

# LOMBARDY MEANDER

## FINANCIAL ANALYSIS

24 June 2025

Term in Years **30**

Inflation **6.00%**

VAT **15.00%**

Interest Rate **10.50%**

Rental Escalation **8.00%**

Levies - Rate per sqm **30**

### Option 1: 100% Financing

Unit Number	Block	Floor	Unit Type	Total Size	Buyer's Assist	Selling Price	Buyer's Deposit	Bond Amount	Current Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy rounded off	Monthly Property Rates rounded off	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
35	-	GFL	1B1B	40	24,000	823,000	0	823,000	6,700	7,528	24,000	750.00	400.00	771	92,400	11.23%	-1,749	-1,343	-1,904	-1,429	-913
10	-	FF	1B1B	40	24,000	823,000	0	823,000	6,500	7,528	24,000	750.00	400.00	748	90,000	10.94%	-1,926	-1,535	-2,111	-1,651	-1,154
163	-	FF	1B1B	33	24,000	823,000	0	823,000	5,800	7,528	24,000	750.00	400.00	667	81,600	9.91%	-2,545	-2,204	-2,833	-2,432	-1,997
22	-	1F	1B1B	40	24,000	823,000	0	823,000	7,194	7,528	24,000	750.00	400.00	827	98,328	11.95%	-1,312	-871	-1,394	-878	-318
70	-	1F	1B1B	40	24,000	823,000	0	823,000	5,950	7,528	24,000	750.00	400.00	684	83,400	10.13%	-2,413	-2,060	-2,678	-2,265	-1,816
179	-	FF	1B1B	36	24,000	823,000	0	823,000	6,800	7,528	24,000	750.00	400.00	782	93,600	11.37%	-1,660	-1,248	-1,801	-1,317	-793
32	-	TF	2B2B	61	36,000	1,086,000	0	1,086,000	8,470	9,934	36,000	1,100.00	660.00	974	125,640	11.57%	-2,198	-2,704	-3,168	-2,588	-1,958
270	-	FF	2B2B	65	36,000	1,086,000	0	1,086,000	7,650	9,934	36,000	1,100.00	660.00	880	115,800	10.66%	-2,924	-3,488	-4,015	-3,502	-2,945
57	-	SF	2B2B	61	36,000	1,086,000	0	1,086,000	7,700	9,934	36,000	1,100.00	660.00	886	116,400	10.72%	-2,880	-3,440	-3,963	-3,446	-2,885
110	-	FF	2B2B	58	36,000	1,086,000	0	1,086,000	7,650	9,934	36,000	1,100.00	660.00	880	115,800	10.66%	-2,924	-3,488	-4,015	-3,502	-2,945
227	-	TF	3B2B	73	48,000	1,338,000	0	1,338,000	8,450	12,239	48,000	1,260.00	750.00	972	125,400	9.37%	-4,771	-4,293	-5,775	-5,213	-4,603
240	-	FF	3B2B	70	48,000	1,338,000	0	1,338,000	8,450	12,239	48,000	1,260.00	750.00	972	125,400	9.37%	-4,771	-4,293	-5,775	-5,213	-4,603
283	-	SF	3B2B	70	48,000	1,338,000	0	1,338,000	11,000	12,239	48,000	1,260.00	750.00	1,265	156,000	11.66%	-2,514	-1,856	-3,143	-2,370	-1,532

