

# The Gemi First Mortgage Fund

## Fund Summary

# GEMI

INVESTMENTS

Gemi Investments has specialised in real estate secured debt investments since 2000. Gemi has a trusted reputation built over 20+ years with in excess of \$2 billion of loans written, and a track record of delivering strong investment returns and capital preservation.

The Gemi First Mortgage Fund offers investors access to Gemi's investment strategy with **3 key benefits**:

- 1** **Single point access to a diversified portfolio of real estate secured debt investments** originated by the Manager with **first ranked mortgage security** and **conservative LVRs** of up to 65%
- 2** **Attractive risk adjusted returns** underpinned by a **track record of capital preservation**. **Target net return of 8.0% p.a. with monthly cash income and liquidity**
- 3** **Strong alignment of interests** between investors and Gemi, with **\$5 million first loss position invested by Gemi**

### Loan Investment Parameters

Property Location & Type	Australia or New Zealand Non-specialised property
Loan Size	Up to \$50m
Security	First ranked mortgage security
LVR	Up to 65%
Term	3 to 24 months

### Track Record

<b>20+</b> Years Experience	<b>&gt;\$2bn</b> Loans Written	<b>&gt;\$500m</b> Current Loan Book
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Examples of Our Borrowers:



### The Manager | Gemi's Principals

Gemi's Principals each has in excess of 20 years' credit investment and business experience. They are complemented by a highly experienced team that operates a strict credit risk assessment and management framework.



#### Justin Epstein

Over 20 years' credit investment and business experience



#### Michael Cooper

Over 20 years' credit investment and business experience



#### George Fleming

Over 30 years' credit investment and business experience

### Key Fund Information

Investors	Wholesale clients	Fund Inception	22 November 2021
Minimum Investment	\$25,000	Management/ Performance/Application /Withdrawal Fees	No Fees
Target Net Return (i.e. after fees & costs)	8.0% p.a.	Trustee & Admin Costs	0.5% p.a. of Fund Assets
Distributions	Monthly	Unit Price	\$1.00
Applications/Redemptions <sup>(1)</sup>	Weekly/Monthly		

Note 1: Investment redemption is subject to an initial minimum investment period of 3 months.

### Investor Enquiries

Email: [enquiries@gemi.com.au](mailto:enquiries@gemi.com.au)  
Phone: (02) 9157 0710  
Address: Level 6, 4 Martin Place, Sydney NSW Australia 2000 | [www.gemi.com.au](http://www.gemi.com.au)

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