

sydney*1*links

“Our first responsibility
is always you”



Tonight

Good Habits for the New Year!

This evening, hear from

- Trish, our real estate agent
- Tamara, our banker
- Nikki, our accountant

And a special wine time festive treat!



First: The Current Market

The Current Market

What you need to know

- Sales have dropped between 5-15% due to tighter lending criteria.
- The rental market is more patchy, but has dropped about 10% on average.
- Property has become more affordable and some tenants have begun looking to buy.
- There is an increased property supply from development growth.
- Skill migrant numbers have reduced and more rental properties are now available.

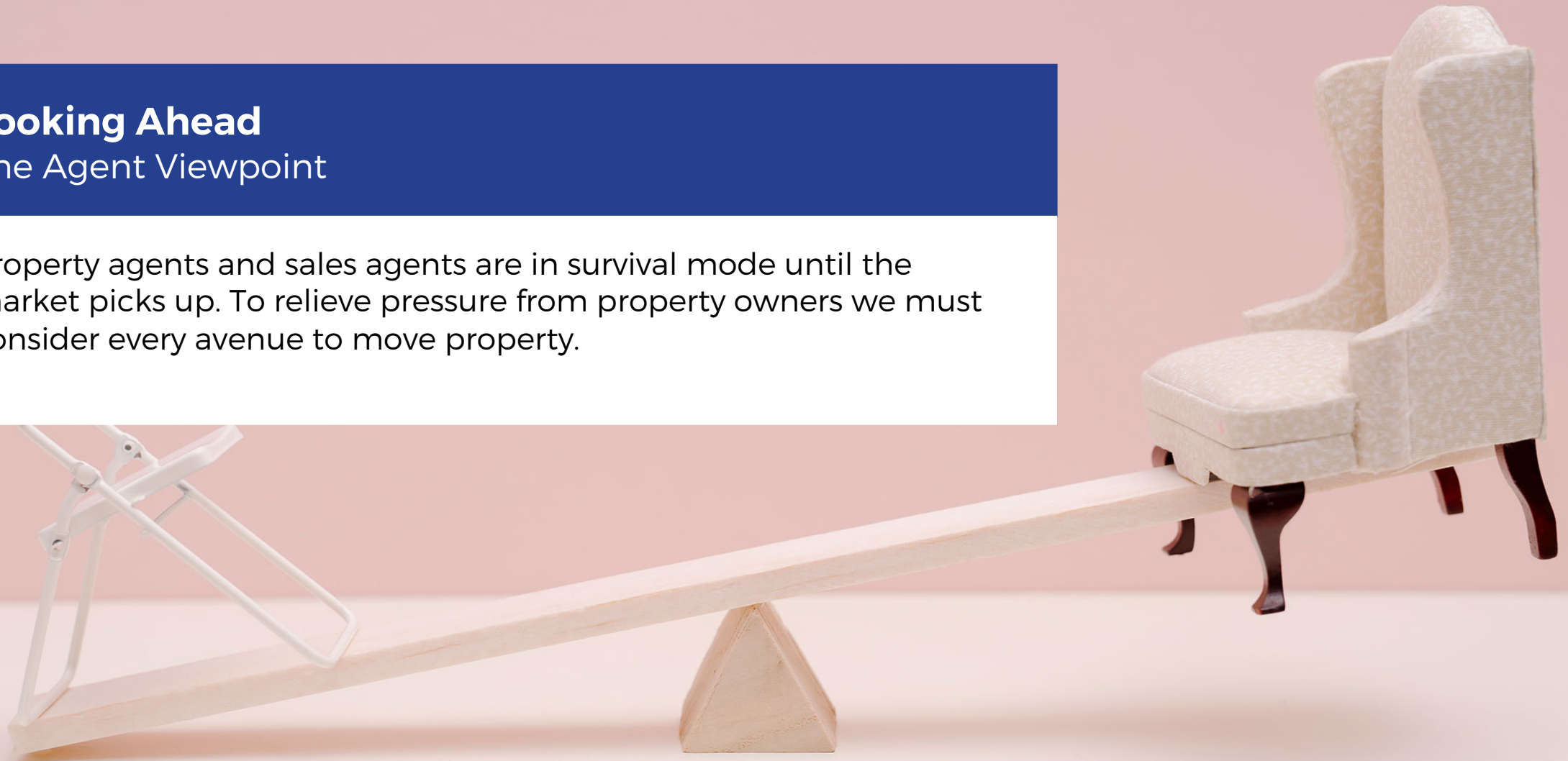


Now: Looking Ahead

Looking Ahead

The Agent Viewpoint

Property agents and sales agents are in survival mode until the market picks up. To relieve pressure from property owners we must consider every avenue to move property.



