

FIDELITY FIXED INCOME TRUST

FUND FACT SHEET – JANUARY 2025

Fund Manager	Papa Sam Blankson
Inception Date	1 st October 2019
Currency	Ghana Cedi (GHs)
Fund Size	GHS 97.16 million
Unit Price	0.1546
Minimum Initial Investment	GHS100
Subscription Fee	Nil
Redemption Fee	Nil
Valuation Method	Mark-to-market
Valuation Period	Daily
Management Fee	2% p.a.

Investment Objective

The Fidelity Fixed Income Trust is an open-ended Unit Trust that will invest primarily in Fixed Income Securities. The Fixed Income Trust has an objective of preserving and enhancing unit holders' wealth to meet medium to long term financial goals of unit holders.

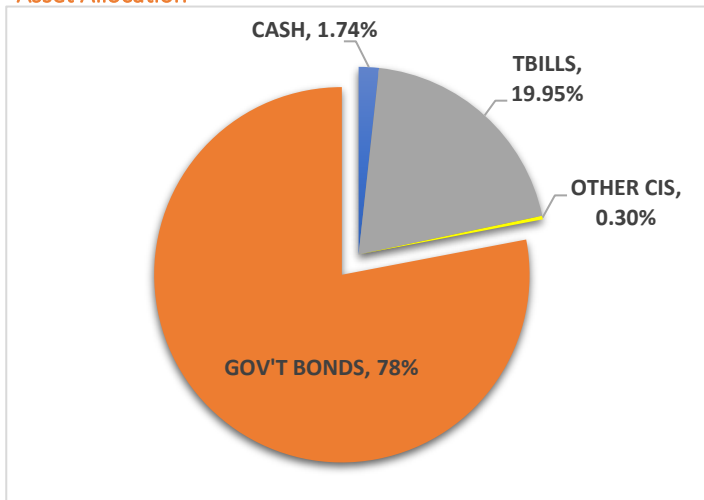
Portfolio Strategy

The Unit Trust invests in a mix of debt securities and cash, which may be varied periodically as the Manager consistently looks out for lucrative opportunities in different asset classes, based on the macroeconomic environment, the yield curve and the market cycle. This dynamic approach to asset allocation will maximize the potential in achieving the return objective of the Trust.

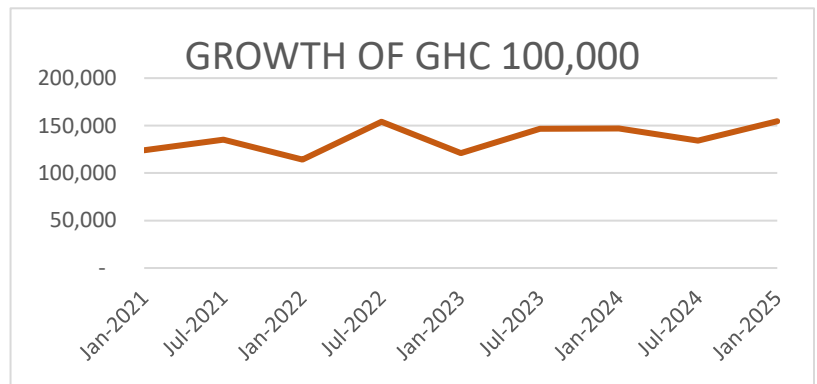
Risk Rating

Low Medium Low Medium High High

Asset Allocation



Hypothetical Growth of GHS 100,000 = GHS 154,600



Fund Performance

1M	3M	6M	YTD	1Y	3Y (C.A.G.R)	Growth (Inception)
-2.28%	1.64%	15.29%	-2.28%	5.24%	10.62%	54.60%

Economic Outlook

Ghana's economy in 2025 is set for moderate growth, supported by fiscal reforms, debt restructuring, and sectoral advancements. The cedi is expected to stabilize, while tighter monetary policy is anticipated to drive inflation downward. The equity market is poised for positive performance, led by gains in financial stocks, particularly in banking, due to increased portfolio allocations and improved profitability. Mining, driven by gold and emerging lithium production, along with telecommunications, is also expected to attract significant investor interest.

The performance data shown represents past performance, which is no Guarantee of future investment results. Investment returns and principal value may fluctuate. Current performance may be lower or higher than what is shown.

Auditor: John Kay & Co Trustee: Guarantee Trust Bank (Ghana) Ltd.

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