

# PORTOFINO

NORTHERN SUBURBS • CAPE TOWN

## FINANCIAL ANALYSIS

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

### Option 1: 100.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	100% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Monthly 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
Type 1	Ground	2B1B	60.3	0	40	60.3	1,399,900	0	1,399,900	9,000	9,314	0	1,134	522.45	1,035	108,000	7.71%	-3,005	-2,547	-2,056	-1,529	-964
Type 1	First	2B1B	60.3	Juliet	0	60.3	1,249,900	0	1,249,900	8,500	8,316	0	1,067	451.20	978	102,000	8.16%	-2,311	-1,876	-1,409	-908	-372
Type 1	Second	2B1B	60.3	Juliet	0	60.3	1,249,900	0	1,249,900	8,500	8,316	0	1,067	451.20	978	102,000	8.16%	-2,311	-1,876	-1,409	-908	-372
Type 2	Ground	2B1B	63.7	0	30	63.7	1,399,900	0	1,399,900	9,000	9,314	0	1,107	522.45	1,035	108,000	7.71%	-2,978	-2,518	-2,025	-1,497	-930
Type 2	First	2B1B	63.7	Juliet	0	63.7	1,359,900	0	1,359,900	8,500	9,047	0	1,067	503.45	978	102,000	7.50%	-3,095	-2,663	-2,199	-1,702	-1,170
Type 2	Second	2B1B	63.7	Juliet	0	63.7	1,389,900	0	1,389,900	8,500	9,247	0	1,067	517.70	978	102,000	7.34%	-3,309	-2,878	-2,415	-1,919	-1,387
Type 3	Ground	1B1B	53	0	66	53	1,259,900	0	1,259,900	7,800	8,382	0	1,067	455.95	897	93,600	7.43%	-3,002	-2,610	-2,190	-1,740	-1,256
Type 3	First	1B1B	53	Juliet	0	53	1,129,900	0	1,129,900	7,500	7,517	0	1,067	394.20	863	90,000	7.97%	-2,341	-1,964	-1,560	-1,126	-662
Type 3	Second	1B1B	53	Juliet	0	53	1,129,900	0	1,129,900	7,500	7,517	0	1,067	394.20	863	90,000	7.97%	-2,341	-1,964	-1,560	-1,126	-662
Type 4	Only on Third	2B1B	58.2	2	0	60.2	1,299,900	0	1,299,900	8,500	8,648	0	1,067	474.95	978	102,000	7.85%	-2,668	-2,234	-1,768	-1,269	-734

### Option 2: 90.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	100% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Monthly 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
Type 1	Ground	2B1B	60.3	0	40	60.3	1,399,900	139,990	1,259,910	9,000	8,382	0	1,134.00	522.45	1,035	108,000	7.71%	-2,074	-1,610	-1,124	-598	-33
Type 1	First	2B1B	60.3	Juliet	0	60.3	1,249,900	124,990	1,124,910	8,500	7,484	0	1,067.00	451.20	978	102,000	8.16%	-1,480	-1,044	-577	-77	460
Type 1	Second	2B1B	60.3	Juliet	0	60.3	1,249,900	124,990	1,124,910	8,500	7,484	0	1,067.00	451.20	978	102,000	8.16%	-1,480	-1,044	-577	-77	460
Type 2	Ground	2B1B	63.7	0	30	63.7	1,399,900	139,990	1,259,910	9,000	8,382	0	1,107.00	522.45	1,035	108,000	7.71%	-2,047	-1,587	-1,094	-565	1
Type 2	First	2B1B	63.7	Juliet	0	63.7	1,359,900	135,990	1,223,910	8,500	8,143	0	1,067.00	503.45	978	102,000	7.50%	-2,191	-1,758	-1,295	-798	-265
Type 2	Second	2B1B	63.7	Juliet	0	63.7	1,389,900	138,990	1,250,910	8,500	8,322	0	1,067.00	517.70	978	102,000	7.34%	-2,385	-1,953	-1,490	-994	-463
Type 3	Ground	1B1B	53	0	66	53	1,259,900	125,990	1,133,910	7,800	7,544	0	1,067.00	455.95	897	93,600	7.43%	-2,164	-1,772	-1,352	-901	-418
Type 3	First	1B1B	53	Juliet	0	53	1,129,900	112,990	1,016,910	7,500	6,766	0	1,067.00	394.20	863	90,000	7.97%	-1,589	-1,212	-808	-375	90
Type 3	Second	1B1B	53	Juliet	0	53	1,129,900	112,990	1,016,910	7,500	6,766	0	1,067.00	394.20	863	90,000	7.97%	-1,589	-1,212	-808	-375	90
Type 4	Only on Third	2B1B	58.2	2	0	60.2	1,299,900	129,990	1,169,910	8,500	7,783	0	1,067.00	474.95	978	102,000	7.85%	-1,803	-1,369	-903	-405	130

