



Project Rocket

An opportunity to invest in Australia's leading Peer to Peer ("P2P") property lending platform

The Offer

The Company is seeking up to \$7.5 million (minimum subscription \$5.5 million) from strategic investors to help fund expansion of the business.

The minimum investment amount is \$250,000 up to the maximum of \$7.5 million.

The Business

- The Company is a P2P debt investment platform for the property sector.
- Debt investment opportunities range from 1st mortgage to preferred equity finance, meaning investors can manage their own risk and diversification strategies.
- Having funded in **excess of \$30 million** in P2P loans in its first 18 months, the Company has become Australia's **largest** P2P debt investment platform into the property market.



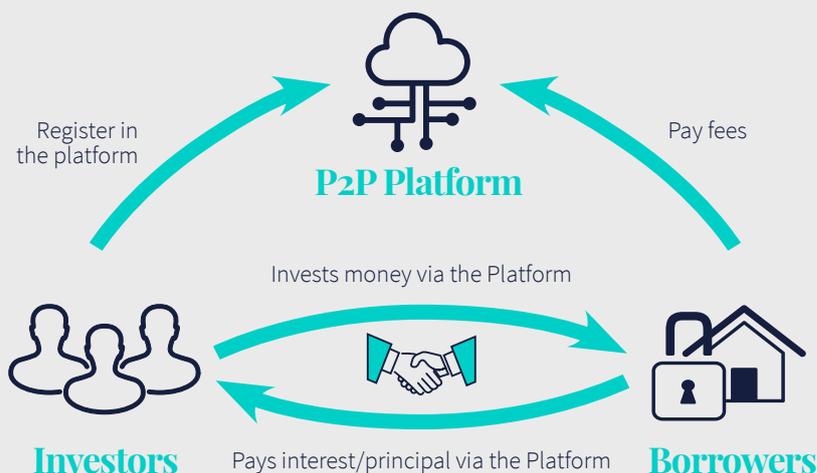
**Westpac
Innovation
Challenge**



**200 Businesses of
Tomorrow award**

Background to P2P

The term 'P2P' describes the interaction between two parties without the need for a central intermediary as illustrated:



Investment Highlights

- Having spent the past 3 years working through the regulatory, legal, property and technology challenges, the platform is the only **fully developed, end to end, proven technology**, servicing the property market.
- The Company has completed deals through the **entire funding process** to repayment.
- A robust **corporate governance, credit and regulatory framework** has been developed to mitigate risks to the business and investors.
- The combination of the technology and corporate governance framework is a **significant barrier to entry for competitors**.
- Technology provides significant process and cost efficiencies.
- The Platform is **highly scalable and replicable** for other opportunities into the property market.
- The scalability and efficiencies of the Platform mean **expansion does not require comparative increases in personnel**.
- Access to a **broad wholesale investor base** locally and internationally.
- Not a pooled fund, so **investors can manage their own risk and diversification strategies**.
- Strategic focus on segments of the property and investment markets to **minimise regulatory requirements whilst maximising differentiation from competitors**.
- **A strong management team and advisory board**, with experience in technology, P2P platforms, banking, finance and investment.

Growth Opportunities

- **Expansion of deal pipeline and investor base** through additional resources and sales and marketing initiatives.
- The Platform has been developed to allow for expansion in the deal pipeline and investor base in **markets outside of Australia**.
- Project Rocket has developed the technical and regulatory structure of the Platform to **enable expansion into the retail investment market**.
- Opportunity to form a strategic **alliance with an institutional investor** to provide underwriting capacity for deals.
- Technology provides expansion opportunities in **other forms of asset backed lending** such as equipment finance.
- Project Rocket has already built functionality which would allow for a **secondary marketplace** to be created for investors.
- In developing the technology, Project Rocket has identified additional opportunities in providing **Software as a Service solutions** to participants in the property sector.

Contact

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