

MCCA Income Fund Summary Report 2018

30 October 2018



MCCA
ISLAMIC FINANCE & INVESTMENTS



2018 Highlights

- YOUR AUSTRALIAN SHARIAH INCOME FUND
- Consistent 5 year earnings performance
- Backed by property security
- Diversified investments
- Australia's first ASIC retail Shariah fund

Five year fund performance summary

Year End 30 June	2018	2017	2016	2015	2014
Funds Under Management	53,800,000	46,490,000	46,699,000	45,035,000	32,718,000
Total number of Mortgages	119	111	110	138	101
Total Mortgages \$	50,900,000	41,010,000	39,741,000	41,339,000	23,914,000
Average Mortgage Investment \$	428,185	369,496	361,277	299,561	236,773
Largest Mortgage Investment: \$	2,498,783	2,441,134	2,471,793	998,428	892,596
Largest Mortgage Investment: % of Portfolio	4.9	5.95	6.22	2.42	3.73
Top 10 largest Mortgages in Aggregate	15,727,676	11,950,017	11,875,562	8,117,171	6,506,908
Top 10 largest Mortgages in Aggregate % of Portfolio	30.9	29.14	29.88	19.64	27.21
Weighted Av Balance Receivable to Value Ratio BRVR *	48.9	48.38	47.3	51.1	49.3
Non-performing Finance Contracts > 30 days (%)	0.5	2.9	0.7	0.7	1.4
MCCA IF Return %	3.94	3.90	3.80	4.33	4.52
Benchmark# Return rate %	1.76	1.82	2.24	2.60	2.70
Benchmark Outperformance %	2.18	2.08	1.56	1.73	1.82

Bloomberg AusBond Bank Bill Index. * Balance receivable to value ratio (BRVR) is Shariah version of Loan to value Ratio (LVR)

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Investments in this Fund should be regarded as long term and illiquid as there is no formal secondary market, and investors have no right to require that their investment be purchased or redeemed by MCCAAM.

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