



**FINANCIAL
STATEMENTS FOR
THE HALF YEAR
ENDED 30TH JUNE 2015
(UNAUDITED)**

OMEGA INCOME FUND

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THE HALF YEAR
ENDED 30TH JUNE 2015
(UNAUDITED)**



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Fund Information

Board of Directors

Emmanuel Dugbatey Kitcher
Kofi Atua Ankama-Asamoah
Christine Dowuona-Hammond
Kwesi Amonoo-Neizer
Nana Kumapremereh Nketiah
Felicia Joan Asabea Oppong

Auditors

UHYVoscon Chartered Accountants
No. C806/4, Boundary Road, Tudu, Accra
Adjacent to City Paints Supply
P.O. Box LA 476
La, Accra.

Solicitor

Joseph Amoako Jnr.
P.O. Box CT1136
Cantonments-Accra

Bankers

Zenith Bank (Gh) Limited
Stanbic Bank Limited

Registered Office

No. 23 Sunyani Avenue,
1st Floor, The Albert's
Kanda Estates
Accra, Ghana

Manager

Omega Capital Limited
No. 23 Sunyani Avenue,
1st Floor, The Alberts
Kanda Estates
Accra, Ghana
P.O. Box CT8818
Cantonments-Accra

Custodian

HFC Bank Limited
35 6th Avenue, North Ridge
P.O. Box CT4603
Cantonments-Accra





Report of the Directors

The Directors have the pleasure in submitting the interim financial statements of Omega Income Fund for the half year ended 30th June, 2015.

Statement of Directors' Responsibilities

The Directors are responsible for the preparation of the financial statements, which give a true and fair view of the state of affairs of the Fund and of the statement of operations for that year. In preparing these financial statements the Directors have put suitable accounting policies in place and generally applied them consistently, made judgments and estimates that are reasonable and prudent and followed International Financial Reporting Standards (IFRSs).

The Directors are responsible for ensuring that the Fund keeps proper accounting records that disclose with reasonable accuracy at any time, a true and fair view of the the financial position of the Fund. The Directors are also responsible for safeguarding the assets of the Fund and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Nature of Business

The nature of business of the Fund is to invest the monies of its members for their mutual benefit and to hold and arrange for the management of securities acquired with such monies.

The Fund is licensed by the Securities and Exchange Commission to operate as an authorized mutual fund.

Financial Results

The results for the half year ended 30th June, 2015 are set out below:

	June 2015	June 2014
	GH¢	GH¢
Interest Income	120,821	39,446
Management and Operational Expenses	(14,134)	(4,375)
Transfer to Accumulated Net Investment Income	106,687	35,071



