SERENITY GARDENS

Buyer's Guide

KANDEAL PROJECTS

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EXECUTIVE SUMMARY

PROJECT NAME

Serenity Gardens

PROJECT LOCATION

1-3 Ashton Street, Rockdale NSW 2216

PROJECT DESCRIPTION

Serenity Gardens is not just a development; it's a modern architectural marvel that redefines the concept of urban living for investors and owner-occupiers alike. This unique project, nestled in a serene environment, offers a refreshing twist on contemporary architecture, blending open spaces with geometric precision.

Serenity Gardens represents an exceptional opportunity for property investment, offering a rare combination of modern design, spacious living, and a connection with nature. The project is tailored to meet the demands of discerning investors and owner-occupiers who seek quality, style, and comfort in their real estate choices.

KEY FEATURES:

- Spacious interiors, 2.7m high ceilings, wide floorboards
- Open-plan living and dining areas flow easily into outdoor spaces
- Gourmet kitchen with Italian SMEG appliances, stone bench-tops with island bench
- Ducted and individually zoned reverse cycle SAMSUNG inverter air-conditioning
- Colour video intercom and blinds throughout
- Level lift access to secure lobby & basement parking area

HERE, HOME ISN'T WHERE YOU LIVE *IT'S WHERE YOU ESCAPE*

THE INVESTMENT

- 10% Deposit | Nothing else to pay until settlement. Lock in today's price with no mortgage repayment until 2028
- High capital growth potential, strong rental yield, low vacancy rate (currently 1.1%), and excellent tax depreciation benefits.
- Superior build quality and finishes, featuring efficient, spacious, and thoughtfully designed low-maintenance unit layouts.
- Ideally located just 5 minutes walk to Woolworth Wolli Creek , a 10-minute drive to Brighton-Le-Sands Beach, and only 10 minutes walk to Wolli Creek Train Station with direct connections to the Sydney Airport and CBD
- Conveniently located near a range of local schools including Arncliffe Public School and St Dominic Savio School healthcare facilities such as St George Hospital and Arncliffe Family Medical Centre, and recreational destinations and several local parks including, within walking

THE INVESTMENT

Unit Type	Internal	External	Price Range
1 BRM	50 - 63	11 - 25	$720,000 - $780,000
2 BRMs	72 - 85	14 - 90	$899,000 - $1,130,000
3 BRMs	93	21 - 28	1,250,000 - $1,290,000

Pricing is subject to change without notice. The rental estimates above are based on the current rental market of similar dwellings and may be subject to change pending supply and demand at settlement.

OUTGOINGS

Unit Type	Strata Rates	Council Rates	Water Rates
1 BRM	$800 - $900 / Qtr.	$450 / Qtr.	200 / Qtr.
2 BRMs	$900 - $1100 / Qtr.	$450 / Qtr.	200 / Qtr.
3 BRMs	$1100 - $1300 / Qtr.	$450 / Qtr.	200 / Qtr.

Owners Corporation structure:
The Owners Corporation entity will be voted in by owners and will be responsible for all matters associated with the development and the associated common services plant. The costs above are estimates only and final costs will be provided on settlement.

IMPORTANT DATES

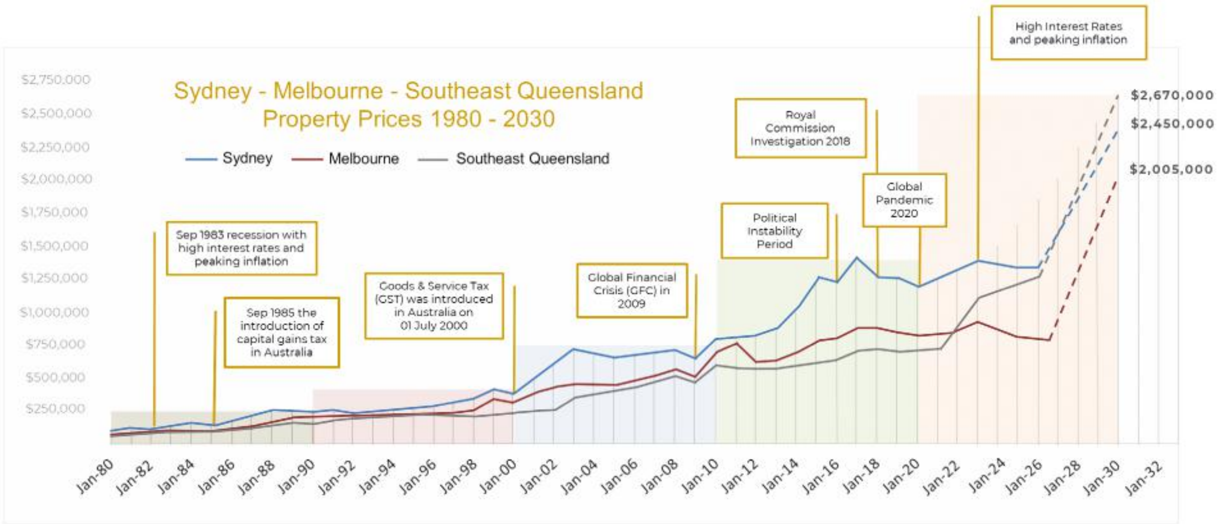
Project	Stage	Construction Start	Completion
Mixed Use Residential	completed	-	2025

Understanding THE PROPETY *market*

The Australian property market has experienced periodic downturns over the years, as is typical in any property market. As illustrated in the graph below, major economic or policy events have often triggered temporary declines in property prices. Examples include the introduction of Capital Gains Tax in 1983, the introduction of GST in 2000, the Global Financial Crisis in 2009, and the global pandemic in 2020.During each of these periods, property prices experienced a short-term dip. However, once the challenges passed and market confidence returned, property prices recovered strongly. In many cases, they not only rebounded but went on to increase dramatically over the following years, continuing the long-term upward trend in the Australian property market.

