

GARDIAN COMMERCIAL BULLETIN

A REGULAR NEWSLETTER FROM THE GARDIAN COMMERCIAL TEAM



The Gardian Commercial Team



Mark Kelly
Head Of Commercial



Chris Bonanno
Senior Sales Agent



Cecelia Reed
Senior Asset Manager/
Sales Agent



Greg Smith
Sales Agent



Karen Poole
Administrator



Andrew Collins
Sales/Relations
Manager



Stacey Alderman
Operations Manager/Marketing



Kate Radel
Administrator

GARDIAN 25 YEARS IN BUSINESS

We're so excited to share some incredible news - on March 28, Gardian celebrated its 25th anniversary! It's been an amazing journey, and we couldn't have done it without you.

When my husband, Peter, and I started Gardian, we dreamed of building a company based on trust, integrity, and community. Thanks to your support, loyalty, and belief in us, Gardian has grown with the help of even more family and friends, into what it is today—a trusted partner in finance, insurance, financial planning, and real estate, including residential sales, property management, and commercial services.

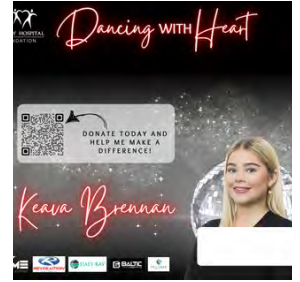
Over the years, we've had the privilege of working with wonderful people, building lasting connections, and giving back to the communities we care so much about. Whether through partnerships, sponsorships, donations, or volunteer efforts, making a positive impact has always been at the heart of what we do. As we celebrate this milestone, we just want to say THANK YOU. You've been an essential part of our story, and we're so grateful for your trust and support. You inspire us every day to keep raising the bar and finding new ways to serve you better.

Here's to the next 25 years—together!

Kind Regards
Denise Phillips
Managing Director

GARDIAN NEWS

It's been a busy start to the year for Gardian Commercial Sales and Leasing Team. With a large number of settled Property Sales and Leases and New Asset Managements, engaging with Community Events such as Resource Industry Network, Chamber Of Commerce, International Women's Day Events. Building connections and keeping up to date with Regulations and laws and Mackay Enhancements. The Gardian Team are also doing their part in supporting the Mackay Community raising money for Mackay Hospital Foundation's 'Dancing with Heart', with one of our Property Management ladies Keava Brennan dancing.



**Lock the Date in for the Annual
Gardian Commercial Insights Night**

28th July 2025 at 6pm

Ocean International Mackay

Guest Speakers

MC: Darryl Brohman

For more information email
commercial.admin@gardian.com.au

1/ 181-195 Maggiolo Dr Paget

FOR LEASE - Last Chance 1 Tenancy Left

- High Level Street Appeal
- Functional Open Plan Layout
- Perfect Accessibility with full drive around
- 1049 sqm NLA
- Opposite Bunnings

Contact Agents
Mark Kelly 0418 776 789
Cecelia Reed 0428 121 408



**I WILL NEVER FORGET THE MANAGER
WHO GAVE ME A CHANCE. WHEN THE
ONLY THINGS I HAD TO OFFER WERE**

- A POSITIVE ATTITUDE AND
- A DESIRE TO LEARN ***ANOM**

CALENDAR EVENTS

- 1ST JUNE GARDIAN FAMILY FUN DAY 10AM- 2PM
- 2ND JUNE GARDIAN AUCTION & CONNECT NIGHT
- 14TH JUNE FINLEY SMITH CUP
- 28TH JULY COMMERCIAL INSIGHTS EVENING



Callum Strachan
Director/Partner DGL



PROFESSIONAL PERSPECTIVE



"Gardian Commercial with each Bulletin edition provide valuable insight from one of our professional partners in business. We are pleased in this edition to provide the following as compiled by Callum Strachan Chartered Accountant and Partner of DGL Accountants".

The Benefits of Obtaining a Depreciation Report for Investment Properties

Investing in property can be highly rewarding, especially when you leverage tax benefits like depreciation. A depreciation report prepared by a specialist quantity surveyor can significantly boost an investor's bottom line by allowing deductions for the wear and tear of the property.

Key Components: Capital Allowance and Capital Works

- **Capital Allowance** (Division 40): Deduct costs related to plant and equipment, such as appliances and carpets, over their effective life.
- **Capital Works** (Division 43): Also known as building allowance, allows claiming 2.5% of construction costs annually for up to 40 years for properties built after 1987.

