DomaCom

FRACTIONAL PROPERTY INVESTING

Connecting Australians with an investment in almost any asset

Presented by: Arthur Naoumidis

DomaCom Limited (ASX:DCL)
Emergence
March 2022

General Advice Warning

This information is general advice only and does not constitute personal financial advice.

The information has been prepared without taking into account your personal objectives, financial situation or needs. Accordingly, before acting on the information provided you must consider the appropriateness of the information, in the light of your own objectives, financial situation or needs. If you wish to acquire a financial product within the DomaCom Fund offering, you should first obtain a copy of, read and consider, the PDS before making any decision.

A copy of that PDS is available at http://www.domacom.com.au/the-domacom-fund/product-disclosure-statement/ or by calling your financial adviser.

What DomaCom Does

DomaCom is a specialist Diversified Financials sector company

Providing a wide range of services powered by DomaCom's proprietary fractional investing platform

Target market segments are:

- Investors wanting exposure to big ticket items
- Property developers wanting funds
- Seniors wanting to access some of the equity in their homes
- Other niche market segments

DomaCom products are delivered through multiple channels:

- IFAs – on Approved Product Lists
- Affinity groups – including Property Developers, Renewable Companies
- B2C – HALO, Crescent Finance

What fractional investing has to offer?

Allows investors to acquire stakes in specific high value assets

Helping investors to diversify their asset portfolios…all without massive upfront expense

Investors receive income streams accruing from these assets

Investment is facilitated via syndicate like structure

DomaCom

Deals done
112

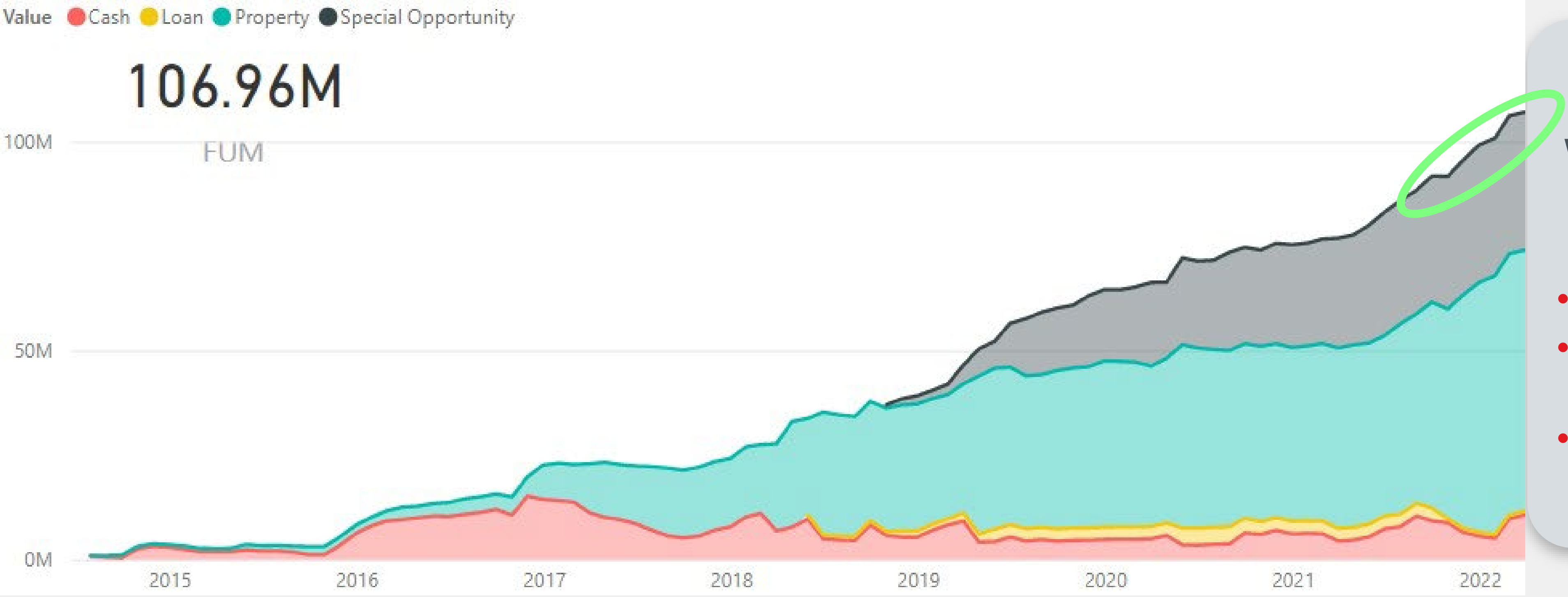
Accounts
1564

Invested
$107 million

Strong Growth in Funds Under Management

DomaCom

Growing FUM in key segments



What is driving this growth

- Attractive returns
- Low interest rate environment
- Growth in SMSFs

Solutions Powered by DomaCom

Affordable Housing

DomaCom's Affordable Housing product allows investors to partner with Tier-1 Community Housing Provider(CHP) to access Low-cost government debt to deliver affordable rentals for eligible Australians

Islamic Finance

DomaCom's Islamic Finance offer is the only Shariah compliant product developed to encompass unique legal structures to enable Muslim Australians the ability to access funds in line with cultural and religious beliefs.

