

# CAPE DAHLIA: FINANCIAL ANALYSIS

21/01/2020

## OPTION 1: 100 FINANCING

NO	Floor	Facing	Unit Type	Unit size	Garden approx	Balcony	Total Size	SELLING PRICE	Buyer's Deposit	Bond amount 100%	100% finance 10%-30 years monthly bond instalment	Monthly BC levy estimate R22/m2	Property rates estimate	Rental income monthly projected	Rental mngmt monthly 10% plus VAT	GROSS INCOME PER YEAR	GROSS RETURN	Year 1 surplus/(shortfall) monthly	Year 2 surplus/(shortfall) monthly	Year 3 surplus/(shortfall) monthly
				m2	m2	m2	m2	R	R	R	R	R	R	R	R	R	%	R	R	R
1	Ground	South	2B2B	58	40	0	60	R 1 895 000	R -	R 1 895 000	16630	1276	1061	12000	1380	144000	7,60	(8 347)	(7 744)	(7 097)
3	1st	West	2B2B	60	0	3	60	R 1 850 000	R -	R 1 850 000	16235	1320	1033	12000	1380	144000	7,78	(7 968)	(7 366)	(6 720)
4	1st	North	2B2B	60	29	0	89	R 1 850 000	R -	R 1 850 000	16235	1320	1033	12000	1380	144000	7,78	(7 968)	(7 366)	(6 720)
5	1st	North	2B2B	55	45	0	100	R 1 780 000	R -	R 1 780 000	15621	1210	989	12000	1380	144000	8,09	(7 200)	(6 220)	(5 538)
6	1st	North	1B1B	35	51	0	86	R 1 450 000	R -	R 1 450 000	12725	770	783	9000	1035	108000	7,45	(6 312)	(6 217)	(5 745)
7	1st	South	2B2B	54	55	0	109	R 1 745 000	R -	R 1 745 000	15314	1188	967	12000	1380	144000	8,25	(6 849)	(6 235)	(5 577)
8	1st	South	2B2B	62	32	0	94	R 1 850 000	R -	R 1 850 000	16235	1364	1033	12000	1380	144000	7,78	(8 012)	(7 413)	(6 770)
11	2nd	West	2B2B	60	0	3	63	R 1 850 000	R -	R 1 850 000	16235	1320	1033	12000	1380	144000	7,78	(7 968)	(7 305)	(6 654)
12	2nd	North	2B2B	60	0	3	63	R 1 790 000	R -	R 1 790 000	15709	1320	996	11500	1323	138000	7,71	(7 847)	(7 273)	(6 658)
13	2nd	North	2B2B	55	0	5	60	R 1 750 000	R -	R 1 750 000	15358	1210	971	11500	1323	138000	7,89	(7 361)	(6 410)	(5 760)
14	2nd	North	1B1B	35	0	3	38	R 1 380 000	R -	R 1 380 000	12110	770	739	8500	978	102000	7,39	(6 097)	(6 091)	(5 654)
15	2nd	South	2B2B	54	0	3	57	R 1 595 000	R -	R 1 595 000	13997	1188	874	12000	1380	144000	9,03	(5 439)	(4 819)	(4 155)
16	2nd	South	2B2B	62	0	3	65	R 1 850 000	R -	R 1 850 000	16235	1364	1033	12000	1380	144000	7,78	(8 012)	(5 936)	(5 190)

## OPTION 2: 90% FINANCING

NO	Floor	Facing	Unit Type	Unit size	Garden approx	Balcony	Total Size	SELLING PRICE	Buyer's Deposit 10%	Bond amount 90%	100% finance 10%-30 years monthly bond instalment	Monthly BC levy estimate R22/m2	Property rates estimate	Rental income monthly projected	Rental mngmt monthly 10% plus VAT	GROSS INCOME PER YEAR	GROSS RETURN	Year 1 surplus/(shortfall) monthly	Year 2 surplus/(shortfall) monthly	Year 3 surplus/(shortfall) monthly
				m2	m2	m2	m2	R	R	R	R	R	R	R	R	R	%	R	R	R
1	Ground	South	2B2B	58	40	0	60	R 1 895 000	R 189 500	R 1 705 500	14967	1276	1061	12000	1380	144000	7,60	(6 684)	(6 081)	(3 771)
3	1st	West	2B2B	60	0	3	60	R 1 850 000	R 185 000	R 1 665 000	14612	1320	1033	12000	1380	144000	7,78	(6 345)	(5 743)	(3 473)
4	1st	North	2B2B	60	29	0	89	R 1 850 000	R 185 000	R 1 665 000	14612	1320	1033	12000	1380	144000	7,78	(6 345)	(5 743)	(3 473)
5	1st	North	2B2B	55	45	0	100	R 1 780 000	R 178 000	R 1 602 000	14059	1210	989	12000	1380	144000	8,09	(5 638)	(4 657)	(2 414)
6	1st	North	1B1B	35	51	0	86	R 1 450 000	R 145 000	R 1 305 000	11452	770	783	9000	1035	108000	7,45	(5 040)	(4 945)	(3 200)
7	1st	South	2B2B	54	55	0	109	R 1 745 000	R 174 500	R 1 570 500	13782	1188	967	12000	1380	144000	8,25	(5 318)	(4 704)	(2 514)
8	1st	South	2B2B	62	32	0	94	R 1 850 000	R 185 000	R 1 665 000	14612	1364	1033	12000	1380	144000	7,78	(6 389)	(5 789)	(3 523)
11	2nd	West	2B2B	60	0	3	63	R 1 850 000	R 185 000	R 1 665 000	14612	1320	1033	12000	1380	144000	7,78	(6 345)	(5 681)	(3 407)
12	2nd	North	2B2B	60	0	3	63	R 1 790 000	R 179 000	R 1 611 000	14138	1320	996	11500	1323	138000	7,71	(6 276)	(5 702)	(3 516)
13	2nd	North	2B2B	55	0	5	60	R 1 750 000	R 175 000	R 1 575 000	13822	1210	971	11500	1323	138000	7,89	(5 825)	(4 874)	(2 689)
14	2nd	North	1B1B	35	0	3	38	R 1 380 000	R 138 000	R 1 242 000	10899	770	739	8500	978	102000	7,39	(4 886)	(4 880)	(3 232)
15	2nd	South	2B2B	54	0	3	57	R 1 595 000	R 159 500	R 1 435 500	12598	1188	874	12000	1380	144000	9,03	(4 039)	(3 419)	(1 355)
16	2nd	South	2B2B	62	0	3	65	R 1 850 000	R 185 000	R 1 665 000	14612	1364	1033	12000	1380	144000	7,78	(6 389)	(4 313)	(1 943)

