

2nd December 2020

The Manager
Company Announcements
Australian Securities Exchange

By electronic lodgement

AGM Presentation

The attached AGM presentation has been authorised for release to the market by



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Company Secretary

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DomaCom Limited
AGM
Chairman's Address
2nd December 2020
ASX: DCL



DomaCom

FRACTIONAL PROPERTY INVESTING

Chairman's Address

Opening Remarks

- Despite all the challenges put in front of people during 2020 with COVID, it has been a very important year for DomaCom
- With progress on many fronts, we are now moving into a new and exciting stage for DomaCom
- Our technology has opened new doors and has also enabled us to bring hard fought but important opportunities to market e.g. Senior Equity Release for those needing money in retirement.
- Importantly, DomaCom's reach includes many ESG components including environmental aspects such as solar farms and sustainable food as well as social aspects such as diversity in working with the Muslim community to align offerings to meet their special requirements such as Equity Mortgages

Chairman's Address - Environment

Last year I said “We are in an environment we have never seen before in our lifetime”.

Little did I know

- Lockdown of business
- Domestic borders closed for most of the year
- International borders closed
- Zero interest rates globally (and some negative)
- Massive stimulus around the world
- Willingness for governments to rethink the importance of social initiatives
- Greater emphasis on ESG



Our DomaCom technology flexibility is the key to our future success.



Chairman's Address



Our Business model aligns with both govt policy and community interest

- **Senior Equity Release** – to assist retirees with money to live on in there increasing life expectancy
- **Affordable housing** - with structures to get young people into housing.
- **Socially responsible** – Embracing diversity with our work with the Muslim community to create products which are compliant with their beliefs
- **Environmental investing** – solar and wind farms, battery storage



DomaCom is doing “ the right things at the right time!”

Chairman's Address

What can we expect from the year ahead?

- Subject to due diligence - the bedding down of the **Aust-Agri** relationship and business
- Creating greater awareness of **Senior Equity Release** including training of advisers to advise
- Bringing more property to market for **affordable housing**
- Continuation of our **renewable energy** projects
- Expansion of opportunities in the **SMSF** market
- Development of the “**equity**” **mortgage** primarily for the Muslim community

Multiple Products



Thank you to staff, management, shareholders and our directors

DomaCom has never been in a better position!



DomaCom

FRACTIONAL PROPERTY INVESTING

2020 DomaCom AGM (ASX:DCL)

CEO Report

2nd December 2020

Arthur Naoumidis
Chief Executive Officer

FRACTIONAL INVESTING

DomaCom Limited (ASX:DCL) owns and operates a fractional investment platform that 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.

The concept is called **fractional investing**.



DOMACOM SENIOR EQUITY RELEASE

The DomaCom Fund enables retirees to “sell” a fraction of their home to investors and receive the proceeds either as a lump sum or a monthly payment.

The concept is called **equity release**.



ROUTES TO MARKET - B2B

IFAs

On approved product list of 40+ IFA groups
Representing over 1,200 advisers and approx.
240,000 clients

\$75+ million across 65+
transactions

Affinity Groups

In discussion with national builders
Property Developers
Renewable energy companies

