Cash Flow Picture

This 12-month cash-flow snapshot uses current rent, review inputs and the established finance-model cost defaults. Loan repayments are modelled from the initial purchase price and original LVR.

Annual Rental Income

	WEEKLY	ANNUAL
Rental Income	**$575/wk**	**$29,900**

Annual Operating Costs

	ANNUAL
Property Management (6%)	$1,794
Additional PM Fees	$0
Council / Water	$2,400
Strata / Body Corporate	$0
Building & Landlord Insurance	$2,000
Repairs / Maintenance (Annual Override)	$5,000
Land Tax (VIC)	$1,860
Total Annual Operating Costs	**$13,054**

RENTAL INCOME	NET OPERATING INCOME	ANNUAL CASH FLOW AFTER LOAN REPAYMENTS	WEEKLY CASH FLOW AFTER LOAN REPAYMENTS
$29,900	$16,846	-$28,130	-$541

Loan Repayments

	ANNUAL
Interest (5.84%)	$36,929
Principal Repayment	$8,046
Total Annual Loan Repayments	**$44,976**

Principal is estimated on a standard 30-year principal-and-interest schedule. Maintenance is modelled at 2% of the initial purchase price per annum. Tax benefits and depreciation are excluded.