solaris crest

FINANCIAL ANALYSIS

Term in Years	30
Interest Rate	7.00%
Inflation	6.00%
Rental Escala	7.00%
VAT	15.00%

Option 1: 100% Financing

Type	Floor	Unit Size (Average)	Balcony / Patio size	Average Garden Area (Excl. use area)	Total Size (excl. Garden)	Selling Price (From) R	Buyer's Deposit R	Bond Amount R	Rental Income (Projected) R	100% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
2B1B	GF	48	0	0	48	829,000	0	829,000	6,500	5,515	12,000	775	251.28	748	78,000	9.41%	-289	52	-82	309	729
2B1B	GF	51	0	0	51	849,000	0	849,000	6,500	5,648	12,000	775	260.78	748	78,000	9.19%	-432	-91	-226	165	584
2B1B	FF	48	0	0	48	799,000	0	799,000	6,000	5,316	12,000	775	237.03	690	72,000	9.01%	-518	-207	-373	-16	367
2B1B	FF	51	0	0	51	809,000	0	809,000	6,000	5,382	12,000	775	241.78	690	72,000	8.90%	-589	-278	-445	-88	294
2B1B	SF	48	0	0	48	799,000	0	799,000	6,000	5,316	12,000	775	237.03	690	72,000	9.01%	-518	-207	-373	-16	367
2B1B	SF	51	0	0	51	809,000	0	809,000	6,000	5,382	12,000	775	241.78	690	72,000	8.90%	-589	-278	-445	-88	294
2B1B	TF	48	0	0	48	789,000	0	789,000	5,900	5,249	12,000	775	232.28	679	70,800	8.97%	-535	-230	-403	-52	323
2B1B	TF	51	0	0	51	799,000	0	799,000	5,900	5,316	12,000	775	237.03	679	70,800	8.86%	-606	-302	-475	-125	251

Option 2: 90% Financing

Type	Floor	Unit Size (Average)	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size (excl. Garden)	Selling Price (From) R	Buyer's Deposit R	Bond Amount R	Rental Income (Projected) R	90% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
2B1B	GF	60,3	0	0	48	829,000	82,900	746,100	6,500	4,964	0	775.00	251.28	748	78,000	9.41%	262	604	469	861	1,281
2B1B	GF	60,4	0	0	51	849,000	84,900	764,100	6,500	5,084	0	775.00	260.78	748	78,000	9.19%	133	474	339	730	1,149
2B1B	FF	60,5	0	0	48	799,000	79,900	719,100	6,000	4,784	0	775.00	237.03	690	72,000	9.01%	14	325	158	515	898
2B1B	FF	60,6	0	0	51	809,000	80,900	728,100	6,000	4,844	0	775.00	241.78	690	72,000	8.90%	-51	260	93	450	833
2B1B	SF	60,7	0	0	48	799,000	79,900	719,100	6,000	4,784	0	775.00	237.03	690	72,000	9.01%	14	325	158	515	898
2B1B	SF	60,8	0	0	51	809,000	80,900	728,100	6,000	4,844	0	775.00	241.78	690	72,000	8.90%	-51	260	93	450	833
2B1B	TF	60,9	0	0	48	789,000	78,900	710,100	5,900	4,724	0	775.00	232.28	679	70,800	8.97%	-10	295	122	473	848
2B1B	TF	60,10	0	0	51	799,000	79,900	719,100	5,900	4,784	0	775.00	237.03	679	70,800	8.86%	-75	230	57	407	782

Option 3: 80% Financing

Type	Floor	Unit Size (Average)	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size (excl. Garden)	Selling Price (From) R	Buyer's Deposit R	Bond Amount R	Rental Income (Projected) R	80% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
2B1B	GF	48	0	0	48	829,000	165,800	663,200	6,500	4,412	0	775.00	251.28	748	78,000	9.41%	814	1,155	1,021	1,412	1,832
2B1B	GF	51	0	0	51	849,000	169,800	679,200	6,500	4,519	0	775.00	260.78	748	78,000	9.19%	698	1,039	904	1,295	1,714
2B1B	FF	48	0	0	48	799,000	159,800	639,200	6,000	4,253	0	775.00	237.03	690	72,000	9.01%	545	856	690	1,047	1,430
2B1B	FF	51	0	0	51	809,000	161,800	647,200	6,000	4,306	0	775.00	241.78	690	72,000	8.90%	487	798	631	988	1,371
2B1B	SF	48	0	0	48	799,000	159,800	639,200	6,000	4,253	0	775.00	237.03	690	72,000	9.01%	545	856	690	1,047	1,430
2B1B	SF	51	0	0	51	809,000	161,800	647,200	6,000	4,306	0	775.00	241.78	690	72,000	8.90%	487	798	631	988	1,371
2B1B	TF	48	0	0	48	789,000	157,800	631,200	5,900	4,199	0	775.00	232.28	679	70,800	8.97%	515	820	647	997	1,373
2B1B	TF	51	0	0	51	799,000	159,800	639,200	5,900	4,253	0	775.00	237.03	679	70,800	8.86%	457	762	588	939	1,314

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
GF	6,500	6,955	7,442	7,963	8,520
GF	6,500	6,955	7,442	7,963	8,520
FF	6,000	6,420	6,869	7,350	7,865
FF	6,000	6,420	6,869	7,350	7,865
SF	6,000	6,420	6,869	7,350	7,865
SF	6,000	6,420	6,869	7,350	7,865
TF	5,900	6,313	6,755	7,228	7,734
TF	5,900	6,313	6,755	7,228	7,734

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
GF	775	822	871	923	978
GF	775	822	871	923	978
FF	775	822	871	923	978
FF	775	822	871	923	978
SF	775	822	871	923	978
SF	775	822	871	923	978
TF	775	822	871	923	978
TF	775	822	871	923	978

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
GF	R12,000	R500	R500	R0	R0	R0
GF	R12,000	R500	R500	R0	R0	R0
FF	R12,000	R500	R500	R0	R0	R0
FF	R12,000	R500	R500	R0	R0	R0
SF	R12,000	R500	R500	R0	R0	R0
SF	R12,000	R500	R500	R0	R0	R0
TF	R12,000	R500	R500	R0	R0	R0
TF	R12,000	R500	R500	R0	R0	R0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
GF	251.28	266.35	282.33	299.27	317.23
GF	260.78	276.42	293.01	310.59	329.22
FF	237.03	251.25	266.32	282.30	299.24
FF	241.78	256.28	271.66	287.96	305.24
SF	237.03	251.25	266.32	282.30	299.24
SF	241.78	256.28	271.66	287.96	305.24
TF	232.28	246.21	260.98	276.64	293.24
TF	237.03	251.25	266.32	282.30	299.24

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Rental Manage ment	Year 1	Year 2	Year 3	Year 4	Year 5
GF	747.50	799.83	855.81	915.72	979.82
GF	747.50	799.83	855.81	915.72	979.82
FF	690.00	738.30	789.98	845.28	904.45
FF	690.00	738.30	789.98	845.28	904.45
SF	690.00	738.30	789.98	845.28	904.45
SF	690.00	738.30	789.98	845.28	904.45
TF	678.50	726.00	776.81	831.19	889.38
TF	678.50	726.00	776.81	831.19	889.38