



# Monthly Baron

**Ethical Property Development**

Presented by Smart Capital Invest Ltd

## Our 'Why'

Monthly Baron (Baron Monthly Income Limited) will seek to focus on lending into ethical projects that have a positive social impact. These projects include SDA NDIS, Affordable Housing, allied health, medical centres and hospitals. These elements may form part of residential and commercial style projects Monthly Baron engages in. Seeking out the value in these developments types, allows investors to benefit from the fixed return market and property asset class.

## About Monthly Baron Management

The management team and investment committee have extensive experience in real estate investments and lending. The focus is on small to mid-size real estate debt where borrowers meet the strict lending criteria.

Baron Monthly Income Limited is an ASIC registered disclosure offer. The Prospectus can be downloaded via the website [www.monthlybaron.com](http://www.monthlybaron.com)

Initial Investment	Investment Returns
\$20,000 - \$99,000	9% per annum, paid monthly
\$100,000 - \$249,000	10% per annum, paid monthly
\$250,000 +	11% per annum, paid monthly

Monthly Baron has been meeting and paying targeted returns to investors for the past 3 years (since May 2017).

The Directors of Monthly Baron have 30+ years' experience in chartered accounting, corporate banking, property finance, property development, fund management and direct private lending, managing \$300m+ portfolios, including some of those in the BRW Top 200 family offices and high net worth clients.

VALUE OF PROJECTS FUNDED

**\$55m**

TOTAL DIVIDENDS PAID

**\$260k**

VALUE OF PROJECTS IN PIPELINE

**\$200m +**

**All targeted returns have been paid since May 2017**

## The Opportunity

Monthly Baron is seeking to raise up to AUD \$100M by offering investors the opportunity to purchase Redeemable Preference shares in the company.

The purpose of Monthly Baron is to lend the funds raised to various ethical real estate development projects which meet the strict lending mandate and are approved by the Lending Review Committee established by the Directors of Monthly Baron.

**The demand for this type of funding is high and capital is able to be placed immediately.**

This structure allows investors to place smaller amounts in a pooled offer, which is diversified across multiple loans and development projects. Monthly Baron provides investors a regular return distributed monthly.

With a convenient 12 month term and transparency of investment, Monthly Baron has a growing track record of returns for its shareholders.

Terms			
Min. Investment	\$20,000	Structure	Preference Shares
Application Fee	nil	Distribution	Monthly
Term	12 months	Currency	AUD
Security	2nd Mortgage/caveat	Cash Reserve	2%

## Ready to invest?

Our Capital Managers are available to answer your questions and guide you through our application process.

Call: 1300 264 937

Email: [invest@smartcapital.net.au](mailto:invest@smartcapital.net.au)

[www.monthlybaron.com](http://www.monthlybaron.com)

Baron Monthly Income Limited is a Corporate Authorised Representative No.001279936 under Ricard Securities Pty Ltd AFSL No.299812.