Director

28th August, 2015



Director

28th August, 2015

Financial Highlights

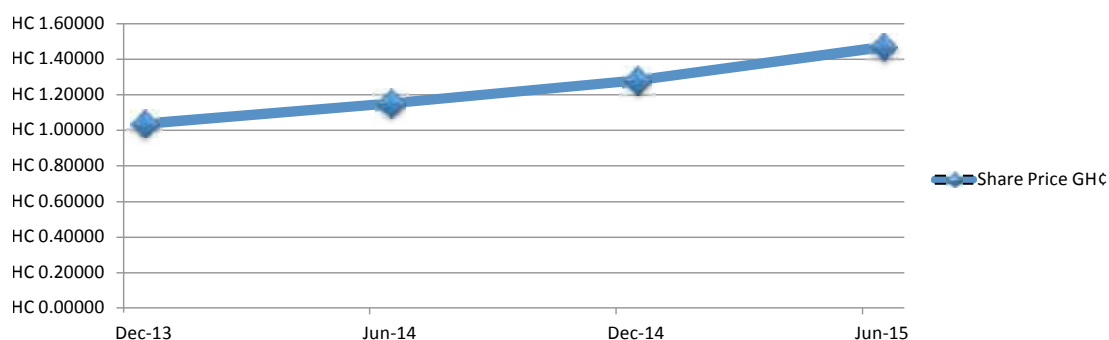
Performance Summary

Share Price Information

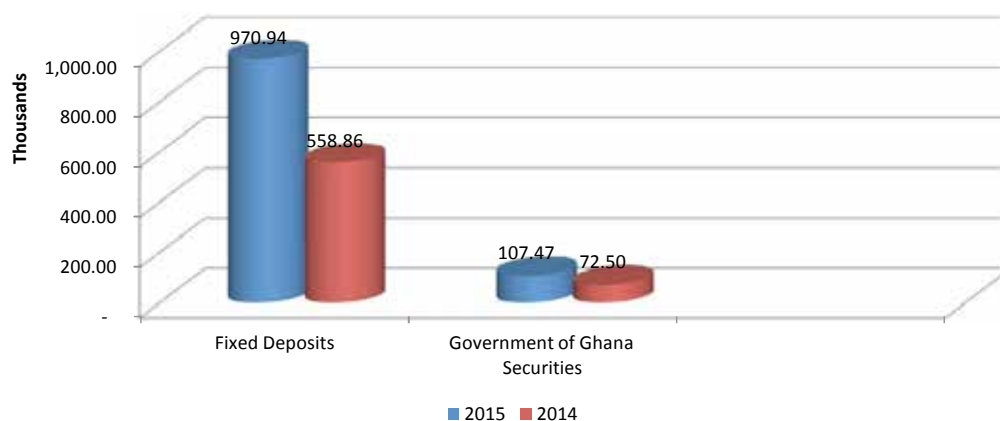
	31-Dec-2013	30-Jun-2014	31-Dec-2014	30-Jun-2015
Share Price GH¢	GHC 1.03643	GHC 1.15095	GHC 1.27981	GHC 1.46855
Number of Shares	189,450	565,914	569,379	738,360
NAV GH¢	GHC 196,351.83	GHC 651,336.45	GHC 728,695.79	GHC 1,084,315.19

Performance from 31 December 2013 to June 30, 2015

Share Price Trend



Investments At Market Value Gh¢'000





Portfolio Manager's Report

Dear Valued Shareholders,

I am pleased to present to you an overview of the Ghanaian Economy and the performance of your Fund for the first six months of 2015.

Overview of the Macroeconomic Environment

Economic activity in Ghana slowed down further in the first half of 2015 partly due to energy rationing, high inflation and currency depreciation. Inflation remained high despite the tighter monetary policy stance by the Central Bank. Inflation rose from 16.4% in January 2015 to 17.1% in June 2015 and further increased to 17.3% in August 2015.

Government fiscal consolidation is on track resulting in a lower fiscal deficit in the first half of 2015. The overall fiscal deficit was reduced to 2.2% of Gross Domestic Product (GDP) compared to a target of 4.3% for the half year ending June 2015. The progress on the fiscal account reflects relatively good tax and non-tax revenue performance, which in aggregate reached 9.6% of GDP in 2015H1 against a target of 9.4%. Government expenditure also declined to 11.5% of GDP in 2015H1 against a target of 12.1% as the overruns on subsidies and wage bill were contained.

Interest rates on Treasury bills declined marginally in the first half of 2015. The 91 day and 182 day treasury bill inched down to 25.2% from 25.8% and 25.9% from 26.4% respectively. However interest rates increased in the first half of 2015 compared to the same period in 2014(91 days T-Bill, 24.1% ;182days T-Bill, 21.3%).The one year and two year GoG note however remained unchanged at 22.5% and 23% respectively.

Economic Outlook

Real GDP growth is projected to fall to 3.4% in 2015 from 4% in 2015 as energy rationing, high inflation and uncertainties in the foreign exchange market continue to affect economic activity. Ghana's long-term growth prospects are however positive. The growth rate is projected to rebound in 2016 and 2017 on the back a resolved energy challenges by the end of 2015, stability in the foreign exchange market and an increase in the contribution of the oil and gas sector.

Portfolio Manager's Report

Continued

Fund Review and Outlook

Your Fund, the Omega Income Fund registered a since inception yield of 46.86%. This translates to a price GH1.4686 as at the end of June 2015 from an opening price of GH1.0000. The Fund continues to outperform its benchmark yield the one year Government of Ghana Note, which posted a since inception yield of 33.76%. The Fund however recorded a six months annualized yield of 29.50% compared to 22.10% recorded in the corresponding period of 2014. The benchmark yield for the six months ending June 2015 was 22.50% compared to a yield of 20.38% recorded in the same period of 2014.

