

- > Diversify your portfolio
- > Earn a targeted return of 7% p.a.
- > Income paid monthly
- > 1st Registered Mortgage security



Briars Funds Management offers investors the opportunity to invest in a pool of registered 1st mortgages secured by Australian residential and commercial property.

Now Open for Investment

Profile of Briars current pool of commercial loans



Investment Profile

- ✓ Short term investment loans
- ✓ Landbanks - 12 month loan term
- ✓ Refinancing
- ✓ Working capital business loans
- ✓ Site acquisition allowing 2-4 lot subdivisions. GAP exposure limited to the cost of the land only
- ✓ No construction exposure



Loan Book Details

- ✓ Gross loans funded: **\$86,489,609**
- ✓ Average loan balance: **\$1,417,862**
- ✓ Current Avg Interest Rate: **8.33%**
- ✓ Current Weighted Avg LVR: **64%** (as at 31/10/2022)
- ✓ Annualised return 2021-2022: **7% p.a.** (net of fees)

The Future Ahead

- Real Property values continue to correct from the highs of 2021/2022. GAP believes that the right strategy is to maintain a portfolio of lower LVR loans which are secured against well-located assets.
- Briars experienced team has a proven track record that encompasses all aspects of mortgage backed funds management.
- As our fixed rate loans mature, we have been introducing our new variable interest loan structures. We anticipate by February 2023 we will be able to improve the return to our investors.

To obtain a copy of the Information Memorandum, contact Briars Funds Management on **1800 870 550** or email us on **info@briarsfundsmanagement.com.au**