

FINANCIAL ANALYSIS

1 April 2026

Term in Years 30
Interest Rate 10.50%

Inflation 6.00%
Rental Escalation 8.00%

VAT 15.00%
Levies - Rate per t 28



Option 1: 100% Financing

Section no	Door no	Unit Type	Unit Size	Balcony / Patio size	Parking Type	Storage room	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate (R28/m2)	Monthly Property Rates ESTIMATE	Rental Management at 11.5% incl VAT	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
1	1	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	0	1,929,900	14,000	17,654	0	1,811.60	774	1,610	168,000	8.71%	-7,849	-7,013	-6,107	-5,125	-4,062
2	2	2 bed 1 bath	53.80	11.20	Open bay	YES	1,849,900	0	1,849,900	13,500	16,922	0	1,820.00	736	1,553	162,000	8.76%	-7,530	-6,728	-5,858	-4,916	-3,894
3	3	2 bed 1 bath	52.10	12.20	Garage	NO	1,929,900	0	1,929,900	14,000	17,654	0	1,800.40	774	1,610	168,000	8.71%	-7,838	-7,001	-6,095	-5,112	-4,047
5	5	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	0	1,929,900	14,000	17,654	0	1,811.60	774	1,610	168,000	8.71%	-7,849	-7,013	-6,107	-5,125	-4,062
6	6	2 bed 1 bath	53.80	11.20	Garage	NO	1,929,900	0	1,929,900	14,000	17,654	0	1,820.00	774	1,610	168,000	8.71%	-7,858	-7,022	-6,117	-5,135	-4,072
7	7	2 bed 1 bath	52.40	12.20	Open bay	YES	1,849,900	0	1,849,900	13,500	16,922	0	1,808.80	736	1,553	162,000	8.76%	-7,519	-6,716	-5,846	-4,902	-3,880
9	9	2 bed 1 bath	52.10	12.60	Open bay	YES	1,849,900	0	1,849,900	13,500	16,922	0	1,811.60	736	1,553	162,000	8.76%	-7,522	-6,719	-5,849	-4,906	-3,884
10	10	2 bed 1 bath (duplex)	64.10	10.90	Garage	NO	2,249,900	0	2,249,900	15,500	20,581	0	2,100.00	926	1,783	186,000	8.27%	-9,889	-8,974	-7,981	-6,905	-5,739
11	11	2 bed 1 bath (duplex)	66.30	10.90	Garage	NO	2,249,900	0	2,249,900	15,500	20,581	0	2,161.60	926	1,783	186,000	8.27%	-9,951	-9,039	-8,050	-6,978	-5,816
12	12	2 bed 1 bath	52.40	12.20	Open bay	YES	1,849,900	0	1,849,900	13,500	16,922	0	1,808.80	736	1,553	162,000	8.76%	-7,519	-6,716	-5,846	-4,902	-3,880
14	14	1 bed 1 bath	45.30	15.60	Open bay	YES	1,699,900	0	1,699,900	11,500	15,550	0	1,705.20	665	1,323	138,000	8.12%	-7,742	-7,070	-6,342	-5,552	-4,696
15	15	1 bed 1 bath	45.70	15.30	Open bay	YES	1,699,900	0	1,699,900	11,500	15,550	0	1,708.00	665	1,323	138,000	8.12%	-7,745	-7,073	-6,345	-5,555	-4,699