## OPTION 3: 80% FINANCING

NO	Floor	Facing	Unit Type	Unit size	Garden approx	Balcony	Total Size	SELLING PRICE	Buyer's Deposit 20%	Bond amount 80%	100% finance 10%-30 years monthly bond instalment	Monthly BC levy estimate R22/m2	Property rates estimate	Rental income monthly projected	Rental mngmt monthly 10% plus VAT	GROSS INCOME PER YEAR	GROSS RETURN	Year 1 surplus/(shortfall) monthly	Year 2 surplus/(shortfall) monthly	Year 3 surplus/(shortfall) monthly
				m2	m2	m2	m2	R	R	R	R	R	R	R	R	R	%	R	R	R
1	Ground	South	2B2B	58	40	0	60	R 1 895 000	R 379 000	R 1 516 000	13304	1276	1061	12000	1380	144000	7,60	(5 021)	(4 418)	(3 771)
3	1st	West	2B2B	60	0	3	60	R 1 850 000	R 370 000	R 1 480 000	12988	1320	1033	12000	1380	144000	7,78	(4 721)	(4 119)	(3 473)
4	1st	North	2B2B	60	29	0	89	R 1 850 000	R 370 000	R 1 480 000	12988	1320	1033	12000	1380	144000	7,78	(4 721)	(4 119)	(3 473)
5	1st	North	2B2B	55	45	0	100	R 1 780 000	R 356 000	R 1 424 000	12497	1210	989	12000	1380	144000	8,09	(4 076)	(3 095)	(2 414)
6	1st	North	1B1B	35	51	0	86	R 1 450 000	R 290 000	R 1 160 000	10180	770	783	9000	1035	108000	7,45	(3 768)	(3 672)	(3 200)
7	1st	South	2B2B	54	55	0	109	R 1 745 000	R 349 000	R 1 396 000	12251	1188	967	12000	1380	144000	8,25	(3 786)	(3 172)	(2 514)
8	1st	South	2B2B	62	32	0	94	R 1 850 000	R 370 000	R 1 480 000	12988	1364	1033	12000	1380	144000	7,78	(4 765)	(4 166)	(3 523)
11	2nd	West	2B2B	60	0	3	63	R 1 850 000	R 370 000	R 1 480 000	12988	1320	1033	12000	1380	144000	7,78	(4 721)	(4 057)	(3 407)
12	2nd	North	2B2B	60	0	3	63	R 1 790 000	R 358 000	R 1 432 000	12567	1320	996	11500	1323	138000	7,71	(4 705)	(4 131)	(3 516)
13	2nd	North	2B2B	55	0	5	60	R 1 750 000	R 350 000	R 1 400 000	12286	1210	971	11500	1323	138000	7,89	(4 289)	(3 338)	(2 689)
14	2nd	North	1B1B	35	0	3	38	R 1 380 000	R 276 000	R 1 104 000	9688	770	739	8500	978	102000	7,39	(3 675)	(3 669)	(3 232)
15	2nd	South	2B2B	54	0	3	57	R 1 595 000	R 319 000	R 1 276 000	11198	1188	874	12000	1380	144000	9,03	(2 639)	(2 020)	(1 355)
16	2nd	South	2B2B	62	0	3	65	R 1 850 000	R 370 000	R 1 480 000	12988	1364	1033	12000	1380	144000	7,78	(4 765)	(2 689)	(1 943)

ASSUMPTIONS	
Expected annual capital growth	8%
Interest rate used on bond	10,00%
Bond term used	30 Years
Expected annual rental increase	7%
Rental management fee on gross rental (Excl VAT)	10%
Inflation rate (CPI)	6%
VAT rate	15%



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