



Gosford at tipping point for brighter future

Government snubs Coast in State Budget

2025 Central Coast Commercial Property Markets in Review



Court approves Mardi residential development for 182 homes

Page 4

Edgar Adams' Editorial

A disinterested Council and State Government

4-PAGE FEATURE – GEM SWITCHBOARDS

**THE CENTRAL COAST'S MOST TRUSTED
NEWS SOURCE FOR OVER 30 YEARS**



FOR LEASE

**SUITE 5-7
FOUNTAIN CORPORATE
ERINA**

629m2
Contact Agent

This expansive commercial office space will be available for lease February 2025. Ideal for corporate offices, co-working space, health industry or expanding businesses, this property offers unmatched visibility & convenience. Lift access, recent major upgrades to air & lighting. Lease part or all of the space.



FOR LEASE

**SUITE 10
PARK PLAZA
GOSFORD**

441m2
\$120,000 + OG + GST

Elevate your work environment to new heights with this expansive office space boasting 280 degree views of Gosford cityscape and bushland. Just 5 mins to Gosford Station the suite includes 9 private offices, 2 separate entries, large kitchen/breakout area, 6 dedicated parking spaces and access to high speed broadband.



FOR LEASE

**SUITE 4.11
ELEMENT
ERINA**

20m2
\$17,000 + OUTS + GST

Offering views of Erina and loads of light this 20m2 suite is suitable for many uses and has the advantage of balcony access for when you need that fresh air intake. With access to meeting rooms, breakout area with full kitchen, photocopier, coffee station, end of trip amenities, this is a must inspect if you are looking for a small commercial suite.

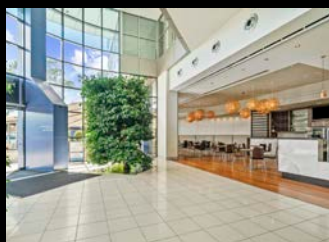


FOR LEASE

**SUITE 8A & 10
FOUNTAIN PLAZA
ERINA**

233m2
\$99,000 + Outgoings + GST

This impressive corporate suite is perfectly positioned overlooking the Fountain Plaza complex & enjoys loads of natural light throughout. Fit out includes stunning reception, boardroom, 2 meeting rooms, large executive office, 3 private offices, kitchenette & large open workspace. Lift access & amenities on floor.



FOR SALE/LEASE

**SUITE 1.02
PLATINUM BUILDING
ERINA**

207m2
\$1,600,000 + GST
\$79,000 + OG + GST

This suite is ready to be transformed for the medical, consultation or retail industries with its main foyer position in the well-known Platinum building, and there is room enough for a mezzanine level if additional space is required. Situated in a prime location surrounded by popular shops this suite has been running as a café/restaurant/ events with fully equipped kitchen.



FOR LEASE

**SUITE 4.12
ELEMENT
ERINA**

16m2
\$16,000 + OUTS + GST

This fabulous suite is ready to move into, with a fit out that can accommodate 2 people comfortably, room for a third person if needed or your occasional visitor. Loads of storage cupboards and bench space. Would suit a satellite office situation.



In this issue

- | | |
|---|---|
| <p>4 Edgar Adams' Editorial
<i>A disinterested Council and State Government</i></p> <p>5 Court approves Mardi residential development for 182 homes</p> <p>6 Government snubs Coast in State Budget</p> <p>7 Gosford at tipping point for a brighter future</p> <p>8 Council puts Employment Lands Strategy on Exhibition</p> <p>8 Council appoints Environment and Planning Director</p> | <p>9 New direction for insurance group</p> <p>9 Little Creek Cheese continues to punch above its weight</p> <p>10 Imperial Centre Gosford on the market</p> <p>10 Private investor nabs Lisarow Plaza</p> <p>15 2025 Central Coast Commercial Property Markets in Review</p> <p>16 FORTIS, the largest industrial precinct in West Gosford completed</p> <p>17 Property News</p> <p>19 Funny Business</p> |
|---|---|

PAGES 11 -14 **GEM SWITCHBOARDS FEATURE**



**DISTRIBUTION
GUARANTEED VIA
AUSTRALIA POST**

Central Coast Business Review

Central Coast Business Review is a Registered Trade Mark of Adams Business Publications Pty Ltd

P.O. Box 3259, Erina, NSW 2250

Phone: (02) 4367 0733 Fax: (02) 4367 0744

Email: info@ccbusinessreview.com.au

Print & Distribution by Bromley Direct ph 0412 439 773

© Adams Business Publications 1994. All rights reserved.

Reproductions in any part prohibited. While every effort has been made to ensure all information in this magazine is accurate, no responsibility will be accepted by the publisher, Adams Business Publications. The producer accepts no responsibility for illustrations or photographs supplied by organisations or individuals and/or typographical errors.

CONTACT

Phone **02 4367 0733** Email info@ccbusinessreview.com.au Web www.ccbusinessreview.com.au

adviceCO.
accounting | tax | wealth

**Discover the difference that the
right advice can make**

What it means to 'be better off' looks very different from one person to the next, but one thing is usually the same – everyone knows what 'better off' looks like in their own life.

- Tax Returns & Tax Planning
- Bookkeeping & Xero Support
- SMSF Setup & Advice
- Financial Advice & Coaching
- Business Coaching
- CFO Services

Contact us to book a complimentary discovery today on 02 4320 0500!

adviceco.com.au | Level 1, 207 Albany St North, Gosford NSW 2250 | 02 4320 0500





A disinterested Council and State Government

THIS MONTH WE report on another significant loss in the Land and Environment Court for Central Coast Council

Stevens Group's Development Application for a residential subdivision on the Old Mardi Farm site that will see 182 homes built that Council refused was approved by the Court.

Again, as in most cases, Council's Ecologist had used every trick in the book to block this development, which actually goes back almost 20 years to the days of the old Wyong Council.

In this particular case the property was originally a cattle farm, and the owners regularly slashed it every year as a bush fire precaution. Spurious claims that the Green-Thighed Frog, Powerful Owl and Sooty Owl plus the various varieties of trees would be affected were rejected by Commissioner Horton.

Meanwhile there are another 42 cases before the Court and in all probability, all will be approved.

The cost in terms of planning staff time and legal costs must be astronomical and it will be interesting to see how Council reports this in due course.

Currently there are 724 outstanding DA's in the system of which 111 are older than 12 months.

The point about all this is that Council, by refusing these developments, are denying first home buyers and others looking to build a new home, a place to live.

Additionally, and just as importantly they are denying people who work in the building industry jobs.

For over 50 years the building industry has been the backbone of the Central Coast economy. Apart from providing homes there is a huge flow-on effect in the economy.

Last month the NSW Treasurer handed down the State Budget highlighting the Government's priorities that do not include the Central Coast.

It proves beyond doubt that this Government's total focus is on Western Sydney.

One could say that they have treated this region with absolute contempt and shows that our local Members are not being listened to or have no sway in convincing the Government of the needs of the region.

Two road projects that have been ignored is the Pacific Highway upgrade through Wyong Town Centre, a \$420 million that received \$8.1 million towards planning.

There are numerous other road projects as well that have been ignored.

In Gosford the redevelopment of the Gosford TAFE, which studies show would be cost neutral after selling the old TAFE building for residential development has been totally sidelined.

