

# SOHO Sippy Downs Sunshine Coast, QLD



# SOHO Sippy Downs

## The Investment

**Dwelling Type: SOHO - Small Office, Home Office**

**Size: 200 sqm+**

**Priced From: \$1,033,000 - \$1,077,000**

**Rental Income: Up to \$650 per week (Residential), Up to \$673 (Commercial)**

**Rental Return: 5.01% - 5.50% (Residential), 8.04% (Commercial)**

**Cash Flow Positive: Yes**

**Body Corporate Fees: From \$1,906 p.a**

**Deposit: \$1000 on EOI, the balance of 10% payable at unconditional**

**Construction: Commenced**

**Settlement Expected: July 2024**

**Titles:**

**Lot 1, 2 and 3: Separate titles**

**Lot 4: One title**

This image is a Computer Generated Image (CGI).  
The finished development will resemble the renders.



# SOHO Sippy Downs

## The Investment

The Cameron Bird Property Group has exclusive access to only four several small office, home office (SOHO) opportunities in a top Sunshine Coast suburb.

### What is a SOHO apartment unit?

- SOHO stands for Small Office, Home Office
- Perfect For Those Who Work From Home
- Convenient For Start-Up Companies
- SOHO Units in a Mixed-Use Property
- SOHO means Small Office, Home Office. It is a term created by property developers to refer to businesses that make use of residential spaces for their business needs. These units come in different types that can accommodate businesses of all sizes.

### Who are SOHO units designed for?

- Small business owners who want proximity to work and life.
- SOHO units are also useful for those who do freelancing and work in industries that give you the option to work from home.
- Convenient for start-up companies: When starting a company, you must start small. A SOHO unit could help you invest in both an office space while still having a place to rest.



# Why SOHO Sippy Downs?

## Investment Checklist

- ✓ Adjacent to vibrant Flame Tree Pocket and Harmony Estates
- ✓ 4 minutes to local shopping precinct, Chancellor Park Marketplace (drive)
- ✓ Less than 10 minutes to iconic Sunshine Coast beaches (drive)
- ✓ 5 minutes to the University of the Sunshine Coast (drive)
- ✓ 18 minutes to Sunshine Coast CBD (drive)
- ✓ 20 minutes to Sunshine Coast Airport (drive)
- ✓ 1 hour and 10 minutes to Brisbane CBD (drive)
- ✓ Very low vacancy rates (1.6%, May 2023)
- ✓ Well-built residential and commercial properties
- ✓ High rental demand in the suburb
- ✓ High-quality builder
- ✓ 80% owner-occupied market
- ✓ Diverse revenue streams
- ✓ Strong cash flow





## Sunshine Coast

# Macro Location Overview

The Sunshine Coast is the third most populated area in the Australian state of Queensland. Located 100 km north of the state capital Brisbane in South East Queensland on the Pacific Ocean coastline, its urban area spans approximately 60 km of coastline and hinterland from Pelican Waters to Tewantin.

# Introduction

## The Sunshine Coast

The Sunshine Coast firmly holds the spotlight as one of Australia’s most enticing urban and economic centres.

The region has an attractive offering with a competitive business environment, accessibility to markets and new infrastructure. With a highly-skilled workforce and an idyllic lifestyle, the Sunshine Coast is a leading choice for business and investment.

### Why the Sunshine Coast?

The combination of the region’s competitive business environment, accessibility to markets, new infrastructure, highly-skilled workforce and idyllic lifestyle makes the Sunshine Coast a location of choice for business and investment.



#### A story of growth

Over the past 15 years, economic growth on the Sunshine Coast has outperformed almost every other regional economy, sparking a wave of new residential, office and retail development.



#### Prime location

The Sunshine Coast has excellent access to national and international networks, which means supply lines and distribution networks are well assured and it is easy to stay connected.



#### Regional Economic Development Strategy

Since 2013, the Sunshine Coast Regional Economic Development Strategy (REDS) has provided a vision and blueprint for a new economy.

## Opportunity for investors

With the Sunshine Coast becoming an increasingly attractive destination for tourists, property investors, and new arrivals coming to the region from Queensland, interstate and overseas, it's no surprise that the real estate market in this region has been booming in recent years.

With vacancy rates at nearly zero across much of the Sunshine Coast due to an undersupply of housing stock coupled with high demand for rental properties, many tenants have been struggling since 2020.

This rental crisis is likely to continue well into 2023 and 2024 with rents expected to keep rising until more housing stock is built.

**"The Sunshine Coast is a market that investors of all kinds should be considering."**

Terry Ryder  
Director & Founder of Hotspotting

## Why this is important for property investors

High demand and low vacancy rates eliminate the worry that concern that properties will remain vacant. It also instils confidence in the demand for the local market from prospective tenants which drives up your rental yield and cash flow.

## What's driving the demand?

A report by the Regional Australia Institute identified four leading projects that are driving migration to the Sunshine Coast and in effect creating this unprecedented demand in recent years, including:

- Sunshine Coast Health Precinct;
- Maroochydore CBD;
- Sunshine Coast Airport; and
- The International Broadband Cable

We can expect to see an increase in demand for housing on the Sunshine Coast.

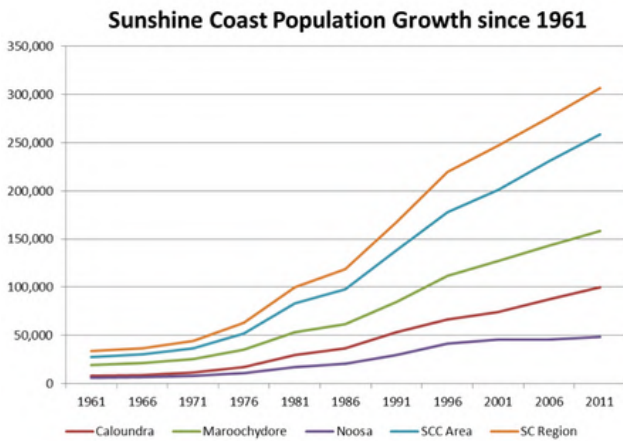
This has already been reflected in recent house price increases with some suburbs seeing huge growth rates over the last few years. With migration expected to continue throughout 2023 and onwards, there is little doubt that these trends will continue.

# Sunshine Coast Population Growth

The population of the Sunshine Coast grew by over 79,000 people between 2011 and 2021, and is forecast to grow to over 500,000 people by 2041. It is anticipated that in order to accommodate the population of 2041, we will require a total of over 217,230 dwellings.

The completion of many of the current projects within the next two years will see strong growth. Importantly, continued investment in the Sunshine Coast will lead to continuing and sustainable population growth as more projects arise.

**It is anticipated that in order to accommodate the population of 2041, we will require a total of over 217,230 dwellings.**