The assets under management increased by 48% from GHS 728,696 as at the end of December 2014, to GHS 1,084,315 for the period ending June 2015. The Fund also witnessed a steady rise in its shareholders base from 500 to 600 investors during the period under review representing a 20% increase in shareholders.

The Bank of Ghana has announced its intention to tighten monetary policy for the rest of the year. We will maintain considerable portion of your investments in money market securities to take advantage of attractive yields on the securities. The Fund will nonetheless also consider medium-term corporate and government bonds which offer reasonable yields with minimal risk in line with the Fund's investment policy.

Conclusion

We will continue to consider opportunities that will achieve growth in income while conserving the principal investments of you our cherished shareholders. We thank you for your investment in the Omega Income Fund and look forward to a good year. God bless us all.



Felicia Joan Asabea Oppong
Portfolio Manager

Your Fund, the Omega Income Fund registered a since inception yield of 46.86%. This translates to a price GH1.4686 as at the end of June 2015 from an opening price of GH1.0000. The Fund continues to outperform its benchmark yield the one year Government of Ghana Note, which posted a since inception yield of 33.76%.



A large graphic element consisting of a dark blue rectangle with a red triangle cut out of its top-right corner. The text 'Financial Statements' is centered within the blue area.

Financial Statements

Statement of Assets and Liabilities

(All amounts are in GH¢)

	Notes	June 2015 GH¢	% of Net Assets	June 2014	% of Net Assets
Assets:					
Fixed Deposits	7	970,937	90%	558,864	86%
Government of Ghana Notes	8	107,474	10%	72,497	11%
Cash and Bank Balances	9	13,901	1%	22,200	3%
Total Short Term Funds		1,092,312	101%	653,561	100%
Total Assets		1,092,312	101%	653,561	100%
Current Liabilities					
Accounts Payable and Accruals	10	(7,997)	-1%	(2,225)	0%
Total Net Assets Attributable to Shareholders		1,084,315	100%	651,336	100%
Expense ratio		1.30%		0.67%	

The financial statements were signed on behalf of the Board of Directors by:



Director



Director

The accounting policies and notes on pages 10 to 16 form an integral part of these financial statements.



Statement of Income and Distribution

(All amounts are in GH¢)

	Notes	June 2015 GH¢	June 2014 GH¢
Investment Income			
Interest Income	4	120,821	39,446
Total Income		120,821	39,446
Operating Expenses			
Other Operating Expenses	5	(7,584)	(1,987)
Investment Management Expenses	6	(6,550)	(2,388)
Total Operating Expenses		(14,134)	(4,375)
Net Investment Income/(Loss)		106,687	35,071
Transfer To Accumulated Net Investment Income		106,687	35,071

Accumulated Net Investment Income

Opening Balance	111,352	5,933
Transfer From Statement Of Income And Distribution	106,687	35,071
Closing Balance	218,039	41,004

The accounting policies and notes on pages 10 to 16 form an integral part of these financial statements.



Statement of Movement in Net Assets

(All amounts are in GH¢)

Notes	June 2015 GH¢	June 2014 GH¢
Increase in Net Assets		
Net Investment Income	106,687	35,071
Net increase In Net Assets from Operations	106,687	35,071
Capital Transactions		
Proceeds from Share Issue	326,225	431,442
Shares Redeemed	(77,292)	(11,312)
Net Proceeds from Capital Transactions	248,933	420,130
Total Increase in Net Assets for the Period	355,619	455,201
Net Assets at Beginning of Period	728,696	196,136
Net Assets at Close of Period	1,084,315	651,336

Statement of Movement in Issued Shares

Notes	June 2015 No. of shares	June 2014 No. of shares
Shares issued within the period	237,029	386,437
Shares redeemed during the period	(68,048)	(9,973)
Net shares issued	168,981	376,464
Shares outstanding at 1 January	569,379	189,450
Units outstanding at end of period	738,360	565,914

The accounting policies and notes on pages 10 to 16 form an integral part of these financial statements.



