THE BOLTON

FINANCIAL ANALYSIS

16 July 2026

Term in Years	30
Interest Rate	10.50%
Inflation	6.00%
Rental Escalation	8.00%
VAT	15.00%
Levies - Rate per s	See budget

Option 1: 100% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total Size	Furniture incl	Selling Price	Buyer's Deposit	Bond Amount	Current / Projected 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 8% plus VAT - 1st year	Gross Income	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
4	-	GF	1B1B	40	0	0	40	No	1,195,000	0	1,195,000	8,250	10,931	36,000	3,162.00	710.00	759	99,000	8.28%	-5,312	-6,150	-6,766	-6,345	-5,886
19	-	GF	1B1B	45	0	0	45	No	1,295,000	0	1,295,000	10,153	11,846	36,000	3,298.00	790.00	934	121,836	9.41%	-4,715	-5,475	-5,959	-5,396	-4,782
23	-	GF	1B1B	38	0	0	38	No	1,229,000	0	1,229,000	9,000	11,242	36,000	2,978.00	735.00	828	108,000	8.79%	-4,783	-5,576	-6,124	-5,631	-5,093
25	-	GF	1B1B	51	7	0	58	No	1,279,000	0	1,279,000	9,500	11,700	36,000	3,950.00	777.00	874	114,000	8.91%	-5,801	-6,630	-7,204	-6,738	-6,229
118	-	FF	1B1B	34	0	0	34	No	1,195,000	0	1,195,000	10,582	10,931	36,000	2,973.00	710.00	974	126,984	10.63%	-3,006	-3,721	-4,146	-3,520	-2,840
134	-	FF	1B1B	36	0	0	36	No	1,195,000	0	1,195,000	8,300	10,931	36,000	2,860.00	710.00	764	99,600	8.33%	-4,965	-5,782	-6,375	-5,930	-5,445
208	-	SF	1B1B	37	0	0	37	No	1,195,000	0	1,195,000	9,075	10,931	36,000	2,999.00	710.00	835	108,900	9.11%	-4,400	-5,189	-5,731	-5,231	-4,687
226	-	SF	1B1B	41	0	0	41	No	1,195,000	0	1,195,000	8,300	10,931	36,000	3,113.00	710.00	764	99,600	8.33%	-5,218	-6,050	-6,659	-6,231	-5,764
301	-	TF	1B1B	36	0	0	36	No	1,195,000	0	1,195,000	9,075	10,931	36,000	2,870.00	710.00	835	108,900	9.11%	-4,271	-5,052	-5,586	-5,078	-4,524
306	-	TF	1B1B	35	0	0	35	No	1,195,000	0	1,195,000	8,250	10,931	36,000	2,882.00	710.00	759	99,000	8.28%	-5,032	-5,853	-6,451	-6,012	-5,533
319	-	TF	1B1B	34	0	0	34	No	1,195,000	0	1,195,000	9,075	10,931	36,000	2,743.00	710.00	835	108,900	9.11%	-4,144	-4,917	-5,443	-4,926	-4,364
331	-	TF	1B1B	35	0	0	35	No	1,045,000	0	1,045,000	8,745	9,559	36,000	2,802.00	575.00	805	104,940	10.04%	-2,996	-3,780	-4,326	-3,832	-3,293
333	-	TF	0B1B	34	0	0	34	No	1,045,000	0	1,045,000	7,645	9,559	36,000	2,763.00	575.00	703	91,740	8.78%	-3,955	-4,790	-5,418	-5,012	-4,568
338		TF	1B1B	49	0	0	49	No	1,245,000	0	1,245,000	8,600	11,389	36,000	3,512.00	749.00	791	103,200	8.29%	-5,841	-6,685	-7,299	-6,876	-6,413
408		4F	2B1B	50	0	0	50	YES	1,599,000	0	1,599,000	10,500	14,627	36,000	3,541.00	1,037.00	966	126,000	7.88%	-7,671	-8,443	-8,932	-8,373	-7,764
416		4F	1B1B	47	0	0	47	YES	1,599,000	0	1,599,000	10,500	14,627	36,000	3,395.00	1,037.00	966	126,000	7.88%	-7,525	-8,289	-8,768	-8,199	-7,580

