

# SEM MONEY PLUS FUND (MPF)



SEM CAPITAL ADVISORS LIMITED

## Performance

31 January, 2020

Fund Category | Mutual Fund | Money Market

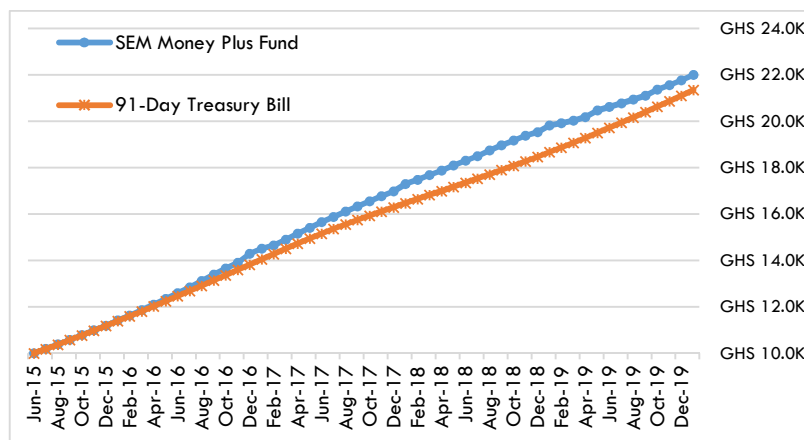
## Fund Overview

### 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 will invest in short term money market securities issued by Bank of Ghana licensed banks and non-bank financial institutions.

Hypothetical Growth of GH¢10,000 (JUNE 2015 – JANUARY 2020) (SEM MONEY PLUS FUND - GH¢ 21,999.29 VS 91-DAY T-BILL- GH¢ 21,351.45)



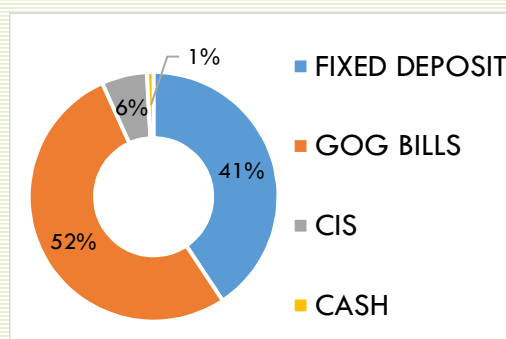
## Summary

Inception Date	1 June 2015
Fund Size	GH¢ 4.27million
Unit Price	GH¢ 1.1000
Minimum Investment	GH¢ 50
Redemption Fee	Nil
Management Fee	1.5%
YOY Return(31-Jan-20)	11.40%**
CAGR (5 Year)	16.8%
Total Return	117.7%

## Annual Returns

	SEM Money Plus Fund	91-Day T-Bill (Benchmark Return)
<b>2019</b>	11.42%	14.71%
<b>2018</b>	15.01%	13.55%
<b>2017</b>	19.98%	14.08%
<b>2016</b>	27.70%	22.18%
<b>2015</b>	21.20%*	24.78%

## Asset Allocation



## Quarterly Returns (%)

	Q1	Q2	Q3	Q4
<b>2019</b>	2.5	3.0	2.3	3.1
<b>2018</b>	4.1	3.5	3.7	3
<b>2017</b>	4.3	5.0	4.3	4.0
<b>2016</b>	6.0	6.1	6.3	6.7
<b>2015</b>			5.8	5.7

NB: Return- Return after Expenses 2015 Return\* - Annualized Return  
YOY\*\* Return relatively lower due to reduced fixed deposit interest rates from Consolidated Bank.