Senior Equity Release

The DomaCom's Senior Equity Release Fund enables retirees to utilize the ATO downsizer allowance to sell up to $600,000 of their home and receive the proceeds tax free via their superannuation fund (retaining the right to live there)

Asset Syndication

DomaCom platform 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.

Alternate Investment Market (AIM)

DomaCom's Alternate Investment Market provides investors a primary, secondary, succession as a pathway to a ASX listing.

DomaCom solutions that are purpose led ESG products

NDIS Housing a focus

DomaCom

National Disability Insurance Scheme (NDIS) Financing

Special Disability Accommodation (SDA)

Attractive 9-15% income return

Government Backed

ESG Investment

DomaCom allows fractional investment in NDIS properties

DomaCom solves ongoing leverage for NDIS properties

35+ Syndications completed

Driver of FUM growth

DomaCom

3 Current Syndications

1. NDIS/Affordable Housing – “Shoreline” Coogee WA

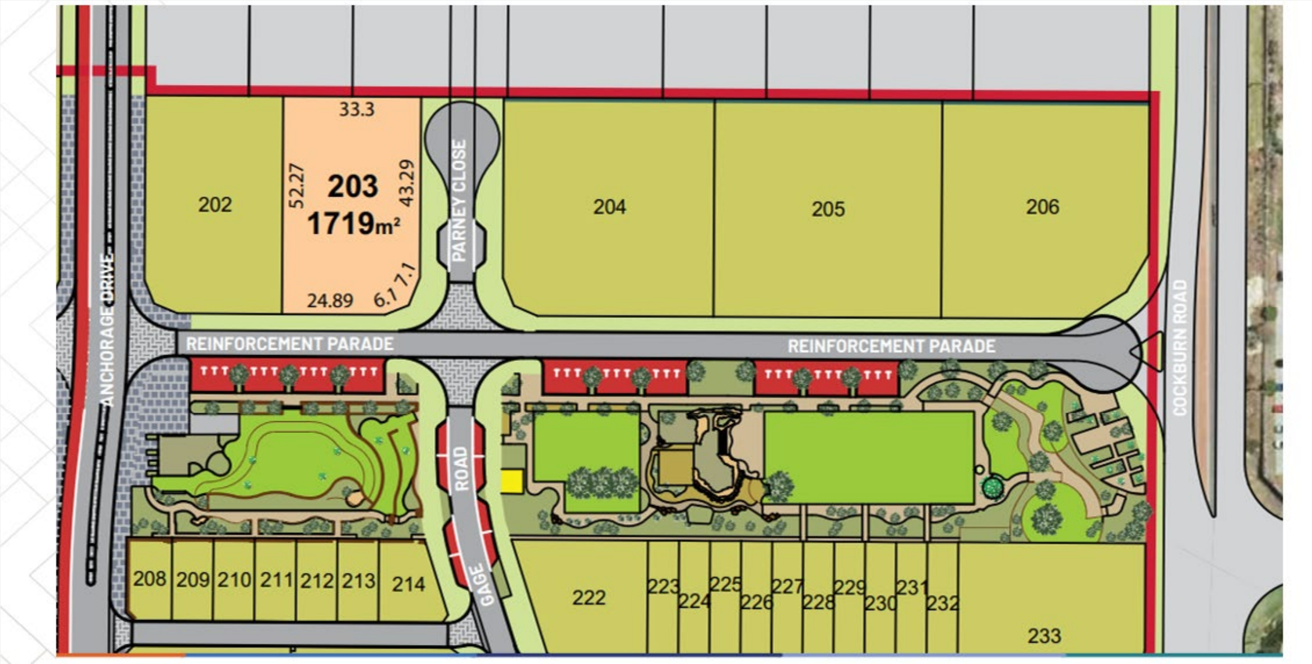
DomaCom

Location	North Coogee WA 6163
Deal Structure	Initial property development play then hold with capital growth and strong income (exit post development can be achieved via the DomaCom secondary market)
Overview	Providing socially responsible housing options
	21 apartments
	1 x 1 bed, 1 bath
	19 x 2 bed, 2 bath
	1 x communal apartment
	A combination of unfurnished and furnished fixed term rental and NDIS Specialist Disability Accommodation (SDA) apartments
	North Coogee is an established residential suburb 19km south-west of the Perth CBD and 6kms south of Fremantle