According to a recent study, Sydney may lose its position as the most expensive city in Australia by the end of the decade. The Gold Coast is predicted to take this unenviable title, with average house prices expected to reach approximately $2.67 million.

Despite the periodic downturns the Australian property market has experienced over the years, property values have historically doubled on average every 10 years. The current median house price is approximately $1.45 million. However, some analysts question whether prices can continue doubling at the same pace, as this would push the median price to more than $2.6 million. Based on the same study, The Gold Coast Median House price is predicted to reach approximately $2.67 million, while Sydney median house prices is forecast to reach around $2.45 million, and Melbourne is expected to recover strongly and reach an average house price of about $2 million by 2030.



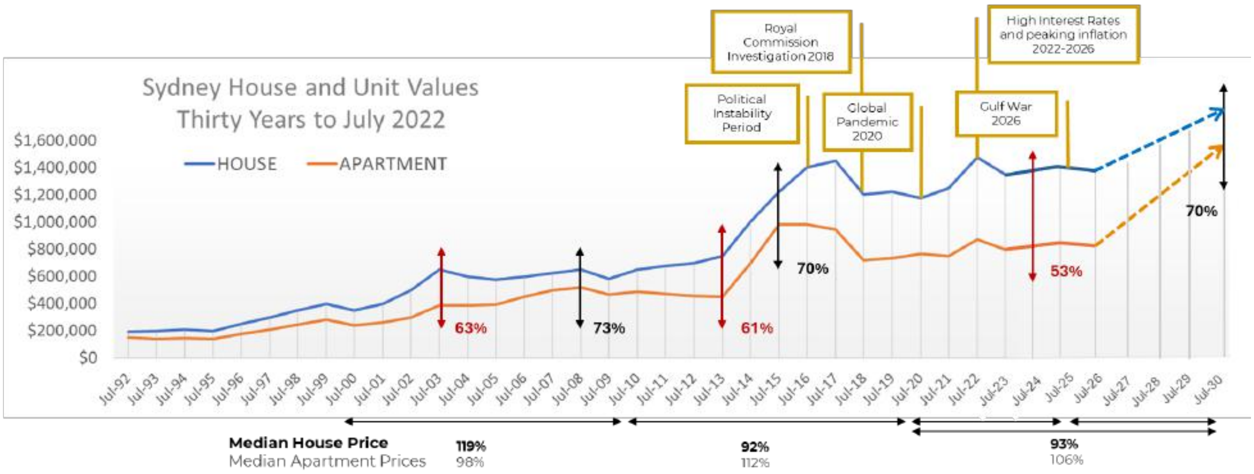
These projections suggest that once the current period of inflation and high interest rates eases, property prices may continue their long-term growth trend, potentially doubling again by the end of the decade.

Based on projected demand, Sydney requires approximately 30,000 new dwellings each year to keep pace with population growth. However, current construction levels are only around 11,700 dwellings annually. This significant shortfall is expected to push vacancy rates down from 2% to 1.2%, and with demand continuing to outstrip supply, property prices are forecast to increase by 20–25% over the next three to five years.

TOTAL NUMBER OF DWELINGS REQUIRED / YEAR	30, 000
TOTAL NUMBER OF DWELINGS DELIVERD / YEAR	11, 700
CURRENT VACANCY RATE IN SYDNEY PROJECTED VACANCY RATE ON SHORTFALL	2% 1.2%
PROJECTED CAPITAL GROWTH 2025 - 2030	25%

