

SEM MONEY PLUS FUND (MPF)

30th April 2026

Fund Category | Mutual Fund | Money Market

Fund Overview

Objective and Policy

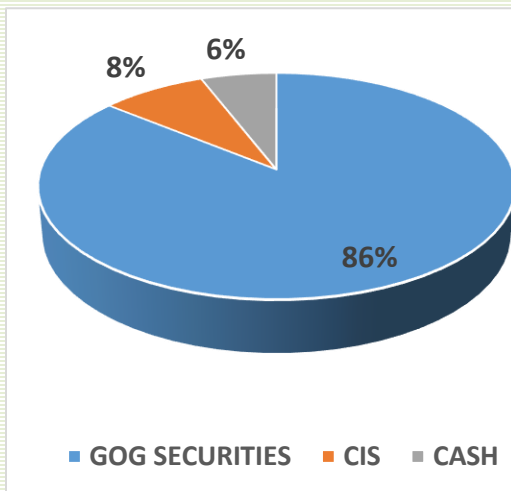
The SEM Money Plus Fund is designed to earn a high rate of interest income and at the same time to preserve capital and maintain liquidity, by investing in short-term, high-quality, fixed-income securities with minimal volatility and credit risk.

The Fund invests in short term money market securities issued by the Government of Ghana and Bank of Ghana licensed banks.

Summary

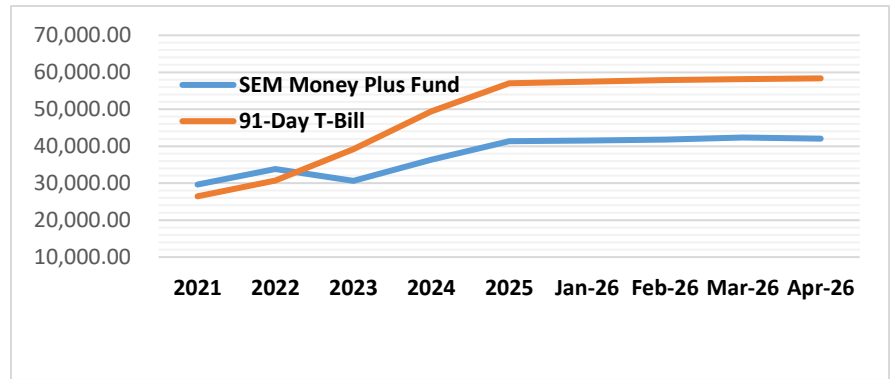
| | |
|-----------------------|-----------------|
| Inception Date | 1 June 2015 |
| Fund Size | GH¢13.4 million |
| Unit Price | GH¢ 0.75 |
| Minimum Investment | GH¢ 100 |
| Redemption Fee | Nil |
| YTD Return(30-Apr-26) | 3.0% |
| CAGR | 4.1% |
| Total Return | 49.96% |

Asset Allocation



Performance

Hypothetical Growth of GH¢10,000 (December 2021-April 2026)



| Annual Returns (5-year Trend) | SEM Money plus | 91-Day T Bill(Benchmark return) |
|-------------------------------|----------------|---------------------------------|
| 2025 | 13.81% | 11.08% |
| 2024 | 24.48% | 26.88% |
| 2023 | -9.30% | 29.44% |
| 2022 | 14.01% | 23.43% |
| 2021 | 14.48% | 12.81% |

Quarterly Returns (%) 5-year Trend

| | Q1 | Q2 | Q3 | Q4 |
|------|-----|------|------|------|
| 2026 | 2.4 | | | |
| 2025 | 5.5 | 4.0 | 3.0 | 2.8 |
| 2024 | 8.3 | 5.1 | 5.5 | 5.1 |
| 2023 | 7.1 | -2.8 | -4.5 | -8.7 |
| 2022 | 3.8 | 4.1 | 3.9 | 1.5 |
| 2021 | 3.1 | 3.6 | 3.1 | 3.9 |