



Information Memorandum.

LAKE MACQUARIE, NSW

For Sale – By Expressions of Interest



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Executive Summary

Property

Local Government Area

Zoning

Lot Size

Net Lettable Building Area

Current Passing Income

The Opportunity

Lot 431 in DP557823 known as 172-178 Pacific Hwy Swansea. (Swansea Central Arcade)

Lake Macquarie City Council

E1 Local Centre

2527m2 approx

1600m2 approx

\$417,000 per annum approx.

Swansea's most prominent retail / commercial building known as Swansea Central Arcade with a huge street frontage of approx. 135m to Pacific Hwy, Lake Road and Wood Street, with easy access and parking from adjacent car park area. A low-risk multiple tenancy investment with significant income upside and further value add opportunities.

Sale Process

Expressions of Interest closing – **4.00 pm on 28th November, 2025**

Agent



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Regional Overview

Lake Macquarie – Strategic Growth Region Between Sydney and Newcastle

The Area

Lake Macquarie is a major coastal region located on the east coast of New South Wales, approximately one hour's drive north of Sydney's northern suburbs. The region is centred around Lake Macquarie, one of Australia's largest coastal saltwater lakes, and is bordered by some of NSW's most pristine beaches, including Blacksmiths Beach, Catherine Hill Bay, Caves Beach, and Redhead Beach.

Population

With a population of approximately 221,859—exceeding that of nearby Newcastle (176,800)—Lake Macquarie represents one of the largest standalone regional economies in the State, underpinned by a Gross Regional Product (GRP) of approximately \$17.35 billion. Its strategic location between Sydney and Newcastle positions it as a key node in NSW's regional development and infrastructure planning.

Tourism

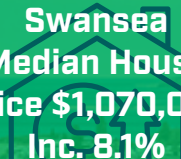
Lake Macquarie is also a significant tourism and lifestyle destination, attracting over 2.5 million visitors annually. This demand is supported by growing investment in local infrastructure, residential development, and recreational amenities, as well as an expanding calendar of events that enhance the region's appeal.

Investors

For investors, Lake Macquarie presents a compelling proposition: a high-growth population corridor, strong economic fundamentals, and proximity to major urban centres, making it well-positioned for continued residential, commercial, and tourism-driven development.

Regional Overview cont


**Lake Macquarie
Median House
Price
\$890,000**


**Swansea
Median House
Price \$1,070,000
Inc. 8.1%
over last year**


**Tourism
Output
\$700m annually**


**Population
221,859 (2024)**


**GRP
\$17.35bn**


**Tourism
2.5m
visitors annually**


**Median
Household
Income
\$1623/week**

The Location

Located on the shores of Lake Macquarie and at the entry channel to the ocean, Swansea (originally named Pelican Flats) is a long established seaside fishing and ship building village (1887) which has grown to be one of the region's most pivotal commercial, retail and tourism hubs.

Swansea is located approx. 1 hour north of Sydney's northern suburbs via the Pacific Hwy and M1 motorway and is less than 30 mins from the major city of Newcastle.

The subject property at 172-178 Pacific Hwy, Swansea is in the heart of Swansea's central business district and dominates the major intersection with the Pacific Hwy and Lake Road.

Surrounding business include:

- » Swansea Medical Centre » Woolworths Plaza » Swansea Hotel
- » Swansea Post office » Dan Murphys » McDonalds » Coles
- » Swansea Library & Lake Macquarie Visitor Centre

Recognised as the city's tourism hub and economic center for the regions ever growing population as identified in Councils Future Strategic Planning Statement (Shaping the Future) and encompassing the South East Growth Corridor including the surrounding suburbs and urban intensification areas of Caves Beach, Catherine Hill Bay, Nords Wharf.

Link - LMCC Shaping The Future

The Location Cont.



The Property

The property known as Swansea Central Arcade is located at the major intersection of the Pacific Hwy, Lake Road and Wood Street, Swansea.

Featuring approx. 135m of street frontage the two level retail and commercial property has a dominate street scape and is accessible via 5 main secure/automated entrance points including –

» Main - Pacific Hwy Entry » Wood Street Entry » Rear Carpark Entry » Lake Road Entries (2)



Total Site Area – 2,527 m2 approx.

Total Net Lettable Building area – 1600m2 approx.

Trading Hours – Mon-Friday 7.00am to 5.30am, Saturday 7.00am to 1.00pm

The two-level retail / commercial building consists of eleven (11) street front retail and services tenancies, nine (9) internal arcade tenancies and ten (10) commercial office suites on level 1, accessible via two internal stairwells. The roof top area is utilized by plant and other building services together with a license/lease agreement for telecommunications equipment (Vodafone).