THE OUTLOOK *LOOKS* STRONG

Understanding THE PROPERTY *pricing*



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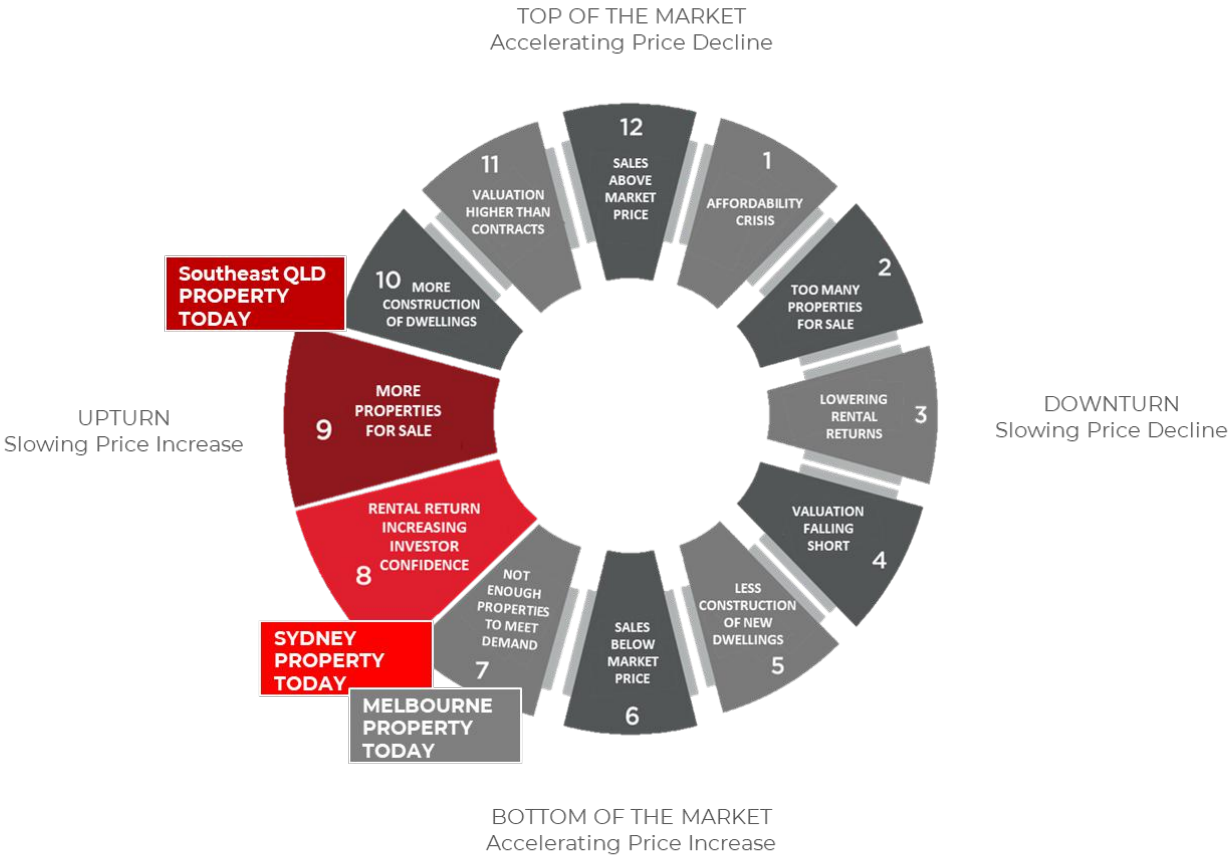
DEVELOPERS CAN'T **DEVELOP NEW APARTMENTS** AT THE CURRENT **MARKET PRICE**

MINIMUM LAND COST
per unit
$100,000
Subject to suburb land prices

CURRENT CONSTRUCTION COST
$550,000
Including GST and taxes

MINIMUM CONSTRUCTION COST
per unit
$650,000
based on 2 bedrooms unit

MINIMUM SELLING PRICE
$900,000
based on 2 bedrooms unit



Apartment Prices SET TO REBOUND *as Market Turns*

According to recent studies, apartment prices are expected to increase over the next five years as the market adjusts and the price gap between apartments and detached houses narrows back toward the long-term average of 30%.This anticipated correction is similar to the market cycle experienced in 2014, when apartment prices increased by approximately 30% to realign with the historical pricing relationship relative to detached dwellings. As a result, purchasing off-the-plan today may present a strong opportunity to enter the apartment market at current prices, while benefiting from potential market growth during the construction period. Buyers may also be well positioned to settle at a time when interest rates have stabilized and housing demand has strengthened, potentially allowing for capital growth before completion.

Think, ABOVE & BEYOND *the everyday investment*

Today's savvy investors are increasingly purchasing property with their future lifestyle in mind. Rather than viewing an apartment purely as an investment, many buyers are selecting locations, layouts, and living spaces that they would be proud to call home when they eventually retire. This forward-thinking strategy allows investors to benefit from long-term capital growth and rental income while securing a property in a desirable location today. When the time comes, instead of facing the uncertainty of future market prices, owners can simply transition from investor to resident—moving into a home they have already chosen for its comfort, space, and lifestyle appeal.

The Smart Investment

Buying off the plan allows purchasers to lock in today's property prices while delaying mortgage repayments until settlement. This structure can provide a strategic advantage, as buyers may benefit from capital growth throughout the construction period without immediately servicing a full mortgage. As a result, investors have the potential to maximize returns while minimizing upfront financial pressure.

Pay off the Property Before Retirement

Sydney's consistently low vacancy rates have driven rental growth of approximately 6.3% to 7.5% per annum over the past five years. This trend makes off-plan properties an attractive investment option, offering both long-term capital appreciation and high rental yield once the property is settled.

Retirement Planning Benefits

Many buyers consider off-plan purchases as part of their retirement strategy. By locking in a property now, they avoid paying significantly higher prices in the future. Over the years and as the property can serve as a profitable rental investment, retirement is a matter of just moving in saving you paying a much higher price should you wait until retirement

Huge Capital Gain Saving

When buying with retirement in mind, you live in your main home during your working years. Own an investment property at the same time. When you retire: Sell the main home with no capital gains tax. Move into the investment property → it becomes your new home. While investing the sale proceeds from your main home to boosts retirement income. This will avoid you buying a downsized apartment at inflated retirement-market prices and avoid selling the investment property while it still attracts Capital Gains Tax.

LOCATION MAP


NITY GARDENS


monochrome home

FLOOR PLATES

LEVEL

1 BED

1 BED + ST

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and/ or information is not intended as legal, financial or real estate advice and must not be relied on as su
circumstances prior to making any legal, financial or real estate decisions. Changes may be made during the

GROUND

UDY 2 BED 3 BED

eriors and exteriors are intended as a guide only and are not a warranty, offer or contract. Any such material
ch. You should make your own enquiries and obtain independent professional advice tailored to your specific
e development and dimensions, specifications and fitting may be changed without any prior notice.

