

FINANCIAL ANALYSIS
7 May 2025

Term in Years 30
Interest Rate 10.75%

Inflation 6.00%
Rental Escalation 7.00%

VAT 15.00%
Levies - Rate per sqm See below



Option 1: 100% Financing

Section Number	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	100% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl. Effluent charge)	Monthly BC Levy Estimate (incl Effluent charge recovery - Yr1)	Monthly Property Rates (Incl. Refuse)	Rental Management at 11.5% incl VAT	Gross Yield % (Gross Income Incl. Year 1 Rental Assist/ Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
143	Ground Floor	Studio	33		33	0	R810,000		810,000	7,300	7,561	18,000	730	1,058	825	0	11.93%	-1,394	-1,066	-1,397	-1,463	-1,018
148	1st Floor	Studio	33		33	0	R799,000		799,000	7,000	7,459	18,000	730	1,058	731	0	11.64%	-1,498	-1,166	-1,513	-1,574	-1,145
208	1st Floor	Studio	33		33	0	R799,000		799,000	7,800	7,459	18,000	730	1,058	731	0	12.84%	-698	-359	-650	-706	-217
228	1st Floor	Studio	33		33	0	R799,000		799,000	6,970	7,459	18,000	730	1,058	731	0	11.59%	-1,528	-1,196	-1,545	-1,606	-1,180
133	2nd Floor	Studio	33		33	0	R799,000		799,000	6,950	7,459	18,000	730	1,058	731	0	11.56%	-1,548	-1,216	-1,567	-1,628	-1,203
173	2nd Floor	Studio	33		33	0	R799,000		799,000	6,700	7,459	18,000	730	1,058	731	0	10.06%	-1,798	-1,469	-1,837	-1,899	-1,493
233	2nd Floor	Studio	33		33	0	R799,000		799,000	6,700	7,459	18,000	730	1,058	731	0	11.19%	-1,798	-1,469	-1,837	-1,899	-1,493
178	3rd Floor	Studio	33		33	0	R799,000		799,000	7,800	7,459	18,000	730	1,058	731	0	11.71%	-698	-359	-650	-706	-217
218	3rd Floor	Studio	33		33	0	R799,000		799,000	7,800	7,459	18,000	730	1,058	731	0	12.84%	-698	-359	-650	-706	-217
2	Ground Floor	1Bed 1Bath	46		46	0	R999,000		999,000	8,950	9,325	24,000	908	1,237	927	0	10.75%	-1,039	-2,075	-2,085	-1,560	-997
3	Ground Floor	1Bed 1Bath	46		46	0	R999,000		999,000	8,200	9,325	24,000	908	1,237	927	0	11.65%	-1,789	-2,785	-2,845	-2,373	-1,867
35	Ground Floor	1Bed 1Bath	46		46	0	R999,000		999,000	8,950	9,325	24,000	908	1,237	927	0	10.75%	-1,039	-2,075	-2,085	-1,560	-997
66	Ground Floor	1Bed 1Bath	46		46	0	R999,000		999,000	8,950	9,325	24,000	908	1,237	927	0	12.55%	-1,039	-2,075	-2,085	-1,560	-997
86	Ground Floor	1Bed 1Bath	46		46	0	R999,000		999,000	8,950	9,325	24,000	908	1,237	927	0	10.75%	-1,039	-2,075	-2,085	-1,560	-997
127	1st Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,400	8,392	24,000	908	1,237	927	0	11.21%	-906	-1,412	-1,709	-1,223	-702
129	1st Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,200	8,392	24,000	908	1,237	927	0	10.95%	-1,106	-1,602	-1,912	-1,440	-934
207	1st Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,300	8,392	24,000	908	1,237	927	0	11.08%	-1,006	-1,507	-1,810	-1,331	-818
209	1st Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,300	8,392	24,000	908	1,237	927	0	11.08%	-1,006	-1,507	-1,810	-1,331	-818
76	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,200	8,392	24,000	908	1,237	927	0	10.95%	-1,106	-1,602	-1,912	-1,440	-934
78	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,700	8,392	24,000	908	1,237	927	0	11.61%	-606	-1,128	-1,405	-898	-354
98	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,700	8,392	24,000	908	1,237	927	0	11.61%	-606	-1,128	-1,405	-898	-354
154	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,500	8,392	24,000	908	1,237	927	0	11.35%	-806	-1,318	-1,608	-1,114	-586
212	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,100	8,392	24,000	908	1,237	927	0	10.81%	-1,206	-1,696	-2,013	-1,548	-1,050
234	2nd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,000	8,392	24,000	908	1,237	927	0	10.68%	-1,306	-1,791	-2,114	-1,656	-1,166
