



# **Residential Investment Property Financial Model**

## **Unlock the Full Potential of Your Residential Property Investments with This All-in-One Financial Forecasting Model**

Investing in residential property is one of the most accessible and powerful wealth-building tools — but only when the numbers make sense. Whether you're a seasoned investor, a developer, or a first-time buyer evaluating buy-to-let opportunities, having the right tools at your fingertips can mean the difference between a profitable investment and an expensive misstep.

This **Residential Investment Property Financial Forecasting Model** is designed to provide you with **everything you need to accurately assess, forecast, and present a residential property investment proposition.**

Built for clarity, speed, and professional-grade analysis, this model is your ultimate decision-making companion.

## Residential Investment Property - Acquisition Financial Model - 20 years

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# Residential Investment Property - Acquisition Financial Model - 20 years

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## Input Sheet

Create your automated 20 year Financials and Valuations

PURCHASE & RENTAL (monthly)		MORTGAGE INPUTS		EXPENDITURE INPUTS (monthly)	
Purchase price of property	1 200 000	Principal Loan Amount	750 000	Mortgage	5 159.15
Expected starting rental pm	7 980	Annual Interest %	5.50%	Utilities	300
Expected rental escalation pa %	5.00%	Loan term no. (months)	240	Property taxes	300
Expected growth in value pa %	5.00%	Risk Adjusted Rate for DCF Model	6.50%	Agents (%) of rent	7.00% 559
Costs associated with purchase	25 000	No. Payments pa	12	Insurance	350
Occupancy %	90.00%	No. Months Payments	240	Maintenance/repairs provision	325
You have purchased a property for	1 200 000	Monthly Payment	5 159.15	Name an other expense here (1)	110
Incurring costs associated with the purchase	25 000	Year 1 - monthly cash-outflow		Income Tax Provision	28.00%
You have raised a mortgage	750 000		7 103.03	Capital Gains Tax Provision	30.00%
You have therefore invested own funds	475 000	Year 1 - Cap Rate/Rental Yield		Average Expenditure Increase pa (%)	3.00%
			6.04%		

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## Cash Flow Statements

Year 1	Month	1	2	3	4	5	6	7	8	9	10	11	12
	Opening Balance	0	79	158	238	317	396	-2 624	-2 545	-2 466	-2 386	-2 307	-2 228
	<b>Rental Income</b>	7 182	7 182	7 182	7 182	7 182	7 182	7 182	7 182	7 182	7 182	7 182	7 182
	<b>Expenditure</b>	7 103	7 103	7 103	7 103	7 103	7 103	7 103	7 103	7 103	7 103	7 103	7 103
	Mortgage	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159
	Utilities	300	300	300	300	300	300	300	300	300	300	300	300
	Property Taxes	300	300	300	300	300	300	300	300	300	300	300	300
	Practitioners fees	559	559	559	559	559	559	559	559	559	559	559	559
	Insurance	350	350	350	350	350	350	350	350	350	350	350	350
	Maintenance/repairs provision	325	325	325	325	325	325	325	325	325	325	325	325
	Name an other expense here (1)	110	110	110	110	110	110	110	110	110	110	110	110
	Cash before Tax est.	79	158	238	317	396	475	-2 545	-2 466	-2 386	-2 307	-2 228	-2 149
	Tax Paid after any tax credits						3 100						3 100
	<b>Closing Balance</b>	79	158	238	317	396	-2 624	-2 545	-2 466	-2 386	-2 307	-2 228	-5 248
Year 2	Month	13	14	15	16	17	18	19	20	21	22	23	24
	Opening Balance	-5 248	-4 821	-4 393	-3 966	-3 538	-3 111	-6 535	-6 108	-5 680	-5 252	-4 825	-4 397
	<b>Rental Income</b>	7 541	7 541	7 541	7 541	7 541	7 541	7 541	7 541	7 541	7 541	7 541	7 541
	<b>Expenditure</b>	7 114	7 114	7 114	7 114	7 114	7 114	7 114	7 114	7 114	7 114	7 114	7 114
	Mortgage	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159	5 159
	Utilities	309	309	309	309	309	309	309	309	309	309	309	309
	Property Taxes	309	309	309	309	309	309	309	309	309	309	309	309
	Practitioners fees	528	528	528	528	528	528	528	528	528	528	528	528
	Insurance	361	361	361	361	361	361	361	361	361	361	361	361
	Maintenance/repairs provision	335	335	335	335	335	335	335	335	335	335	335	335
	Name an other expense here (1)	113	113	113	113	113	113	113	113	113	113	113	113
	Cash before Tax est.	-4 821	-4 393	-3 966	-3 538	-3 111	-2 683	-6 108	-5 680	-5 252	-4 825	-4 397	-3 970
	Tax Paid						3 852						3 852
	<b>Closing Balance</b>	-4 821	-4 393	-3 966	-3 538	-3 111	-6 535	-6 108	-5 680	-5 252	-4 825	-4 397	-7 822