Depreciation Rules for Existing Properties

For existing residential rental properties purchased after May 9, 2017, investors cannot claim depreciation on previously used plant and equipment assets. However, they can still claim depreciation on new plant and equipment they install and on capital works (the building structure) regardless of the property's age.

- Division 43 (Capital Works) is still claimable on all established or second-hand residential properties, regardless of when they were purchased – this includes original works (if they qualify) as well as improvements and additions completed over time.
- Division 40 (Plant and Equipment Assets) acquired through the purchase may not be depreciable annually but are now deductible from profit at sale and help to reduce CGT.
- Division 40 (Plant and Equipment Assets) that are replaced brand-new by the investors after purchases are eligible for depreciation claims.

Summary of Key Benefits:

A depreciation report provides a detailed overview of potential Capital Allowance and Capital Works items, ensuring all eligible deductions are claimed. This aids in informed financial decisions, future planning, and taxation compliance. It amplifies the advantages of negative gearing by increasing the deductible loss without impacting cash flow, making your investment more tax efficient. Additionally, Capital Allowance and Capital Works deductions reduce the tax payable for positively geared properties, lowering overall tax liability and putting more money in your pocket for reinvestment or other expenses.

FOR SALE



4/25 Valley Street, Nth Mackay.

BY NEGOTIATION (\$)



1-2/6 Beach Rd Dolphin Heads

CONTACT AGENT (\$)



94 Wood St, Mackay.

CONTACT AGENT (\$)



419 Shakespeare St Mackay.

CONTACT AGENT (\$)



FOR LEASE



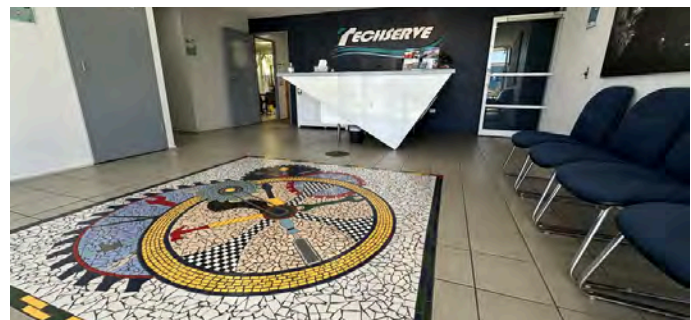
72 Victoria St Mackay.

CONTACT AGENT (\$)



5 Tennyson St Mackay.

CONTACT AGENT (\$)



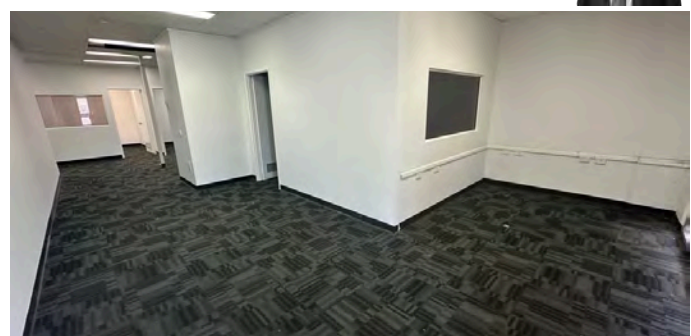
8C/120 Wood St, Mackay.

CONTACT AGENT (\$)



11B/137 Shakespeare Street,

CONTACT AGENT (\$)



