

This report provides general information on the performance of the Enterprise Tier 3 Provident Fund 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.

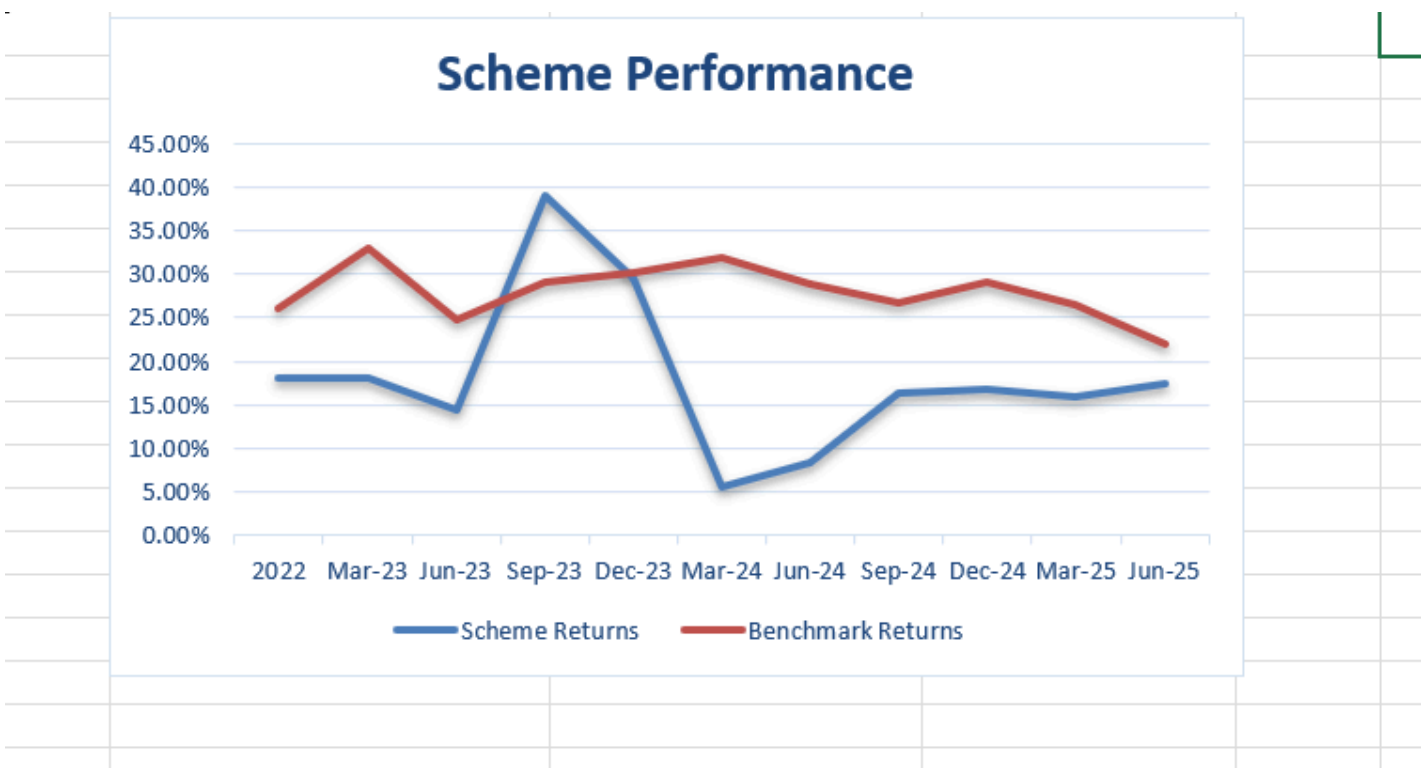
SCHEME MEMBERSHIP

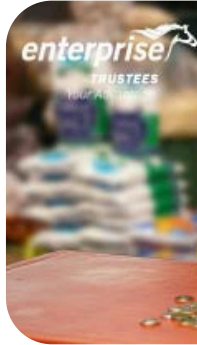
EMPLOYERS	DETAILS	MEMBERS	DETAILS
EMPLOYERS ENROLLED	4	MEMBERS ENROLLED	2142
EMPLOYERS EXITED	0	MEMBERS EXITED	297
TOTAL AT QUARTER END	468	TOTAL AT QUARTER END	50,572

SCHEME PERFORMANCE

The scheme ended the quarter with a year-to-date annualized return of 17.44%, falling short of its benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 4.47%. This underperformance reflects the impact of prevailing market conditions ie exchange losses and fair value loss and portfolio positioning during the period. Nonetheless, the scheme maintained a strong compounded annual growth rate of 19.40%, indicating solid long-term performance.

