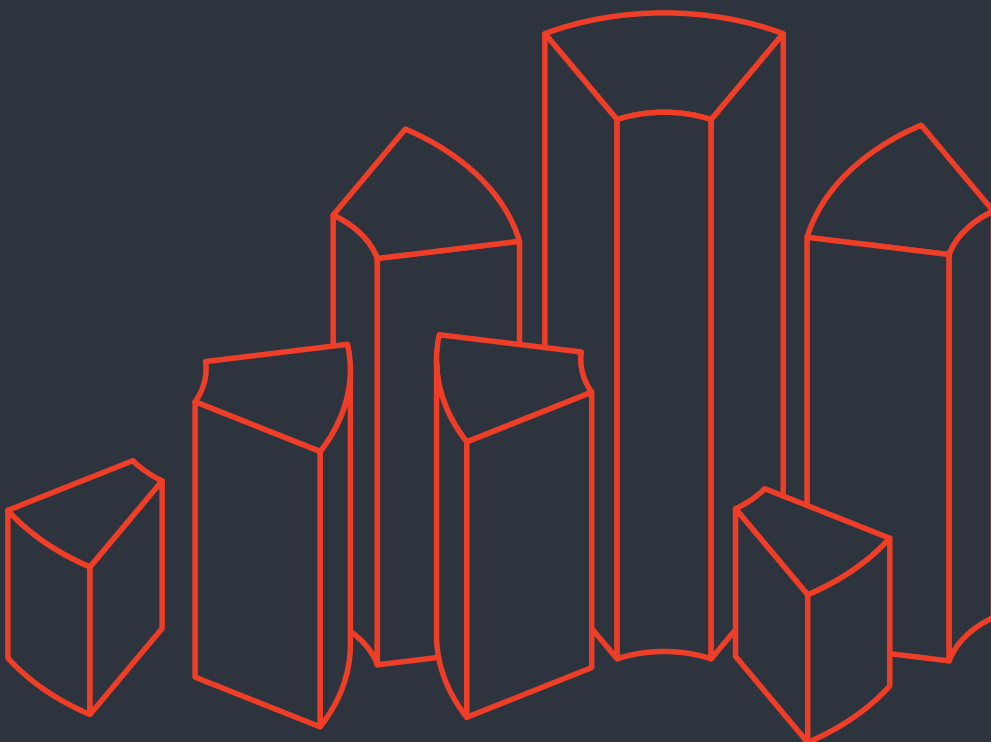




INDUSTRIAL

Construction Funding



www.hcp.fund

HCP Funded Industrial Projects



16 x Industrial Unit Development

1st and 2nd Mortgage
Site and construction loan

HCP funded the purchase and cost to complete on the 16 x industrial unit project located Redland Bay Qld.

TRANCHE 1 \$1,440,000 <i>(Initial Site Funding)</i>	BLENDED INTEREST RATE 10.63% pa
TRANCHE 2 \$7,695,000 <i>(Construction Funding)</i>	SENIOR LVR 65.15%
	SENIOR LTC 75.75%
	JUNIOR LVR 75.07%
	JUNIOR LTC 87.27%



3 x Industrial Unit Development

1st Mortgage
Site and construction loan

HCP funded site acquisition and cost to complete on the 3 x industrial unit project located Redland Bay Qld.

FACILITY LIMIT \$1,675,000	INTEREST RATE 9.25% pa
	SENIOR LVR 66.07%
	SENIOR LTC 86.11%



15 x Industrial Unit Development

1st and 2nd Mortgage
Site and construction loan

HCP refinanced the site loan and cost to complete on the 15 x industrial unit project located Redland Bay Qld.

FACILITY LIMIT \$6,450,000	INTEREST RATE 8.95% pa
	SENIOR LVR 56.96%
	SENIOR LTC 74.00%



10 x Industrial Unit Development

1st and 2nd Mortgage
Site and construction loan

HCP funded the 10 x industrial sheds forming stage 1 and balance land along with an addition to an equity release to repay ATO debt for the project located Caboolture Qld.

1ST MORTGAGE \$5,080,000	SENIOR LVR 65.0%
2ND MORTGAGE \$717,000	SENIOR LTC 75.0%
BLENDED INTEREST RATE 10.15% pa	JUNIOR LVR 75.2%
	JUNIOR LTC 85.3%



6 x Industrial Unit Development

1st and 2nd Mortgage
Equity release

HCP funded an equity release for the 6 x industrial sheds located at Sunshine Coast QLD.