Notes to the Financial Statements for the Half Year Ended 30th June 2015

1 REPORTING ENTITY

Omega Income Fund started operations on 30th October 2013 as an authorized mutual fund. The objective of the Fund is to provide growth while conserving principal by investing in a diversified portfolio of fixed income securities. The Fund's investments include: treasury securities, commercial papers, corporate bonds and fixed deposits.

All securities purchased by the Fund present minimal credit risk in the opinion of the Manager (Omega Capital Limited) acting under the supervision of the Directors. In the interest of prudence and efficient management of the Fund, the Manager will maintain prudent levels of liquidity.

The Manager is responsible for the actual management of the Fund's portfolio and constantly reviews the holding of the Fund in the light of its research analysis and research for other relevant services. The Fund pays the Investment Manager a monthly management fee of 1.5% per annum for services provided to the Fund. The fee is based on the Fund's daily net assets value.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis Of Presentation

The financial statements of Omega Equity Fund have been prepared in accordance with International Financial Reporting Standards (IFRS) as

issued by International Accounting Standards Board (IASB). The financial statements have been prepared under the historical cost convention as modified by the fair valuation of financial assets and liabilities.

2.2 Financial Instruments

(a) Classification

The Fund classifies its investments in debt and equity securities, and related derivatives, as financial assets or financial liabilities at fair value through profit or loss. These financial assets and financial liabilities are classified as held for trading or designated by the Fund Manager at FVTPL at inception.

This category has two sub-categories: financial assets and financial liabilities held for trading; and those designate at fair value through profit or loss at inception.

i. Financial Assets And Liabilities Held For Trading

A financial asset or financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing in the short term; or if, on initial recognition, it is part of a portfolio of identifiable financial investments that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking. Derivatives are also categorized as held for trading. The Fund does not classify any derivatives as hedges in a hedging relationship.



Notes to the financial statements

Continued

ii. Financial Assets And Liabilities Designated At Fair Value Through Profit Or Loss At Inception

Financial assets and liabilities designated at fair value through profit or loss at inception are financial instruments that are not classified as held for trading but are managed; their performance is evaluated on a fair value basis in accordance with the Fund's documented investment strategy.

The Fund's policy requires the Fund Manager to evaluate the information about these financial assets and liabilities on a fair value basis together with other related financial information. Assets and liabilities in this category are classified as current assets and current liabilities if they are expected to be realized within 12 months of the balance sheet date. Those not expected to be realized within 12 months of the balance sheet date will be classified as non-current.

(b) Recognition, Derecognition And Measurement

Regular purchases and sales of investments are recognized on the trade date – the date on which the Fund commits to purchase or sell the investment. Financial assets at FVTPL are initially recognized at fair value. Transaction costs are expensed as incurred in the statement of comprehensive income.

Financial assets are derecognized when the rights to receive cash flows from the investments have expired or have been transferred and the Fund has transferred substantially all risks and rewards of ownership.

Financial liabilities are derecognized when they are extinguished – that is, when the obligation specified in the contract is discharged or cancelled or expires.

Subsequent to the initial recognition, all financial assets at FVTPL are measured at fair value. Gains and losses arising from changes in the fair value 'financial assets at fair value through profit or loss' category are presented in the statement of comprehensive income within other net changes in fair value of financial assets through the profit or loss in the period in which they arise.

Dividend income from financial assets at FVTPL is recognized in the statement of comprehensive income within dividend income when the Fund's right to receive payments is established.

Interest income on debt securities at FVTPL is recognized in the statement of comprehensive income within interest income based on the effective interest rate.

(c) Fair Value Estimation

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value of financial assets traded in active markets (such as publicly traded derivatives and equity securities publicly traded on a stock exchange) are based on quoted market prices at the close of trading on the reporting date.

Fair values for unlisted equity securities are determined by the Fund Manager using valuation techniques. Such valuation techniques may include earnings multiples (based on the budget



Notes to the financial statements

Continued

earnings or historical earnings of the issuer and earnings multiples of comparable listed companies) and discounted cash flows. The Fund adjusts the valuation model as deemed necessary for factors such as non-maintainable earnings, tax risk, growth stage and cash traps.