"Shoreline" Coogee WA – Capital Stack

DomaCom

Acquisition & Construction	$7,720,000
Development/Finance Costs	$1,480,000
Total	**$9,200,000**
Equity	$3,500,000
Loan	$5,700,000
Total	**$9,200,000**
Est. Gross Realised Value	**$11,600,000**
Est. Development Gain	**$2,400,000**
Est. Investor 60% Profit Share	$1,440,000
Est. Return on Equity	41%



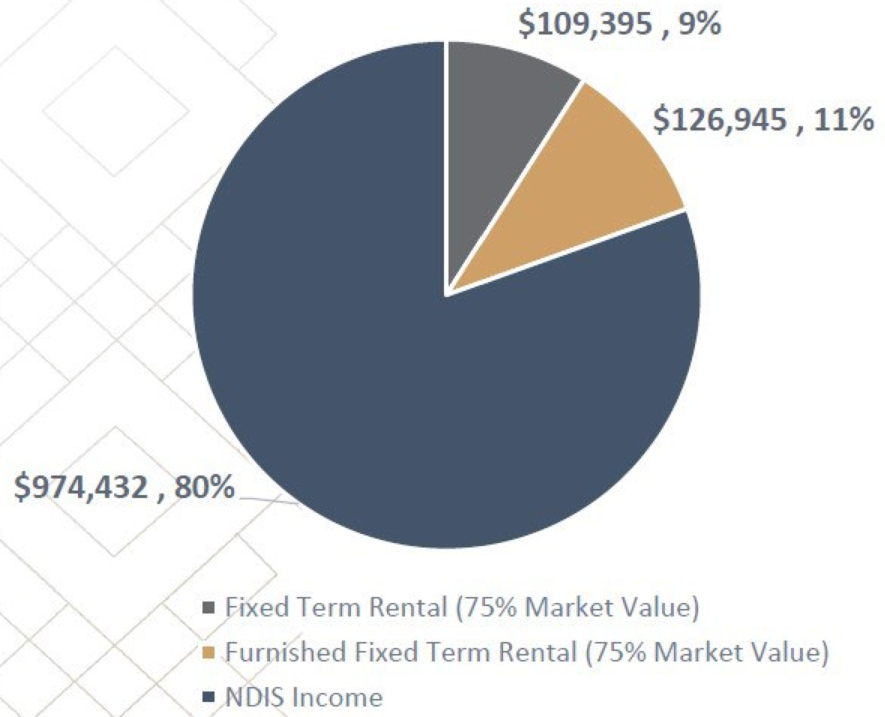
Returns enhanced by: 1) no stamp duty due to charity status
2) low cost big 4 bank debt

"Shoreline" Coogee WA – Ongoing Income

DomaCom

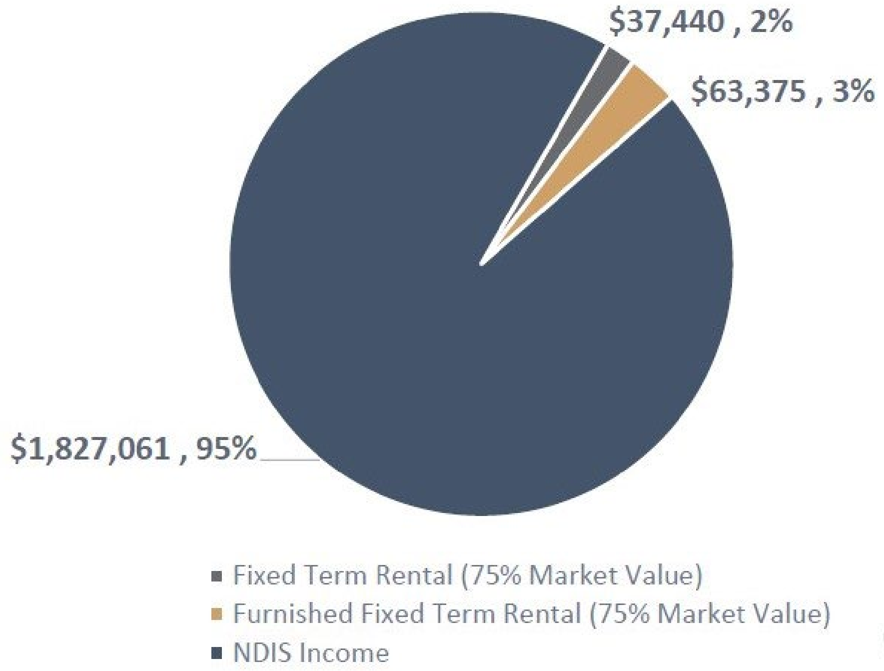
Expected Case – Net Return on Cost 13% p.a.

