



DomaCom

FRACTIONAL PROPERTY INVESTING

”

Connecting Australians
with an investment in
almost any asset

“

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DomaCom Limited (ASX:DCL)

Emergence

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General Advice Warning

This information is general advice only and does not constitute personal financial advice.

The information has been prepared without taking into account your personal objectives, financial situation or needs. Accordingly, before acting on the information provided you must consider the appropriateness of the information, in the light of your own objectives, financial situation or needs. If you wish to acquire a financial product within the DomaCom Fund offering, you should first obtain a copy of, read and consider, the PDS before making any decision.

A copy of that PDS is available at <http://www.domacom.com.au/the-domacom-fund/product-disclosure-statement/> or by calling your financial adviser.

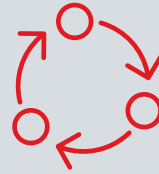
What DomaCom Does

Providing a wide range of services powered by DomaCom's proprietary fractional investing platform



DomaCom products are delivered through multiple channels:

- IFAs – on Approved Product Lists
- Affinity groups – including Property Developers, Renewable Companies
- B2C – HALO, Crescent Finance



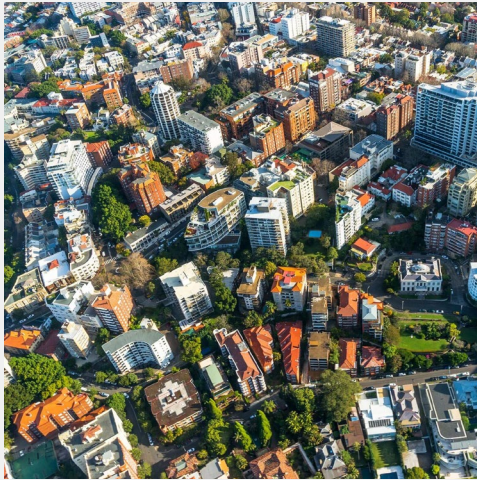
DomaCom is a specialist Diversified Financials sector company



Target market segments are:

- Investors wanting exposure to big ticket items
- Property developers wanting funds
- Seniors wanting to access some of the equity in their homes
- Other niche market segments

What fractional investing has to offer?



Allows investors to acquire stakes in specific high value assets



Helping investors to diversify their asset portfolios...all without massive upfront expense



