

FINANCIAL ANALYSIS

Woodlands Lane - 20 May 2025

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.50%	Rental Escalatic	6.00%	Levies - Rate per t	25



Option 1: 100% Financing

Total No. of Units	Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	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 (No fee Yr 1)	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	0	1,349,000	9,500	12,340	60,000	1,541	1,127.78	0	145,200	10.76%	-2,908	-3,298	-4,064	-4,203
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	0	1,299,000	8,500	11,882	60,000	1,541	1,079.41	0	133,200	10.25%	-3,402	-4,050	-4,476	-4,879
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	0	1,329,000	8,750	12,157	60,000	1,541	1,108.43	0	136,200	10.25%	-3,456	-4,190	-4,402	-4,891
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	0	1,049,000	7,500	9,596	24,000	1,075	837.53	0	108,000	10.30%	-2,508	-4,087	-4,287	-3,968

Option 2: 90% Financing

Total No. of Units	Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	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 (No fee Yr 1)	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	134,900	1,214,100	9,500	11,106	60,000	1,540.63	1,127.78	0	145,200	10.76%	-1,674	-2,064	-2,830	-2,969
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	129,900	1,169,100	8,500	10,694	60,000	1,540.63	1,079.41	0	133,200	10.25%	-2,214	-2,861	-3,287	-3,691
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	132,900	1,196,100	8,750	10,941	60,000	1,540.63	1,108.43	0	136,200	10.25%	-2,240	-2,974	-3,186	-3,675
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	104,900	944,100	7,500	8,636	24,000	1,075.00	837.53	0	108,000	10.30%	-1,549	-3,128	-3,327	-3,009

Option 3: 80% Financing

Total No. of Units	Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	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 (No fee Yr 1)	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	269,800	1,079,200	9,500	9,872	60,000	1,540.63	1,127.78	0	145,200	10.76%	-440	-830	-1,596	-1,735
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	259,800	1,039,200	8,500	9,506	60,000	1,540.63	1,079.41	0	133,200	10.25%	-1,026	-1,673	-2,099	-2,503
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	265,800	1,063,200	8,750	9,726	60,000	1,540.63	1,108.43	0	136,200	10.25%	-1,025	-1,759	-1,970	-2,459
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	209,800	839,200	7,500	7,676	24,000	1,075.00	837.53	0	108,000	10.30%	-589	-2,168	-2,368	-2,049

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
A	9,500	10,070	10,674	11,315	11,994
A	8,500	9,010	9,591	10,124	10,731
A	8,750	9,275	9,832	10,421	11,047
B	7,500	7,860	8,427	8,933	9,469

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
A	1,128	1,195	1,267	1,343	1,424
A	1,079	1,144	1,213	1,286	1,363
A	1,108	1,175	1,245	1,320	1,399
B	838	888	941	998	1,057

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
A	1,541	1,633	1,731	1,835	1,945
A	1,541	1,633	1,731	1,835	1,945
A	1,541	1,633	1,731	1,835	1,945
B	1,075	1,140	1,208	1,280	1,357

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*Rental assist only applicable where buyer signs a rental mandate with iGrow Rentals for the duration of the rental assist offering. Offering pack only applicable to primary purchases and from 16 October 2024.

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4
A	60,000	2,800	1,800	600	0
A	60,000	2,600	1,600	800	0
A	60,000	2,600	1,500	900	0
B	24,000	1,500	500	0	0

Rental Management	Year 1 (Free)	Year 2 (Free)	Year 3 (Free)	Year 4 (Free)
A	0	0	0	0
A	0	0	0	0
A	0	0	0	0
B	0	914	969	1,027

2 Bed
2 Bed
2 Bed
1 Bed