Option 2: 90% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total Size	Furniture incl	Selling Price	Buyer's Deposit	Bond Amount	Current / Projected 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 8% plus VAT - 1st year	Gross Income	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
4	-	GF	1B1B	40	0	0	40	No	1,195,000	119,500	1,075,500	8,250	9,838	36,000	3,162.00	978.79	759	99,000	8.28%	-4,488	-5,057	-5,672	-5,252	-4,793
19	-	GF	1B1B	45	0	0	45	No	1,295,000	129,500	1,165,500	10,153	10,661	36,000	3,298.00	1,075.54	934	121,836	9.41%	-3,816	-4,290	-4,774	-4,211	-3,598
23	-	GF	1B1B	38	0	0	38	No	1,229,000	122,900	1,106,100	9,000	10,118	36,000	2,978.00	1,011.68	828	108,000	8.79%	-3,936	-4,452	-4,999	-4,507	-3,969
25	-	GF	1B1B	51	7	0	58	No	1,279,000	127,900	1,151,100	9,500	10,530	36,000	3,950.00	1,060.06	874	114,000	8.91%	-4,914	-5,460	-6,034	-5,568	-5,059
118	-	FF	1B1B	34	0	0	34	No	1,195,000	119,500	1,075,500	10,582	9,838	36,000	2,973.00	978.79	974	126,984	10.63%	-2,181	-2,628	-3,053	-2,427	-1,747
134	-	FF	1B1B	36	0	0	36	No	1,195,000	119,500	1,075,500	8,300	9,838	36,000	2,860.00	978.79	764	99,600	8.33%	-4,140	-4,689	-5,281	-4,837	-4,352
208	-	SF	1B1B	37	0	0	37	No	1,195,000	119,500	1,075,500	9,075	9,838	36,000	2,999.00	978.79	835	108,900	9.11%	-3,576	-4,096	-4,638	-4,138	-3,594
226	-	SF	1B1B	41	0	0	41	No	1,195,000	119,500	1,075,500	8,300	9,838	36,000	3,113.00	978.79	764	99,600	8.33%	-4,393	-4,957	-5,566	-5,138	-4,671
301	-	TF	1B1B	36	0	0	36	No	1,195,000	119,500	1,075,500	9,075	9,838	36,000	2,870.00	978.79	835	108,900	9.11%	-3,447	-3,959	-4,493	-3,985	-3,431
306	-	TF	1B1B	35	0	0	35	No	1,195,000	119,500	1,075,500	8,250	9,838	36,000	2,882.00	978.79	759	99,000	8.28%	-4,208	-4,760	-5,358	-4,919	-4,440
319	-	TF	1B1B	34	0	0	34	No	1,195,000	119,500	1,075,500	9,075	9,838	36,000	2,743.00	978.79	835	108,900	9.11%	-3,320	-3,824	-4,350	-3,833	-3,271
331	-	TF	1B1B	35	0	0	35	No	1,045,000	104,500	940,500	8,745	8,603	36,000	2,802.00	833.66	805	104,940	10.04%	-2,298	-2,824	-3,370	-2,876	-2,337
333	-	TF	0B1B	34	0	0	34	No	1,045,000	104,500	940,500	7,645	8,603	36,000	2,763.00	833.66	703	91,740	8.78%	-3,258	-3,834	-4,462	-4,056	-3,612
338		TF	1B1B	49	0	0	49	No	1,245,000	124,500	1,120,500	8,600	10,250	36,000	3,512.00	1,027.16	791	103,200	8.29%	-4,980	-5,546	-6,160	-5,737	-5,274
408		4F	2B1B	50	0	0	50	YES	1,599,000	159,900	1,439,100	10,500	13,164	36,000	3,541.00	1,369.66	966	126,000	7.88%	-6,541	-6,981	-7,469	-6,911	-6,301
416		4F	1B1B	47	0	0	47	YES	1,599,000	159,900	1,439,100	10,500	13,164	36,000	3,395.00	1,369.66	966	126,000	7.88%	-6,395	-6,826	-7,305	-6,737	-6,117

