



**CFMG**  
Capital

# CFMG Monthly Income Fund

ARSN 602 609 638

## Fund Portfolio and Investment Report

December 2024

# Current Targeted Return

## TARGETED RETURN

**8.25%** p.a.  
(net of all fees)

## TERM

**12**  
months

An investment in the Fund is not a bank deposit, and investors risk losing some or all of their principal investment. You should take this information into account in deciding whether to invest in the Fund.

The Targeted Return is reviewed monthly and are quoted net of management fees and costs. Interim distributions are paid monthly in arrears. Please note, past performance is not a reliable indicator of future performance. Current as at 31 December 2024.

## Funds Overview

### Key Metrics

Inception	May 2024
Funds Under Management	\$17,911,660
Total Unit Holders	258
Target Asset Allocation	100% targeted for project development finance loans with a maximum LVR of 70%, and a 12 month term.

### Fund Information

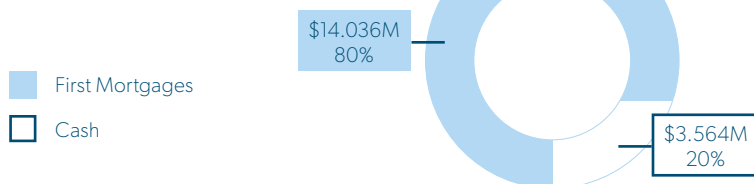
Unit Price	\$1.00
Minimum Investment	\$5,000
Distribution Frequency	Monthly. Current distribution rate 8.25% p.a. (as at 31 December 2024)
Withdrawal Notice Period	Requests to withdraw can be made after the minimum holding period of 12 months. Payments are to be made on the 20 <sup>th</sup> calendar day of the month (or the next business day) if a withdrawal request is made 7 business days prior to the last calendar day of the month.

### Investment Strategy and Performance

The trust is an unlisted registered managed investment scheme which invests in financing the development of residential real property sites that meet certain criteria as determined by CFMG Equity and Income Funds Limited A.C.N 112 753 876 AFSL 291 390 ('Responsible Entity'). Each loan has a maximum LVR of 70% of the as-if completed value of each development, with a maximum 12 month term. The interest and fees charged vary from loan to loan ranging between 11 – 15% p.a.

### Fund Snapshot

#### Asset Allocation



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# Fund Portfolio Metrics

	%	\$	#
<b>Authorised Investments</b>			
Cash	20.25%	3,564,963	N/A
Development Finance	79.75%	14,036,163	5
<b>Total</b>	<b>100.00%</b>	<b>17,601,126</b>	<b>5</b>
<b>Mortgage Investment Portfolio Profile</b>			
Weighted Average LVR	20%	-	-
Average Mortgage Investment	-	2,807,233	-
Largest Mortgage Investment	22.51%	3,159,120	-
Top 10 largest Mortgage Investments in aggregate	100.00%	14,036,163	-
Undrawn loan commitments	60.57%	21,564,846	-
Pre-paid & capitalised interest loans	-	-	-
<b>Mortgage Investments by State</b>			
QLD	100.00%	14,036,163	5
<b>Total</b>	<b>100.00%</b>	<b>14,036,163</b>	<b>5</b>
<b>Mortgage Investments Return Profile</b>			
<10%	-	5,471,260	2
10-10.99%	-	-	-
11-11.99%	-	-	-
12-12.99%	-	-	-
13-13.99%	-	8,564,904	3
>14%	-	-	-
<b>Total</b>		<b>14,036,163</b>	<b>5</b>
<b>Loan Maturity Profile</b>			
0-3 Months	-	-	-
4-6 Months	-	-	-
7-9 Months	-	10,877,044	4
10-12 Months	-	3,159,120	1
<b>Total</b>		<b>14,036,163</b>	<b>5</b>

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	%	\$	#
<b>LVR Profile</b>			
<30%	-	8,630,379	3
30-50%	-	5,405,784	2
50-60%	-	-	-
60-75%	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>14,036,163</b>	<b>5</b>
<b>Rate Type</b>			
Fixed Rate	100.00%	14,036,163	5
Variable Rate	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>14,036,163</b>	<b>5</b>
<b>Investment Amount</b>			
<= 50,000	28.01%	5,036,000	177
50,000 to 100,000	25.37%	4,562,500	54
100,000 to 250,000	15.45%	2,778,160	17
250,000 to 500,000	23.11%	4,155,000	10
500,000 to 1,000,000	8.06%	1,450,000	2
>1,000,000	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>17,981,660</b>	<b>260</b>
<b>Security Location</b>			
Metro	100.00%	14,036,163	5
Regional	-	-	-
Other	-	-	-
<b>Total</b>	<b>100.00%</b>	<b>14,036,163</b>	<b>5</b>

