




HIVE
OXFORD

**INVEST IN A
TRUE ORIGINAL**

Proudly developed by


 craft homes

tricolour

THE HIVE

OWN THE BEST INVESTMENT YOU'LL EVER MAKE

From R7 060 PM*

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Introducing the ultimate city lifestyle at The Hive in Rosebank. A curated collection of apartments and lofts where no two units are alike, with a multitude of designs, features, and sizes that you can choose from to craft your own, unique apartment.

Artist's impression

 Boagertman Partners

10 m

**SOUTH AFRICA'S FIRST DEVELOPMENT
WITH 41 DIFFERENT APARTMENTS IN
ONE BUILDING**

TYPE PRICED FROM

STUDIO

R999k

9,34% GROSS ROI

1 BEDROOM

R1.511 mil

8,83% GROSS ROI

2 BEDROOM

R1.861 mil

9,71% GROSS ROI

LOFTS

R1.265 mil

9,31% GROSS ROI

NO TRANSFER FEES | STARTING FROM ONLY R7,060 PM*

CALCULATED AT 11,75% OVER 30 YEARS - 70% FINANCE

BESPOKE APARTMENTS



Artist's impression





APARTMENT FEATURES

- ▶ Space in units were carefully curated around their unique placement in the building
- ▶ Private reading nooks in the living space, or extra space for a breakfast nook*
- ▶ Completely tiled as standard for effortless cleans
- ▶ Gas hobs throughout
- ▶ Quartz kitchen countertops
- ▶ Underslung kitchen sink with carved grooves in quartz countertop
- ▶ Brass taps in bathroom and kitchen
- ▶ Bespoke concrete bathroom vanity and basin, uniquely fit into each space
- ▶ Large double-volume living areas in loft units, adding to sense of space
- ▶ Unique waste disposal area for every unit
- ▶ Fibre-ready units
- ▶ Lantern-effect glass pane fitted in the bathroom, maximising natural light**
- ▶ Space for washing machine or dishwasher in kitchen

*Not available in loft units - the alcove is occupied by the unit's staircase

**Only available in units where structurally possible



OWN THE HEART OF ROSEBANK



IDEALLY LOCATED ON THE CORNER OF OXFORD AND BOLTON ROAD

The Hive firmly positions you as part of the corporate and cultural melting pot that is the centre of Rosebank. This is the perfect opportunity for corporate rentals, short-term stays and cosmopolitan living for the young professional or budding family.

Amenities in close proximity:

- A Gautrain Station
- B Rosebank Mall
- C The Zone Rosebank
- D The Firs of Rosebank
- E Keyes Art Mile
- F Coca-Cola
- G Netcare Rosebank Hospital



EDUCATION

- Kingsmead College **0.6 km**
- University of Johannesburg **7.3 km**
- Wits University **5.5 km**
- Rosebank Primary School **1.3 km**
- King David High School **7.9 km**