81	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,700	8,392	24,000	908	1,237	927	0	11.61%	-606	-1,128	-1,405	-898	-354
101	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	8,700	8,392	24,000	908	1,237	927	0	11.61%	-606	-1,128	-1,405	-898	-354
157	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,950	8,392	24,000	908	1,237	927	0	10.61%	-1,356	-1,838	-2,165	-1,711	-1,224
199	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,800	8,392	24,000	908	1,237	927	0	10.41%	-1,506	-1,980	-2,317	-1,873	-1,398
254	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,750	8,392	24,000	908	1,237	927	0	10.34%	-1,556	-2,028	-2,368	-1,928	-1,456
255	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,750	8,392	24,000	908	1,237	927	0	10.34%	-1,556	-2,028	-2,368	-1,928	-1,456
287	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,800	8,392	24,000	908	1,237	927	0	10.41%	-1,506	-1,980	-2,317	-1,873	-1,398
323	3rd Floor	1Bed 1Bath	46		46	0	R899,000		899,000	7,800	8,392	24,000	908	1,237	927	0	10.41%	-1,506	-1,980	-2,317	-1,873	-1,398
126	1st Floor	2Bed 1Bath	63		63	0	R1,175,000		1,175,000	9,900	10,968	38,400	1,145	1,473	1,084	0	11.95%	-1,825	-1,766	-1,438	-1,660	-1,736
190	1st Floor	2Bed 1Bath	63		63	0	R1,175,000		1,175,000	10,150	10,968	38,400	1,145	1,473	1,084	0	10.37%	-1,575	-1,499	-1,152	-1,389	-1,446
211	2nd Floor	2Bed 1Bath	63		63	0	R1,145,000		1,145,000	9,950	10,688	35,400	1,145	1,473	1,084	0	10.43%	-1,595	-1,433	-1,051	-1,526	-1,398
29	3rd Floor	2Bed 1Bath	63		63	0	R1,140,000		1,140,000	10,000	10,642	30,600	1,145	1,473	1,084	0	10.53%	-1,599	-1,583	-997	-1,425	-1,293
220	3rd Floor	2Bed 1Bath	63		63	0	R1,140,000		1,140,000	9,900	10,642	30,600	1,145	1,473	1,084	0	10.42%	-1,699	-1,690	-1,112	-1,533	-1,409
1	Ground Floor	2Bed 2Bath	72		72	0	R1,485,000		1,485,000	12,250	13,862	78,600	1,270	1,598	1,254	0	9.90%	-1,664	-1,326	-1,533	-1,658	-1,618
52	Ground Floor	2Bed 2Bath	72		72	0	R1,485,000		1,485,000	12,250	13,862	78,600	1,270	1,598	1,254	0	9.90%	-1,664	-1,326	-1,533	-1,658	-1,618
37	1st Floor	2Bed 2Bath	72		72	0	R1,335,000		1,335,000	11,150	12,462	109,200	1,270	1,598	1,254	0	10.02%	-664	-803	-892	-1,001	-894
109	1st Floor	2Bed 2Bath	72		72	0	R1,335,000		1,335,000	11,150	12,462	109,200	1,270	1,598	1,254	0	10.02%	-664	-803	-892	-1,001	-894
166	1st Floor	2Bed 2Bath	72		72	0	R1,335,000		1,335,000	10,200	12,462	109,200	1,270	1,598	1,254	0	9.17%	-1,614	-1,819	-1,980	-2,031	-1,996
60	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	10,850	12,126	77,400	1,270	1,598	1,254	0	10.02%	-1,378	-1,338	-1,299	-1,440	-1,406
75	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	10,850	12,126	77,400	1,270	1,598	1,254	0	10.02%	-1,378	-1,338	-1,299	-1,440	-1,406
155	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	10,850	12,126	77,400	1,270	1,598	1,254	0	10.02%	-1,378	-1,338	-1,299	-1,440	-1,406
171	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	10,850	12,126	77,400	1,270	1,598	1,254	0	10.02%	-1,378	-1,338	-1,299	-1,440	-1,406
175	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	11,700	12,126	77,400	1,270	1,598	1,254	0	10.81%	-528	-428	-326	-518	-420
231	2nd Floor	2Bed 2Bath	72		72	0	R1,299,000		1,299,000	10,850	12,126	77,400	1,270	1,598	1,254	0	10.02%	-1,378	-1,338	-1,299	-1,440	-1,406
16	3rd Floor	2Bed 2Bath	72		72	0	R1,275,000		1,275,000	10,600	11,902	66,000	1,270	1,598	1,254	0	9.98%	-1,654	-1,631	-1,461	-1,737	-1,572
84	3rd Floor	2Bed 2Bath	72		72	0	R1,275,000		1,275,000	10,600	11,902	66,000	1,270	1,598	1,254	0	9.98%	-1,654	-1,631	-1,461	-1,737	-1,572