Similarly, any suggestion that the Government will support planning for the redevelopment of the Gosford Waterfront is

of no interest to this Government.

With a string of safe Labor Seats on the Coast we can now safely say that complacency has set in with the Minns Government.

In respect to a new TAFE for Gosford Landcom announced plans to develop a new TAFE NSW campus on part of the site of the former Gosford Council Chambers in Gosford in December 2022.

The present TAFE building would make way for affordable housing.

This initiative was part of the former Liberal Government's broader strategy to establish the Central Coast Education and Employment Precinct. The proposed state-of-the-art vertical campus aimed to enhance vocational education opportunities in the region.

Following the announcement, Landcom and TAFE NSW entered into negotiations with the Central Coast Council to purchase the site.

However, the Minns Government, elected in March 2023, never proceeded with the purchase and it is now obvious that the Government has gone cold on the whole project.



Edgar Adams
Editor

We'll handle it from here



**Check
our new
website for
range of
products!**

Avoca Beach
Architectural Hardware & Locksmiths

4382 1286 0412 437 327

177 Avoca Dr, Avoca Beach
info@avocaarchitectural.com.au

www.avocaarchitectural.com.au

- Major supplier of architectural hardware to the residential and commercial market
- Door locks, handles, security and more

- Consultation service available
- Working closely with direct clients, builders, architects and interior designers
- Visit our showroom today!

Court approves Mardi residential development for 182 homes

STEVENS GROUP, IN collaboration with Transnational Pastoral Pty Ltd, has secured development consent for its landmark residential project at the Old Farm Mardi site, following a favourable ruling by the NSW Land and Environment Court.

The decision follows a Class 1 appeal in response to Central Coast Council's earlier refusal of the subdivision development application.

The Court granted consent under section 4.16(3) of the Environmental Planning and Assessment Act 1979, endorsing the proposed staged subdivision.

Situated in the heart of Mardi, the project will transform former farmland into a vibrant new residential community, featuring a carefully masterplanned mix of large-lot housing, open space, and supporting infrastructure. The approved development will be delivered as a community title estate, featuring 182 large residential lots—offering generous, lifestyle-oriented housing in a rural setting.

A defining feature of the project is its significant environmental contribution. More than 167 hectares—approximately 75% of the site—will be permanently conserved under the E2 Environmental Conservation zoning, protecting regionally significant bushland and biodiversity corridors. This outcome reflects the strong environmental values underpinning the project and the commitment of all parties involved.



Aerial image of proposed Old Farm Mardi residential development

"We are pleased with the Court's decision, which recognises the detailed planning and extensive consultation that has gone into this project," said Michael O'Brien, Chief Executive Officer of Stevens Group. "Old Farm Mardi represents a significant opportunity to deliver much-needed housing on the Central Coast, in a location already well connected to major transport and employment hubs."

The approval follows extensive collaboration with key stakeholders, including ecologists, engineers, and planning consultants, to address environmental and servicing issues raised during the original assessment process. The Court's final orders reflect an outcome that aligns with the objectives of the Gosford Local Environmental Plan 2014 and broader regional planning strategies.

AUBREY  BROWN
LAWYERS

**YOUR LEGAL
LIFE PARTNERS**

Big enough to deliver yet small enough to care, our team of **accredited, experienced senior lawyers** are **true experts** in their fields of law. **Professional, practical** and **passionate**, we've been **trusted** by the Central Coast **for generations**.

AUBREYBROWN.COM.AU



Government snubs Coast in State Budget

THE 2024-2025 NSW State Budget while good for NSW and certainly good for Western Sydney, has shown that the Minns Government has no interest in the Central Coast.

While Business NSW Central Coast has welcomed elements of the Budget they say that it largely represents the continuation of existing commitments for the region, with few new initiatives to drive economic or social transformation on the Coast.

Scott Goold, Regional Director of Business NSW Central Coast, said that while statewide investments in health, skills and infrastructure are positive, the Central Coast's allocation is notably light on new funding or major announcements.

"The Central Coast continues to punch above its weight in population and potential, but this Budget does little to unlock the next phase of growth for our region," Mr Goold said.

"We're seeing the continuation of long-promised road upgrades and hospital works, but there is little that signals bold, new thinking to address the region's infrastructure shortfalls, jobs pipeline, or future economic base."

Mr Goold said he was particularly disappointed to see no funding allocated for a new TAFE campus in Gosford—a critical piece of infrastructure to support future workforce needs.

"The absence of any budget allocation for a long-overdue Gosford TAFE campus is a glaring omission," he said. "We urge the



Scott Goold, Regional Director of Business NSW Central Coast

NSW Government to explore public-private partnership models to deliver this essential facility for the region."

Mr Goold acknowledged the Budget's responsible economic management but stressed that more tangible relief is needed for local businesses.

Reinforcing the NSW Business Chamber Central Coast's comments President of the Gosford Erina Business Chamber, Peter Lawley OAM said, "What a disappointing budget from the NSW Government for Gosford and the Central Coast. A total disregard for one of the fastest growing regions in the state.

Effectively the Minns Government has killed off the new TAFE for Gosford without discussing with anyone, and at the same time it walks away from the Waterfront

Revitalisation with a paltry amount for some beautification works.

Other funding announced for roads on the Central Coast have previously been announced in prior year budgets, and they try and bolster the announcement by including already announced Federal funding for Terrigal Drive.

Despite over \$2Billion investment from private developers in Gosford CBD, this state Government neglects much needed basic infrastructure such as Central Coast Hwy flooding at West Gosford and redevelopment of Gosford CBD with the TAFE.

Gosford Erina Business Chamber is disillusioned with this NSW Government and calls for action from our local MPs to take a harder stand on behalf of the community of the Central Coast," he said.

Equally disappointed, President of the Wyong Business Chamber, Matthew Lusted noted that \$8.1 had been allocated for works associated with the Pacific Highway upgrade through Wyong Town Centre – a \$420 million project.

"With works scheduled to commence on this project in 2027 we will certainly be watching next year's Budget for funds," he said.

With the region's population now over 350,000 and continuing to grow the need for critical infrastructure such as road upgrades, new schools, social housing and much more must be addressed.

The Government cannot be allowed off the hook and our local MPs need to be held to account.

CCBR Readers Offer:

Get a same-day, obligation-free quote, and if you switch to CCTS, your first month is **FREE** – just mention this ad!



The Coast's ONLY Full-Service Technology Provider

Expert support, competitive pricing & same-day service - all in one place.



IT Solutions



Phone Systems



NBN & Phone Lines



Mobile Plans



Network Cabling



Security

Delivering Technology Solutions

1800 244 244

www.ccts.com.au

Gosford at tipping point for brighter future

ANTI SOCIAL BEHAVIOR and its effect on businesses in Gosford and East Gosford over many years was on the agenda for Gosford Erina Business Chamber's Safety in our Streets breakfast meeting in mid-June.

With surveys showing that people don't feel very safe in Gosford over 80 business people turned up to discuss the issue and help shape a safer direction for Gosford CBD and surrounds.

Facilitated by Chamber Director Mel Archer and Gosford Hotel General Manager, Scott Miller the meeting heard from a panel of leaders and experts on their insights and strategies on the most pressing issue of Safety in Our Streets.

