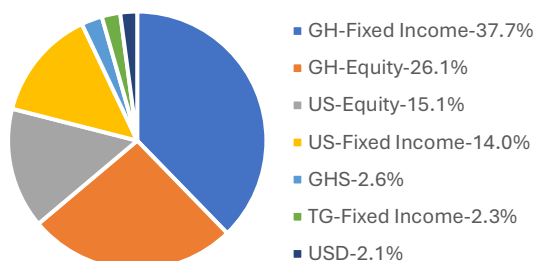
Growth of Hypothetical GHS 1,000-(since inception: 905.98%)



COUNTRY AND ASSET ALLOCATION

GLOBAL ASSET ALLOCATION

Fixed Income	54.0%
Equities	41.3%
Cash	4.7%



TOP 5 FIXED INCOME HOLDINGS

GOG-BL-23/02/26	5.8%
GOG-BL-11/08/25	4.2%
US Tbill 07/08/2025	3.9%
GOG-BL-01/09/25	3.0%
US Tbill 0 09/04/25	3.0%

SECTOR HOLDINGS OF EQUITY SLEEVE

Healthcare	31.3%
Technology	19.3%
Financial Services	8.0%
Consumer Cyclical	7.3%
Real Estate	6.9%

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

Disclaimer

The information in this factsheet is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities. Investments in mutual funds are subject to market risks, including possible loss of principal. Past performance is not indicative of future results. Investment returns and principal values will fluctuate, and shares may be worth more or less than their original cost when redeemed. Before investing, consider the fund's investment objectives, risks, charges, and expenses. This information is available in the fund's prospectus, which should be read carefully before investing. The fund's asset allocation and diversification strategies aim to reduce risk but do not guarantee a profit or protect against loss in declining markets. The views and opinions expressed are as of the date of publication and may change based on market and other conditions. No assurance can be given that the fund's investment objectives will be achieved. Data and analysis are based on sources believed to be reliable but are not guaranteed for accuracy or completeness. The fund is not responsible for any errors or omissions in the information provided.