TRAVEL

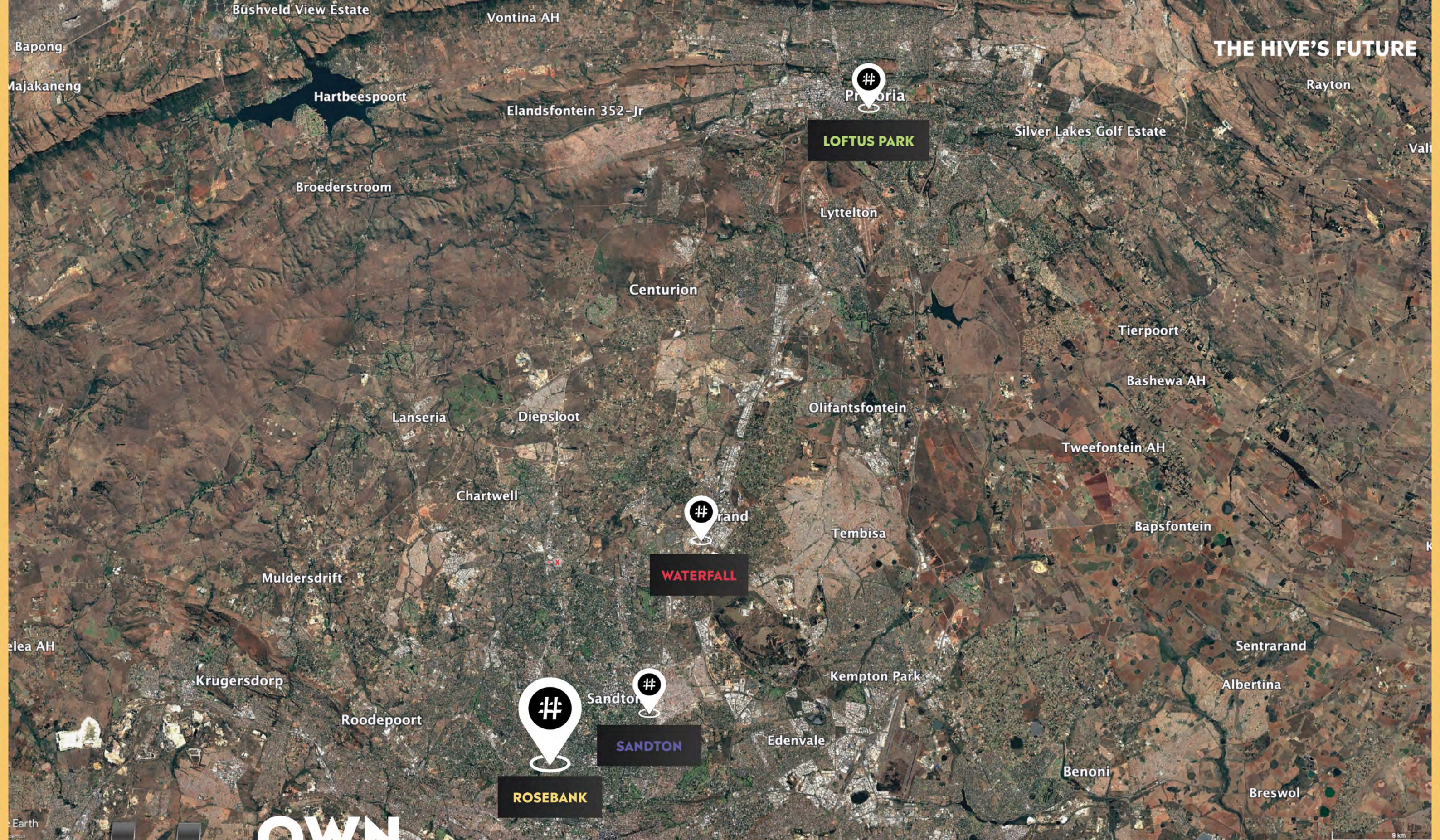
- Sandton CBD **6.1 km**
- Gautrain Station **0.5 km**
- OR Tambo International **22 km**
- Johannesburg CBD **7.4 km**
- Midrand - Waterfall **22 km**

MEDICAL

- Netcare Sunninghill Hospital **15 km**
- Rosebank Medical Centre **1.1 km**
- Netcare Rosebank Hospital **0.9 km**
- Genesis Maternity Clinic **1.9 km**
- Dis-Chem Pharmacy Sandton **4.9 km**

SHOPPING & RECREATION

- The Zone - Rosebank **0.6 km**
- Hyde Park Corner **4.1 km**
- Sandton City **5.7 km**
- Mall of Africa **19 km**
- The Wanderers Golf Club **3.0 km**



OWN THE BRAND

FROM THE HEART OF ROSEBANK, TO THE PEAKS OF GAUTENG...

The Hive Oxford will be the first and flagship building of multiple Hives soon to be developed across key locations in Gauteng. The Hive allows an investor to grow their portfolio as this brand of apartments expands across the province, providing capital growth within diverse markets.