### Option 3: 80.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	100% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Monthly 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
Type 1	Ground	2B1B	60.3	0	40	60.3	1,399,900	279,980	1,119,920	9,000	7,451	0	1,134.00	522.45	1,035	108,000	7.71%	-1,142	-684	-193	334	898
Type 1	First	2B1B	60.3	Juliet	0	60.3	1,249,900	249,980	999,920	8,500	6,652	0	1,067.00	451.20	978	102,000	8.16%	-648	-213	254	755	1,291
Type 1	Second	2B1B	60.3	Juliet	0	60.3	1,249,900	249,980	999,920	8,500	6,652	0	1,067.00	451.20	978	102,000	8.16%	-648	-213	254	755	1,291
Type 2	Ground	2B1B	63.7	0	30	63.7	1,399,900	279,980	1,119,920	9,000	7,451	0	1,107.00	522.45	1,035	108,000	7.71%	-1,115	-656	-163	366	932
Type 2	First	2B1B	63.7	Juliet	0	63.7	1,359,900	271,980	1,087,920	8,500	7,238	0	1,067.00	503.45	978	102,000	7.50%	-1,286	-854	-390	107	640
Type 2	Second	2B1B	63.7	Juliet	0	63.7	1,389,900	277,980	1,111,920	8,500	7,398	0	1,067.00	517.70	978	102,000	7.34%	-1,460	-1,028	-566	-70	462
Type 3	Ground	1B1B	53	0	66	53	1,259,900	251,980	1,007,920	7,800	6,706	0	1,067.00	455.95	897	93,600	7.43%	-1,326	-934	-514	-63	420
Type 3	First	1B1B	53	Juliet	0	53	1,129,900	225,980	903,920	7,500	6,014	0	1,067.00	394.20	863	90,000	7.97%	-838	-461	-56	377	842
Type 3	Second	1B1B	53	Juliet	0	53	1,129,900	225,980	903,920	7,500	6,014	0	1,067.00	394.20	863	90,000	7.97%	-838	-461	-56	377	842
Type 4	Only on Third	2B1B	58.2	2	0	60.2	1,299,900	259,980	1,039,920	8,500	6,919	0	1,067.00	474.95	978	102,000	7.85%	-938	-504	-39	460	995

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	9,000	9,630	10,304	11,025	11,797
Type 1	8,500	9,095	9,732	10,413	11,142
Type 1	8,500	9,095	9,732	10,413	11,142
Type 2	9,000	9,630	10,304	11,025	11,797
Type 2	8,500	9,095	9,732	10,413	11,142
Type 2	8,500	9,095	9,732	10,413	11,142
Type 3	7,800	8,346	8,930	9,555	10,224
Type 3	7,500	8,025	8,587	9,188	9,831
Type 3	7,500	8,025	8,587	9,188	9,831
Type 4	8,500	9,095	9,732	10,413	11,142

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	1,134	1,202	1,274	1,351	1,432
Type 1	1,067	1,131	1,199	1,271	1,347
Type 1	1,067	1,131	1,199	1,271	1,347
Type 2	1,107	1,173	1,244	1,318	1,398
Type 2	1,067	1,131	1,199	1,271	1,347
Type 2	1,067	1,131	1,199	1,271	1,347
Type 3	1,067	1,131	1,199	1,271	1,347
Type 3	1,067	1,131	1,199	1,271	1,347
Type 3	1,067	1,131	1,199	1,271	1,347
Type 4	1,067	1,131	1,199	1,271	1,347

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	R0	R0	R0	R0	R0	R0
Type 1	R0	R0	R0	R0	R0	R0
Type 1	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0
Type 3	R0	R0	R0	R0	R0	R0
Type 3	R0	R0	R0	R0	R0	R0
Type 3	R0	R0	R0	R0	R0	R0
Type 4	R0	R0	R0	R0	R0	R0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	522.45	553.80	587.03	622.25	659.58
Type 1	451.20	478.27	506.97	537.39	569.63
Type 1	451.20	478.27	506.97	537.39	569.63
Type 2	522.45	553.80	587.03	622.25	659.58
Type 2	503.45	533.66	565.68	599.62	635.60
Type 2	517.70	548.76	581.69	616.59	653.59
Type 3	455.95	483.31	512.31	543.05	575.63
Type 3	394.20	417.85	442.93	469.50	497.67
Type 3	394.20	417.85	442.93	469.50	497.67
Type 4	474.95	503.45	533.66	565.68	599.62

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Rental Management	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	1035.00	1107.45	1184.97	1267.92	1356.67
Type 1	977.50	1045.93	1119.14	1197.48	1281.30
Type 1	977.50	1045.93	1119.14	1197.48	1281.30
Type 2	1035.00	1107.45	1184.97	1267.92	1356.67
Type 2	977.50	1045.93	1119.14	1197.48	1281.30
Type 2	977.50	1045.93	1119.14	1197.48	1281.30
Type 3	897.00	959.79	1026.98	1098.86	1175.78
Type 3	862.50	922.88	987.48	1056.60	1130.56
Type 3	862.50	922.88	987.48	1056.60	1130.56
Type 4	977.50	1045.93	1119.14	1197.48	1281.30