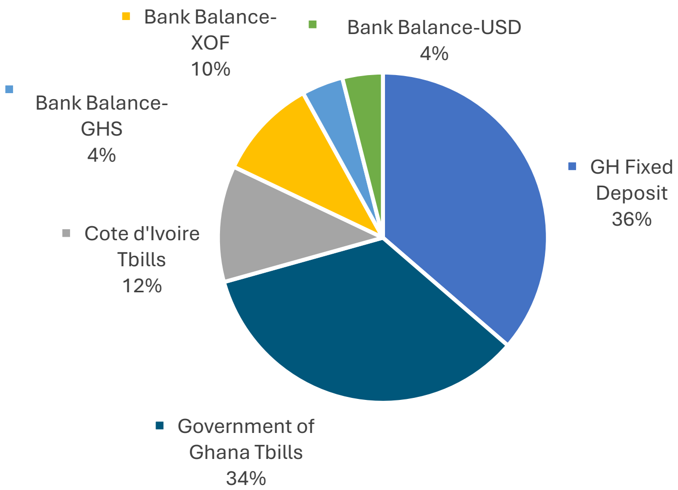
EDC Ghana Retirement Fund Plc

Fund Category | Balanced

SUMMARY

Portfolio Manager	Emmanuel Owusu
Inception Date	1st April 2015
Currency	Ghana Cedi
Share Price MTM (NAV per Share)	GH₵ 0.7243
Fund Size	GH₵8.31Million
Minimum Initial Investment	GH₵ 2,000
Valuation Period	Daily
Redemption Fee	3% in first year of investment 2% in second year of investment None after second year of investment.
Management Fee	2.5% p.a.

ASSET ALLOCATION & FUND PERFORMANCE



	1-M.	3-M.	6-M	YTD
Performance (%)	1.54	-7.89	-1.19	-1.19
Benchmark(%)	3.08	-12.14	-1.88	-1.88

TOP HOLDINGS

****GOG-** Government of Ghana ****CI –** Cote d'Ivoire

INVESTMENT OBJECTIVE

The EDC Ghana Retirement Fund seeks to achieve capital growth by offering investors access to high-quality fixed income securities and listed equities across Africa. Its primary objective is to provide investors an opportunity to plan and accumulate reserves for their retirement. The Fund consistently strives to generate stable and sustainable long-term returns.

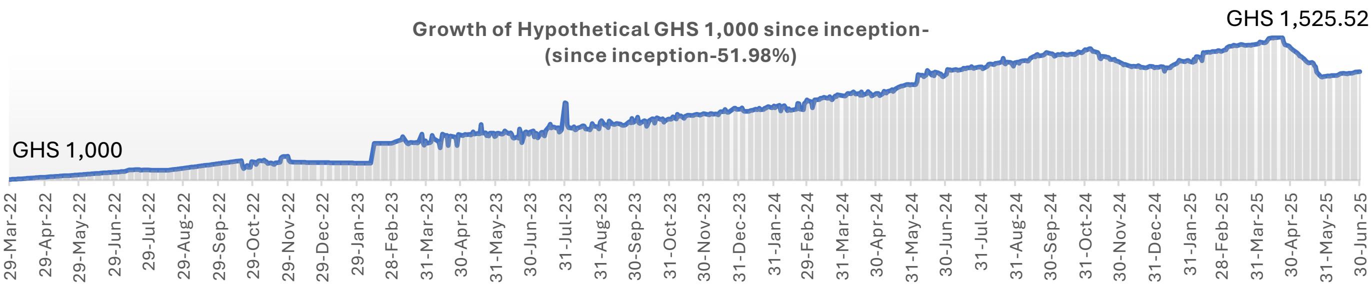
STRATEGY

The EDC Ghana Retirement Fund focuses on long-term investment growth through a balanced approach that combines fixed income securities and equities. The Fund pursues long term growth by strategically tapping into universe of fixed income and equity investments across Africa. The fund has the flexibility to invest fully in fixed income or to allocate up to 30% in equities.

PERFORMANCE DISCLOSURE

The EDC retirement Fund was previously known as the SEM All Africa Equity Fund Ltd. and managed by SEM Capital. At an Extraordinary General Meeting of shareholders in March 2022, a special resolution was passed appointing EDC Investments Ltd as Fund Manager and a change in the name of the Fund to the EDC Ghana Retirement Fund Plc.

NB: Pease note that the Fund's strategy has been revised following the takeover in March 2022.



Service Providers: Auditor – John Kay and Associates

Custodian – Stanbic Bank Ghana Ltd.