AMENITIES

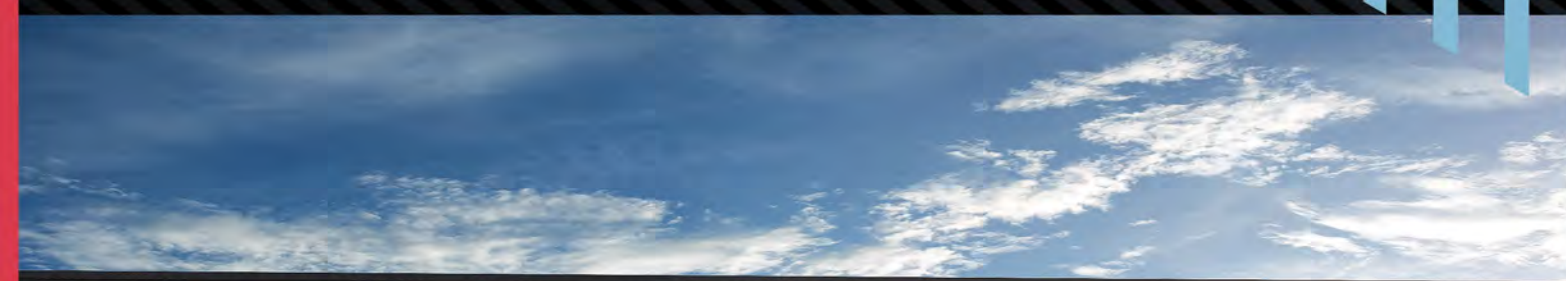


Artist's impression



WITH ENDLESS AMENITIES IN THE HEART OF ROSEBANK

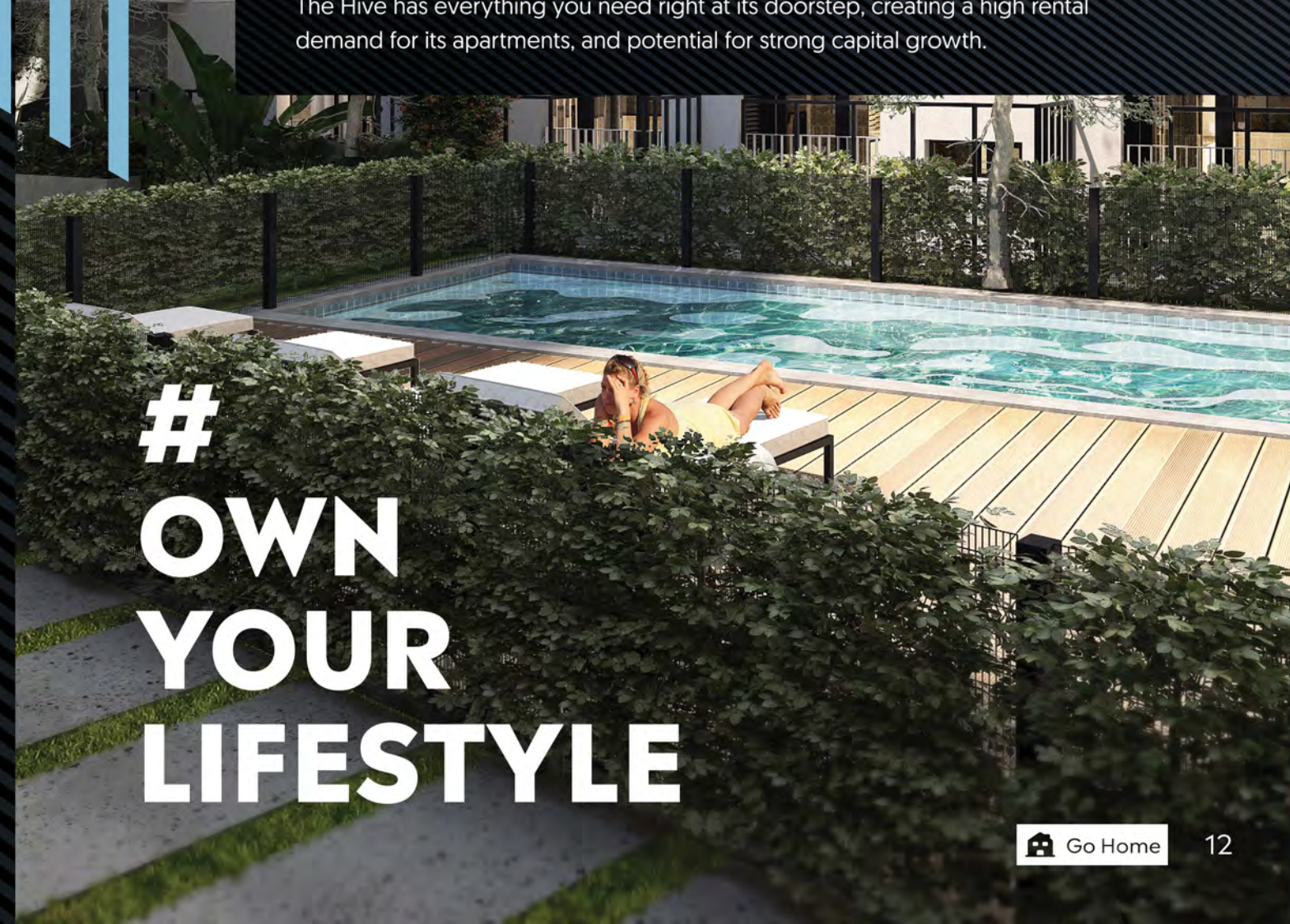
The Hive has everything you need right at its doorstep, creating a high rental demand for its apartments, and potential for strong capital growth.



