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
Potential Annual Rental Income	**$480/wk**	**$24,960**
Less Vacancy Allowance (2 weeks)		-$960
Rental Income After Vacancy		**$24,000**

Annual Operating Costs

	ANNUAL
Property Management (7.7%)	$1,848
Additional PM Fees	$0
Council / Water	$2,400
Strata / Body Corporate	$0
Building & Landlord Insurance	$2,000
Maintenance / Capex Reserve (2% of Purchase Price)	$7,900
Land Tax (WA)	$0
Total Annual Operating Costs	**$14,148**

RENT AFTER VACANCY	NET OPERATING INCOME	ANNUAL CASH FLOW AFTER LOAN REPAYMENTS	WEEKLY CASH FLOW AFTER LOAN REPAYMENTS
$24,000	**$9,852**	**-$14,370**	**-$276**

Loan Repayments

	ANNUAL
Interest (5.5%)	$19,433
Principal Repayment	$4,789
Total Annual Loan Repayments	**$24,222**

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.