



MONTHLY INVESTMENT UPDATE

JANUARY 2021 // PREPARED BY



LATEST NEWS & INFORMATION

| TRADING UPDATE

Welcome to 2021!

The team at ASCF trust that you had a wonderful Christmas and a Happy New Year and were able to spend time with loved ones after what was a challenging year for all.

Whilst 2020 brought uncertainty to both the equities and property markets with some pundits predicting falls in property prices of over 20%, the CoreLogic property index results as at the 31st December 2020 showed a vastly different result.

Dwelling prices across all eight capital cities recorded growth on both a monthly and quarterly basis, with all capital cities except Melbourne also recording annual growth.

The combined capital cities saw an increase of 2% for the year, with regional increasing by 6.9%.

Furthermore, Westpac have recently announced that they [anticipate that property prices will continue to increase](#), with a growth rate of 15% from now until 2023.

	Change in dwelling values				Median value
	Month	Quarter	Annual	Total return	
Sydney	0.7%	1.3%	2.7%	5.3%	\$871,749
Melbourne	1.0%	1.5%	-1.3%	1.9%	\$682,197
Brisbane	1.1%	2.1%	3.6%	7.6%	\$521,686
Adelaide	1.1%	3.6%	5.9%	10.1%	\$468,544
Perth	1.1%	2.8%	1.9%	6.4%	\$471,310
Hobart	0.7%	3.2%	6.1%	11.4%	\$513,552
Darwin	2.3%	5.5%	9.0%	15.0%	\$416,183
Canberra	0.6%	3.5%	7.5%	12.5%	\$678,765
Combined capitals	0.9%	1.8%	2.0%	5.3%	\$651,983
Combined regional	1.6%	4.0%	6.9%	11.8%	\$420,502
National	1.0%	2.3%	3.0%	6.6%	\$574,872

Source: <https://www.corelogic.com.au/news/corelogic-december-home-value-indices>

Auction clearance rates have also continued to recover in the post-lockdown environment with the December quarter recording a 44.1% increase to auction volumes, with 20,489 properties across the combined capital cities going to auction - a significant increase over the 14,216 auctioned during the September quarter. Furthermore, the December quarter also recorded the largest clearance rate of the year at 69.4%.

Our loan originations remain strong with record loan enquiries through both our broker networks and our online loan origination portal as borrowers seek to make the most of opportunities that are presenting themselves in the current market.

The Unit Price across all three funds remains unchanged at \$1.00 per unit and the average weighted LVR across the funds remains low.

LATEST NEWS & INFORMATION

| ASCF WHOLESALE FUND

We are pleased to advise the successful launch of the ASCF Private Fund. This fund is available for investment by wholesale and sophisticated investors and pays distributions of up to 8.49% per annum for a 24-month investment.

Should you be interested in further information regarding the fund, please [click here](#).



| AN INTERESTING TRANSACTION

This month we received an enquiry from a borrower who required funding to complete renovations on their property prior to sale. The client was seeking a loan amount of \$200,000.

The property was a house in Penna, Tasmania which was valued at \$700,000 by an independent registered valuer.

After assessment, a 12-month loan term with retained interest was approved at 9.95% per annum secured by a registered first mortgage over the security property, with a loan to valuation ratio of 28.57%.

Shortly after settlement, the borrower discovered an additional cost and requested a further loan of \$70,000 with interest retained for the loan term, bringing the final LVR to 38.57%.

The loan will be repaid via the sale of the property once renovations have been completed.

Invest better.™

Should you wish to discuss an investment in any of our funds please call us on 1300 269 419 and speak with Rob or Anastasia, or you can [book a time](#) for a call back at your convenience.

ASCF CURRENT NET INTEREST RATES PAID TO INVESTORS



ASCF Premium Capital Fund First Mortgage Fund		ASCF Select Income Fund First Mortgage Fund		ASCF High Yield Fund First and Second Mortgage Fund	
Accepting Applications		Accepting Applications		Accepting Applications	
Investment Term	Rate	Investment Term	Rate	Investment Term	Rate
3 months	5.00% pa	3 months	6.05% pa	3 months	7.00% pa
6 months	5.25% pa	6 months	6.30% pa	6 months	7.30% pa
12 months	5.50% pa	12 months	6.55% pa	12 months	7.60% pa

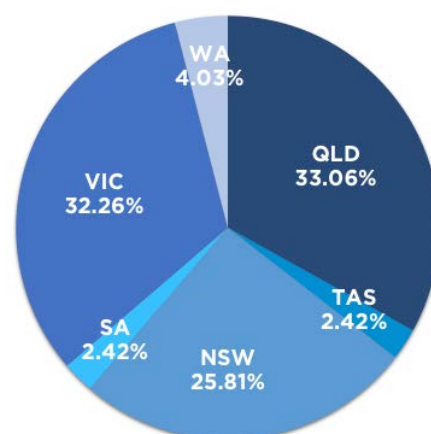
Rates paid are net of all fund costs and management fees.

KEY FUND INFORMATION

Australian Secure Capital Funds Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) Number		491 201		
Unit Price for ASCF Select Income Fund (previously ASCF #1 Fund)	as at 29 January 2021	\$1.00		
Unit Price for ASCF Premium Capital Fund	as at 29 January 2021	\$1.00		
Unit Price for ASCF High Yield Fund (previously ASCF #2 Fund)	as at 29 January 2021	\$1.00		
Income Distribution	For December 2020	PAID		
Total Funds Under Management: ASCF Select Income Fund + ASCF High Yield Fund + ASCF Premium Capital Fund	as at 29 January 2021	\$129,674,157.59		
		ASCF Premium Capital Fund	ASCF Select Income Fund	ASCF High Yield Fund
Average Weighted Loan to Valuation Ratio (LVR)	as at 29 January 2021	50.22%	48.54%	69.65%
Average Loan Size	as at 29 January 2021	\$463,057.61	\$991,213.22	\$878,618.13
Percentage of 1 st Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 29 January 2021	100%	100%	72.35%
Percentage of 2 nd Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 29 January 2021	0%	0%	27.65%

| ASCF CURRENT LOANS BY STATE

To view a current summary of our loans as at 29th January 2021, 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
- * High liquidity fund due to the short-term nature of our loans
- * No construction loans to developers
- * Capital stability
- * Low loan to valuation ratios with a maximum 80% loan of property valuation
- * Low risk profile to property market fluctuations with maximum loan term to borrowers of 24 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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