



Newsletter: 20th of March 2025

## Welcome to the March 2025 newsletter for Sydney Metro Fund.

### Performance

The fund continues to provide strong returns recording earnings of 9.5% for the December, 2024 quarter.

In the past few weeks we have had significant global events predominantly instigated by the US president.

From an economics perspective, the most significant event has been the imposition of tariffs on trading partners of the US. This has sent shockwaves around the world markets which have seen a rapid decline in value of Stocks.



The good news is that none of this changes the investment landscape for Sydney Metro Fund.

We expect investors will continue to earn between 9 and 10% return for the foreseeable future.

The fund remains virtually fully invested and we are continuously and actively seeking further investors

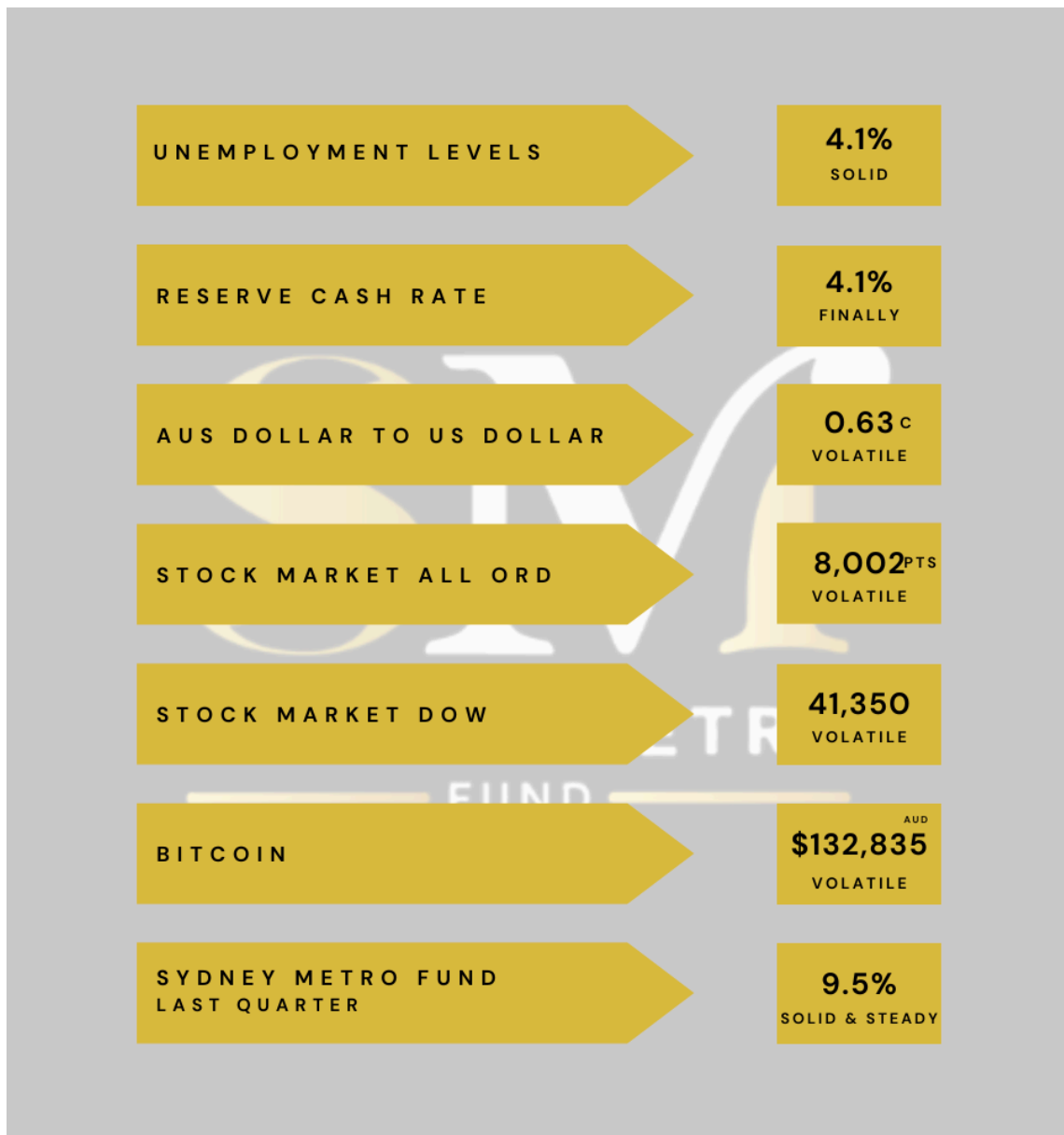
This includes attending online investor forums for the Wholesale Investor group ([www.wholesaleinvestor.com](http://www.wholesaleinvestor.com)) and Primary Markets ([primarymarkets.com](http://primarymarkets.com)), both are organisations which deal in off market transactions. We recently extended our association with Primary Markets for a further twelve months in order to maintain momentum in our capital raising.