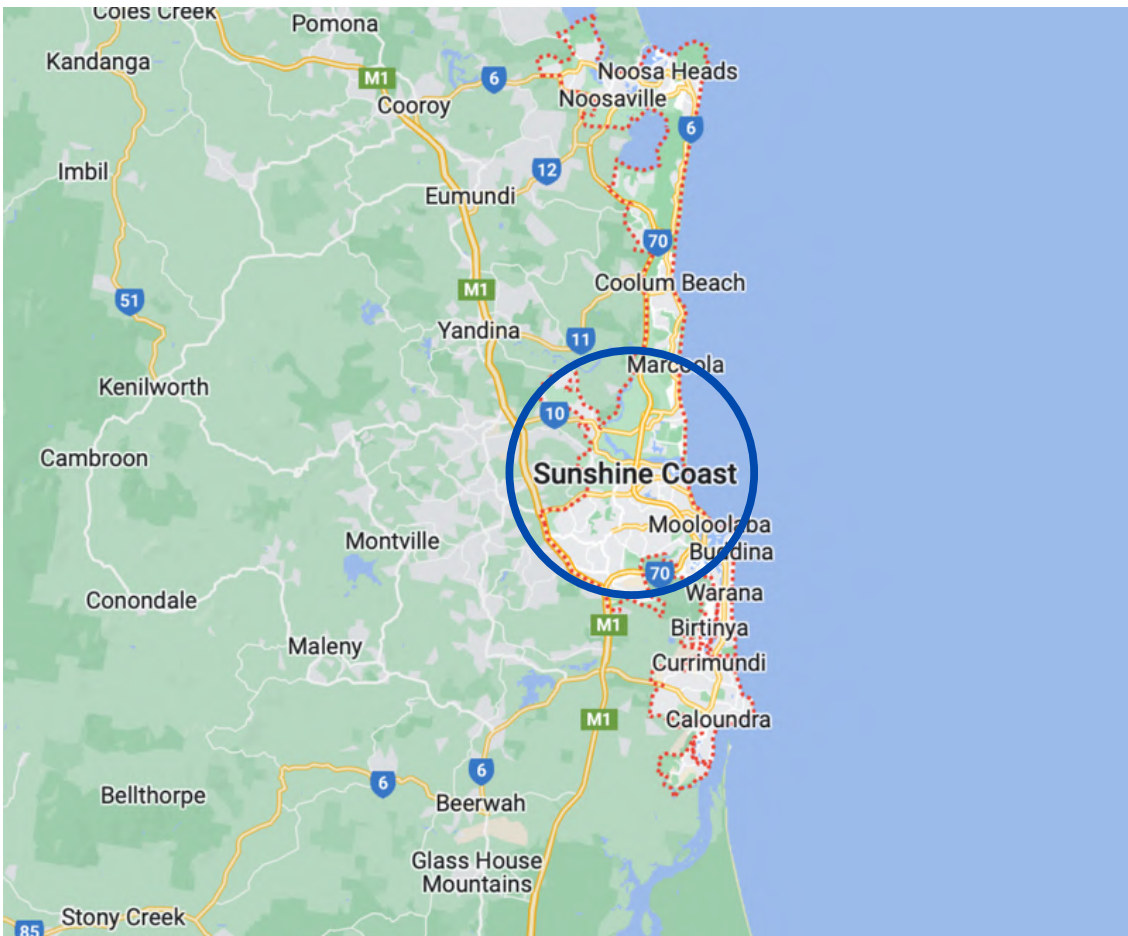
Source: SEQ Government





**"The population of the Sunshine Coast grew by over 79,000 people between 2011 and 2021, and is forecast to grow to over 500,000 people by 2041. It is anticipated that in order to accommodate the population of 2041, we will require a total of over 217,230 dwellings."**

Sunshine Coast Council



# Major Infrastructure Projects

## The Sunshine Coast

Source: [invest.sunshinecoast.qld.gov.au/](http://invest.sunshinecoast.qld.gov.au/)



# Major Infrastructure Projects

## The Sunshine Coast



### 2032 Olympic and Paralympic Games >

Host of seven Olympic Games and two Paralympic Games sports



### Beerburrum to Nambour Rail upgrade >

\$550 million (stage one)



### Maroochydore City Centre >

Maroochydore | Our new Olympic and Paralympic Games City | Forecast \$2.5 billion investment by Walker Corporation over 20 years



### Mass Transit Solution >

9000 jobs | \$3.6 billion contribution to the economy

# Major Infrastructure Projects

## The Sunshine Coast



### Beerwah East

Forecast to provide 7000 homes by 2041



### Beerwah to Maroochydore Rail

Critical public transport connection for the urban coastal corridor to Brisbane



### Sunshine Coast Airport Master Plan

Maximising the economic return from the recent \$334 million expansion project



### Bruce Highway

\$1.6 billion expansion and upgrade | First stage complete



# Major Infrastructure Projects

## The Sunshine Coast



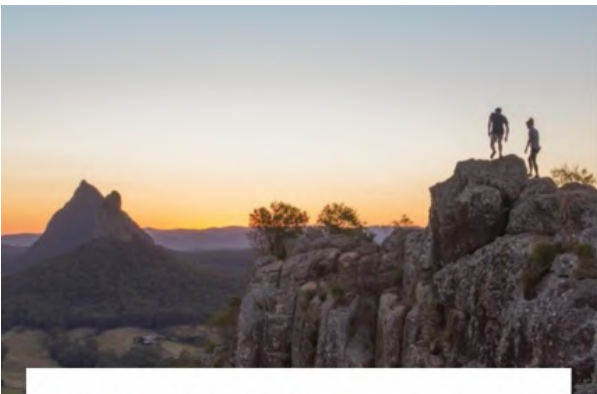
### Blue Heart Sunshine Coast >

5000 hectares (approx.) | Sustainable, adaptive floodplan management and blue carbon offsets



### Health Precinct >

Anchored by a tertiary teaching hospital | Contributing \$3.2 billion to the economy



### Inter-urban Break >

32,034 hectares | Protecting the Regional Inter-urban Break in perpetuity to secure environmental, production and recreation values



### Mooloolah River interchange >

\$320 million expansion and upgrade

# The Olympic Effect

## Brisbane 2023

South East Queensland is already experiencing unprecedented population growth due to a mix of affordability, lifestyle and localised investment in infrastructure that's driving interstate migration and rental demand.

The announcement that Brisbane will host the 2032 Olympics is set to supercharge this. Looking at the Sydney 2000 Olympics as a direct comparison gives a great idea of how the lead up and legacy of hosting such a major sporting event can boost the local economy both directly and indirectly.

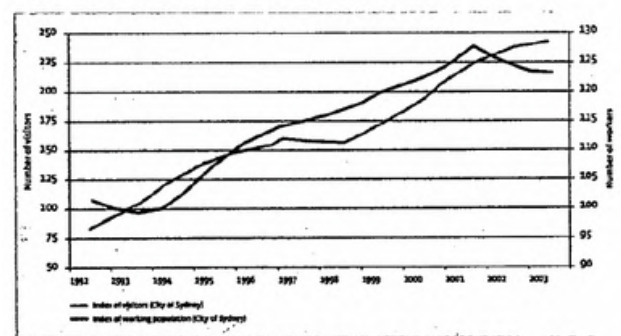
In addition to the infrastructure and construction activity necessary to accommodate a global sporting event, exposure to the international marketplace has a remarkable impact on population and property demand. Visitors to a host city can be converted into potential residents and investors.

This was seen in Sydney where there was an upward trend in both workers and visitors, especially in the two years preceding the games.

Visitor numbers continued to grow following the Olympics with 2003 breaking records for highest recorded visitor nights in the CBD, despite the effect of SARS on international travel.

The lead-up to Sydney 2000 saw some very healthy growth in its property market. Gentrification of suburbs, particularly in the "Olympic corridor" sparked a steep climb in house values and weekly rents.

Figure 1. Sydney Workers and Visitors 1992-2003



(Source: NSW Government, 2003).



# Suburb Statistics




## Postcode 4556, QLD

### Unprecedented demand

The second half of 2020 saw a cultural shift in the way Australians approach a worklife balance, with working from home becoming the new normal during the global coronavirus pandemic.

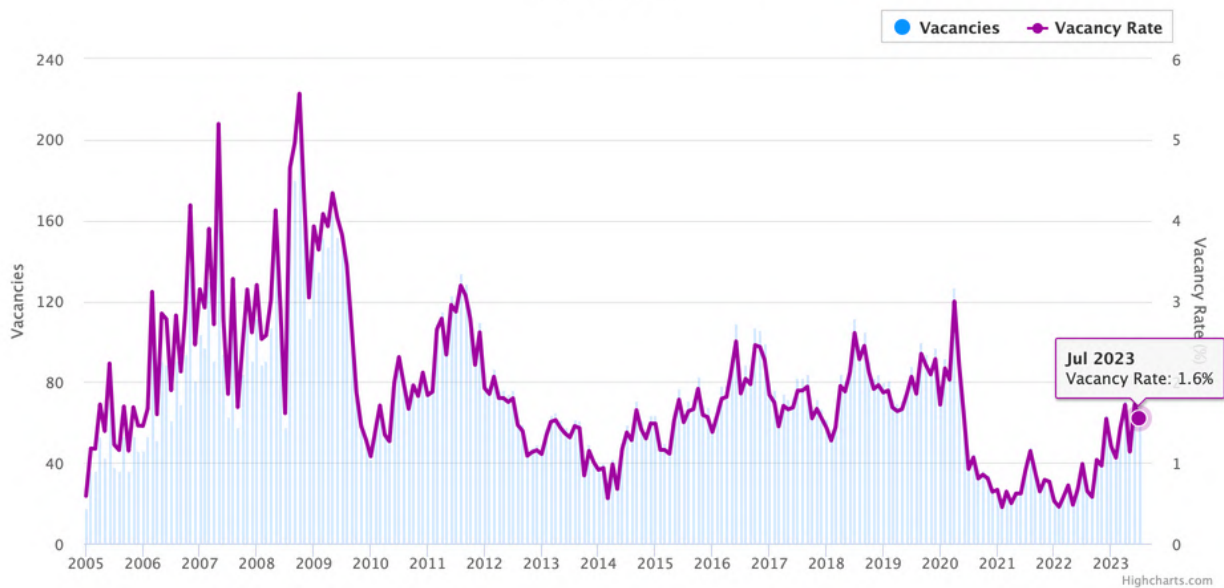
A wave of sea-changers prioritising lifestyle over capital city living have flocked to the sunshine state and in turn the demand has brought vacancy rates to as low as 1.6% (shown below). This is as tight a rental market as you can get - some local real estate agents are even reporting current vacancy rates of 0%.