Option 2: 90% Financing

Section no	Door no	Unit Type	Unit Size	Balcony / Patio size	Parking Type	Storage room	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate (R28/m2)	Monthly Property Rates ESTIMATE	Rental Management at 11.5% incl VAT	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
1	1	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	192,990	1,736,910	14,000	15,888	0	1,811.60	1,689.80	1,610	168,000	8.71%	-7,000	-5,248	-4,342	-3,360	-2,296
2	2	2 bed 1 bath	53.80	11.20	Open bay	YES	1,849,900	184,990	1,664,910	13,500	15,230	0	1,820.00	1,612.40	1,553	162,000	8.76%	-6,714	-5,036	-4,166	-3,224	-2,202
3	3	2 bed 1 bath	52.10	12.20	Garage	NO	1,929,900	192,990	1,736,910	14,000	15,888	0	1,800.40	1,689.80	1,610	168,000	8.71%	-6,988	-5,236	-4,329	-3,347	-2,282
4	4	2 bed 1 bath	46.90	9.00	Open bay	YES	1,749,900	174,990	1,574,910	13,500	14,406	0	1,565.20	1,515.65	1,553	162,000	9.26%	-5,540	-3,892	-3,003	-2,040	-997
5	5	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	192,990	1,736,910	14,000	15,888	0	1,811.60	1,689.80	1,610	168,000	8.71%	-7,000	-5,248	-4,342	-3,360	-2,296
6	6	2 bed 1 bath	53.80	11.20	Garage	NO	1,929,900	192,990	1,736,910	14,000	15,888	0	1,820.00	1,689.80	1,610	168,000	8.71%	-7,008	-5,257	-4,351	-3,370	-2,307
7	7	2 bed 1 bath	52.40	12.20	Open bay	YES	1,849,900	184,990	1,664,910	13,500	15,230	0	1,808.80	1,612.40	1,553	162,000	8.76%	-6,703	-5,024	-4,154	-3,210	-2,188
9	9	2 bed 1 bath	52.10	12.60	Open bay	YES	1,849,900	184,990	1,664,910	13,500	15,230	0	1,811.60	1,612.40	1,553	162,000	8.76%	-6,706	-5,027	-4,157	-3,214	-2,192
10	10	2 bed 1 bath (duplex)	64.10	10.90	Garage	NO	2,249,900	224,990	2,024,910	15,500	18,523	0	2,100.00	1,999.40	1,783	186,000	8.27%	-8,905	-6,916	-5,923	-4,847	-3,681
11	11	2 bed 1 bath (duplex)	66.30	10.90	Garage	NO	2,249,900	224,990	2,024,910	15,500	18,523	0	2,161.60	1,999.40	1,783	186,000	8.27%	-8,966	-6,981	-5,992	-4,920	-3,758
12	12	2 bed 1 bath	52.40	12.20	Open bay	YES	1,849,900	184,990	1,664,910	13,500	15,230	0	1,808.80	1,612.40	1,553	162,000	8.76%	-6,703	-5,024	-4,154	-3,210	-2,188
14	14	1 bed 1 bath	45.30	15.60	Open bay	YES	1,699,900	169,990	1,529,910	11,500	13,995	0	1,705.20	1,467.28	1,323	138,000	8.12%	-6,990	-5,515	-4,787	-3,997	-3,141
15	15	1 bed 1 bath	45.70	15.30	Open bay	YES	1,699,900	169,990	1,529,910	11,500	13,995	0	1,708.00	1,467.28	1,323	138,000	8.12%	-6,992	-5,518	-4,790	-4,000	-3,144

Option 3: 80% Financing

Section no	Door no	Unit Type	Unit Size	Balcony / Patio size	Parking Type	Storage room	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate (R28/m2)	Monthly Property Rates ESTIMATE	Rental Management at 11.5% incl VAT	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
1	1	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	385,980	1,543,920	14,000	14,123	0	1,811.60	1,689.80	1,610	168,000	8.71%	-5,234	-3,483	-2,577	-1,595	-531
2	2	2 bed 1 bath	53.80	11.20	Open bay	YES	1,849,900	369,980	1,479,920	13,500	13,537	0	1,820.00	1,612.40	1,553	162,000	8.76%	-5,022	-3,344	-2,474	-1,531	-510
3	3	2 bed 1 bath	52.10	12.20	Garage	NO	1,929,900	385,980	1,543,920	14,000	14,123	0	1,800.40	1,689.80	1,610	168,000	8.71%	-5,223	-3,471	-2,564	-1,581	-517
5	5	2 bed 1 bath	52.10	12.60	Garage	NO	1,929,900	385,980	1,543,920	14,000	14,123	0	1,811.60	1,689.80	1,610	168,000	8.71%	-5,234	-3,483	-2,577	-1,595	-531
6	6	2 bed 1 bath	53.80	11.20	Garage	NO	1,929,900	385,980	1,543,920	14,000	14,123	0	1,820.00	1,689.80	1,610	168,000	8.71%	-5,243	-3,491	-2,586	-1,605	-542
8	8	2 bed 1 bath	46.90	9.00	Open bay	YES	1,749,900	349,980	1,399,920	13,200	12,806	0	1,565.20	1,515.65	1,518	158,400	9.05%	-4,204	-2,578	-1,712	-774	242
9	9	2 bed 1 bath	52.10	12.60	Open bay	YES	1,849,900	369,980	1,479,920	13,500	13,537	0	1,811.60	1,612.40	1,553	162,000	8.76%	-5,014	-3,335	-2,465	-1,521	-500
10	10	2 bed 1 bath (duplex)	64.10	10.90	Garage	NO	2,249,900	449,980	1,799,920	15,500	16,465	0	2,100.00	1,999.40	1,783	186,000	8.27%	-6,846	-4,857	-3,865	-2,789	-1,623
11	11	2 bed 1 bath (duplex)	66.30	10.90	Garage	NO	2,249,900	449,980	1,799,920	15,500	16,465	0	2,161.60	1,999.40	1,783	186,000	8.27%	-6,908	-4,923	-3,934	-2,862	-1,700
12	12	2 bed 1 bath	52.40	12.20	Open bay	YES	1,849,900	369,980	1,479,920	13,500	13,537	0	1,808.80	1,612.40	1,553	162,000	8.76%	-5,011	-3,332	-2,461	-1,518	-496
14	14	1 bed 1 bath	45.30	15.60	Open bay	YES	1,699,900	339,980	1,359,920	11,500	12,440	0	1,705.20	1,467.28	1,323	138,000	8.12%	-5,435	-3,960	-3,232	-2,442	-1,586
15	15	1 bed 1 bath	45.70	15.30	Open bay	YES	1,699,900	339,980	1,359,920	11,500	12,440	0	1,708.00	1,467.28	1,323	138,000	8.12%	-5,438	-3,963	-3,235	-2,445	-1,589

