Fern Valley

FINANCIAL ANALYSIS

13 August 2025

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.25%	Rental Escalation	7.50%	Levies - Rate per s	38.82

Option 1: 100% Financing

Quantity	Type	Floor	Unit 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 (Excl Effluent & Wifi)	100% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excluding Effluent Charge & Incl Wifi)	WiFi (Recovered from Tenant)	Effluent Charge (Recovered from Tenant)	Monthly Property Rates (incl Refuse & Maintenance)	Rental Management Free - 4 years	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
1	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	0	995,000	8,400	8,916	64,800	1,879.00	200.00	802.00	969.00	0	127,800	14.05%	-914	-1,143	-1,084	-1,235	-2,231
1	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	7,900	8,916	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-1,376	-1,640	-1,619	-1,811	-2,774
5	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	7,900	8,916	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-1,376	-1,640	-1,619	-1,811	-2,774
17	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	7,900	8,916	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-1,376	-1,640	-1,619	-1,811	-2,774

Option 2: 90% Financing

Quantity	Type	Floor	Unit 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 (Excl Effluent & Wifi)	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excluding Effluent Charge)	WiFi (Recovered from Tenant)	Effluent Charge (Recovered from Tenant)	Monthly Property Rates (incl Refuse & Maintenance)	Rental Management Free - 4 years	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
1	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	99,500	895,500	8,400	8,025	64,800	1,879.00	200.00	802.00	969.00	0	127,800	14.05%	-23	-251	-193	-343	-1,340
1	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	7,900	8,025	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-485	-749	-728	-919	-1,883
5	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	7,900	8,025	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-485	-749	-728	-919	-1,883
17	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	7,900	8,025	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	-485	-749	-728	-919	-1,883

Option 3: 80% Financing

Quantity	Type	Floor	Unit 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 (Excl Effluent & Wifi)	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excluding Effluent Charge)	WiFi (Recovered from Tenant)	Effluent Charge (Recovered from Tenant)	Monthly Property Rates (incl Refuse & Maintenance)	Rental Management Free - 4 years	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
1	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	199,000	796,000	8,400	7,133	64,800	1,879.00	200.00	802.00	969.00	0	127,800	14.05%	869	640	699	549	-448
1	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	7,900	7,133	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	407	143	164	-27	-991
5	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	7,900	7,133	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	407	143	164	-27	-991
17	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	7,900	7,133	64,800	1,841.00	200.00	802.00	969.00	0	121,800	13.45%	407	143	164	-27	-991

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
1	8,400	9,030	9,707	10,435	11,218
1	7,900	8,493	9,129	9,814	10,550
5	7,900	8,493	9,129	9,814	10,550
17	7,900	8,493	9,129	9,814	10,550

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
1	1,879	1,992	2,111	2,238	2,372
1	1,841	1,951	2,069	2,193	2,324
5	1,841	1,951	2,069	2,193	2,324
17	1,841	1,951	2,069	2,193	2,324

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
1	64,800	2,250	1,550	1,100	400	100
1	64,800	2,250	1,550	1,100	400	100
5	64,800	2,250	1,550	1,100	400	100
17	64,800	2,250	1,550	1,100	400	100

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
1	969	1,027	1,089	1,154	1,223
1	969	1,027	1,089	1,154	1,223
5	969	1,027	1,089	1,154	1,223
17	969	1,027	1,089	1,154	1,223

WiFi	Year 1	Year 2	Year 3	Year 4	Year 5
1	200	212	225	238	252
1	200	212	225	238	252
5	200	212	225	238	252
17	200	212	225	238	252

Rental Management	Year 1 Free	Year 2 Free	Year 3 Free	Year 4 Free	Year 5 (10% + VAT)
1	0	0	0	0	1,290
1	0	0	0	0	1,213
5	0	0	0	0	1,213
17	0	0	0	0	1,213