### 2021 Census Quick Stats

|   |   |               |
|---|---|---------------|
|  | <b>People</b>                                 | <b>47,150</b> |
|   | Male  | 47.0%         |
|   | Female  | 53.0%         |
|   | Median age                                    | 42            |
|  | <b>Families</b>                               | <b>12,932</b> |
|   | Average number of children per family         |               |
|   | for families with children                    | 1.8           |
|   | for all households (a)                        | 0.7           |
|  | <b>All private dwellings</b>                  | <b>18,916</b> |
|   | Average number of people per household        | 2.5           |
|   | Median weekly household income                | \$1,687       |
|   | Median monthly mortgage repayments            | \$2,000       |
|   | Median weekly rent (b)                        | \$451         |
|   | Average number of motor vehicles per dwelling | 1.9           |

### Residential Vacancy Rates

Source: SQM Research

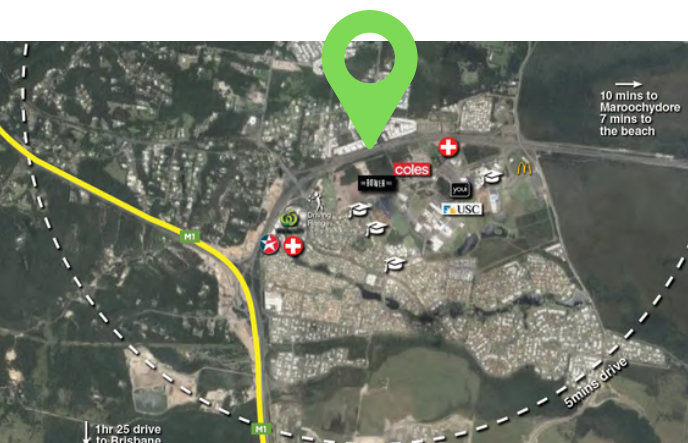


# Site-adjacent Activity Centre

## Sippy Downs

Sippy Downs is the major activity centre servicing a large area of the Sunshine Coast to the southwest of the Maroochydore CBD. In a state of growth, major commercial developments are either newly completed or in construction, including the recently completed 'The Bower Tree' community club.

The area is anchored by The University of the Sunshine Coast's campus and several schools which offer a steadily increasing flow of tenants. The suburb is within great proximity to the Sunshine Motorway, which ventures out to the beaches of the Sunshine Coast to the east, or to Brisbane via the west.





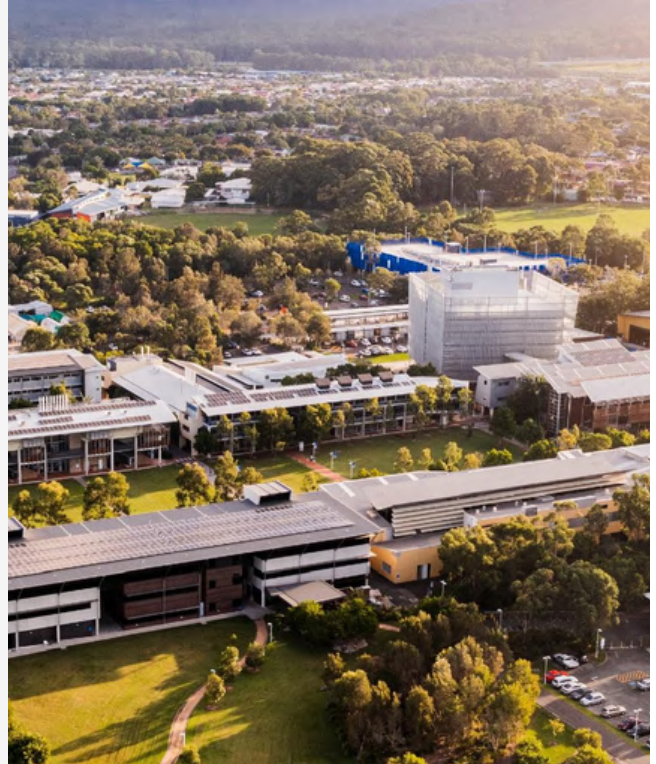
# Key Businesses

## Sippy Downs

### University of The Sunshine Coast

When investors think of The Sunshine Coast and its central activity centres, investors should know the 'USC Sippy Downs' campus is the primary university for all of the major activity centres on the coast. USC is one of Australia's fastest growing universities, serving the Sunshine Coast and extended region from north Brisbane to the Fraser Coast.

The University opened in 1996 with 500 students and was the first Greenfield public university to be established nationally since the early 1970s. Today, USC has 18,275, is one of Australia's highest rated public universities and continues to grow in popularity.



### YOUI Insurance Global HQ

The four-level, \$70 million building comprises 12,500 square metres of office space and accommodates up to 1,700 staff. Sunshine Coast Mayor Mark Jamieson says Youi's commitment is expected to inject \$1.2 billion into the local economy over the next decade.

The global headquarters is home to all corporate functions, including IT, marketing and human resources, and features an advice hub where customers can discuss their insurance or obtain information about products. Stage two of the project will see a 12,500-square-metre wing added to the headquarters, providing space for up to 3,000 staff.



# Key Businesses

## Sippy Downs

### Millions of Dollars of Commercial Outlets

Triggered by the opening of Coles in 2017, the area and its surrounding sites have been cemented as the centre of the Sippy Downs business area. 'Central Sippy Downs' next to Coles is now open and is already 70% tenanted.

Major development sites are for sale and also already under construction bringing millions of dollars of future commercial outlets and cementing the location as the area's principal business activity centre.



# New Community Club in Sippy Downs

## The Bower Tree

Sippy Downs continues to expand its range of offerings to the Sunshine Coast community. The new \$15 million hospitality venue, The Bower Tree Community Club and Wine Bar has recently opened. This venue is generating jobs within the local community for hospitality workers.



# Local Shopping and Education Facilities Near SOHO Sippy Downs



# SOHO Sippy Downs

## The Investment

The Cameron Bird Property Group has exclusive access to four several small office, home office (SOHO) opportunities in the thriving suburb Sippy Downs on the Sunshine Coast.

Providing a dual income stream of residential and commercial income, this opportunity has options for jointly or separately titled investment. Set on an advantageous, dual frontage corner lot close to the University of Sunshine Coast and leading schools, this opportunity is ticking the fundamentals for strong capital growth.

Below is an example of what you could expect from an investment here:

**Dwelling Type: SOHO - Small Office, Home Office**

**Size: 200 sqm+**

**Priced From: \$1,033,000 - \$1,077,000**

**Rental Income: Up to \$650 per week (Residential), Up to \$673 (Commercial)**

**Rental Return: 5.01% - 5.50% (Residential), 8.04% (Commercial)**

**Cash Flow Positive: Yes**

**Body Corporate Fees: From \$1,906 p.a**

**Deposit: \$1000 on EOI, the balance of 10% payable at unconditional**

**Construction: Commenced**

**Settlement Expected: July 2024**

|  | Residential Lot | Commercial Lot                               | Total Sale Price (inc GST) | GST      | Sale Price (net GST)^ |
|--|-----------------|--|----------------------------|----------|-----------------------|
| SOHO 1<br><i>Residential 1,<br/>Commercial 5</i> | \$560,000       | \$430,000 (plus \$43,000 GST) -<br>\$473,000 | \$1,033,000                | \$43,000 | \$990,000             |
| SOHO 2<br><i>Residential 2,<br/>Commercial 6</i> | \$615,000       | \$385,000 (plus \$38,500 GST) -<br>\$423,500 | \$1,038,500                | \$38,500 | \$1,000,000           |
| SOHO 3<br><i>Residential 3,<br/>Commercial 7</i> | \$615,000       | \$420,000 (plus \$42,000 GST) -<br>\$462,000 | \$1,077,000                | \$42,000 | \$1,035,000           |
| SOHO 4<br><i>Soho 4 – single title</i>           |                 |  | \$1,067,000                | \$97,000 | \$970,000             |

**All prices are inclusive of GST**

**\*SOHO 4 includes both commercial and residential unit on single title. All other units are separately titled**

# Site Plan: Great Access and Amenities

This image is a Computer Generated Image (CGI). The finished development will resemble the renders.



# Residential and Commercial Properties

These images are Computer Generated Images (CGI).  
The finished development will resemble the renders.



# Development Plan: Residential Units

The first floor of the development plan homes residential units. These are located directly above the commercial units.





# Development Plan: Commercial Units

The ground floor of the development plan homes commercial units that feature car parking and shop fronts.



