

Brook Manor

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, Incl WiFi)	Utilities Recovered from Tenant (Effluent & WiFi)	Effluent City Charge	Monthly Property Rates (Incl. Refuse)	Rental Management YR 1 - 4 free & Y5 at 5% plus VAT	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
7	GROUND	2 BED / 1 BATH	46	4	50	17	R1,249,000	0	1,249,000	9,945	11,192	66,900	1,983	1,252	802	867	0	146,940	12.97%	-1,347	-1,345	-1,596	-921	-1,705
5	FIRST	2 BED / 1 BATH	46	4	50	0	R1,199,000	0	1,199,000	8,955	10,744	87,300	1,983	1,252	802	867	0	142,260	13.12%	-1,289	-1,362	-1,767	-1,728	-2,503
11	SECOND	2 BED / 1 BATH	47	4	51	0	R1,199,000	0	1,199,000	8,955	10,744	87,300	1,983	1,252	802	867	0	142,260	13.12%	-1,289	-1,362	-1,767	-1,728	-2,503
19	THIRD	2 BED / 1 BATH	46	4	50	0	R1,199,000	0	1,199,000	8,955	10,744	87,300	1,983	1,252	802	867	0	142,260	13.12%	-1,289	-1,362	-1,767	-1,728	-2,503

Option 2: 90% Financing

Quantity	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit		2026 Monthly Projected Rental Income on lease renewal (Excluding Utilities)	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Montly BC Levy Estimate (Excl. Effluent charge, Incl WiFi)	Utilities Recovered from Tenant (Effluent & WiFi)	Effluent City Charge	Monthly Property Rates (Incl. Refuse)	Rental Management YR 1 - 4 free & Y5 at 5% plus VAT	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
7	GROUND	2 BED / 1 BATH	46	4	50	17	1,249,000	124,900	1,124,100	9,945	10,073	66,900	1,983	1,252	802	867	0	146,940	12.97%	-228	-226	-477	198	-585
5	FIRST	2 BED / 1 BATH	46	4	50	0	1,199,000	119,900	1,079,100	8,955	9,670	87,300	1,983	1,252	802	867	0	142,260	13.12%	-215	-287	-693	-653	-1,428
11	SECOND	2 BED / 1 BATH	47	4	51	0	1,199,000	119,900	1,079,100	8,955	9,670	87,300	1,983	1,252	802	867	0	142,260	13.12%	-215	-287	-693	-653	-1,428
19	THIRD	2 BED / 1 BATH	46	4	50	0	1,199,000	119,900	1,079,100	8,955	9,670	87,300	1,983	1,252	802	867	0	142,260	13.12%	-215	-287	-693	-653	-1,428

Option 3: 80% Financing

Quantity	Floor	Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit		2026 Monthly Projected Rental Income on lease renewal (Excluding Utilities)	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Montly BC Levy Estimate (Excl. Effluent charge, Incl WiFi)	Utilities Recovered from Tenant (Effluent & WiFi)	Effluent City Charge	Monthly Property Rates (Incl. Refuse)	Rental Management YR 1 - 4 free & Y5 at 5% plus VAT	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
7	GROUND	2 BED / 1 BATH	46	4	50	17	1,249,000	249,800	999,200	9,945	8,954	66,900	1,983	1,252	802	867	0	146,940	12.97%	891	893	642	1,317	534
5	FIRST	2 BED / 1 BATH	46	4	50	0	1,199,000	239,800	959,200	8,955	8,595	87,300	1,983	1,252	802	867	0	142,260	13.12%	860	787	382	421	-354
11	SECOND	2 BED / 1 BATH	47	4	51	0	1,199,000	239,800	959,200	8,955	8,595	87,300	1,983	1,252	802	867	0	142,260	13.12%	860	787	382	421	-354
19	THIRD	2 BED / 1 BATH	46	4	50	0	1,199,000	239,800	959,200	8,955	8,595	87,300	1,983	1,252	802	867	0	142,260	13.12%	860	787	382	421	-354

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
7	9,945	10,691	11,493	12,355	13,281
5	8,955	9,627	10,349	11,125	11,959
11	8,955	9,627	10,349	11,125	11,959
19	8,955	9,627	10,349	11,125	11,959

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
7	1,983	2,102	2,228	2,362	2,503
5	1,983	2,102	2,228	2,362	2,503
11	1,983	2,102	2,228	2,362	2,503
19	1,983	2,102	2,228	2,362	2,503

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
7	66,900	2,300	1,700	800	775	0
5	87,300	2,900	2,300	1,325	750	0
11	87,300	2,900	2,300	1,325	750	0
19	87,300	2,900	2,300	1,325	750	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
7	867	919	974	1,033	1,095
5	867	919	974	1,033	1,095
11	867	919	974	1,033	1,095
19	867	919	974	1,033	1,095

Utilities	Year 1	Year 2	Year 3	Year 4	Year 5
7	1,252	1,327	1,407	1,491	1,581
5	1,252	1,327	1,407	1,491	1,581
11	1,252	1,327	1,407	1,491	1,581
19	1,252	1,327	1,407	1,491	1,581

Rental Management	Year 1 (5% + VAT)	Year 2 (5% + VAT)	Year 3 (10% + VAT)	Year 4(10% + VAT)	Year 5(10% + VAT)
7	0	0	0	0	704
Rental Management	Year 1 (5% + VAT)	Year 2 (5% + VAT)	Year 3 (5% + VAT)	Year 4(5% + VAT)	Year 5(10% + VAT)
5	0	0	0	0	688
11	0	0	0	0	688
19	0	0	0	0	688

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Effluent	Year 1	Year 2	Year 3	Year 4	Year 5
7	802	850	901	955	1,013
5	802	850	901	955	1,013
11	802	850	901	955	1,013
19	802	850	901	955	1,013