# The Gemi First Mortgage Fund

**Fund Summary** 

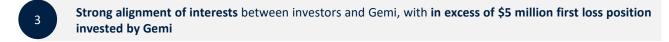


Gemi Investments has specialised in real estate secured debt investments since 2000. Gemi has a trusted reputation built over 20+ years with in excess of \$3 billion of loans written, and a track record of delivering strong investment returns and capital preservation.

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







#### **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**

20+	>\$3bn	>\$800m	Track
Years Experience	Loans Written	Current Loan Book	record of capital protection

**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
Minimum Investment	\$25,000
Target Net Return (i.e. after fees & costs)	9.0% p.a.
Distributions	Monthly
Applications/Redemptions <sup>(1)</sup>	Weekly/Monthly

Fund Inception	22 November 2021
Management/ Performance/Application /Withdrawal Fees	No Fees
Trustee & Admin Costs	0.5% p.a. of Fund Assets
Unit Price	\$1.00

Note 1: Investment redemption is subject to an initial minimum investment period of 3 months and the Fund having available liquid assets.

## **Investor Enquiries**

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