The Fund's valuation technique for unlisted debt instruments is the net present value of estimated future cash flows based on a discounted cash flow model. The discount rate used by the Fund is based on the risk-free rate of the economic environment in which portfolio companies operate and is adjusted with other factors such as liquidity, credit and market risk factors. Similar to the earnings multiples model, cash flow used in the discount cash flow model is based on projected cash flows or earnings of the portfolio companies.

Short term debt securities having maturity of 90 days or less are valued at amortized cost.

(d) Impairment Of Financial Assets

The Fund assesses at each reporting date whether a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that have occurred after the initial recognition of the asset (an incurred loss event) and that loss event has an impact on the estimated future cash flows of the financial asset the group of financial assets that can be reliably estimated.

Evidence of impairment may include indications that the debtor, or a group of debtors, is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and, where observable data indicate that there is a meas-

urable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not yet been incurred) discounted using the asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss as 'credit loss expense'.

Impaired debts, together with the associated allowance, are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Fund. If a previous write off is later recovered, the recovery is credited to the 'credit loss expense'.

Interest revenue on impaired financial assets is recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

(e) Receivables

Receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Receivables are recognized initially at fair value. They are subsequently measured at amortized cost using the effective interest rate method, less impairment.

(f) Offsetting Financial Instruments

Financial instruments are offset and the net amount reported in the balance sheet only when there is currently a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

Notes to the financial statements

Continued

(g) Borrowings

Borrowings are recognized initially at fair value, net of transaction costs incurred and are subsequently stated at amortized cost; any difference between the proceeds (net of transaction costs) and the redemption value is recognized in the statement of comprehensive income over the period of the borrowing using the effective interest method.

2.3 Functional And Presentation Currency

The Fund's investors are mainly from Ghana, with the subscriptions and redemptions of the units denominated in Ghana Cedis. All amounts have been rounded to the nearest cedi unless otherwise stated.

2.3.1 Foreign Currency Translations

Transactions during the period, including purchases and sales of securities, income and expenses, are translated at the rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rate of exchange ruling at the reporting date.

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates as at the dates of the initial transactions. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined.

Foreign currency transaction gains and losses on financial instruments classified as at fair value through profit or loss are included in profit or loss in the statement of comprehensive income as part of the 'net gain or loss on financial assets and liabilities at fair value through profit or loss'.

2.4 Income

Interest Income is recognized on accrual basis. Interest income comprises interest on treasury bills and certificates of deposit. The recognition of interest ceases when the payment of interest or principal is in doubt. Interest is then included in income only when it is received.

Commissions and fees are credited to income when earned.

Dividend income from financial assets at FVTPL is recognized in the statement of comprehensive income within dividend income when the Fund's right to receive payments is established.

Investment Transactions on the Ghana Stock Exchange and other African Stock Markets are recorded on the trade date. Realized gains and losses on the sale of investment securities are determined on the identified cost basis.

2.5 Cash And Cash Equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks. Bank overdrafts are shown under current liabilities in the balance sheet.

2.6 Income Distribution

No distributions were made during the period under review. All net investment income and realised capital gains, if any will be reinvested. Any investor who wishes to cash out his or her investment redeems their shares at the prevailing net asset value per share of the fund.

2.7 Related Parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and or operational decisions. Omega Capital limited, the investment advisor to the fund is responsible for making investment



Notes to the financial statements

Continued

decisions of the Fund. Omega Capital Limited is entitled to receive a Fund management fee equal to 1.5% per annum of the daily net asset of the fund which shall be accrued on a daily basis. Omega Capital Limited received a fee of GH¢ 6,550 during the period. The balance due to the Manager for the six months ended as at 30 June, 2015 is GH¢ 2,199.

2.8 Taxation

Mutual funds are exempted from the payment of tax on income including capital gains as per the Units Trusts and Mutual Funds Regulations, 2001, L.I 1695

2.9 Financial Risk Management

The objective of the Fund is to achieve long term capital growth through investing in equity Securities listed on the Ghana Stock Exchange and/or other regulated financial markets exchanges and money market securities.

