



FINANCIAL ANALYSIS

27 September 2024

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	11.50%	Rental Escalator	6.00%	Levies - Rate per	22

Option 1: 100.00% Financing

																				Calculated at 10.50% over 30 years				
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 11.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 24 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	0	899,000	6,800	8,903	132,900	1,268	789	0	116,400	12.95%	-1,259	-1,875	-1,952	-1,885	-580	-1,196	-1,273	-1,206
B	All	2B1B	55.01	4.96	59.97	899,000	0	899,000	6,800	8,903	133,500	1,319	789	0	116,400	12.95%	-1,311	-1,930	-1,960	-1,946	-632	-1,250	-1,281	-1,267
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	0	799,000	6,400	7,912	84,120	1,180	682	0	103,200	12.92%	-1,174	-1,991	-1,940	-1,983	-570	-1,388	-1,336	-1,380

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 11.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 24 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	89,900	809,100	6,800	8,012	132,900	1,268	789	0	116,400	12.95%	-369	-985	-1,062	-994
B	All	2B1B	55.01	4.96	59.97	899,000	89,900	809,100	6,800	8,012	133,500	1,319	789	0	116,400	12.95%	-421	-1,039	-1,070	-1,056
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	79,900	719,100	6,400	7,121	84,120	1,180	682	0	103,200	12.92%	-382	-1,200	-1,148	-1,192

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 11.50% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 24 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	179,800	719,200	6,800	7,122	132,900	1,268	789	0	116,400	12.95%	521	-94	-171	-104
B	All	2B1B	55.01	4.96	59.97	899,000	179,800	719,200	6,800	7,122	133,500	1,319	789	0	116,400	12.95%	469	-149	-179	-166
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	159,800	639,200	6,400	6,330	84,120	1,180	682	0	103,200	12.92%	409	-409	-357	-401

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
A & A/M	132,900	2,900	2,000	2,500	2,300
B	133,500	2,900	2,000	2,500	2,300
C & C/M	84,120	2,200	1,110	1,700	1,400

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
A & A/M	0	0	879	931
B	0	0	879	931
C & C/M	0	0	827	877

*No Rental Management in Year 1 and 2