We are also pursuing the appointment of authorised representatives to grow the base of the Sydney Metro Fund network. This is being targeted towards finance brokers and public accounting firms.

We now have a number of active discussions as we seek to appoint our first authorised representative.

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## Handy numbers as 14<sup>th</sup> March 2025



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## Credit Information

Equifax is the main credit check authority in Australia. Below is a snapshot of their December 2024 quarterly data report which suggests an overall reduction in nationwide loan applications from business customers.

- Overall business credit applications decreased -3.2%.(vs December quarter 2023)
- Business loan applications grew +3.6 (vs December quarter 2023)
- Asset finance applications fell by -7.5% (vs December quarter 2023)
- Trade credit applications declined -3.4 (vs December quarter 2023)

*Insolvency levels are still elevated, particularly in Victoria where 72% more companies registering, than previous year. Construction, professional services, hospitality sectors all had higher insolvencies in Q4 2024 vs. last year. In Victoria, Construction insolvencies rose by 127 entities (79%).*



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### **Self managed Superfund News**

Those of you who are invested via your SMSF should be alerted to the following:

***You will need to ensure that if you are in pension phase to ensure your accountant calculates your minimum pension for the 2024/2025 year now so you have the time to draw funds before June 30, 2025***

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### **Loans**

Over the past few months we have been able to provide loans to customers to assist in the following circumstances:

- Buy out of joint venture partner in property asset.
  - Finance the development of property from single dwelling to multi dwelling
  - Complete farm sheds on rural property.
  - Working capital for business expansion.
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## World Wide Private Credit

As noted in our last newsletter the private credit market worldwide is expanding. Considering the current uneasiness in world markets we would expect the growth in this sector to continue. This will inevitably filter through to the Australian market which is thriving.



ASIC has also indicated recently that there may be a need for a review of the private credit market which is not as regulated as the banking system. Many operators do not have an AFSL (ASIC licence) and operate in a relatively uncontrolled environment, which creates risk for investors.

Sydney Metro fund welcomes any improvement in the regulation process. We have an AFSL (ASIC licence) and operate under strict compliance controls.

[Learn More](#)

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## Other News

The government has introduced legislation to ban foreign investors from buying residential property in Australia, effective April 2025 to March 2027.

The reserve bank reduced rates by 0.25% at its latest meeting with most banks passing on the reduction to borrowers immediately.

The ATO (Australian Tax Office) has tightened laws around property subdivisions which might make it tougher for homebuyers to subdivide and sell without a tax

impost.

In February this year the Parliamentary Joint Committee on Corporations and Financials services recommended no changes to the current definition of wholesale investors as: Income in excess of \$250k and/or Net Assets over \$2.5mill.

Wishing you all the very best, particularly to our Queensland and Northern NSW readers who were affected by the recent weather events.

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Please feel free to contact us on [enquiries@sydneymetrofund.com.au](mailto:enquiries@sydneymetrofund.com.au) or call Alexandra Vrachas on 0404016100.



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