

CASH FLOW INVESTMENT ANALYSIS – 1 Bedroom

Investment Cost

Purchase Price		\$368,000
Purchase Costs	(S/Duty & legals)	\$13,745
Loan Costs		\$2,020
Total Investment Cost		\$383,765

Loan Details

Initial Costs Invested		\$89,365
Initial Loan Amount	(80% of Purchase Price)	\$294,400
Loan Type	(Interest Only)	4.50%
Total Loan Payments		\$13,248

Property Income & Expenses

Rental Income		\$18,460
Less Interest		\$13,248
Rental Expenses	(Rates, Comm, B/Corp etc)	\$5,387
Net Rental Income	(Rent)	-\$175

Tax Deductions

Cash Deductions	Loan Interest	\$13,248
	Rental Expenses	\$5,387
Non Cash Deductions	Depreciation - Building	\$3,725
	Depreciation - F & F	\$5,450
	Loan Write-off	\$404
Total Tax Deductions		\$28,214

Tax Credit Calculation

Rent Received		\$18,460
Less Tax Deductions		\$28,214
Net Tax Loss		\$9,754
Tax Saving	Tax Rate 38.5%	\$3,755

Positive Cash Flow

Pre Tax Cashflow		-\$175
Plus Tax Credit		\$3,755
Positive Cash Flow	Per Annum	\$3,580
Positive Cash Flow	Per Week	\$69

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