



FINANCIAL ANALYSIS

13 May 2025

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.50%	Rental Escalation	6.00%	Levies - Rate per sqm	22

Option 1: 100.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	0	899,000	6,800	8,224	22,800	1,268	789	0	93,600	10.41%	-2,480	-2,296	-2,894	-3,506	-3,222
B	All	2B1B	55.01	4.96	59.97	899,000	0	899,000	6,800	8,224	22,800	1,319	789	0	93,600	10.41%	-2,532	-2,350	-2,952	-3,567	-3,288
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	0	799,000	6,400	7,309	6,000	1,180	682	0	82,800	10.36%	-2,270	-2,498	-2,209	-2,780	-2,508

Option 2: 90.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	89,900	809,100	6,800	7,401	22,800	1,268	789	0	93,600	10.41%	-1,658	-1,473	-2,072	-2,683	-2,400
B	All	2B1B	55.01	4.96	59.97	899,000	89,900	809,100	6,800	7,401	22,800	1,319	789	0	93,600	10.41%	-1,710	-1,528	-2,130	-2,745	-2,465
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	79,900	719,100	6,400	6,578	6,000	1,179.64	681.55	0	82,800	10.36%	-1,539	-1,767	-1,478	-2,049	-1,777

Option 3: 80.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	179,800	719,200	6,800	6,579	22,800	1,268	789	0	93,600	10.41%	-835	-651	-1,249	-1,861	-1,578
B	All	2B1B	55.01	4.96	59.97	899,000	179,800	719,200	6,800	6,579	22,800	1,319	789	0	93,600	10.41%	-887	-706	-1,307	-1,922	-1,643
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	159,800	639,200	6,400	5,847	6,000	1,179.64	681.55	0	82,800	10.36%	-808	-1,036	-747	-1,318	-1,046

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	6,800	7,208	7,640	8,099	8,585
B	6,800	7,208	7,640	8,099	8,585
C & C/M	6,400	6,784	7,191	7,623	8,080

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	1,268	1,344	1,424	1,510	1,600
B	1,319	1,399	1,482	1,571	1,666
C & C/M	1,180	1,250	1,325	1,405	1,489

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	22,800.00	1,000	900	0	0	0
B	22,800.00	1,000	900	0	0	0
C & C/M	6,000.00	500	0	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	789	836	887	940	996
B	789	836	887	940	996
C & C/M	682	722	766	812	860

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Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	0	0	0	931	987
B	0	0	0	931	987
C & C/M	0	0	0	877	929

No Rental Management in Year 1 - 3