Investors receive income streams accruing from these assets



Investment is facilitated via syndicate like structure



Deals done
112



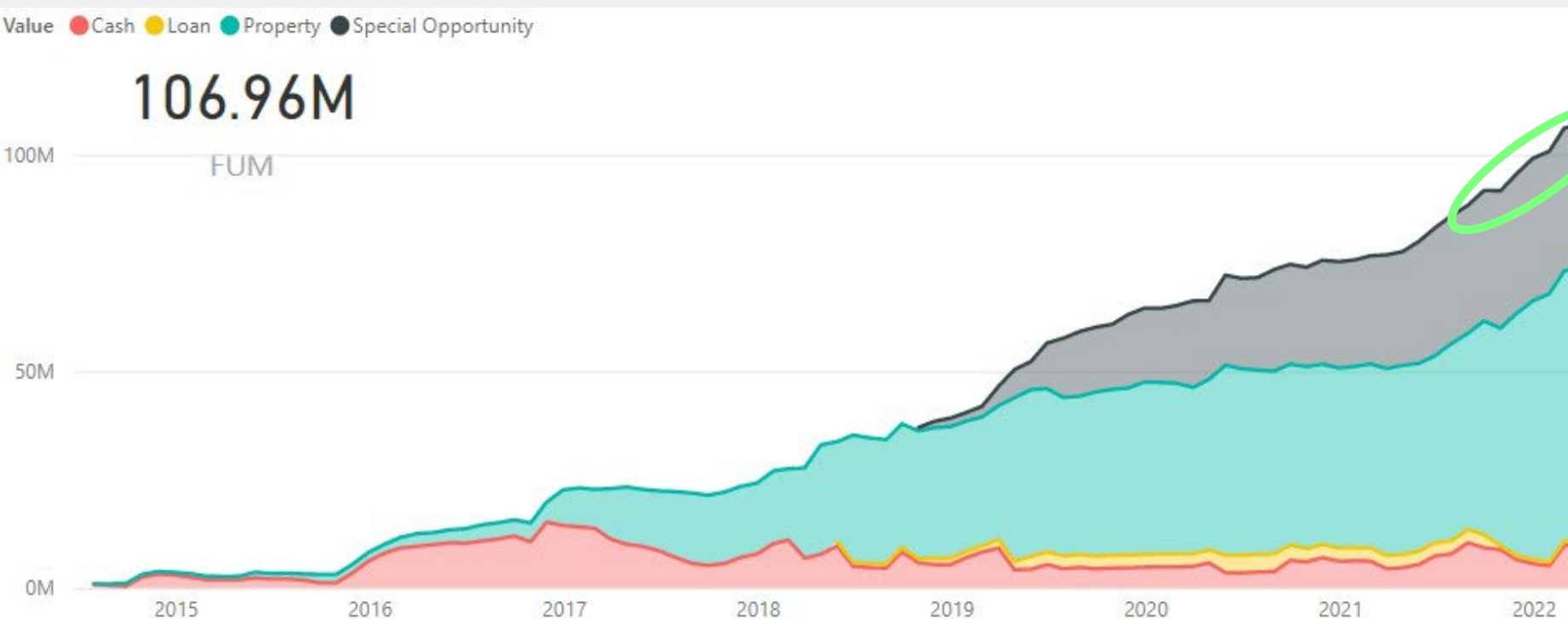
Accounts
1564



Invested
\$107 million

Strong Growth in Funds Under Management

Growing FUM in key segments



What is driving this growth


- Attractive returns
- Low interest rate environment
- Growth in SMSFs

Solutions Powered by DomaCom




Affordable Housing

DomaCom's Affordable Housing product allows investors to partner with Tier-1 Community Housing Provider(CHP) to access Low-cost government debt to deliver affordable rentals for eligible Australians



Islamic Finance

DomaCom's Islamic Finance offer is the only Shariah compliant product developed to encompass unique legal structures to enable Muslim Australians the ability to access funds in line with cultural and religious beliefs.



Senior Equity Release


The DomaCom's Senior Equity Release Fund enables retirees to utilize the ATO downsizer allowance to sell up to \$600,000 of their home and receive the proceeds tax free via their superannuation fund (retaining the right to live there)

Asset Syndication

DomaCom platform enables investors, including SMSF Trustees, to co-invest in a percentage of one or more high value assets like property and loans in a syndicate-like structure where they share the income and capital value.

Alternate Investment Market (AIM)

DomaCom's Alternate Investment Market provides investors a primary, secondary, succession as a pathway to a ASX listing.



DomaCom solutions that are purpose led ESG products

NDIS Housing a focus



National Disability Insurance Scheme
(NDIS) Financing
Special Disability Accommodation (SDA)

Attractive 9-15% income return
Government Backed
ESG Investment

DomaCom allows fractional investment in
NDIS properties
DomaCom solves ongoing leverage for
NDIS properties

35+ Syndications completed
Driver of FUM growth



DomaCom

3 Current Syndications

1. NDIS/Affordable Housing – “Shoreline” Coogee WA

Location North Coogee WA 6163

Deal Structure Initial property development play then hold with capital growth and strong income (exit post development can be achieved via the DomaCom secondary market)

Overview Providing socially responsible housing options

21 apartments

1 x 1 bed, 1 bath

19 x 2 bed, 2 bath

1 x communal apartment

A combination of unfurnished and furnished fixed term rental and NDIS Specialist Disability Accommodation (SDA) apartments