HIVE LOUNGE



OWN YOUR LIFESTYLE



AMENITIES



Amenities at The Hive:

- A Coffee Shop / Bar
- B Co-working Space
- C Rooftop Bar / Refreshment Area
- D Rooftop Padel Courts
- E Pool & Atrium Clubhouse
- F Gym
- G Viewing Deck





THE HIVE OXFORD IS DESIGNED AROUND THE SENSE OF COMMUNITY

This is possibly the first residential development that embodies the idea that a building can give expression to a community of different aspirations and needs.

There are 41 Unit Typologies, each at different price points, which interlock and embrace one another much like a Chinese puzzle or Tetris cube.

The external façade consequently is not predictable but reflects this unique heterogeneous expression of each 'community member.' The façade is a diverse tapestry reflective of the uniqueness of the building population.



OWN YOUR COMMUNITY

In compact residential designs, the experience of a unit as large, spacious and voluminous, is the experience of wealth

The Unit layouts have been carefully curated and considered, and reflect a spatial complexity maximising the experience of continuous space.

Each Unit's internal design response is carefully crafted around their unique location within the building. In each unit, careful design consideration has been applied to minimise circulation and maximise usable space.



The Multi level Units have their interiors animated by a staircase that connects the levels internally

The staircase has its origin in an alcove that facilitates diagonal external views from the landing. Discreteness and privacy is maintained for the Unit notwithstanding its double level glazing.

In the single story Units, the alcove space enables a private intimate window seat, alternately an opportunity for a breakfast nook table.





INVESTMENT BENEFITS

- **Net rental yields up to 12,97%****
- **Rental income projected from R9 600 to R27 380 per month**
- **Capital growth estimated at 6% year-on-year in Rosebank**
- **Purchasing at 2023 prices - enjoy capital growth during construction**
- **Up to 100% bond financing available**
- **Occupation from beginning 2025**
- **Buying directly from the developer**
- **No transfer duty payable**

**Estimated gross rental yield calculated for 70% financing @ 30 years, 11.75%

Studio A



From
R999 000

1 BEDROOM 1 BATHROOM

UNIT SIZE (INCL. BALCONY) 24 m²

Projected rental income from	R9 600 p/m
Bond Repayment*	R10 084
Est. Levies	R678
Est. Property Rates	R605
Est. Monthly Cash flow - Yr 1	(R1 767)
Est. Monthly Cash flow - Yr 3	(R794)
Est. Monthly Cash flow - Yr 6	R878
Est. Monthly Cash flow - Yr 9	R2 842

Est. Asset Value - Yr 10 R1 617 475**


*Bond repayment calculated @ 30 years, 11,75% - 100% Financing

**Calculated @ 5,5% capital appreciation year-on-year for Rosebank



From R1 615 000

1 BEDROOM 1.5 BATHROOM

 UNIT SIZE (INCL. BALCONY) **42 m²**

Projected rental income from	R15 540 p/m
Bond Repayment*	R16 302
Est. Levies	R1 194
Est. Property Rates	R1 030
Est. Monthly Cash flow - Yr 1	(R2 968)
Est. Monthly Cash flow - Yr 3	(R1 436)
Est. Monthly Cash flow - Yr 6	R291
Est. Monthly Cash flow - Yr 9	R4 350

