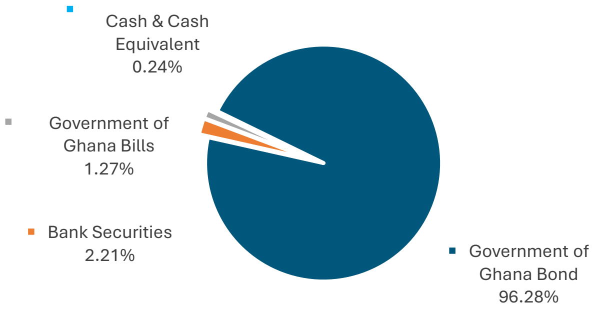
EDC Ghana Fixed Income Unit Trust

Fund Category | Fixed Income

SUMMARY

Portfolio Manager	Emmanuel Bossman Ampadu
Inception Date	27th July 2012
Currency	Ghana Cedi
Share Price MTM (NAV per Share)	GH₵ 6.5035
Fund Size	GH₵ 1.73 billion
Minimum Initial Investment	GH₵ 50
Valuation Period	Daily
Subscription Fee	0.5% Front Load
Redemption Fee	Nil
Management Fee	2.0% p.a.

ASSET ALLOCATION & FUND PERFORMANCE



STRATEGY

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

TOP HOLDINGS %

GOG-BD-17/08/27	50.80%
GOG-BD-15/08/28	37.40%

INVESTMENT OBJECTIVE

EDC Ghana Fixed Income Unit Trust seeks to achieve current income on a long-term basis. The Fund aims at outperforming short term interest rates offered on Government Securities while delivering an inflation protected income stream to investors.

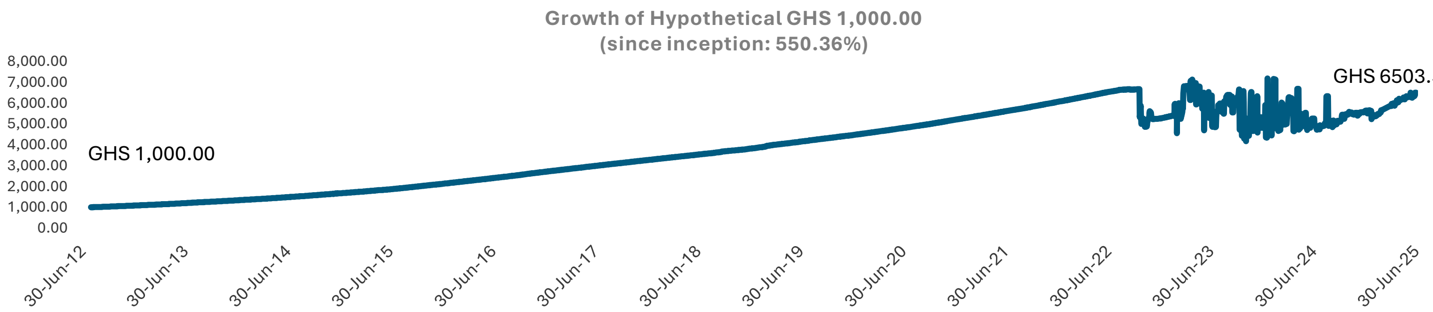
PERFORMANCE

The Fund has yielded a compounded annual growth rate (CAGR) of 33.69% since inception.

PERFORMANCE %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2021	1.27	1.16	1.37	1.26	1.30	1.26	1.22	1.28	1.29	1.25	1.35	1.32	**16.44**
2022	1.31	1.18	1.32	1.23	1.38	1.37	1.22	0.70	-0.10	0.89	1.68	0.84	**13.44**
2023	1.85	8.87	16.62	-4.00	-12.02	10.94	-7.22	8.29	-7.42	-11.04	4.85	-12.70	**-8.24**
2024	6.60	-2.08	4.79	-3.18	8.30	-4.82	-6.86	4.96	-0.17	6.95	0.81	1.70	**16.83**
2025	(5.05)	5.70	3.72	5.79	1.46	3.33							**15.49**

	1-M.	3-M.	6-M	YTD
Performance (%)	3.33	10.91	15.49	15.49
Benchmark(%)	3.32	10.10	16.08	16.08



