

OPTION 1: 100% FINANCING

UNIT TYPE	Floor	Unit size m2	Balcony / Patio m2	Total Size m2	Bed-rooms	Bath-rooms	Parking Bays	SELLING PRICE R	Buyer's Deposit R	Bond amount R	100% finance 7%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	Projected NET INCOME P/A R	Projected Gross RETURN %	Year 1 surplus/(shortfall) monthly LEVY SPECIAL R	Year 2 surplus/(shortfall) monthly Incl Rental Assist R833 p/m	Year 3 surplus/(shortfall) monthly Incl Rental Assist R833 p/m
A	G	74,6	6,12	80,72	2	2	2	885 000	-	885 000	6 037	1 150	530	7 250	834	56 835	9,83	(151)	(120)	254
B	G	74,6	6,12	80,72	2	2	2	879 000	-	879 000	5 996	1 150	530	7 250	834	56 835	9,90	(110)	(79)	295
C	G	74,6	6,12	80,72	2	2	2	879 000	-	879 000	5 996	1 150	530	7 250	834	56 835	9,90	(110)	(79)	295
D	G	74,6	6,12	80,72	2	2	2	880 000	-	880 000	6 003	1 150	530	7 250	834	56 835	9,89	(117)	(86)	288
E	G	74,6	6,12	80,72	2	2	2	885 000	-	885 000	6 037	1 150	530	7 250	834	56 835	9,83	(151)	(120)	254
F	FF	74,6	6,12	80,72	2	2	2	799 000	-	799 000	5 451	1 150	530	7 250	834	56 835	10,89	436	467	841
G	FF	74,6	6,12	80,72	2	2	2	835 000	-	835 000	5 696	1 150	530	7 250	834	56 835	10,42	190	221	595
H	FF	74,6	6,12	80,72	2	2	2	795 000	-	795 000	5 423	1 150	530	7 250	834	56 835	10,94	463	494	868
I	FF	74,6	6,12	80,72	2	2	2	835 000	-	835 000	5 696	1 150	530	7 250	834	56 835	10,42	190	221	595
J	FF	74,6	6,12	80,72	2	2	2	799 000	-	799 000	5 451	1 150	530	7 250	834	56 835	10,89	436	467	841
F	SF	74,6	6,12	80,72	2	2	2	859 000	-	859 000	5 860	1 150	530	7 250	834	56 835	10,13	26	58	431
G	SF	74,6	6,12	80,72	2	2	2	855 000	-	855 000	5 833	1 150	530	7 250	834	56 835	10,18	54	85	459
H	SF	74,6	6,12	80,72	2	2	2	855 000	-	855 000	5 833	1 150	530	7 250	834	56 835	10,18	54	85	459
I	SF	74,6	6,12	80,72	2	2	2	855 000	-	855 000	5 833	1 150	530	7 250	834	56 835	10,18	54	85	459
J	SF	74,6	6,12	80,72	2	2	2	859 000	-	859 000	5 860	1 150	530	7 250	834	56 835	10,13	26	58	431

OPTION 2: 90% FINANCING

UNIT TYPE	Floor	Unit size m2	Balcony / Patio m2	Total Size m2	Bed-rooms	Bath-rooms	Parking Bays	SELLING PRICE R	Buyer's Deposit R	Bond amount R	90% finance 7%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	Projected NET INCOME P/A R	Projected Gross RETURN %	Year 1 surplus/(shortfall) monthly LEVY SPECIAL R	Year 2 surplus/(shortfall) monthly Incl Rental Assist R833 p/m	Year 3 surplus/(shortfall) monthly Incl Rental Assist R833 p/m
A	G	74,6	6,12	80,72	2	2	2	885 000	88 500	796 500	5 434	1 150	530	7 250	834	56 835	9,83	453	484	858
B	G	74,6	6,12	80,72	2	2	2	879 000	87 900	791 100	5 397	1 150	530	7 250	834	56 835	9,90	490	521	895
C	G	74,6	6,12	80,72	2	2	2	879 000	87 900	791 100	5 397	1 150	530	7 250	834	56 835	9,90	490	521	895
D	G	74,6	6,12	80,72	2	2	2	880 000	88 000	792 000	5 403	1 150	530	7 250	834	56 835	9,89	483	515	888
E	G	74,6	6,12	80,72	2	2	2	885 000	88 500	796 500	5 434	1 150	530	7 250	834	56 835	9,83	453	484	858
F	FF	74,6	6,12	80,72	2	2	2	799 000	79 900	719 100	4 906	1 150	530	7 250	834	56 835	10,89	981	1 012	1 386
G	FF	74,6	6,12	80,72	2	2	2	835 000	83 500	751 500	5 127	1 150	530	7 250	834	56 835	10,42	760	791	1 165
H	FF	74,6	6,12	80,72	2	2	2	795 000	79 500	715 500	4 881	1 150	530	7 250	834	56 835	10,94	1 005	1 037	1 410
I	FF	74,6	6,12	80,72	2	2	2	835 000	83 500	751 500	5 127	1 150	530	7 250	834	56 835	10,42	760	791	1 165
J	FF	74,6	6,12	80,72	2	2	2	799 000	79 900	719 100	4 906	1 150	530	7 250	834	56 835	10,89	981	1 012	1 386
F	SF	74,6	6,12	80,72	2	2	2	859 000	85 900	773 100	5 274	1 150	530	7 250	834	56 835	10,13	612	644	1 017
G	SF	74,6	6,12	80,72	2	2	2	855 000	85 500	769 500	5 249	1 150	530	7 250	834	56 835	10,18	637	668	1 042
H	SF	74,6	6,12	80,72	2	2	2	855 000	85 500	769 500	5 249	1 150	530	7 250	834	56 835	10,18	637	668	1 042
I	SF	74,6	6,12	80,72	2	2	2	855 000	85 500	769 500	5 249	1 150	530	7 250	834	56 835	10,18	637	668	1 042
J	SF	74,6	6,12	80,72	2	2	2	859 000	85 900	773 100	5 274	1 150	530	7 250	834	56 835	10,13	612	644	1 017