The Panel comprised:

- Superintendent Darryl Jobson - Commander BWLAC, NSW Police,
 - Prof Michael Bowyer, Executive Dean, University of Newcastle Central Coast Campuses,
 - Kim McLoughry - CEO, Regional Youth Support Services (RYSS),
 - Ashley Roulston - Managing Director, Ninja Asset Protection,
 - Councillor Trent McWaide - Central Coast Council,
 - Liesl Tesch MP - Member for Gosford and
 - Dr Gordon Reid MP - Member for Robertson
- Points that were discussed were:

On the issue of policing, Supt Jobson pointed out that policing is based on intelligence-based reporting whereby people in the community report suspicious activities.

In Gosford CBD the police adopt a highly visible presence throughout.

Public transport is seen as a major issue



Gosford Erina Business Chamber Safety in our Streets panel discussion

for Gosford as bus services to the suburbs late in the evening are non-existent. The under 18 age group are of particular concern. On this point Mr Miller said that it was an issue with his hotel and that they had implemented an effective system whereby troublesome people were banned from all venues in the area.

Clr Trent McWaide agreed that transport was an issue but equally important is lighting throughout the town centre and waterfront.

Leagues Club Park is of serious concern and Gosford around Kibble Park needs to be opened up.

He said that new technologies to address safety issues need to be considered and referred to the use of AI as being part of the solution.

He introduced security expert Ashley Roulston from Ninja Asset Protection who

said that using a combination of smart technology, aesthetically pleasing vandal proof solar generating power poles, that can deliver several functions at once, being; lighting, panic buttons, wireless phone charging, public Wi-Fi, and ultimately peace of mind for the ratepayer would be much more effective in creating a safe environment.

Member for Gosford Liesl Tesch said that with the many new buildings now under construction in Gosford and nearing completion Gosford is at the tipping point.

"The Government introduced and funded the Safer Cities - Her Way programme aimed at developing pilot initiatives designed with women, girls and gender diverse people to help improve perceptions of safety. Central Coast Council had received a grant of one million dollars

CONTINUED ON PAGE 8



Business TECHNOLOGY

Family-owned and servicing the Central Coast.

Ask us about fixed rate billing, the smart way to reduce your business costs.



KONICA MINOLTA



brother
at your side



RingCentral



Yalink



CDA



Yalink

**Call from your Desk Phone
Computer or Mobile Phone
Your Choice**



7 Naples Place, Wyong NSW 2259



(02) 4355-0853

Council appoints Environment and Planning Director

CENTRAL COAST COUNCIL has announced the appointment of Luke Nicholls who joined the Executive Team on 16th June.

Mr Nicholls comes to Council with over 25 years of experience in local government and planning, most recently as Director – Planning Partnership Office at the Western Sydney Planning Partnership for the past four years.

He is a highly experienced city planner with qualifications across urban and regional planning, environmental law and public policy.

He has previously held senior executive roles leading planning, development and environmental functions in local government including Port Macquarie-Hastings Council, Bankstown City Council and Blue Mountains City Council. In addition, Luke is experienced as a Principal and CEO of a leading national economics and planning professional services company. Luke has most recently been the Director of the Planning Partnership Office, which is a partnership between NSW government agencies and local councils that plans and



Central Coast Council Environment and Planning Director, Luke Nicholls

delivers growth for the transformation of Western Sydney.

Mr Nicholls comes to the position following the shock resignation of Dr Danielle Toase after four days in the position.

Council puts Employment Lands Strategy on Exhibition

Central Coast Council is calling for community and industry feedback to ensure the right land use and planning is in place to support future jobs and economic growth on the Central Coast. The draft Central Coast Employment Land Strategy is on public exhibition until Wednesday 23 July 2025.

Council Acting Director Environment and Planning, Shannon Turkington said the strategy recommends unlocking at least 60 hectares of additional employment land to meet projected demand through to 2041.

"With our region expected to welcome over 57,000 new residents by 2041, the Employment Land Strategy aims to grow employment on the Coast through protecting, enhancing and expanding the current employment lands," Ms Turkington said. "By planning ahead, Council is ensuring that

residents have access to diverse, local job opportunities close to home and positions the Central Coast as a destination of choice for businesses, innovators and job creators.

Central Coast Employment Land Strategy helps us to protect key industrial areas, improve services and guide smart development so we can attract investment and create more employment opportunities close to home," Mayor Lawrie McKinna said.

"Community input is vital to shaping how and where employment land is developed to support increasing demands and future employment opportunities," he said.

View the draft strategy and provide feedback on the future of jobs and industry on the Central Coast via Council's online engagement platform, Your Voice Our Coast, by Wednesday 23 July.

Gosford at tipping point for brighter future

CONTINUED FROM PAGE 7

towards projects to make the city safer.

Also, the government's Uptown Programme to develop the nighttime economy has seen 31 Gosford businesses participating in the 24-hour economy.

Ms Tesch highlighted her belief that Gosford will become a music city. She said that a local music group, Central Coast Music and Arts Collective has plans to bring music into the city that will include regular concerts at the Stadium.



Are you a Central Coast Hospitality Business?

We specialise in tailored insurance solutions for venues just like yours. Protection is our promise.

CONTACT US

☎ 02 4322 7856

✉ centralcoast@allriskprotection.com.au

📍 Fountain Plaza, Erina NSW 2250

All Risk Protection Pty Ltd ABN 81 002 980 52 AFSL 281689

New direction for insurance group

IN A REORGANISATION of their operating structure the Central Coast NSW and Gold Coast QLD branches of Oracle Group Insurance Brokers have separated and from 14th July 2025 will trade as All Risk Protection (ARP) insurance brokers with Head Office at Erina.

While there will be no change from a customer point of view, with the same team and the same insurers, the new structure is aimed at improving operational efficiencies within the organisation.

The Central Coast branch was originally Affinity Insurance Services based at East Gosford owned by Jacob Ross who acquired the business in 2006. He subsequently merged with Oracle Group which

operated as the NSW office.

All nine staff in the Erina branch will continue with ARP which is moving into larger offices next door at Fountain Plaza to accommodate growth plans and Authorised Representatives who are attached to it.

ARP services over 3,500 clients with insurance cover via over 5,000 policies.

While independently owned, ARP will be a member of the Steadfast Group the largest general insurance broker network and the largest group of insurance underwriting agencies in Australasia.

Mr Ross has also initiated a 3 year programme known as the Emerging Partners Programme, it provides a pathway for the



Jacob Ross, Managing Director, All Risk Protection

qualified brokers to gain the skills they need to run their own portfolio and at the end of the course they become partners in the business providing opportunities to local insurance brokers who may not otherwise get the opportunity.

Little Creek Cheese continues to punch above its weight

Wyong based cheese makers, Little Creek Cheese has walked away with eight awards at the 2025 Australian Dairy Products awards held in Melbourne.

The standout in the competition was little Creek's Haloumi, which won a gold while their Labna, pressed yoghurt product, marinated fetta and club cheddars all received silver.

"We are so proud to represent the Central Coast in cheesemaking and produce results like this every time," said Sue Parsons owner and cheesemaker. "I really would like to thank all the people and local businesses who believe in us and

support us", she said.

Little Creek Cheese has been operating in Wyong for over 14 years and has survived the ups and downs that all businesses have felt during that time.

