



The price of the Formosa 550 Centre Cab makes this craft an attractive buy for the family-fisher and has the right features to lure in the more serious angler too

We recently tested a pair of Formosa 550 hulls out of the Gold Coast Seaway and this model, a centre cab version, along with its centre console brother proved to be winners in the value for money stakes.

The centre cab features a wide anchorwell which is a module welded into the gunwale at the bow. This avoids any welding to the side sheets, which would create blemishes to an external paint job that, on this boat, looks pretty smart.

Carpet lines the inside of the well to alleviate a lot of chain rattle and a short, fixed bowsprit is complemented with a standard alloy bollard for tying off anchor rope.

The rest of the side sheets of 3mm plate float against ribs that run from the inside edge of the gunwale to the deck where a radius of aluminium holds the edges of the deck down. The other side of the deck sheets that are carpeted marine ply are screwed down to stringers and/or crossbeams.

AROUND THE DECK

Walking from the bow to the stern past the centre cab, the gunwales oppose the port and starboard wall of the cab are rebated to open up the area for easy passage.

The gunwales go back to full width in the good-sized work cockpit. The sidepockets are fixed to the ribs under this wide section and the bottom of the pockets slope in so shins cannot contact the bottom edge.

The aft end of the under-the-transom bulkhead gunwale is raised to form a full-beam tray which consists of aluminium checkerplate. Here the crank battery is fixed on the starboard side and is separated from the port side of the tray by the rebate for the engine well imposing into the transom bulkhead space. Above the port side of this tray, the pump for deckwash and livebait tank is installed. There is ample room for a backup crank or house battery here.

The isolator switch forms part of the battery box lid and is just under the fuel filter which is a cartridge type with no

viewing glass water separator. It would have been more practical to have the filter elsewhere, especially away from the isolator switch.

The looms and hoses from under-deck exit through this tray with some going to the battery box and others exiting through the rear sheet of the transom bulkhead to the outboard engine.

Bolted on top of the transom bulkhead the bait rigging station featured four sturdy rodholders and a nylon chopping board. The central lid opened into the livebait tank. Good idea this — it frees the transom bulkhead up either side of this removable structure, for downriggers and other accessories. The surrounding lip at the top of the tank will prevent a lot of the water slopping out during rough seas.

Out back, the transom is finished off with a full-beam checkerplate topside and Suzuki's 115 four-stroke outboard bolted on and steered with a hydraulic Baystar system which consists of the pump on one side and a drag link through to the other.

CENTRE CAB CATERING

Back inside, we were quite impressed with the centre cab configuration.

In many boats much larger than the 550, centre cabs are a cramped affair, but not so with this boat. A deep rebate in the dash top with a grab handle to the port side assisted one into the cab which is open to the air across its aft beam.

The berth level is stepped up about 130mm above the outside cockpit deck and then a leg well down into the bilge allows for comfortable seating with plenty of head height to the roof of the cabin.

The vertical walls of the cabin kept the internal area spacious and an optional infill for the leg well and some cushioning would make this a good place to camp for two, albeit snug.

Two robust footrests protrude off the aft end of the berths for passenger and skipper.

At the helm, the radio and wheel are installed on a sloping fascia and a high brow above that hosts

the instrumentation.

The flat area behind and to the port side will allow big-screen electronics to be gimbal mounted if required.

The windscreen on this boat is curved Perspex and its radius offers strength. The aft ends of the screen are fixed to a solid targa rising off the back of the cabin to a rod rack. Plate infill welded in makes this a strong unit and the rodholders are recessed through the plate for extra strength.

