

Fund Fact Sheet

Labassa Capital Australian Real Estate Credit Fund



About the Fund

The Labassa Capital Australian Real Estate Credit Fund (LC Fund) is managed by Labassa Capital Pty Ltd, an investment manager specialising in the real estate asset class. Labassa Capital has a seasoned team of professionals experienced in executing and managing real estate investments. The LC Fund seeks to provide investors with a defensive investment, utilising portfolio diversification and reliable monthly income distribution. The underlying investments within the LC Fund are loans secured by mortgages over Australian real assets, including land, sub-divisions, developments, and established income producing real assets. LC Fund provides investors with compelling risk adjusted returns targeting a 9.0% annual net return to investors.

Distribution Frequency	Monthly
Subscription Frequency	Monthly
Redemption Frequency	Monthly
Entry & Exit Fee	0%
Performance Fee	0%
Type of Fund	Unregistered Wholesale Unit Trust
Investment Manager	Labassa Capital Pty Ltd
Fund Administrator	Premier Compliance Solutions Pty Ltd

Why Labassa Capital?

We build long term structured wealth for our investors through real estate. From raising capital to deploying it, we create tailored structured financial solutions for our clients. We take a conservative approach, while at all times seeking to deliver superior risk adjusted returns for our investors and strategic partners. Labassa Capital's team of exceptional and experienced people is our most valuable asset.

Why Invest?

- **Diversification** - Expand your investment portfolio within the Australian property market to reduce risk.
- **Regular Income** - Earn regular income through interest payments.
- **Risk Diversification** - Gain security through asset-backed Australian investments.
- **Customisation** - Carefully constructed investment portfolio by an experienced investment manager to meet the investment objectives of the fund.

9.0% *p.a.*

TARGET RETURN

12.66% *p.a.*

ANNUALISED RETURN (AS AT 01/2024)

0.5% *p.a.*

MANAGEMENT FEE

**Information as at 31 January 2024*



DEFENSIVE



DIVERSIFIED



INCOME

Key Contact



Melissa Hosgood
Managing Director

melissa.hosgood@labassa.com
+61 401 279 879
Level 10, 37 York Street
Sydney NSW 2000

Risk and Mitigation

(R) Loan Repayment Risk- When the borrower is unable to repay the principal or interest of the loan.

(M) Labassa rigorously evaluates properties through thorough due diligence, considering location, borrower, and developer factors. Our commitment to low LVRs mitigates risk, and we've consistently returned 100% of investors' capital, demonstrating our financial prudence and commitment to investor satisfaction.

Disclaimer

This report does not offer financial product advice and should not be relied upon as such. It presents our opinions only, without making any future value predictions or investment recommendations. Past performance does not determine future performance and this is not a term deposit product. Before making any investment decisions, seek independent advice tailored to your specific circumstances. This report provides general information and does not consider your personal needs, circumstances, financial position, or investment objectives.



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Real Estate Private Credit Investment



Labassa Capital is a specialist real estate fund manager and non-bank lender. We specialise in funding real estate development, primarily through loan facilities to fund construction, subdivision or land acquisition. We have an extensive origination network generating continued debt and equity investment opportunities. Our high-calibre team delivers outstanding risk-adjusted returns. Our name originates from Labassa Mansion in Melbourne, built upon secure foundations, it reflects Labassa Capital's core strengths.

What is Private Credit?

Real Estate Private Credit refers to non-traditional lending and investment in real estate projects by private entities, often in the form of debt financing. This method of financing provides alternative capital sources outside of traditional banks or public markets, specifically tailored to the Australian real estate market.



CASE STUDY

MOSMAN NSW

65% Max LVR
6 Months
Senior Residual Stock Facility



CASE STUDY

BOX HILL NSW

65% Max LVR
12 Months
Senior Construction Facility

Facility Types

Labassa Capital provides a range of facilities, including Senior and Mezzanine Facilities, catering to construction, land acquisition, and commercial/residential projects.



SECURE

Every investment is secured by the underlying property.



CONSISTENT

Distributions are paid monthly to investors.



PASSIVE

Our team manages and maintains the investments.

The Capital Structure

Equity

Higher Risk & Return

Bear the highest risk but hold the potential for greater returns if the project performs well.

Mezzanine Debt

Between senior debt and equity, mezzanine lenders accept greater risk for the potential of higher returns.

Senior Debt

First claim on assets and cash flows, providing lower risk but offering more conservative returns.

Lower Risk & Return



Phone: 02 9061 6600

Website: www.labassa.com

Email: contact@labassa.com

L10, 37 York St, Sydney NSW 2000



Melissa Hosgood
Managing Director



Bill Siskoski
Head of Operations



James Okkerse
Associate Director



Nicholas Johnson
Investment Analyst