



FINANCIAL ANALYSIS

Updated rentals from 1 Jan 2024
 (Last 40 apartments - 1 year
 free rental management* - 2
 June 2023)

Term in Years **30**
 Interest Rate **11.75%**

Inflation **6.00%**
 Rental Escalation **6.00%**

VAT **15.00%**
 Levy **see budget**

Option 1: 100.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2024)	100% Finance over 30 Years at a 11.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT (Year 1 special)	Gross Income per annum	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	49	Juliet	0	49	1,099,000	0	1,099,000	7,740	11,093	85,992	1,262	379.53	0	92,880	8.45%	-1,912	-2,789	-4,241	-4,590	-4,517
Type 1	First	2B1B	49	Juliet	0	49	1,099,000	0	1,099,000	7,210	11,093	85,992	1,262	379.53	0	86,520	7.87%	-2,442	-3,286	-4,768	-5,148	-5,110
Type 1	Second	2B1B	49	Juliet	0	49	1,099,000	0	1,099,000	7,210	11,093	85,992	1,262	379.53	0	86,520	7.87%	-2,442	-3,286	-4,768	-5,148	-5,110

Option 2: 90.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2024)	90% Finance over 30 Years at a 11.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT (Year 1 special)	Gross Income per annum	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	49	Juliet	0	49	1,099,000	109,900	989,100	7,740	9,984	85,992	1,262	379.53	0	92,880	8.45%	-802	-1,680	-3,132	-3,480	-3,408
Type 1	First	2B1B	49	Juliet	0	49	1,099,000	109,900	989,100	7,210	9,984	85,992	1,262	379.53	0	86,520	7.87%	-1,332	-2,177	-3,659	-4,039	-4,000
Type 1	Second	2B1B	49	Juliet	0	49	1,099,000	109,900	989,100	7,210	9,984	85,992	1,262	379.53	0	86,520	7.87%	-1,332	-2,177	-3,659	-4,039	-4,000

Option 3: 80.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2024)	80% Finance over 30 Years at a 11.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT (Year 1 special)	Gross Income per annum	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	49	Juliet	0	49	1,099,000	219,800	879,200	7,740	8,875	85,992	1,262	379.53	0	92,880	8.45%	307	-570	-2,022	-2,371	-2,299
Type 1	First	2B1B	49	Juliet	0	49	1,099,000	219,800	879,200	7,210	8,875	85,992	1,262	379.53	0	86,520	7.87%	-223	-1,068	-2,549	-2,930	-2,891
Type 1	Second	2B1B	49	Juliet	0	49	1,099,000	219,800	879,200	7,210	8,875	85,992	1,262	379.53	0	86,520	7.87%	-223	-1,068	-2,549	-2,930	-2,891

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	7,740	8,204	8,697	9,218	9,772
Type 1	7,210	7,643	8,101	8,587	9,102
Type 1	7,210	7,643	8,101	8,587	9,102

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	1,262	1,337	1,418	1,503	1,593
Type 1	1,262	1,337	1,418	1,503	1,593
Type 1	1,262	1,337	1,418	1,503	1,593

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	R85,992	R3,083	R2,783	R1,000	R300	
Type 1	R85,992	R3,083	R2,783	R1,000	R300	
Type 1	R85,992	R3,083	R2,783	R1,000	R300	

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	380	402	426	452	479
Type 1	380	402	426	452	479
Type 1	380	402	426	452	479

Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	890.10	943.51	1000.12	1060.12	1123.73
Type 1	829.15	878.90	931.63	987.53	1046.78
Type 1	829.15	878.90	931.63	987.53	1046.78

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