



MONTHLY INVESTMENT UPDATE

APR 2019 // PREPARED BY





ASCF

Australian Secure Capital Fund

MONTHLY INVESTMENT UPDATE | APRIL 2019

Australian Secure Capital Fund is pleased to provide this monthly update to our investors.

LATEST NEWS & INFORMATION

| IS NOW A GOOD TIME TO INVEST WITH ASCF?

Last week's inflation data will no doubt result in the Reserve Bank further lowering rates. This is good news for the Australian economy and borrower's who are able to access funding from traditional banks but not so good for investors with term deposits as it will no doubt put pressure on the banks to lower deposit rates.

Underlying annual inflation eased to 1.6% in the March quarter, well below the RBA's forecast that it will reach 2 - 3% by late 2019. At the same time Australia's economic fundamentals remain solid with GDP hovering around 3% and unemployment at a low of 5%. While the Sydney and Melbourne housing markets have seen a moderate correction, we see this as a part of the normal housing cycle after Australian home prices increased by 26% over the past 4.5 years. Furthermore, due to the short-term nature of our loans, our property valuations have reflected the reduction in values in Sydney and Melbourne as they have occurred over the past 12 months and we have experienced no impact on our loan books in either of our funds.

We remain confident that the recent Royal Commission into banking will only increase demand for non-bank lenders such as ASCF as the banks continue to deal with the regulatory burden of the final report which will no doubt put further pressure on their loan processing times.





| Investor Newsletter Now Online

This month, ASCF was pleased to see the launch of our online Monthly Investor Newsletter. The new dedicated page allows clients to view digital copies of these monthly investment updates, previously only available via email, and download them directly to learn more about our latest news & stats. To view the new page, [click here](#).



| An Interesting Transaction

One of our brokers introduced a long-term builder client who required an urgent \$250,000 loan to fill a cashflow gap created by delayed "house and land" settlements on property he had already sold. Funds were provided at a 50% LVR within a week, on a full valuation at 12% per annum for a fixed 4 month term.

ASCF CURRENT NET INTEREST RATES PAID TO INVESTORS



ASCF#1 First Mortgage Fund		ASCF#2 First and Second Mortgage Fund	
Investment Term	Rate	Investment Term	Rate
3 months	6.25% pa	3 months	7.99% pa
6 months	6.50% pa	6 months	8.29% pa
12 months	6.75% pa	12 months	8.69% pa

Rates paid are net of all fund costs and management fees.

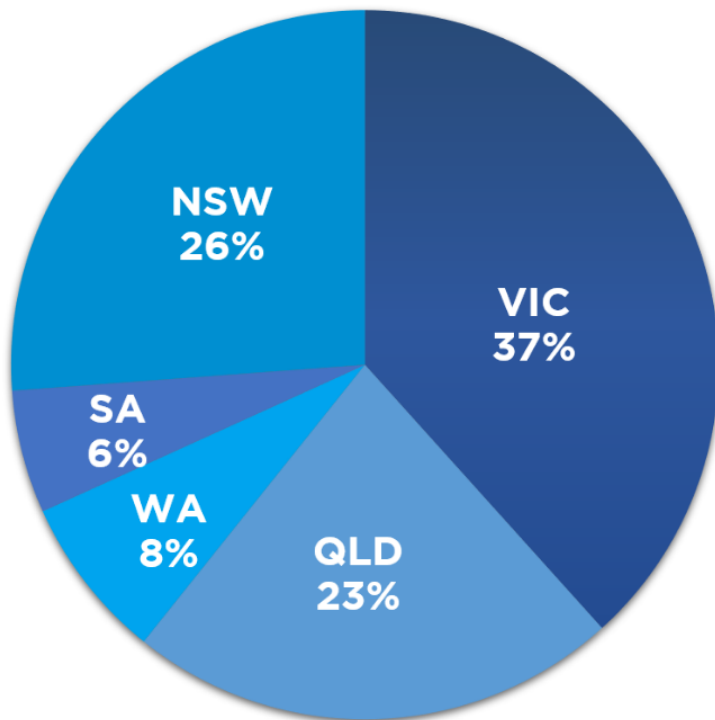
KEY FUND INFORMATION

Australian Financial Service Licence No. and Australian Credit Licence No.	491201
ASCF#1 Unit Price as at 30 April	\$1.00

KEY FUND INFORMATION

ASCF#2 Unit Price as at 30 April	\$1.00
Income Distribution for March	Paid
ASCF #1 and ASCF #2 Funds under management as at 30 April	\$71,152,181
Average Weighted Loan to Valuation Ratio ASCF#1 as at 30 April	64.85%
Average Loan Size ASCF#1 as at 30 April	\$660,326.94
Average Weighted Loan to Valuation Ratio ASCF#2 as at 30 April	61.96%
Average Loan Size ASCF#2 as at 30 April	\$527,866.26
Percentage of ASCF#2 1st Mortgage Loans on a Weighted Basis as at 30 April	58.73%
Percentage of ASCF#2 2nd Mortgage Loans on a Weighted Basis as at 30 April	41.27%

ASCF CURRENT LOANS BY STATE



To view a current summary of our loans as at 30th April 2019, please [click here](#).

SINCE COMMENCEMENT IN 2016

- ✓ All investors have received their interest distribution every month
- ✓ All investors have had their request to redeem funds paid on time
- ✓ The value of investors initial investment has remained stable at \$1.00 per unit



BENEFITS OF THE FUND

- * Monthly interest payments to investors
- * No construction loans to developers
- * Low loan to valuation ratios with a maximum 80% loan of property valuation
- * High liquidity fund due to the short-term nature of our loans
- * Capital stability
- * Low risk profile to property market fluctuations with maximum loan term to borrowers of 12 months

Are you looking to invest in ASCF or increase your investment in the funds?

CALL US TODAY ON 1300 269 419 or

[CLICK HERE](#)



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