

Message from the CEO

January 2016



Dear clients:

Re: Invest wisely for 2016

It is my pleasure to welcome you into 2016. This is the year that Databank turns 26 and another year in which Databank can help move you closer to your financial independence.

At the beginning of every year, we each start off making several New Year resolutions. They often include doing more physical exercise, developing better eating habits, achieving greater work-life balance and saving more of our earnings. While we can't help with the first three, we can certainly help with the last one.

At Databank, our mission is to help investors, like you, achieve financial independence by providing you with financial education and investment solutions.

Over the last few months of 2015, and especially since the start of 2016, we've heard heart-breaking stories of people who have lost their money (life savings, in some cases) in some investment schemes. As an investor, I understand the desire to get the best return for your money. But at what cost? Do you look at the track record of the finance house you invest your money with (i.e., how long the company has been in business, the average annual performance, the experience of the people managing your money, whether the company has been able to **consistently** deliver on its performance – not just over 3 months, or 6 months or even a year).

Money is not easy to come by. Therefore, I encourage you to do your homework carefully before you invest and consider the questions I have posed above.

It is for this reason that I would like to reiterate the Databank values of leadership, excellence, humility and integrity. At Databank, we deliver on our promise. This year, Databank will celebrate its 26th anniversary in business, making us the oldest investment firm in Ghana. With that track record, you get three key benefits:

1. **Choice.** We've got more mutual funds and investment options than any other investment firm in Ghana
2. **Experience.** Our asset management team has been managing money for Ghanaians at home and abroad for more than two decades
3. **Proven returns.** In spite of market ups and downs over the years, Databank's mutual funds have consistently provided excellent returns (see *Track record of Databank Mutual Funds*)

We are also very passionate about educating the investing public on investment options **to help investors** make informed investment decisions.

We will be organising the following events throughout the year:

- Our first **Databank Investment Fair**, the purpose of which will be to provide greater insight into the world of investments through a variety of seminars and information booths
- Our **Databank Thought Leadership Series** in the first and third quarters of 2016, where we will continue to shine light on key issues affecting Ghanaians' financial independence

Throughout the year, you can also expect to hear from us through articles educating you on a variety of investment topics. These articles will be available on our website and published in the newspaper.

My wish for you as we enter the New Year is that you make informed investment choices to ensure that you not only preserve but grow your money. I wish you health and strength throughout the year, success in all your ventures and God's favour in everything you do.

On behalf of Databank, I would like to take this time to thank our regulatory bodies, the Securities and Exchange Commission (SEC), the National Pensions Regulatory Authority (NPRA) and the Ghana Stock Exchange (GSE), for their continued support in developing our industry and ensuring that investors' interests are always protected.

The entire Databank family thanks you for your support in 2015 and we look forward to your continued support in 2016.

Your Chief Servant



Kojo Addae-Mensah
Group CEO

Track record of Databank Mutual Funds

MFund (Money Market Fund)

Launched: Apr 2004 (11 years)
Average annual return: 18.56%

ArkFund (Balanced Fund)

Launched: July 2009 (6 years)
1-year return: 20.28%

BFund (Balanced Fund)

Launched: Jan 2008 (9 years)
Average annual return: 19.38%

EdiFund (Balanced Fund)

Launched: Oct 2014 (1 year)
1-year return (As at Dec 31, 2015):
18.52% (Tier 1) / 16.70% (Tier 2)

Epack (Equity Fund)

Launched: Oct 1996 (19 years)
Average annual return: 38.45%

Ask the CEO

Do you have a question for the CEO of Databank? He would love to hear it! Send your questions to ceo@databankgroup.com. We will post his answers on our website as well as in upcoming letters from the CEO.