33@view

FINANCIAL ANALYSIS

13 December 2024

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

Option 1: 100% Financing

Total No. of Units	Type	Floor	Layout	Unit Size	Balcony / Patio size	Total Size	Avg. Erf Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Montly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - Yr 1 Free	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
12	A	Single	2/3 Bed	61	10	71	259	1,595,000	0	1,595,000	11,000	14,590	50,000	1,000.00	1,246.00	0	156,996	9.84%	-3,753	-4,569	-6,175	-5,671	-5,135
1	B	Single	2/3 Bed	60	10	70	259	1,595,000	0	1,595,000	11,000	14,590	50,000	1,000.00	1,246.00	0	156,996	9.84%	-3,753	-4,704	-6,319	-5,823	-5,297
2	C	Single	2/3 Bed	65	10	75	278	1,655,000	0	1,655,000	12,000	15,139	50,000	1,000.00	1,297.00	0	168,996	10.21%	-3,353	-4,234	-5,787	-5,226	-4,631
7	D	Single	2/3 Bed	55	10	65	278	1,655,000	0	1,655,000	12,000	15,139	50,000	1,000.00	1,297.00	0	168,996	10.21%	-3,353	-4,234	-5,787	-5,226	-4,631
2	E	Single	2/3 Bed	57	10	67	373	1,745,000	0	1,745,000	11,500	15,962	50,000	1,000.00	1,374.00	0	162,996	9.34%	-4,753	-5,472	-7,050	-6,516	-5,949
2	F	Single	2/3 Bed	57	10	67	255	1,595,000	0	1,595,000	11,000	14,590	50,000	1,000.00	1,246.00	0	156,996	9.84%	-3,753	-4,569	-6,175	-5,671	-5,135

Calculated at an interest rate of 10,50% to indicate late 2025 onwards*

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
-3,753	-4,569	-6,175	-5,671	-5,135
-3,753	-4,704	-6,319	-5,823	-5,297
-3,353	-4,234	-5,787	-5,226	-4,631
-3,353	-4,234	-5,787	-5,226	-4,631
-4,753	-5,472	-7,050	-6,516	-5,949
-3,753	-4,569	-6,175	-5,671	-5,135

Option 2: 90% Financing

Total No. of Units	Type	Floor	Layout	Unit Size	Balcony / Patio size	Total Size	Avg. Erf Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Montly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - Yr 1 Free	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
12	A	Single	2/3 Bed	61	10	71	259	1,595,000	159,500	1,435,500	11,000	13,131	50,000	1,000.00	1,246.00	0	156,996	9.84%	-2,294	-3,110	-4,716	-4,212	-3,676
1	B	Single	2/3 Bed	60	10	70	259	1,595,000	159,500	1,435,500	11,000	13,131	50,000	1,000.00	1,246.00	0	156,996	9.84%	-2,294	-3,245	-4,860	-4,364	-3,838
2	C	Single	2/3 Bed	65	10	75	278	1,655,000	165,500	1,489,500	12,000	13,625	50,000	1,000.00	1,297.00	0	168,996	10.21%	-1,839	-2,720	-4,273	-3,712	-3,117
7	D	Single	2/3 Bed	55	10	65	278	1,655,000	165,500	1,489,500	12,000	13,625	50,000	1,000.00	1,297.00	0	168,996	10.21%	-1,839	-2,720	-4,273	-3,712	-3,117
2	E	Single	2/3 Bed	57	10	67	373	1,745,000	174,500	1,570,500	11,500	14,366	50,000	1,000.00	1,374.00	0	162,996	9.34%	-3,157	-3,876	-5,454	-4,919	-4,353
2	F	Single	2/3 Bed	57	10	67	255	1,595,000	159,500	1,435,500	11,000	13,131	50,000	1,000.00	1,246.00	0	156,996	9.84%	-2,294	-3,110	-4,716	-4,212	-3,676

Option 3: 80% Financing

Total No. of Units	Type	Floor	Layout	Unit Size	Balcony / Patio size	Total Size	Avg. Erf Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Montly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - Yr 1 Free	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
12	A	Single	2/3 Bed	61	10	71	259	1,595,000	319,000	1,276,000	11,000	11,672	50,000	1,000.00	1,246.00	0	156,996	9.84%	-835	-1,651	-3,257	-2,753	-2,217
1	B	Single	2/3 Bed	60	10	70	259	1,595,000	319,000	1,276,000	11,000	11,672	50,000	1,000.00	1,246.00	0	156,996	9.84%	-835	-1,786	-3,401	-2,905	-2,379
2	C	Single	2/3 Bed	65	10	75	278	1,655,000	331,000	1,324,000	12,000	12,111	50,000	1,000.00	1,297.00	0	168,996	10.21%	-325	-1,206	-2,759	-2,198	-1,604
7	D	Single	2/3 Bed	55	10	65	278	1,655,000	331,000	1,324,000	12,000	12,111	50,000	1,000.00	1,297.00	0	168,996	10.21%	-325	-1,206	-2,759	-2,198	-1,604
2	E	Single	2/3 Bed	57	10	67	373	1,745,000	349,000	1,396,000	11,500	12,770	50,000	1,000.00	1,374.00	0	162,996	9.34%	-1,561	-2,279	-3,858	-3,323	-2,756
2	F	Single	2/3 Bed	57	10	67	255	1,595,000	319,000	1,276,000	11,000	11,672	50,000	1,000.00	1,246.00	0	156,996	9.84%	-835	-1,651	-3,257	-2,753	-2,217

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
12	11,500	12,190	12,921	13,697	14,518
1	11,000	11,660	12,360	13,101	13,887
2	12,000	12,720	13,483	14,292	15,150
7	12,000	12,720	13,483	14,292	15,150
2	11,000	11,660	12,360	13,101	13,887
2	12,000	12,720	13,483	14,292	15,150

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
12	1,000	1,060	1,124	1,191	1,262
1	1,000	1,060	1,124	1,191	1,262
2	1,000	1,060	1,124	1,191	1,262
7	1,000	1,060	1,124	1,191	1,262
2	1,000	1,060	1,124	1,191	1,262
2	1,000	1,060	1,124	1,191	1,262

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
12	49,992	2,083	2,083	0	0	0
1	49,992	2,083	2,083	0	0	0
2	49,992	2,083	2,083	0	0	0
7	49,992	2,083	2,083	0	0	0
2	49,992	2,083	2,083	0	0	0
2	49,992	2,083	2,083	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
12	1,246	1,321	1,400	1,484	1,573
1	1,246	1,321	1,400	1,484	1,573
2	1,297	1,375	1,457	1,545	1,637
7	1,297	1,375	1,457	1,545	1,637
2	1,374	1,456	1,544	1,636	1,735
2	1,246	1,321	1,400	1,484	1,573

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Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
12	0	1,402	1,486	1,575	1,670
1	0	1,341	1,421	1,507	1,597
2	0	1,463	1,551	1,644	1,742
7	0	1,463	1,551	1,644	1,742
2	0	1,341	1,421	1,507	1,597
2	0	1,463	1,551	1,644	1,742