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
143	7,300	7,811	8,358	8,943	9,569
148	7,000	7,490	8,014	8,575	9,176
208	7,800	8,346	8,930	9,555	10,224
228	6,970	7,458	7,980	8,539	9,136
133	6,950	7,437	7,957	8,514	9,110
173	6,700	7,169	7,671	8,208	8,782
233	6,700	7,169	7,671	8,208	8,782
178	7,800	8,346	8,930	9,555	10,224
218	7,800	8,346	8,930	9,555	10,224
2	8,950	9,577	10,247	10,964	11,732
3	8,200	8,774	9,388	10,045	10,749

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
143	1,058	742	787	834	884
148	1,058	742	787	834	884
208	1,058	742	787	834	884
228	1,058	742	787	834	884
133	1,058	742	787	834	884
173	1,058	742	787	834	884
233	1,058	742	787	834	884
178	1,058	742	787	834	88

35	8,990	9,577	10,247	10,964	11,732
66	8,990	9,577	10,247	10,964	11,732
86	8,990	9,577	10,247	10,964	11,732
127	8,400	8,988	9,617	10,290	11,011
129	8,200	8,774	9,388	10,045	10,749
207	8,300	8,881	9,503	10,168	10,880
209	8,300	8,881	9,503	10,168	10,880
76	8,200	8,774	9,388	10,045	10,749
78	8,700	9,309	9,961	10,658	11,404
98	8,700	9,309	9,961	10,658	11,404
154	8,900	9,095	9,732	10,413	11,142
212	8,100	8,667	9,274	9,923	10,617
234	8,000	8,560	9,159	9,800	10,486
81	8,700	9,309	9,961	10,658	11,404
101	8,700	9,309	9,961	10,658	11,404
157	7,950	8,507	9,102	9,739	10,421
199	7,800	8,348	8,930	9,555	10,224
254	7,750	8,293	8,873	9,494	10,199
255	7,750	8,293	8,873	9,494	10,199
287	7,800	8,348	8,930	9,555	10,224
323	7,800	8,348	8,930	9,555	10,224
126	9,900	10,593	11,335	12,138	12,977
190	10,150	10,861	11,621	12,434	13,305
211	9,950	10,647	11,392	12,189	13,042
29	10,000	10,700	11,449	12,250	13,108
220	9,900	10,593	11,335	12,138	12,977
1	12,250	13,108	14,025	15,007	16,057
52	12,250	13,108	14,025	15,007	16,057
37	11,150	11,931	12,766	13,659	14,615
109	11,150	11,931	12,766	13,659	14,615
166	10,200	10,914	11,678	12,495	13,370
60	10,850	11,610	12,422	13,292	14,222
75	10,850	11,610	12,422	13,292	14,222
155	10,850	11,610	12,422	13,292	14,222
171	10,850	11,610	12,422	13,292	14,222
175	11,700	12,519	13,395	14,333	15,336
231	10,850	11,610	12,422	13,292	14,222
16	10,600	11,342	12,136	12,985	13,894
84	10,600	11,342	12,136	12,985	13,894

