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	**$720/wk**	**$37,440**

Annual Operating Costs

	ANNUAL
Property Management (6%)	$2,246
Additional PM Fees	$286
Council / Water	$2,400
Strata / Body Corporate	$0
Building & Landlord Insurance	$2,000
Maintenance / Capex Reserve (2% of Purchase Price)	$13,400
Land Tax (WA)	$0
Total Annual Operating Costs	**$20,332**

RENTAL INCOME	NET OPERATING INCOME	ANNUAL CASH FLOW AFTER LOAN REPAYMENTS	WEEKLY CASH FLOW AFTER LOAN REPAYMENTS
$37,440	$17,108	-$23,294	-$448

Loan Repayments

	ANNUAL
Interest (6.44%)	$34,342
Principal Repayment	$6,060
Total Annual Loan Repayments	**$40,401**

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.