FLOOR PLATES

LEV

1 BED

1 BED + ST

VEL 1

UDY 2 BED 3 BED

FLOOR PLATES

LEV

1 BED

1 BED + ST

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VEL 2

UDY 2 BED 3 BED

FLOOR PLATES

LEV

1 BED
1 BED + ST

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VEL 3

UDY

2 BED

3 BED

FLOOR PLATES

LEV

1 BED

1 BED + ST

VEL 4

TUDY 2 BED 3 BED

FLOOR PLATES

LEV

1 BED

1 BED + ST

VEL 5

TUDY 2 BED 3 BED

FLOOR PLATES

LEV

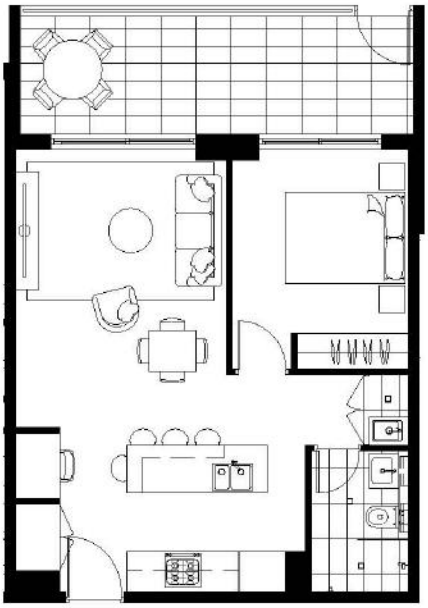
1 BED

1 BED + ST

VEL 6

TUDY 2 BED 3 BED

FLOOR PLANS



Type 5

1 ASHTON STREET, ROCKDALE

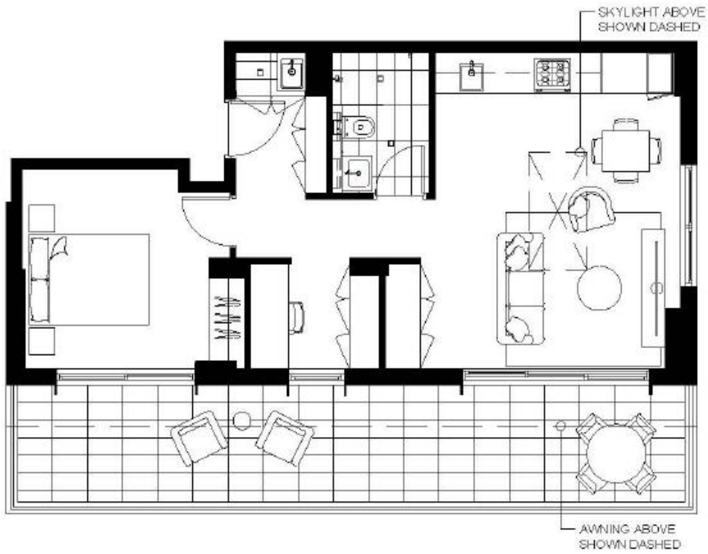
B G.4

1 BED 1 BATH 1 CAR

Internal Area:	50sqm
External Area:	13sqm
Total Area:	63sqm

LEVEL GROUND

