



# MONTHLY INVESTMENT UPDATE

JULY 2021 // PREPARED BY



# LATEST NEWS & INFORMATION

## | TRADING UPDATE

The month of July brought the start to the new financial year and unfortunately, the return of lockdowns across some Australian States and cities. Whilst most states have now exited lockdown, NSW remains in lockdown for a further four weeks in a bid to reduce infection rates across the community. In positive news, the 2020 Tokyo Olympics have begun and it was announced that Australia will once again be hosting the Olympics, with Brisbane 2032 being confirmed. The excitement of the Olympics is sure to bring considerable infrastructure investment to the city over the next decade and boost Australian tourism.

The total auctions for the weekend of July 24/25 were down compared to last month, with many cities being in lockdown. Melbourne came out on top with 858 auctions taking place for a clearance rate of 71.9% followed by Sydney with 597 auctions and a clearance rate of 74.8%. Brisbane, Adelaide and Canberra continued to show strong clearance rates with 75.2%, 82.3% and 94.9% respectively, although the number of auctions were down. Whilst total auctions of 1849 for the capital cities is down, the weighted average clearance rate of 74.8% demonstrates the strength of the current property market.

City	Clearance rate	Total auctions	CoreLogic auction results	Cleared auctions	Uncleared auctions	Clearance rate (last year)	Total auctions (last year)
Sydney	74.8%	597	523	391	132	60.6%	594
Melbourne	71.9%	858	700	503	197	46.9%	540
Brisbane	75.2%	169	125	94	31	39.1%	69
Adelaide	82.3%	100	62	51	11	57.4%	61
Perth	66.7%	27	18	12	6	25.0%	12
Tasmania	n.a.	2	2	1	1	n.a.	1
Canberra	94.9%	96	79	75	4	77.6%	49
<b>Weighted Average</b>	<b>74.8%</b>	<b>1,849</b>	<b>1,509</b>	<b>1,127</b>	<b>382</b>	<b>54.1%</b>	<b>1,326</b>

Source: <https://www.corelogic.com.au/news/fewer-homes-taken-auction-across-combined-capital-cities-amidst-multiple-lockdowns>

Despite the recent lockdowns, property prices continue to increase with the year on year change above 10% across all cities and an average of 14.79%, with Sydney, Brisbane and Adelaide leading the way with 18.16%, 17.12% and 15.76% respectively. The change quarter on quarter also remains positive with an average of 5.87%, again with Sydney, Brisbane and Adelaide in front with 7.65%, 6.19% and 5.23% growth.

CoreLogic Daily Home Value Index - 30.06.2021				
City (All Dwellings)	Today's Index Value	Change Day on Day	% Change Qtr on Qtr	% Change Yr on Yr
Sydney	197.57	+0.15▲	+8.23%▲	+14.97%▲
Melbourne	166.20	+0.06▲	+4.69%▲	+7.73%▲
Brisbane (inc Gold Coast)	127.35	+0.07▲	+6.09%▲	+14.73%▲
Adelaide	134.75	+0.01▲	+5.62%▲	+13.89%▲
Perth	93.79	-0.02▼	+2.15%▲	+9.81%▲
5 capital city aggregate	160.68	+0.08▲	+6.23%▲	+12.14%▲

Source: <https://www.corelogic.com.au/research/daily-indices>

The unit price across all three retail funds remains stable at \$1.00 and our loan originations remain strong.

# LATEST NEWS & INFORMATION

## | 2020 - 2021 TAX CERTIFICATES NOW AVAILABLE

Tax Certificates for Financial Year 2019-2020 are now ready for download via our [online portal](#).

If you are not registered for the portal, please contact us on 07 3506 3690 or via email [investor@ascf.com.au](mailto:investor@ascf.com.au) and our team will assist you through the registration process.



## | AN INTERESTING TRANSACTION

ASCF was recently approached by a couple from Victoria who had purchased a block of land in Donnybrook, Victoria where they were planning to build their dream home.

They were seeking a \$250,000 loan to be secured via 1st mortgage against the land and a 2nd mortgage over their existing home in South Morang, Victoria. The block of land was valued at \$325,000 and their current residential property in South Morang was valued at \$735,000 with an existing 1st mortgage to a major bank of \$221,000.

We were able to approve a loan of \$300,000 at 10.95% per annum on a 12-month term with all interest and fees capitalised at an LVR of 48.99%.