Looking Ahead

Tips – Properties for Sale

SALES

1. Only sell if absolutely necessary, or
2. Only sell if the property is unique; amazing views, desirable land size, development options, water frontage.
3. Be patient as sale periods have increased from 2-4 weeks to 1-3 months.
4. Be prepared for flexibility.
5. Welcome weekly updates from agents.
6. Consider and discuss what is achievable.



Looking Ahead

Tips – Properties for Rent

RENTALS

Tenancy: Keep good tenants!

1. No rent increases.
2. Push for longer leases.
3. Agents contact tenants at the optimum time before lease expires to offer renewal.

Vacancy: More effort required.

1. Great photography to promote properties
2. Improved property descriptions for advertising.
3. Consider a price drop over vacancy.
4. Only advertise during the golden period
– ie. 3 weeks before lease ends.



Banker's Advice: Tamara



Tamara Ng

Tips for Lending

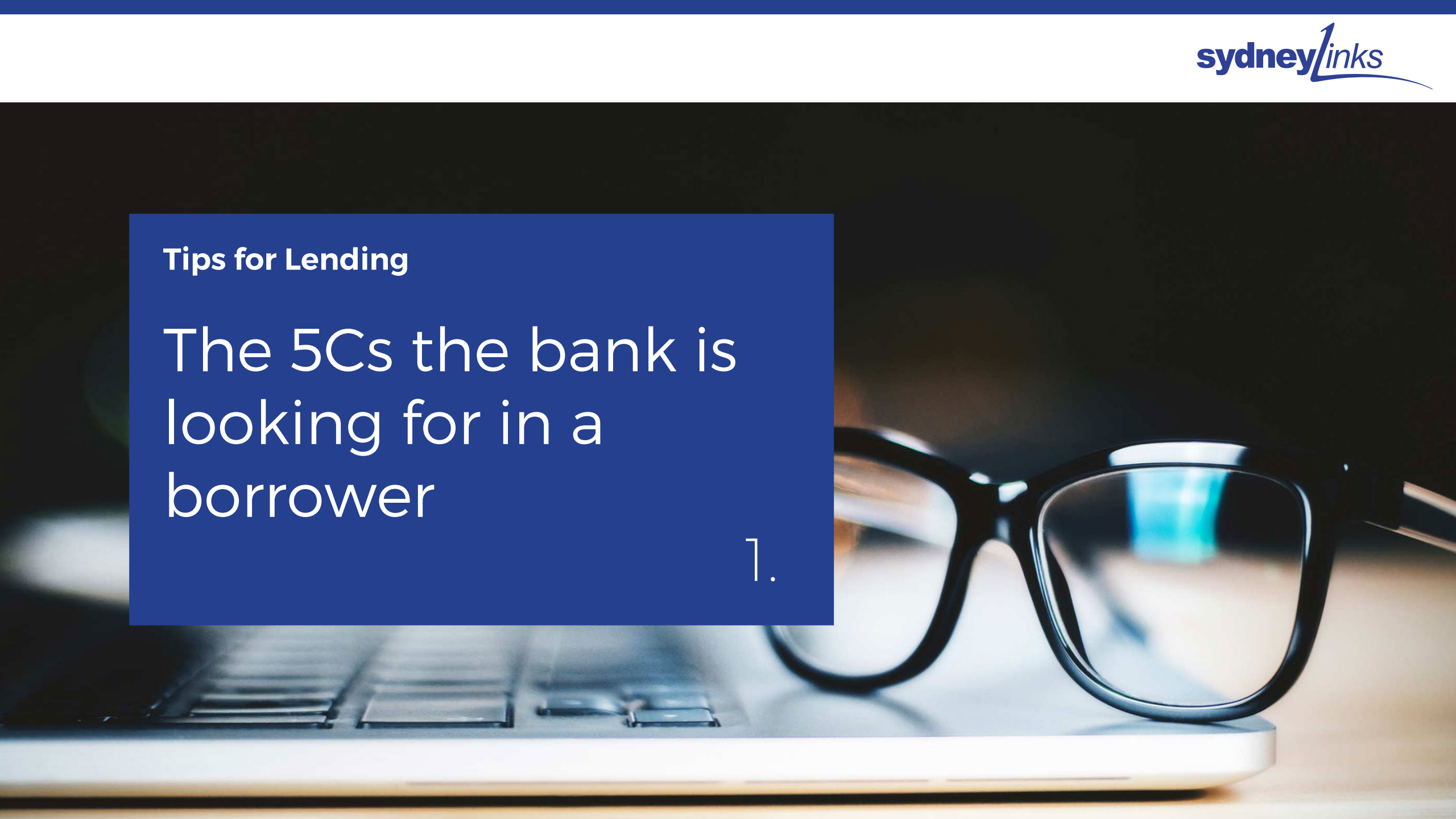
1. The 5Cs the bank is looking for in a borrower
2. General Living Expenses
3. Debt to Income ratio
4. Deposit and genuine savings
5. Postcode- Where are you buying?
6. Family Support
7. Self-employed income



