

Isabel Estate

FINANCIAL ANALYSIS
17 September 2025

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.25%	Rental Escalation	7.50%	Levies - Rate per sqm	25

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 upon Lease Renewal (Excl Effluent)	100% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Utilities Recovered from Tenant (Effluent)	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee	Projected Gross Income (Incl. Year 1 Rental Assist)	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
0+1	C	2nd & 3rd	1Bed 1Bath	50	0	50	0	999,000	0	999,000	8,300	8,952	100,200	1,637	802	802	560	477	132,000	14.18%	-626	-771	-630	-551	-779
0+1	B	1st, 2nd& 3rd	2Bed 1Bath	63	0	63	0	1,199,000	0	1,199,000	9,900	10,744	146,400	1,968	802	802	741	569	164,400	14.51%	-323	-335	-255	-779	-903
2+4	B	1st, 2nd& 3rd	2Bed 1Bath	73	0	73	0	1,299,000	0	1,299,000	10,600	11,640	146,400	2,255	802	802	741	610	172,800	14.04%	-846	-826	-711	-1,197	-1,281
2+1	B	1st, 2nd& 3rd	2Bed 1Bath	80	0	80	0	1,349,000	0	1,349,000	10,800	12,088	146,400	2,211	802	802	741	621	175,200	13.70%	-1,061	-1,025	-892	-1,359	-1,421
1+0	B	Ground	2Bed 1Bath	73	0	73	0	1,399,000	0	1,399,000	10,800	12,536	146,400	2,211	802	802	741	621	183,600	13.81%	-1,509	-1,473	-1,340	-1,807	-1,870
9+1	C	All	2Bed 2Bath	89	0	89	0	1,449,000	0	1,449,000	10,900	12,985	190,800	2,365	802	802	784	0	184,800	13.42%	-734	-705	-726	-744	-1,390

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 upon Lease Renewal (Excl Effluent)	90% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Estimated Utilities Recovered from Tenant (Effluent)	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee	Projected Gross Income (Incl. Year 1 Rental Assist)	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
0+1	C	2nd & 3rd	1Bed 1Bath	50	0	50	0	999,000	99,900	899,100	8,300	8,057	100,200	1,637	802	802	789	955	132,000	14.18%	-438	124	265	345	117
0+1	B	1st, 2nd & 3rd	2Bed 1Bath	63	0	63	0	1,199,000	119,900	1,079,100	9,900	9,670	146,400	1,968	802	802	741	569	164,400	14.51%	752	739	819	295	171
2+4	B	1st, 2nd & 3rd	2Bed 1Bath	73	0	73	0	1,299,000	129,900	1,169,100	10,600	10,476	146,400	2,255	802	802	741	610	172,800	14.04%	318	338	453	-33	-117
2+1	B	1st, 2nd & 3rd	2Bed 1Bath	80	0	80	0	1,349,000	134,900	1,214,100	10,800	10,880	146,400	2,211	802	802	741	621	175,200	13.70%	147	184	317	-150	-213
1+0	B	Ground	2Bed 1Bath	73	0	73	0	1,399,000	139,900	1,259,100	10,800	11,283	146,400	2,211	802	802	741	621	183,600	13.81%	444	1,847	1,876	1,913	1,324
9+1	C	All	2Bed 2Bath	89	0	89	0	1,449,000	144,900	1,304,100	10,900	11,686	190,800	2,365	802	802	1,225	0	184,800	13.42%	124	594	572	554	-92

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 upon Lease Renewal (Excl Effluent)	80% Finance over 30 Years at a 10.25% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Estimated Utilities Recovered from Tenant (Effluent)	Estimated Effluent City Charge	Estimated Monthly Property Rates	Estimated Rental Management Fee	Projected Gross Income (Incl. Year 1 Rental Assist)	Projected Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 Projected Net Monthly Cash Flow
0+1	C	2nd & 3rd	1Bed 1Bath	50	0	50	0	999,000	199,800	799,200	8,300	7,162	100,200	1,637	802	802	789	955	132,000	14.18%	458	1,019	1,160	1,240	1,012
0+1	B	1st, 2nd& 3rd	2Bed 1Bath	63	0	63	0	1,199,000	239,800	959,200	9,900	8,595	146,400	1,968	802	802	741	569	164,400	14.51%	1,826	1,514	1,894	1,370	1,245
2+4	B	1st, 2nd& 3rd	2Bed 1Bath	73	0	73	0	1,299,000	259,800	1,039,200	10,600	9,312	146,400	2,255	802	802	1,079	1,219	172,800	14.04%	534	1,502	1,617	1,131	1,047
2+1	B	1st, 2nd& 3rd	2Bed 1Bath	80	0	80	0	1,349,000	269,800	1,079,200	10,800	9,671	146,400	2,211	802	802	741	621	175,200	13.70%	1,356	1,393	1,526	1,059	996
1+0	B	Ground	2Bed 1Bath	73	0	73	0	1,399,000	279,800	1,119,200	10,800	10,029	146,400	2,211	802	802	741	621	183,600	13.81%	1,698	3,101	3,130	3,167	2,577
9+1	C	All	2Bed 2Bath	89	0	89	0	1,449,000	289,800	1,159,200	10,900	10,388	190,800	2,365	802	802	1,225	0	184,800	13.42%	1,423	1,892	1,870	1,853	1,206

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	8,300	8,923	9,592	10,311	11,084
2	9,900	10,643	11,441	12,299	13,221
2+4	10,800	11,395	12,250	13,168	14,158
3	10,800	11,610	12,481	13,417	14,423
2	10800	11610	12481	13417	14423
9+1	10,900	11,716	12,596	13,541	14,557

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	593	594	629	667	707
2	741	785	833	883	935
2+4	741	785	833	883	935
3	741	785	833	883	935
2	741	785	833	883	935
9+1	784	831	881	934	990

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	1,637	1,735	1,839	1,950	2,067
2	1,968	2,086	2,211	2,344	2,485
2+4	2,255	2,330	2,534	2,686	2,847
3	2,211	2,344	2,484	2,633	2,791
2	2,211	2,344	2,484	2,633	2,791
9+1	2,365	2,507	2,657	2,817	2,988

Utilities	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	802	850	901	955	1,013
2	802	850	901	955	1,013
2+4	802	850	901	955	1,013
3	802	850	901	955	1,013
2	802	850	901	955	1,013
9+1	802	850	901	955	1,013

Effluent	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	802	850	901	955	1,013
2	802	850	901	955	1,013
2+4	802	850	901	955	1,013
3	802	850	901	955	1,013
2	802	850	901	955	1,013
9+1	802	850	901	955	1,013

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
0+1	R100,200.00	2,700	2,100	1,750	1,300	800
2	R146,400.00	3,800	3,250	2,750	1,600	800
2+4	R146,400.00	3,800	3,250	2,750	1,600	800
3	R146,400.00	3,800	3,250	2,750	1,600	800
2	R146,400.00	3,800	3,250	2,750	1,600	800
9+1	R190,800.00	4,900	3,900	3,200	2,400	1,850

Rental Management	Year 1 (8% + VAT)	Year 2 (8% + VAT)	Year 3 (8% + VAT)	Year 4 (8% + VAT)	Year 5 (8% + VAT)
0+1	477	513	552	593	637
2	569	612	658	707	760
2+4	610	655	704	757	814
3	621	668	718	771	829
2	621	668	718	771	829
Rental Management	Year 1 Free	Year 2 Free	Year 3 Free	Year 4 Free	Year 5 (8% + VAT)
9+1	0	0	0	0	837

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