# Residential Property - Income Statement Model

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Years	1	2	3	4	5	6	7	8	9	10
<b>Total Revenue</b>	<b>86 184</b>	90 493	95 018	99 769	104 757	109 995	115 495	121 270	127 333	133 700
Income from rental	86 184	90 493	95 018	99 769	104 757	109 995	115 495	121 270	127 333	133 700
Other Income from Property	0	0	0	0	0	0	0	0	0	0
<b>Total Expenditure</b>	<b>64 044</b>	62 979	62 547	62 074	61 559	60 999	60 389	59 727	59 010	58 233
Interest on Mortgage	40 721	39 526	38 263	36 929	35 520	34 032	32 459	30 798	29 043	27 189
Utilities	3 600	3 708	3 819	3 934	4 052	4 173	4 299	4 428	4 560	4 697
Property taxes	3 600	3 708	3 819	3 934	4 052	4 173	4 299	4 428	4 560	4 697
Property Practitioners Fees	6 703	6 335	6 651	6 984	7 333	7 700	8 085	8 489	8 913	9 359
Insurance	4 200	4 326	4 456	4 589	4 727	4 869	5 015	5 165	5 320	5 480
Maintenance/repairs provision	3 900	4 017	4 138	4 262	4 389	4 521	4 657	4 797	4 940	5 089
Name an other expense here (1)	1 320	1 360	1 400	1 442	1 486	1 530	1 576	1 623	1 672	1 722
					3 100					
<b>Net Profit/Loss (before Tax)</b>	<b>22 140</b>	27 514	32 471	37 694	43 198	48 996	55 106	61 542	68 323	75 466
(to be added to your Income for tax purposes)										
Estimated Tax Bracket (%) ➡	28.00%	6 199	7 704	9 092	10 554	12 095	13 719	15 430	17 232	19 130
<b>Net Profit/Loss (after Tax)</b>	<b>15 941</b>	19 810	23 379	27 140	31 102	35 277	39 676	44 310	49 193	54 336
Income Tax Credits for Loss (c/f)	0	0	0	0	0	0	0	0	0	0
Tax Balance Credits (-) Or Payable	6 199	7 704	9 092	10 554	12 095	13 719	15 430	17 232	19 130	21 131

## Residential Property - Balance Sheet Model

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Your Selected CGT Percentage Estimation	
CGT Percentage	10%
CGT Percentage	15%
CGT Percentage	20%
CGT Percentage	25%
CGT Percentage	30%
CGT Percentage	35%
CGT Percentage	40%
CGT Percentage	45%
CGT Percentage	50%
CGT Percentage	55%
CGT Percentage	60%
CGT Percentage	65%
CGT Percentage	70%
CGT Percentage	75%
CGT Percentage	80%
CGT Percentage	85%
CGT Percentage	90%
CGT Percentage	95%
CGT Percentage	100%

30.00%

[illegible]





# Residential Property - Valuation Model

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*Valuation with Estimated Taxation and CGT*

