



# MOSAIC CAPITAL FUND

## NEW FUND LAUNCH

The SILC Group is pleased to announce the launch of the Mosaic Capital Fund (**Fund**).

Mosaic Private Pty Ltd (**Mosaic Private**) is the Investment Manager and The SILC Group is the Trustee and Administrator for the Fund. The Investment Manager is a Corporate Authorised Representative of The SILC Group.

The Fund is structured to allow qualifying wholesale investors to acquire interests in specific classes of Units within the Fund (**Classes**) that provides debt funding (**Loan(s)**) to those seeking funds (**Borrower(s)**) for property development or commercial business activities (**Project(s)**).

A Class of Units will be issued for each new Loan opportunity offered to investors, each referable to a specific Loan(s). In this way, investors can select the level of participation they have in each of the underlying Loans (or portfolio of Loans) when offered. The specific terms, including relevant risks relating to each Class will be set out in a Supplementary Information Memorandum (**SIM**).

The Fund has been designed and structured to offer certain key benefits to investors:

- Investors will benefit from the expertise of the experienced team who will assess and manage each Loan investment in a compliant and stringent manner.
- Investors will benefit from monthly distributions and a liquidity mechanism.
- Investors are given the flexibility to structure their investments to match their risk-return profile given the Fund's dual unit class structure, offering secure asset-backed investments.
- Each Class of Units typically has multiple unitholders. This means, if a unitholder is interested in an exposure to a particular Project, they are not required to provide proceeds for the entire Loan. Rather, they can invest an amount that they deem appropriate.
- The Fund intends to provide funding to multiple Borrowers and Projects. This means investors can diversify their investments over multiple Loans through investment in various Classes of Units.



## ABOUT MOSAIC PRIVATE

Mosaic Private is a private credit that believes in doing things differently. Established in partnership with Harris Capital, the family office of Flight Centre co-founder, Geoff Harris, who are the cornerstone investor of the Fund. After deploying for the last four years off balance sheet, Mosaic Private is now opening their pooled Fund. Leveraging a niche origination strategy to partner with major Australian lenders, Mosaic Private provides investors with access to bank quality transactions. Mosaic Private has an experienced risk, compliance and governance team, including an Investment Committee Chairman with over 40 years experience, a legal expert and a qualified property valuer in the business.

The team seeks to deliver risk-adjusted investment results to investors by investing in loans to Borrowers for the purpose of funding property development or commercial business activities.

David Cowen, Managing Director of Mosaic Private remarked that “We are excited to partner with The SILC Group and open our opportunity class units to external investors, giving them the opportunity to participate alongside the Harris Family and members of the Mosaic team. We believe the current market fragmentation is ideal for a high-yield private credit fund with responsible investment protocols, deep experience and the unique capacity to partner with major lenders to support Australian business owners with tailored capital solutions.”

Koby Jones, the Managing Director of The SILC Group also noted that “Private debt can play a significant role in post-pandemic recovery. While alternative investments such as private debt can be illiquid and historically difficult to access, investors are more than adequately compensated through commensurate returns while diversifying risk and can complement traditional assets in an investor’s portfolio.

Adopting an agile and flexible approach, Mosaic Private has identified a market segment where they can maximise the potential for investors and borrowers. In line with this, Mosaic Private offers an excellent opportunity for wholesale investors to participate in the rapidly growing non-bank financing sector, as well as providing borrowers flexible financing solutions without the restrictive conditions imposed by traditional banks.

The SILC Group is pleased to be able to work with Mosaic Private in establishing the Fund and to provide the Fund with ongoing governance and administration services, as well as working collaboratively on transactional debt opportunities.”

The Mosaic Capital Fund is now open for investments to wholesale investors. For more information on Mosaic Private, please visit their website at [mosaicprivate.com](http://mosaicprivate.com).

To obtain a copy of the Information Memorandum or for a confidential discussion about investing in the Mosaic Capital Fund, please contact The SILC Group on +61 3 9600 2828 or via email at [investors@silcgroup.com.au](mailto:investors@silcgroup.com.au).



## ABOUT THE SILC GROUP

The SILC Group (AFSL No 407100) is an alternative assets solutions specialist servicing the unique needs of investment managers, asset sponsors and wholesale investors through our distinct portfolio, platform and capital solutions.

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# M O S A I C

## ABOUT MOSAIC

Mosaic is a private credit fund that aims to bring a different perspective to private credit, creating unique solutions for investors and borrowers, as well as bank quality transactions. The team seeks to deliver risk-adjusted investment results to investors by investing in loans to Borrowers for the purpose of funding property development or commercial business activities.

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### DISCLAIMER

The Information Memorandum (IM) dated 15 June 2022 issued by Specialised Investment and Lending Corporation Pty Ltd (Trustee) offers investors an opportunity to subscribe for units in the Mosaic Capital Fund (Fund) is available. If you would like to receive a copy of the IM, please email [investors@silcgroup.com.au](mailto:investors@silcgroup.com.au). This document in its entirety is provided by Mosaic Private Pty Ltd ACN 637 198 586 (an authorised representative number 001292721 of SILC Fiduciary Solutions Pty Ltd ACN 638 984 602 AFS licence number 522145) directly to wholesale clients and is strictly for information and discussion purposes only.

All prospective investors should carefully consider the contents in the IM in full and seek any necessary professional advice prior to making any decision regarding an investment in the Fund. Information relating to the Fund contained in this document may differ to information on the Fund contained in the IM. The information in this document has been prepared without taking into account the objectives, circumstances, financial situation or needs of any person. No reliance may be placed on this document for any purpose. This document does not in any way constitute an invitation or offer to subscribe for or buy any financial product or a solicitation to engage in or refrain from engaging in any transaction or legal act. In no circumstances is this information to be used by, or presented to, a person for the purpose of making a decision about a financial product, class of products or transaction.

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