

This report provides general information on the performance of the Enterprise Personal Pension Scheme for the above-mentioned period.

- The Scheme seeks to:
- (a) Provide retirement income security for workers.
 - (b) Ensure that every worker receives retirement and related benefits as and when due.

The primary investment objective of the scheme is to achieve real returns for members consistently.

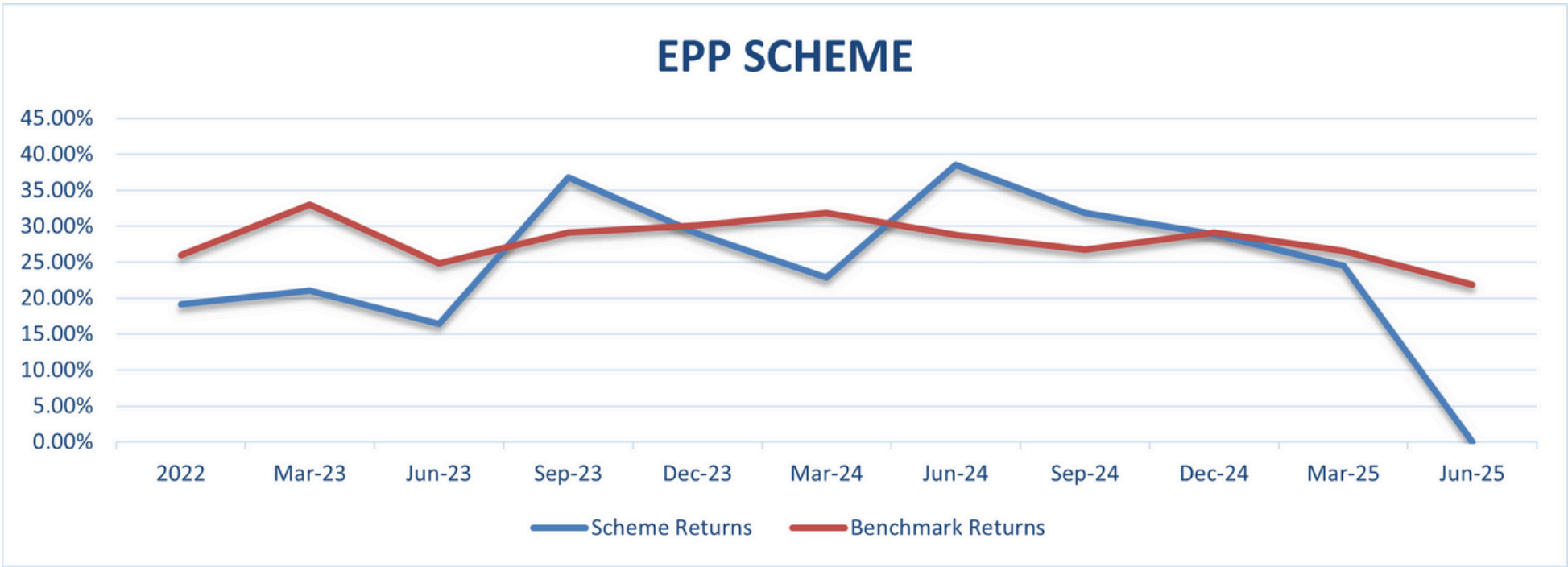
SCHEME MEMBERSHIP

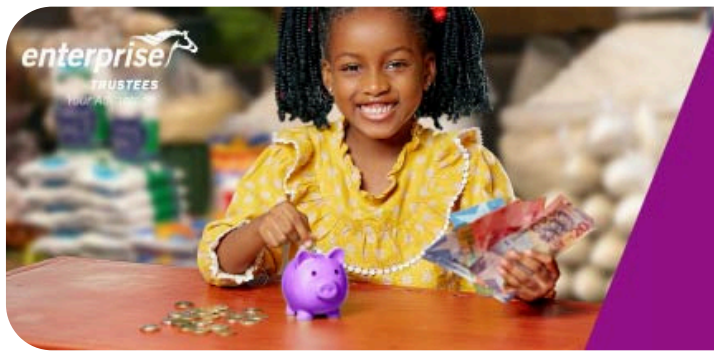
MEMBERS	DETAILS
MEMBERS ENROLLED	778
MEMBERS EXITED	79
TOTAL AT QUARTER END	9,678

SCHEME PERFORMANCE

The scheme ended the quarter with year-to-date annualized returns of 17.88% underperforming the benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 2.57%. This underperformance reflects the impact of prevailing market conditions ie exchange losses and fair value loss and portfolio positioning during the period. Despite the short-term underperformance, the scheme maintained strong compounded annual growth rates of 20.21% underscoring its long-term growth potential

The chart below shows the performance of the scheme from inception.





