



FINANCIAL ANALYSIS
13 May 2025

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.25%	Rental Escalation	6.00%	Levies - Rate per sqm	22

Option 1: 100.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	100% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	0	899,000	6,800	8,056	22,800	1,268	789	0	93,600	10.41%	-2,313	-2,128	-2,726	-3,338	-3,055
B	All	2B1B	55.01	4.96	59.97	899,000	0	899,000	6,800	8,056	22,800	1,319	789	0	93,600	10.41%	-2,364	-2,183	-2,784	-3,400	-3,120
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	0	799,000	6,400	7,160	6,000	1,180	682	0	82,800	10.36%	-2,121	-2,349	-2,060	-2,631	-2,359

Option 2: 90.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	89,900	809,100	6,800	7,250	22,800	1,268	789	0	93,600	10.41%	-1,507	-1,322	-1,921	-2,532	-2,249
B	All	2B1B	55.01	4.96	59.97	899,000	89,900	809,100	6,800	7,250	22,800	1,319	789	0	93,600	10.41%	-1,559	-1,377	-1,979	-2,594	-2,315
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	79,900	719,100	6,400	6,444	6,000	1,179.64	681.55	0	82,800	10.36%	-1,405	-1,633	-1,344	-1,915	-1,643

Option 3: 80.00% Financing

Type	Floor	Unit layout	Unit Size (All Floors)	Average Patio size (ground only)	Total Size (Ground floor)	Selling Price	Buyer's Deposit	Bond Amount	Estimate Rental Income	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Estimate Monthly BC Levy	Estimate Property Rates	Rental Management at 11.5% incl VAT (first 12 months free)	Gross Income per annum (incl rental assist*)	Gross Yield	Year 1 Net Monthly Cash Flow (Excl. Rental Insurance)	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
A & A/M	All	2B1B	53.56	4.06	57.62	899,000	179,800	719,200	6,800	6,445	22,800	1,268	789	0	93,600	10.41%	-701	-517	-1,115	-1,727	-1,444
B	All	2B1B	55.01	4.96	59.97	899,000	179,800	719,200	6,800	6,445	22,800	1,319	789	0	93,600	10.41%	-753	-572	-1,173	-1,788	-1,509
C & C/M	All	2B1B	47.25	6.37	53.62	799,000	159,800	639,200	6,400	5,728	6,000	1,179.64	681.55	0	82,800	10.36%	-689	-917	-628	-1,199	-927

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	6,800	7,208	7,640	8,099	8,585
B	6,800	7,208	7,640	8,099	8,585
C & C/M	6,400	6,784	7,191	7,623	8,080

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	1,268	1,344	1,424	1,510	1,600
B	1,319	1,399	1,482	1,571	1,666
C & C/M	1,180	1,250	1,325	1,405	1,489

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	22,800.00	1,000	900	0	0	0
B	22,800.00	1,000	900	0	0	0
C & C/M	6,000.00	500	0	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	789	836	887	940	996
B	789	836	887	940	996
C & C/M	682	722	766	812	860

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 fees, 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. Tenant insurance funded from Rental assist. 12 month no rental management special applicable on units reserved from 26 April 2023 only.

Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
A & A/M	0	0	0	931	987
B	0	0	0	931	987
C & C/M	0	0	0	877	929

No Rental Management in Year 1 - 3