

# Welcome to The Commercial Property Cashflow Webinar



# UPDATES

# UPDATES IN THIS PERIOD OF RAPID CHANGES – HELEN TARRANT

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- We need to be flexible and ready for investment opportunities that arise for this period of uncertainty and rapid changes....
- Remember as a community we are moving forward and here to support you.
- Some incentives for Banks... Work with your tenant on this process...
- Be ready for bargains.... Take that opportune moment in time
- Should we volunteer to reduce the rent for a period of time?  
Yes, if you can - There are some proactive landlords reducing rent ta this stage. This is only a moment in time for now.
- No need to amend the lease- just put in writing even via email.

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- What about if a SMSF owns the property and one wants to reduce the rent? Does that conflict with SMSF laws? Depends if getting a reduction in your rates.... Accumulations, property being self-sufficient- check with your accountant. Look at SMSF as a whole.... As long as it's not negative.
- Market rent ought to be paid?? Well it might be halved right now- so going without a tenant is not economical for your SMSF
- Getting back into metro areas is a good strategy for now- good opportunity!
- People still scared of shares... so prices will come back up on property... now is a good time to make an investment move.  
(maybe 4 to 6 weeks time)

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- This Volatile market, what are your perception on how long this thing is going to last and what are the impacts that we need to be cautious about ??
- —>>. Some tenants won't be impacted... Government tenants, Jobe seeker helpers, medical, supply chain for our essential needs... logistics-from more online shopping.
- Pizza, fish and chips and pet care & cosmetics during recessions, tend to pick up
- Hospitality and retail will come back when the market comes back.
- Would you say medical centres are going to be VERY sought after, after this crisis is done?

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- While in lockdown... if the numbers stack up- you can do a deal- But you can Use Helen's team on the ground to view it for you.
- What about developers display units...? Any suggestions?
- Leasebacks are becoming attractive as tenant is cashed up.
- Would you say medical centres are going to be VERY sought after, after this crisis is done? YES... but at the moment the GP's are quiet at the moment. Small specialists are really busy - after care
- Our gym tenant had to close at midday today. She will have some clients and she will do mobile gym but not enough to pay rent. What suggestions in this case? Her lease ends in August.... In this case- make a deal with her rent- work out what she can afford to pay, cut a deal- maybe a cut on her rent (3 months of rent paid over 6 to 9 months)

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## Leo Chen's comments....

- Yes, agree with Helen. I'm not sure about Medical Centres. My colleagues are very worried. They're worried patients aren't coming and receptionists are scared and don't want to work. Elective surgeries are being cancelled.
- Medicare is not issuing new item numbers that are relevant to the doctors/patients' needs for use with tele-consultations. Every GP/specialist have different item numbers.
- Lastly, many doctors are not keen to work now out of fear of being around sick people and contracting the virus.
- 40,000 drs have signed a petition- about their health risks.
- More than 2000 signed have Perth GP's letter calling for closure of schools, pubs, places of worship, gyms, cinemas, etc. (this was happened yesterday).

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- Medicare has issued new item numbers at this time. I am doctor and business associate in the practice. We are using the telehealth consults
- my tenant is facing financial issue. is there a chance that the tenant might break the lease term? the original lease term was 5 years. It's only leased for 8 months... Cannot break the lease- you have to then sue them for the balance- But much better to cut a deal with them.
- Look After Each Other!!! Tenants will stay loyal!
- If you do a deal to reduce the rent for say 6 months, do you recoup the missed rent later on or you just wear the loss? You don't normally pick up the loss... try and get a reduction for the bank... and pass this on to the tenant.

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Like any market - Ups and downs... like the share market- will come back up
- Don't panic! It will be ok longer term
- Banks should be giving us some help and incentives....
- **2 parts: Gov't and Banking association**
- **1 Banks:**
- If you think you will endure hardship- will defer your repayments for up to 6 months- will help you with
- This may still be updated over time.
- Will apply to home loans too & Banks will become really busy

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Contact Graeme if you have the loan with Graeme.
- If someone else has that loan written- will send you to dedicated department of bank to assess your needs.
- ... if possible will defer the re-payments.
- **2. Government:**
- For small business.... Lend you up to \$250K (maybe 5%- interest free for 6 months, then after that interest only for 6 months... then after that principle & interest- Unsecured loans.) Starting April 2020
- If tenant is struggling- tenant will have access to this too!!!