The property common areas includes an internal arcade area running from the Pacific Hwy (front) to the rear of the building (Wood Street) and includes the other common entry area off Lake Road and the rear car park. Common area amenities are located on both levels with the ground floor hosting an additional male / female amenity near the carpark entry (see floor plan).





FOUR WALLS
COMMERCIAL



Scale in metres. Indicative only. Dimensions are approximate. All information contained herein is gathered from sources we believe to be reliable. However we cannot guarantee its accuracy and interested persons should rely on their own enquiries



Floor Plan

Swansea Arcade



Title & Zoning

Property Legal Description

Lot 431 Deposited Plan 557823 known as 172-178 Pacific Hwy, Swansea NSW 2281

Zoning Description

E1 Local Centre (Lake Macquarie Local Environmental Plan 2014)

Objectives of Zone

- To provide a range of retail, business and community uses that serve the needs of people who live in, work in or visit the area.
- To encourage investment in local commercial development that generates employment opportunities and economic growth.
- To enable residential development that contributes to a vibrant and active local centre and is consistent with the Council's strategic planning for residential development in the area.
- To encourage business, retail, community and other non-residential land uses on the ground floor of buildings.
- To encourage employment opportunities in accessible locations.

Permitted with Consent

Amusement centres; Boarding houses; Centre-based child care facilities; Commercial premises; Community facilities; Entertainment facilities; Function centres; Hostels; Hotel or motel accommodation; Information and education facilities; Local distribution premises; Medical centres; Oyster aquaculture; Places of public worship; Public administration buildings; Recreation facilities (indoor); Residential flat buildings; Respite day care centres; Service stations; Shop top housing; Tank-based aquaculture; Veterinary hospitals; Any other development not specified in item 2 or 4

