

# Southgate Ridge

## FINANCIAL ANALYSIS

17 February 2026

Term in Years **30**  
Interest Rate **10.25%**

Inflation **6.00%**  
Rental Escalation **7.50%**

VAT **18.00%**  
Levies - Rate per sqm **25**

### 100% Financing

Quantity	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area	Selling Price	Buyer's Deposit	Bond Amount	2027 Monthly Projected Rental Income (Excl. Utilities)	100% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist - See table below	Monthly BC Levy Estimate (Excl. Utilities)	Estimated Utilities Recovered from Tenant	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee - See table below	Projected Gross Income	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
34	Ground	2Bed 1 Bath	53	Incl	53	0	779,900	0	779,900	6,875	6,989	21,000	740	802	802	711	0	91,500	12.97%	-815	-836	-874	-858	-495
33	Semi-Ground	2Bed 1 Bath	53	Incl	53	0	769,900	0	769,900	6,550	6,899	32,400	740	802	802	711	0	89,400	12.86%	-900	-896	-760	-726	-590
33	First	2Bed 1 Bath	53	Incl	53	0	769,900	0	769,900	6,550	6,899	32,400	740	802	802	711	0	89,400	12.86%	-900	-896	-760	-726	-590

### 90% Financing

Quantity	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area	Selling Price	Buyer's Deposit	Bond Amount	2027 Monthly Projected Rental Income (Excl. Utilities)	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist - See table below	Monthly BC Levy Estimate (Excl. Utilities)	Estimated Utilities Recovered from Tenant	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee - See table below	Projected Gross Income	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
34	Ground	2Bed 1 Bath	53	Incl	53	0	779,900	77,900	701,910	6,875	6,290	21,000	740	802	802	711	0	91,500	12.97%	-116	-137	25	41	204
33	Semi-Ground	2Bed 1 Bath	53	Incl	53	0	769,900	76,990	692,910	6,550	6,209	32,400	740	802	802	711	0	89,400	12.86%	-210	-206	-70	-36	100
33	First	2Bed 1 Bath	53	Incl	53	0	769,900	76,990	692,910	6,550	6,209	32,400	740	802	802	711	0	89,400	12.86%	-210	-206	-70	-36	100

### 80% Financing

Quantity	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area	Selling Price	Buyer's Deposit	Bond Amount	2027 Monthly Projected Rental Income (Excl. Utilities)	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist - See table below	Monthly BC Levy Estimate (Excl. Utilities)	Estimated Utilities Recovered from Tenant	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee - See table below	Projected Gross Income	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
34	Ground	2Bed 1 Bath	53	Incl	53	0	779,900	155,980	623,920	6,875	5,591	21,000	740	802	802	711	0	91,500	12.97%	583	562	724	739	903
33	Semi-Ground	2Bed 1 Bath	53	Incl	53	0	769,900	153,980	615,920	6,550	5,519	32,400	740	802	802	711	0	89,400	12.86%	480	484	620	654	790
33	First	2Bed 1 Bath	53	Incl	53	0	769,900	153,980	615,920	6,550	5,519	32,400	740	802	802	711	0	89,400	12.86%	480	484	620	654	790

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
34	6,875	7,281	7,260	8,541	8,181
33	6,550	7,041	7,569	8,137	8,747
33	6,550	7,041	7,569	8,137	8,747

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
34	711	754	759	847	888
33	711	754	759	847	888
33	711	754	759	847	888

Effluent	Year 1	Year 2	Year 3	Year 4	Year 5
34	802	850	901	955	1,013
33	802	850	901	955	1,013
33	802	850	901	955	1,013

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
34	740	794	831	881	934
33	740	794	831	881	934
33	740	794	831	881	934

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Rental Assist						
Layout	Total	Year 1	Year 2	Year 3	Year 4	Year 5
2Bed 1 Bath	\$21,000.00	740	305	0	500	300
2Bed 1 Bath	\$32,400.00	900	500	200	700	400
2Bed 1 Bath	\$32,400.00	900	500	200	700	400

Rental Management						
Floor	Layout	Year 1	Year 2	Year 3	Year 4	Year 5
Ground	2Bed 1 Bath	0	0	0	952	1,058
Semi-Ground	2Bed 1 Bath	0	0	0	258	1,058
First	2Bed 1 Bath	0	0	0	528	1,058

Rental Management - EXCL VAT						
Floor	Layout	Year 1	Year 2	Year 3	Year 4	Year 5
Ground	2Bed 1 Bath	0%	0%	0%	10%	10%
Semi-Ground	2Bed 1 Bath	0%	0%	0%	10%	10%
First	2Bed 1 Bath	0%	0%	0%	10%	10%