# Construction Update - November 2023



# Floor Plans: SOHO 1

Residential - 2 Bed, 2.5 Bath, 1 Car (\$560,000)

Commercial Space w/ 1 Car (\$430,000 + \$43,000 GST)

**Total price: \$1,033,000**



**Residential**



**Commercial**

# Cash Flow Analysis - SOHO 1 (Residential)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

LOT 1 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : 2BED, 2BATH, 1CAR

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 560,000 |
| Deposit Amount                       | \$ 56,000  |
| Borrowed                             | \$ 504,000 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 18,255  |
| Transfer & Mortgage Registration Fee | \$ 1,907   |
| Loan Interest Rate                   | 6.00%      |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ 2,500         |
| Body Corporate Fees            | \$ 3,789         |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 8.80%            |
| Property Management Fees Total | \$ 2,471         |
| Loan Interest Paid             | \$ 30,240        |
| <b>Total Cash Expenses</b>     | <b>\$ 39,450</b> |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 540           |
| Annual Rental Income      | \$ 28,080        |
| Gross Income              | \$ 128,080       |
| Less Deductions           | \$ 50,432        |
| <b>New Taxable Income</b> | <b>\$ 77,648</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 39,450        |
| Depreciation (1 Year Estimate) | \$ 10,600        |
| Borrowing Costs                | \$ 381           |
| <b>Total</b>                   | <b>\$ 50,432</b> |

### TAX COMPARISON

|                              |                 |
|------------------------------|-----------------|
| Tax Payable without Property | \$ 24,497       |
| Tax Payable with Property    | \$ 16,783       |
| <b>Tax Savings</b>           | <b>\$ 7,714</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

PRE TAX CASH FLOW -\$11,370 per year  
-\$219 per week

| CAPITAL GROWTH PROJECTIONS |                |                   |
|----------------------------|----------------|-------------------|
| Year                       | Property Value | Annual Growth     |
| 1                          | \$593,600      | \$ 33,600         |
| 2                          | \$629,216      | \$ 35,616         |
| 3                          | \$666,968.96   | \$ 37,753         |
| 4                          | \$706,987      | \$ 40,018         |
| 5                          | \$749,406.32   | \$ 42,419         |
| <b>Total</b>               |                | <b>\$ 189,406</b> |

**POST TAX CASH FLOW** **-\$3,656** per year  
**-\$70** per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
5.01% Gross Rental Yield  
11.01% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

All rights reserved. For personal use only. Unauthorised duplication, alteration or distribution of our software or investment reports is a violation of applicable laws. Sole authorised use by Your Property Partners Australasia Pty Ltd.

Disclaimer: Cameron Bird supplies you with this Property cash flow analysis software free of charge on the understanding that you will not enter into any purchase of property relying on the figures produced in this software analysis. You must agree to consult with either our company or an accountant to determine the suitability of any proposed property purchase to your individual circumstances. You also must agree to consult with us when tax rates and depreciation rates change and we will email the new rates to you once again free of charge. This software is to be used as a guide to whether a property purchase is likely to be cash flow positive or negatively geared. If you are considering purchasing a Cameron Bird recommended property, we will supply you with your estimated depreciation claims, borrowing costs, loan set-up costs and income and expense details. If the property is not purchased through Cameron Bird, you will need to make your own enquiries. The Medicare levy is excluded from the tax calculations because of the many variations, income thresholds and exclusions to it. We are not permitted by law to offer you financial advice and we will not under any circumstances. We ask that you consult with your accountant/advisor regarding the viability of any investment generally and the depreciation tax benefits gained and any capital gains tax implications upon selling. We can not be responsible for the input figures that you may enter into this analysis program as we have no control over your inputs. We stress that if you have any queries about how to use this software please phone the author Cameron Bird on 07 3871 2500 or email us at the email address at the top of this page. We are happy to help you in your wealth creation program.

# Cash Flow Analysis - SOHO 1 (Commercial)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

COMMERCIAL 5 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : OFFICE

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 430,000 |
| Deposit Amount                       | \$ 86,000  |
| Borrowed                             | \$ 344,000 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 13,475  |
| Transfer & Mortgage Registration Fee | \$ 1,397   |
| Loan Interest Rate                   | 7.00%      |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 623           |
| Annual Rental Income      | \$ 32,396        |
| Gross Income              | \$ 132,396       |
| Less Deductions           | \$ 33,659        |
| <b>New Taxable Income</b> | <b>\$ 98,737</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

| CAPITAL GROWTH PROJECTIONS |                |                   |
|----------------------------|----------------|-------------------|
| Year                       | Property Value | Annual Growth     |
| 1                          | \$455,800      | \$ 25,800         |
| 2                          | \$483,148      | \$ 27,348         |
| 3                          | \$512,136.88   | \$ 28,989         |
| 4                          | \$542,865      | \$ 30,728         |
| 5                          | \$575,437.00   | \$ 32,572         |
|                            | <b>Total</b>   | <b>\$ 145,437</b> |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ -             |
| Body Corporate Fees            | \$ -             |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 0.00%            |
| Property Management Fees Total | \$ -             |
| Loan Interest Paid             | \$ 24,080        |
| <b>Total Cash Expenses</b>     | <b>\$ 24,530</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 24,530        |
| Depreciation (1 Year Estimate) | \$ 8,850         |
| Borrowing Costs                | \$ 279           |
| <b>Total</b>                   | <b>\$ 33,659</b> |

### TAX COMPARISON

|                              |               |
|------------------------------|---------------|
| Tax Payable without Property | \$ 24,497     |
| Tax Payable with Property    | \$ 24,030     |
| <b>Tax Savings</b>           | <b>\$ 467</b> |

PRE TAX CASH FLOW \$7,866 per year  
\$151 per week

**POST TAX CASH FLOW** **+\$8,333** per year  
**+\$160** per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
7.53% Gross Rental Yield  
13.53% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

For commercial properties the purchase price excludes GST. Rent received is also excluding GST. Buyers should register for GST, to be eligible to claim back the GST component come tax time. Please make contact to discuss the numbers in detail.

# Floor Plans: SOHO 2

Residential - 3 Bed, 2 Bath, 2 Car (\$615,000)

Commercial Space w/ 1 Car (\$385,000 + \$38,500)

**Total price: \$1,038,500**



**Residential**



**Commercial**

# Cash Flow Analysis - SOHO 2 (Residential)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

LOT 2 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : 3BED, 2BATH, 2CAR

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 615,000 |
| Deposit Amount                       | \$ 61,500  |
| Borrowed                             | \$ 553,500 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 20,700  |
| Transfer & Mortgage Registration Fee | \$ 2,298   |
| Loan Interest Rate                   | 6.00%      |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 650           |
| Annual Rental Income      | \$ 33,800        |
| Gross Income              | \$ 133,800       |
| Less Deductions           | \$ 58,398        |
| <b>New Taxable Income</b> | <b>\$ 75,402</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

| CAPITAL GROWTH PROJECTIONS |                |                   |
|----------------------------|----------------|-------------------|
| Year                       | Property Value | Annual Growth     |
| 1                          | \$651,900      | \$ 36,900         |
| 2                          | \$691,014      | \$ 39,114         |
| 3                          | \$732,474.84   | \$ 41,461         |
| 4                          | \$776,423      | \$ 43,948         |
| 5                          | \$823,008.73   | \$ 46,585         |
|                            | <b>Total</b>   | <b>\$ 208,009</b> |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ 2,500         |
| Body Corporate Fees            | \$ 4,654         |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 8.80%            |
| Property Management Fees Total | \$ 2,974         |
| Loan Interest Paid             | \$ 33,210        |
| <b>Total Cash Expenses</b>     | <b>\$ 43,788</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 43,788        |
| Depreciation (1 Year Estimate) | \$ 14,150        |
| Borrowing Costs                | \$ 460           |
| <b>Total</b>                   | <b>\$ 58,398</b> |

### TAX COMPARISON

|                              |                 |
|------------------------------|-----------------|
| Tax Payable without Property | \$ 24,497       |
| Tax Payable with Property    | \$ 16,053       |
| <b>Tax Savings</b>           | <b>\$ 8,444</b> |

PRE TAX CASH FLOW -\$9,988 per year  
-\$192 per week

**POST TAX CASH FLOW** **-\$1,544 per year**  
**-\$30 per week**

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
5.50% Gross Rental Yield  
11.50% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

All rights reserved. For personal use only. Unauthorised duplication, alteration or distribution of our software or investment reports is a violation of applicable laws. Sole authorised use by Your Property Partners Australasia Pty Ltd.

Disclaimer: Cameron Bird supplies you with this Property cash flow analysis software free of charge on the understanding that you will not enter into any purchase of property relying on the figures produced in this software analysis. You must agree to consult with either our company or an accountant to determine the suitability of any proposed property purchase to your individual circumstances. You also must agree to consult with us when tax rates and depreciation rates change and we will email the new rates to you once again free of charge. This software is to be used as a guide to whether a property purchase is likely to be cash flow positive or negatively geared. If you are considering purchasing a Cameron Bird recommended property, we will supply you with your estimated depreciation claims, borrowing costs, loan set-up costs and income and expense details. If the property is not purchased through Cameron Bird, you will need to make your own enquiries. The Medicare levy is excluded from the tax calculations because of the many variations, income thresholds and exclusions to it.

We are not permitted by law to offer you financial advice and we will not under any circumstances. We ask that you consult with your accountant/advisor regarding the viability of any investment generally and the depreciation tax benefits gained and any capital gains tax implications upon selling. We can not be responsible for the input figures that you may enter into this analysis program as we have no control over your inputs. We stress that if you have any queries about how to use this software please phone the author Cameron Bird on 07 3871 2500 or email us at the email address at the top of this page. We are happy to help you in your wealth creation program.

