

# Trade Finance Fund Investment Offering



Townshend Prudential P/L

FINANCIAL ADVISERS  
& PRIVATE WEALTH  
MANAGERS

*"A Fund where credit is issued and secured against the counterparty and/or the underlying product being financed, as opposed to the traditional bank business of balance sheet assessment and unsecured lending."*



## INVESTMENT SUMMARY

- ✓ High Yields...5.25%- 12% per annum.
- ✓ Choice of levels of Capital Protection.
- ✓ Secured against title of goods.
- ✓ Private investment grade investment opportunities.
- ✓ An additional source of income.
- ✓ Short term maturities (30/60/90/120 days).
- ✓ Dividends paid upon maturity (even pre paid interest).
- ✓ Lower volatility.

## TRADE FINANCE DISRUPTION

- ✓ Trade finance transactions refer to the capital needed to buy or sell, or import or export, products or other tangible goods.
- ✓ Trade finance includes such activities as lending, issuing letters of credit, factoring, export credit and insurance.
- ✓ Today, up to 80 per cent of global trade is supported by some sort of financing or credit insurance.
- ✓ There are significant gaps in financing and therefore many companies cannot access the financial tools that they need.
- ✓ Banks are forcing small businesses to jump through too many hoops to achieve finance.
- ✓ Small and medium sized enterprises (SMEs) face the greatest hurdles in accessing financing on affordable terms.

## Key Information

Fund Type:

Class Order Exempt Managed Investment Scheme

Business Purpose:

Trade finance Lending

Lending Categories:

Supplier / Import ~Export / Purchaser Trade Finance

Lending Locations:

Australia / Asia

Min Investment Amount:

Min \$50,000

Target Rate of Return:

5.25% - 12% per annum

Payable:

Interest paid on maturity

Principal paid on maturity

Lending Security:

Secured over goods

Credit Insurance

Registration of PPSR Security (where required)



## THERE IS NOW...

- ✓ An investment class available to non bank lenders.
- ✓ Greater financing options in this asset class for non traditional lenders.
- ✓ Better alternatives to traditional lending products for small business.

## WE HAVE...

- ✓ The ability to match investors directly with transactors.
- ✓ Open ended fund investment.
- ✓ A limited recourse funding vehicle.
- ✓ A pipeline of Trade Finance deals that are fully de risked.
- ✓ Self liquidating transactions.

Capital Security Cover (%)	Term Account (Months)	Target Interest Paid (Per annum)	Unit Class
75%	3 months	5.25%	D
	6 months	5.50%	
	9 months	5.75%	
	12 months	6.00%	
50%	3 months	7.25%	C
	6 months	7.50%	
	9 months	7.75%	
	12 months	8.00%	
25%	6 months	9.50%	B
	9 months	9.75%	
	12 months	10.00%	
0%	6 months	11.50%	A
	9 months	11.75%	
	12 months	12.00%	

## WE WANT...

- ✓ To make recourse trade finance lending attainable for all.
- ✓ To simplify trade finance investing by reducing middlemen.
- ✓ Private funds to take advantage of pipeline trade finance deals.
- ✓ To call on liquid funds to act quickly to secure investment grade transactions

## WHICH CREATES...

- ✓ A fund with scope for significant and continual growth.
- ✓ Ever increasing market diversity and therefore greater opportunity.
- ✓ A market driven by credit/ financing.
- ✓ Fewer barriers to competing effectively.
- ✓ Low investment entry points.



## THAT PROVIDES...

- ✓ Liquidity
- ✓ Flexibility
- ✓ Australian management
- ✓ Low entry and exit points
- ✓ Minimal investment requirements
- ✓ Security (directly by the goods financed)
- ✓ Uncorrelated exposures
- ✓ Transaction transparency

### Contact Details

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Term	Definition
Fund Objectives	The Fund aims to provide investors with the opportunity to achieve attractive returns through the provision of trade finance loans to approved borrowers.
Fund Size	Fund Cap of AUD 5 million (however, the Trustee may determine that the Fund size should be a lesser amount, in its absolute discretion).
Fund Products	Supplier, Export and Purchaser Trade Finance (provided as direct loans to approved borrowers).
Geographical Mandate	Import / Export throughout Asia and Australia.
Security & Title classification	Raw Materials / Semi Finished Goods / Finished Goods.
Minimum Investment \$	The fund will accept investments of \$50,000 and above.
Typical Exposure Ratios	Low 25% to High of 75% of contract value.
Target Returns	Starting at 5.25% per annum and capped at 12% per annum, based on chosen capital protection levels selected by the investor.

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- Please note, this brochure is only suitable for investors who are familiar with and willing to accept the high risk associated with private investments.
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