Compelling business case
White label opportunities

B2C

Targeting B2C players

HALO is first
Islamic B2C group is next

MULTIPLE PRODUCTS

Fractional Investing

SMSF's main target
SMSF Ruling
Internal Leverage
Islamic Leverage

50% of investors are SMSFS
Targeting % of \$675B+ SMSF market

Equity Release

8 Years in Development
The only financial product in Australia

Adviser accreditations underway
Over 65's own \$500 B

Lending

Advisers syndicating loans
Pooled Mortgage Sub-funds

Already > \$20 Million in FUM

2020 KEY MILESTONES

ATO Downsizer Ruling
obtained 14th August 2020

\$250M Affordable Housing
HOA signed with BlueCHP
9th November 2020

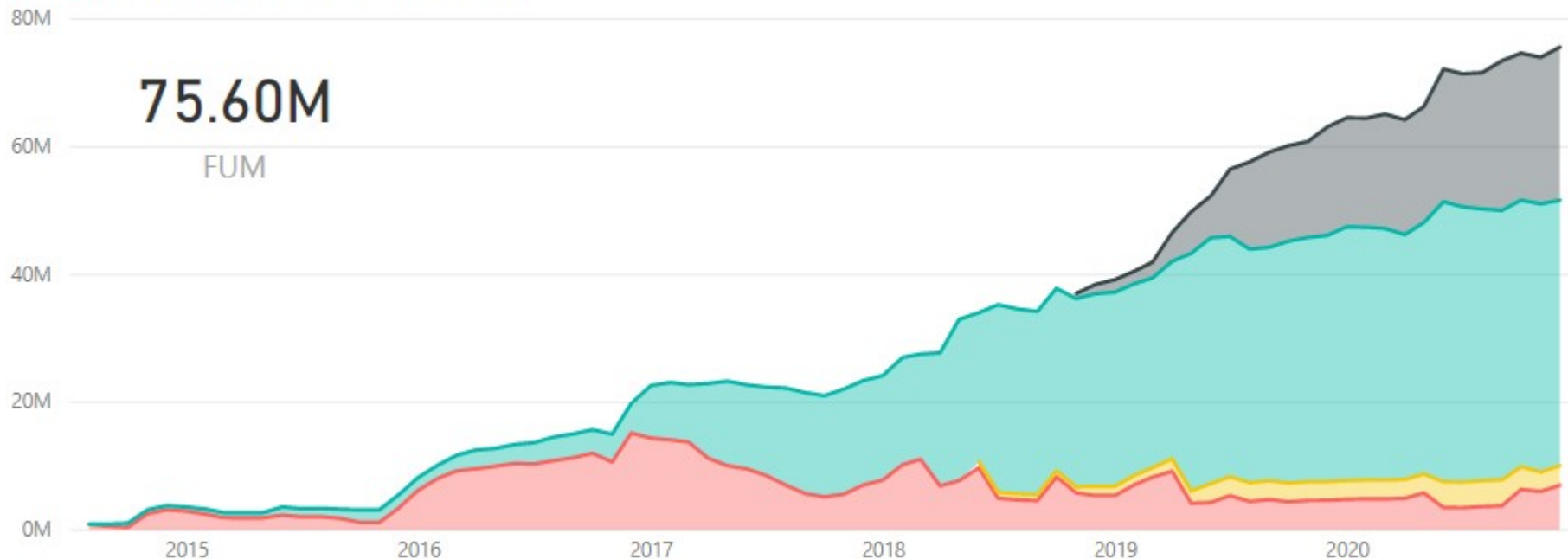
9th July First Property
Accelerator property purchased

\$3.6 Million Placement
& \$13 Million Austagri
Revenue deal
4th September 2020

Retirement Income Review
Released
9th November 2020

WE ARE GROWING WITH MULTIPLE ASSET TYPES

Value ● Cash ● Loan ● Property ● Special Opportunity



KEY BUSINESS DRIVERS IN 2020 & 2021

- **Address vacancy & pricing risk**
 - Rental Property Accelerator product
 - Affordable Housing
 - National Disability Insurance Scheme (NDIS) properties
- **Target Islamic home owner market segment**
 - DomaCom Equity Mortgage - Islamic Leverage product
 - Islamic consumers to purchase homes using Shariah compliant leverage
 - Not sensitive to property investment outlook
- **Assist Self-Funded Retirees**
 - Self-Funded Retirees are in crisis
 - DomaCom Senior Equity Release to help top up their SMSF
 - Obtained ATO “Downsizer” ruling
 - Retirement Income Review released 20th November 2020



EQUITY MORTGAGE – ISLAMIC LEVERAGE



Innovate Product

- Extensive product development
- Unique legal structures in development
- Global Islamic compliance verification to be obtained
- Can be used by non-Islamic markets

Attractive Market Opportunity

- 700,000 Australians are Islamic
- Will be first Australian Islamic compliant property finance option
- Allows Muslims to acquire property in a manner similar to existing bank purchases
- Expected to be operational in 2021

RENTAL PROPERTY ACCELERATOR



New Developer Distribution channel

- Developers prepared to discount 10% for bulk property sales
- Same discount as other channels
- Distribution margin split between investors and tenants
- Discount used to fund tenant leasing incentive & investor margin

Attractive Tenant Proposition

- Tenant “gifted” 1% of equity per year for 5 years
- Tenants acquire 5% of property equity over 5 years
- DomaCom model creates homeowners – not just permanent renters
- Co-ownerships produces lower risk tenants

\$250M “Essential Worker” Affordable Housing

- Deliver 25% rental discounts to Teachers, Nurses, Police, Firefighters
- Deliver 5% equity to “Essential Workers”
- Partnered with Tier 1 Community Housing Provider BlueCHP
- Targeting \$250 Million in 2021
- Access circa 2% government debt to deliver 25% discounted rent

