

GARDIAN COMMERCIAL BULLETIN

A REGULAR NEWSLETTER FROM THE GARDIAN COMMERCIAL TEAM

THIS ISSUE'S NEWS
AND UPDATES.



GARDIAN UPDATE

Our first newsletter for 2025! As we step into this new year, we are excited about what it will bring. We are pleased to share that we have already successfully leased and sold a number of commercial premises, setting a strong foundation for 2025. Gardian's market activity covering the second half of 2024 illustrated strong results including a number of buildings both vacant and occupied with income stream having sold and settled in the Mackay CBD. Recent tenant aspiration appears to be rising with a display of an additional \$10-\$20 per SQM of floor space coming up against little argument in lease negotiation. Leased asset sales have seen a strong tightening of investment yields down from 7- 7.5% to around 6.6% in some cases within the industrial property sector over the past 8 months.

GARDIAN NEWS

In February the Gardian team were lucky enough to attend the first RIN briefing lunch of the year as well as the first UDIA event. We heard from Lea Fua, General Counsel of Vitrinite about the developments happening with their mine and the effects it has on our region. At UDIA we heard from Jaco Ackerman from Mackay Regional Council and Neil McGaffin from Whitsunday Regional Council who provided updates on the status of their LGIPs.



We recently held our Gardian Connect event which was on March 2nd at Muller Park. This was a great day to meet our expert team and also enjoy the miniature trains on Gardian. Quite a few people come along to the event and enjoyed lots of activities and train rides and got to speak with Gardian staff about their needs and any questions they had.

Later in the year we will also be holding our annual Commercial Insights Night event so keep an eye out for further information to come regarding this.

Gardian Connect

MEET THE EXPERTS

Come and connect with our Gardian team at Muller Park, Ooralea for current valuable market insights. Our Real Estate, Finance and Insurance experts will be there to have a chat to assist and provide local and relevant information to any questions you may have.

2nd March, 2025 10:00am to 2:00pm

Muller Park
88 Boundary Road, Ooralea

ALL Miniature Train Rides & Kids Face Painting by Carlie's Fascinating Faces will be on us!

| | |
|-----------------------|-------------------------------------|
| Appointment Bookings | Expert Advice |
| Local Knowledge | Complimentary miniature train rides |
| Community Connections | Free kids face painting |

Finance | Insurance | Financial Planning | Real Estate Sales | Property Management | Commercial Sales & Leasing

www.gardian.com.au @Gardiangroup (07) 4957 7424

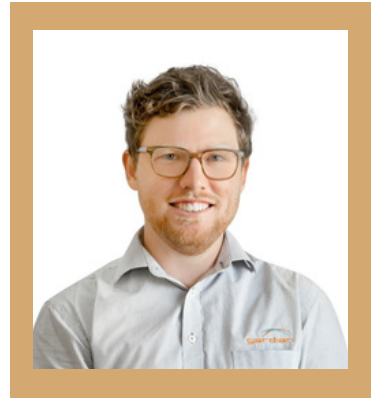
COMMERCIAL INSIGHTS EVENING

“ YOUR MOST UNHAPPY CUSTOMERS ARE YOUR GREATEST SOURCE OF LEARNING. ”
- BILL GATES

PROFESSIONAL PERSPECTIVE

Hamish Rogers - Gardian Financial Planning

Owning commercial property within a Self-Managed Super Fund (SMSF) offers several compelling benefits for investors, such as:



Tax Efficiency: One of the most significant benefits is the tax efficiency. The income generated from the property, such as rental income, is taxed at a concessional rate of 15% while the SMSF is in the accumulation phase. When the SMSF is in the pension phase, the tax rate can drop to 0%, making it an extremely tax-effective investment strategy.

Asset Protection: Holding commercial property within an SMSF can provide a layer of asset protection. In the event of business insolvency or other financial difficulties, the property held within the SMSF is generally protected from creditors, ensuring that your investment remains secure.

Control and Flexibility: SMSFs offer greater control over investment decisions compared to other superannuation funds. This means you can directly manage the property, make decisions about leasing, and potentially lease the property to your own business, thereby paying rent to your SMSF instead of a third-party landlord.

Capital Growth: Investing in commercial property can offer significant capital growth potential. As the property value increases over time, the capital gains are also taxed at a concessional rate within the SMSF, further enhancing the overall return on investment.



Retirement Income: Owning commercial property within an SMSF can provide a steady stream of rental income, which can be particularly beneficial in retirement. This income can supplement other retirement savings and provide financial security in the later stages of life.

If you would like to discuss how commercial property and SMSF might work for you, get in touch with our Commercial Property team or one of our Financial Advisers on 07 4957 7424.

FOR SALE

 4/25 Valley Street, North Mackay.
BY NEGOTIATION 



 111 Sydney Street, Mackay.
BY NEGOTIATION 



 3 4/5 Chain Street, East Mackay.
CONTACT AGENT 





 72 Victoria Street, Mackay.
CONTACT AGENT 



FOR LEASE

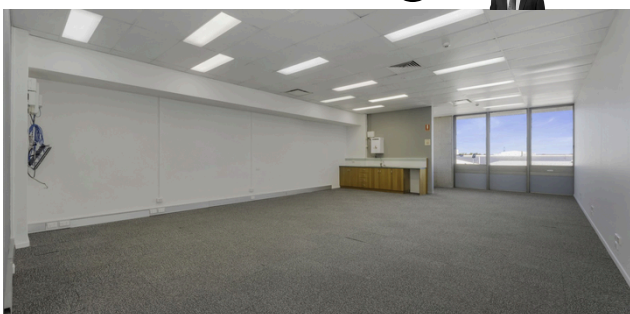
 24/216 Harbour Rd, Mackay Harbour
CONTACT AGENT 




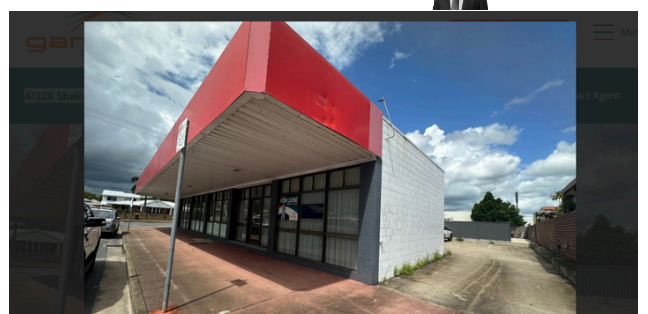
 3 Fursden Street, Glenella
CONTACT AGENT 



 120 Wood Street, Mackay.
CONTACT AGENT 



 4/326 Shakespeare Street, Mackay.
CONTACT AGENT 



RECENT SALES & LEASED PROPERTIES



1 Boyle Road, Sarina
CECELIA REED



137 Victoria Street, Mackay
MARK KELLY



60-62 Wood Street, Mackay
MARK KELLY



3/40 Evans Avenue, North Mackay
CHRIS BONANNO



6/8-14 Centurion Drive, Paget
MARK KELLY



71 Victoria Street, Mackay
MARK KELLY



170-176 Maggiolo Drive, Paget
MARK KELLY