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FUND POSITION

The asset under management value grew by 11.50% over the previous quarter’s value. The assets under management (AUM) of the scheme as at 30th June, 2025 was GH¢177.8million (1st Quarter 2025: GH¢159.5million), an increase of GH¢18.3million for the quarter ended 30th June, 2025.

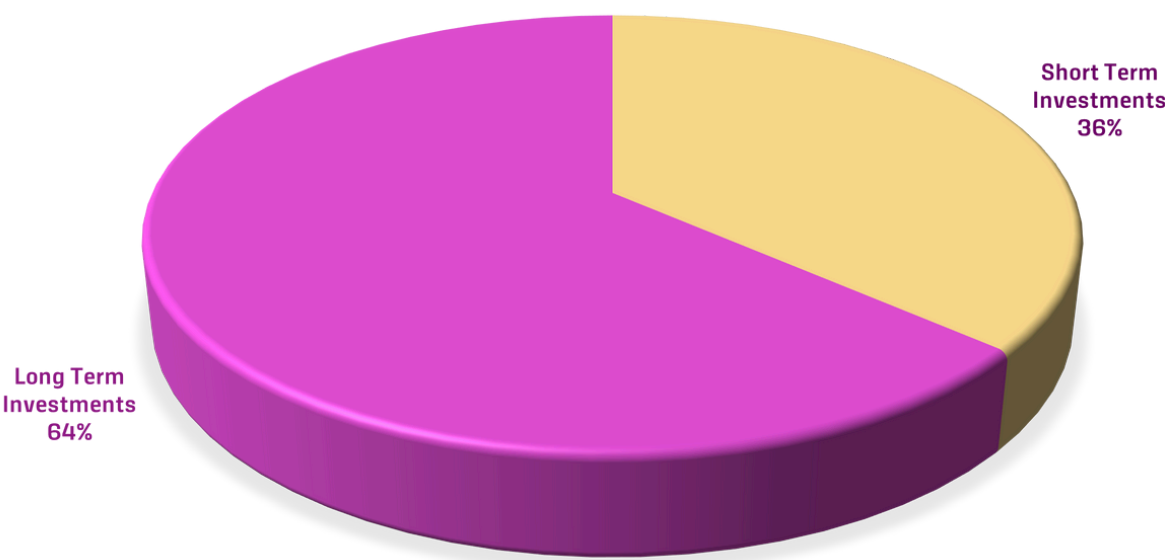
FUND INVESTMENT REPORT

Asset Class	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	June 2025		March 2025	
			Actual Percentage Per Asset Class	Market Value (GH¢)	Actual Percentage Per Asset Class	Market Value (GH¢)
Cash	0%	0.59%	4.58%	8,150,908	1.01%	1,604,197
Money Market Instruments	0% - 35%	Up to 35%	11.69%	20,790,488	11.18%	17,846,174
Government of Ghana Securities	0% - 75%	Up to 75%	72.82%	129,547,378	74.20%	118,403,021
Equities	0% - 20%	Up to 20%	6.75%	12,002,783	7.69%	12,269,901
Collective Investment	0% - 15%	Up to 15%	4.16%	7,403,909	5.91%	9,432,419
Grand Total			100.00%	177,895,466	100.00%	159,555,712

Cash on the account is partly due to contributions paid into the collections account by members and cash reserve for processing of benefits.

HOLDINGS BASED ON TENOR

HOLDINGS BY DURATION



- Short term – Below 1 year
- Medium term – From 1 year to 2 years
- Long term – 2-years and above

GLOSSARY

- *Annualized return means the returns earned on your investment for a year
- *Net asset value means the value of a fund’s assets minus the value of its liabilities at a specific time.
- *Assets Under Management (AUM) refers to the total market value of all assets managed by the scheme on behalf of members.
- *Real return means the annual percentage return realized on an investment, which is adjusted for changes in prices due to inflation or other external factors. This method expresses the nominal rate of return in real terms, which keeps the purchasing power of a given level of capital constant over time.



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