Finance Rate Used	5.50%
Finance Term Used	240
Risk Adjusted DCF %	6.50%

## After Tax and CGT provision

## After Tax and CGT

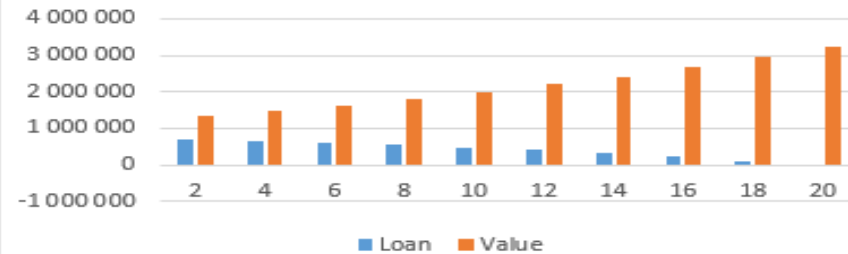
Year	Cash Flows	Exit Value	CGT Provision	Mortgage Balance	Net Effect
Capex	-475 000				
Year 1	-5 248	1 286 250	18 375	728 811	539 064
Year 2	-2 574	1 350 563	37 669	706 427	606 466
Year 3	-267	1 418 091	57 927	682 781	677 383
Year 4	2 160	1 488 995	79 199	657 800	751 996
Year 5	4 713	1 563 445	101 533	631 411	830 500
Year 6	7 399	1 641 617	124 985	603 533	913 099
Year 7	10 226	1 723 698	149 609	574 082	1 000 006
Year 8	13 199	1 809 883	175 465	542 971	1 091 448
Year 9	16 326	1 900 377	202 613	510 104	1 187 660
Year 10	19 615	1 995 396	231 119	475 383	1 288 894
Year 11	23 074	2 095 166	261 050	438 704	1 395 412
Year 12	26 713	2 199 924	292 477	399 955	1 507 491
Year 13	30 539	2 309 920	325 476	359 022	1 625 423
Year 14	34 562	2 425 416	360 125	315 779	1 749 513
Year 15	38 793	2 546 687	396 506	270 096	1 880 085
Year 16	43 242	2 674 021	434 706	221 837	2 017 478
Year 17	47 919	2 807 722	474 817	170 856	2 162 050
Year 18	52 836	2 948 109	516 933	116 999	2 314 177
Year 19	58 005	3 095 514	561 154	60 104	2 474 256
Year 20	63 440	3 250 290	607 587	0	2 642 703

NPV	IRR	MIRR
26 235	12.38%	12.38%
92 035	12.20%	12.17%
160 789	12.02%	11.98%
233 127	11.85%	11.82%
309 238	11.69%	11.66%
389 318	11.55%	11.52%
473 574	11.42%	11.38%
562 226	11.30%	11.26%
655 503	11.19%	11.13%
753 647	11.09%	11.02%
856 912	11.00%	10.91%
965 567	10.92%	10.81%
1 079 893	10.84%	10.71%
1 200 188	10.77%	10.62%
1 326 763	10.71%	10.53%
1 459 948	10.64%	10.45%
1 600 088	10.59%	10.37%
1 747 547	10.53%	10.29%
1 902 710	10.48%	10.22%
2 065 979	10.44%	10.15%

# Residential Investment Property - Dashboard

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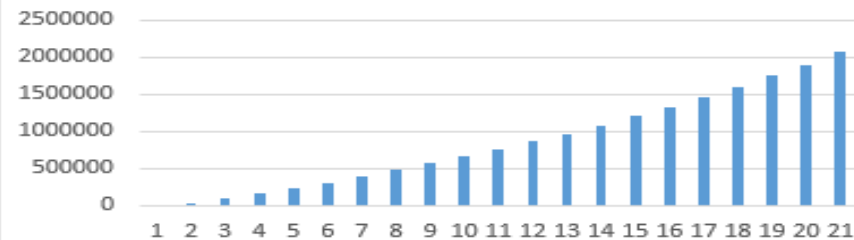
## Loan to Value Ratio



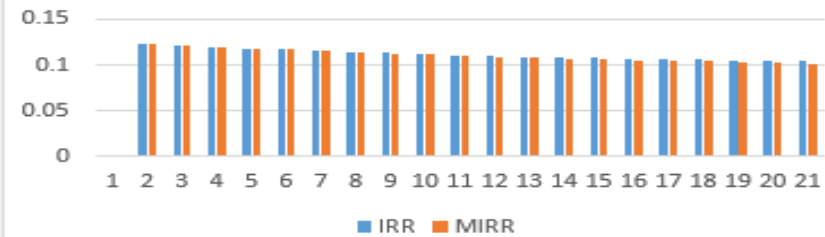
## Gross Rental to Taxable Expenditure



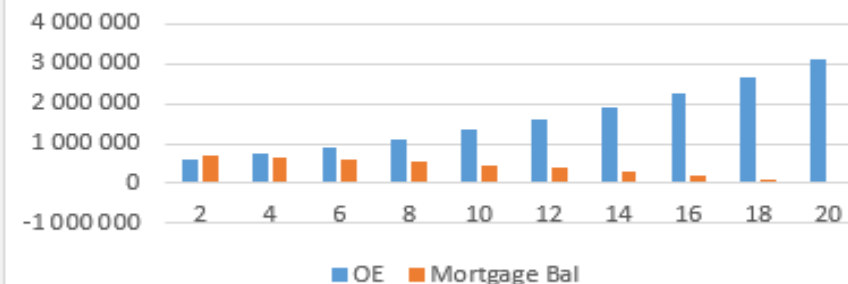
## NPV



## IRR vs MIRR



## OE + Loan A/C vs Mortgage Balance



## Pre-CGT Value Growth