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Interest rates down again
- Going forward - there's support there
- This is the time to negotiate interest rates with banks is now....  
But after they've adjusted the recent interest rate cuts.
- Everything is open to negotiation!! Go to bank and negotiate.
- Could we negotiate even with fixed int rates? - Not sure  
because of Break costs
- Can investors access to the \$50-\$250K mentioned, like a LOC,  
which can be used to purchase a commercial property? i.e no  
money down deal.... Not sure, Meant to support business-  
subject to lenders assessment. Depends on banks... possible.

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Believe I saw on the news last week none of the Big 4 intended to pass on the 0.25% rate cut on the day, but I could be wrong or the Big Bank could have changed their mind.... It's all moving and changes day by day.
- Changes
- Are we predicting another rate cut in the near term? what are commercial rates at the moment - below 3%?
- RBA 0.25% current. Some commercial rates at 2.85% **FIXED** rates. **65% full doc loans under \$1 Million. 3 year loan.**
- What do you need to change current loans to 2.85% rates, penalties to break? Existing penalties vary with your loan and banks etc.

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Self Isolation... Vs Community.... We are here for you now!
- Support team, people to speak to ... access to professionals....you are not actually isolated.
- Tap into this community and now.

# UPDATES IN THIS PERIOD OF RAPID CHANGES – GRAEME HOUGH

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- Contact Graeme:
- Ph: 1300 569 362
- [www.cwh.com.au](http://www.cwh.com.au)
- [zoom@cwh.com.au](mailto:zoom@cwh.com.au)

The screenshot shows the Commercial Warehouse website homepage. At the top left is the logo for Commercial Warehouse. To its right is a navigation menu with links for 'ALL ABOUT COMMERCIAL LOANS', 'FAST QUOTE', 'ABOUT', and 'CONTACT'. On the far right of the navigation bar is a red button with the text 'CALL 1300 569 362'. The main content area features a large hero image of a man in a suit with a red cape, standing in front of a city skyline at night. Overlaid on this image is the text 'WE COMPARE, THEN NEGOTIATE A GREAT COMMERCIAL PROPERTY LOAN DEAL FOR YOU' and the phone number 'Phone 1300 569 362'. Below the main text are two buttons: a red one labeled 'FEBRUARY SPECIALS' and a blue one labeled 'GET STARTED'. At the bottom of the page, the text 'WHAT MAKES US DIFFERENT?' is followed by 'SPECIALISING IN COMMERCIAL PROPERTY LOAN DEALS' in large, bold letters.

**COMMERCIAL WAREHOUSE**

ALL ABOUT COMMERCIAL LOANS    FAST QUOTE    ABOUT    CONTACT    **CALL 1300 569 362**

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Phone 1300 569 362

**FEBRUARY SPECIALS**    **GET STARTED**

WHAT MAKES US DIFFERENT?

**SPECIALISING IN COMMERCIAL PROPERTY LOAN DEALS**

# UPLIFT CASE STUDY WITH STEPHEN JOHNSON & HELEN TARRANT

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50-56 River Road, Gympie



# UPLIFT CASE STUDY WITH STEPHEN JOHNSON

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50-56 River Road, Gympie



# UPLIFT CASE STUDY WITH STEPHEN JOHNSON

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## 50-56 River Road, Gympie

- 4 tenancies
- 1 vacant
- Under \$1.2 million
- Building & Pest inspection “Interesting”- after all there’s wasn’t that much that wrong with it. “Concrete cancer” not so bad.... Fixable and simple... and minor problemsCould get up to 10% with the vacancy filled.
- Disgruntled short lease tenants.. so opportunity to help- fix and renegotiate.
- Poorly managed by non- commercial agent
- FYI Gympie is doing a lot of flood mitigation atm