A wide range of cheeses are available for tasting at their factory located in the Old Wyong Milk Factory.

Little Creek Cheese are serial award winners regularly taking out top prizes for their Club Cheddar, Haloumi and other varieties. Over the years they have received over 200 dairy industry awards including three Champions and two Reserve Champions.



Alex Parsons with Little Creek Cheese products



Oracle Group (NSW) Erina is now All Risk Protection Erina.

- ✓ Same experienced people
- ✓ Same convenient location
- ✓ Same insurers and tailored policies

While the name and logo may look new, everything else remains exactly as you know and trust.

☎ 02 4322 7856

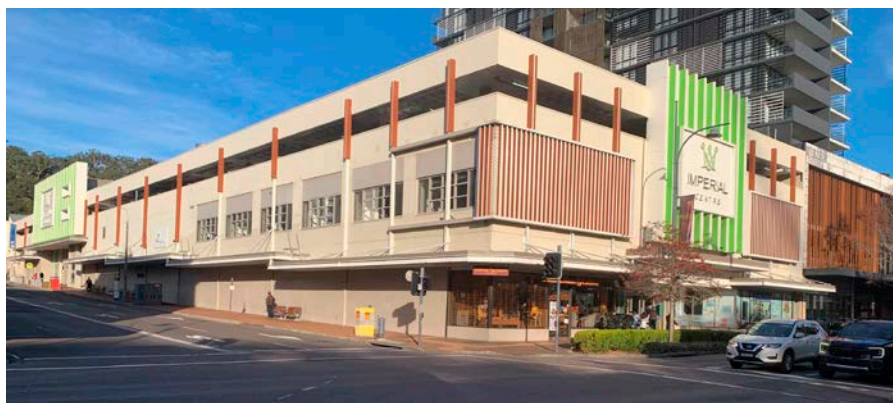
✉ centralcoast@allriskprotection.com.au

📍 Fountain Plaza, Erina NSW 2250



Oracle Group (NSW) Pty Ltd ACN 642 292 711 is now ARP (Central Coast) Pty Ltd ACN 642 292 711 and is a Corporate Authorised Representative (CAR 1311019) of All Risk Protection Pty Ltd ABN 81 002 980 52 | AFSL 281689

Imperial Centre Gosford on the market



Imperial Centre Gosford

JLL RETAIL INVESTMENTS and Colliers Retail Middle Markets have been exclusively appointed to market for sale the Imperial Centre Gosford, a strategic 1.55-hectare landholding in the Gosford CBD.

The Imperial Centre Gosford is underpinned by a leading 6,149sqm Woolworths supermarket currently trading 31% above the Urbis benchmarks.

"The centre provides immediate returns while offering significant long-term development opportunities for incoming purchasers," said Colliers' Head of Retail Middle Markets, James Wilson.

The Imperial Centre Gosford comprises a total GLA of 16,769m² across a substantial 15,468m² CBD landholding, estimated to generate a fully leased net income of \$5.04 million.

Mr Wilson said: "The opportunity to acquire the Imperial Centre Gosford at a considerable discount to replacement cost while securing one of the Central Coast's strongest performing supermarkets represents exceptional value."

"High profile national retailers including Best & Less, The Reject Shop, McDonald's and Priceline will capture the significant retail expenditure growth within the primary sector, which is projected to increase at 4.0% annually to \$801 million by 2046," Wilson said.

"With 80% of income derived from non-discretionary retail and current specialty rents sitting 33% below the Urbis Benchmark, the Imperial Centre provides investors with multiple value creation strategies through active management or by capitalising on the site's substantial long-term development potential," Wilson said.

"This is further supported by the catchment's fast-growing supermarket spend being projected to more than double to \$230 million by 2046, an expenditure number which could support three full-line supermarkets and further underpin the centre's retail dominance."

The Imperial Centre, Gosford, for sale via an Expressions of Interest campaign closing Wednesday, 2nd July 2025.

Private investor nabs Lisarow Plaza

A private investor has paid \$31 million for Lisarow Plaza neighbourhood shopping centre with a passing yield of 6.09%.

the sale being completed in May 2025.

The 5,320sqm centre is anchored by a high performing full-line Coles Supermarket, 16 speciality stores and two ATMs.

Coles occupies 3,697sqm with a rare 20 year lease expiring in 2036 and forecast to pay percentage rent this year.

Per capita supermarket spending at the Lisarow store exceeds the Greater Sydney benchmark by 40% according to agents Colliers.

The sales campaign generated 255 enquiries with 45 groups entering the data room.

The sale was negotiated James Wilson and Ben Wilkinson from Colliers who said, "Lisarow Plaza was highly contested for property by both local and offshore private capital, highlighting the increased investor competition for NSW non-metro shopping centre investments. Buyer appetite has strengthened in Q1 based on forecast interest rate cuts and positive retail spending figures released for non-discretionary retail sub sector".

Perth based real estate funds manager Centuria (formerly Primewest) acquired the property in 2017 for \$29.1 million.

FINALIST
★★★
AAF
COMMERCIAL BROKER GROUP OF THE YEAR
2023

FINALIST
★★★
AAF
COMMERCIAL BROKER GROUP OF THE YEAR
TOP 5 NATIONALLY
2023

We care, to ensure you get the best loan.

AAF
aapfb.com

Your local mortgage & business finance brokers, with access to 60+ lenders

Tony Haworth 0417 087 187
Lisa Holt 0404 885 306
Anthony Ryan 0405 176 182
Brett Robson 0456 727 851

Suite 3.04, Level 3, Platinum Building, 4 Ilya Ave Erina, NSW | ACL 499241

KwikKopy GOSFORD

IN NEED OF A GRAPHIC DESIGNER WHO WILL STEP UP YOUR AD GAME?

Scan the QR code to check out our portfolio!

T: 02 4322 4100

GEM Switchboards looks to the future



GEM Switchboards new manufacturing facility at Dell Road, West Gosford

GEM SWITCHBOARDS, one of Australia's leading manufacturers of industrial switchboards has relocated its operations to a new and larger manufacturing facility in West Gosford setting itself up to evolve from a traditional manufacturer into a modern, systems-driven, high-performance operation.

Specialising in design, manufacture and maintenance of critical electrical infrastructure for over 60 years GEM Switchboards' customers include; data centres, hospitals, renewables, telephone exchanges, utilities and others.

Originally known as Gosford Electrical Manufacturing the business was started in the early 1960's by brothers Stanley and Robert Whitton who were electrical contractors on the Central Coast from the mid 1940s. They moved into manufacturing switchboards in 1960s buying land in Jusfrute Drive, West Gosford and building a factory where the business remained until 2019 when it was relocated to a larger and more modern facility in Koala Close.

In 2025 due to continued growth and future expansion planning the business has once again relocated to Dell Road where they now have a larger facility with the latest in technology to future proof the business for the years to come.

Transformation investing in people, technology and delivering value to clients

As GEM Switchboards moves through its sixth decade in business, the company's owners have taken considered steps to transform the operation from a traditional manufacturer into a modern, systems-driven, high-performance operation by investing in their people, technology, and the way they deliver value to their clients.

One of the most important upgrades has been enhancing back-end systems and operational processes to maximise efficiency and reliability. By refining workflows, improving coordination between teams, and streamlining production and delivery, they have reduced bottlenecks and increased consistency and output. These improvements have strengthened their ability to deliver high-quality switchboards on time and to specification.