# Cash Flow Analysis - SOHO 2 (Commercial)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

COMMERCIAL 6 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : OFFICE

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 385,000 |
| Deposit Amount                       | \$ 77,000  |
| Borrowed                             | \$ 308,000 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 13,247  |
| Transfer & Mortgage Registration Fee | \$ 1,501   |
| Loan Interest Rate                   | 7.00%      |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 532           |
| Annual Rental Income      | \$ 27,664        |
| Gross Income              | \$ 127,664       |
| Less Deductions           | \$ 31,160        |
| <b>New Taxable Income</b> | <b>\$ 96,504</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

| CAPITAL GROWTH PROJECTIONS |                |                   |
|----------------------------|----------------|-------------------|
| Year                       | Property Value | Annual Growth     |
| 1                          | \$408,100      | \$ 23,100         |
| 2                          | \$432,586      | \$ 24,486         |
| 3                          | \$458,541.16   | \$ 25,955         |
| 4                          | \$486,054      | \$ 27,512         |
| 5                          | \$515,216.85   | \$ 29,163         |
|                            | <b>Total</b>   | <b>\$ 130,217</b> |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ -             |
| Body Corporate Fees            | \$ -             |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 0.00%            |
| Property Management Fees Total | \$ -             |
| Loan Interest Paid             | \$ 21,560        |
| <b>Total Cash Expenses</b>     | <b>\$ 22,010</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 22,010        |
| Depreciation (1 Year Estimate) | \$ 8,850         |
| Borrowing Costs                | \$ 300           |
| <b>Total</b>                   | <b>\$ 31,160</b> |

### TAX COMPARISON

|                              |                 |
|------------------------------|-----------------|
| Tax Payable without Property | \$ 24,497       |
| Tax Payable with Property    | \$ 23,203       |
| <b>Tax Savings</b>           | <b>\$ 1,294</b> |

PRE TAX CASH FLOW \$5,654 per year  
\$109 per week

**POST TAX CASH FLOW** +\$6,948 per year  
+\$134 per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
7.19% Gross Rental Yield  
13.19% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

For commercial properties the purchase price excludes GST. Rent received is also excluding GST. Buyers should register for GST, to be eligible to claim back the GST component come tax time. Please make contact to discuss the numbers in detail.



# Floor Plans: SOHO 3

Residential - 3 Bed, 2 Bath, 2 Car (\$615,000)

Commercial Space w/ 1 Car (\$420,000 + \$42,000)

**Total price: \$1,077,000**



**Residential**



**Commercial**

# Cash Flow Analysis - SOHO 3 (Residential)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

LOT 3 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : 3BED, 2BATH, 2CAR

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 615,000 |
| Deposit Amount                       | \$ 61,500  |
| Borrowed                             | \$ 553,500 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 20,700  |
| Transfer & Mortgage Registration Fee | \$ 2,298   |
| Loan Interest Rate                   | 6.00%      |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ 2,500         |
| Body Corporate Fees            | \$ 4,640         |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 8.80%            |
| Property Management Fees Total | \$ 2,974         |
| Loan Interest Paid             | \$ 33,210        |
| <b>Total Cash Expenses</b>     | <b>\$ 43,774</b> |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 650           |
| Annual Rental Income      | \$ 33,800        |
| Gross Income              | \$ 133,800       |
| Less Deductions           | \$ 58,384        |
| <b>New Taxable Income</b> | <b>\$ 75,416</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 43,774        |
| Depreciation (1 Year Estimate) | \$ 14,150        |
| Borrowing Costs                | \$ 460           |
| <b>Total</b>                   | <b>\$ 58,384</b> |

### TAX COMPARISON

|                              |                 |
|------------------------------|-----------------|
| Tax Payable without Property | \$ 24,497       |
| Tax Payable with Property    | \$ 16,057       |
| <b>Tax Savings</b>           | <b>\$ 8,440</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

PRE TAX CASH FLOW -\$9,974 per year  
-\$192 per week

### CAPITAL GROWTH PROJECTIONS

| Year         | Property Value | Annual Growth     |
|--------------|----------------|-------------------|
| 1            | \$651,900      | \$ 36,900         |
| 2            | \$691,014      | \$ 39,114         |
| 3            | \$732,474.84   | \$ 41,461         |
| 4            | \$776,423      | \$ 43,948         |
| 5            | \$823,008.73   | \$ 46,585         |
| <b>Total</b> |                | <b>\$ 208,009</b> |

POST TAX CASH FLOW -\$1,535 per year  
-\$30 per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
5.50% Gross Rental Yield  
11.50% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

All rights reserved. For personal use only. Unauthorised duplication, alteration or distribution of our software or investment reports is a violation of applicable laws. Sole authorised use by Your Property Partners Australasia Pty Ltd.

Disclaimer: Cameron Bird supplies you with this Property cash flow analysis software free of charge on the understanding that you will not enter into any purchase of property relying on the figures produced in this software analysis. You must agree to consult with either our company or an accountant to determine the suitability of any proposed property purchase to your individual circumstances. You also must agree to consult with us when tax rates and depreciation rates change and we will email the new rates to you once again free of charge. This software is to be used as a guide to whether a property purchase is likely to be cash flow positive or negatively geared. If you are considering purchasing a Cameron Bird recommended property, we will supply you with your estimated depreciation claims, borrowing costs, loan set-up costs and income and expense details. If the property is not purchased through Cameron Bird, you will need to make your own enquiries. The Medicare levy is excluded from the tax calculations because of the many variations, income thresholds and exclusions to it. We are not permitted by law to offer you financial advice and we will not under any circumstances. We ask that you consult with your accountant/advisor regarding the viability of any investment generally and the depreciation tax benefits gained and any capital gains tax implications upon selling. We can not be responsible for the input figures that you may enter into this analysis program as we have no control over your inputs. We stress that if you have any queries about how to use this software please phone the author Cameron Bird on 07 3871 2500 or email us at the email address at the top of this page. We are happy to help you in your wealth creation program.

# Cash Flow Analysis - SOHO 3 (Commercial)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

COMMERCIAL 7 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : OFFICE

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 420,000 |
| Deposit Amount                       | \$ 84,000  |
| Borrowed                             | \$ 336,000 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 14,595  |
| Transfer & Mortgage Registration Fee | \$ 1,670   |
| Loan Interest Rate                   | 7.00%      |

### INCOME CALCULATION

|                           |                   |
|---------------------------|-------------------|
| Salary Income             | \$ 100,000        |
| Weekly Rent Received      | \$ 649            |
| Annual Rental Income      | \$ 33,748         |
| Gross Income              | \$ 133,748        |
| Less Deductions           | \$ 33,154         |
| <b>New Taxable Income</b> | <b>\$ 100,594</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

| CAPITAL GROWTH PROJECTIONS |                |                   |
|----------------------------|----------------|-------------------|
| Year                       | Property Value | Annual Growth     |
| 1                          | \$445,200      | \$ 25,200         |
| 2                          | \$471,912      | \$ 26,712         |
| 3                          | \$500,226.72   | \$ 28,315         |
| 4                          | \$530,240      | \$ 30,014         |
| 5                          | \$562,054.74   | \$ 31,814         |
|                            | <b>Total</b>   | <b>\$ 142,055</b> |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ -             |
| Body Corporate Fees            | \$ -             |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 0.00%            |
| Property Management Fees Total | \$ -             |
| Loan Interest Paid             | \$ 23,520        |
| <b>Total Cash Expenses</b>     | <b>\$ 23,970</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 23,970        |
| Depreciation (1 Year Estimate) | \$ 8,850         |
| Borrowing Costs                | \$ 334           |
| <b>Total</b>                   | <b>\$ 33,154</b> |

### TAX COMPARISON

|                              |                |
|------------------------------|----------------|
| Tax Payable without Property | \$ 24,497      |
| Tax Payable with Property    | \$ 24,717      |
| <b>Tax Savings</b>           | <b>\$ -220</b> |

PRE TAX CASH FLOW \$9,778 per year  
\$188 per week

**POST TAX CASH FLOW** +\$9,558 per year  
+\$184 per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
8.04% Gross Rental Yield  
14.04% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

For commercial properties the purchase price excludes GST. Rent received is also excluding GST. Buyers should register for GST, to be eligible to claim back the GST component come tax time. Please make contact to discuss the numbers in detail.

