

# TRADEWINDS

## Financial Analysis

Term in Years 30  
Interest Rate 11.00%

Inflation 6.00%  
Rental Escalation 6.00%

VAT 15.00%  
Levies - Rate per t 27

# TRADEWINDS

26 Feb 2025

100% Financing		Monthly Contributions at 10.50%																						
Floor	Unit Type	Full Bathroom	Total Size incl. Balcony	Selling Price	Buyer's Deposit	Bond Amount	Monthly Average Rental Income incl. Effluent recovery	100% Finance over 30 Years at a 11.00% Interest Rate	Rental Assist	Monthly BC Levy Estimate incl. 10Mbps uncapped fibre	Monthly Property Rates incl. effluent charge	Rental Management (RM) 50% discount for 3yrs on R679k & R799k. No RM for 5yrs on R899k.	Gross Rental Income (incl. Year 1 Rental Assist)	Gross Yield % (Gross Income incl. Year 1 Rental Assist / Selling Price)	Est. Year 1 Net Monthly Cash Flow	Est. Year 2 Net Monthly Cash Flow	Est. Year 3 Net Monthly Cash Flow	Est. Year 4 Net Monthly Cash Flow	Est. Year 5 Net Monthly Cash Flow	Est. Year 1 Net Monthly Cash Flow	Est. Year 2 Net Monthly Cash Flow	Est. Year 3 Net Monthly Cash Flow	Est. Year 4 Net Monthly Cash Flow	Est. Year 5 Net Monthly Cash Flow
GF	1B1B		36	R679,000	0	R679,000	6,092	R6,466	R3,000	1,101	929	350	76,104	11.21%	-2,505	-2,532	-2,296	-2,463	-2,223	-2,250	-2,277	-2,041	-2,208	-1,968
FF.SF, TF, FF	1B1B		36	R679,000	0	R679,000	6,077	R6,466	R15,000	1,101	929	349	81,924	12.07%	-2,019	-2,047	-2,312	-2,479	-2,240	-1,764	-1,792	-2,057	-2,224	-1,985
GF	1B1B		43	R799,000	0	R799,000	6,668	R7,609	R37,200	1,290	991	383	95,616	11.97%	-2,305	-2,565	-2,611	-2,797	-3,039	-2,005	-2,265	-2,310	-2,497	-2,738
FF.SF, TF, FF	1B1B		43	R799,000	0	R799,000	6,650	R7,609	R62,400	1,290	991	382	105,000	13.14%	-1,522	-2,483	-2,130	-2,316	-2,859	-1,222	-2,183	-1,829	-2,016	-2,558
GF	1B1B	Full Bath	55	R899,000	0	R899,000	7,209	R8,561	R75,000	1,614	1,042	0	111,708	12.43%	-2,169	-2,286	-2,246	-2,239	-2,214	-1,571	-1,948	-1,908	-1,901	-1,876
FF.SF, TF, FF	1B1B	Full Bath	55	R899,000	0	R899,000	6,949	R8,561	R90,000	1,614	1,042	0	109,188	12.15%	-2,119	-2,411	-2,188	-2,199	2,192	-1,781	-2,073	-1,850	-1,861	-1,854

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*\*Rental assist only applicable where buyer signs a rental mandate with IGrow Rentals for the duration of the rental assist offering.*