Additionally GEM has invested in their people bringing new talent into the business across design, estimating, and production as well as promoting and training people internally to allowing them to take on more ambitious projects while maintaining the attention to detail that sets them apart.

GEM's focus is on building a workplace where professionalism, shared values, and career development are front and centre — and it's having a real impact.

From healthcare to education, data centres to infrastructure, GEM is now delivering switchboard solutions for some of the most critical facilities in the region.

Commenting on how these initiatives has transformed the business, General Manager Mathew Watson said, "clients know they can count on us not just for quality products, but for practical advice, technical expertise, and reliable support every step of the way. These deeper relationships are a key reason we're now partnering on larger, more complex projects — and being invited back again and again."

Mr Watson made the point that despite their growth and expanding footprint across Sydney, the Hunter, and wider NSW, GEM remains proudly Australian owned and based in West Gosford with a team rooted in the Central Coast. "As we've grown into a larger, more process-oriented business, we've made sure to maintain the flexibility and responsiveness that our clients value. This balance between structure and agility allows us to deliver consistent quality and service — without losing the personalised approach that sets us apart," he said.



Australian War Memorial – Canberra

GEM were honoured to be part of the nationally significant upgrade project for the Australian War Memorial in Canberra. The project comprised three projects being for the Southern Entrance, Anzac Hall and Bean Building that saw the installation of 9 Main Switchboards and 60 Distribution Boards.

Introducing a new service – GEM Onsite

AT THE CORE of every modern facility lies its electrical infrastructure, with switchboards serving as the central nervous system. Despite their pivotal role, the importance of these assets is often underestimated—until a problem arises.

Electrical issues can manifest in various ways, including partial or complete power outages, equipment downtime, and catastrophic failures that may lead to fire, property damage, or injury. These incidents disrupt operations and can incur significant financial losses, regulatory penalties, and reputational harm.

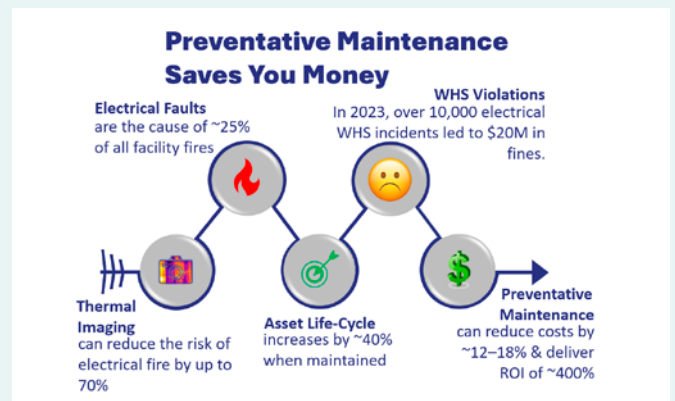
Consider this analogy: you wouldn't purchase a new car—or worse, a used car vital to your business—and then neglect its maintenance. Yet, many facilities install new electrical infrastructure without a maintenance plan and ignore it until something goes wrong. This approach is both risky and costly.

Preventative maintenance is a proven strategy to avoid most electrical failures. Through regular inspections, thermal imaging, and advanced monitoring, potential issues can be identified and rectified before they escalate.

A modest investment in preventative maintenance acts as insurance—protecting your assets, people, and business continuity. Some insurance providers may even offer reduced premiums for facilities that demonstrate proactive electrical maintenance.

While preventative maintenance is crucial, having expert support when issues arise is equally important. Service agreements with qualified electrical specialists ensure rapid response and recovery in emergencies, minimising downtime and disruption.

Recognizing these evolving needs, GEM is extending its value proposition beyond manufacturing into on-site electrical infrastructure maintenance and repairs. The creation of GEM Onsite marks a significant next step, establishing a dedicated service and maintenance division. GEM's General Manager commented, "This initiative is designed to add even more value to our long-standing partnerships as subject matter experts in switchboards, switchgear, compliance, and testing. We believe it reflects the transforming needs of our customer base."



The new division will deliver full lifecycle support for electrical switchboards across New South Wales. With strong in-house capability, GEM will manage everything from manufacturing, installation, and commissioning to routine maintenance, upgrades, and emergency repairs. While GEM Switchboards has previously offered site services and modifications on a limited basis, the formalisation of GEM Onsite will greatly expand the level of service offered. This move allows GEM to offer a truly comprehensive solution, becoming a single point of contact for clients. As the General Manager noted, when a hospital or data centre installs a GEM Switchboard, they will also have the confidence of knowing GEM Onsite technicians are available to keep that equipment running at its best for years to come, reducing their risk profile.

Electrical switchboards and infrastructure demand ongoing attention and care. Proactive maintenance and access to expert support are not just best practices—they are essential strategies for risk management and operational excellence. Investing in your electrical infrastructure today safeguards your business for tomorrow, and with initiatives like GEM Onsite, the pathway to reliable, long-term performance has never been clearer.

Your Electrical Infrastructure Specialists

Reliable. Safe. On Time.

We Take Ownership

Our work. Our clients. Our results.

Energised Maintenance

De-Energised Maintenance

ACB Maintenance

PFC Maintenance

RCD Testing

Emergency Lighting

Let's talk about your site's reliability today!

02 4325 7891 | www.gem.com.au | info@gem.com.au

Manufacturing modernisation

IN MANUFACTURING, BUZZWORDS are everywhere. There's a steady parade of consultants eager to offer the latest solutions or frameworks, and a constant influx of external influences all claiming to know what's best for your business. While outside expertise can be transformative, it can also be distracting—especially since few outsiders will ever understand your business as intimately as your own team.

Staying ahead of the curve is no easy feat, particularly for growing manufacturers. More often than not, businesses end up expanding their capabilities in reaction to demand rather than in anticipation of it. This reactive approach inevitably adds pressure, leaving little time for the kind of forward-thinking improvements that underpin sustainable growth. The real key to successful modernisation—and long-term success—is proactive planning. Systems and processes should be designed to anticipate growth, not just respond to it. While plans will almost always need to adapt as realities shift, the act of planning itself is essential, especially for manufacturers of complex, high-end products where change is inherently challenging.

It's important to recognise that the early stages of modernisation can actually lead to a temporary drop in efficiency. This is normal. When well-planned, this short-term dip is quickly offset by long-term gains in productivity, quality, and capacity. Investments in automation, AI-driven engineering, 3D modelling, and advanced manufacturing techniques all play a crucial role in this transformation. However, technology alone isn't enough. Your team must be part of the journey. Involving employees in both planning and implementation not only secures their buy-in, but also ensures you're leveraging their collective knowledge—often the most valuable asset in any business.

One of the biggest barriers to efficiency is often the plant layout itself. Many manufacturers grow organically, expanding their facilities in an ad hoc fashion. The result is inefficient workflows, wasted movement, and bottlenecks that stifle productivity. Ironically, one of the hidden benefits of rapid growth is that it can force a move to a new



Aerial view looking across GEM Switchboard's manufacturing facility

facility—a rare opportunity for a fresh start. Having gone through this process twice in the last five years, I can attest that while relocating comes with significant capital costs and short-term disruption, the improvements in capacity and efficiency quickly justify the investment. The initial pain is soon forgotten, replaced by the satisfaction of a streamlined, future-ready operation.

