

Investment Analysis



Property Details: 3 bedroom house & land
 Proposed Suburb: Haynes
 Date of Analysis: 22/08/22

KEY INFORMATION		
Land Value	132,000	
Building Costs	295,860	
Property Value		427,860
Capitalised Upfront Costs		
Stamp Duty & Fees	3,699	
Conveyance Fees + Outlays	2,000	
Depreciation Report	400	
Capitalised Interest	8,000	
		14,099
Total Mortgage		441,959
Interest Rate	3.90%	
Income		
Weekly Rental	\$ 450	
Vacancy (weeks p.a.)	2	
Allocation of Building Costs		
Building Allowance	87.25%	258,138
Fittings	12.75%	37,722
	100%	295,860

PROFIT & LOSS FOR 12 MONTHS OF RENTAL		
Income		
Total Income (Rent)		22,500
Annual Outgoings		
Interest		17,236
Property Management	8.80%	1,980
Rates, Council Service & Water		3,600
Insurances		1,200
		24,016
Pre Tax Income (Loss)		(1,516)
Depreciation		
Depreciation - Building	2.50%	6,453
Depreciation - Fittings	15.50%	5,847
		12,300
Total Taxable Income (Loss)		(13,817)

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)	\$ (1,516)	\$ (1,516)	\$ (1,516)	\$ (1,516)	\$ (1,516)
Taxable Income (Loss)	\$ (13,817)	\$ (13,817)	\$ (13,817)	\$ (13,817)	\$ (13,817)
Tax Saving	\$ -	\$ 2,625	\$ 4,490	\$ 5,112	\$ 6,494
After Tax Net Cashflow	\$ (1,516)	\$ 1,109	\$ 2,974	\$ 3,596	\$ 4,977
After Tax Net Cashflow per week	\$ (29)	\$ 21	\$ 57	\$ 69	\$ 96

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.