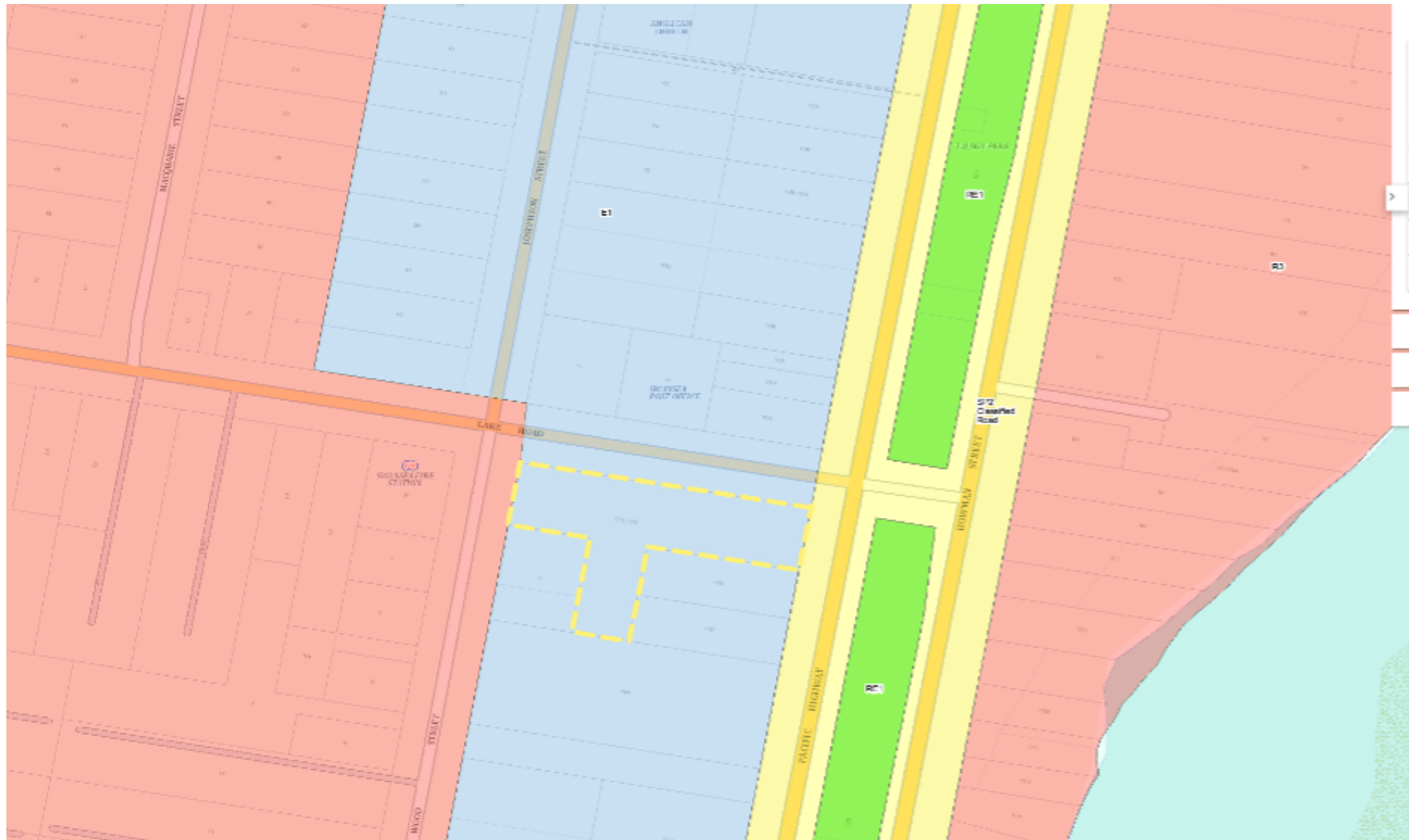
Permitted without Consent

Building identification signs; Business identification signs; Home businesses; Home industries; Home occupations

Prohibited

Advertising structures; Agriculture; Air transport facilities; Airstrips; Biosolids treatment facilities; Boat building and repair facilities; Boat launching ramps; Camping grounds; Caravan parks; Cemeteries; Charter and tourism boating facilities; Correctional centres; Crematoria; Depots; Eco-tourist facilities; Electricity generating works; Exhibition homes; Exhibition villages; Extractive industries; Farm buildings; Farm stay accommodation; Forestry; Freight transport facilities; Heavy industrial storage establishments; Highway service centres; Industrial retail outlets; Industries; Jetties; Marinas; Mooring pens; Moorings; Open cut mining; Recreation facilities (major); Recreation facilities (outdoor); Research stations; Residential accommodation; Resource recovery facilities; Rural industries; Sex services premises; Storage premises; Transport depots; Truck depots; Vehicle body repair workshops; Warehouse or distribution centres; Waste disposal facilities; Water recreation structures

Zoning Map



Tenancy Mix

The occupancy within the building is an ideal mix of locally owned and operated businesses servicing the needs of the local community.

A number of the tenants have been long-standing occupants of the building, creating strong loyalty with the local community and being part of the Swansea Central Arcade family.

Some of the businesses and services represented at Swansea Central Arcade Include –

- » Hospitality / Food » Health and Beauty » Consulting Services » Education
- » Specialist Retail » Legal & Financial Services » Allied Health Services » Real Estate Services

The Centre also currently offers a number of leasing opportunities to further compliment the current mix of services currently offered within the Centre and the community.

The available spaces are located on the ground floor internal arcade and Level 1 -

Shops 11/12 – 72m2	Shop 13 – 49m2	Shop 22 – 34m2
Shop 23 – 30m2	Shop 23 – 30m2	Suites 13/14 – 52m2

Total Vacancy – 237m2 Nearby (Vacancy – 14.8%)