For those considering a move or a major upgrade, it pays to visit as many facilities as possible. Listen to a wide range of perspectives—from consultants, suppliers, and, most importantly, your own team. Use these insights to design processes and layouts tailored to your unique needs, rather than simply adopting off-the-shelf solutions.

Modernising a manufacturing business is never a one-size-fits-all journey. It requires a balance of external inspiration and internal expertise, proactive planning, and the courage to make bold changes. Embrace technology, but don't neglect your people. Plan for growth, but remain flexible. Most importantly, seize every opportunity—whether forced or chosen—to reimagine your operations for a more efficient, resilient future.

Your Switchboard Manufacturing Specialists


Reliable. Compliant. Custom.



Main Switchboards



Distribution Boards



Grid Protection Units



GEM SWITCHBOARDS



PFC Units & Harmonic Filters



Motor Control Centres



Power Distribution Units

We Take Ownership
Our work. Our clients. Our results.

Let's design your electrical infrastructure today!

02 4325 7891 | www.gem.com.au | info@gem.com.au

Specialists in electrical switchboard design and manufacturing

IN THE RAPIDLY evolving landscape of electrical infrastructure, few companies have earned the enduring respect and trust commanded by GEM Switchboards. With a proud legacy spanning over sixty years, this locally owned Central Coast business has established itself as a cornerstone in the design and manufacture of high-quality switchboards, serving commercial, industrial, and critical infrastructure sectors across Australia.

GEM Switchboards' product portfolio is as varied as the industries it supports. Their core offerings include:

- **Main Switchboards (MSBs):** Custom-designed and manufactured to suit a broad spectrum of applications, GEM's MSBs cater to everything from small commercial premises to large-scale, fully automated industrial facilities, with capacities reaching up to 6300A. Each switchboard is engineered to meet the unique requirements of the client, ensuring both safety and efficiency.
- **Distribution Boards (DBs) & Tee Off Boxes (TOBs):** Essential for dividing electrical supply into separate circuits, these products are produced in high volumes and are integral to projects of all sizes. Their robust construction and reliability make them a staple in both new builds and upgrades.
- **Motor Control Centres (MCCs) & PLC Control Panels:** Serving both municipal and private sector clients, GEM's MCCs and PLC panels range from straightforward contactor-based systems to advanced, remotely controlled solutions featuring variable speed drives and sophisticated telemetry. These panels are critical in automating processes and enhancing operational control.
- **Grid Protection Units (PVDs):** With the rapid growth of solar installations, GEM's PVDs provide compliant, engineered solutions for integrating renewable energy into the grid. Capable of handling installations from 400A to over 4000A, these units ensure safe and efficient renewable integration, supporting Australia's transition to a greener energy future.
- **Power Factor Correction Units & Active Harmonic Filters:** As the need for power quality management increases, GEM offers both traditional and cutting-edge solutions to manage electrical loads and mitigate harmonics. These products help clients optimise energy use, reduce costs, and comply with stringent power quality regulations.
- **Power Distribution Units (PDUs):** Custom-built for mission-critical environments such as data centres and heavy industry, GEM's PDUs ensure reliable and closely monitored power delivery, supporting the continuous operation of essential services.

In response to growing demand and the evolving needs of the market, GEM Switchboards has recently relocated to a new, state-of-the-art manufacturing facility in West Gosford. This strategic move has significantly expanded the company's production capacity and streamlined its operations, enabling GEM to maintain its reputation for industry-leading quality and reliability. The new facility is equipped with advanced automated processes and cutting-edge machinery. These investments have not only increased efficiency but also allowed GEM to scale its operations with minimal increases in headcount—a crucial advantage in today's competitive employment market. Enhanced flexibility in the new facility means GEM can now offer even more tailored solutions, responding rapidly to the unique challenges and specifications of each client.

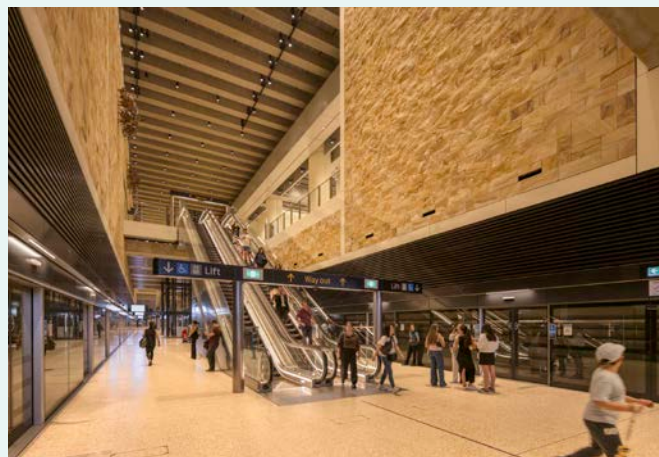


The GEM Switchboards Team

Central to GEM's long-standing success is its unwavering commitment to quality and compliance. The company employs only highly qualified tradespeople and enforces rigorous quality controls at every stage, from initial design through to final production. This meticulous approach ensures that every switchboard not only meets but often exceeds both client expectations and stringent regulatory standards.

GEM's reputation is further strengthened by its collaborative ethos. The company prides itself on its flexibility and its willingness to work closely with clients, fostering strong partnerships and delivering bespoke solutions. In an industry where requirements are constantly shifting, this adaptability is vital.

As Australia's infrastructure continues to modernise and the demand for reliable, compliant electrical solutions grows, GEM Switchboards stands ready to remain at the forefront of the industry. With a rich heritage, a forward-thinking approach, and an unwavering dedication to quality, GEM is powering the nation's most important projects—today and for generations to come.



Barangaroo Metro Station

GEM provided all the switchboards for the key infrastructure of Barangaroo Metro Station which forms a key part of the Sydney Metro Network.

The project comprised 8 Main Switchboards, 50 Distribution Boards and 100 Automatic Transfer and Isolation Panels.

2025 Central Coast Commercial Property Markets in Review



By Ty Blanch Licensee
in Charge at Knight
Frank Central Coast

THE PAST 12 MONTHS have seen dramatic changes in the commercial property markets nationally and on the Central Coast. Despite facing tough business conditions there have been notable sales and leases across the various sub-sectors including industrial, commercial office, retail and large format retail, and investment property.

Fresh Federal Government taxation and superannuation policy modifications have created additional uncertainty and will affect the way people make decisions about commercial property across the nation. It has become clear that 'uncertainty and time' are the main concerns influencing business, business property, development, and thus shaping the opportunities in the markets within the region.

There are some challenges that commercial property markets face at this point. A multitude of negative factors are driving the current trends including the more obvious instability in global economic and finance markets which are being impacted on directly with shifting global trade policies, political aggression and war.

The Australian economy is weak and sluggish with continued declining growth figures; a trend anticipated to continue at least for the immediate future. Interest rate cuts that have started to come through are driving up residential house prices (reintroducing FOMO – 'the fear of missing out'), however will take time to flow on to broader consumer spending and improved business sentiment. This is ultimately what drives demand for business property.