Rental Revenue Assumptions	Dwelling Count	Breakdown
Unfurnished Fixed Term Rental (75% Market Value)	6	30%
Furnished Fixed Term Rental (75% Market Value)	6	30%
NDIS Income (SDA)	8	40%
Total	**20**	**100%**



Upside Case – Net Return on Cost 24% p.a.

Rental Revenue Assumptions	Dwelling Count	Breakdown
Unfurnished Fixed Term Rental (75% Market Value)	2	10%
Furnished Fixed Term Rental (75% Market Value)	3	15%
NDIS Income (SDA)	15	75%
Total	**20**	**100%**



2. Australian Fuel Fund (AFF) – Stawell, Victoria

Location:	Stawell, Victoria
Tenant:	United Petroleum
Operation date:	August 2021
Purchase Price:	$8.17 Million
Annual Rent:	$455K p.a. with annual 3% CPI
Cap Rate:	5.56% (market is circa 4.5%)
Term:	15 Years with 4×5-year options
Target Income:	6 %p.a.
Target Growth:	2.5%+
Equity:	**$4.417 Million**
Loan:	$4.4 Million

AFF Stawell, Victoria – Income/Depreciation Profile

	2022	2023	2024	2025	2026	
Net Annual Income	$248,744	$256,206	$263,893	$271,809	$279,964	
Rent Yield	5.6%	5.8%	6.0%	6.2%	6.3%	
Depreciation	$242,800	$383,000	$299,500	$243,600	$205,400	**$1,374,300**

AFF Stawell, Victoria – 5 Year Return Profile

Avg. Distr Income 6%

		Cap Rate	
	3% CPI	**5%**	**4.75%**
Growth*	2%	6.5%	8.3%
Gross Return*	**8%**	**12.5%**	**14.3%**
Perf Fee (50% above 8% IRR)	0%	2.2%	3.2%
Net Return*	**8%**	**10.3%**	**11.1%**

* Returns are estimated annual returns

3. DFS Portfolio Solutions 1st Mortgage Fund

DomaCom

DFS 1st Mortgage Fund is a DomaCom pooled sub-fund

Invests in discrete 1st mortgage-backed loans

3-year track record, generating a return of **8.01%pa** to investors, net of fees

Currently $30 million in FUM

Maximum LVR is 65% - Average LVR is 58.5%

Maximum loan term is 2 years - average maturity is 10.5 months

Liquidity provided by relatively short loan maturity

The fund offers diversification across the defensive holdings of portfolios, with substantial yield enhancement

DFS Portfolio Solutions is now opening the private credit offering to approved DomaCom advisers

dfs portfolio solutions

Corporate

ASX Ticker	DCL
Close price as at 06 May 2021	$0.065
Shares on issue	361.65m
Market Capitalisation as at 04 March 2022	$23.5m
FUM as at 04 March 2022	$106.96m
Capital Raised June 21 – November 21	$3.7m
Current Placement Amount*	$2.3m
Current Placement Price	6.6 cents

* Placement is for sophisticated & wholesale investors only

Disclaimer

The material in this presentation has been prepared by DomaCom Limited ACN 604 384 885. This presentation is only by way of general background information about DomaCom's activities. The information given is in summary form and DomaCom does not warrant the accuracy, currency or completeness of any information contained in the presentation.

The material in this presentation, is not intended and should not be considered as constituting advice, a recommendation or an offer or solicitation to investors, or potential investors, in relation to purchasing or acquiring any securities or other financial products and does not take into account your personal investment objectives, financial situation or needs. If you are considering making an investment and before acting upon any information in this presentation, you should consider the suitability of this investment, having regard to your personal investment objectives, financial situation or needs and that you should seek independent financial advice.

Forward looking statements may be contained in this presentation, including but not limited to statements regarding DomaCom's belief or expectations in respect of its business, market conditions, results of financial operations and risk strategies. DomaCom has taken due care in preparing this information, however actual results may differ substantially in either a positive or negative way. Hypothetical examples and forecasts are subject to factors outside of DomaCom's control. Past performance is not a reliable indication of future performance. Any potential investors or investors are warned not to place reliance on such statements but to proceed to make an investment decision based on their own independent research.

This presentation was accompanied by an oral presentation and is not a complete record of the actual discussion held. No part of the presentation may be distributed, disseminated or used elsewhere in any context without DomaCom's prior written consent.

Contact Us:

Product Investment Queries

Nat Fiennes

nat.fiennes@domacom.com.au

+61 412 345 934

Corporate Queries

Arthur Naoumidis

Arthur.naoumidis@domacom.com.au

+61 411 958 084

DomaCom

FRACTIONAL PROPERTY INVESTING