

**Property Address:**

What did I pay for the property? **R 1 000 000,00**  
 How much will it cost me to renovate it? **R 150 000,00**

This is ALL the money I spent to buy the property:  
 Legal fees **R 8 500,00**  
 Finance Fees **R 1 434,00**  
*Insert other costs here*  
*Insert other costs here*  
*Insert other costs here*  
**Total cash I spent: R 159 934,00**

Cost of Money:  
 How much money did I need to borrow? **R 60 000,00**  
 What interest rate do I pay? **15%**  
 How long do I have to pay it back? **6**  
 How much did I pay to get the Home Bond? **R 2 400,00**  
 Total Cost of Money: **R 6 900,00**

**Total Investment: R 1 316 834,00**

How much will the property be worth once fixed? **R 1 500 000,00**  
 Refinance LTV: **75%**

Maximum Refinance: **R 1 125 000**  
 Interest Rate: **5,00%**

How much money do I leave in the deal? **R 375 000,00**

**ROI on Cash In Deal Property: 15,72%**  
**Flip Profit: R 43 666**  
**Flip ROI: 6,63%**

What do the numbers say if I sell?  
 How much can I sell the property for? **R 1 450 000,00**  
 How much will I pay the Estate Agent when I sell? **R 87 000,00**  
 How much will I pay in legal fees? **R 2 500,00**

What do the numbers say if I rent?  
**Rent:**  
 How much can I rent the property for every month? **R 12 000,00**  
 Monthly Management Fee (10% of rental) **R 1 200,00**  
 Monthly Letting Agent Fee (10% of rental) **R 1 200,00**  
**Net MONTHLY Property Rent: R 9 600,00**  
**Net ANNUAL Property Rent: R 115 200,00**

How much do I pay every YEAR towards the Home Loan: **R 56 250,00**  
 How much do I pay every MONTH towards the Home Loan: **R 4 687,50**

How much money do I put in my pocket every MONTH? **R 4 912,50**  
 How much money do I put in my pocket every YEAR? **R 58 950,00**

**\*\* Only enter data in the yellow cells**

Please email Tanya on [tanya@tanyahaffern.co.za](mailto:tanya@tanyahaffern.co.za) to receive your excel version