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





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FUND POSITION

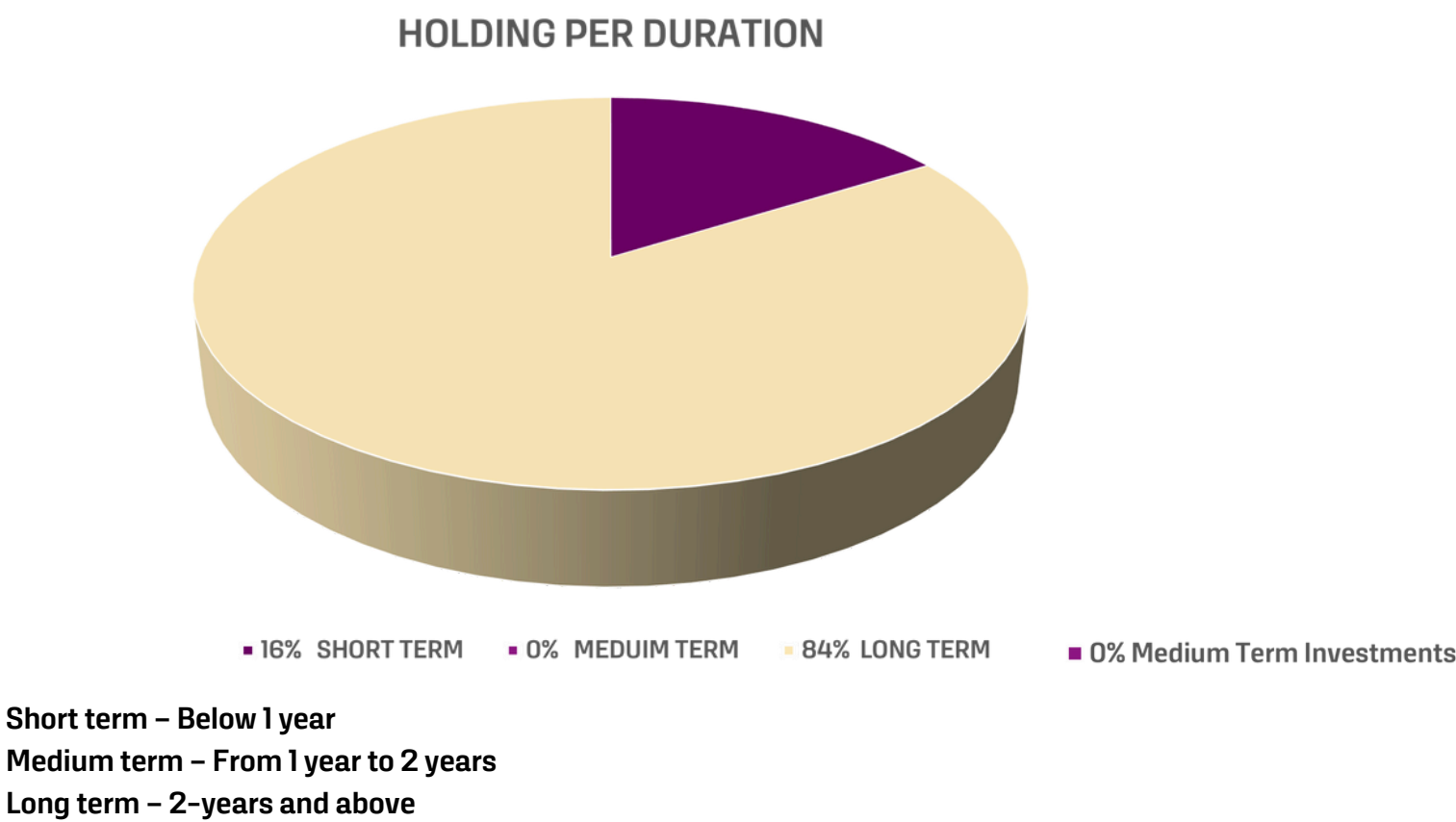
The asset under management value grew by 6.82% over the previous quarter’s value. The assets under management (AUM) of the scheme as at 30th June, 2025 was GH¢1.7billion (1st Quarter 2025: GH¢1.6billion), an increase of GH¢109million for the quarter ended 30th June, 2025.

FUND INVESTMENT REPORT

ASSET CLASS	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	Actual Percentage Per Asset Class		JUNE 2025	MARCH 2025	
					MARKET VALUE (GH¢)	Actual Percentage Per Asset Class	MARKET VALUE (GH¢)
CASH	0%		4.18%		70,822,249	0.50%	8,072,131
MONEY MARKET	0% - 35%	Up to 35%	12.32%		208,954,112	13.52%	216,588,479
GOVERNMENT BONDS	0% - 75%**	Up to 75%	72.17%		1,223,901,666	73.24%	1,173,849,322
LOCAL GOVERNMENT BOND	0% - 25%	Up to 25%	0.00%		-	0.00%	-
CORPORATE BONDS	0% - 35%	Up to 35%	3.77%		63,945,922	2.97%	47,581,648
EQUITIES	0% - 20%	Up to 20%	4.03%		68,301,400	4.28%	68,518,873
COLLECTIVE INVESTMENT	0% - 15%	Up to 15%	3.96%		67,187,714	5.43%	86,936,958
ALTERNATIVE INVESTMENT	0% - 25%	Up to 25%	0.00%		-	0.00%	-
TOTAL			100.00%		1,703,113,063	100.00%	1,594,312,177

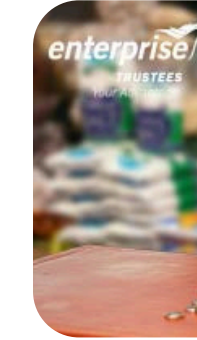
Cash on the account is partly due to contributions paid into the collections account by members and cash reserve for processing of benefits.

HOLDINGS BASED ON TENOR



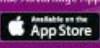
GLOSSARY

- *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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