FLOOR PLANS



Type 23

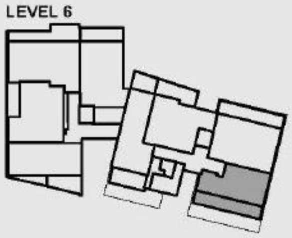
1 ASHTON STREET, ROCKDALE

B 6.4

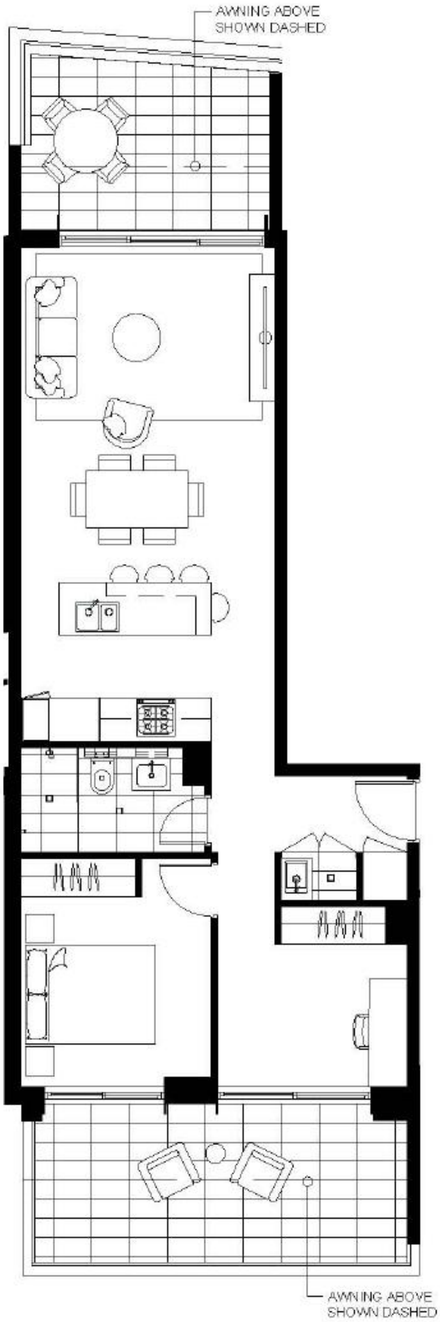
1 BED+S 1 BATH 1 CAR

Internal Area:	52sqm
External Area:	24sqm
Total Area:	76sqm

LEVEL 6



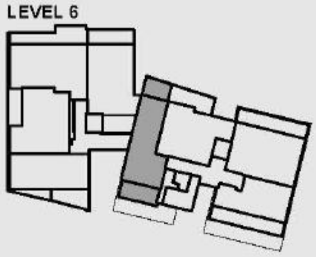
FLOOR PLANS



Type 22

1 ASHTON STREET, ROCKDALE

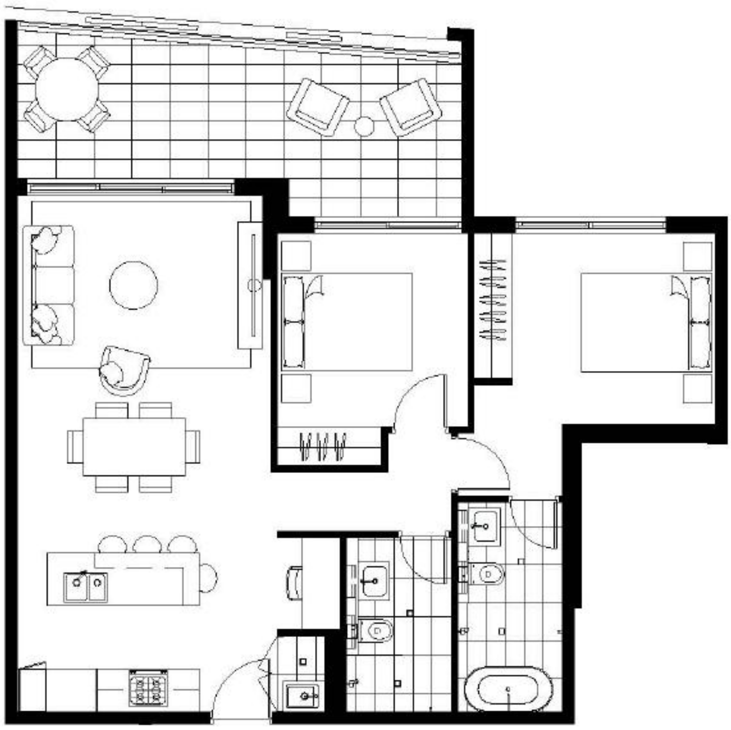
B 6.1



1 BED+S 1 BATH 1 CAR

Internal Area:	63sqm
External Area:	26sqm
Total Area:	89sqm

FLOOR PLANS



Type 13

1 ASHTON STREET, ROCKDALE

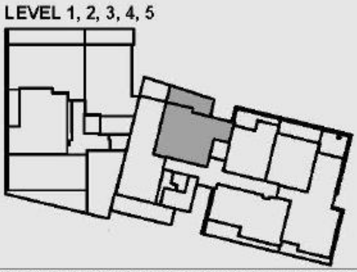
B 1.6, B 2.6, B 3.6, B 4.4, B 5.4

2 BED **2 BATH** **1 CAR**

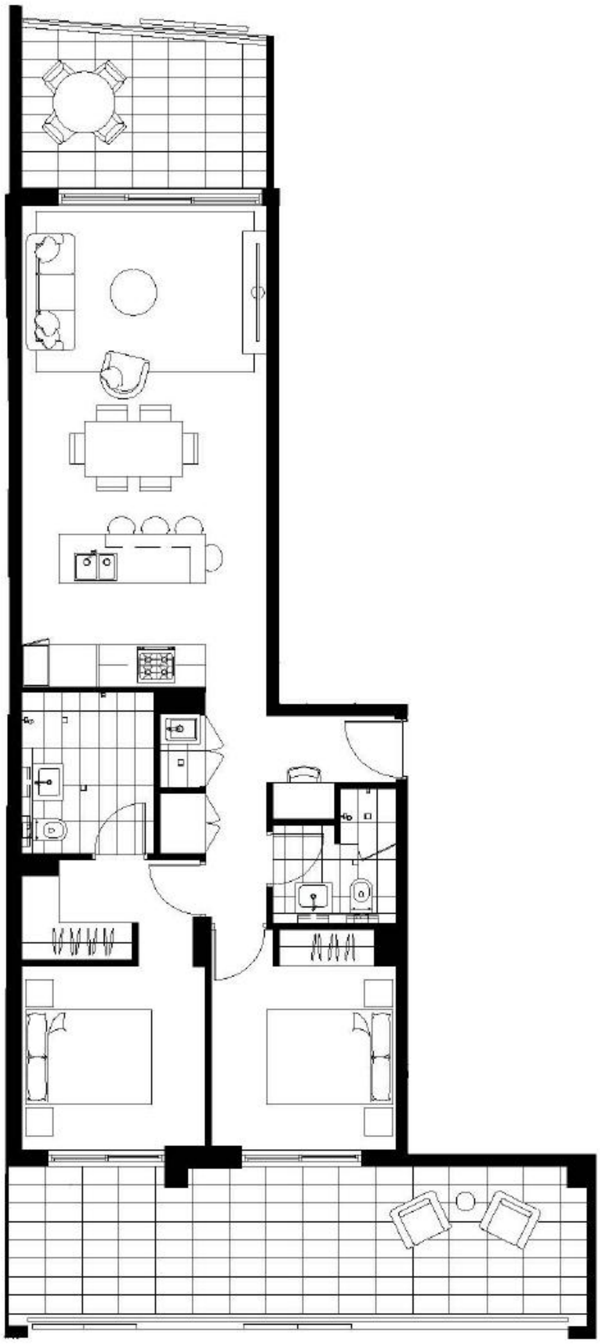
Internal Area:	73sqm
External Area:	16sqm
Total Area:	89sqm