Est. Asset Value - Yr 10 R3 001 477**

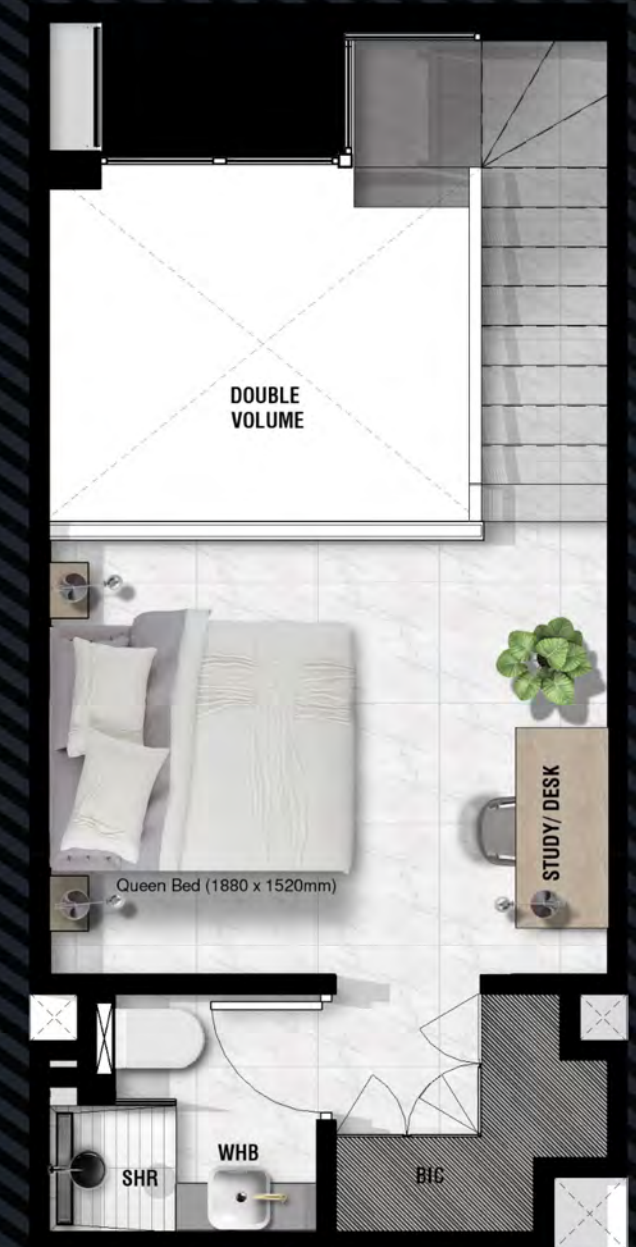
*Bond repayment calculated @ 30 years, 11,75% - 100% Financing
**Calculated @ 5,5% capital appreciation year-on-year for Rosebank