The Fund's activities expose it to a variety of financial risks:

- Price risk,
- Credit risk
- Liquidity risk
- Operational risk

i. Price risk

The Fund's investments and financial instruments are susceptible to market price risk arising from uncertainties about future values of the instruments. The Fund's Manager provides the Fund with investment recommendations with investment recommendations. The Manager's recommendations are reviewed and approved by the Board of Directors before the investment decisions are implemented.

To manage the market price risk, the manager reviews the performance of the portfolio

companies on a monthly basis and is in regular contact with the management of the portfolio companies for business operational matters.

ii. Credit risk

The Fund is exposed to credit risk, which is the risk that one party will cause a financial loss for the other party by failing to discharge an obligation. The Fund is exposed to the risk of non-payment of interest on fixed deposits.

iii. Liquidity risk

Liquidity risk is the risk that the Fund may not be able to generate sufficient cash resources to settle its obligations in full as they fall due or can only do so on terms that are materially disadvantageous.

iv. Capital risk management

The capital of the Fund is represented by the net assets attributable to the Shareholders. The Fund's objective when managing the capital is to safeguard the ability to continue as a going concern in order to provide returns for shareholders and benefits for other stakeholders and to maintain a strong capital base to support the development of the investment activities of the Fund. The Directors monitor capital on the basis of the value of net assets attributable to the shareholders.

3. EVENTS AFTER THE STATEMENT OF FINANCIAL POSITION DATE

The Company adjusts the amounts recognized in its financial statements to reflect events that provide further evidence of conditions that existed at the statement of financial position date.

Where there are material events that are indicative of conditions that arose after the statement of financial position date the Company discloses by way of note, the nature of the event and estimate of its financial effect or a statement that such an estimate cannot be made.



Notes to the financial statements

Continued

4 INTEREST INCOME

	June 2015	June 2014
	GHC	GHC
Interest on Bank Accounts	729	183
Interest on Fixed Deposits	106,088	33,762
Interest on Notes and Bills	14,005	5,501
	120,821	39,446

5 OTHER OPERATING EXPENSES

	June 2015	June 2014
	GHC	GHC
Accounting Services Fees	3,000	
Administrative Expenses	353	1,534
Auditors Remuneration	2,250	
Bank Charges	999	20
Custodial Fees	983	433
	7,584	1,987

6 FUND MANAGEMENT FEES

	June 2015	June 2014
	GHC	GHC
Fund Management Fees	6,550	2,388
	6,550	2,388

7 FIXED DEPOSITS

	June 2015	June 2014
	GHC	GHC
Fixed Deposits	893,085	536,145
Interest Receivable	77,851	22,719
	970,937	558,864

8 GOVERNMENT OF GHANA BILLS AND NOTES

	June 2015	June 2014
	GHC	GHC
Treasury Bills-1 YR Bills		18,500
Gov't of Ghana Notes-3 YR FR Note	100,000	50,000
Interest Receivables-T'Bills	7,474	3,997
	107,474	72,497



Notes to the financial statements

Continued

9 CASH AND BANK BALANCES

	June 2015	June 2014
	GH¢	GH¢
Balances with Zenith Bank	13,226	13,971
Balances with HFC Bank	675	8,229
	13,901	22,200

10 ACCOUNTS PAYABLE AND ACCRUALS

	June 2015	June 2014
	GH¢	GH¢
Management Fees Payable	2,199	725
Custody Fees Payable	548	296
Fund Accounting Fees Payable	3,000	
Audit Fees Payable	2,250	
Administrative Expenses Payable	0	1,203
	7,997	2,225

11 DIRECTORS' SHAREHOLDING

Name	Number of Shares	% Holdings
Emmanuel Dugbatey Kitcher*	7,307.52	0.99%
Kofi Ankama-Asamoah Atua*	9,398.32	1.27%
Kwesi Amonoo-Neizer*	6,356.10	0.86%
Christine Dowuona-Hammond	2,620.28	0.35%
Felicia Joan Asabea Oppong	1,841.74	0.25%
Nana Kumapremereh Nketiah	1,608.67	0.22%
	29,132.63	3.95%

