



CASH FLOW ANALYSER: 2018 - 2019

Dual Occupancy Lot 6 Townhouse : 3 BED | 3 BATH | 2 CAR

Cash Flow Estimates For Year One

PROPERTY PURCHASE DETAILS:	VARIABLES:
Purchase Price	549,000
Furniture Package / Depreciation Schedule / Valuations	0
Loan Interest rate	4.20%
Legal costs (Conveyancing fees)	880
Stamp Duty	17,730
Deposit Amount:	54,900
Transfer and Mortgage Registration Fee	1,669
Borrow	494,100
Salary Income	100,000
Median of Rental Appraisal:	730
Annual Rates inc. Water	2,500
Body Corporate Fees	2,908
% charged by Property Manager	8.50%
Property Management fees total:	3,227
Landlord Insurance	980
Property Depreciation (Year 1 estimate)	13,400

GROSS INCOME CALCULATION:	INCOME:
Salary Income	100,000
Rental income 52 weeks per year	37,960
New Gross Income	137,960

ANNUAL CASH FLOW (Before Tax)	7,593
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WEEKLY CASH FLOW (Before Tax)	146
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EXPENSES:	AMOUNT:
Interest	20,752
Rates	2,500
Body Corporate Fees	2,908
Repairs Maintenance Insurance	980
Rental Manager's Commission	3,227
Total Cash Costs	30,367

Depreciation	13,400
Borrowing Costs	334
Total Tax Deduction	44,101

Gross Income	137,960
Less Tax Deduction	44,101
New taxable	93,859

Medicare levy is excluded from tax calculations	
2018 - 2019 tax payable without property	24,497
2018 - 2019 tax payable with property	21,250
Tax saved - additional tax refund 2018 - 2019	3,247

Plus rent received	37,960
Total cash income	41,207
Less total cash expenses	30,367

ANNUAL CASH FLOW (After Tax)	10,840
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WEEKLY CASH FLOW (After Tax)	208
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When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years.

CAPITAL GROWTH PROJECTIONS

YEAR	CAPITAL GROWTH	PROPERTY VALUE	ANNUAL GROWTH
0	-	\$549,000	-
1	6.00%	\$581,940	\$32,940
2	6.00%	\$616,856	\$34,916
3	6.00%	\$653,868	\$37,011
4	6.00%	\$693,100	\$39,232
5	6.00%	\$734,686	\$41,586
6	6.00%	\$778,767	\$44,081
7	6.00%	\$825,493	\$46,726
8	6.00%	\$875,023	\$49,530
9	6.00%	\$927,524	\$52,501
10	6.00%	\$983,175	\$55,651

INVESTMENT YIELDS SUMMARY:

Capital Growth projection:	6.00%
Vacancy Rate:	2.1%
Gross Rental Yield:	6.91%
Annual Capital Growth:	6.00%
(ROI) Annual Gross Return on Investment:	12.91%

Please contact us to further discuss these figures and ensure you maximise your wealth creation opportunity!

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We are not permitted by law to offer you financial advice and we will not under any circumstances. We ask that you consult with your accountant/advisor regarding the viability of any investment generally and the depreciation tax benefits gained and any capital gains tax implications upon selling. We can not be responsible for the input figures that you may enter into this analysis program as we have no control over your inputs. We stress that if you have any queries about how to use this software please phone the author Cameron Bird on 07 3871 2500 or email us at the email address at the top of this page. We are happy to help you in your wealth creation program.

YOUR PROPERTY PARTNERS AUSTRALASIA PTY LTD, TRADING AS THE CAMERON BIRD GROUP

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