Loft A



BOTTOM LEVEL



UPPER LEVEL

INVESTOR SCHEDULE

11.75% Interest Rate

0% Deposit

100% Financing

Typology	Unit Type	Unit Size (m ²)	Average Selling Price (R)	Buyer's Deposit (R)	Bond Amount (R)	Projected Rental Income (R)	100% Finance over 30 Years at 11.75% Interest Rate (Monthly)	Monthly BC Levy Estimate (R)	Projected Property Rates (R)	Gross Income Year 1 (R)	Net Yield (%)
1 BED A	1 BED 1 BATH	38	1 640 385	-	1 640 385	12 920	16 558	1 079	884	155 040	8.02 %
1 BED B	1 BED 1 BATH	35	1 586 737	-	1 586 737	11 900	16 017	993	847	142 800	7.61 %
1 BED C	1 BED 1 BATH	34	1 731 800	-	1 731 800	12 750	17 481	965	947	153 000	7.51 %
1 BED D	1 BED 1 BATH	43	1 977 600	-	1 977 600	15 050	19 962	1 223	1 115	180 600	7.71 %
1 BED E	1 BED 1 BATH	35	1 731 000	-	1 731 000	13 300	17 473	993	946	159 600	7.88 %
1 BED F	1 BED 1 BATH	38	1 782 000	-	1 782 000	14 440	17 988	1 079	981	173 280	8.34 %
1 BED G	1 BED 1 BATH	33	1 799 500	-	1 799 500	13 530	18 164	936	993	162 360	7.74 %
1 BED H	1 BED 1.5 BATH	43	1 927 000	-	1 927 000	15 910	19 451	1 223	1 080	190 920	8.47 %
1 BED L	1 BED 1.5 BATH	48	2 063 500	-	2 063 500	16 800	20 829	1 366	1 174	201 600	8.29 %
1 BED M	1 BED 1.5 BATH	42	1 975 500	-	1 975 500	15 540	19 941	1 194	1 113	186 480	8.04 %
1 BED N	1 BED 1 BATH	35	1 575 500	-	1 575 500	12 250	15 903	993	839	147 000	7.93 %
1 BED O	1 BED 1 BATH	35	1 651 750	-	1 651 750	12 950	16 673	993	892	155 400	8.04 %
2 BED A	2 BED 1 BATH	47	2 033 600	-	2 033 600	16 450	20 527	1 338	1 153	205 800	8.24 %
2 BED B	2 BED 2 BATH	49	1 981 000	-	1 981 000	17 150	19 996	1 395	1 117	186 480	8.87 %
LOFT A	1 BED 1.5 BATH	42	1 853 800	-	1 853 800	15 540	18 712	1 194	1 030	198 000	8.62 %
LOFT B	1 BED 1.5 BATH	44	2 061 000	-	2 061 000	16 500	20 804	1 251	1 172	186 480	8.20 %
LOFT C	1 BED 1.5 BATH	42	1 873 000	-	1 873 000	15 540	18 906	1 194	1 043	159 840	8.52 %
LOFT D	1 BED 1.5 BATH	37	1 687 700	-	1 687 700	13 320	17 036	1 051	916	264 480	8.07 %
LOFT E (TOP ENTRY)	1 BED 1.5 BATH	44	1 840 000	-	1 840 000	15 400	18 573	1 251	1 021	310 080	8.56 %
LOFT F	2 BED 2 BATH	58	2 798 500	-	2 798 500	22 040	28 248	1 653	1 677	244 200	8.02 %
LOFT G	2 BED 2 BATH	68	3 036 000	-	3 036 000	25 840	30 646	1 940	1 840	234 360	8.72 %
LOFT H	2 BED 2 BATH	55	2 590 000	-	2 590 000	20 350	26 144	1 567	1 534	264 000	7.99 %
LOFT J	2 BED 2 BATH	63	2 351 000	-	2 351 000	19 530	23 731	1 796	1 371	314 160	8.35 %
LOFT K	1 BED 1.5 BATH	50	2 836 000	-	2 836 000	22 000	28 627	1 424	1 703	230 880	7.99 %
LOFT L	2 BED 2 BATH	68	3 091 000	-	3 091 000	26 180	31 201	1 940	1 878	264 120	8.68 %
LOFT N	2 BED 2 BATH	52	2 302 250	-	2 302 250	19 240	23 239	1 481	1 337	328 560	8.56 %
LOFT O	2 BED 2 BATH	62	2 616 000	-	2 616 000	22 010	26 406	1 768	1 552	198 900	8.57 %
LOFT P	2 BED 2 BATH	74	3 166 000	-	3 166 000	27 380	31 958	2 112	1 929	132 240	8.85 %
LOFT Q	2 BED 2 BATH	51	2 061 000	-	2 061 000	16 575	20 804	1 452	1 172	198 900	8.12 %
LOFT R	1 BED 1.5 BATH	29	1 265 000	-	1 265 000	11 020	12 769	821	627	132 240	9.08 %
LOFT S	2 BED 2 BATH	57	2 540 000	-	2 540 000	21 660	25 639	1 624	1 500	259 920	8.76 %
LOFT T	1 BED 1.5 BATH	49	1 891 000	-	1 891 000	16 415	19 088	1 395	1 056	196 980	8.86 %
LOFT U	1 BED 1.5 BATH	43	1 961 000	-	1 961 000	15 480	19 795	1 223	1 104	185 760	8.05 %
STUDIO A	1 BED 1 BATH	24	1 233 152	-	1 233 152	9 600	12 488	678	605	115 200	8.09 %
STUDIO B	1 BED 1 BATH	26	1 285 000	-	1 285 000	10 400	12 971	735	640	124 800	8.43 %
SUPER LOFT A	1 BED 1.5 BATH	48	2 019 750	-	2 019 750	17 280	20 388	1 366	1 144	207 360	8.78 %