Option 3: 80% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total size	Furniture incl	Selling Price	Buyer's Deposit	Bond Amount	Current / Projected 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 8% plus VAT - 1st year	Gross Income	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
4	-	GF	1B1B	40	0	0	40	No	1,195,000	239,000	956,000	8,250	8,745	36,000	3,162.00	978.79	759	99,000	8.28%	-3,395	-3,964	-4,579	-4,159	-3,700
19	-	GF	1B1B	45	0	0	45	No	1,295,000	259,000	1,036,000	10,153	9,477	36,000	3,298.00	1,075.54	934	121,836	9.41%	-2,631	-3,106	-3,589	-3,027	-2,413
23	-	GF	1B1B	38	0	0	38	No	1,229,000	245,800	983,200	9,000	8,994	36,000	2,978.00	1,011.68	828	108,000	8.79%	-2,811	-3,327	-3,875	-3,382	-2,845
25	-	GF	1B1B	51	7	0	58	No	1,279,000	255,800	1,023,200	9,500	9,360	36,000	3,950.00	1,060.06	874	114,000	8.91%	-3,744	-4,290	-4,864	-4,399	-3,889
118	-	FF	1B1B	34	0	0	34	No	1,195,000	239,000	956,000	10,582	8,745	36,000	2,973.00	978.79	974	126,984	10.63%	-1,088	-1,535	-1,960	-1,334	-654
134	-	FF	1B1B	36	0	0	36	No	1,195,000	239,000	956,000	8,300	8,745	36,000	2,860.00	978.79	764	99,600	8.33%	-3,047	-3,596	-4,188	-3,744	-3,258
208	-	SF	1B1B	37	0	0	37	No	1,195,000	239,000	956,000	9,075	8,745	36,000	2,999.00	978.79	835	108,900	9.11%	-2,483	-3,003	-3,545	-3,045	-2,501
226	-	SF	1B1B	41	0	0	41	No	1,195,000	239,000	956,000	8,300	8,745	36,000	3,113.00	978.79	764	99,600	8.33%	-3,300	-3,864	-4,473	-4,045	-3,578
301	-	TF	1B1B	36	0	0	36	No	1,195,000	239,000	956,000	9,075	8,745	36,000	2,870.00	978.79	835	108,900	9.11%	-2,354	-2,866	-3,400	-2,892	-2,338
306	-	TF	1B1B	35	0	0	35	No	1,195,000	239,000	956,000	8,250	8,745	36,000	2,882.00	978.79	759	99,000	8.28%	-3,115	-3,667	-4,265	-3,826	-3,346
319	-	TF	1B1B	34	0	0	34	No	1,195,000	239,000	956,000	9,075	8,745	36,000	2,743.00	978.79	835	108,900	9.11%	-2,227	-2,731	-3,257	-2,740	-2,178
331	-	TF	1B1B	35	0	0	35	No	1,045,000	209,000	836,000	8,745	7,647	36,000	2,802.00	833.66	805	104,940	10.04%	-1,342	-1,868	-2,414	-1,920	-1,381
333	-	TF	0B1B	34	0	0	34	No	1,045,000	209,000	836,000	7,645	7,647	36,000	2,763.00	833.66	703	91,740	8.78%	-2,302	-2,878	-3,506	-3,100	-2,657
338		TF	1B1B	49	0	0	49	No	1,245,000	249,000	996,000	8,600	9,111	36,000	3,512.00	1,027.16	791	103,200	8.29%	-3,841	-4,408	-5,021	-4,598	-4,136
408		4F	2B1B	50	0	0	50	YES	1,599,000	319,800	1,279,200	10,500	11,701	36,000	3,541.00	1,369.66	966	126,000	7.88%	-5,078	-5,518	-6,006	-5,448	-4,839
416		4F	1B1B	47	0	0	47	YES	1,599,000	319,800	1,279,200	10,500	11,701	36,000	3,395.00	1,369.66	966	126,000	7.88%	-4,932	-5,363	-5,842	-5,274	-4,654