

## Rental Property Cash Flow Analysis

Nineteen Keel Warf

| Purchase Price                                     |  | £206 000,00       | £206 000,00 INCL FEES |
|--|--|-------------------|-----------------------|
| Monthly Operating Income                           |  | Mortgage Purchase | Cash Purchase         |
| Average Monthly Rent                               |  | £2 745,17         | £2 745,17             |
| Total Annual Rental Income @ Average 68% occupancy |  | £32 942,00        | £32 942,00            |
| <b>Gross Monthly Operating Income</b>              |  | <b>£2 745,17</b>  | <b>£2 745,17</b>      |
| Monthly Operating Expenses                         |  | Mortgage Purchase | Cash Purchase         |
| Property Management Fees @ 12%                     |  | £329,42           | £329,42               |
| Room Stock Costs (Teas, Coffes, Milk)              |  | £65,00            | £65,00                |
| House Keeping & Laundry                            |  | £145,00           | £145,00               |
| Utility Bills                                      |  | £225,00           | £225,00               |
| Waste Removal/window cleaning/broadband etc        |  | £75,00            | £75,00                |
| Tax Rates/Insurance/Ground Rent                    |  | £275,00           | £275,00               |
| <b>Monthly Operating Expenses</b>                  |  | <b>£1 114,42</b>  | <b>£1 114,42</b>      |
| Net Operating Income (NOI)                         |  | Mortgage Purchase | Cash Purchase         |
| Total Annual Operating Income                      |  | £32 942,00        | £32 942,00            |
| Total Annual Operating Expense                     |  | £13 373,04        | £13 373,04            |
| <b>Annual Net Operating Income</b>                 |  | <b>£19 568,96</b> | <b>£19 568,96</b>     |
| Mortgage Information                               |  | Mortgage Purchase | Cash Purchase         |
| Cash Deposited 35%                                 |  | £72 100,00        | £206 000,00           |
| Amount Borrowed 65% LTV                            |  | £133 900,00       | £0,00                 |
| Length of Mortgage (years)                         |  | 25                | 0                     |
| Capital Repayment                                  |  | 4,0%              | 0,0%                  |
| Annual Interest Rate (Interest Only) 5yrs Fix Term |  | 0,0%              | 0,0%                  |
| Initial Investment                                 |  | £72 100,00        | £0,00                 |
| Capital Repayment                                  |  | £0,00             | £0,00                 |
| Monthly Mortgage                                   |  | £686,00           | £0,00                 |
| <b>Total Annual Debt</b>                           |  | <b>£8 232,00</b>  | <b>£0,00</b>          |
| Cash Flow and ROI                                  |  | Mortgage Purchase | Cash Purchase         |
| Total Monthly Cash Flow (before taxes)             |  | <b>£944,75</b>    | <b>£1 630,75</b>      |
| Total Annual Cash Flow (before taxes)              |  | <b>£11 336,96</b> | <b>£19 568,96</b>     |
| Cash on Cash Return (ROI)                          |  | <b>15,72%</b>     | <b>9,50%</b>          |