

The Gemi Fund

Fund Summary

GEMI

INVESTMENTS

Gemi Investments has specialised in short-term property backed 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 capital preservation.

The Gemi Fund offers Investors access to Gemi's investment strategy and expertise with **3 key benefits:**

- 1** **Single point access to a diversified portfolio of secured short-term property backed debt investments** originated by the Manager, predominately with first mortgage security
- 2** **Monthly distributions**
- 3** **Strong alignment of interests between Gemi, the Manager and Investors, with in excess of \$5 million first loss position** invested by Gemi's Principals


Investment Strategy & Objective

To invest in a portfolio of property backed loans, predominately secured by first ranking mortgages over real estate in Australia. Up to 20% of The Gemi Fund may be invested in secured loans with a second mortgage/caveat.

Target net returns of 10.5% p.a. (i.e. net of fees and expenses). To provide Investors with a monthly cash income stream, capital preservation and portfolio diversification.

Fund Performance

Loan Portfolio as at November 2023

Ordinary Units Net Returns (p.a.)		81% of Fund in First Mortgage and Cash	72% Weighted Avg. LVR	~3 Months Avg. Duration to Maturity	70% Loans with Repeat Borrowers	0 Loss Since Inception
1 Month	10.5%					
Since Inception	10.5%					

Note 1: Chart illustrates the proportion of the total loan book represented by each loan.

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 across most facets of property – development, project management, financing and legal & risk management.



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	24 April 2019
Minimum Investment	\$25,000	Management/ Performance/Application /Withdrawal Fees	No Fees
Target Net Return (i.e. after fees & costs)	10.5% p.a.	Trustee & Admin Costs	1.0% p.a. of Fund Assets
Distributions	Monthly	Unit Price	\$1.00
Applications/Redemptions	Weekly/Monthly ⁽¹⁾		

Note 1: Investment redemption is subject to the Fund having available liquid assets.

Investor Enquiries

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