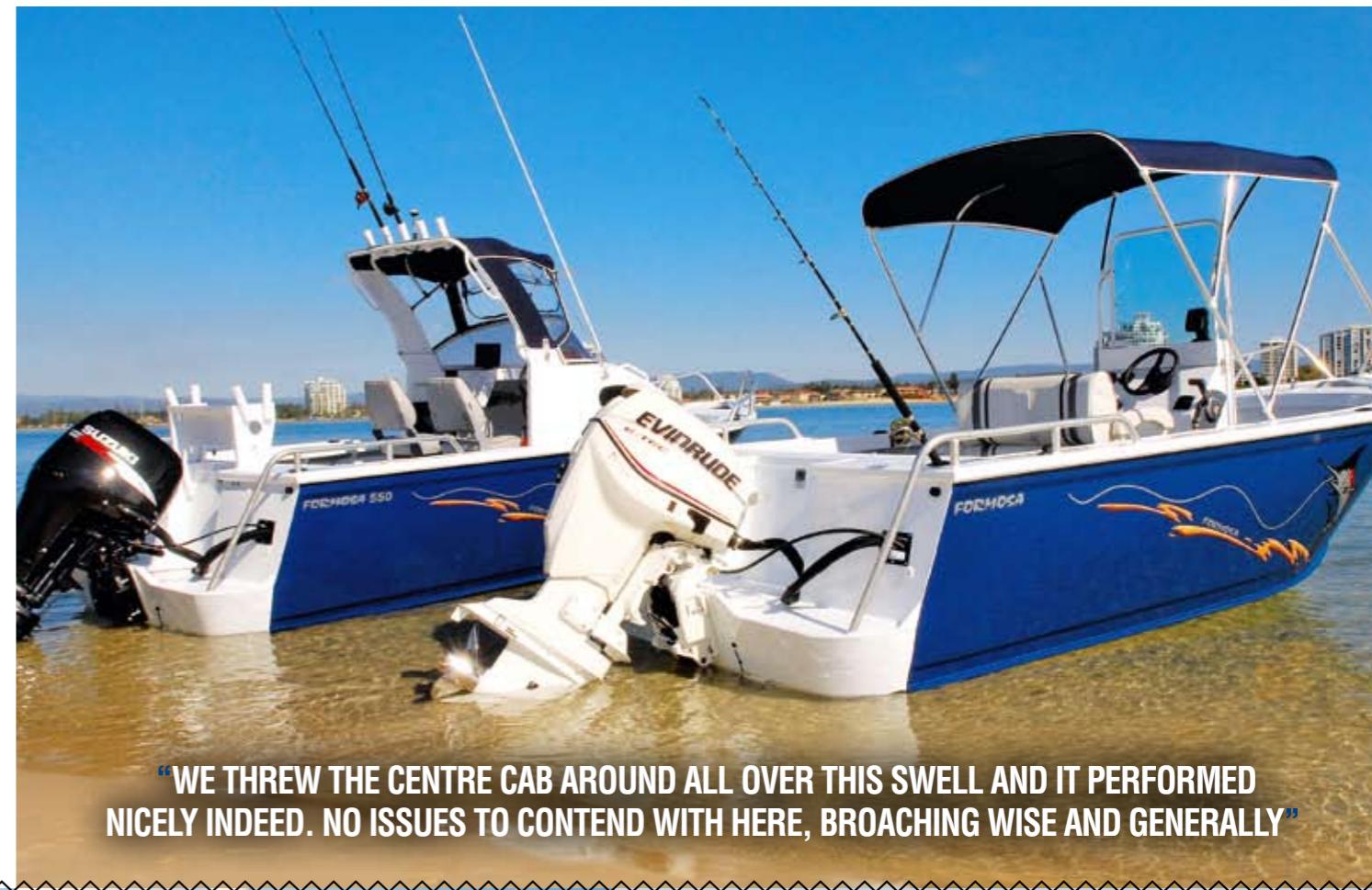
The sideplates will be ideal to fix

HIGHS

- ✓ Value for money
- ✓ Soft ride and large cabin
- ✓ The bait tank in the rigging station very practical for freeing up other areas on the boat

LOWS

- ✓ Bolts protruding into people space need attention
- ✓ Fuel filter needs to be replaced away from battery box



Clockwise from top: The Formosa 550 comes in two guises, here the Centre Console fronts the featured Centre Cabin model; Pushed hard the 550 can get airborne with soft landings each time; Crank battery box with isolator switch rests on a dedicated checkerplate shelf; Helm features of the Centre Cabin.

Opposite: The walkaround Centre Cabin model is a heavier boat and its ride was softer again than the Centre Console model in the same conditions.

outriggers. Clears were attached to the screen and a large zip-open aperture in the front of the clears made for easy viewing in difficult conditions.

This targa is collapsible on a sturdy hinge after releasing the clears and unhooking two cables that hold it forward to the cabin roof. The bolts for the hinges and the clips that locked the targa down need to be shortened or at least have acorn nuts placed over the top. They protrude into the cabin space and will create an issue injury wise, if one collides with them.

This boat was fitted with swivel pedestal seats with fold-down backrests.

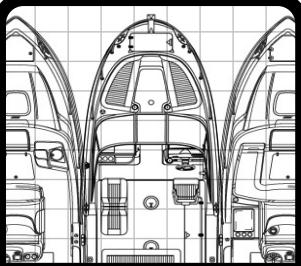
FOUR-STROKE FORCE

The Suzuki 115 is a good match for the 550. Holeshot was good and the engine was typically four-stroke quiet throughout its rev range.

At a comfortable cruise speed of 30kmh the Suzuki was loafing along at 3500rpm. WOT of 5800rpm produced a shade under 60kmh on the GPS.

It was easy at the helm and though there was no chop to contend with, the long swell to 1.8m in front of the Seaway allowed us to get the boat into the air for some high-speed landings. It showed to be soft and in fact softer in the ride than its centre console brother. Nothing like a bit of weight to add to the comfort!

We threw the Centre Cab around all over this swell and it performed nicely indeed. No issues to contend with here, broaching wise and generally. The price of these rigs makes them very attractive and they have a lot of potential for the family fisher or one more serious than that — definitely worth further investigation.



FORMOSA 550 CENTRE CAB

HOW MUCH?

Price as tested: \$41,700

Options fitted: Deluxe paint, bait station with livebait tank, front and side clears, and depthsounder upgrade

Priced from: \$37,990

GENERAL

Material: Plate aluminium, 4mm bottom and 3mm sides; marine ply deck throughout

Length overall: 5.7m

Beam: 2.4m

Weight: 620kg (hull)

CAPACITIES

People day: 7

People berthed: 2

Fuel: 150lt

Rec. max. HP: 140

Rec. HP: 115

Max. transom
engine weight: 200kg

ENGINE

Make/model: Suzuki DF115

Type: DOHC 16-valve
four-stroke outboard

Weight: 194kg

Rated HP: 115

Displacement: 1950cc

Gearbox ratio: 2.59:1

Propeller: 19in

SUPPLIED BY

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Clockwise from top left:
Transom has rounded aft corners and checkerplate topside; Baitboard with built-in livebait tank; The 550 features the hallmark Formosa keel line with a forefoot that rakes up and forward at sharp angle.