

Investment Analysis



Property Details: **4 bedroom house & land**
 Proposed Suburb: Lakelands
 Date of Analysis: 22/08/22

KEY INFORMATION		
Land Value	185,000	
Building Costs	315,640	
Property Value		500,640
Capitalised Upfront Costs		
Stamp Duty & Fees	5,713	
Conveyance Fees + Outlays	2,000	
Depreciation Report	400	
Capitalised Interest	8,000	
		16,113
Total Mortgage		516,753
Interest Rate	3.90%	
Income		
Weekly Rental	\$ 525	
Vacancy (weeks p.a.)	2	
Allocation of Building Costs		
Building Allowance	87.25%	275,396
Fittings	12.75%	40,244
	100%	315,640

PROFIT & LOSS FOR 12 MONTHS OF RENTAL		
Income		
Total Income (Rent)		26,250
Annual Outgoings		
Interest		20,153
Property Management	8.80%	2,310
Rates, Council Service & Water		3,600
Insurances		1,200
		27,263
Pre Tax Income (Loss)		(1,013)
Depreciation		
Depreciation - Building	2.50%	6,885
Depreciation - Fittings	15.50%	6,238
		13,123
Total Taxable Income (Loss)		(14,136)

NET CASHFLOW OUTLAY FOR 12 MONTHS					
Income Range	Marginal Tax Rate				
	\$0 to \$18,000	\$18,001 to \$45,000	\$45,001 to \$120,000	\$120,001 to \$180,000	over \$180,001
Marginal Tax Rate	0%	19.0%	32.5%	37.0%	47.0%
Cash inflows (outflows)	\$ (1,013)	\$ (1,013)	\$ (1,013)	\$ (1,013)	\$ (1,013)
Taxable Income (Loss)	\$ (14,136)	\$ (14,136)	\$ (14,136)	\$ (14,136)	\$ (14,136)
Tax Saving	\$ -	\$ 2,686	\$ 4,594	\$ 5,230	\$ 6,644
After Tax Net Cashflow	\$ (1,013)	\$ 1,673	\$ 3,581	\$ 4,217	\$ 5,631
After Tax Net Cashflow per week	\$ (19)	\$ 32	\$ 69	\$ 81	\$ 108

Disclaimer

Please note that the figures and assumptions incorporated in this analysis are estimates for the purpose of illustration only.

Whilst every care has been taken to reflect current market reality, all figures should be confirmed with your Tax Agent / Accountant prior to investment confirmation.