

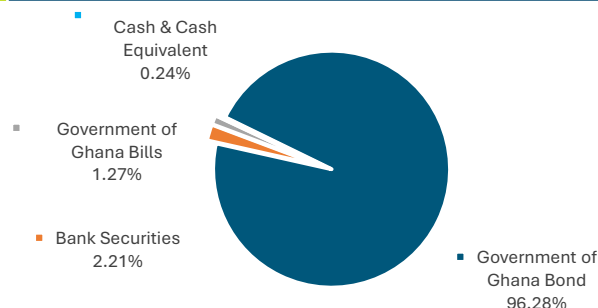
EDC Ghana Fixed Income Unit Trust

Fund Category | Fixed Income

SUMMARY

Portfolio Manager	Emmanuel Bossman Ampadu
Inception Date	27 th 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

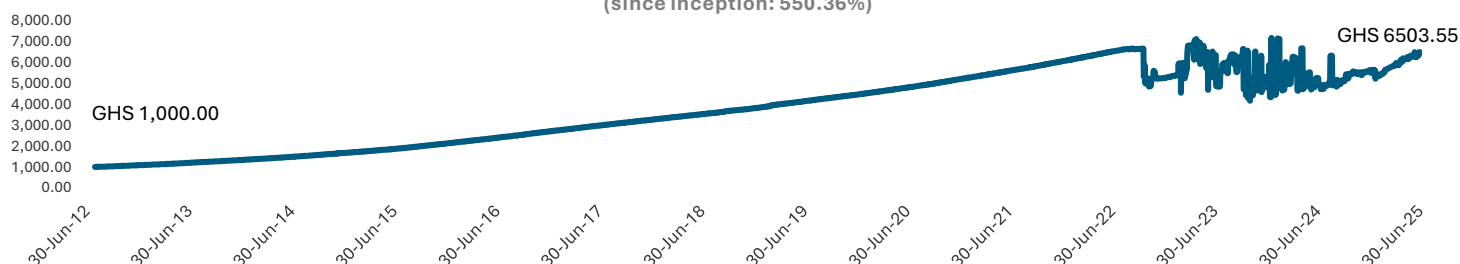
The Fund has yielded a compounded annual growth rate (CAGR) of 33.69% since inception.

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

Growth of Hypothetical GHS 1,000.00
(since inception: 550.36%)



Service Providers: Auditor – Baker Tilly Andah and Andah

Trustees – Universal Merchant Bank Ghana Ltd

Disclaimer

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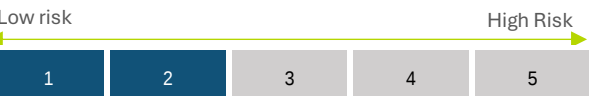
EDC Ghana Fixed Income Unit Trust Sub Account B

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.

RISK PROFILE



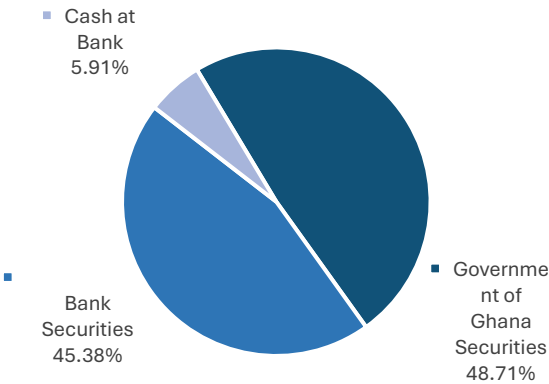
TOP HOLDINGS

GOG-364 DAYS	30.01%
Rep-91 DAYS	19.13%
FD-91 DAYS	14.30%

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.

ASSET ALLOCATION & FUND PERFORMANCE



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%.

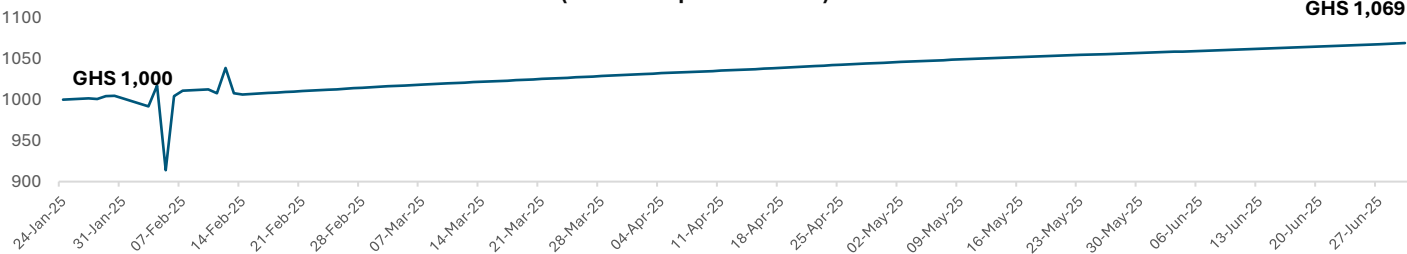
STRATEGY

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

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