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NET MONTHLY CASH FLOW

Typology	Average Selling Price (R)	Year 1 Net Monthly Cash Flow (R)	Year 2 Net Monthly Cash Flow (R)	Year 3 Net Monthly Cash Flow (R)	Year 4 Net Monthly Cash Flow (R)	Year 5 Net Monthly Cash Flow (R)	Year 6 Net Monthly Cash Flow (R)	Year 7 Net Monthly Cash Flow (R)	Year 8 Net Monthly Cash Flow (R)	Year 9 Net Monthly Cash Flow (R)	Year 10 - Sell Estimated Cash Realised (R)
1 BED A	1 640 385	(5 602)	(4 983)	(4 331)	(3 644)	(2 918)	(2 153)	(1 347)	(496)	400	2 655 938
1 BED B	1 586 737	(5 957)	(5 391)	(4 793)	(4 162)	(3 497)	(2 796)	(2 057)	(1 278)	(457)	2 569 077
1 BED C	1 731 800	(6 642)	(6 030)	(5 384)	(4 703)	(3 985)	(3 227)	(2 428)	(1 585)	(697)	2 803 947
1 BED D	1 977 600	(7 250)	(6 534)	(5 779)	(4 982)	(4 142)	(3 257)	(2 323)	(1 339)	(302)	3 201 921
1 BED E	1 731 000	(6 112)	(5 469)	(4 791)	(4 076)	(3 321)	(2 524)	(1 684)	(798)	136	2 802 652
1 BED F	1 782 000	(5 608)	(4 906)	(4 166)	(3 385)	(2 561)	(1 691)	(774)	194	1 214	2 885 226
1 BED G	1 799 500	(6 563)	(5 906)	(5 212)	(4 480)	(3 707)	(2 893)	(2 033)	(1 126)	(170)	2 913 560
1 BED H	1 927 000	(5 844)	(5 074)	(4 261)	(3 403)	(2 499)	(1 544)	(537)	524	1 644	3 119 995
1 BED L	2 063 500	(6 569)	(5 764)	(4 915)	(4 020)	(3 075)	(2 079)	(1 029)	79	1 246	3 341 001
1 BED M	1 975 500	(6 708)	(5 961)	(5 172)	(4 339)	(3 461)	(2 535)	(1 559)	(529)	556	3 198 521
1 BED N	1 575 500	(5 486)	(4 898)	(4 277)	(3 622)	(2 932)	(2 203)	(1 435)	(625)	229	2 550 883
1 BED O	1 651 750	(5 608)	(4 982)	(4 321)	(3 624)	(2 889)	(2 113)	(1 295)	(432)	478	2 674 339
2 BED A	2 033 600	(6 568)	(5 780)	(4 949)	(4 073)	(3 148)	(2 173)	(1 145)	(61)	1 081	3 292 590
2 BED B	1 981 000	(5 358)	(4 530)	(3 657)	(2 735)	(1 763)	(737)	345	1 486	2 688	3 207 426
LOFT A	1 853 800	(5 397)	(4 642)	(3 846)	(3 006)	(2 120)	(1 185)	(198)	842	1 939	3 001 477
LOFT B	2 061 000	(6 727)	(5 931)	(5 091)	(4 205)	(3 270)	(2 284)	(1 244)	(148)	1 009	3 336 953
LOFT C	1 873 000	(5 604)	(4 850)	(4 055)	(3 216)	(2 331)	(1 398)	(413)	626	1 721	3 032 564
LOFT D	1 687 700	(5 683)	(5 041)	(4 364)	(3 649)	(2 896)	(2 101)	(1 263)	(379)	553	2 732 545
LOFT E (TOP ENTRY)	1 840 000	(5 445)	(6 092)	(5 309)	(4 483)	(3 611)	(2 692)	(1 722)	(700)	378	2 979 133
LOFT F	2 798 500	(9 538)	(8 482)	(7 368)	(6 193)	(4 954)	(3 647)	(2 269)	(815)	716	4 531 035
LOFT G	3 036 000	(8 585)	(7 337)	(6 020)	(4 631)	(3 165)	(1 619)	11	1 731	3 544	4 915 570
LOFT H	2 590 000	(8 895)	(7 922)	(6 896)	(5 813)	(4 672)	(3 468)	(2 198)	(860)	551	4 193 454
LOFT J	2 351 000	(7 368)	(6 450)	(5 481)	(4 460)	(3 384)	(2 249)	(1 053)	207	1 535	3 806 491
LOFT K	2 836 000	(9 753)	(8 683)	(7 554)	(6 363)	(5 106)	(3 780)	(2 381)	(905)	651	4 591 751
LOFT L	3 091 000	(8 838)	(7 753)	(6 237)	(4 829)	(3 342)	(1 775)	(121)	1622	3 461	5 004 620
LOFT N	2 302 250	(6 817)	(5 888)	(4 908)	(3 874)	(2 783)	(1 632)	(419)	861	2 210	3 727 560
LOFT O	2 616 000	(7 716)	(6 661)	(5 548)	(4 374)	(3 136)	(1 830)	(453)	999	2 530	4 235 551
LOFT P	3 166 000	(8 618)	(7 299)	(5 907)	(4 438)	(2 888)	(1 254)	469	2 287	4 203	5 126 052
LOFT Q	2 061 000	(6 853)	(6 069)	(5 241)	(4 369)	(3 449)	(2 479)	(1 456)	(379)	757	3 336 953
LOFT R	1 265 000	(3 197)	(2 652)	(2 076)	(1 468)	(827)	(150)	565	1 319	2 115	2 048 154
LOFT S	2 540 000	(7 103)	(6 054)	(4 946)	(3 777)	(2 544)	(1 244)	128	1 575	3 101	4 112 499
LOFT T	1 891 000	(5 123)	(4 334)	(3 502)	(2 624)	(1 698)	(721)	309	1 395	2 540	3 061 707
LOFT U	1 961 000	(6 641)	(5 898)	(5 115)	(4 288)	(3 416)	(2 497)	(1 527)	(505)	572	3 175 044
STUDIO A	1 233 152	(4 131)	(3 657)	(3 158)	(2 630)	(2 073)	(1 075)	(866)	(212)	479	1 996 589
STUDIO B	1 285 000	(3 947)	(3 433)	(2 890)	(2 318)	(1 713)	(1 075)	(402)	309	1 058	2 080 536
SUPER LOFT A	2 019 750	(5 617)	(4 781)	(3 899)	(2 969)	(1 987)	(951)	141	1 294	2 508	3 270 166

