

FINANCIAL ANALYSIS										Term in Years	30	Inflation	6.00%	VAT	15.00%
20 August 2024										Interest Rate	11.75%	Rental Escalator	6.00%	Levy	see budget

Option 1: 100.00% Financing

																									Calculated at an interest rate of 10.75% to indicate 2025 onwards*				
No of Units	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	Average rental income	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	Gross Income year 1 incl RA	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow	
38	Duplex	GF&FF	2B1B	72	0	0	72	1,395,000	0	1,395,000	8,700	14,081	141,600	1,255	550.00	1,001	160,644	11.52%	-3,500	-4,500	-4,958	-5,781	-6,640	-2,441	-3,441	-3,899	-4,722	-5,580	

Option 2: 90.00% Financing

No of Units	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	Average rental income	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	Gross Income year 1 incl RA	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
38	Duplex	GF&FF	2B1B	72	0	0	72	1,395,000	139,500	1,255,500	8,700	12,673	141,600	1,255	550.00	1,001	160,644	11.52%	-2,092	-3,092	-3,550	-4,373	-5,231

Option 3: 80.00% Financing

No of Units	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	Average rental income	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	Gross Income year 1 incl RA	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
38	Duplex	GF&FF	2B1B	72	0	0	72	1,395,000	279,000	1,116,000	8,700	11,265	141,600	1,255	550.00	1,001	160,644	11.52%	-684	-1,684	-2,142	-2,965	-3,823

Rental Income		Year 1	Year 2	Year 3	Year 4	Year 5
Duplex		8,700	9,222	9,775	10,362	10,984

Levies		Year 1	Year 2	Year 3	Year 4	Year 5
Duplex		1,255	1,330	1,410	1,495	1,584

Rental Assist		Total	Year 1	Year 2	Year 3	Year 4	Year 5
Duplex		R141,600	R4,687	R3,333	R2,500	R1,280	R0

Rental Management		Year 1	Year 2	Year 3	Year 4	Year 5
Duplex		1001	1081	1124	1192	1263

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