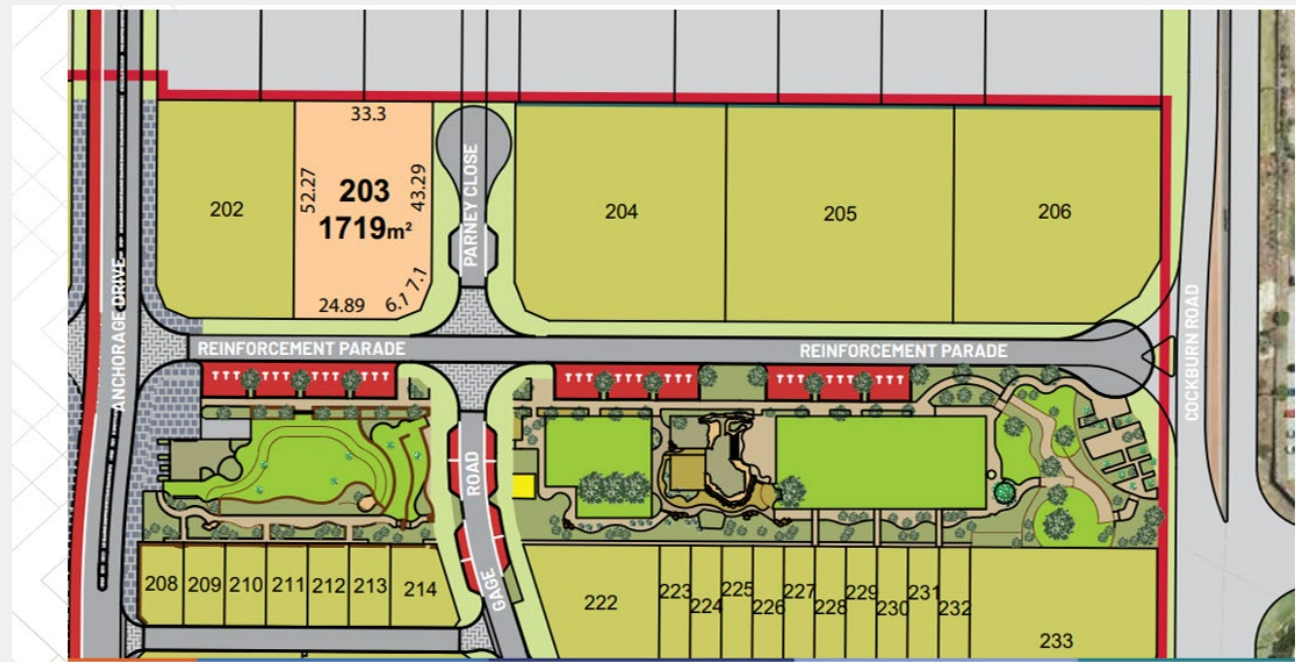
North Coogee is an established residential suburb 19km south-west of the Perth CBD and 6kms south of Fremantle



“Shoreline” Coogee WA – Capital Stack

Acquisition & Construction	\$7,720,000
Development/Finance Costs	\$1,480,000
Total	\$9,200,000
Equity	\$3,500,000
Loan	\$5,700,000
Total	\$9,200,000
Est. Gross Realised Value	\$11,600,000
Est. Development Gain	\$2,400,000
Est. Investor 60% Profit Share	\$1,440,000
Est. Return on Equity	41%

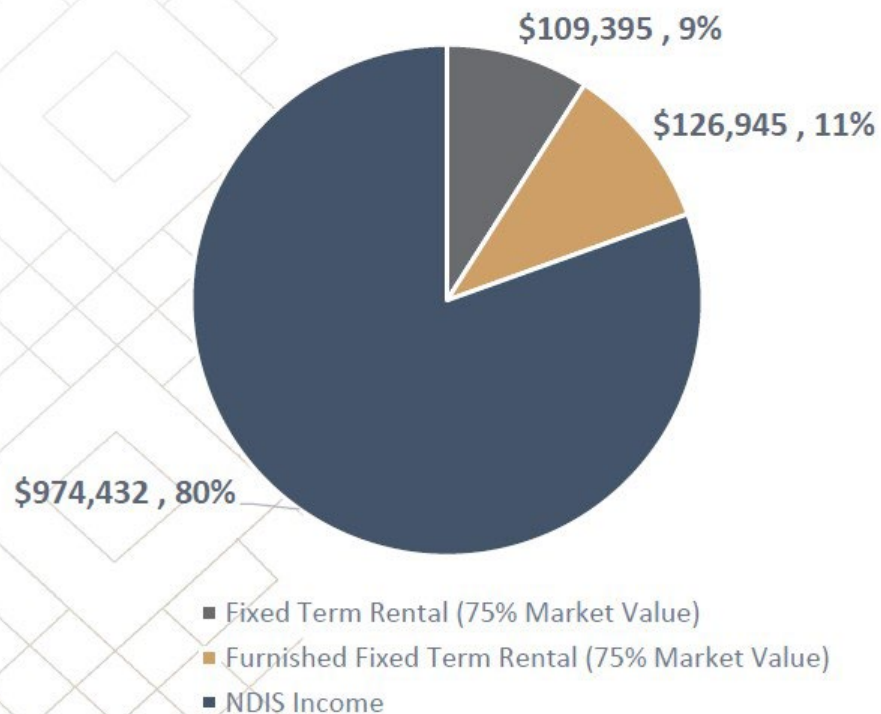
Returns enhanced by: 1) no stamp duty due to charity status
2) low cost big 4 bank debt



