



Autumn begins

2020 is shaping up to be quite a challenging year for us all. Since our February newsletter COVID19 has been declared a Pandemic and preventative measures to slow down the spread have consequently been implemented by both governments and businesses globally.

Thinktank, our underwriting partner, has since initiated all recommended and best practice COVID19 protocols to manage both internal and external circumstances in order to support our staff across three states and our brokers, business partners and customers nationally.

We recognise business conditions are now more than likely going to deteriorate further for many before they get better. The Connective Advance team remain available to support both current and new transactions as necessary, as well as any hardship requests as they arise.

Thinktank teams have implemented remote working arrangements that will see operations continue with hopefully little, interruption.

If you have any questions or concerns, please don't hesitate to get in touch at deal@thinktank.net.au

Deals of Interest

Connective Advance offers personalised service and professional attention from our highly experienced Relationship Managers.

Our accessible and dedicated team are always available to workshop a scenario, and help you achieve the best outcome for your clients. Two of our recent deals include:

\$652,500 – Commercial SMSF

- \$565,500 standard loan plus \$87,000 GST loan
- 65% LVR
- Mechanical workshop (Sydney)
- 25 year loan term / 6 months GST loan
- P&I
- Rate 6.35%

\$4,460,000 – total exposure

- \$2,850,000 commercial
- \$1,610,000 residential
- 60% LVR (commercial)
- 70% LVR (residential)
- 1 commercial property, 4 residential (Sydney)
- 25 year loan term (all)
- P&I
- Commercial rate 4.95%
- Resi rate 4.04%



Connective Advance

Connective Home Loan contacts

Roselle Payuran CHL BDM – NSW/ACT (North) M: 0413 039 724 E: roselle@connective.com.au	George Georges CHL BDM – NSW/ACT (South) M: 0421 069 634 E: george@connective.com.au	Michelle Dela Vedova CHL BDM – WA M: 0455 155 001 E: michelledv@connective.com.au
Tony Whelan CHL BDM- VIC (Sth.E)/TAS/ SA M: 0421 069 368 E: tonyw@connective.com.au	Don Lanci CHL BDM – VIC (Nth.W) M: 0428 226 993 E: don@connective.com.au	Chris Pearce CHL BDM – QLD/NT M: 0408 784 018 E: chrisp@connective.com.au
Cassandra Woodyard CHL BDM – VIC (CBD) M: 0499 399 663 E: cassandra@connective.com.au		

Financial Statements

Please note for all Full Doc applications submitted after April 1st 2020, financials and tax returns to 30 June, 2019 for all parties to the loan will be required. Please ensure your clients' documentation is collated appropriately as part of submitting each application.

Diversification

A strategic method to build a business that is sustainable and durable, irrespective of economic climate, is diversification.

Diversification of any portfolio reduces risk, removes the unknowns, and opens the channels of potential new business whilst building the foundations of a resilient enterprise.

Thinktank explores diversification in the upcoming edition of Australian Broker, which will hit desks April 6th. Be sure to subscribe to ensure you're kept up to date with the latest developments and topical issues impacting the industry.










Market outlook

March saw two separate rate cuts by the RBA, and the global rise of COVID-19 cases, which is demonstrably affecting economic and property market activity. Our March outlook provides an insightful nationwide property market overview, including forecasts by property type in all major Australian cities. To read our 3 page outlook, please download the PDF here:

<https://www.thinktank.net.au/app/uploads/2020/03/Thinktank-Market-Focus-March-2020.pdf>

Thinktank contacts

	Claire Byrne Relationship Manager, NSW M: 0414 235 478 E: cbyrne@thinktank.net.au
	Kat Gasparovic Relationship Manager, QLD M: 0405 815 287 E: kgasparovic@thinktank.net.au
	Adam Hutcheson State Sales Executive QLD/WA/NT T: (07) 3117 3787 M: 0434 609 239 E: ahutcheson@thinktank.net.au
	Heather Noonan Regional Sales Executive, VIC/TAS/SA M: 0435 960 646 E: hnoonan@thinktank.net.au
	Cath Ryan Regional Sales Executive, NSW/ACT/ WA M: 0433 862 944 E: cryan@thinktank.net.au
	Rob Tassone Senior Partnership Manager M: 0450 642 995 E: rtassone@thinktank.net.au
	Tony Zaccari Senior Relationship Manager, VIC/SA/ TAS M: 0403 758 514 E: tzaccari@thinktank.net.au