* Emmanuel Dugbatey Kitcher holds the shares jointly with Alice Naami Kitcher

* Kwesi Amonoo-Neizer jointly holds shares with Rita Amonoo-Neizer

* Kofi Ankama-Asamoah Atua jointly holds shares with Doris Ankama-Asamoah Nipaa



Directors' Information

• Board of Directors

The Directors of the Fund are:

Name	Christine Dowuona-Hammond
Address	Faculty of Law, University of Ghana Legon
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	Director of Omega Equity Fund
Occupation	Legal Practitioner

Name	Kwesi Amonoo-Neizer
Address	P.O. Box 1047 Kaneshie
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	<ul style="list-style-type: none"> • Chairman, Omega Capital Limited • Director of Omega Equity Fund • Director of OAK Partners Limited • Director of Mega African Limited • Director of Metropolitan Insurance • Director of Haradali Capital, Tanzania • Director of Mechanical Llyod
Occupation	Investment Banker

Name	Kofi A. Ankama-Asamoah
Address	P5 Manet Cottage DTD Baatsonaa-Spintex Road
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	<ul style="list-style-type: none"> • Chairman, Cleaning Solutions Ltd • Director of Text Genesys Ltd
Occupation	Business Executive



Directors' Information

Continued

Name	Nana Kumapremereh Nketiah
Address	P.O.Box 1104 Tema
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	<ul style="list-style-type: none"> • Director, Omega Capital Limited • Director, Omega Equity Fund • Director, Kumapremereh Resources Limited • Director, Acorn Properties Limited • Director, Hagion Properties Limited • Director, Via Dela Rosa Courts
Occupation	Investment Banker

Name	Emmanuel Dugbatey Kitcher
Address	P.O.Box CE 11553 Tema
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	<ul style="list-style-type: none"> • Director, Omega Equity Fund Limited • Director, ZIGMA Investment Club • Director, Nyanba Medical Centre
Occupation	Associate Director

Name	Felicia Joan Asabea Oppong
Address	P.O.Box CE 11501 Tema Com. 11
Position	Director
Time with Fund	1 year, 8 months
Other Affiliations	Director, Quantum Partners Limited
Occupation	Investment Banker

Dear Valued Client,

You are encouraged to make your regular deposits into your Omega Income Fund Investment account at any **Zenith Bank** or **HFC Bank** Branch near you.

You may also transfer funds from your MTN Mobile Money wallet or any MTN Mobile Money Merchant near you. Kindly find our Bank and Mobile Money Transfer details below:

ZENITH OMEGA INCOME FUND BANK ACCOUNT DETAILS

Account Name: **Omega Income Fund Ltd.**
Bank: **Zenith Bank**
Account Number: **0006010217652**
Branch: **Patrice Lumumba**

HFC OMEGA INCOME FUND BANK ACCOUNT DETAILS

Account Name: **Omega Income Fund Ltd.**
Bank: **HFC Bank**
Account Number: **0022500378011**
Branch: **Ebankese**

OMEGA INCOME FUND MOBILE MONEY ACCOUNT DETAILS

Account Name: **Omega Income Fund**
Number: **0554849963**

**Steps to Send
Money by MTN
Mobile Money**

1. Make sure you have sufficient money in your Mobile Money Wallet
2. Go to MOBILE MONEY, select TRANSFER MONEY, then select MOBILE USER
3. Enter and repeat receiver's mobile number, amount, reference (your name) confirm details and enter Mobile Money PIN
4. Merchant user Till number is 1

Note: Please use your name as the reference name for all the mobile money transfers since your name as reference helps us identify the client who transferred the funds or you can follow-up your payments with a call to 0554849963 or send an email to info@omegacapital.com.gh for confirmation.



Omega Capital Limited

No. 23, Kanda Estates, Sunyani Avenue

The Alberts, 1st Floor.

P. O. Box, CT 8818, Cantonments - Accra.

Tel: [+233] 030 220 1538 | Fax: [+233] 030 220 1539

Email: info@omegacapital.com.gh