

305 On Pine

FINANCIAL ANALYSIS
8 September 2025

Term in Years	30
Interest Rate	10.25%

Inflation	6.00%
Rental Escalation	7.50%

VAT	15.00%
Levies - Rate per sqm	See below

Option 1: 100% Financing

Quantity	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income on lease renewal (Excluding Utilities)	100% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl. Effluent charge)	Utilities Recovered from Tenant	Effluent City Charge	Estimated Monthly Property Rates (Incl. Refuse)	Rental Management	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Estimated Net Monthly Cash Flow	Year 2 Estimated Net Monthly Cash Flow	Year 3 Estimated Net Monthly Cash Flow	Year 4 Estimated Net Monthly Cash Flow	Year 5 Estimated Net Monthly Cash Flow
20	GROUND	1 BED / 1 BATH	43		43	14-22	R899,000	0	899,000	7,350	8,056	21,600	1,054	802	802	650	423	102,000	12.42%	-1,683	-1,765	-1,965	-1,480	-1,545
60	1st, 2nd & 3rd	1 BED / 1 BATH	43	Juliet	43	0	R849,000	0	849,000	7,150	7,608	30,000	1,054	802	802	650	411	100,200	12.94%	-1,373	-1,370	-1,235	-1,266	-1,333
8	GROUND	2 BED / 1 BATH	62		62	14-46	R1,199,000	0	1,199,000	9,150	10,744	49,200	1,674	802	802	750	0	137,400	12.26%	-1,718	-2,277	-2,294	-2,264	-2,288
25	1st, 2nd & 3rd	2 BED / 1 BATH	62	Juliet	62	0	R1,099,000	0	1,099,000	8,250	9,848	49,200	1,674	802	802	750	0	126,000	12.34%	-1,772	-2,349	-2,388	-2,486	-2,524

Option 2: 90% Financing

Quantity	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income on lease renewal (Excluding Utilities)	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl. Effluent charge)	Utilities Recovered from Tenant	Effluent City Charge	Estimated Monthly Property Rates (Incl. Refuse)	Rental Management	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Estimated Net Monthly Cash Flow	Year 2 Estimated Net Monthly Cash Flow	Year 3 Estimated Net Monthly Cash Flow	Year 4 Estimated Net Monthly Cash Flow	Year 5 Estimated Net Monthly Cash Flow
20	GROUND	1 BED / 1 BATH	43		43	14-22	899,000	89,900	809,100	7,350	7,250	21,600	1,054	802	802	650	423	102,000	12.42%	-877	-960	-1,160	-674	-739
60	1st, 2nd & 3rd	1 BED / 1 BATH	43	Juliet	43	0	849,000	84,900	764,100	7,150	6,847	30,000	1,054	802	802	650	411	100,200	12.94%	-612	-609	-474	-505	-572
8	GROUND	2 BED / 1 BATH	62		62	14-46	1,199,000	119,900	1,079,100	9,150	9,670	49,200	1,674	802	802	750	0	137,400	12.26%	-644	-1,203	-1,219	-1,190	-1,213
25	1st, 2nd & 3rd	2 BED / 1 BATH	62	Juliet	62	0	1,099,000	109,900	989,100	8,250	8,863	49,200	1,674	802	802	750	0	126,000	12.34%	-787	-1,364	-1,403	-1,501	-1,539

Option 3: 80% Financing

Quantity	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income on lease renewal (Excluding Utilities)	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl. Effluent charge)	Utilities Recovered from Tenant	Effluent City Charge	Estimated Monthly Property Rates (Incl. Refuse)	Rental Management	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Estimated Net Monthly Cash Flow	Year 2 Estimated Net Monthly Cash Flow	Year 3 Estimated Net Monthly Cash Flow	Year 4 Estimated Net Monthly Cash Flow	Year 5 Estimated Net Monthly Cash Flow
20	GROUND	1 BED / 1 BATH	43		43	14-22	899,000	179,800	719,200	7,350	6,445	21,600	1,054	802	802	650	423	102,000	12.42%	-71	-154	-354	132	66
60	1st, 2nd & 3rd	1 BED / 1 BATH	43	Juliet	43	0	849,000	169,800	679,200	7,150	6,086	30,000	1,054	802	802	650	411	100,200	12.94%	149	152	287	256	189
8	GROUND	2 BED / 1 BATH	62		62	14-46	1,199,000	239,800	959,200	9,150	8,595	49,200	1,674	802	802	750	0	137,400	12.26%	431	-129	-145	-115	-139
25	1st, 2nd & 3rd	2 BED / 1 BATH	62	Juliet	62	0	1,099,000	219,800	879,200	8,250	7,879	49,200	1,674	802	802	750	0	126,000	12.34%	197	-379	-418	-517	-555

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
20	7,350	7,801	8,494	9,131	9,816
60	7,150	7,686	8,263	8,882	9,549
8	9,150	9,836	10,574	11,367	12,220
25	8,250	8,869	9,534	10,249	11,018

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
20	1,054	1,117	1,184	1,255	1,331
60	1,054	1,117	1,184	1,255	1,331
8	1,674	1,774	1,881	1,994	2,113
25	1,674	1,774	1,881	1,994	2,113

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
20	21,600	1,150	650	0	0	0
60	30,000	1,200	800	500	0	0
8	49,200	2,300	1,200	600	0	0
25	49,200	2,250	1,200	650	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
20	650	689	730	774	821
60	650	689	730	774	821
8	750	795	843	893	947
25	750	795	843	893	947

Utilities	Year 1	Year 2	Year 3	Year 4	Year 5
20	802	850	901	955	1,013
60	802	850	901	955	1,013
8	802	850	901	955	1,013
25	802	850	901	955	1,013

Rental Management	Year 1 (5% + VAT)	Year 2 (5% + VAT)	Year 3 (5% + VAT)	Year 4 (5% + VAT)	Year 5 (10% + VAT)
20	423	454	488	525	1,153
60	411	442	475	511	1,122
Rental Management	Year 1 Free	Year 2 Free	Year 3 Free	Year 4 Free	Year 5 (5% + VAT)
8	0	0	0	0	703
25	0	0	0	0	634

DISCLAIMER
iGrow makes no warranties, whether expressed or implied, in regard to the email, 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 projections/assumptions, whether direct or indirect. The User indemnifies iGrow and holds it harmless against any and all liability, 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. Attorney and bond fees for transfer paid by Seller only where appointed attorney attends transfer. This may exclude buyers using bank facilities. Fees excluding any bank initiation fee, correspondent attorney fees and courier fees if applicable. *Rental assist only applicable where buyer signs a rental mandate with iGrow Rentals for the duration of the rental assist offering. Rental assist not applicable to Equity Buyers. Rental assist not applicable on Airbnb or short term letting.

Effluent	Year 1	Year 2	Year 3	Year 4	Year 5
20	802	850	901	955	1,013
60	802	850	901	955	1,013
8	802	850	901	955	1,013
25	802	850	901	955	1,013