

One Lend

# One Lending Fund

Invest with confidence



N1 Holdings

## Give your investments a lift

The One Lending Fund lends short-term, high-yield capital to small and medium sized businesses located in Australia, thus providing strong, consistent and predictable returns. The Loans will be secured by first or second ranking mortgages over property located in Australia and in some cases personal/directors' guarantees will be obtained.

The underwriting, funding, and loan management is performed and managed by N1 Venture Pty Ltd trading as N1 Asset Management (N1AM). N1AM has a thorough underwriting process to make sure loans are only made to borrowers that have a high probability of success with the business and the ability to refinance the property if needed. Trustee is performed by N1AM.

### About N1 Asset Management

We offer tailored fund management services, as an Australian Financial Services License (AFSL) holder, N1 Asset Management runs One Lending Fund that lends to Australian SMEs (Small to Medium Enterprise) with real estate as security. N1 Venture also acts as an investment vehicle that explores investment opportunities in various industries.



**We provide up to 8% annual returns net to investors while providing liquidity (6 months to 2 years commitment) and quarterly distributions to investors.**

## One Lending Fund Investment Offer

<b>Key parties</b>	Trustee and Manager - N1 Venture Pty Ltd T/A N1 Asset Management ACN 602 937 851, ABN 83 602 937 851, AFSL 477879.																				
<b>Units</b>	<p>The Fund has three wo classes of Units open for subscription, 'C class' Units, 'D class' or 'E class' Units. Applicants may invest into one or all classes of Units at their discretion.</p> <table border="1"> <thead> <tr> <th></th> <th>C Class Units</th> <th>D Class Units</th> <th>E Class Units</th> </tr> </thead> <tbody> <tr> <td>Initial term</td> <td>6 Months</td> <td>1 Year</td> <td>2 Years</td> </tr> <tr> <td>Net target return</td> <td>6% pa</td> <td>7% pa</td> <td>8% pa</td> </tr> <tr> <td>Reinvestment term</td> <td>6 Months</td> <td>1 Year</td> <td>1 Year</td> </tr> <tr> <td>Application amount</td> <td colspan="3">Minimum \$100,000 and No maximum</td> </tr> </tbody> </table> <p>* A and B Class Units are closed to new investors.</p>		C Class Units	D Class Units	E Class Units	Initial term	6 Months	1 Year	2 Years	Net target return	6% pa	7% pa	8% pa	Reinvestment term	6 Months	1 Year	1 Year	Application amount	Minimum \$100,000 and No maximum		
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<b>Distribution</b>	Distributions will be made quarterly in arrears. N1 Venture and its related entities including N1 Holdings Ltd (ASX: N1H) are willing to contribute into the fund should there be distribution shortfalls.																				
<b>Application dates</b>	Applications to invest may be made between the 1st to the 25th of each month throughout the life of the fund. Once accepted, units will be issued on the last day of each month.																				
<b>Unit prices</b>	The first issue price of units will be \$1.00 per unit. Thereafter units will be issued and redeemed at the Net ASSET Value (NAV) price per unit. There is no buy or sell spread. Unit price will be revalued quarterly.																				
<b>Redemption</b>	Redemption requests should be submitted to Trustee at least 3 months prior to the end of each investment term. Otherwise, capital will be automatically invested into class F with return at 4% pa.																				
<b>Investment management cost</b>	Nil.																				
<b>Risks</b>	Investors should carefully consider the risks of making an investment and should take their own financial advice before making an investment. No guarantee is given that the Fund will be successful and will achieve its stated investment objectives.																				
<b>Governing law</b>	The binding provisions of this Term Sheet are governed by the laws of New South Wales and each party submits to the exclusive jurisdiction of the courts of New South Wales.																				

### Wholesale investors only.\*

The person has provided a certificate by a qualified accountant stating that the person has net assets of at least \$2.5million or gross income for each of the last two financial years of at least \$250,000. The certificate can be no more than six months old. Where the initial amount paid by the investor at the time of investment in the fund is at least \$500,000.

**One Lend**

For more information on  
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[renwong@n1holdings.com.au](mailto:renwong@n1holdings.com.au)

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