# UPLIFT CASE STUDY WITH STEPHEN JOHNSON

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## 50-56 River Road, Gympie FIXER UPPER Property

- \$70K to \$80K worth pf work.
- Drop in \$10K due to retaining wall that needed fixing.
- Termites in fence out the back- simple solution- no structural problems to building.
- **Steps to take:**
- 1st thing- Get new tenant
- 2nd Negotiate with other tenants to stay by doing work
- 3rd Structural work to be one
- 4th In 2 to 3 years time... more work if choose to keep the property
- Uplift is not a “tidy property”

# UPLIFT CASE STUDY WITH STEPHEN JOHNSON

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## 50-56 River Road, Gympie FIXER UPPER Property

- When approaching the agent... do not tell them “it’s ok it’s a small fix”!!!! You need to point out all the defects, while you prepare your deal!
- Remembers Agent DO NOT WORK FOR YOU!!!! They work for the vendor.
- Don’t “let on” that it might be an easier deal for you. Play it with “Shocked and horrendous building report”
- Better off to let Helen’s team manage this process. “eyes wide open”
- **From Renay to Everyone:** Never reveal your true hand to an Agent they don't work for you !!!!! We can get you so much more off a deal if you stay out of it..... We work for you !!! “it's my favourite thing - love the conflict”
- 2 to 3 site visits- with agent- without agent- after pest & building reports - tenants & questions on different days. Trying to see property from different view points.

# PODCAST **SUBSCRIBE**



Keep updated with Helen's Tips and Strategies on her Podcast channel...

**Commercial Property Roadshow with Helen Tarrant**

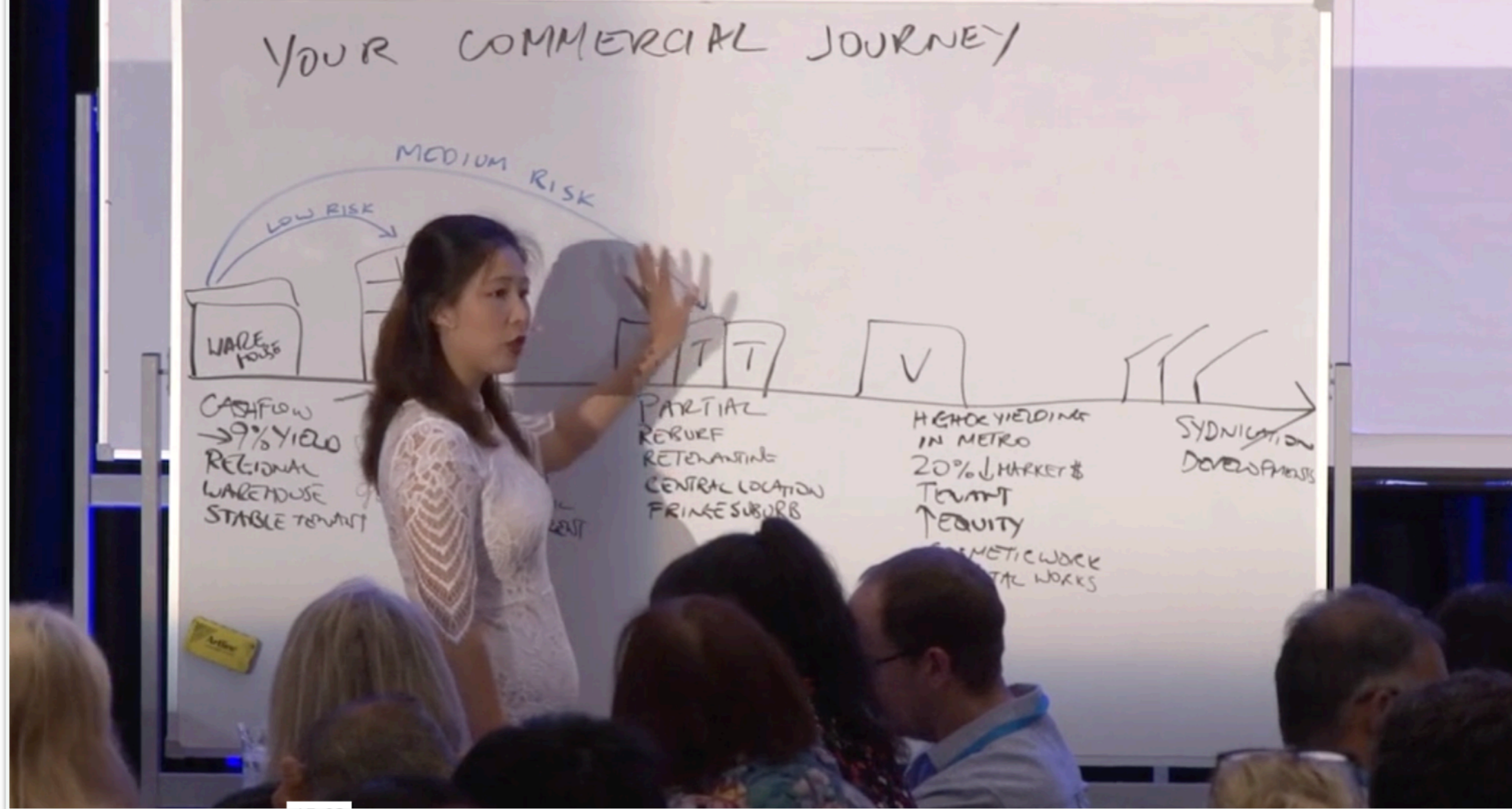
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- <https://podcasts.apple.com/ph/podcast/commercial-property-roadshow-with-helen-tarrant/id1484804524?>