“Shoreline” Coogee WA – Ongoing Income

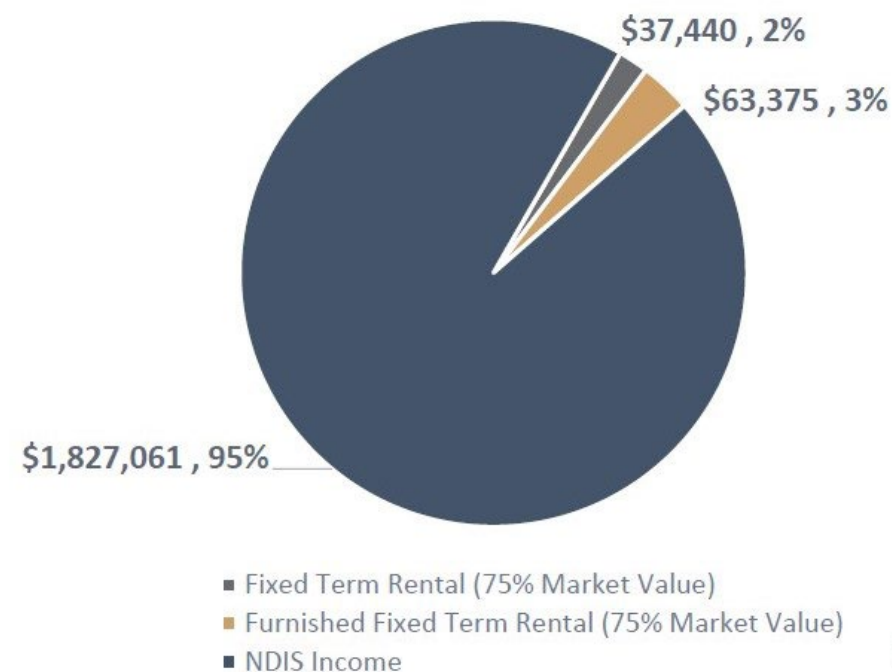
Expected Case – Net Return on Cost 13% p.a.

Rental Revenue Assumptions	Dwelling Count	Breakdown
Unfurnished Fixed Term Rental (75% Market Value)	6	30%
Furnished Fixed Term Rental (75% Market Value)	6	30%
NDIS Income (SDA)	8	40%
Total	20	100%



Upside Case – Net Return on Cost 24% p.a.

Rental Revenue Assumptions	Dwelling Count	Breakdown
Unfurnished Fixed Term Rental (75% Market Value)	2	10%
Furnished Fixed Term Rental (75% Market Value)	3	15%
NDIS Income (SDA)	15	75%
Total	20	100%



2. Australian Fuel Fund (AFF) – Stawell, Victoria

Location:	Stawell, Victoria
Tenant:	United Petroleum
Operation date:	August 2021
Purchase Price:	\$8.17 Million
Annual Rent:	\$455K p.a. with annual 3% CPI
Cap Rate:	5.56% (market is circa 4.5%)
Term:	15 Years with 4×5-year options
Target Income:	6 %p.a.
Target Growth:	2.5%+
Equity:	\$4.417 Million
Loan:	\$4.4 Million



AFF Stawell, Victoria – Income/Depreciation Profile

	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Net Annual Income	\$248,744	\$256,206	\$263,893	\$271,809	\$279,964
Rent Yield	5.6%	5.8%	6.0%	6.2%	6.3%
Depreciation	\$242,800	\$383,000	\$299,500	\$243,600	\$205,400
					\$1,374,300



AFF Stawell, Victoria – 5 Year Return Profile

	Avg. Distr Income	Cap Rate	
		6%	
	<u>3% CPI</u>	<u>5%</u>	<u>4.75%</u>
Growth*	2%	6.5%	8.3%
Gross Return*	8%	12.5%	14.3%
Perf Fee (50% above 8% IRR)	0%	2.2%	3.2%
Net Return*	8%	10.3%	11.1%



* Returns are estimated annual returns

3. DFS Portfolio Solutions 1st Mortgage Fund

DFS 1st Mortgage Fund is a DomaCom pooled sub-fund

Invests in discrete 1st mortgage-backed loans

3-year track record, generating a return of **8.01%pa** to investors, net of fees

Currently \$30 million in FUM

Maximum LVR is 65% - Average LVR is 58.5%

Maximum loan term is 2 years - average maturity is 10.5 months

Liquidity provided by relatively short loan maturity

The fund offers diversification across the defensive holdings of portfolios, with substantial yield enhancement

DFS Portfolio Solutions is now opening the private credit offering to approved DomaCom advisers



ASX Ticker	DCL
Close price as at 06 May 2021	\$0.065
Shares on issue	361.65m
Market Capitalisation as at 04 March 2022	\$23.5m
FUM as at 04 March 2022	\$106.96m
Capital Raised June 21 – November 21	\$3.7m
Current Placement Amount*	\$2.3m
Current Placement Price	6.6 cents

* Placement is for sophisticated & wholesale investors only



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