Service Providers: Auditor – Baker Tilly Andah and Andah **Trustees – Universal Merchant Bank Ghana Ltd**

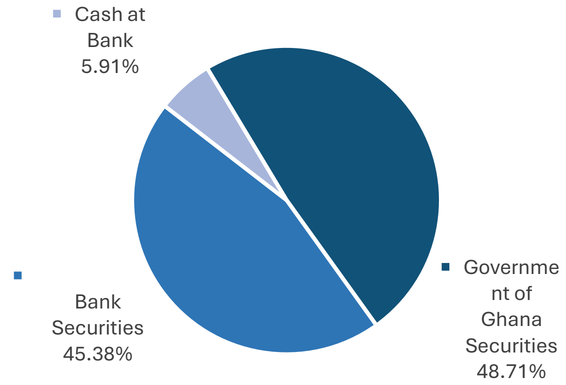
EDC Ghana Fixed Income Unit Trust Sub Account B

Fund Category | Fixed Income

SUMMARY

Portfolio Manager	Emmanuel Bossman Ampadu
Inception Date	10th January 2025
Currency	Ghana Cedi
Share Price	GH₵ 1.0691
Fund Size	GH₵ 31.9Million
Minimum Initial Investment	GH₵ 100
Valuation Period	Daily
Redemption Fee	Nil
Management Fee	1.25% p.a.

ASSET ALLOCATION & FUND PERFORMANCE

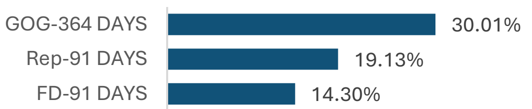


RISK PROFILE

Low risk — High Risk

1	2	3	4	5

TOP HOLDINGS



PERFORMANCE

At the end of June 2025, the fund delivered a return of 1.15%. Since inception in January 2025, the Fund has achieved a return of 6.91%.

INVESTMENT OBJECTIVE

The fund adopts the objective of the EDC Fixed Income Fund to provide investors with enhanced liquidity and competitive returns by investing in a selection of short-term securities that are highly liquid and provide competitive returns.

STRATEGY

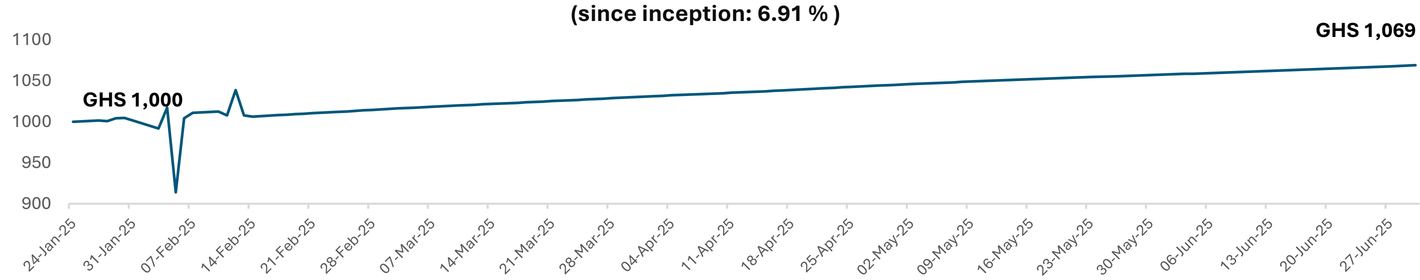
The Fund aligns with a strategy focused on investing in short-term securities designed to provide stability and liquidity. This approach emphasizes the careful selection of underlying securities to manage volatility effectively and support the Fund's overall objectives.

PERFORMANCE %

Period	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year-to-date
2025	0.15	1.30	1.41	1.59	1.13	1.15							6.91

	1-M.	3-M	Year-to-date
Performance (%)	1.15	3.92	6.91
Benchmark (%)	0.91	2.78	6.40

Growth of Hypothetical GHS 1,000-
(since inception: 6.91 %)



Service Providers: Auditor – Baker Tilly Andah and Andah

Trustees – Universal Merchant Bank Ghana Ltd