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Property Analyser

Legal Disclaimer

The generated report is not to be use as legal aid.

The information resulting from this report is to be considered educational guidance only.

Always engage a licensed accountant and/or legal representative where/ when seeking financial advice

Property Address	23 Benjamin Drive, Gracemere, Qld 4702		
Property Price	\$316,000	Deposit	\$36,000
Stamp Duty	\$9,759	Date	03/25/2121

Property Status	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$348,000	\$403,680	\$468,269	\$543,192	\$630,102	\$730,919	\$847,866	\$983,524	\$1,140,888	\$1,323,431
Mortgage	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813	\$294,813
LVR (Loan to Value Ratio)	84.7%	73%	63%	54.3%	46.8%	40.3%	34.8%	30%	25.8%	22.3%
Gross Yield	6.5%	6.7%	6.9%	7.1%	7.3%	7.5%	7.7%	8.0%	8.2%	8.5%
Net Yield	4.5%	4.6%	4.8%	4.9%	5.0%	5.2%	5.4%	5.5%	5.7%	5.8%
Cashflow Deductions P/A										
Interest Payments	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402	\$8,402
Principle Repayments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Property Expenses	\$6,340	\$6,530	\$6,726	\$6,928	\$7,136	\$7,350	\$7,570	\$7,797	\$8,031	\$8,272
Pre-Tax Cashflow	\$5,758	\$6,183	\$6,620	\$7,071	\$7,535	\$8,013	\$8,506	\$9,013	\$9,535	\$10,073
Non Cash Deductions P/A										
Depreciation	\$5,000	\$5,000	\$4,000	\$4,000	\$3,000	\$2,820	\$2,650.80	\$2,491.75	\$2,342.25	\$2,201.71
Total Deductions	\$20,423	\$20,613	\$19,809	\$20,011	\$19,219	\$18,572	\$18,623	\$18,691	\$18,776	\$18,876
Net Profit/(Loss)	\$77	\$502	\$1,939	\$2,390	\$3,854	\$5,193	\$5,855	\$6,521	\$7,193	\$7,872
Tax Refund	-\$11	-\$72	-\$277	-\$341	-\$550	-\$741	-\$835	-\$930	-\$1,026	-\$1,123
Net Cashflow	\$5,747	\$6,111	\$6,344	\$6,730	\$6,985	\$7,273	\$7,671	\$8,083	\$8,510	\$8,951
Growth Per Year										
Equity at 90%	\$18,387	\$68,499	\$126,629	\$194,060	\$272,279	\$363,014	\$468,266	\$590,359	\$731,987	\$896,274
Capital Growth	\$55,680	\$64,589	\$74,923	\$86,911	\$100,816	\$116,947	\$135,659	\$157,364	\$182,542	\$211,749
Rental Income	\$20,500	\$21,115	\$21,748	\$22,401	\$23,073	\$23,765	\$24,478	\$25,212	\$25,969	\$26,748
Net Growth + Cash Flow										
Net Growth + Cash Flow	\$61,427	\$70,700	\$81,267	\$93,641	\$107,801	\$124,220	\$143,330	\$165,447	\$191,052	\$220,700