

SIMPLIFIED INFORMATION DOCUMENT

Key investor information

SOGEFIRST MUTUAL FUND

Important

This document provides appropriate information on the essential features of the SOGEFIRST fund to enable investors to reasonably understand the nature and risks of the fund offered to them and, consequently, to make fully informed investment decisions.

The mutual fund or its management company may only be held liable on the basis of statements contained in this document that are misleading, inaccurate or inconsistent with the corresponding parts of the UCITS information document.

Fund features	
Name	SOGEFIRST
Legal form	Mutual Fund
Authorisation reference	COSUMAF-FCP-06/2023
Management Company	Société Générale Capital Asset Management Central Africa
Depository	Société Générale Cameroun
Statutory auditor	Deloitte and Touche Afrique Centrale
First unitholder	Société Générale Cameroun

INVESTMENT AND MANAGEMENT INFORMATION	
Category	Bonds and other debt securities
Management objective	The Fund's objective is to replicate the performance of bonds of the same maturity from benchmark issuers over a recommended investment period of 5 years.

Investment Strategy	<p>The Fund is designed to offer all investors the best possible return by optimising the allocation of the assets held, while reducing the risks that could affect the performance of their cash.</p> <p>The Fund's portfolio shall be structured in accordance with the regulatory provisions of COSUMAF and the Management Regulations.</p> <p>The Fund's assets shall consist of: bonds which have been the subject of a public offering within the CEMAC; bills, assimilable treasury bonds and bonds guaranteed by a CEMAC member state; transferable securities representing debt securities issued by CEMAC member states; financial instruments issued on the money market.</p>
Target subscribers and required profile	<p>Société Générale Cameroun and all investors, whether individuals or legal entities, resident or not in CEMAC.</p> <p>The reasonable amount to invest in this Fund depends on the Fund depends on the personal situation of each investor to be assessed at the time of subscription.</p>
Recommended minimum investment period	12 (twelve) months minimum
Distribution Policy	<p>The sums available for distribution correspond to the net income for the financial year plus retained earnings less previous losses and sums transferred to reserves.</p> <p>The sums available for distribution each year are paid out within 5 months of the closing of the Fund's accounts by the Management Company's Board of Directors.</p>
Beginning and end of financial year	January to December
Initial Net Asset Value	XAF 10 000
Calculation of Net Asset Value (NAV)	<p>Fund units are valued at their last known net asset value.</p> <p>Net Asset Value = Net Assets / Number of units.</p>
Frequency of NAV calculation	<p>Weekly, every Thursday.</p> <p>Or if a public holiday, on the next working day.</p>

Net asset valuation	<p>Listed equities and similar securities: valued daily at the closing price posted on the Official Stock Exchange Bulletin (BOC).</p>
	<p>If this price is not available, the shares shall be valued at the reference price (the price for the last trading session).</p> <p>Listed bonds and similar securities: valued daily at their reference price (the price on the last trading day) plus accrued interest.</p> <p>Units in other Undertakings for Collective investment schemes: valued at the last known net asset value.</p> <p>Cash and other treasury products: valued by adding the initial amount to accrued interest.</p> <p>Unlisted assets: valued at nominal value plus accrued interest.</p>

Investment risks	<p>Risk of capital loss: The Fund's performance is not guaranteed and the capital invested by the Fund's unitholders may not be returned;</p> <p>Interest rate risk: When the sensitivity of bonds is positive, a rise in interest rates has an impact on new bonds, which offer higher coupons than older bonds. As a result, the value of these bonds falls when a decision is made to sell them. The opposite effect occurs when interest rates fall. It is therefore possible for the value of the portfolio's bond holdings to fall or rise if these bonds are sold before maturity;</p> <p>Reinvestment risk: This refers to the fact that the holder of a bond does not know at what rate its coupons are reinvested throughout the period the bond is held;</p> <p>Credit risk: The Fund may invest in bonds. Credit risk is the risk that the issuer may not be able to meet its commitments. If the quality of corporate issuers deteriorates, the value of corporate bonds may fall. The net asset value of the Fund may also fall;</p>
	<p>Liquidity risk: The markets in which the Fund invests may occasionally be affected by a temporary lack of liquidity. The Fund may not be able to sell securities at their fair value due to a lack of liquidity in the market.</p>
Risk management and internal control duties	<p>The management company is equipped with a risk management system to detect, measure, manage and continuously monitor all the risks associated with the Fund's investment strategy and to which it is exposed or may be exposed. This system shall be overseen by a risk manager.</p> <p>The management company also has an internal control system.</p>

Subscription and redemption terms	Subscription and redemption requests are received every business day by 9am GMT+1 on Thursday at the latest. They are executed on the basis of the next Net Asset Value. Orders received on Thursdays after 9am GMT+1 will be executed at the following week's Net Asset Value.
Subscription fee	Maximum 1% excl. tax of the number of units acquired x NAV
Redemption fee	Maximum 1% excl. tax of the number of units acquired x NAV
Management company fees	Maximum 1% excl. tax on net assets
Custodian fees	0.2% excl. tax of assets under custody
Valuation fee payable to the Central Custodian / Settlement Bank (DC/BR)	0.1% per annum
Annual fee payable to COSUMAF	0.025% excl. tax of assets under management at 31 December with a minimum of CFAF 1,500,000
Auditor's fees	CFAF 2.5 million incl. VAT/year
Management company address	Société Générale Capital Asset Management CEMAC B.P 4042 Douala, Bonanjo, Cameroon Immeuble Grassfields Building, 6th floor
Depository's address	Société Générale Cameroun, 78 Rue Joss, Bonanjo, Douala, Cameroon

Address designated for subscriptions and redemptions	All Société Générale Cameroon branches, Société Générale Capital Asset Management CEMAC B.P 4042 Douala, Bonanjo, Cameroon Immeuble Grassfields Building, 6th floor,
Statutory Auditor's address	Deloitte and Touche Afrique Centrale CNPS Tower, 8th floor Rue de l'hôpital 1043 Bonanjo BP 5393, Douala Cameroon

Additional information	Additional documents and information on the proposed investment, in particular the management regulations and the information document (including the remuneration policy), may be sent on written request to the following e-mail address SG Capital Asset Management CEMAC <Asset.Management@socgen.com> or to the head office of Société Générale Capital Asset Management CEMAC located at 6th floor, Grassfield Building, Plateau Joss, Douala - Bonanjo..
------------------------	--