# YOUTUBE ROAD-SHOW **SUBSCRIBE**

The screenshot shows the YouTube channel page for 'Commercial Property Roadshow With Helen Tarrant'. At the top, there is a banner with the channel name and five video thumbnails. Below the banner is the channel's profile picture, name, and subscriber count (186 subscribers). To the right of the name are 'SUBSCRIBED' and 'notification bell' buttons, both highlighted with green arrows. Below the profile information is a navigation menu with 'HOME', 'VIDEOS', 'PLAYLISTS', 'CHANNELS', 'DISCUSSION', and 'ABOUT'. Underneath the menu is an 'Uploads' section with a 'PLAY ALL' button. Five video thumbnails are displayed in a row, each with a title, duration, and view count. The first video is 'How To Create \$72,000 per year in Passive Income &...' (11:08, 86 views). The second is 'COMMERCIAL PROPERTY INSPECTION Kuranda Villag...' (12:58, 65 views). The third is 'COMMERCIAL PROPERTY ROADSHOW WITH HELEN...' (3:08, 161 views). The fourth is 'COMMERCIAL PROPERTY ROADSHOW WITH HELEN...' (2:25, 219 views). The fifth is 'FINDING YOUR TOP 3 COMMERCIAL PROPERTY...' (11:53, 176 views).

Keep updated with Helen's Tips and Strategies on her YouTube channel... **Commercial Property Roadshow with Helen Tarrant** - <https://www.youtube.com/channel/UCnw-fdCKbEScizdoTcGyDJw>