OPTION 3: 80% FINANCING

UNIT TYPE	Floor	Unit size m2	Balcony / Patio m2	Total Size m2	Bed-rooms	Bath-rooms	Parking Bays	SELLING PRICE R	Buyer's Deposit R	Bond amount R	80% finance 7%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	Projected NET INCOME P/A R	Projected Gross RETURN %	Year 1 surplus/(shortfall) monthly LEVY SPECIAL R	Year 2 surplus/(shortfall) monthly Incl Rental Assist R833 p/m	Year 3 surplus/(shortfall) monthly Incl Rental Assist R833 p/m
A	G	74,6	6,12	80,72	2	2	2	885 000	177 000	708 000	4 830	1 150	530	7 250	834	56 835	9,83	1 056	1 088	1 462
B	G	74,6	6,12	80,72	2	2	2	879 000	175 800	703 200	4 797	1 150	530	7 250	834	56 835	9,90	1 089	1 121	1 494
C	G	74,6	6,12	80,72	2	2	2	879 000	175 800	703 200	4 797	1 150	530	7 250	834	56 835	9,90	1 089	1 121	1 494
D	G	74,6	6,12	80,72	2	2	2	880 000	176 000	704 000	4 803	1 150	530	7 250	834	56 835	9,89	1 084	1 115	1 489
E	G	74,6	6,12	80,72	2	2	2	885 000	177 000	708 000	4 830	1 150	530	7 250	834	56 835	9,83	1 056	1 088	1 462
F	FF	74,6	6,12	80,72	2	2	2	799 000	159 800	639 200	4 360	1 150	530	7 250	834	56 835	10,89	1 526	1 557	1 931
G	FF	74,6	6,12	80,72	2	2	2	835 000	167 000	668 000	4 557	1 150	530	7 250	834	56 835	10,42	1 329	1 361	1 734
H	FF	74,6	6,12	80,72	2	2	2	795 000	159 000	636 000	4 339	1 150	530	7 250	834	56 835	10,94	1 548	1 579	1 953
I	FF	74,6	6,12	80,72	2	2	2	835 000	167 000	668 000	4 557	1 150	530	7 250	834	56 835	10,42	1 329	1 361	1 734
J	FF	74,6	6,12	80,72	2	2	2	799 000	159 800	639 200	4 360	1 150	530	7 250	834	56 835	10,89	1 526	1 557	1 931
F	SF	74,6	6,12	80,72	2	2	2	859 000	171 800	687 200	4 688	1 150	530	7 250	834	56 835	10,13	1 198	1 230	1 603
G	SF	74,6	6,12	80,72	2	2	2	855 000	171 000	684 000	4 666	1 150	530	7 250	834	56 835	10,18	1 220	1 252	1 625
H	SF	74,6	6,12	80,72	2	2	2	855 000	171 000	684 000	4 666	1 150	530	7 250	834	56 835	10,18	1 220	1 252	1 625
I	SF	74,6	6,12	80,72	2	2	2	855 000	171 000	684 000	4 666	1 150	530	7 250	834	56 835	10,18	1 220	1 252	1 625
J	SF	74,6	6,12	80,72	2	2	2	859 000	171 800	687 200	4 688	1 150	530	7 250	834	56 835	10,13	1 198	1 230	1 603

ASSUMPTIONS	
Expected annual capital growth	8%
Interest rate used on bond	7,00%
Bond term used	30
Expected annual rental increase	8
Rental management fee on gross rental (Excl VAT)	10%
Inflation rate (CPI)	6%
VAT rate	15%
RENTAL ASSIST	R20 000
IGROW WEALTH PLAN	included
12 MONTH LEVY SPECIAL YEAR 1	

S13sex building allowance- 100% financing		R
Total purchase price of 5 properties @ R799 000 per property		3 995 000
55% total allowance		2 197 250
Annual s13sex allowance for 20 years		109 863
Annual benefit 28% tax rate for companies		30 762
s13sex monthly cash benefit from reduced tax cost		2 563
monthly surplus/shortfall year 1 with s13 sex allowance		7 467 POSITIVE
monthly surplus/shortfall year 2 with s13 sex allowance		7 624 POSITIVE
monthly surplus/shortfall year 3 with s13 sex allowance		9 492 POSITIVE



* These numbers are based on assumptions and the estimates may change
 * Rental assist applicable for 24 months only. Terms and Conditions apply