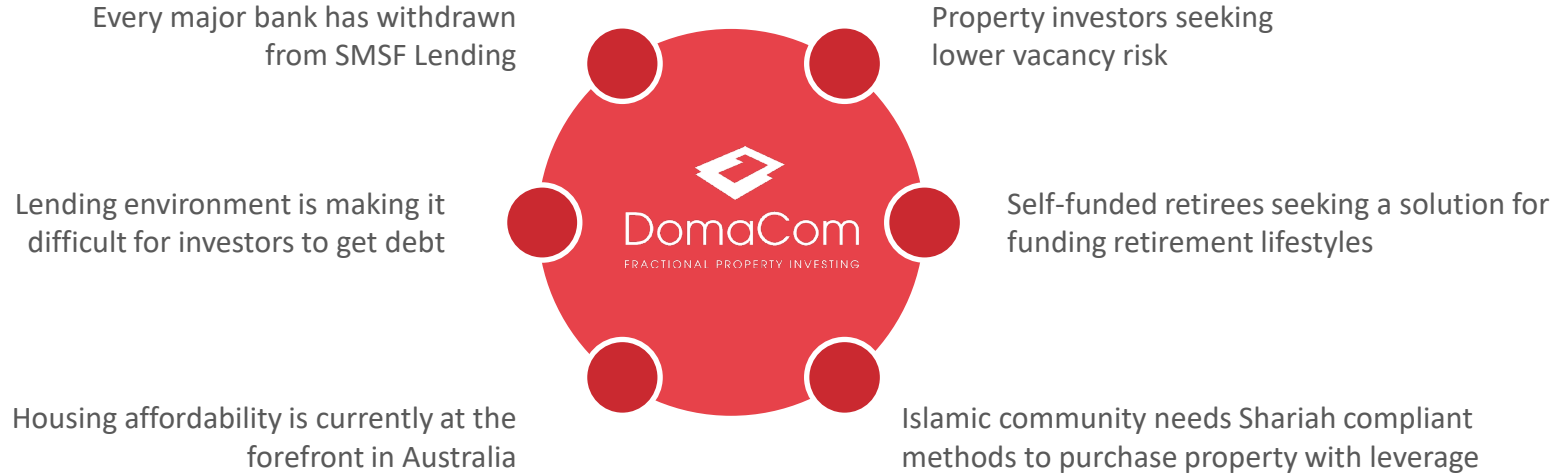
SENIOR EQUITY RELEASE PRODUCT



- Senior Equity Release (SER) is a mechanism for senior Australians to realise part of the value of their home to help fund their retirement
- Helps solve funding issue for retirees
- SMSF Trustees can downsize by selling a fraction of their house to top up their SMSF
- ATO confirms SER complies with SMSF Downsizer Legislation on 14th August 2020
- Retirement Income Review released 20th November which confirms home to play a role in funding retirement

SUPPORTIVE LANDSCAPE

Supportive Landscape that DomaCom can capitalise on



PRICING STRATEGY

DomaCom has adopted an attractive, recurring funds under management fee model

Standard Fractional	Property Accelerator & Affordable	Mortgage Assets	Cash
0.88% p.a.*	1% Upfront 0.66% p.a.*	0.44% p.a.	0.22% p.a.

* On gross value of the assets of the sub-fund
Note: Fees are inclusive of GST

CORPORATE OUTLOOK

- **Products primed for growth**
 - Property Accelerator– transactions underway
 - Affordable Housing – approvals obtained & tier 1 community housing provider on board
 - Senior Equity release primed for growth after ATO “Downsizer” ruling
 - Islamic market poised with a B2C partner in discussions
- **Transformative Transaction - AusAgri**
 - Circa \$300 million transaction → will grow FUM to \$373 Million
 - \$2.6 Million fee pa
 - \$13 million minimum fee over 5 years
 - Subject to DD & shareholder approval
- **Attractive fee model**
 - DomaCom fees are based on FUM
 - DomaCom fee model changing to have 1% upfront and reduced ongoing



CORPORATE SNAPSHOT

ASX Ticker	DCL
Close price as at 28 November 2020	\$0.062
Shares on issue	305m
Market Capitalisation as at 28 November 2020	\$18.9m
FUM as at 28 November 2020	\$75.6m



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