# COMMERCIAL PROPERTY CASHFLOW BOOTCAMPS 2020

*Don't miss out- Lock In These Dates!*

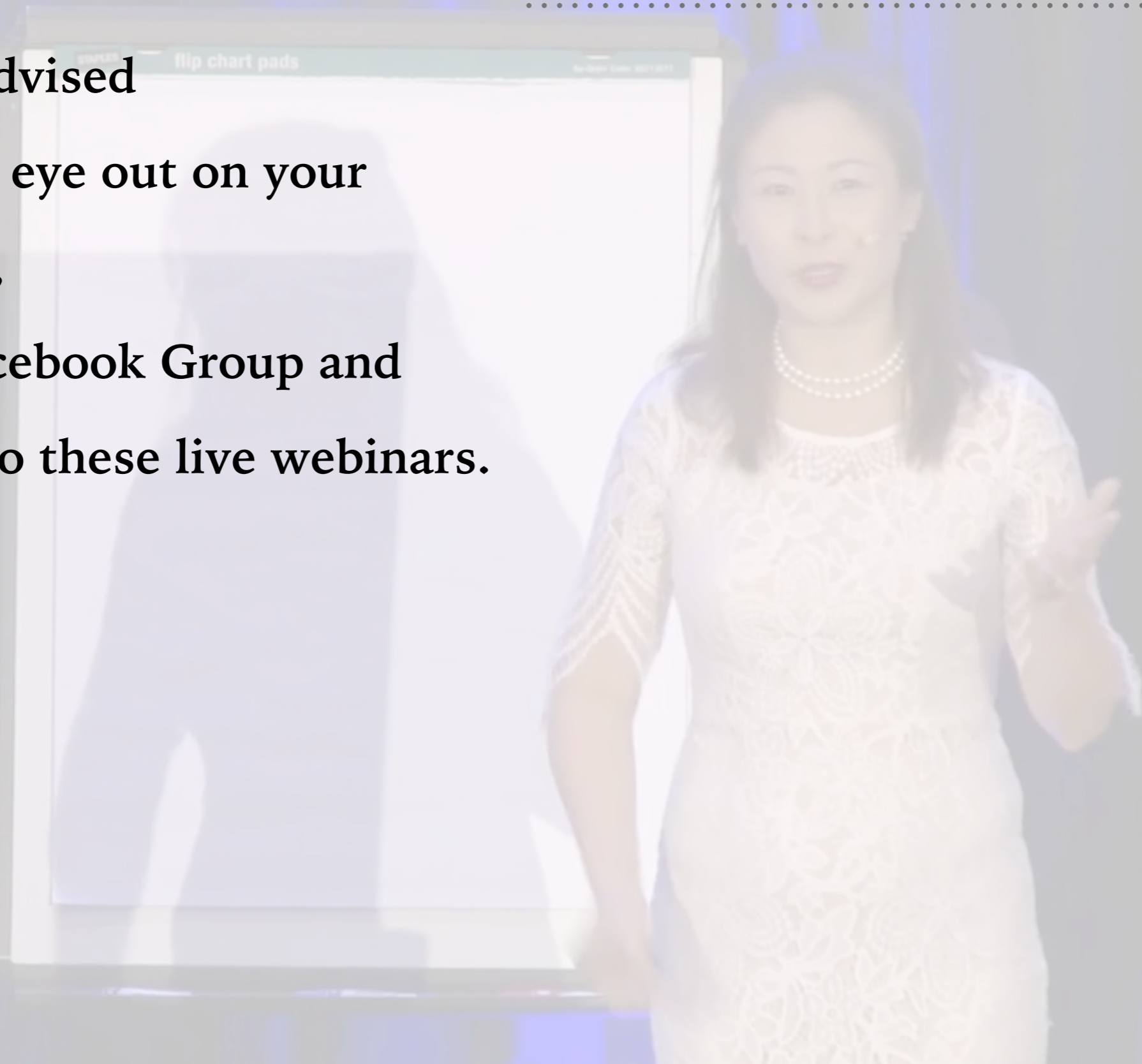
# 2 DAY BOOTCAMP 2020 DATES & MEETUP DATES

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**To Be Advised**

**Keep an eye out on your**

- **emails,**
- **the Facebook Group and**
- **come to these live webinars.**





# HIGH YIELD COMMERCIAL MEET-UP

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*Remember To Lock In These Dates*

# ALL UPDATES

Commercial Cashflow Mentoring Program

Commercial Cashflow Mentoring Program  
Closed group

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OLDER

Helen Tarrant shared a link.  
Admin · Yesterday at 10:00 AM

Time for Brisbane meet up!  
Dont forget to register if your in Brisbane



**HIGH YIELD**  
COMMERCIAL

**MEET UP GROUP**

EVENTBRITE.COM.AU  
HIGH YIELD Commercial Property Meet Up Group - Brisbane