35	1,237	742	787	834	884
66	1,237	742	787	834	884
86	1,237	742	787	834	884
127	1,237	742	787	834	884
129	1,237	742	787	834	884
207	1,237	742	787	834	884
209	1,237	742	787	834	884
76	1,237	742	787	834	884
78	1,237	742	787	834	884
98	1,237	742	787	834	884
154	1,237	742	787	834	884
212	1,237	742	787	834	884
234	1,237	742	787	834	884
81	1,237	742	787	834	884
101	1,237	742	787	834	884
157	1,237	742	787	834	884
199	1,237	742	787	834	884
254	1,237	742	787	834	884
255	1,237	742	787	834	884
287	1,237	742	787	834	884
323	1,237	742	787	834	884
126	1,473	742	787	834	884
190	1,473	742	787	834	884
211	1,473	742	787	834	884
29	1,473	742	787	834	884
220	1,473	742	787	834	884
1	1,598	742	787	834	884
52	1,598	742	787	834	884
37	1,598	742	787	834	884
109	1,598	742	787	834	884
166	1,598	742	787	834	884
60	1,598	742	787	834	884
75	1,598	742	787	834	884
155	1,598	742	787	834	884
171	1,598	742	787	834	884
175	1,598	742	787	834	884
231	1,598	742	787	834	884
16	1,598	742	787	834	884
84	1,598	742	787	834	884

35	24,000	1,600	500	0	0	0
66	24,000	1,600	500	0	0	0
86	24,000	1,600	500	0	0	0
127	24,000	1,250	750	0	0	0
129	24,000	1,250	750	0	0	0
207	24,000	1,250	750	0	0	0
209	24,000	1,250	750	0	0	0
76	24,000	1,250	750	0	0	0
78	24,000	1,250	750	0	0	0
98	24,000	1,250	750	0	0	0
154	24,000	1,250	750	0	0	0
212	24,000	1,250	750	0	0	0
234	24,000	1,250	750	0	0	0
81	24,000	1,250	750	0	0	0
101	24,000	1,250	750	0	0	0
157	24,000	1,250	750	0	0	0
199	24,000	1,250	750	0	0	0
254	24,000	1,250	750	0	0	0
255	24,000	1,250	750	0	0	0
287	24,000	1,250	750	0	0	0
323	24,000	1,250	750	0	0	0
126	38,400	1,800	500	200	700	0
190	38,400	1,800	500	200	700	0
211	35,400	1,700	500	250	500	0
29	30,600	1,600	250	200	500	0
220	30,600	1,600	250	200	500	0
1	78,600	2,800	1,500	500	1,250	500
52	78,600	2,800	1,500	500	1,250	500
37	109,200	3,500	1,800	1,000	1,700	1,100
109	109,200	3,500	1,800	1,000	1,700	1,100
166	109,200	3,500	1,800	1,000	1,700	1,100
60	77,400	2,750	1,250	600	1,250	600
75	77,400	2,750	1,250	600	1,250	600
155	77,400	2,750	1,250	600	1,250	600
171	77,400	2,750	1,250	600	1,250	600
175	77,400	2,750	1,250	600	1,250	600
231	77,400	2,750	1,250	600	1,250	600
16	66,000	2,500	1,000	500	1,000	500
84	66,000	2,500	1,000	500	1,000	500

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
143	535	575	627	683	742
203	535	575	627	683	742
72	731	775	821	871	923
128	731	775	821	871	923
148	731	775	821	871	923
208	731	775	821	871	923
228	731	775	821	871	923
133	731	775	821	871	923
173	731	775	821	871	923
233	731	775	821	871	923
178	731	775	821	871	923
218	731	775	821	871	923
2	927	983	1,042	1,104	1,170
3	927	983	1,042	1,104	1,170
35	927	983	1,042	1,104	1,170
66	927	983	1,042	1,104	1,170
86	927	983	1,042	1,104	1,170
127	927	983	1,042	1,104	1,170
129	927	983	1,042	1,104	1,170
207	927	983	1,042	1,104	1,170
209	927	983	1,042	1,104	1,170
76	927	983	1,042	1,104	1,170
78	927	983	1,042	1,104	1,170
98	927	983	1,042	1,104	1,170
154	927	983	1,042	1,104	1,170
212	927	983	1,042	1,104	1,170
234	927	983	1,042	1,104	1,170
81	927	983	1,042	1,104	1,170
101	927	983	1,042	1,104	1,170
157	927	983	1,042	1,104	1,170
199	927	983	1,042	1,104	1,170
254	927	983	1,042	1,104	1,170
255	927	983	1,042	1,104	1,170
287	927	983	1,042	1,104	1,170
323	927	983	1,042	1,104	1,170
126	1,084	1,149	1,218	1,291	1,369
190	1,084	1,149	1,218	1,291	1,369
211	1,084	1,149	1,218	1,291	1,369