# Floor Plans: SOHO 4

Residential - 3 Bed, 2 Bath, 2 Car

Commercial Space w/ 1 Car

**Total price: \$1,067,000 (Single Title)**



**Residential**



**Commercial**

# Cash Flow Analysis - SOHO 4 (Residential and Commercial)



## INVESTMENT PROPERTY CALCULATOR 2023 - 2024 FINANCIAL YEAR

LOT 4 SOHO SIPPY DOWNS SUNSHINE COAST 4556 : 3BED, 2BATH, 2CAR

### PURCHASE DETAILS

|                                      |            |
|--------------------------------------|------------|
| Purchase Price                       | \$ 970,000 |
| Deposit Amount                       | \$ 194,000 |
| Borrowed                             | \$ 776,000 |
| Conveyancing Fees                    | \$ 2,178   |
| Stamp Duty (click here to estimate)  | \$ 41,877  |
| Transfer & Mortgage Registration Fee | \$ 4,197   |
| Loan Interest Rate                   | 7.00%      |

### INCOME CALCULATION

|                           |                  |
|---------------------------|------------------|
| Salary Income             | \$ 100,000       |
| Weekly Rent Received      | \$ 1,300         |
| Annual Rental Income      | \$ 67,600        |
| Gross Income              | \$ 167,600       |
| Less Deductions           | \$ 90,712        |
| <b>New Taxable Income</b> | <b>\$ 76,888</b> |

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

### CAPITAL GROWTH PROJECTIONS

| Year         | Property Value | Annual Growth     |
|--------------|----------------|-------------------|
| 1            | \$1,028,200    | \$ 58,200         |
| 2            | \$1,089,892    | \$ 61,692         |
| 3            | \$1,155,285.52 | \$ 65,394         |
| 4            | \$1,224,603    | \$ 69,317         |
| 5            | \$1,298,078.81 | \$ 73,476         |
| <b>Total</b> |                | <b>\$ 328,079</b> |

### ANNUAL EXPENSES

|                                |                  |
|--------------------------------|------------------|
| Annual Rates (Incl. Water)     | \$ 2,500         |
| Body Corporate Fees            | \$ 4,654         |
| Landlord Insurance             | \$ 450           |
| Property Management Rate       | 8.80%            |
| Property Management Fees Total | \$ 5,949         |
| Loan Interest Paid             | \$ 54,320        |
| <b>Total Cash Expenses</b>     | <b>\$ 67,873</b> |

### TAX DEDUCTIONS

|                                |                  |
|--------------------------------|------------------|
| Cash Expenses                  | \$ 67,873        |
| Depreciation (1 Year Estimate) | \$ 22,000        |
| Borrowing Costs                | \$ 839           |
| <b>Total</b>                   | <b>\$ 90,712</b> |

### TAX COMPARISON

|                              |                 |
|------------------------------|-----------------|
| Tax Payable without Property | \$ 24,497       |
| Tax Payable with Property    | \$ 16,536       |
| <b>Tax Savings</b>           | <b>\$ 7,961</b> |

PRE TAX CASH FLOW - \$273 per year  
- \$5 per week

**POST TAX CASH FLOW +\$7,689 per year  
+\$148 per week**

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
6.97% Gross Rental Yield  
12.97% Annual Gross Return on Investment (ROI)

Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity

For commercial properties the purchase price excludes GST. Rent received is also excluding GST. Buyers should register for GST, to be eligible to claim back the GST component come tax time. Please make contact to discuss the numbers in detail.

# Rental Appraisals



**first  
national**  
REAL ESTATE

Correspondence  
P.O. Box 7654,  
Sippy Downs QLD 4556

Contact  
P (07) 5450 1515  
E [sales@fnlifestyle.com.au](mailto:sales@fnlifestyle.com.au)  
W [fnlifestyle.com.au](http://fnlifestyle.com.au)



## Lifestyle

29<sup>th</sup> June 2023

To whom it may concern;

### **APPRAISAL OF RENTAL VALUE – SOHO – 310 University Way, Sippy Downs QLD 4556**

In the current rental market and to the best of our knowledge we would hope to achieve a rental amount of approximately:

3 Bedroom, 2 Bathroom, Balcony and Parking in this current market we would hope to achieve \$600 to \$650 per week and for 2 Bedroom, 2 Bathroom, Balcony and Parking in this current market we would hope to achieve \$520 to \$540 per week.

This is estimation only and we can only advise of what the property would bring in this current rental market.

Our feedback to you is important that we can both make practical and informed rental assessments and vary the rental amount as needed. Lessors using our management services are provided with a regular appraisal at the end of each lease or annually, whichever comes first. If possible, we aim at achieving a higher rent for Lessors although this depends on many factors such as the condition of the Property and the market activity.

Our team would be delighted to manage your investment with your individual needs in mind. Please do not hesitate to contact me directly on 0499 501 174 or [rentals@fnlifestyle.com.au](mailto:rentals@fnlifestyle.com.au)

Kind Regards

**First National Lifestyle**

**Tracie Read-Withers**  
Property Manager

**PLEASE NOTE: THIS IS NOT A FORMAL VALUATION, IT IS FOR THE USE OF THE PERSONS NAMED AND NOT FOR THE USE OF THIRD PARTY**

ABN 51160487794

# Rental Appraisals



14<sup>th</sup> July 2023

The Cameron Bird Group  
PO BOX 1566  
Toowong QLD 4066

Via Email: [jack@cameronbird.com.au](mailto:jack@cameronbird.com.au)

Dear Jack,

**Market Appraisal | "Soho" – Shop 1 / 310 University Way, Sippy Downs Q 4556**

I have reviewed the above-mentioned property for the purpose of conducting a market appraisal for lease.

Further to this review and considering current market factors, I estimate the value of Shop 1 at 310 University Way to be \$31,200 - \$33,600 pa (plus outgoings and GST).

Based on a net lettable area of 48 sqm, this figure represents approximately \$650/sqm - \$700/sqm which falls within current commercial square metre rates for comparable properties in Sippy Downs.

If you have any questions or wish to discuss in further detail, please do not hesitate to contact me at your convenience.

Kind regards,

Matthew Beaumont  
Associate Director

(07) 5493 6652 | Suite 1, 26 Duporth Ave, Maroochydore Q 4558 | PO Box 423, Mooloolaba Q 4557  
[hello@luxcommercial.com.au](mailto:hello@luxcommercial.com.au) | [luxcommercial.com.au](http://luxcommercial.com.au) | ABN 42 623 557 853



14th July 2023

The Cameron Bird Group  
PO BOX 1566  
Toowong QLD 4066

Via Email: [jack@cameronbird.com.au](mailto:jack@cameronbird.com.au)

Dear Jack,

**Market Appraisal | "Soho" – Shop 2 / 310 University Way, Sippy Downs Q 4556**

I have reviewed the above-mentioned property for the purpose of conducting a market appraisal for lease.

Further to this review and considering current market factors, I estimate the value of Shop 2 at 310 University Way to be \$26,650 - \$28,700 pa (plus outgoings and GST).

Based on a net lettable area of 41 sqm, this figure represents approximately \$650/sqm - \$700/sqm which falls within current commercial square metre rates for comparable properties in Sippy Downs.

If you have any questions or wish to discuss in further detail, please do not hesitate to contact me at your convenience.

Kind regards,

Matthew Beaumont  
Associate Director

(07) 5493 6652 | Suite 1, 26 Duporth Ave, Maroochydore Q 4558 | PO Box 423, Mooloolaba Q 4557  
[hello@luxcommercial.com.au](mailto:hello@luxcommercial.com.au) | [luxcommercial.com.au](http://luxcommercial.com.au) | ABN 42 623 557 853



14th July 2023

The Cameron Bird Group  
PO BOX 1566  
Toowong QLD 4066

Via Email: [jack@cameronbird.com.au](mailto:jack@cameronbird.com.au)

Dear Jack,

**Market Appraisal | "Soho" – Shop 3 / 310 University Way, Sippy Downs Q 4556**

I have reviewed the above-mentioned property for the purpose of conducting a market appraisal for lease.

Further to this review and considering current market factors, I estimate the value of Shop 3 at 310 University Way to be \$32,500 - \$35,000 pa (plus outgoings and GST).

Based on a net lettable area of 50 sqm, this figure represents approximately \$650/sqm - \$700/sqm which falls within current commercial square metre rates for comparable properties in Sippy Downs.

If you have any questions or wish to discuss in further detail, please do not hesitate to contact me at your convenience.

Kind regards,

Matthew Beaumont  
Associate Director

(07) 5493 6652 | Suite 1, 26 Duporth Ave, Maroochydore Q 4558 | PO Box 423, Mooloolaba Q 4557  
[hello@luxcommercial.com.au](mailto:hello@luxcommercial.com.au) | [luxcommercial.com.au](http://luxcommercial.com.au) | ABN 42 623 557 853

# Residential

## Schedule of Finishes

### **RESIDENTIAL**

#### **GENERAL**

##### **WALLS**

External – Render look finish on ground floor, Fibre Cement sheeting or weatherboard to specification on first floor, painted and finished to specification.  
Internal – Generally stud partition walls, plasterboard lined and painted, finished with cove cornice.  
Party walls between lots – fire-rated and acoustically treated to National Construction Code.

##### **WINDOWS**

Powder coated fixed or sliding aluminium windows.

##### **EXTERNAL ENTRY DOOR**

Timber framed entry door with glass feature panel.