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# Fund and Market Update

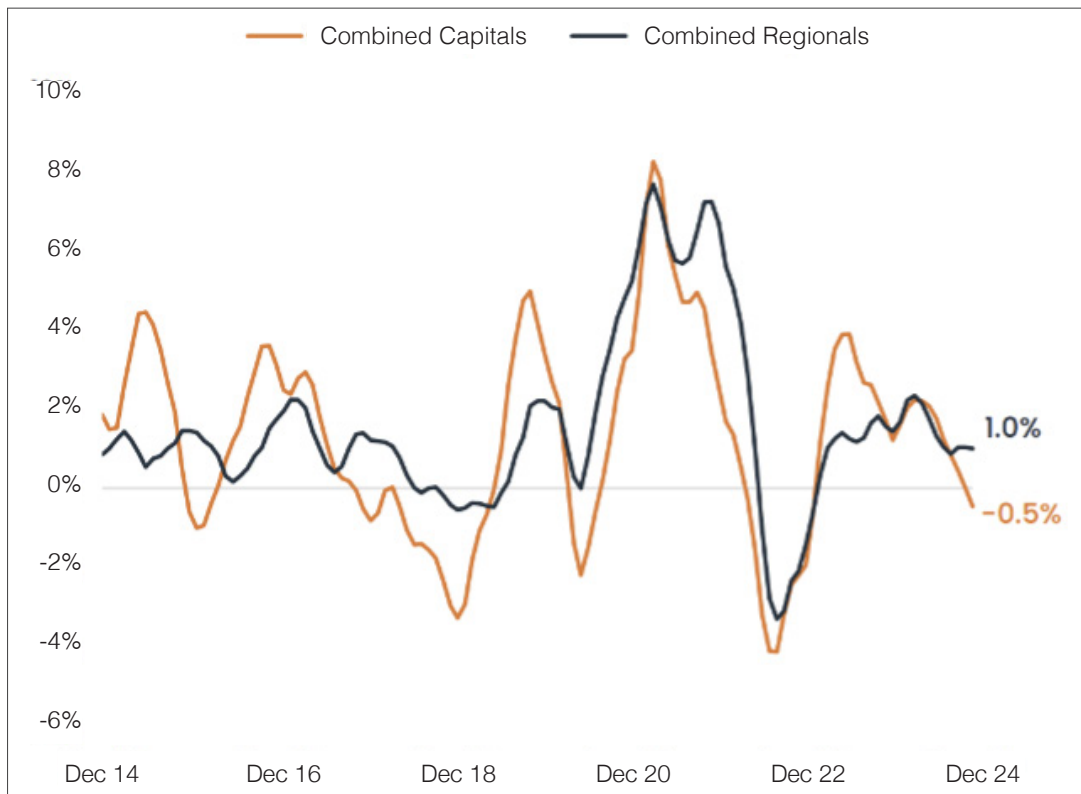
The Fund delivered a return of 8.25% per annum as at the month ending 31 December 2024. Since inception in May 2024 funds continued to see steady deployment with seven loans being deployed across the CFMG Capital strategic pipeline of projects.

## National Market Update

Over the past year, the Australian residential property market continues to maintain strong levels of growth, with property values continuing to rise across the board over the past twelve months. Although growth has begun to steady over the last quarter of 2024.

The Australian housing market remains resilient despite low consumer sentiment, economic pressures and high interest rates. Lack of supply in the market continues to fuel prices, with strong demand, population growth and a tight rental market resulting in this continued growth.

CoreLogic's most recent 'Monthly Housing Charts' for December 2024 (see below chart) show that residential property prices across Australia's capital cities remained steady over the past quarter, while rising by 4.9% over the past 12 months.



