

SUMMARY

Analysis Type: Buying
Property Type: Retail
Address: 518 Lonsdale Street Braddon ACT 2606
Age of Property (Completion Year): 2002
Site Area: 154 sq ft
Gross Building Area: 1,250 sq ft



PROPERTY INCOME

Property Annual Income: \$59,061
Property Square Footage: 154
Property Vacancy: 2%
Property Additional Income: -

LOAN & DEBT ANALYSIS

Loan Amount: \$657,601
Down Payment: \$500,000
Interest Rate: 6.04%
Amortization Period: 30 Year
Monthly Payment: \$3,960
Annual Debt Service: \$47,515
Debt Coverage Ratio: 1.22

PROPERTY EXPENSES

Gross Lease
Property Annual Expenses: -

CASH FLOW ASSUMPTIONS

Annual Income Growth Rate: 2 %
Annual Expense Growth Rate: 2 %
Cap Rate at Sale: 5.5 %
Cost of Sale: 2%
Number of Years: 10

PROPERTY VALUE & CAP RATE

Property Value / Sale Price: \$1,157,601
Property Cap Rate: 5%

10 YEAR CASH FLOW ANALYSIS

Potential Income: \$59,061.27
Vacancy Rate: 2%
Cash on Cash Return (Return on Equity): 2.07%

Income Analysis

518 Lonsdale Street Braddon ACT 2606

Report courtesy of Troy Muljat

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Effective Gross Income -Growing @ 2%/yr -With a 2% Vacancy Rate):	\$57,880	\$59,037	\$60,218	\$61,422	\$62,651	\$63,905	\$65,183	\$66,486	\$67,816	\$69,172	\$70,556
Average Rent per Square Foot:	\$375.84	\$383.36	\$391.03	\$398.85	\$406.83	\$414.97	\$423.27	\$431.74	\$440.37	\$449.18	\$458.16
Less Expenses (Growing @ 2%/yr):	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Net Operating Income (NOI):	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Less Loan Payment 1st Mortgage	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)	(\$47,515)
Net Cash Flow	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash on Cash Return (Return on Equity):	%	%	%	%	%	%	%	%	%	%	%
Principal Reduction:	\$8,015	\$8,513	\$9,042	\$9,603	\$10,200	\$10,833	\$11,506	\$12,220	\$12,979	\$13,785	\$14,641
Cumulative Principal Reduction:	\$8,015	\$16,528	\$25,570	\$35,173	\$45,373	\$56,206	\$67,712	\$79,932	\$92,911	\$106,696	\$121,337
Cash Flow Plus Principal Reduction:	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total Return Before Taxes:	%	%	%	%	%	%	%	%	%	%	%

IRR: 0.00%