Tenancy Schedule

Property: Swansea Central Arcade														2025-2026	
Tenancy Schedule															
Property Description - Location	Shop/Rm No.	Lessee	Trading As	Usage	Lease Commence	Lease Expiry	Option	Outs	Lease Area (m2)	Annual Rental	Rental/m2	% Outs	Outs Rec/Year		
Shop - Cnr Pacific Hwy & Lake Road	1	Casprop Pty Ltd	New Street Real Estate	Real Estate Offices	1/2/2020	31/1/2025	5		83.00	\$39,130.92	\$471.46	5.3%			
Ground Floor - Lake Road	2	Casprop Pty Ltd	New Street Real Estate	Real Estate Offices	1/4/2020	31/3/2025	5		32.00	\$5,596.32	\$174.89	2.1%			
Ground Floor - Lake Road	3-6	Charmaine Michelle Keaton	Rise Up Personal Training	Personal trainer/gym	23/12/2022	22/12/2024	2	CR WR	162.30	\$20,727.24	\$127.71	10.4%	\$3,166.56		
Ground Floor - Lake Road	7	Meraki Partners Pty Ltd	Simply Yumm Swansea	Smoothie café	1/7/2023	30/6/2025	2	CR WR	46.10	\$18,040.92	\$391.34	3.0%	\$910.32		
Ground Floor - Lake Road	8	C.M Rawson and J.L Ward	Sublime Skin Clinic	Beauty Salon	12/7/2024	11/7/2026	2	CR WR	59.10	\$21,129.60	\$357.52	3.8%	\$1,180.92		
Ground Floor - Lake Road	8a	Sally Burr	Hair at Swansea	Hair dresser	2/9/2022	1/9/2025			28.20	\$12,908.40	\$457.74	1.8%			
Internal Arcade	9	Hardy IT Pty Ltd		Computer repairs	9/8/2023	8/8/2025			59.90	\$9,510.96	\$158.78	3.8%			
Internal Arcade	9a	Vara Consulting Pty Ltd		Financial offices	11/12/2024	10/12/2025	1+1	CR WR LTAX INS MF R/M	48.30	\$11,230.44	\$232.51	3.1%	\$926.88		
Internal Arcade	10	Cumberland Financial Services Pty Ltd		Financial offices	16/9/2024	15/9/2025		CR WR LTAX INS MF R/M	37.00	\$9,709.08	\$262.41	2.4%	\$686.04		
Internal Arcade	11-12	Vacant							72.00	\$15,339.00	\$213.04	4.6%			
Internal Arcade	13	Vacant							48.60	\$13,000.00	\$267.49	3.1%			
Internal Arcade	14	Michelle Philp (Stacey)	Heads Up Kapper	Barber Shop	7/4/2021	6/4/2026	5		24.40	\$9,454.20	\$387.47	1.6%			
Ground Floor - Lake Road	15-16	Jay Luke Halsey	Essential Conservation	Manufacturing Jeweller	9/6/2025	8/6/2027		CR WR LTAX INS MF R/M	56.40	\$19,090.92	\$338.49	3.6%	\$982.20		
Ground Floor - Lake Road	17	Naran Ramji Gorasiya Kalpana Gorasiya	Freechoice Tobacconist Swansea	Tobacconist	1/6/2024	31/5/2027			28.20	\$13,163.88	\$466.80	1.8%			
Ground Floor - Lake Road	18-19	Rimington Legal Pty Ltd		Legal Offices	28/4/2025	27/4/2026	1+1+1	CR WR INS	54.50	\$20,727.24	\$380.32	3.5%	\$955.80		
Ground Floor - Wood Street	20	Raffano Glen	Mai Thai Restaurant NSW	Restaurant	1/6/2025	31/5/2028		CR WR INS LTAX	85.40	\$32,294.88	\$378.16	5.5%	\$2,275.08		
Internal Arcade	21	Nicole Rochelle McGregor	Sol Remdial and Recovery	Massage therapist	8/5/2025	7/5/2028	3+3	CR WR LTAX OTHER	47.00	\$14,193.84	\$302.00	3.0%	\$1,443.48		
Internal Arcade	22	Vacant							34.00	\$8,580.00	\$252.35	2.2%			
Internal Arcade	23	Vacant							30.00	\$7,800.00	\$260.00	1.9%			
Level 1	1	Gemma Elise Jordan	Drift Counselling and Consultancy	Counselling offices	26/6/2023	25/6/2025	2	CR WR	25.00	\$6,872.76	\$274.91	1.6%	\$504.60		
Level 1	2-3-3a	Bourke Family Investments Pty Ltd		Engineering offices	1/6/2023	31/5/2024	1	CR WR	64.00	\$7,560.00	\$118.13	4.1%	\$1,263.36		
Level 1	4-5	Flexco (Aust) Pty Ltd		Engineering offices	15/2/2025	14/2/2026		CR WR LTAX INS MF R/M	69.70	\$10,614.60	\$152.29	4.5%	\$1,787.76		
Level 1	6	Yu Hua Li	New Era Design Newcastle	IT offices	16/10/2024	15/10/2025	1	CR WR LTAX INS MF R/M	34.70	\$5,443.68	\$156.88	2.2%	\$600.00		
Level 1	7-8-9	Easy Accountancy Pty Ltd	Swansea Accounting and Taxation	Accounting offices	1/4/2025	30/4/2027	3		50.00	\$10,110.60	\$202.21	3.2%			
Level 1	10	LT and Associates Pty Ltd	LTAA Architecture	Architecture offices	11/6/2025	10/6/2026		CR WR LTAX INS MF R/M	31.30	\$7,636.32	\$243.97	2.0%	\$610.20		
Level 1	11	Salted Surf Co	Salted Surf Co	Clothing storage	1/6/2025	31/5/2026		CR WR LTAX INS MF R/M	31.50	\$7,330.92	\$232.73	2.0%	\$610.20		
Level 1	12	Amy Barnes (Dobson)	Gentle Strength Counselling	Counselling offices	13/8/2024	12/8/2025		CR WR LTAX INS MF R/M	33.60	\$5,685.36	\$169.21	2.2%	\$610.20		
Level 1	13-14	Vacant							51.60	\$7,800.00	\$151.16	3.3%			
Level 1	15	Troy Harris		Online Education offices	16/8/2024	15/8/2025		CR WR LTAX INS MF R/M	39.20	\$7,636.32	\$194.80	2.5%	\$841.08		
Roof Top	Roof	Vodafone Network Pty Ltd		Communications	5/10/2019	4/10/2039				\$16,996.32		0.0%			
176 Pacific Hwy	Shop A	Trystan Blake Auddino	Lakes Custom Computers	IT sales and repair	27/2/2025	26/2/2026	1	CR WR LTAX INS MF R/M	46.40	\$23,636.40	\$509.41	3.0%	\$1,688.76		
176 Pacific Hwy	Shop B	Green Trees Sydney Pty Ltd	Magic Noodle	Noodle Takeaway Shop	20/12/2024	19/12/2029	5	CR WR GREASE TRAP 50%	46.40	\$21,818.16	\$470.22	3.0%			
									1556.00	\$440,769.28		100%	\$21,043.44		
									Less vacancy	\$44,719.00					
									Rental Income	\$396,050.28			\$21,043.44		