##### **INTERNAL DOORS**

Flush panel timber doors with lever handle door hardware.

##### **FLOOR COVERINGS**

Vinyl plank flooring throughout living areas with outdoor grade tiles to patio/balconies. Selected wool blend carpet with underlay to bedrooms.

##### **CEILINGS**

Generally plasterboard lined and painted.

##### **ARCHITRAVES**

Timber with paint finish.

##### **SKIRTING**

Timber with paint finish.

##### **PAINT**

Ceilings and walls will be finished in low sheen acrylic.

##### **STAIRS**

Hardwood timber stairs sealed to specification.

#### **KITCHEN**

##### **APPLIANCES**

Bosch Touch control 4-burner electric cooktop.  
Bosch Stainless steel multi-function electric ovens.  
Retractable range hood.  
Bosch multi-function dishwasher.

##### **BENCHTOPS**

20mm reconstituted stone.

##### **JOINERY**

Cupboards with a laminate finish. White melamine finish internally. Handles to specification.

##### **SINK**

Stainless steel sink, left or right hand bowl to suit layout.

##### **TAPWARE**

Selected chrome flick mixer.

#### **BEDROOMS**

##### **FLOORS**

Selected wool carpet with underlay to bedrooms.

##### **ROBES**

2100mm built-in robes with mirrored sliding doors. Hat shelf with hanging rail and shelving.



# Residential

## Schedule of Finishes

### **BATHROOM/ENSUITE**

#### **JOINERY**

Wall hung vanity unit with width to suit.  
Bench mount basin.

#### **TAPWARE**

Water-efficient chrome mixers and shower roses.

#### **TOILETS**

Selected dual-flush ceramic toilet with soft close lid.

#### **FLOORS**

Selected tile.

#### **WALLS**

Wall tile to ceiling in shower recess, skirting tile with painted plasterboard finish to remainder.

#### **SHOWERSCREEN**

2100mm high clear glass with semi-frameless aluminium top and bottom rail with chrome finish plus frameless pivot door.

### **LAUNDRY**

#### **FLOORS**

Selected tile.

#### **WALLS**

Skirting tile with plasterboard paint finish.

#### **TUB**

Slimline stainless steel tub.

#### **TAPWARE**

Selected chrome flick mixer.

### **ELECTRICAL**

#### **TV POINTS**

Living area and master bedroom.

#### **TELEPHONE & NBN**

NBN connectivity.

#### **AIR-CONDITIONING**

Reverse cycle, split system air-conditioning to living area and master bedroom. Fans to other bedrooms.

### **SERVICES**

#### **HOT WATER**

Individual electric hot water system to each lot.

### **GARAGE**

Remote operated powder coated panel lift door.

### **COMMERCIAL**

#### **FLOORS**

Concrete floors suitable for future floor covering.

#### **WALLS**

Unfinished block walls suitable for framework.

#### **CEILINGS**

Clear ceiling suitable for future ceiling lining.

### **BATHROOM**

Wall hung vanity unit with width to suit.  
Recessed basin.

Water-efficient chrome mixers.

Selected dual-flush ceramic toilet.

Selected floor tile, skirting tile with painted plasterboard finish to remainder of walls.

All persons with disability (PWD) compliant.

# Depreciation Report - Residential

## 2 Bedroom Unit

Cnr of University Way and Peter Crosby Way Sippy Downs QLD 4556



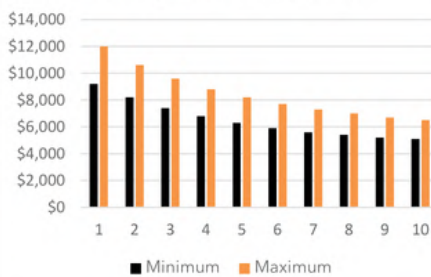
### Minimum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$4,500          | \$4,700           | \$9,200          |
| 2            | \$4,500          | \$3,700           | \$8,200          |
| 3            | \$4,500          | \$2,900           | \$7,400          |
| 4            | \$4,500          | \$2,300           | \$6,800          |
| 5            | \$4,500          | \$1,800           | \$6,300          |
| 6            | \$4,500          | \$1,400           | \$5,900          |
| 7            | \$4,500          | \$1,100           | \$5,600          |
| 8            | \$4,500          | \$900             | \$5,400          |
| 9            | \$4,500          | \$700             | \$5,200          |
| 10           | \$4,500          | \$600             | \$5,100          |
| 11+          | \$135,300        | \$1,400           | \$136,700        |
| <b>Total</b> | <b>\$180,300</b> | <b>\$21,500</b>   | <b>\$201,800</b> |

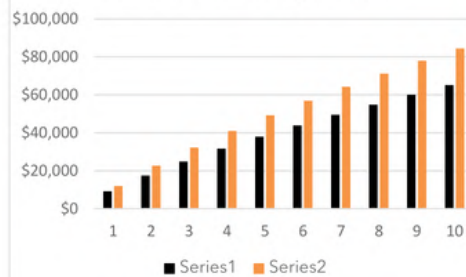
### Maximum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$5,900          | \$6,100           | \$12,000         |
| 2            | \$5,900          | \$4,700           | \$10,600         |
| 3            | \$5,900          | \$3,700           | \$9,600          |
| 4            | \$5,900          | \$2,900           | \$8,800          |
| 5            | \$5,900          | \$2,300           | \$8,200          |
| 6            | \$5,900          | \$1,800           | \$7,700          |
| 7            | \$5,900          | \$1,400           | \$7,300          |
| 8            | \$5,900          | \$1,100           | \$7,000          |
| 9            | \$5,900          | \$800             | \$6,700          |
| 10           | \$5,900          | \$600             | \$6,500          |
| 11+          | \$175,600        | \$2,600           | \$178,200        |
| <b>Total</b> | <b>\$234,600</b> | <b>\$28,000</b>   | <b>\$262,600</b> |

Year by Year Comparison



Cumulative Comparison



Please note this is an ESTIMATE ONLY. It cannot be submitted to the ATO as it does not meet the ATO's criteria for final settlement and construction cost for each individual purchase. This estimate shows the first 10 years, the full schedule will contain 40 years of depreciation. For a tailored report that would be accepted by the Australian Taxation Office please contact Duo Tax to arrange your report.

# Depreciation Report - Residential

## 3 Bedroom Unit

Cnr of University Way and Peter Crosby Way Sippy Downs QLD 4556



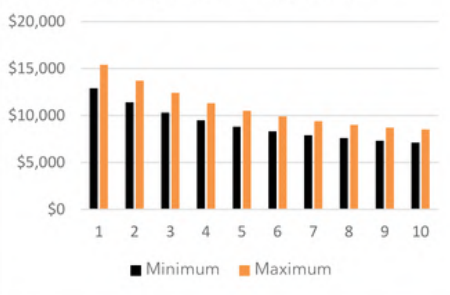
### Minimum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$6,400          | \$6,500           | \$12,900         |
| 2            | \$6,400          | \$5,000           | \$11,400         |
| 3            | \$6,400          | \$3,900           | \$10,300         |
| 4            | \$6,400          | \$3,100           | \$9,500          |
| 5            | \$6,400          | \$2,400           | \$8,800          |
| 6            | \$6,400          | \$1,900           | \$8,300          |
| 7            | \$6,400          | \$1,500           | \$7,900          |
| 8            | \$6,400          | \$1,200           | \$7,600          |
| 9            | \$6,400          | \$900             | \$7,300          |
| 10           | \$6,400          | \$700             | \$7,100          |
| 11+          | \$192,200        | \$3,500           | \$195,700        |
| <b>Total</b> | <b>\$256,200</b> | <b>\$30,600</b>   | <b>\$286,800</b> |

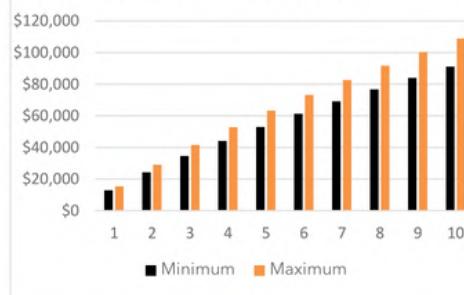
### Maximum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$7,600          | \$7,800           | \$15,400         |
| 2            | \$7,600          | \$6,100           | \$13,700         |
| 3            | \$7,600          | \$4,800           | \$12,400         |
| 4            | \$7,600          | \$3,700           | \$11,300         |
| 5            | \$7,600          | \$2,900           | \$10,500         |
| 6            | \$7,600          | \$2,300           | \$9,900          |
| 7            | \$7,600          | \$1,800           | \$9,400          |
| 8            | \$7,600          | \$1,400           | \$9,000          |
| 9            | \$7,600          | \$1,100           | \$8,700          |
| 10           | \$7,600          | \$900             | \$8,500          |
| 11+          | \$227,300        | \$3,400           | \$230,700        |
| <b>Total</b> | <b>\$303,300</b> | <b>\$36,200</b>   | <b>\$339,500</b> |

Year by Year Comparison



Cumulative Comparison



Please note this is an ESTIMATE ONLY. It cannot be submitted to the ATO as it does not meet the ATO's criteria for final settlement and construction cost for each individual purchase. This estimate shows the first 10 years, the full schedule will contain 40 years of depreciation. For a tailored report that would be accepted by the Australian Taxation Office please contact Duo Tax to arrange your report.