DISCLAIMER

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Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
143	0	449	491	1,028	1,100
203	0	425	454	972	1,040
72	0	412	441	944	1,010
128	0	415	444	951	1,018
148	0	421	451	986	1,055
208	0	480	513	1,099	1,176
228	0	429	459	982	1,051
133	0	428	458	979	1,048
173	0	412	441	944	1,010
233	0	412	441	944	1,010
178	0	412	441	944	1,010
218	0	480	513	1,099	1,176
2	0	1,101	1,178	1,261	1,349
3	0	1,008	1,080	1,155	1,236
35	0	1,101	1,178	1,261	1,349
66	0	1,101	1,178	1,261	1,349
86	0	1,101	1,178	1,261	1,349
127	0	1,034	1,106	1,183	1,266
129	0	1,009	1,080	1,155	1,236
207	0	1,021	1,093	1,169	1,251
209	0	1,021	1,093	1,169	1,251
76	0	1,009	1,080	1,155	1,236
78	0	1,071	1,145	1,228	1,311
98	0	1,071	1,145	1,228	1,311
154	0	1,046	1,119	1,197	1,281
212	0	997	1,066	1,141	1,221
234	0	984	1,053	1,127	1,208
81	0	1,071	1,145	1,228	1,311
101	0	1,071	1,145	1,228	1,311
157	0	978	1,047	1,120	1,198
199	0	960	1,027	1,099	1,176
254	0	954	1,020	1,092	1,168
255	0	954	1,020	1,092	1,168
287	0	960	1,027	1,099	1,176
323	0	960	1,027	1,099	1,176
126	0	0	0	1,385	1,462
190	0	0	0	1,430	1,530
211	0	0	0	1,462	1,560

29	1,084	1,149	1,218	1,291	1,369
220	1,084	1,149	1,218	1,291	1,369
1	1,254	1,329	1,409	1,494	1,583
52	1,254	1,329	1,409	1,494	1,583
37	1,254	1,329	1,409	1,494	1,583
109	1,254	1,329	1,409	1,494	1,583
166	1,254	1,329	1,409	1,494	1,583
60	1,254	1,329	1,409	1,494	1,583
75	1,254	1,329	1,409	1,494	1,583
155	1,254	1,329	1,409	1,494	1,583
171	1,254	1,329	1,409	1,494	1,583
175	1,254	1,329	1,409	1,494	1,583
231	1,254	1,329	1,409	1,494	1,583
16	1,254	1,329	1,409	1,494	1,583
84	1,254	1,329	1,409	1,494	1,583

29	0	0	0	1,409	1,507
220	0	0	0	1,395	1,492
1	0	0	0	1,726	1,847
52	0	0	0	1,726	1,847
37	0	0	0	1,571	1,681
109	0	0	0	1,571	1,681
166	0	0	0	1,437	1,538
60	0	0	0	1,529	1,636
75	0	0	0	1,529	1,636
155	0	0	0	1,529	1,636
171	0	0	0	1,529	1,636
175	0	0	0	1,648	1,764
231	0	0	0	1,529	1,636
16	0	0	0	1,493	1,598
84	0	0	0	1,493	1,598

Studios	1 Bed 1 Bath	2 Bed 1 Bath	2 Bed 2 Bed
Yr 1 = Free Rental Mgmt	Yr 1 = Free Rental Mgmt	Yr 1 = Free Rental Mgmt	Yr 1 = Free Rental Mgmt
Yr 2 = 8% + VAT	Yr 2 = 10% +VAT	Yr 2 = Free Rental Mgmt	Yr 2 = Free Rental Mgmt
Yr 3 = 8% + VAT	Yr 3 = 10% +VAT	Yr 3 = Free Rental Mgmt	Yr 3 = Free Rental Mgmt
Yr 4 = 10% +VAT	Yr 4 = 10% +VAT	Yr 4 = 10% +VAT	Yr 4 = 10% +VAT
Yr 5 = 10% + VAT	Yr 5 = 10% + VAT	Yr 5 = 10% + VAT	Yr 5 = 10% + VAT