MCCA Income Fund

Summary Report 2024

July 2024

2024 Highlights

- **YOUR SHARIAH COMPLIANT INCOME FUND**
- **Consistent 5 year earnings track record**
- **Backed by property security**
- **Diversified investments**
- **Australia's first retail Shariah fund**

Five year fund performance summary

Year End 30 June	2024	2023	2022	2021	2020
Funds Under Management $	93,631,000	93,172,000	84,820,000	84,207,000	63,329,000
Total number of Mortgages	178	183	146	183	120
Total Mortgages $	73,309,000	77,133,000	65,752,000	82,656,000	52,296,000
Average Mortgage Investment $	411,846	421,491	450,358	451,671	435,793
Largest Mortgage Investment: $	2,513,692	2,524,993	2,540,609	2,574,637	2,504,400
Largest Mortgage Investment: % of Portfolio	3.4	3.3	3.9	3.1	4.8
Top 10 largest Mortgages in Aggregate $	14,946,537	14,902,684	16,283,525	17,712,786	17,738,688
Top 10 largest Mortgages in Aggregate % of Portfolio	20.4	19.3	24.8	21.4	33.9
Weighted Av Balance Receivable to Value Ratio BRVR *	46.2	46.9	47.2	52.2	48.7
Non-performing Finance Contracts > 30 days (%)	0.0	0.5	3.4	2.9	2.8
MCCA IF Return %	**4.47**	**3.78**	**2.39**	**2.70**	**2.86**
Benchmark# Return rate %	4.28	2.84	0.09	0.05	0.84
Benchmark Outperformance %	0.19	0.94	2.30	2.65	2.02

Bloomberg AusBond Bank Bill Index. * Balance receivable to value ratio (BRVR) is Shariah version of Loan to value Ratio (LVR)

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Investments in this Fund should be regarded as long term and illiquid as there is no formal secondary market, and investors have no right to require that their investment be purchased or redeemed by MCCAAM.

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Past returns are not reflective of future returns. A reference to any benchmark is for information purposes only. Earnings and return of your investment in the MCCA Income Fund are not guaranteed. The Fund is not to be considered a bank term deposit.

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