



THE ADVANTAGE REPORT

QUARTERLY SCHEME UPDATE (OCTOBER - DECEMBER 2025)



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.

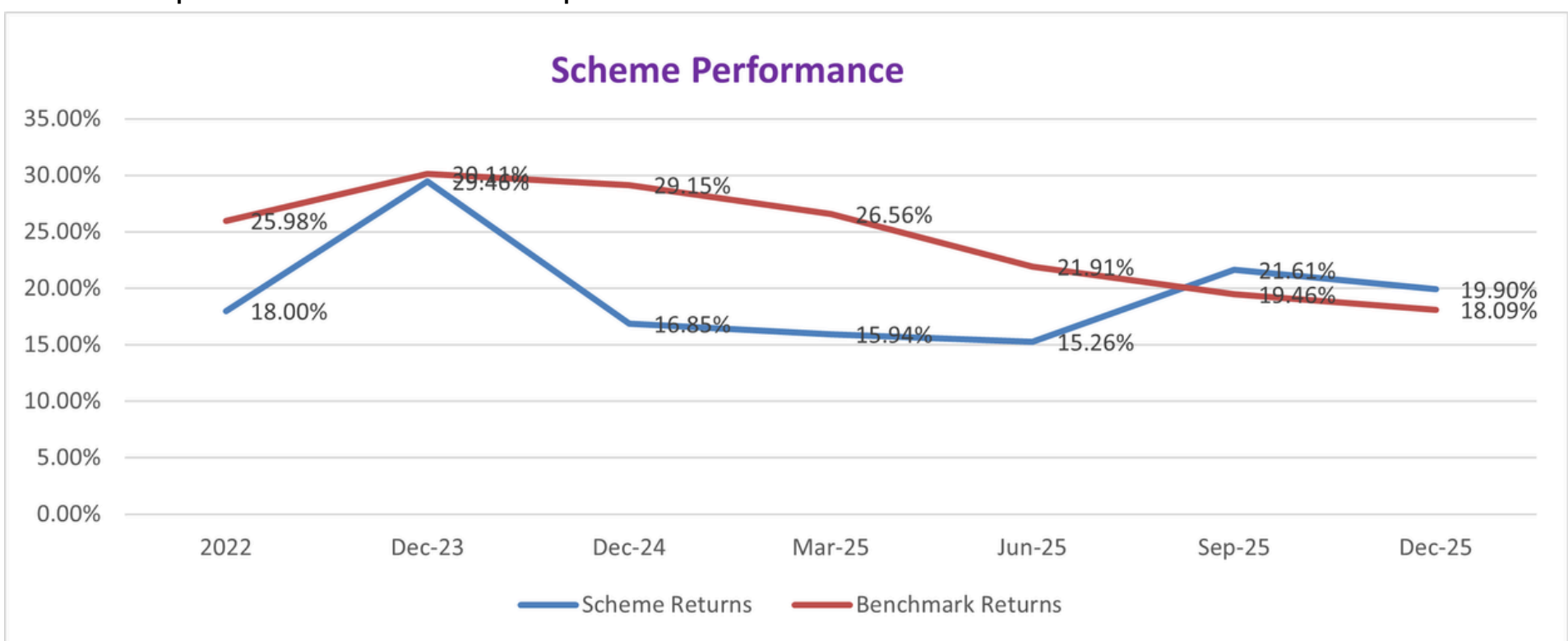
SCHEME MEMBERSHIP

EMPLOYERS	DETAILS	MEMBERS	DETAILS
EMPLOYERS ENROLLED	13	MEMBERS ENROLLED	3121
EMPLOYERS EXITED	0	MEMBERS EXITED	459
TOTAL AT QUARTER END	490	TOTAL AT QUARTER END	55,584

SCHEME PERFORMANCE

The scheme ended the quarter with a year-to-date annualized return of 19.90%, overperforming its benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 1.81%. This overperformance reflects the impact of prevailing market conditions ie exchange gains and fair value Gains and portfolio positioning during the period. Also, the scheme maintained a strong compounded annual growth rate of 19.58%, indicating solid long-term performance.

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



You're never too young to navigate your financial choices

Start Early, Start Small!

