

# GRACELAND : FINANCIAL ANALYSIS (Blocks B & C)

## OPTION 1: 100% FINANCING

Floor	Unit size m2	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE R	Buyer's Deposit R	Bond amount R	100% finance 10,25%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	NETT INCOME PER YEAR R	NETT RETURN %	Year 1 surplus/(shortfall) monthly R	Year 2 surplus/(shortfall) monthly R	Year 3 surplus/(shortfall) monthly R	Year 4 surplus/(shortfall) monthly R	Year 5 surplus/(shortfall) monthly R	Year 6 surplus/(shortfall) monthly R	Year 7 surplus/(shortfall) monthly R
Ground	68,5	2	1	1299000	-	1 299 000	11 640	1 200	R 688	9 000	1 035	72 922	5,61	(5 564)	(5 040)	(4 472)	(3 856)	(3 188)	(2 464)	(1 679)
First	68,5	2	1	1249000	-	1 249 000	11 192	1 200	R 657	8 500	978	67 988	5,44	(5 527)	(5 036)	(4 504)	(3 928)	(3 302)	(2 624)	(1 889)
Second	68,5	2	1	1199000	-	1 199 000	10 744	1 200	R 626	8 000	920	63 054	5,26	(5 490)	(5 033)	(4 537)	(4 000)	(3 417)	(2 784)	(2 099)

## OPTION 2: 90% FINANCING

Floor	Unit size m2	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE R	Buyer's Deposit 10% R	Bond amount R	90% finance 10,25%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	NETT INCOME PER YEAR R	NETT RETURN %	Year 1 surplus/(shortfall) monthly R	Year 2 surplus/(shortfall) monthly R	Year 3 surplus/(shortfall) monthly R	Year 4 surplus/(shortfall) monthly R	Year 5 surplus/(shortfall) monthly R	Year 6 surplus/(shortfall) monthly R	Year 7 surplus/(shortfall) monthly R
Ground	68,5	2	1	1299000	129 900	1 169 100	10 476	1 200	R 688	9 000	1 035	72 922	5,61	(4 399)	(3 876)	(3 307)	(2 692)	(2 024)	(1 300)	(515)
First	68,5	2	1	1249000	124 900	1 124 100	10 073	1 200	R 657	8 500	978	67 988	5,44	(4 407)	(3 917)	(3 385)	(2 808)	(2 183)	(1 505)	(770)
Second	68,5	2	1	1199000	119 900	1 079 100	9 670	1 200	R 626	8 000	920	63 054	5,26	(4 415)	(3 959)	(3 463)	(2 925)	(2 342)	(1 710)	(1 024)

## OPTION 3: 80% FINANCING

Floor	Unit size m2	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE R	Buyer's Deposit 20% R	Bond amount R	80% finance 10,25%-30 years monthly bond instalment R	Monthly BC levy estimate R	Property rates estimate R	Rental income monthly projected R	Rental mngmnt monthly 10% plus VAT R	NETT INCOME PER YEAR R	NETT RETURN %	Year 1 surplus/(shortfall) monthly R	Year 2 surplus/(shortfall) monthly R	Year 3 surplus/(shortfall) monthly R	Year 4 surplus/(shortfall) monthly R	Year 5 surplus/(shortfall) monthly R	Year 6 surplus/(shortfall) monthly R	Year 7 surplus/(shortfall) monthly R
Ground	68,5	2	1	1299000	259 800	1 039 200	9 312	1 200	R 688	9 000	1 035	72 922	5,61	(3 235)	(2 712)	(2 143)	(1 528)	(860)	(136)	649
First	68,5	2	1	1249000	249 800	999 200	8 954	1 200	R 657	8 500	978	67 988	5,44	(3 288)	(2 798)	(2 266)	(1 689)	(1 064)	(386)	349
Second	68,5	2	1	1199000	239 800	959 200	8 595	1 200	R 626	8 000	920	63 054	5,26	(3 341)	(2 884)	(2 388)	(1 851)	(1 268)	(636)	50

ASSUMPTIONS	
Expected annual capital growth	8%
Interest rate used on bond	10,25%
Bond term used	30 Years
Expected annual rental increase	8%
Rental mangmnt fee-gross rental (Incl VAT)	10%
Inflation rate (CPI)	6%
VAT rate	15%
Wealth Plan included	YES
Investor Software included	YES

S13sex building allowance- 90% financing		R
Total purchase price of 5 properties @ R1 199 000 per property		5 995 000
55% total allowance		3 297 250
Annual s13sex allowance for 20 years		164 863
Annual benefit 28% tax rate for companies		46 162
s13sex monthly cash benefit from reduced tax cost		3 847
monthly surplus/shortfall year 1 with s13 sex allowance		(18 230) Year 1
monthly surplus/shortfall year 2 with s13 sex allowance		(15 946) Year 2
monthly surplus/shortfall year 3 with s13 sex allowance		(13 468) Year 3

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