0 1 2 5

LEVEL 1, 2, 3, 4, 5



FLOOR PLANS



Type 12

1 ASHTON STREET, ROCKDALE

B 1.1, B 2.1, B 3.1, B 4.1, B 5.1

2 BED   2 BATH   1 CAR

LEVEL 1, 2, 3, 4, 5

Internal Area:	75sqm
External Area:	34sqm
Total Area:	109sqm

0 1 2 5

FLOOR PLANS

Type 19

1 ASHTON STREET, ROCKDALE

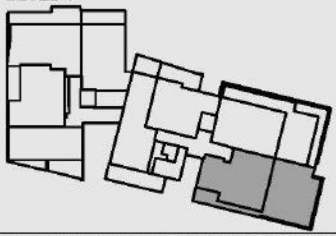
B 4.2

2 BED **2 BATH** **1 CAR**

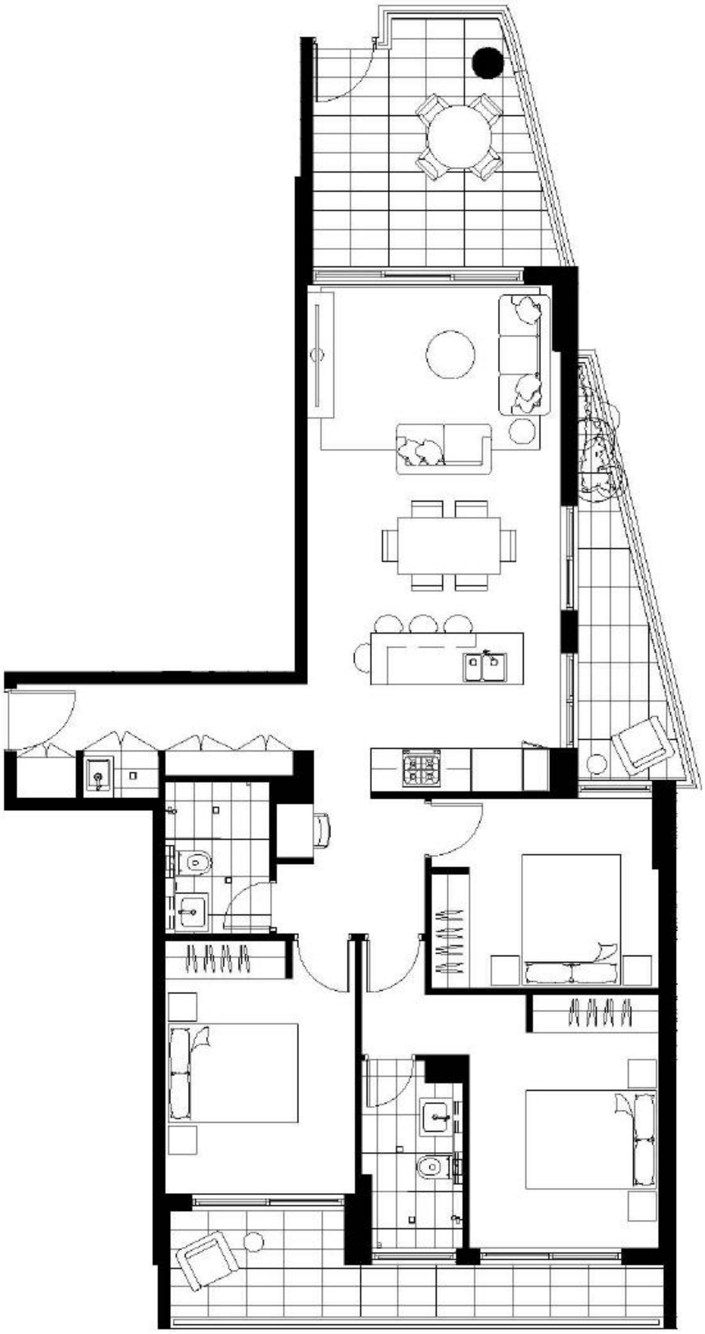
Internal Area:	85sqm
External Area:	88sqm
Total Area:	173sqm

