



EKKLESIA MUTUAL FUND, INC.

FUND FACT SHEET

As of January 31, 2025

EKKLESIA MUTUAL FUND, INC.

FUND OVERVIEW

The Fund aims to achieve income growth by investing in medium- to long-term fixed income instruments denominated in Philippine Peso or major foreign currencies.

The fund is suitable for investors who:

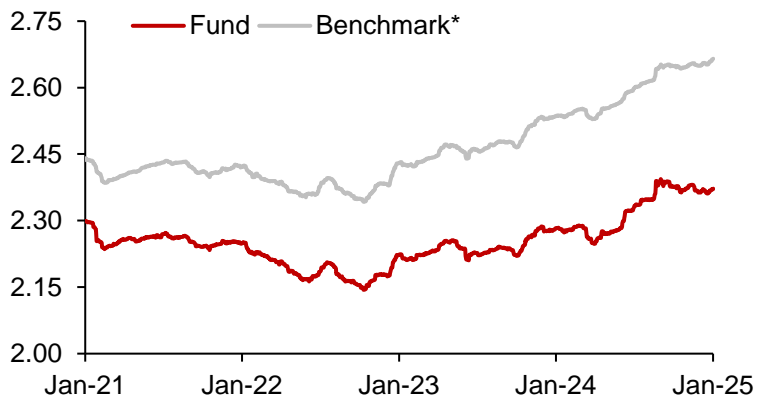
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

FUND FACTS

Classification:	Long Term Bond Fund
Launch Date:	August 2, 2004
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:¹	PHP 5,000.00
Min. Subsequent Order:¹	PHP 1,000.00
Minimum Holding Period:	180 calendar days
Redemption Settlement:	T+0 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	1.00% per annum
Total Fund NAV (Mn) :	PHP 187.44

FUND PERFORMANCE AND STATISTICS *(Purely for reference purposes and is not a guarantee of future results)*

NAVPS GRAPH



NAVPS 2.3719

STATISTICS

Weighted Ave Duration (Yrs)	3.61
Volatility, Past 1 Year (%) ⁵	2.06
Sharpe Ratio ⁶	-0.32
Information Ratio ⁷	-0.95
Port. Weighted Yield to Maturity (%)	4.62
Number of Holdings	24

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	42.87
Corporates	40.98
Cash & Cash Equivalents ⁸	16.15

Asset Valuation

Marked-to-Market	58.57
Amortized Cost	41.43

Maturity Profile

Less than 1 year	33.22
1 – 3 years	15.91
3 – 5 years	12.60
More than 5 years	38.28

CUMULATIVE PERFORMANCE (%) ³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	0.35	1.76	3.90	5.48	6.23	137.19
Benchmark	0.60	2.57	5.10	10.03	16.80	112.22

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.90	3.30	1.79	0.78	1.22	4.30
Benchmark	5.10	4.73	3.24	2.23	3.15	3.74

CALENDAR YEAR PERFORMANCE(%) ³

	YTD	2024	2023	2022	2021	2020
Fund	0.35	4.98	-3.23	-1.99	3.19	4.44
Benchmark	0.60	6.31	-1.37	-0.79	6.90	12.16

BENCHMARK

50% BPI Philippine Government Money Market Index + 50% BPI Philippine Government Bond Index.

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	11.09
Time Deposit		9.60
Fixed Rate Treasury Note	2034	9.12
Fixed Rate Treasury Note	2031	8.70
Aboitiz Equity Ventures, Inc.	2027	7.91

¹Contribution rounded down/redemption rounded off to the nearest whole share. Mutual Fund shares do not issue fractional shares.

²Management, Distribution & Transfer Agency Fees

³Returns are net of fees.

⁴Since Inception.

⁵Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁶Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.

⁷Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

⁸Includes time deposits, other receivables (accrued income, investment securities purchased, accrued expenses, etc.) Net of Liabilities⁸

Fund prospectus is available upon request through authorized distributors and sales agents.

- THE MUTUAL FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).
- RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPS IS FOR ILLUSTRATION OF NAVPS MOVEMENTS/FLUCTUATIONS ONLY.
- WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.
- THE FUND MANAGER IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.

OUTLOOK AND STRATEGY

Market Review. Domestic fixed income investments performed well in January 2025, with the BPI GS Overall Index up 0.57%. This was due to steady income from bonds and falling yields, as people expect the Bangko Sentral ng Pilipinas (BSP) to cut rates in February after the Philippine economy grew slower than expected in the last quarter of 2024. The economy grew by 5.2%, which was below expectations, partly due to multiple typhoons. Inflation rose to 2.9% in December, driven by higher vegetable prices, utility costs, and transport expenses. The BSP is expected to cut the policy rates by a total of 0.5% (50 basis points) in 2025.

Fund Performance. The Fund returned 0.35% for the month, underperforming its benchmark by 25 basis points.

Fund Strategy. Maintain overweight duration position in view of yields declining in the medium term. Position on 3-7Y government securities for value on pull-backs. Investors in a bond fund must be prepared to withstand volatility as higher investment value is typically achieved over the medium to long term.