RECENT SALES & LEASED PROPERTIES



19 Fursden St Glenella
CHRIS BONANNO



181-195 Maggiolo Dr Paget
MARK KELLY



24/216 Harbour Rd Mackay
MARK KELLY



6/120 Wood St Mackay
CHRIS BONANNO



3 Fursden St Glenella
MARK KELLY



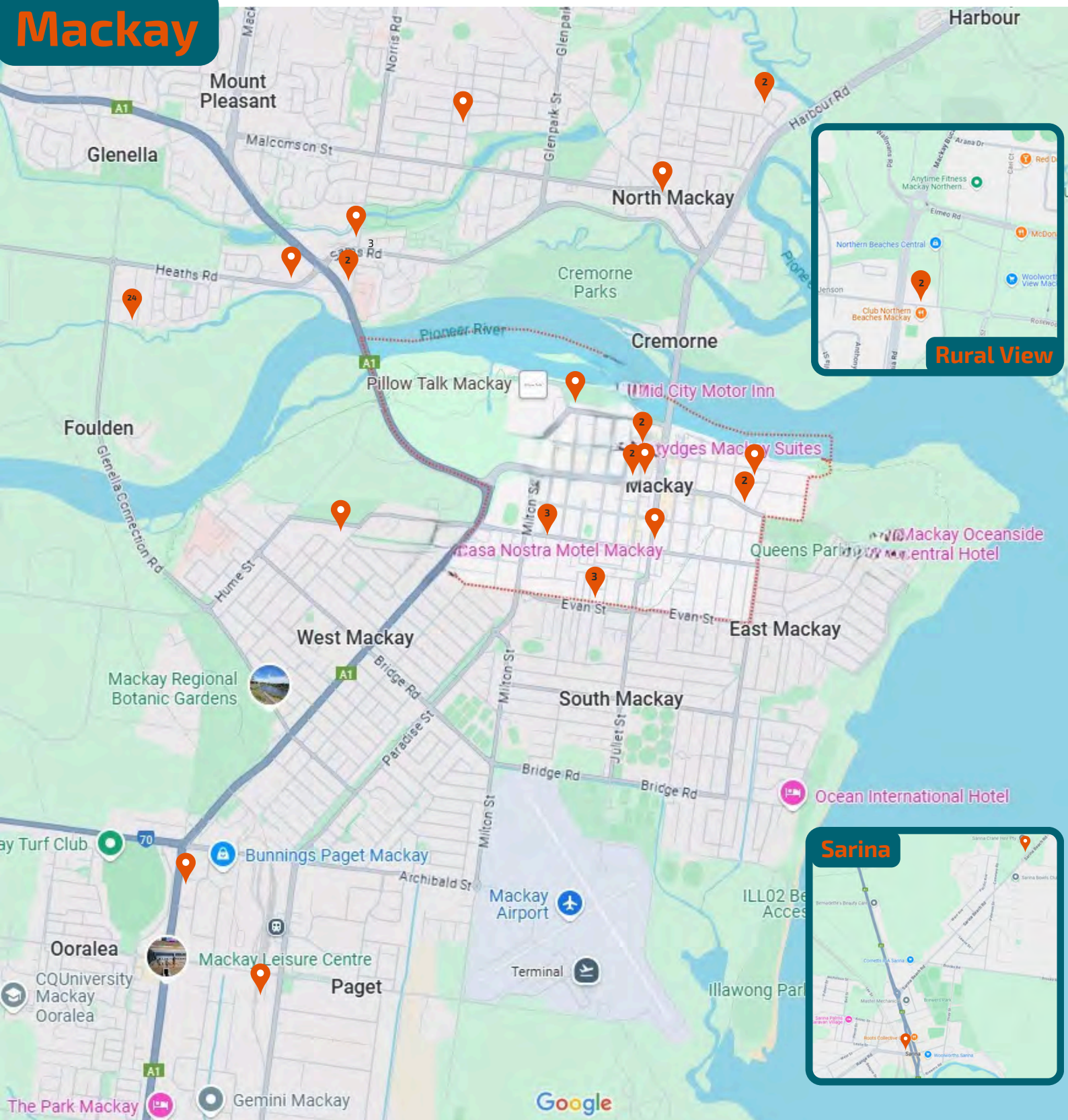
5/120 Sydney St
CHRIS BONANNO





GARDIAN COMMERCIAL ASSET MANAGERMENTS

Mackay





Celebrating

— 25 YEARS —



Gardian Commercial Sales and Leasing

SALES - LEASING - ASSET MANAGEMENT

- OFFICE
- RETAIL
- INDUSTRIAL
- ASSET MANAGEMENT
- LAND
- PROPERTY APPRAISALS
- SUPERANNUATION APPRAISALS



Gardian Real Estate Sales

RESIDENTIAL SALES

- HOUSE
- UNIT
- SUBURBAN
- RURAL
- FREE APPRAISALS



Gardian Finance

in partnership with Mortgage Choice

FINANCE

- HOME LOANS
- INVESTMENT LOANS
- PERSONAL LOANS
- ASSET LENDING
- DEBT CONSOLIDATION



Gardian Insurance Brokers

in partnership with Steadfast
THE STRONGER YOU ARE

INSURANCE

- RESIDENTIAL
- COMMERCIAL
- RURAL
- PERSONAL ASSET
- FREE APPRAISALS



Gardian Property Management

PROPERTY MANAGEMENT

- HOUSE/UNIT
- TENANT PLACEMENT/RENT COLLECTION/PROPERTY MAINTENANCE/FINANCIAL REPORTING
- FREE APPRAISALS



Gardian Financial Planning

FINANCIAL PLANNING

- RETIREMENT PLANNING
- SUPERANNUATION
- INVESTMENTS
- LIFE INSURANCES

(incl Life/Trauma/Income Protection/TPD)