Tips for Lending

The 5Cs the bank is
looking for in a
borrower

1.



Tips for Lending

General Living Expenses

2.



Tips for Lending

Debt to Income ratio

3.



Tips for Lending

**Deposit and
genuine savings**

4.



Tips for Lending

Postcode-
Where are you
buying?

5.



Tips for Lending

Family Support

6.



Tips for Lending

Self-employed income

7.



Accountant's Advice: Nikki



The background of the slide is a close-up photograph of several thick stacks of Australian 100 dollar banknotes. The bills are green and yellow, with the number "100" and the word "HUNDRED" visible. The stacks are arranged in a way that creates a sense of depth and abundance of cash.

Nikki Firth

Managing cash flow for landlords

1. The pitfalls to be aware of
2. PAYG variations options
3. Separate bank accounts
4. Why it could be worth keeping a small mortgage

Nikki Firth

Tax Returns and the bank and why planning is important

1. Businesses and sole traders
2. Individuals

A close-up of a calculator's LCD screen displaying the words "Tax Time" in a pixelated, digital font. The calculator is silver and black, with various function buttons visible below the screen.

COST

SELL

MARGIN

FEED

TAX +

TAX -

RATE

PRINT

5/4

DEC

1/x

1/x

7

8

1/x

1/x

elf. If someone can (box 6a.

Nikki Firth

Positively-geared properties vs negatively-geared

1. The difference an election can make
2. Impact on tax and the future of investments

Wine Tasting: Let's Get Festive!

Wine Tasting & Discussion

Wine Tips for Sydney Summer...

1. To enjoy the flavour of wine, don't over-chill white wines;
 1. 7-10°C for delicate whites and Rosés.
 2. 10-13°C for oaked whites like Chardonnay.
 3. 8-13°C for sparkling wines.
2. Keep all the bubbles in your sparkling wine by not letting the cork fire out of the bottle. Open with a quiet sigh!
3. Chill glassware to keep sparkling wine fresh and vibrant.
4. To chill down a bottle quickly, fill the ice bucket with an ice and water mixture or wrap the bottle in a wet t-towel and place in the freezer for 20 minutes (put an alarm on your phone so the bottle doesn't get forgotten in the freezer).

Wine Tasting & Discussion

Wine Tips for Sydney Summer continued

5. Stemless glassware is terrific for outdoor settings and still look amazing on the table.
6. Summer food choices tend to be lighter and cooked quickly under the grill, BBQ'd or served cold. Wines are chosen to match this approach.
7. Choose light bodied wine varieties such as Semillon, Riesling, Rose, Pinot Grigio, Albarino, Fiano, Beaujolais and/or Pinot Noir.
8. And finally when consuming alcohol throughout Summer; Drink lots of water to hydrate the body and most importantly your skin.

The background of the slide is a photograph of a wine cellar. It shows several wooden shelves filled with various wine bottles. The bottles have different labels, including "Maddalena", "San Antonio", "Stella Rosa", "Bodega", and "Seppelt". The lighting is warm, highlighting the bottles and the wood of the shelves.

Wine Tasting & Discussion

Tasting Wines

1. 2017 Dopff Riesling — \$18.99
2. 2018 Dominique Portet Fontaine Rose — \$21.99
3. 2018 Little Yering Pinot Noir — \$17.99
4. Innocent Bystander Moscato — \$19.99
5. Seppelt Sparkling Shiraz — \$14.95