



# MONTHLY INVESTMENT UPDATE

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MARCH 2021 // PREPARED BY



# LATEST NEWS & INFORMATION

## | TRADING UPDATE

Whilst the recent three-day lockdown in Queensland has threatened to impact Easter travel plans, the auction volumes across the capital cities continue to flourish with 3,791 auctions taking place on the last weekend of March, the highest number since the week ending 25th March 2018.

Clearance rates also remain exceptionally high with Sydney, Canberra and Melbourne all achieving greater than 80% clearance rates with 89.1%, 86.3% and 83.8% respectively, contributing to a weighted average of 84.4% across the combined capitals. This is a marked improvement over the results last year, with just 37.3% of properties selling at auction.

City	Clearance rate	Total auctions	CoreLogic auction results	Cleared auctions	Uncleared auctions	Clearance rate (last year)	Total auctions (last year)
Sydney	89.1%	1,392	1,210	1,078	132	40.3%	1,279
Melbourne	83.8%	1,899	1,663	1,393	270	37.6%	1,565
Brisbane	68.8%	191	125	86	39	22.3%	197
Adelaide	73.9%	156	111	82	29	22.1%	113
Perth	66.7%	32	18	12	6	33.3%	31
Tasmania	n.a.	2	2	0	2	n.a.	8
Canberra	86.3%	119	102	88	14	45.0%	96
Weighted Average	84.4%	3,791	3,231	2,739	492	37.3%	3,289

Source: <https://www.corelogic.com.au/news/busiest-week-auctions-week-prior-easter-2018>

The CoreLogic Daily Home Value Index also indicates significant increases across the five major capital cities with all cities recording growth across day on day, quarter on quarter and year on year data. Sydney and Brisbane have seen the largest growth for the quarter with 6.70% and 5.31% respectively, with Brisbane and Adelaide achieving the highest growth for the year with 8.22% and 8.58% respectively. This correlates with the forecasts by the major banks that [property prices would continue to rise throughout 2021](#).

CoreLogic Daily Home Value Index - 31.03.2021				
City (All Dwellings)	Today's Index Value	Change Day on Day	% Change Qtr on Qtr	% Change Yr on Yr
Sydney	182.67	+0.13▲	+6.70%▲	+5.43%▲
Melbourne	158.93	+0.18▲	+4.93%▲	+0.66%▲
Brisbane (inc Gold Coast)	120.11	+0.07▲	+5.31%▲	+8.22%▲
Adelaide	127.64	+0.06▲	+3.18%▲	+8.58%▲
Perth	91.85	+0.03▲	+4.98%▲	+6.03%▲
5 capital city aggregate	151.38	+0.12▲	+5.60%▲	+4.45%▲

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

The positive outlook on the Australian property market has contributed to significant growth for the ASCF retail investment funds with Funds Under Management (FUM), experiencing the largest monthly growth since inception with over \$12 million of new investment, contributing to a total investment across our retail funds of over \$147 million.

Loan originations for the month also reached record levels with over \$19 million in loans being written during the month. This has been driven by borrowers seeking to capitalise on investment and growth opportunities that are presenting themselves in the current market.

The unit price across all three retail funds remains stable at \$1.00.

# LATEST NEWS & INFORMATION

## | CHANGES TO ASCF DISTRIBUTION RATES & NEW 24-MONTH INVESTMENT

As announced in the February newsletter, the distribution rates across our retail investment funds have been reduced to ensure that we remain competitive in the private lending market.

Investment Term	Premium Capital (Reduced by 0.15%)	Select Income (Reduced by 0.35%)	High Yield (Reduced by 0.35%)
3 months	4.85%	5.70%	6.65% pa
6 months	5.10%	5.95%	6.95% pa
12 months	5.35%	6.20%	7.25% pa
24 months (NEW)	5.55%	Not Applicable	Not Applicable

The new rates will be effective from Thursday 1st April 2021.

The distribution rate on all current investments will remain unchanged until the maturity date; however, the new rates will be applied to current investments in the ASCF Premium Capital Fund, ASCF Select Income Fund and the ASCF High Yield Fund when they are rolled for new terms on maturity.

The launch of the 24-month investment account for the ASCF Premium Capital Fund will also occur on Thursday 1st April 2021, offering investors a distribution rate of 5.55% pa.

Should you have any questions regarding the new rates, please do not hesitate to contact our Investor Relations team on 1300 269 419.







## AN INTERESTING TRANSACTION

with Joe Bennett  
Senior Relationship Executive

### | AN INTERESTING TRANSACTION

A Queensland couple approached us requiring funding for a coded loan in order to downsize and relocate to Western Australia. They had found the house they wanted to purchase, yet had not sold their current Gold Coast home.

We were able to fund this loan by offering a \$500,000 bridging loan that they required to complete the purchase of the house in WA while waiting for the Queensland house to sell in order to pay out the loan. A 1st mortgage was taken over the WA property in Rockingham worth \$480,000 and a 2nd mortgage over the Queensland property at Helensvale worth \$905,000 at a combined LVR of 51.26%.

We retained interest for the full 6-month term at 11.95% per annum, allowing the couple sufficient time to maximise their sale price. Should they settle the sale prior to the expiry of the 6-month term they will be rebated the unused interest.

Bridging finance is another way ASCF can help people reach their lifestyle goals.

# 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	4.85% pa	3 months	5.70% pa	3 months	6.65% pa
6 months	5.10% pa	6 months	5.95% pa	6 months	6.95% pa
12 months	5.35% pa	12 months	6.20% pa	12 months	7.25% pa
24 months	5.55% pa	24 months	N/A	24 months	N/A

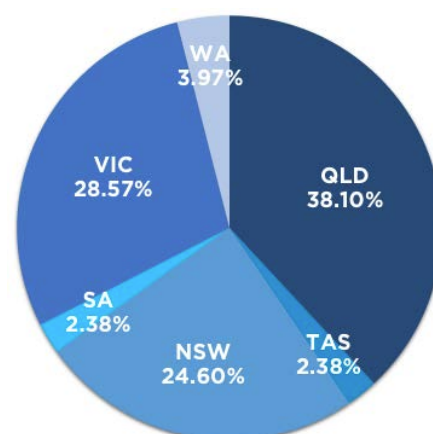
Rates paid are net of all fund costs and management fees.

## 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 31 March 2021		\$1.00
Unit Price for ASCF Premium Capital Fund		as at 31 March 2021		\$1.00
Unit Price for ASCF High Yield Fund (previously ASCF #2 Fund)		as at 31 March 2021		\$1.00
Income Distribution		For February 2021		PAID
Total Funds Under Management: ASCF Select Income Fund + ASCF High Yield Fund + ASCF Premium Capital Fund		as at 31 March 2021		\$147,270,828.39
		ASCF Premium Capital Fund	ASCF Select Income Fund	ASCF High Yield Fund
Average Weighted Loan to Valuation Ratio (LVR)	as at 31 March 2021	41.78%	46.76%	70.60%
Average Loan Size	as at 31 March 2021	\$474,805.43	\$987,748.20	\$1,037,633.89
Percentage of 1 <sup>st</sup> Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 31 March 2021	100%	100%	71.69%
Percentage of 2 <sup>nd</sup> Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 31 March 2021	0%	0%	28.31%

## | ASCF CURRENT LOANS BY STATE

To view a current summary of our loans as at 31<sup>st</sup> March 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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