



# MONTHLY INVESTMENT UPDATE

JAN 2019 // PREPARED BY





# ASCF

## Australian Secure Capital Fund

MONTHLY INVESTMENT UPDATE | JANUARY 2019

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

## LATEST NEWS & INFORMATION

### | CREDIT CRUNCH CONTINUING TO DRIVE DEMAND

As the financial industry braces for findings of the banking royal commission, record numbers of property borrowers are turning to private lenders like ASCF for funding. Research from Digital Finance Analytics (DFA), involving a survey of 52,000 households, reported that approximately 40 per cent of home loan applications were rejected in December 2018, up from 8 per cent in December 2017. The impact of the credit crunch has seen ASCF welcome a steady stream of loans into our portfolio this month, setting up a great start to the year.



### | Online Application Live

Last month the ASCF Team collaborated with our web developers to create a secure and comprehensive online application form for Borrowers.

With this new, simplified form we are able to accept more enquiries from Borrowers and process applications at an even faster 72 hour turnaround.

Check out the new online application form for yourself, [here](#).



### | An Interesting Transaction

A medical specialist was referred to us via a broker to assist with an opportunistic purchase of a retail property. They had to settle the contract quickly to secure the purchase price negotiated which was considered below market value. We were able to fund the required \$283K for 3 months at 15% p.a. to enable the broker sufficient time to roll the finance out to a more traditional lender. LVR was 62% against a Commercial Real Estate appraisal.

## 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
24 months	7.19% pa	24 months	9.09% pa

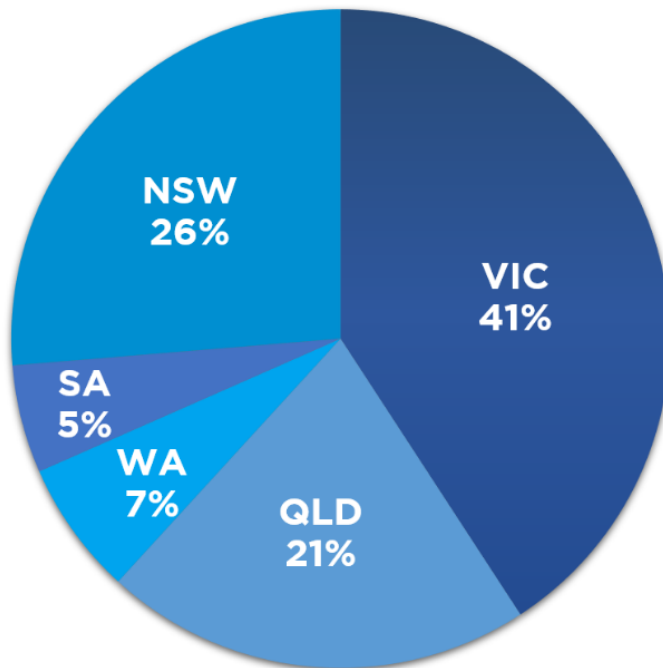
Rates paid are net of all fund costs and management fees.

## KEY FUND INFORMATION

Australian Financial Service Licence No. and Australian Credit Licence No.	491201
ASCF#1 Unit Price as at 30 January	\$1.00
ASCF#2 Unit Price as at 30 January	\$1.00
Income Distribution for December	Paid
ASCF #1 and ASCF #2 Funds under management as at 30 January	\$58,308,856
Average Weighted Loan to Valuation Ratio ASCF#1 as at 30 January	67.54%
Average Loan Size ASCF#1 as at 30 January	\$760,820.21
Average Weighted Loan to Valuation Ratio ASCF#2 as at 30 January	59.97%
Average Loan Size ASCF#2 as at 30 January	\$556,926.74
Percentage of ASCF#2 1st Mortgage Loans on a Weighted Basis as at 30 January	62.25%
Percentage of ASCF#2 2nd Mortgage Loans on a Weighted Basis as at 30 January	37.75%



## ASCF CURRENT LOANS BY STATE



To view a current summary of our loans as at 29th January 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

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