Dial *714*333# or

+233 302 634 704

Enterprise Trustees | Enterprise Trustees | Enterprise Trustees | Enterprise Trustees

Duly licensed by NPRA [Click here for more information](#)

FUND POSITION

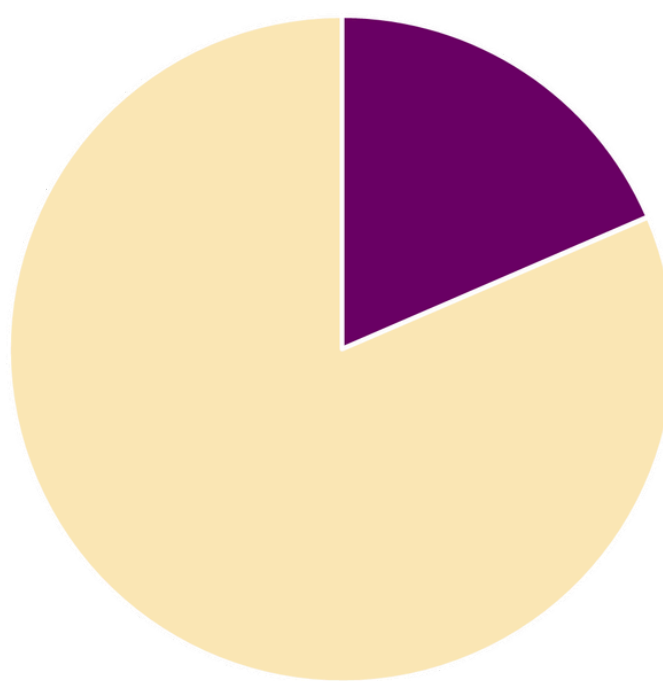
The asset under management value grew by 2.97% over the previous quarter's value. The assets under management (AUM) of the scheme as of 31st December 2025 was GH¢1.882billion (3rd Quarter 2025: GH¢1.828billion), an increase of GH¢54million for the quarter ended 31st December 2025.

FUND INVESTMENT REPORT

Asset Class	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	DECEMBER 2025		SEPT 2025	
			Actual Percentage Per Asset Class	Current Value (GH¢)	Actual Percentage Per Asset Class	Current Value (GH¢)
Cash	0%		0.25%	4,730,327	0.31%	5,630,811
Receivables	0%		0.22%	4,078,546	0.00%	53,951
Payable			-0.38%	(7,235,234)	-0.40%	(7,235,234)
Money Market Instruments	0% - 35%	Up to 35%	18.52%	348,688,231	22.22%	406,251,220
Gov't Securities - Long Term*			69.41%	1,306,816,401	64.85%	1,185,710,839
Gov't Securities - Short to Medium Term	0% - 60%	Up to 75%	0.02%	413,653	0.00%	-
Local Government Bonds	0% - 25%	Up to 25%	0.00%	-	0.00%	-
Corporate Debt Securities	0% - 35%	Up to 35%	3.53%	66,538,148	3.60%	65,850,150
Equities	0% - 20%	Up to 20%	5.73%	107,823,813	5.32%	97,286,520
Collective Investment	0% - 15%	Up to 15%	1.79%	33,681,953	4.09%	74,744,099
Alternative Investment	0% - 25%	Up to 25%	0.92%	17,325,000	0.00%	-
Total			100.00%	1,882,860,837	100.00%	1,828,292,358

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



- Short term – Below 1 year ■ 14% Short Term Investments ■ 0% Medium Term Investments ■ 86% Long Term Investments
- 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.

You're never too young to navigate your financial choices

Start Early, Start Small!

Dial *714*333# or

+233 302 634 704

Enterprise Trustees | Enterprise Trustees | Enterprise Trustees | Enterprise Trustees

Duly licensed by NPRA [Click here for more information](#)

Website: myenterprisegroup.io

For Enquiries: info.trustees@myenterprisegroup.io

Facebook: [enterprisetrusteesgh](https://www.facebook.com/enterprisetrusteesgh)

LinkedIn: Enterprise Trustees

Call Centre: +233302634704 or Dial *714*333#

For Complaints: complaints.trustees@myenterprisegroup.io

Instagram: [enterprisetrustees](https://www.instagram.com/enterprisetrustees)

Tiktok: [enterprisetrustees](https://www.tiktok.com/@enterprisetrustees)