0 1 2 5

LEVEL 4



FLOOR PLANS



Type 6

1 ASHTON STREET, ROCKDALE

B G.3

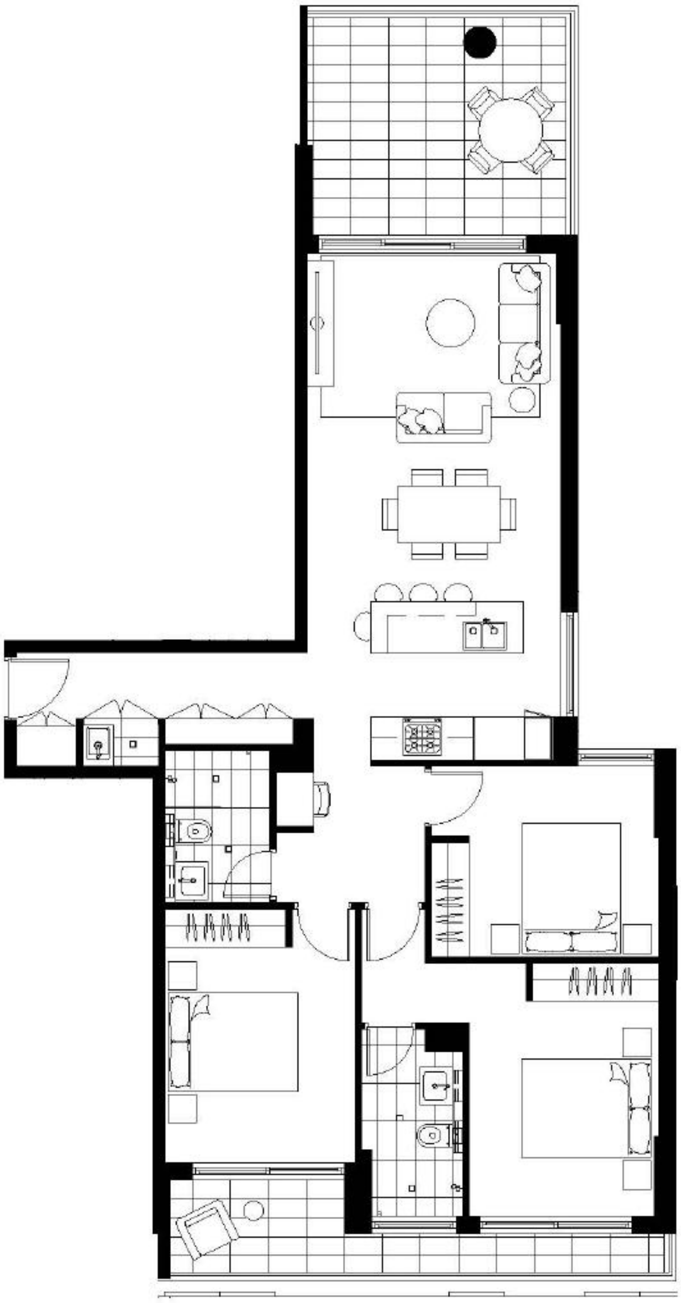
3 BED   2 BATH   2 CAR

Internal Area:	91sqm
External Area:	26sqm
Total Area:	117sqm

0 1 2 5

LEVEL GROUND

FLOOR PLANS



Type 16

1 ASHTON STREET, ROCKDALE

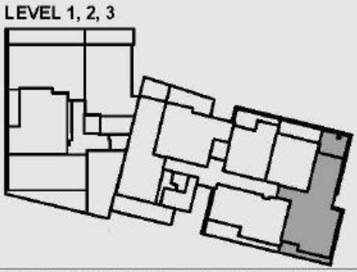
B 1.3, B 2.3, B 3.3

3 BED 2 BATH 2 CAR

Internal Area:	91sqm
External Area:	23sqm
Total Area:	114sqm

0 1 2 5

LEVEL 1, 2, 3



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Marigold Project — Schedule OF Finishes

648-652 Princess Highway & 1-5 Ashton Street Rockdale

FINISHES & COLOUR SCHEDULE

Floor tile	CT 5	Bettertiles, BGW8602, 600X300
Stone wall cladding	ST 2	SNB Stone, Infinity Pietra Grey
Veneered panels	VEN 3	Polytec, Char Oak Ravine
Bench	ST 2	SNB Stone, Infinity Pietra Grey
Walls	PNT 1	Dulux Colour Specifier, Wash & Wear Low Sheen Vivid White SW1G1
Paint	PNT 4	Dulux Colour Specifier, semi gloss Vivid White SW1G1
Ceiling	PNT 7	Dulux Flat White

TYPICAL FLOOR RESIDENTIAL LOBBY FINISHES

FINISH	**CODE**	**COLOUR MANUFACTURER**
Carpet	CPT 2	Godfrey Hirst Adaptable, Ecru
Walls generally	PNT 8	Dulux Colour Specifier, Dieskau SN4H1, Wash & Wear Low Sheen
Doors to apartments	PNT 9	Dulux, Malay Grey, SN4116, Semi Gloss,
Stone wall cladding	ST2 SNB	Stone, Infinity Pietra Grey

SUPPLIERS

SNB stone contact Rohit on Tel:9793 2001

*All items are subject to change and items may be substituted with an item of equivalent.

SCHEDULE OF FINISHES

STANDARD APARTMENTS, ONE BEDDER 2 BEDDER & 3 BEDDERS

FINISH	CODE	COLOUR MANUFACTURER
GENERALLY		
Timber flooring	TIMB 1	Hybrid Timber Flooring
Walls & ceiling generally	PNT 1	Dulux Colour Specifier, Wash & Wear Low Sheen Vivid White SW1G1
Doors	PNT 2	Dulux, Colour Specifier, semi gloss, Vivid White S W1G1
Carpet to bedrooms	CPT 2	Godfrey Hirst, Saddlebrook colo 780 Graphite
KITCHEN		
Benchtop	ST1	Avant Stone, Porcelain Statuario Oro
Polyurethane to cupboards	PNT4	Dulux, 2 pack polyurethane, Vivid White SW1G1, satin finish
Veneer cupboards	VEN 1	Polytec, Tessuto Milan, Ravine Finish
BATHROOM , ENSUITE		
Wall tiles	CT 2	Bettertiles, BAH1005, white matt, 600X300
Floor tiles	CT 3	Bettertiles, BMV1103, 150X150 cut to size
Feature wall	CT4	Bettertiles, BSA6500M mosaics
Stone hob	ST1	Avant Stone, Porcelain Statuario Oro
Shaving cabinet & vanity	VEN 2	Veneer to suit vanity drawer, walnut colour
LAUNDRY CUPBOARDS		
Floor & wall tiles	CT3	Bettertiles, BMV1103, 150X150 cut to size
Cupboard doors	PNT 4	Dulux, 2 pack polyurethane , Vivid White SW1G1, satin finish
Stone bench top	ST 4	Caesar Stone, Pure White
LINEN CUPBOARDS		
Doors	PNT	4 Dulux, 2 pack polyurethane, Vivid White SW1G1, satin finish
Interior	L1	White melamine
WARDROBES		
Glass doors	GL1	Star fire white glass sliding doors with white Powderkote satin finish trims
Wardrobe interior	L1	White melamine
WALK IN ROBES		
Carcass	VEN	1 Polytec, Tessuto Milan, Ravine Finish
BALCONIES		
Flooring to balconies	CT 1	Bettertiles, BAH110R, 600X300

SUPPLIERS
Bettertiles contact Rosemary Tel: 9361 4388
Avant stone Tel: 9817-003

*All items are subject to change and items may be substituted with an item of equivalent.

