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	**$580/wk**	**$30,160**

Annual Operating Costs

	ANNUAL
Property Management (5%)	$1,508
Additional PM Fees	$0
Council / Water	$2,400
Strata / Body Corporate	$0
Building & Landlord Insurance	$2,600
Repairs / Maintenance (Annual Override)	$500
Land Tax (VIC)	$975
Total Annual Operating Costs	**$7,983**

RENTAL INCOME	NET OPERATING INCOME	ESTIMATED ANNUAL CASH FLOW AFTER TAX BENEFIT	ESTIMATED WEEKLY CASH FLOW AFTER TAX BENEFIT
$30,160	$22,177	-$17,894	-$344

Loan Repayments

	ANNUAL
Interest (7.14%)	$41,191
Principal Repayment	$5,730
Total Annual Loan Repayments	**$46,921**

Estimated Negative Gearing Benefit

	ANNUAL
Estimated Tax-Deductible Rental Expenses	$48,674
Estimated Taxable Rental Position	-$18,514
Estimated Tax Benefit (37% marginal rate)	**$6,850**

Principal is estimated on a standard 30-year principal-and-interest schedule. Maintenance and repairs use the entered annual amount. Negative gearing is estimated at a 37% marginal tax rate on the modelled taxable rental loss; it excludes principal repayments and maintenance and repair costs. Obtain personal tax advice before relying on it.