Central Coast Council processes need to be overhauled

The Central Coast has a Council that has only recently come out of administration and is striving to change the way development approvals are assessed. It is essential the processes are overhauled so that the Council can more efficiently deliver approvals which will help in turn to regain the confidence of larger developers and people wanting to build in the area. Yet this will also take time to change. It will also take more time for willing developers to genuinely want to return to the Coast given the many alternative regions where they can

rely on faster turnarounds for approvals. Holding costs and milestones are risks that can be mitigated, and when Central Coast Council can prove shorter lead periods for DAs and construction approvals are the norm, it will help more developers to commence new construction projects here.

Importantly, the costs associated with building commercial properties on the Coast has also been constantly increasing in recent years. Industrial and commercial land prices are now at record highs and concrete and steel prices are further bearing down on development margins. Coupled with the escalating cost of living, business property (both for sale and lease) has become more expensive at a time when consumer confidence and lack of spending has flowed on to adversely affect business profits in many, (but not all) parts of the economy.

New Warner Business Park

The new Warner Business Park at Jilliby effectively created a pool of comparable land sales for valuers and increased the recorded value of industrial land to between \$500 and \$550 per square metre.

Most buyers for this land have been speculative developers with very few owner occupiers purchasing in the estate.

Land has become more difficult to make work in developments because of the magnitude of the upward increase in cost of land over recent years. As developers struggle to deliver products that businesses or investors want to buy in a premium setting, the competition within the estate for industrial units has increased. The same supply issues are applicable for many industrial areas on the Coast from Somersby, West Gosford, Tuggerah and Charmhaven all the way to Morisset.

Widening gap between rental rates and prices

Yields are being grossly affected with the widening gap between rental rates and prices, and rents are unable to keep up with the rate of capital growth which is driven by land and building cost increases – not so much organic demand.

As an example, small units around 100 square metres selling for between \$4000 and \$4500 per square metre, with achievable rental rates for that size of unit at around \$170 to \$180 per square metre, this represents an average return for investors of approximately 4% to 4.5%. Historically industrial investors would expect around 6% plus. This narrows the investor market significantly for new units, leaving the owner occupier businesses for the balance of the demand.

Lower enquiry levels for office space

Net absorption of office space and to a lesser extent industrial space is markedly down

on previous years right across the Central Coast. There are many vacancies with office space that have suffered lower enquiry levels because of the work from home ramifications of Covid work policies.

Investors have trouble with commercial offices that are not secured by long term leases simply because the risks are too high and letting-up periods are extended in the current climate. There are some very good opportunities for investors to buy well in this part of the market on the basis they can secure office tenants and leases with a reasonable timeframe.

Abundant supply of new industrial units

Industrial factories on the Central Coast are not largely affected by the flow-on effects of Covid. Staff are not as likely to be able to work from home, but the abundant supply of new stock in the industrial unit market has meant that there is no real pressure on businesses to move quickly.

Higher rentals produce reasons for many businesses to stay where they are currently renting (possibly at lower rents). This provides lessors with two choices. Either they hold the office or industrial properties vacant in their portfolio for longer whilst they look for a capable lessee or sell.

Small unit sales have been relatively strong, with 'price point' marketing the focus with most developments. We have seen continued demand for smaller industrial units between \$300,000 and \$600,000, and believe that as interest rates continue to fall, it will increase affordability for owner occupiers and increase the net returns for investors thereby stimulating demand further.

Strong interest in retail property from investors

Retail property investment and development has been quite strong throughout the period within many areas including Tuggerah Straight, Erina, Gosford, Charmhaven and Morisset.

Pre-committed large format retail complexes continue to see strong rental rates averaging between \$250 to \$350 per square metre and solid interest from both national and local businesses. Westfield are set to expand the Tuggerah destination with recently State approved plans for a large-scale mixed-use development including large format retail adding to confidence within the sector.

Record low yields for investment property

Investment property sales and record low yields across Australia for certain asset classes have also been evident on the Central Coast. Typically, we have seen average yields between 5% and 6% for good quality

CONTINUED ON PAGE 16

FORTIS, the largest industrial precinct in West Gosford completed



The FORTIS precinct West Gosford

CONSTRUCTION OF FORTIS, the largest industrial precinct in West Gosford comprising 82 units in seven buildings has been completed.

Located at 13 Jusfrute Drive businesses have started moving in.

The development brings the largest collection of industrial and commercial strata units on the Coast and is designed to satisfy the demand for small businesses to move into commercial units.

All of the seven buildings in the development sold off the plan through DiJones Commercial, and only a handful of units now back on the market again.

"Since COVID we have seen an increasing demand for small businesses and Sydney operators not wanting to return to their preCovid operational processes, and are now searching for options to work from the coast but not from home" said Brett Hunter, Partner of DiJones Commercial

"FORTIS has broken new records for number of units in a single development in Gosford, and also for the prices achieved over the 12-month selling period," said Mr Hunter.

"With many units now available for lease, we expect businesses will be moving in over the coming months. Units available from the small 34m² up to 125m² units,"

added Mr Hunter.

The FORTIS development is a partnership between two of the larger family developers on the Central Coast; Stevens Group and Brand Group

Highly supported by self-managed super funds, FORTIS represents a new era of businesses on the Coast who are investing personally in the longevity of their business – bringing commerce and jobs to the Coast.

The FORTIS precinct is a precast concrete panel construction of more than 5,800m² over seven industrial buildings. Construction was completed by BROWN construction.

Accelerating success.

Colliers

DA approved industrial development site with holding income

For Sale



30 Lucca Road & 1 Pavitt Crescent, Wyong

For Sale by Expressions of Interest closing Thursday 17 July 2025 at 4pm (AEST)



Development approval with substantial commencement

colliers.com.au/p-AUS66028476



Multi-tenanted investment included



2 lots - 12.24ha*
total site area



Access to services include power, water, sewer, gas & NBN

Ben Curran
0401 208 088

Trent Robertson
0401 717 795

Mick Hanson
0420 307 216

*Approx.

2025 Central Coast Commercial Property Markets in Review

CONTINUED FROM PAGE 15

buildings with strong established tenants on long leases with industrial, commercial office and retail investments.

Older buildings can still be purchased with good tenants or value add prospects for between 5.5% and 6.5% yields. Over the past 12 months sub 4% and 5% yields have been

achieved for specific properties such as new childcare centres. As interest rates fall the yields are expected to become sharper, and the better buildings and new construction pre-leased properties which have depreciation benefits will increase competition further.

Demand should continue to strengthen over the coming years for employment lands and business property, and we will look back on FY 2024/25 as another interesting and important year for commercial property markets on the Central Coast.

Builder buys West Gosford industrial at auction



A LOCAL CONSTRUCTION company has paid \$2.1 million plus GST at auction for a vacant industrial property at 10 Dignity Crescent, West Gosford.

The property comprises 651sqm building including warehouse spread over four units with office and amenities on a 2,156sqm site.

The property was taken to auction by Karen Aubrey from Knight Frank who

said, "During the campaign, we received significant interest, generating over 70 enquiries. There were 6 registered bidders, with 3 competitive groups actively participating in the bidding process. The strong competition among buyers contributed to the final price exceeding the reserve.

The property had been held by the previous owner for 26 years.

Owner occupier buys Kincumber unit



A local owner occupier has bought Unit 6, 6 Kerta Road, Kincumber.

Price paid was \$785,000 (GST not applicable) for the 182sqm unit.

