FINANCIAL ANALYSIS

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

Woodlands Lane - 20 May 2025

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**	**9,551**	**10,124**	**10,731**
A	**8,750**	**9,275**	**9,832**	**10,421**	**11,047**
B	**7,500**	**7,950**	**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

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4
A	60,000	2,600	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)
2 Bed	A	**0**	**0**	0	0
2 Bed	A	**0**	**0**	0	0
2 Bed	A	**0**	**0**	0	0
1 Bed	B	**0**	914	969	1,027