

Property Details



| Property Details | Woodland Gardens 2 Bed 1 Bath 1 Carport |
|---------------------------------|--|
| Price | R 599 000 |
| Costs | R 0 |
| Deposit | R 10 000 |
| Bond Amount | R 589 000 |
| Interest Rate | 9.0 % |
| Loan Term | 30 Years |
| Instalment | R 4 741.45 |
| Levy | R 520 |
| Management Fee | 10 % |
| Vacancy | 0 % |
| Rental | R 5 300 |
| Rent/Value Ratio | 0.88% |
| Capital Growth Rate | 10 % |
| Rental Growth Rate | 10 % |
| Levy Growth Rate | 5 % |
| Vacancy/Maintenance Rate | 0 % |

Property Analysis - 30 Year Forecast

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| Value | 599 000.00 | 658 900.00 | 724 790.00 | 797 269.00 | 876 995.90 | 964 695.49 | 1 061 165.04 | 1 167 281.54 | 1 284 009.70 | 1 412 410.67 | 1 553 651.73 | 1 709 016.91 | 1 879 918.60 | 2 067 910.46 | 2 274 701.50 |
| Bond Amount | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 |
| Instalment | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 |
| Rental | 5 300.00 | 5 830.00 | 6 413.00 | 7 054.30 | 7 759.73 | 8 535.70 | 9 389.27 | 10 328.20 | 11 361.02 | 12 497.12 | 13 746.84 | 15 121.52 | 16 633.67 | 18 297.04 | 20 126.74 |
| Levy | 520.00 | 546.00 | 573.30 | 601.97 | 632.06 | 663.67 | 696.85 | 731.69 | 768.28 | 806.69 | 847.03 | 889.38 | 933.85 | 980.54 | 1 029.56 |
| Management Fee | 530.00 | 583.00 | 641.30 | 705.43 | 775.97 | 853.57 | 938.93 | 1 032.82 | 1 136.10 | 1 249.71 | 1 374.68 | 1 512.15 | 1 663.37 | 1 829.70 | 2 012.67 |
| Vacancy | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Shortfall/Month | -491.45 | -40.45 | 456.95 | 1 005.46 | 1 610.24 | 2 277.02 | 3 012.05 | 3 822.24 | 4 715.19 | 5 699.27 | 6 783.68 | 7 978.54 | 9 295.01 | 10 745.35 | 12 343.05 |
| Shortfall/Year | -5 897.40 | -485.40 | 5 483.40 | 12 065.46 | 19 322.93 | 27 324.20 | 36 144.55 | 45 866.86 | 56 582.30 | 68 391.24 | 81 404.12 | 95 742.48 | 111 540.10 | 128 944.15 | 148 116.63 |
| ROI | 169.57% | 14400.49% | 2476.38% | 1726.16% | 1490.44% | 1374.96% | 1306.32% | 1260.78% | 1228.32% | 1203.97% | 1185.02% | 1169.82% | 1157.36% | 1146.94% | 1138.09% |
| Available Equity | 10 000.00 | 69 900.00 | 135 790.00 | 208 269.00 | 287 995.90 | 375 695.49 | 472 165.04 | 578 281.54 | 695 009.70 | 823 410.67 | 964 651.73 | 1 120 016.91 | 1 290 918.60 | 1 478 910.46 | 1 685 701.50 |
| | | | | | | | | | | | | | | | |
| Year | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 |
| Value | 2 502 171.65 | 2 752 388.82 | 3 027 627.70 | 3 330 390.47 | 3 663 429.52 | 4 029 772.47 | 4 432 749.72 | 4 876 024.69 | 5 363 627.16 | 5 899 989.87 | 6 489 988.86 | 7 138 987.75 | 7 852 886.52 | 8 638 175.17 | 9 501 992.69 |
| Bond Amount | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 | 589 000.00 |
| Instalment | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 | 4 741.45 |
| Rental | 22 139.42 | 24 353.36 | 26 788.69 | 29 467.56 | 32 414.32 | 35 655.75 | 39 221.32 | 43 143.46 | 47 457.80 | 52 203.58 | 57 423.94 | 63 166.34 | 69 482.97 | 76 431.27 | 84 074.39 |
| Levy | 1 081.04 | 1 135.09 | 1 191.85 | 1 251.44 | 1 314.01 | 1 379.71 | 1 448.70 | 1 521.14 | 1 597.19 | 1 677.05 | 1 760.90 | 1 848.95 | 1 941.40 | 2 038.47 | 2 140.39 |
| Management Fee | 2 213.94 | 2 435.34 | 2 678.87 | 2 946.76 | 3 241.43 | 3 565.57 | 3 922.13 | 4 314.35 | 4 745.78 | 5 220.36 | 5 742.39 | 6 316.63 | 6 948.30 | 7 643.13 | 8 407.44 |
| Vacancy | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Shortfall/Month | 14 102.98 | 16 041.48 | 18 176.52 | 20 527.91 | 23 117.42 | 25 969.01 | 29 109.04 | 32 566.53 | 36 373.38 | 40 564.72 | 45 179.19 | 50 259.30 | 55 851.83 | 62 008.22 | 68 785.11 |
| Shortfall/Year | 169 235.77 | 192 497.72 | 218 118.28 | 246 334.96 | 277 409.06 | 311 628.12 | 349 308.50 | 390 798.31 | 436 480.56 | 486 776.67 | 542 150.31 | 603 111.63 | 670 221.90 | 744 098.67 | 825 421.36 |
| ROI | 1130.48% | 1123.85% | 1118.03% | 1112.87% | 1108.27% | 1104.13% | 1100.39% | 1096.99% | 1093.89% | 1091.05% | 1088.44% | 1086.03% | 1083.80% | 1081.73% | 1079.81% |
| Available Equity | 1 913 171.65 | 2 163 388.82 | 2 438 627.70 | 2 741 390.47 | 3 074 429.52 | 3 440 772.47 | 3 843 749.72 | 4 287 024.69 | 4 774 627.16 | 5 310 989.87 | 5 900 988.86 | 6 549 987.75 | 7 263 886.52 | 8 049 175.17 | 8 912 992.69 |