

The Kingsley

FINANCIAL ANALYSIS
27 May 2025

Term in Years	20	Inflation	6.00%	VAT	15.00%
Interest Rate	10.50%	Rental Escalation	6.00%	Levies - Rate per sq	30

Option 1: 100% Financing

Unit number	Phase	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 20 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	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
113	1	1B1B	40	4	44	0	1,495,000	0	1,495,000	10,950	14,926	0	1,320.00	632.00	1,259	131,400	8.79%	-7,187	-6,723	-6,231	-5,709	-5,156
115	1	1B1B	40	4	44	0	1,495,000	0	1,495,000	10,950	14,926	0	1,320.00	632.00	1,259	131,400	8.79%	-7,187	-6,723	-6,231	-5,709	-5,156
208	1	0B1B	21	0	21	0	1,199,000	0	1,199,000	8,500	11,971	0	630.00	475.00	978	102,000	8.51%	-5,553	-5,168	-4,760	-4,327	-3,869
216	1	1B1B	40	4	44	0	1,575,000	0	1,575,000	10,950	15,724	0	1,320.00	674.00	1,259	131,400	8.34%	-8,028	-7,566	-7,076	-6,558	-6,008
218	1	1B1B	40	4	44	0	1,575,000	0	1,575,000	10,950	15,724	0	1,320.00	674.00	1,259	131,400	8.34%	-8,028	-7,566	-7,076	-6,558	-6,008
306	1	1B1B	32	7	39	0	1,495,000	0	1,495,000	10,950	14,926	0	1,170.00	632.00	1,259	131,400	8.79%	-7,037	-6,564	-6,062	-5,530	-4,966

Option 2: 90% Financing

Unit number	Phase	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 20 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	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
113	1	1B1B	40	4	44	0	1,495,000	149,500	1,345,500	10,950	13,433	0	1,320.00	1,269.04	1,259	131,400	8.79%	-6,331	-5,230	-4,738	-4,216	-3,663
115	1	1B1B	40	4	44	0	1,495,000	149,500	1,345,500	10,950	13,433	0	1,320.00	1,269.04	1,259	131,400	8.79%	-6,331	-5,230	-4,738	-4,216	-3,663
208	1	0B1B	21	0	21	0	1,199,000	119,900	1,079,100	8,500	10,774	0	630.00	982.66	978	102,000	8.51%	-4,864	-3,971	-3,563	-3,130	-2,672
216	1	1B1B	40	4	44	0	1,575,000	157,500	1,417,500	10,950	14,152	0	1,320.00	1,346.44	1,259	131,400	8.34%	-7,128	-5,993	-5,504	-4,985	-4,435
218	1	1B1B	40	4	44	0	1,575,000	157,500	1,417,500	10,950	14,152	0	1,320.00	1,346.44	1,259	131,400	8.34%	-7,128	-5,993	-5,504	-4,985	-4,435
306	1	1B1B	32	7	39	0	1,495,000	149,500	1,345,500	10,950	13,433	0	1,170.00	1,269.04	1,259	131,400	8.79%	-6,181	-5,071	-4,569	-4,038	-3,474

Option 3: 80% Financing

Unit number	Phase	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 20 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	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
113	1	1B1B	40	4	44	0	1,495,000	299,000	1,196,000	10,950	11,941	0	1,320.00	1,269.04	1,259	131,400	8.79%	-4,839	-3,738	-3,245	-2,724	-2,171
115	1	1B1B	40	4	44	0	1,495,000	299,000	1,196,000	10,950	11,941	0	1,320.00	1,269.04	1,259	131,400	8.79%	-4,839	-3,738	-3,245	-2,724	-2,171
208	1	0B1B	21	0	21	0	1,199,000	239,800	959,200	8,500	9,576	0	630.00	982.66	978	102,000	8.51%	-3,667	-2,774	-2,366	-1,933	-1,475
216	1	1B1B	40	4	44	0	1,575,000	315,000	1,260,000	10,950	12,580	0	1,320.00	1,346.44	1,259	131,400	8.34%	-5,555	-4,421	-3,932	-3,413	-2,863
218	1	1B1B	40	4	44	0	1,575,000	315,000	1,260,000	10,950	12,580	0	1,320.00	1,346.44	1,259	131,400	8.34%	-5,555	-4,421	-3,932	-3,413	-2,863
306	1	1B1B	32	7	39	0	1,495,000	299,000	1,196,000	10,950	11,941	0	1,170.00	1,269.04	1,259	131,400	8.79%	-4,689	-3,579	-3,077	-2,545	-1,981

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
113	10,950	11,607	12,303	13,042	13,824
115	10,950	11,607	12,303	13,042	13,824
208	8,500	9,010	9,551	10,124	10,731
216	10,950	11,607	12,303	13,042	13,824
218	10,950	11,607	12,303	13,042	13,824
306	10,950	11,607	12,303	13,042	13,824

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
113	632	670	710	753	796
115	632	670	710	753	796
208	475	504	534	566	600
216	674	714	757	803	851
218	674	714	757	803	851
306	632	670	710	753	796

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
113	1,320	1,399	1,483	1,572	1,666
115	1,320	1,399	1,483	1,572	1,666
208	630	668	708	750	795
216	1,320	1,399	1,483	1,572	1,666
218	1,320	1,399	1,483	1,572	1,666
306	1,170	1,240	1,315	1,393	1,477

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Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
113	0					
115	0					
208	0					
216	0					
218	0					
306	0					

Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
113	1,259	1,335	1,415	1,500	1,590
115	1,259	1,335	1,415	1,500	1,590
208	978	1,038	1,098	1,164	1,234
216	1,259	1,335	1,415	1,500	1,590
218	1,259	1,335	1,415	1,500	1,590
306	1,259	1,335	1,415	1,500	1,590