Once construction of their new home has been completed the clients will move into their new home and sell their house in South Morang using the proceeds of sale to repay their loan.

# 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		ASCF Private Fund Wholesale Investor Fund	
Accepting Applications		Accepting Applications		Accepting Applications		Accepting Applications	
Investment Term	Rate	Investment Term	Rate	Investment Term	Rate	Investment Term	Rate
3 months	4.85% pa	3 months	5.45% pa	3 months	6.05% pa	6 months	7.89% pa
6 months	5.10% pa	6 months	5.70% pa	6 months	6.35% pa	12 months	8.09% pa
12 months	5.35% pa	12 months	6.00% pa	12 months	6.75% pa	18 months	8.29% pa
24 months	5.55% pa	24 months	N/A	24 months	N/A	24 months	8.49% pa

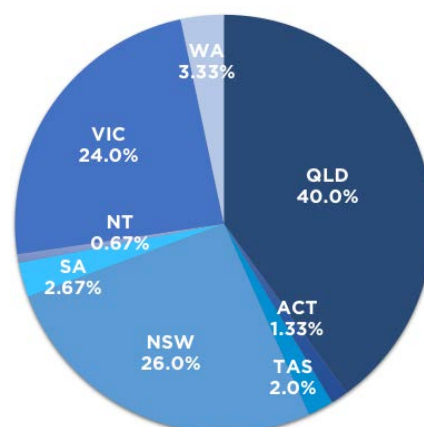
Rates paid are net of all fund costs and management fees.

## 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 30 July 2021		\$1.00	
Unit Price for ASCF Premium Capital Fund	as at 30 July 2021		\$1.00	
Unit Price for ASCF High Yield Fund (previously ASCF #2 Fund)	as at 30 July 2021		\$1.00	
Income Distribution	For June 2021		PAID	
Total Funds Under Management: ASCF Select Income Fund + ASCF High Yield Fund + ASCF Premium Capital Fund	as at 30 July 2021		\$169,840,857.92	
		ASCF Premium Capital Fund	ASCF Select Income Fund	ASCF High Yield Fund
Average Weighted Loan to Valuation Ratio (LVR)	as at 30 July 2021	44.92%	64.44%	59.4%
Average Loan Size	as at 30 July 2021	\$365,000.42	\$1,070,968.27	\$1,056,894.53
Percentage of 1 <sup>st</sup> Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 July 2021	100%	100%	62.79%
Percentage of 2 <sup>nd</sup> Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 July 2021	0%	0%	37.21%

## | ASCF CURRENT LOANS BY STATE

To view a current summary of our loans as at 30<sup>th</sup> July 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
- ✓ Low loan to valuation ratios with a maximum 80% loan of property valuation
- ✓ Capital Stability
- ✓ Low risk profile to property market fluctuations with maximum loan term to borrowers of 24 months
- ✓ No construction loans to developers

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

**CALL US TODAY ON 1300 269 419**

Or  
[click here](#)



This newsletter and the information contained in it has been issued by Australian Secure Capital Fund Ltd ACN 613 497 635 AFS licence and credit licence no. 491201 (ASCF). ASCF is the responsible entity for the ASCF Premium Capital Fund ARSN 637 973 409, ASCF Select Income Fund ARSN 616 367 410 and the ASCF High Yield Fund ARSN 616 367 330 (Funds).

This newsletter contains general information only and should not be considered as giving financial product advice by ASCF. It does not purport to be complete, nor does it take into account your investment objectives, financial situation or needs. Prospective investors should consider those matters and read the product disclosure statement (PDS) for the Funds in its entirety before making an investment decision. A copy of the PDS can be downloaded from our website. As with all investments, each Fund is subject to risks, including loan default, security, priority and enforcement risk. If these risks eventuate, they may result in a reduction in the value of your investment in the Funds and/or a reduction or cessation of distributions. The performance of the Funds, the repayment of capital or of any particular rate of return is not guaranteed. This information in this newsletter and in the PDS is not a recommendation by ASCF or any of its officers, employees, agents or advisers and potential investors are encouraged to obtain independent expert advice before any investment decision. Whilst all care has been taken in preparation of this newsletter, to the maximum extent permitted by law, ASCF will not be liable in any way for any loss or damage suffered by you through use or reliance on this newsletter.