Anthony Scarcella from Belle Property Commercial negotiated the sale.

Local investor buys Berkeley Vale unit with plans to occupy

A local business owner has purchased Unit 1, 6 Hereford Street, Berkeley Vale paying \$4,050,000 (GST not applicable).

The unit comprises 2,618sqm warehouse with office space and amenities including kitchenette plus 820sqm super-awning and hardstand.

The property is currently leased to Hornsby Ku-ring-gai Community Transport with two years remaining on the lease. The new owner plans to occupy the premises following expiration of the lease.

Wayne Ballard from DiJones Central Coast negotiated the sale.

Local investor buys in Tuggerah Business Park



A local investor has purchased Unit 2, 22 Reliance Drive, Tuggerah Business Park paying \$690,000 (GST not applicable).

The 240sqm unit comprises 190sqm ground floor space with additional well appointed office and showroom areas.

The property returns \$42,000 gross per annum plus GST.

Ty Blanch and Brett Dowling from Knight Frank Central Coast negotiated the sale

Local manufacturer buys Somersby industrial unit

A Central Coast manufacturer has purchased Unit 19, 218 Wisemans Ferry Road, Somersby paying \$930,000 (GST not applicable).

The unit comprises 257sqm ground floor area plus 44sqm mezzanine office and amenities.

The unit as part of a 19 unit complex built in 2011. It last sold in 2012 for \$316,050 (Source: RPData).

The sale was negotiated by Karen Aubrey from Knight Frank Central Coast

Accelerating success.

Colliers

New warehouse / workshop near M1 Motorway

For Lease



Artist's impressions

6 Decora Drive, Jilliby



GLA from 1,458m²* to 2,971m²*



Flexibility to customise & combine areas



Prime corner location



Estimated completion August 2025



Zoned E4 General Industrial

Ben Curran
0401 208 088

Mick Hanson
0420 307 216

colliers.com.au/p-AUS66028583

*Approx.

LEASINGS

Anytime Fitness leases Tuggerah unit



Anytime Fitness has leased Unit 6 of 1,543 sqm at 184-186 Pacific Highway, Tuggerah.

Terms of lease are 10 years with 10-year option at an undisclosed rental. The unit is part of a recently devel-

oped complex comprising 6 units including a number of fast food outlets.

Ty Blanch and Brett Dowling form Knight Frank Central Coast negotiated the lease.

Health business leases at Woy Woy

inLIFE Wellness Pilates Studio has leased a 290sqm space on the 1st floor of 29-37 George Street, Woy Woy.

Terms of lease are 5 years with 5 year option at a rental of \$62,000 including Outgoings and GST.

Karen Aubrey from Knight Frank Central Coast negotiated the lease.

Window and door manufacturer leases West Gosford unit

A window and door manufacturer has leased Unit 10 at 16 Stockyard Place, West Gosford.

The unit comprises 148sqm warehouse area plus 66sqm mezzanine office and showroom area.

Terms of lease are 2 years with no option at a rental of \$36,000 per annum including Outgoings plus GST.

Robert Bose from Knight Frank Central Coast negotiated the lease.



Sales & Leasing
Asset Management
Valuations & Advisory

Your partners
in property

Local experience,
global expertise.

The people you *know*,
from the brand you
can *trust*.

Get in touch with us today.

4353 7700 | knightfrank.com.au
central.coast@au.knightfrank.com

A WOMAN, FRUSTRATED because her husband was late coming home from golf yet again, decided to leave a note that read, "I've had enough. I'm leaving you. Don't try to find me."

She then hid under the bed to watch his reaction.

Soon after, her husband came home. She could hear him in the kitchen before he made his way into the bedroom.

She watched as he walked over to the dresser, picked up the note, and read it.

After a moment, he scribbled something on the note, then picked up the phone and called someone.

"She's finally gone. Yeah, it's about time. I'm on my way. Wear that sexy French nightie. I love you. Can't wait to see you. We'll do all the naughty things you like." He hung up, grabbed his keys, and left.

As she heard the car drive away, she crawled out from under the bed, furious and heartbroken. With trembling hands, she picked up the note to see what he had written.

"I can see your feet. We're out of bread; be back in five minutes."

.....
An old man goes to confession. He tells

the priest that on Friday night, he'd been in the bar when he met a young woman. "Maybe 22," he says. "A gorgeous blonde. I started lustin', Father."

"Yes," says the priest, "Lust is a dangerous sin."

"There's more," says the man. "We went back to her place and made passionate love for hours."

The priest pauses. "And how long has it been since your last confession?"

"I've never come. This is my first."

"How is this your first confession?"

"I'm Jewish."

"Then... why are you telling me all this?"

"Telling you? I'm telling everyone!"

.....
A man comes to Mrs. Smith's door and says, "There's been an accident at the brewery. Your husband fell into a vat of beer and drowned."

Mrs. Smith wails, "Oh, the poor man! He never had a chance!"

The man says, "I don't know about that. He got out three times to go to the bathroom."

.....
A priest is driving along a country road when a trooper pulls him over. He immedi-

ately smells alcohol on the priest's breath and notices an empty wine bottle in the car.

He says: "Have you been drinking?"

"Just water," says the priest.

The cop replies: "Then why do I smell wine?"

The priest looks at the bottle and says: "Good Lord! He's done it again!"

.....
A hobo knocks on the door of the St. George and the Dragon Inn. The landlady answers. "Could you give a poor man something to eat?" asks the hobo.

"No!" yells the woman, slamming the door in his face.

A few minutes later, the hobo knocks again. "Now what do you want?" the woman asks.

"Could I have a few words with George?"

Quote of the month

"If your business requires your presence you don't have a business, you have a job."

.....
Michael Gerber

Unlock peak fleet performance

WITH ROADSMART FLEET – GOSFORD

At Roadsmart Fleet - Gosford, we partner with you to give a unique customer experience on a Fleet Management level. We are experts in our field and are trusted by local and nationally recognised brands.

Expert passenger fleet services

- Tailored vehicle servicing packages.
- Proactive maintenance schedules.
- Minimise downtime, maximise productivity.

Truck tyre fleet maintenance

- Specialised commercial Tyre maintenance.
- 24/7 emergency breakdown support.
- Product optimisation tailored to your needs.



roadsmart
FLEET
CAR & TRUCK CENTRE

DUNLOP
SUPER DEALER

CALL JASON ON 02 4324 5577 | A 334 Mann St, Gosford NSW 2250 | E gosford@roadsmartfleet.com.au

4+4



THE ALL NEW DUCATI MULTISTRADA V4

CONTINUES TO REWRITE ALL THE RULES

TEST RIDES AVAILABLE AT WORTHINGTON MOTORCYCLES

4 COMPLIMENTARY 4 YEAR WARRANTY WITH 4EVER DUCATI.

4 COMPLIMENTARY 4 YEARS/60,000KM SCHEDULED SERVICING*

Complimentary scheduled servicing for 4 years from the date of first registration or 60,000kms (whichever occurs first) as per the manufacturer's recommended scheduled servicing specifications carried out at an authorised Ducati dealer. Excludes wear and tear items and any additional work or components required. Offer available on new MY25 Ducati Multistrada V4 models purchased and delivered between 01/01/25 and 31/12/25. Offer excludes Multistrada V4 RS and Multistrada V4 Rally.

