Lakeside Residency

Property Portfolio	**£164 995,00**
Reservation Fee	**£8 249,75**
Monthly Payments	**£1 964,23**
Rental	**£12 000,00**
Mortgage	**£481,00**
Stamp Duty	**£12 350,00**
Legal Fees	**£1 800,00**
Reservation Fee	**5%**
Mortgage Fees	**£950,00**
Furniture Pack	**£2 000,00**
Average Monthly Rentals(95%)	**£1 000,00**
Average Monthly Rentals 1-10 Years	**£1 230,81**
Average Monthly Rentals 1 -25 Years	**£1 701,33**
Mortgage Required	**£115 496,50**
Mortgage Available	**£137 142,86**
Yearly Capital appreciation	4%
Yearly Rental Increase	4%
Months till handover	21
Mortgage Rate	5,00%
At Hand Over - Cash paid	**£66 598,50**
Sq M	42
Service Fees	**£83,33**
Management Fees	12,00%
Ground Fees	0,00%
Mortgage Percentage	70,00%
Deposit Percentage	30,00%
Mortgage Required	£115 496,50
Deposit Paid	£49 498,50
Investment 100% Paid with Rent	**121**

Years	**2**	**5**	**8**	**10**	**25**
Property Market Value	**£185 596,94**	**£200 741,65**	**£225 807,05**	**£244 232,91**	**£439 849,67**
Outstanding Loan	£115 496,50	£115 496,50	£115 496,50	£115 496,50	£115 496,50
Position Gained	£70 100,44	£85 245,15	£110 310,55	£128 736,41	£324 353,17
Cash Invested	**£66 598,50**	**£66 598,50**	**£66 598,50**	**£66 598,50**	**£66 598,50**
Return on Capital Invested	**£3 501,94**	**£18 646,65**	**£43 712,05**	**£62 137,91**	**£257 754,67**

Rental In	£0,00	£40 029,68	£45 027,95	£33 100,54	£351 409,48
Deposit	£49 498,50				
Legal/Mortgage/Stamp/ Furniture	£17 100,00				
Service Fees		£3 000,00	£3 075,00	£2 050,00	£23 230,00
Management Fee		£4 803,56	£5 403,35	£3 972,06	£42 169,14
Sundry Fees		£1 080,00	£696,00	£720,00	£5 400,00
Mortgage Paid		£17 316,00	£17 316,00	£11 544,00	£86 580,00
Total Expenses	**£66 598,50**	**£26 199,56**	**£26 490,35**	**£18 286,06**	**£157 379,14**
Cash Flow	**-£66 598,50**	**£13 830,12**	**£18 537,59**	**£14 814,47**	**£194 030,34**
Compond Cash Position in Investment	**-£66 598,50**	**-£52 768,38**	**-£34 230,79**	**-£19 416,31**	**£174 614,03**
Ave Monthly Income	*£0,00*	*£1 111,94*	*£1 250,78*	*£1 379,19*	*£1 471,27*

Net ASSUMED Profit if SOLD

Cash Received from sale of Investment	£70 100,44	£85 245,15	£110 310,55	£128 736,41	£324 353,17
Net Cash Received from Rentals	£0,00	£14 910,12	£34 143,71	£49 678,19	£249 108,53
Income Received from your Investment	**£70 100,44**	**£100 155,26**	**£144 454,26**	**£178 414,59**	**£573 461,70**
Less Capital Cost of Investment	**£66 598,50**	**£66 598,50**	**£66 598,50**	**£66 598,50**	**£66 598,50**
Return of Investment	**£3 501,94**	**£33 556,76**	**£77 855,76**	**£111 816,09**	**£506 863,20**
Net ROI	**5%**	**50%**	**117%**	**168%**	**761%**
ROI on Capital Appreciation only	**5%**	**28%**	**66%**	**93%**	**387%**

This spreedsheet is intended as an indication towards cashflow workings with a lot of assumptions made.
It is not be used or taken as factual information or advice.