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
1	14,000	15,120	16,330	17,636	19,047
2	13,500	14,580	15,746	17,006	18,367
3	14,000	15,120	16,330	17,636	19,047
5	14,000	15,120	16,330	17,636	19,047
6	14,000	15,120	16,330	17,636	19,047

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
1	1,812	1,920	2,036	2,158	2,287
2	1,820	1,929	2,045	2,168	2,298
3	1,800	1,908	2,023	2,144	2,273
5	1,812	1,920	2,036	2,158	2,287
6	1,820	1,929	2,045	2,168	2,298

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0

8	13,200	14,256	15,396	16,628	17,958
9	13,500	14,560	15,746	17,006	18,367
10	15,500	16,740	18,079	19,526	21,088
11	15,500	16,740	18,079	19,526	21,088
12	13,500	14,560	15,746	17,006	18,367
14	11,500	12,420	13,414	14,487	15,646
15	11,500	12,420	13,414	14,487	15,646

8	1,565	1,659	1,759	1,864	1,976
9	1,812	1,920	2,036	2,158	2,287
10	2,100	2,226	2,360	2,501	2,651
11	2,162	2,291	2,429	2,575	2,729
12	1,809	1,917	2,032	2,154	2,284
14	1,705	1,808	1,916	2,031	2,153
15	1,708	1,810	1,919	2,034	2,156

8	0	0	0	0	0
9	0	0	0	0	0
10	0	0	0	0	0
11	0	0	0	0	0
12	0	0	0	0	0
14	0	0	0	0	0
15	0	0	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
1	774	821	870	922	977
2	736	780	827	877	929
3	774	821	870	922	977
5	774	821	870	922	977
6	774	821	870	922	977
8	689	730	774	820	869
9	736	780	827	877	929
10	926	982	1,041	1,103	1,169
11	926	982	1,041	1,103	1,169
12	736	780	827	877	929
14	665	705	747	792	839
15	665	705	747	792	839

DISCLAIMER

IGrow makes no warranties, whether expressed or implied, in regard to the websites, contents, accuracy, financial projections and/or assumptions nor availability. The User assumes all responsibility and risk for the use of the information and other material provided.

*IGrow shall not be liable for any loss, injury, damage, cost, penalty or claim resulting from the use of the materials or loss, damage, penalty, cost or claim of whatsoever nature suffered by any third party in relation to any act or omission by the User in relation to the information and the use thereof by the User. *Bond and attorney fees paid by Seller only where appointed attorney*

Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
1	1,610	1,739	1,878	2,028	2,190
2	1,553	1,677	1,811	1,956	2,112
3	1,610	1,739	1,878	2,028	2,190
5	1,610	1,739	1,878	2,028	2,190
6	1,610	1,739	1,878	2,028	2,190
8	1,516	1,639	1,771	1,912	2,065
9	1,553	1,677	1,811	1,956	2,112
10	1,783	1,925	2,079	2,245	2,425
11	1,783	1,925	2,079	2,245	2,425
12	1,553	1,677	1,811	1,956	2,112
14	1,323	1,428	1,543	1,668	1,799
15	1,323	1,428	1,543	1,668	1,799