

OPTION 1: 100% FINANCING

Type	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit	Bond amount	100% finance 7%-30 years monthly bond instalment	Monthly BC levy estimate R20/pm2	Property rates estimate	Rental income monthly projected	YEAR 1 Rental mngmnt monthly 10% plus VAT	NETT INCOME PER YEAR excl RA	NETT RETURN	Year 1 surplus/(shortfall) monthly Incl Rental Assist	Year 2 surplus/(shortfall) monthly Incl Rental Assist	Year 3 surplus/(shortfall) monthly
	m2	m2	m2			R	R	R	R	R	R	R	R	R	%	R	R	
1A	41	4	45	1	1	695 900	-	695 900	4 630	820	R 183	5 500	-	53 961	7,75	367	15	(184)
1B	38	4	42	1	1	695 900	-	695 900	4 630	760	R 183	5 500	-	54 681	7,86	427	79	(117)
1C	39	5	44	1	1	695 900	-	695 900	4 630	780	R 183	5 500	-	54 441	7,82	407	57	(139)
1D	41	4	45	1	1	695 900	-	695 900	4 630	820	R 183	5 500	-	53 961	7,75	367	15	(184)
1E	41	4	45	1	1	695 900	-	695 900	4 630	820	R 183	5 500	-	53 961	7,75	367	15	(184)
1H	39	27	66	1	1	695 000	-	695 000	4 624	780	R 183	5 600	-	55 646	8,01	513	158	(32)
2A	54	4	58	2	1	835 900	-	835 900	5 561	1 080	R 248	7 000	805	58 403	6,99	306	660	39
2B	54	4	58	2	1	799 900	-	799 900	5 322	1 080	R 231	7 000	-	68 263	8,53	867	417	297

OPTION 2: 90% FINANCING

Floor	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit 10%	Bond amount	90% finance 7%-30 years monthly bond instalment	Monthly BC levy estimate R20/pm2	Property rates estimate	Rental income monthly projected	YEAR 1 Rental mngmnt monthly 10% plus VAT	NETT INCOME PER YEAR excl RA	NETT RETURN	Year 1 surplus/(shortfall) monthly Incl Rental Assist	Year 2 surplus/(shortfall) monthly Incl Rental Assist	Year 3 surplus/(shortfall) monthly
	m2	m2	m2			R	R	R	R	R	R	R	R	R	%	R	R	
1A	41	4	45	1	1	695 900	69 590	626 310	4 167	820	R 183	5 500	-	53 961	7,75	830	478	279
1B	38	4	42	1	1	695 900	69 590	626 310	4 167	760	R 183	5 500	-	54 681	7,86	890	542	346
1C	39	5	44	1	1	695 900	69 590	626 310	4 167	780	R 183	5 500	-	54 441	7,82	870	520	324
1D	41	4	45	1	1	695 900	69 590	626 310	4 167	820	R 183	5 500	-	53 961	7,75	830	478	279
1E	41	4	45	1	1	695 900	69 590	626 310	4 167	820	R 183	5 500	-	53 961	7,75	830	478	279
1H	39	27	66	1	1	695 000	69 500	625 500	4 161	780	R 183	5 600	-	55 646	8,01	976	621	431
2A	54	4	58	2	1	835 900	83 590	752 310	5 005	1 080	R 248	7 000	805	58 403	6,99	862	1 216	595
2B	54	4	58	2	1	799 900	79 990	719 910	4 790	1 080	R 231	7 000	-	68 263	8,53	1 399	949	830

OPTION 3: 80% FINANCING

Floor	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit 20%	Bond amount	80% finance 7%-30 years monthly bond instalment	Monthly BC levy estimate R20/pm2	Property rates estimate	Rental income monthly projected	YEAR 1 Rental mngmnt monthly 10% plus VAT	NETT INCOME PER YEAR excl RA	NETT RETURN	Year 1 surplus/(shortfall) monthly Incl Rental Assist	Year 2 surplus/(shortfall) monthly Incl Rental Assist	Year 3 surplus/(shortfall) monthly
	m2	m2	m2			R	R	R	R	R	R	R	R	R	%	R	R	
1A	41	4	45	1	1	695 900	139 180	556 720	3 704	820	R 183	5 500	-	53 961	7,75	1 293	941	742
1B	38	4	42	1	1	695 900	139 180	556 720	3 704	760	R 183	5 500	-	54 681	7,86	1 353	1 004	809
1C	39	5	44	1	1	695 900	139 180	556 720	3 704	780	R 183	5 500	-	54 441	7,82	1 333	983	787
1D	41	4	45	1	1	695 900	139 180	556 720	3 704	820	R 183	5 500	-	53 961	7,75	1 293	941	742
1E	41	4	45	1	1	695 900	139 180	556 720	3 704	820	R 183	5 500	-	53 961	7,75	1 293	941	742
1H	39	27	66	1	1	695 000	139 000	556 000	3 699	780	R 183	5 600	-	55 646	8,01	1 438	1 083	893
2A	54	4	58	2	1	835 900	167 180	668 720	4 449	1 080	R 248	7 000	805	58 403	6,99	1 418	1 772	1 151
2B	54	4	58	2	1	799 900	159 980	639 920	4 257	1 080	R 231	7 000	-	68 263	8,53	1 931	1 481	1 362

ASSUMPTIONS	
Expected annual capital growth	8%
Interest rate used on bond	7,00%
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%
Rental assist year 1	R500 p/m 24 months
Rental assist year 2	R500 p/m 24 months
Rental assist opt 2A	R1 000 p/m 24 months
IGrow Wealth Plan Included option 2A & 2B	
No rental management fee year 1 excl option 2A	
Rental Insurance year 1 included excl option 2A	

S13sex building allowance- 90% financing		R
Total purchase price of 5 properties @ R799 900 per property		3 999 500
55% total allowance		2 199 725
Annual s13sex allowance for 20 years		109 986
Annual benefit 28% tax rate for companies		30 796
s13sex monthly cash benefit from reduced tax cost		2 566
monthly surplus/shortfall year 1 with s13 sex allowance		9 561 Positive
monthly surplus/shortfall year 2 with s13 sex allowance		14 306 Positive
monthly surplus/shortfall year 3 with s13 sex allowance		6 714 Positive



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