APPLIANCES /FITTINGS & FIXTURES SCHDULE

Standard Apartment KITCHEN (1 bedder 2 bedder & 3 bedder)

Cooktop	Smeg,60cm gas cooktop	CIR66XS3
Rangehood	Smegundermont rangehood	PUM610X-C
Oven	Smeg, 60cm thermoseal oven	SFA6500TVX
Microwave	Smeg, 34 litre microwave,	LSA34MX-C with trim kit
Dishwasher	Smeg, 60cm fully integrated dishwasher	DWAF162142
Sink (1 bedder)	Abey 390mm single bowl,	CUA340
Sink (2 & 3 bedder)	Abey 5801/2 bowl,	CUA180D
Sink Mixer	City Life Inox Sink Mixer stainless steel ,	Black

BATHROOM & ENSUITES to all apartment types

Toilet	Caroma, Luna Clean flush Invisi 11, 844910W
Cistern/buttons	Caroma, Invisi 11 Round D/Flush plate, 237011MD
Vanity Forme,	Madrid 600mm, walnut textured, VMD600WMPOR
Basin Mixer	Phoenix Teel Basin Mixer, 118770010, black
Shower mixer	Phoenix Vivid slimline shower mixer, VS780, black
Shower rail	Phoenix NX Iko hand shower on rail, 608681010, black
Toilet roll holder	Phoenix, Radii toilet roll holder, RS892MB, black
Shower Soap shelf	Phoenix Radii Metal Shower Shelf RA886MB, black
Towel rail	Phoenix Radii 600mm single towel rail RS804MB, black
Bath Caroma	Luna 1400mm back to wall freestanding, LU4WFW
Bath spout/mixer	Phoenix, Teel 200mm wall bath mixer, 118781010, Black
Floor waste	smart waste 120mmX120mm

LAUNDRY

Laundry tub	Clark square 25 litre flushline laundry tub, CL200031
Sink mixer	Clark Round Pin Gooseneck Sink Mixer,CL100006B4A, black
Laundry mixer	Washing machine taps Clark washing machine set CL10037-C
Dryer	Fisher & Paykel, 5kg, dryer, not vented

DOOR & JOINERY FURNITURE

DOOR HANDLES

Door handles generally throughout Lo & Co Kintore black lever, with privacy snibs.

JOINERY DOOR FURNITURE

Kitchen, pantry doors, - Lo & Co Aver pull black

LIGHTING

Floor lights to lobby, Replica Lights, Replica Big Black Floor Lamp Axis 71, S71
By Stephane Le Brun
Pendant Lights, Replica Jason Miller Modo Chandelier 10 bulb
For Roll and Hill

*All items are subject to change and items may be substituted with an item of equivalent.

INVESTMENT RISKS

There are a myriad of influences that affect the value of capital growth and rental yields in property investments. There is no guarantee that targeted returns will be met. A prudent investor would consider the following non-exhaustive list of factors that could affect the financial performance of the investment property. The non-exhaustive list of factors that may affect the value of the investment property includes:

- Changes in legislation or government policy such as stamp duty, grants, and general taxes, with respect to property may result in the investor incurring unforeseen expenses, which in turn may affect rental returns and capital growth prospects;

- Natural disasters, events causing global unrest such as war or terrorism, other hostilities, civil unrest and other major catastrophic events can adversely affect Australian and International markets and economies;

- New developments in the vicinity providing competition/ alterations in demand- a sharp increase in the number of sites under construction within close proximity of the subject site may have an adverse effect, resulting in an oversupply from comparable properties, which in turn could have a negative impact on the ability of Investors to divest or sell their investment property at an acceptable price;

- Interest rate movement investors should be aware that the performance of any investment property can be affected by the conditions of the economy (or economies) in which it operates. Factors such as interest rates, inflation, inflationary expectations, changes in demand and supply and other economic and political conditions may affect the investment property's capital growth, value and/or rental yield;

- Potential investors should be aware that general economic conditions including inflation and unemployment can impact the value of the investment property and the ability of Investors to divest or sell their investment property at an acceptable price;

- Tenant risk, there is the risk of tenants defaulting on their obligations and costs to be incurred in enforcement proceedings and often costs in releasing the tenancy;

- Insurance Risk where feasible, damage from fire, storm, malicious damage etc. can be covered by insurance. However, the full extent of coverage is subject to the specific terms and conditions of the insurance policy entered into by the body corporate manager on behalf of the investor;

- Vacancy risk, there is no guarantee a tenant will be readily found at settlement or that a tenant will renew their tenancy;
- Timing Risk, market conditions change, if at the time of selling the investment, the market is depressed, and the investor may realise a loss. Professional advice should be sought from your accountant, financial adviser, lawyer or other professional adviser before deciding whether to invest. Kandeal (and its associated entities, employees and representatives) do not provide financial advice.