1ST MORTGAGE \$1,286,000	SENIOR LVR 50.28%
2ND MORTGAGE \$450,000	SENIOR LTC 71.45%
	JUNIOR LVR 68.59%
	JUNIOR LTC 97.47%

Get constructive with your finance

Holden Capital Partners are a specialist, non-bank, lender to the property development sector. Since 2017 we have completed loan facilities exceeding \$400million across some 120+ projects. Our funding capacity has recently grown and we are now providing loans up to \$15mil.

The project life cycle	Pre Construction	Construction				Post Construction
	Site Loans	Construction Loans Senior Debt Junior Debt		Pref Equity	JV Equity	Residual Stock
Typical size	\$1-15mil	\$1-15mil	\$1-10mil	\$1-10mil	\$1-10mil	\$1-15mil
Rates starting from (%pa) for low gearing / low risk	From 9.5%	From 9.5%	From 15%	Add 5%	Profit share	From 9.5%
Typical cost (%pa) for typical gearing / medium risk	65%LVR - 9.95%pa	65%LVR - 9.95%pa	<88%LCR 18%pa			65%LVR - 9.95%pa
Stretch Senior	70%LVR - 10.4%pa (blended rate)	70%LVR - 10.4%pa (blended rate)				70%LVR - 10.4%pa (blended rate)
Location	Metro. Regional considered if strong sponsor and attracts a rate premium of an extra 0.25% - 0.50% pa					
Turnaround Time	1-2 days for term sheet	1-2 days for term sheet	1-2 days for term sheet	2-4 days for term sheet	2-4 days for term sheet	1-2 days for term sheet
Position (gearing on end value)						
Line Fee for Construction	HCP doesn't use a line fee structure for construction, instead it has a different approach. Read more about Interest Rate Drawdown here					
Loan Establishment Fee	Typically 1.95% , for under \$3mil it is more like 2.25% and for over \$9mil it can be 1.75%, dependant on deal complexity and credit risk etc					

Recently funded projects

LOAN
\$4.5m

5 Townhouses
CLAYFIELD, QLD

INTEREST RATE
9.0%pa senior / 11.3%pa blended

TERM
12 months

SECURITY
Stretch Senior



LOAN
\$10m

8 Residential Apartments
BELLEVUE HILL, NSW

INTEREST RATE
10.6%pa senior / 11.7%pa blended

TERM
12 months

SECURITY
Stretch Senior



LOAN
\$7.7m

16 Industrial Units
REDLAND BAY, QLD

INTEREST RATE
9.6%pa senior / 10.6%pa blended

TERM
12 months

SECURITY
Stretch Senior



LOAN
\$4.7m

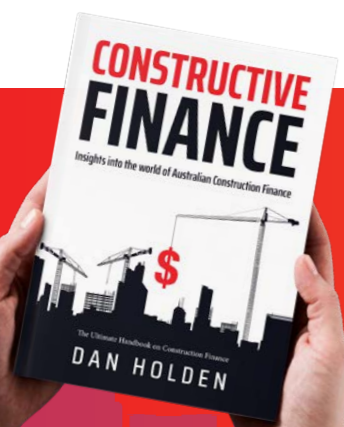
Duplex
PUTNEY, NSW

INTEREST RATE
9.0%pa senior / 11.3%pa blended

TERM
12 months

SECURITY
Stretch Senior





THE CONSTRUCTION FINANCE HANDBOOK

FOR ANYONE IN THE PROPERTY INDUSTRY

Improve your financial outcomes
Gain more certainty with your funding
Efficiently complete development projects





What does HCP provide as a lender?

As a boutique property development financier, HCP focusses on providing senior and junior debt, stretch-senior, and Pref equity options to the development sector across the whole project life cycle, from project site loans, construction loans to residual stock facilities.

HCP has invested considerable time and cost creating a fin-tech platform which powers our funds management back of house enabling us to produce comprehensive Information Memorandum's to our investor base and allows them to quickly evaluate and commit to new loan opportunities, receive prompt investor communications and generally streamlining the investor facing processes. Interest is capitalised to the loan facility on a Committed Funds basis, where the funds required for a new loan are fully raised and committed from day 1 of the facility providing borrowers with total confidence of their availability which is particularly relevant to progressively drawn construction facilities.