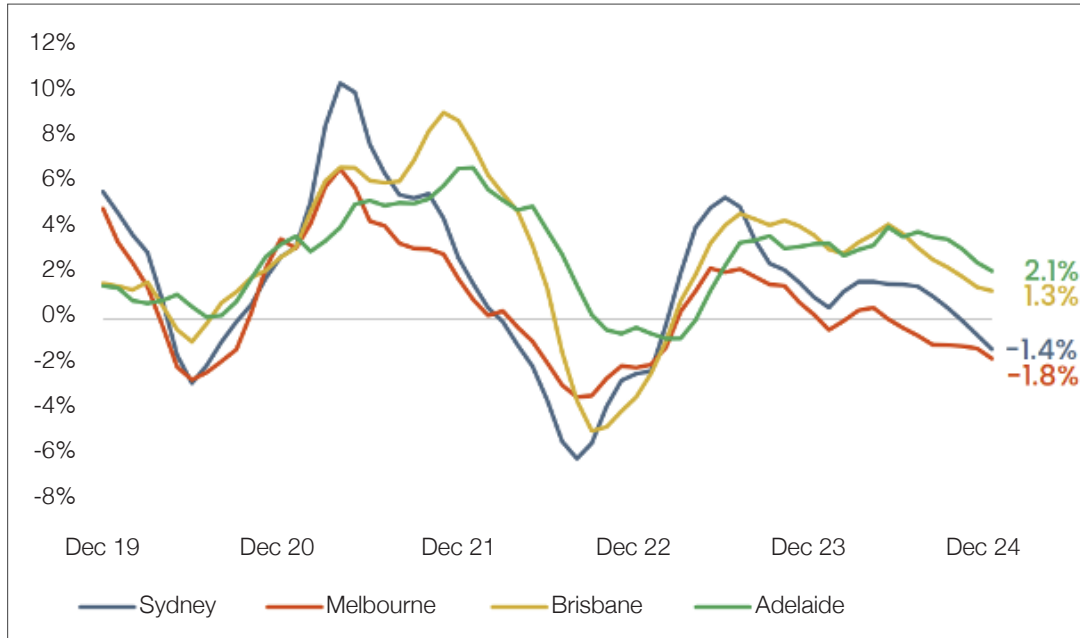
Source: Corelogic Monthly Housing Chart

Moving forward, the outlook for the Australian residential land market will be driven by a few key factors. These factors include the future direction of interest rates and inflation, along with Australia's growing housing supply issues.

## SEQ Market Update

The Southeast Queensland's land market continues to be resilient despite continued growth in interest rates and inflation. Population growth across the state has been a large factor in this growth with the population increasing by over 140,000 people these past 12 months alone.

Brisbane particularly continues to show continued growth in property prices when compared to its eastern seaboard counterparts, with dwelling values having increased by 1.3% over the past quarter.



Source: Corelogic Monthly Housing Chart

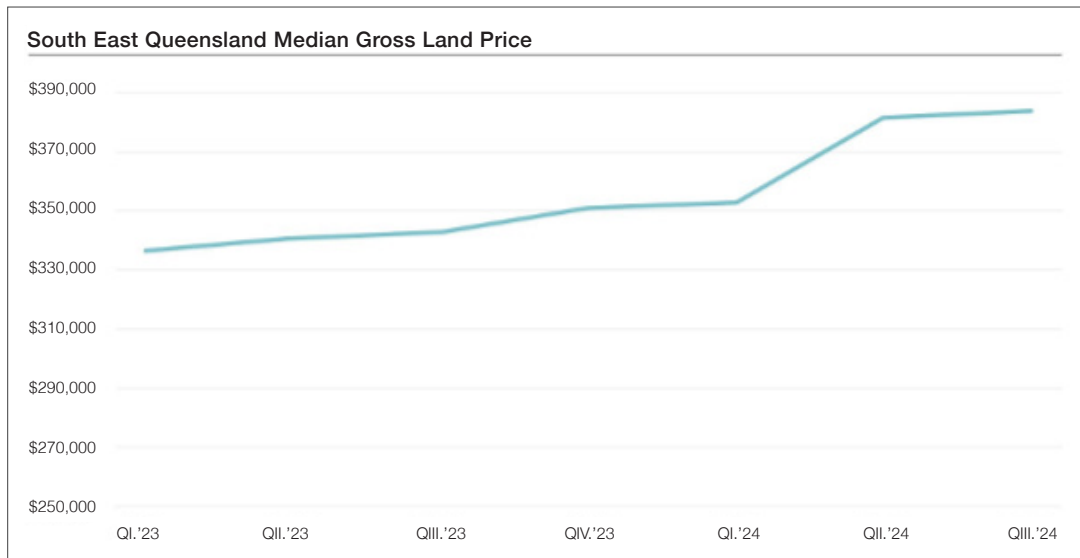
The Queensland land market continues to remain steady in terms of sales, with the market on track set to almost match the past two previous quarters, with the first quarter of 2024 having the highest number of sales achieved since the September quarter of 2021.



Source: Oliver Hume

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Land prices across the South East Queensland property market continue to grow along with Sales Volumes, with median gross land prices up to over \$380,000. The market's diversity of stock and relative affordability to other capital cities are key components driving this continued growth.



Source: Oliver Hume

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