

FINANCIAL ANALYSIS		Term in Years	30	Inflation	6.00%	VAT	15.00%
21 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	9,100	14,081	141,800	1,255	550.00	1,047	165,444	11.86%	-3,146	-4,125	-4,560	-5,359	-6,193	-2,087	-3,066	-3,501	-4,300	-5,133

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	9,100	12,673	141,800	1,255	550.00	1,047	165,444	11.86%	-1,738	-2,717	-3,152	-3,951	-4,785

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	9,100	11,265	141,800	1,255	550.00	1,047	165,444	11.86%	-330	-1,309	-1,744	-2,543	-3,376
Rental Income								Year 1	Year 2	Year 3	Year 4	Year 5											
Duplex								9,100	9,646	10,225	10,838	11,489											
Rates and Taxes								Year 1	Year 2	Year 3	Year 4	Year 5											
Duplex								550	583	618	655	694											

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Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
Duplex	R141,800	R4,687	R3,333	R2,500	R1,280	R0

Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
Duplex	1047	1109	1176	1246	1321