# Depreciation Report - Commercial

## Retail Space

Cnr of University Way and Peter Crosby Way Sippy Downs QLD 4556



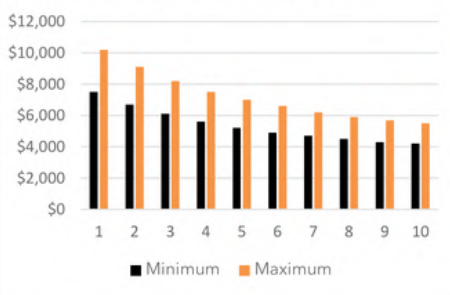
### Minimum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$3,800          | \$3,700           | \$7,500          |
| 2            | \$3,800          | \$2,900           | \$6,700          |
| 3            | \$3,800          | \$2,300           | \$6,100          |
| 4            | \$3,800          | \$1,800           | \$5,600          |
| 5            | \$3,800          | \$1,400           | \$5,200          |
| 6            | \$3,800          | \$1,100           | \$4,900          |
| 7            | \$3,800          | \$900             | \$4,700          |
| 8            | \$3,800          | \$700             | \$4,500          |
| 9            | \$3,800          | \$500             | \$4,300          |
| 10           | \$3,800          | \$400             | \$4,200          |
| 11+          | \$113,900        | \$2,400           | \$116,300        |
| <b>Total</b> | <b>\$151,900</b> | <b>\$18,100</b>   | <b>\$170,000</b> |

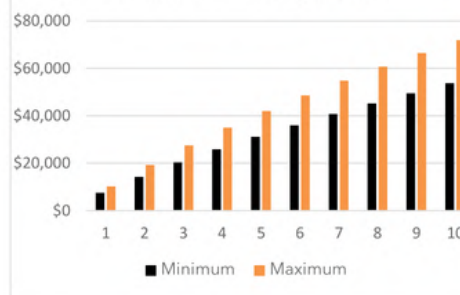
### Maximum

| Year         | Capital Works    | Plant & Equipment | Total            |
|--------------|------------------|-------------------|------------------|
| 1            | \$5,000          | \$5,200           | \$10,200         |
| 2            | \$5,000          | \$4,100           | \$9,100          |
| 3            | \$5,000          | \$3,200           | \$8,200          |
| 4            | \$5,000          | \$2,500           | \$7,500          |
| 5            | \$5,000          | \$2,000           | \$7,000          |
| 6            | \$5,000          | \$1,600           | \$6,600          |
| 7            | \$5,000          | \$1,200           | \$6,200          |
| 8            | \$5,000          | \$900             | \$5,900          |
| 9            | \$5,000          | \$700             | \$5,700          |
| 10           | \$5,000          | \$500             | \$5,500          |
| 11+          | \$148,500        | \$1,800           | \$150,300        |
| <b>Total</b> | <b>\$198,500</b> | <b>\$23,700</b>   | <b>\$222,200</b> |

Year by Year Comparison



Cumulative Comparison



Please note this is an ESTIMATE ONLY. It cannot be submitted to the ATO as it does not meet the ATO's criteria for final settlement and construction cost for each individual purchase. This estimate shows the first 10 years, the full schedule will contain 40 years of depreciation. For a tailored report that would be accepted by the Australian Taxation Office please contact Duo Tax to arrange your report.

## The Next Step

# Expression Of Interest

Ready to take the next step in growing your property portfolio?

The Expression of Interest form is used to formally remove your preferred property from the market. This allows you additional time to complete your due diligence without running the risk of losing your preferred lot.

Deposit: \$1000 on EOI, the balance of 10% payable at unconditional

This form is not a binding contract and does not obligate the purchaser, developer or building in anyway, however, it does express the purchaser's sincere intent to proceed with the purchase. If for any reason you decide not to proceed with the purchase (until the contract is unconditional) the \$1,000 will be refunded in full.

**Download the form or print the next page, complete it with your details and scan it back to [info@cameronbird.com.au](mailto:info@cameronbird.com.au) and we will be in contact soon.**

We are here to support you throughout the entire purchase and can arrange both physical and virtual inspections of our recommended properties.

**Contact us with your queries on (07) 3871  
2500 or email [info@cameronbird.com.au](mailto:info@cameronbird.com.au)**

**[Download Editable EOI Form](#)**

# Expression of Interest Form

## PROPERTY DETAILS

Development Name/ Address

Lot No.  Price  (AUD)

Holding Deposit  Deposit Method

## PURCHASER DETAILS

Please provide full name(s) of all purchaser(s). If purchasing in a trust/company/SMSF, please state its full legal name.

Buyer 1  % Ownership:

Buyer 2  % Ownership   
(if applicable)

Address

Suburb  State  Postcode

Mobile 1  Mobile 2

Email 1  Email 2

Is the purchaser a foreign buyer?  Is the purchaser FIRB eligible?

The purchaser is...  an Owner/Occupier  an Investor  a Trust/Company/SMSF

## SOLICITOR/CONVEYANCER DETAILS

Company

Contact

Email

Phone

Address

Cameron Bird Property Group to recommend solicitor

Any special requests?

Consultant Name  Jack Bird Date

In order to secure your chosen property you are required to pay a refundable holding deposit (value stated above).

The Expression of Interest form is used to formally remove your preferred property from the market. This allows you further time to complete your due diligence without running the risk of losing your preferred lot. It is not binding on the buyer or the seller of the development.

Should completed Contracts of Sale not be received by Cameron Bird Property Group within a reasonable time of the buyer receiving them, the property will be placed back on the open market and any deposit monies refunded.

### Holding deposit account details

I/we have paid the holding deposit

Please complete and save this form before emailing to [info@cameronbird.com.au](mailto:info@cameronbird.com.au)

# Our Process

## From EOI to Settlement

After your EOI has been accepted and the property has been secured on your behalf, we ask the vendor to arrange a contract to be drawn up, and after that's checked and signed by both parties, an unconditional exchange takes place.

There is a standard process to be followed, but each property transaction is unique and may vary slightly.

Between exchange and settlement, several things need to happen including any final due diligence, ensuring finance is correct and that the property is in good order and ready for settlement.

From choosing paint colours to managing enquiries from banks, solicitors, prospective tenants and property managers - and anything else that comes up - we'll be right there with you.

After over 40 years in the business, we know how to walk you through the potential myriad of questions that may need resolving along the way.



# Our Process

## From EOI to Settlement

1

### EOI Submitted

2

### Sales Advice Issued

Once the client has confirmed that they wish to proceed, the Developer / Builder / Broker / Solicitor are advised to prepare and issue contracts.

3

### Contract Raised and Sent

The client will receive both contracts in the mail. The client must read and review the contract with their nominated Solicitor. Contract to be signed and returned within 10 days.

4

### Unconditional Exchange of Contracts

The contracts are dated and exchanged and the contract becomes unconditional. Please note that contracts in some states have a small cooling-off period.

5

### Construction Phase

Construction commences. We will keep you updated on the progress of construction regularly with photos from the site and supporting documentation.

6

### Pre-Settlement Reminder

The client will be notified numerous times before settlement. Starting about 3 months from completion. This is to ensure all is in place with finance, contracts and construction in preparation for a smooth and timely settlement. At this point, a pre-settlement checklist is issued to ensure everything is covered.

7

### Settlement

Congratulations, property settlement occurs.





# Connect with an Expert

## Make the next step

If you would like to learn more or if you are ready to make the next step in securing an investment property, don't hesitate to get in touch. With over 40 years of experience in investment property, we have the expertise to help you grow your property portfolio.

**Call (07) 3871 2500**  
**Email: [info@cameronbird.com.au](mailto:info@cameronbird.com.au)**

**Book a call**

Forecasts and estimations have been based on research completed by The Cameron Bird Property Group. Please get in touch with our office to discuss our research in more detail. Please also consult your accountant to review your financial analysis and discuss the suitability of this property to your individual circumstances before entering into a purchase contract. Prices are current as of June 2022 and may be subject to change. No reproduction is allowed. All copyright reserved: Your Property Partners Australasia. Strictly for Cameron Bird Property Group consultants only, not permitted for use by external property agents.

These images are Computer Generated Images (CGI).  
The finished development will resemble the renders.





**CAMERON BIRD**

---

PROPERTY GROUP

[www.cameronbird.com.au](http://www.cameronbird.com.au)  
[info@cameronbird.com.au](mailto:info@cameronbird.com.au)  
(07) 3871 2500