Feedback from some of our many repeat borrowers, is that the comfort of knowing that the funds for their project are already raised and sitting in a solicitor's trust account with their name on it is well worth the cost associated with paying interest on the full amount. These clients have experienced the inconvenience of dealing with Lenders who do a small cap raise for each progress draw of a loan, and the resulting delays such as trying to raise funds the week of Christmas when investors are away from their computers to hear about it and the inevitable delays that result. HCP loans are not subject to future capital raisings to meet progress draws.

Contact us today

Have any questions or wish to submit a scenario? Contact us.



Callum Short
Head of Brokerage
0424 025 565
cs@hg.net.au



Dan Holden
Principal
0401 669 502
dh@hg.net.au

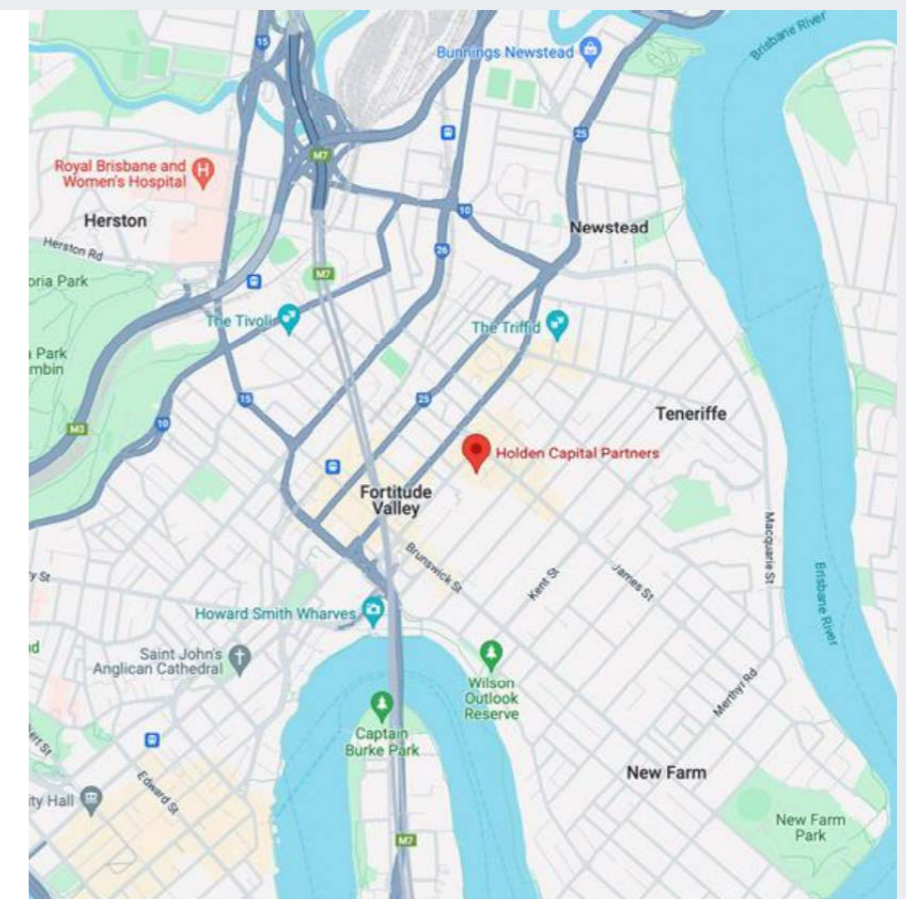


Gary Connolly
Head of Lending & Investments
0432 470 498
gary@hcp.fund

The HCP office

1300 465 227
info@hcp.fund

23 James Street
Fortitude Valley
Brisbane QLD 4001





HCP

1300 465 227
www.hcp.fund

Important: This brochure is issued by Holden Capital Partners Pty Ltd ABN 69608346158, AFS License Number 481944. The information contained within this document has been based primarily upon information provided by the client and/or the client's consultants. As such, HoldenCAPITAL disclaims any responsibility for the accuracy of information contained herein. All property projects contain risks, and potential investors are advised to make their own investigations into the information presented prior to considering any investment.

This information does not take account of the financial objectives, situation, or needs of any particular investor. Interest rates, loan-to-value ratios, and investment terms are subject to a number of assumptions and risks. Interest and interest rates quoted are not guaranteed.

^Any quoted rates are net of management fees and costs. Please note that past performance is not a reliable indicator of future performance. *Loans advanced to Borrowers since inception in 2017.