### Option 2: 90% Financing

Unit Number	Block	Floor	Unit Type	Total Size	Buyer's Assist	Selling Price	Buyer's Deposit	Bond Amount	Current Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy rounded off	Monthly Property Rates rounded off	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
35	-	GFL	1B1B	40	24,000	823,000	82,300	740,700	6,700	6,775	24,000	750.00	618.88	771	92,400	11.23%	-1,215	-591	-1,151	-676	-160
10	-	FF	1B1B	40	24,000	823,000	82,300	740,700	6,500	6,775	24,000	750.00	618.88	748	90,000	10.94%	-1,392	-782	-1,358	-899	-401
163	-	FF	1B1B	33	24,000	823,000	82,300	740,700	5,800	6,775	24,000	750.00	618.88	667	81,600	9.91%	-2,011	-1,451	-2,080	-1,679	-1,244
22	-	1F	1B1B	40	24,000	823,000	82,300	740,700	7,194	6,775	24,000	750.00	618.88	827	98,328	11.95%	-778	-118	-642	-125	434
70	-	1F	1B1B	40	24,000	823,000	82,300	740,700	5,950	6,775	24,000	750.00	618.88	684	83,400	10.13%	-1,879	-1,307	-1,926	-1,512	-1,063
179	-	FF	1B1B	36	24,000	823,000	82,300	740,700	6,800	6,775	24,000	750.00	618.88	782	93,600	11.37%	-1,126	-495	-1,048	-564	-40
32	-	TF	2B2B	61	36,000	1,086,000	108,600	977,400	8,470	8,941	36,000	1,100.00	873.33	974	125,640	11.57%	-1,418	-1,711	-2,175	-1,594	-964
270	-	FF	2B2B	65	36,000	1,086,000	108,600	977,400	7,650	8,941	36,000	1,100.00	873.33	880	115,800	10.66%	-2,144	-2,494	-3,021	-2,508	-1,952
57	-	SF	2B2B	61	36,000	1,086,000	108,600	977,400	7,700	8,941	36,000	1,100.00	873.33	886	116,400	10.72%	-2,099	-2,447	-2,970	-2,453	-1,892
110	-	FF	2B2B	58	36,000	1,086,000	108,600	977,400	7,650	8,941	36,000	1,100.00	873.33	880	115,800	10.66%	-2,144	-2,494	-3,021	-2,508	-1,952
227	-	TF	3B2B	73	48,000	1,338,000	133,800	1,204,200	8,450	11,015	48,000	1,260.00	1,117.14	972	125,400	9.37%	-3,914	-3,069	-4,551	-3,989	-3,379
240	-	FF	3B2B	70	48,000	1,338,000	133,800	1,204,200	8,450	11,015	48,000	1,260.00	1,117.14	972	125,400	9.37%	-3,914	-3,069	-4,551	-3,989	-3,379
283	-	SF	3B2B	70	48,000	1,338,000	133,800	1,204,200	11,000	11,015	48,000	1,260.00	1,117.14	1,265	156,000	11.66%	-1,657	-632	-1,919	-1,146	-309

### Option 3: 80% Financing

Unit Number	Block	Floor	Unit Type	Total size	Buyer's Assist	Selling Price	Buyer's Deposit	Bond Amount	Current Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy rounded off	Monthly Property Rates rounded off	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
35	-	GFL	1B1B	40	24,000	823,000	164,600	658,400	6,700	6,023	24,000	750.00	618.88	771	92,400	11.23%	-462	162	-399	77	593
10	-	FF	1B1B	40	24,000	823,000	164,600	658,400	6,500	6,023	24,000	750.00	618.88	748	90,000	10.94%	-639	-29	-605	-146	352
163	-	FF	1B1B	33	24,000	823,000	164,600	658,400	5,800	6,023	24,000	750.00	618.88	667	81,600	9.91%	-1,259	-698	-1,328	-926	-491
22	-	1F	1B1B	40	24,000	823,000	164,600	658,400	7,194	6,023	24,000	750.00	618.88	827	98,328	11.95%	-25	634	111	628	1,187
70	-	1F	1B1B	40	24,000	823,000	164,600	658,400	5,950	6,023	24,000	750.00	618.88	684	83,400	10.13%	-1,126	-555	-1,173	-759	-310
179	-	FF	1B1B	36	24,000	823,000	164,600	658,400	6,800	6,023	24,000	750.00	618.88	782	93,600	11.37%	-374	258	-295	189	713
32	-	TF	2B2B	61	36,000	1,086,000	217,200	868,800	8,470	7,947	36,000	1,100.00	873.33	974	125,640	11.57%	-425	-717	-1,182	-601	29
270	-	FF	2B2B	65	36,000	1,086,000	217,200	868,800	7,650	7,947	36,000	1,100.00	873.33	880	115,800	10.66%	-1,150	-1,501	-2,028	-1,515	-958
57	-	SF	2B2B	61	36,000	1,086,000	217,200	868,800	7,700	7,947	36,000	1,100.00	873.33	886	116,400	10.72%	-1,106	-1,453	-1,976	-1,459	-898
110	-	FF	2B2B	58	36,000	1,086,000	217,200	868,800	7,650	7,947	36,000	1,100.00	873.33	880	115,800	10.66%	-1,150	-1,501	-2,028	-1,515	-958
227	-	TF	3B2B	73	48,000	1,338,000	267,600	1,070,400	8,450	9,791	48,000	1,260.00	1,117.14	972	125,400	9.37%	-2,690	-1,845	-3,327	-2,765	-2,155
240	-	FF	3B2B	70	48,000	1,338,000	267,600	1,070,400	8,450	9,791	48,000	1,260.00	1,117.14	972	125,400	9.37%	-2,690	-1,845	-3,327	-2,765	-2,155
283	-	SF	3B2B	70	48,000	1,338,000	267,600	1,070,400	11,000	9,791	48,000	1,260.00	1,117.14	1,265	156,000	11.66%	-434	592	-695	78	915