

Parkhill Place: FINANCIAL ANALYSIS

OPTION 1: 100% FINANCING

Floor	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit	Bond amount	100% finance 7,75%-30 years monthly bond instalment	Monthly BC levy estimate	Property taxes estimate	Rental income monthly projected	Rental mngmnt SPECIAL 12 MONTHS FREE	NETT INCOME PER YEAR Incl RA	NETT RETURN Incl RA %	Year 1 surplus/(shortfall) monthly Rental assist R416 P/M	Year 2 surplus/(shortfall) monthly Rental assist R416 P/M	Year 3 surplus/(shortfall) monthly No Assist R	Year 4 surplus/(shortfall) monthly No Assist R	Year 5 surplus/(shortfall) monthly No Assist R	Year 6 surplus/(shortfall) monthly No Assist R
	m2	m2	m2			R	R	R	R	R	R	R		R	%	R	R	R	R	R	R
Ground	54,6	5,1	59,7	2	1	865000	-	865 000	6 197	950	R 261	7 000	-	74 464	8,61	8	(374)	(332)	164	702	1 285
First	54,6	5,1	59,7	2	1	865000	-	865 000	6 197	950	R 261	7 000	-	74 464	8,61	8	(374)	(332)	164	702	1 285
Second	54,6	5,1	59,7	2	1	865000	-	865 000	6 197	950	R 261	7 000	-	74 464	8,61	8	(374)	(332)	164	702	1 285
Third	54,6	5,1	59,7	2	1	865000	-	865 000	6 197	950	R 261	7 000	-	74 464	8,61	8	(374)	(332)	164	702	1 285

OPTION 2: 90% FINANCING

Floor	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit	Bond amount	90% finance 7,75%-30 years monthly bond instalment	Monthly BC levy estimate	Property taxes estimate	Rental income monthly projected	Rental mngmnt SPECIAL 12 MONTHS FREE	NETT INCOME PER YEAR Incl RA	NETT RETURN Incl RA %	Year 1 surplus/(shortfall) monthly Rental assist R416 P/M	Year 2 surplus/(shortfall) monthly Rental assist R416 P/M	Year 3 surplus/(shortfall) monthly No Assist R	Year 4 surplus/(shortfall) monthly No Assist R	Year 5 surplus/(shortfall) monthly No Assist R	Year 6 surplus/(shortfall) monthly No Assist R
	m2	m2	m2			R	R	R	R	R	R	R		R	%	R	R	R	R	R	R
Ground	54,6	5,1	59,7	2	1	865000	86 500	778 500	5 577	950	R 261	7 000	-	74 464	8,61	627	245	288	784	1 322	1 904
First	54,6	5,1	59,7	2	1	865000	86 500	778 500	5 577	950	R 261	7 000	-	74 464	8,61	627	245	288	784	1 322	1 904
Second	54,6	5,1	59,7	2	1	865000	86 500	778 500	5 577	950	R 261	7 000	-	74 464	8,61	627	245	288	784	1 322	1 904
Third	54,6	5,1	59,7	2	1	865000	86 500	778 500	5 577	950	R 261	7 000	-	74 464	8,61	627	245	288	784	1 322	1 904

OPTION 3: 80% FINANCING

Floor	Unit size	Balcony / Stoep	Total Size	Bed-rooms	Bath-rooms	TOTAL SELLING PRICE	Buyer's Deposit	Bond amount	80% finance 7,75%-30 years monthly bond instalment	Monthly BC levy estimate	Property taxes estimate	Rental income monthly projected	Rental mngmnt SPECIAL 12 MONTHS FREE	NETT INCOME PER YEAR Incl RA	NETT RETURN Incl RA %	Year 1 surplus/(shortfall) monthly Rental assist R416 P/M	Year 2 surplus/(shortfall) monthly Rental assist R416 P/M	Year 3 surplus/(shortfall) monthly No Assist R	Year 4 surplus/(shortfall) monthly No Assist R	Year 5 surplus/(shortfall) monthly No Assist R	Year 6 surplus/(shortfall) monthly No Assist R
	m2	m2	m2			R	R	R	R	R	R	R		R	%	R	R	R	R	R	R
Ground	54,6	5,1	59,7	2	1	865000	173 000	692 000	4 958	950	R 261	7 000	-	74 464	8,61	1 247	865	907	1 404	1 941	2 524
First	54,6	5,1	59,7	2	1	865000	173 000	692 000	4 958	950	R 261	7 000	-	74 464	8,61	1 247	865	907	1 404	1 941	2 524
Second	54,6	5,1	59,7	2	1	865000	173 000	692 000	4 958	950	R 261	7 000	-	74 464	8,61	1 247	865	907	1 404	1 941	2 524
Third	54,6	5,1	59,7	2	1	865000	173 000	692 000	4 958	950	R 261	7 000	-	74 464	8,61	1 247	865	907	1 404	1 941	2 524

ASSUMPTIONS	
Expected annual capital growth	8%
Interest rate used on bond	7,75%
Bond term used	30 Years
Expected annual rental increase	8%
Rental management fee on gross rental (Excl VAT)	10% from month 13
Inflation rate (CPI)	6%
VAT rate used	15%
Bond Fees included	YES
Transfer fees included	YES
Wealth Plan & Software	NO
Rental Assist year 1	R5 000
Rental Assist year 2	R5 000
Total Assist	R10 000
Rental Insurance	Available

s13sex building allowance- 90% financing		R
Total purchase price of 5 properties @ R865 000 per property		4 325 000
55% total allowance		2 378 750
Annual s13sex allowance for 20 years		118 938
Annual benefit 28% tax rate trusts & marginal rate companies		33 303
s13sex monthly cash benefit from reduced tax cost		2 775
monthly surplus/shortfall year 1 with s13 sex allowance		5 912
monthly surplus/shortfall year 2 with s13 sex allowance		4 002
monthly surplus/shortfall year 3 with s13 sex allowance		4 213

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