Financial Summary

The property represents an outstanding value add opportunity through –

- » Leasing of existing vacancies – **\$55,000** estimated additional net income
- » Future recovery of **Total** Building Outgoings – **\$60,000** estimated per annum
- » Market reviews on existing leases – Up to **\$70,000** per annum

Investment Overview

Current Annual Gross Income

Rental	\$396,050.28
Outgoings Recovered	\$21,043.44
Total	\$417,093.72
Less	
Budgeted Outgoings	\$157,000.00 approx.

Current Net Income (approx.) - \$260,093.72

Potential Income

Current Rental Income	\$396,050.28	
Outgoings Recovered	\$21,043.44	
Total	\$417,093.72	
Add Vacancy	\$55,000.00	
Outgoings Recovery	\$60,000.00	
Market reviews (adopt say	\$70,000.00	\$602,093.72
Less Budgeted Outgoings	\$157,000.00	
Leasing Fees and Marketing	\$10,000.00 est	\$167,000.00

Potential Net Income (say) - \$435,000.00

Sale Process – Expressions of Interest

The property is being sold by Expressions of Interest with all offers to be submitted to the marketing agent before the closing time.

Closing Date: 4.00pm on Friday the 28th November 2025

Please see on the following page an **Expression of Interest** Form which is to be duly completed and signed.

Terms

- The Vendor reserves the right to determine in its absolute discretion which person who lodges an EOI (an “Interested Party”), if any, it will negotiate with.
- The Vendor may consider EOI’s with a view to selecting one which the Vendor regards as the most suitable for either the immediate exchange of contracts or for further negotiation.
- This Information Memorandum and the EOI do not create any binding legal relationship. No legal or other obligations will arise between an applicant and the Vendor unless and until a contract on terms agreed between the successful Interested Party and the Vendor has been exchanged.
- The Vendor is not obliged to select the EOI which contains the highest proposed purchase price or any particular provision and may choose not to select any EOI. The Vendor is not obliged to exchange contracts with any Interested Party with which it is negotiating.
- The Vendor is not required to give any reason for its actions or decisions to any Interested Party or any other person.
- All prospective Interested Parties should conduct and rely on their own enquiries in relation to the Property.
- To the extent permitted by law, the Vendor does not owe any duty to any

Inspections

Inspections will be conducted only by appointment with the exclusive marketing agent

Swansea Central Arcade

172-178 Pacific Hwy, Swansea NSW 2281

Expressions of Interest

Purchase Price	
Deposit %	
Settlement Period	
Purchaser Name / Entity	
ACN / ABN (if applicable)	
Contact Name	
Postal Address	
Phone / Email	
Purchaser Solicitor	
Solicitor Name	
Solicitor Address	
Solicitor Phone / Email	
Special Conditions / Terms	

Signed for and on behalf of the applicant	
Date	
Name of Authorised Signatory (printed)	



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Disclaimer

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