INVESTOR SCHEDULE

11.75% Interest Rate

15% Deposit

85% Financing

Typology	Unit Type	Unit Size (m ²)	Average Selling Price (R)	Buyer's Deposit (R)	Bond Amount (R)	Projected Rental Income (R)	85% Finance over 30 Years at 11.75% Interest Rate (Monthly)	Monthly BC Levy Estimate (R)	Projected Property Rates (R)	Gross Income Year 1 (R)	Net Yield (%)
1 BED A	1 BED 1 BATH	38	1 640 385	246 058	1 394 327	12 920	14 074	1 079	884	155 040	9.43 %
1 BED B	1 BED 1 BATH	35	1 586 737	238 011	1 348 726	11 900	13 614	993	847	142 800	8.95 %
1 BED C	1 BED 1 BATH	34	1 731 800	259 770	1 472 030	12 750	14 859	965	947	153 000	8.84 %
1 BED D	1 BED 1 BATH	43	1 977 600	296 640	1 680 960	15 050	16 968	1 223	1 115	180 600	9.08 %
1 BED E	1 BED 1 BATH	35	1 731 000	259 650	1 471 350	13 300	14 852	993	946	159 600	9.27 %
1 BED F	1 BED 1 BATH	38	1 782 000	267 300	1 514 700	14 440	15 290	1 079	981	173 280	9.81 %
1 BED G	1 BED 1 BATH	33	1 799 500	269 925	1 529 575	13 530	15 440	936	993	162 360	9.10 %
1 BED H	1 BED 1.5 BATH	43	1 927 000	289 050	1 637 950	15 910	16 534	1 223	1 080	190 920	9.97 %
1 BED L	1 BED 1.5 BATH	48	2 063 500	309 525	1 753 975	16 800	17 705	1 366	1 174	201 600	9.76 %
1 BED M	1 BED 1.5 BATH	42	1 975 500	296 325	1 679 175	15 540	16 950	1 194	1 113	186 480	9.46 %
1 BED N	1 BED 1 BATH	35	1 575 500	236 325	1 339 175	12 250	13 518	993	839	147 000	9.33 %
1 BED O	1 BED 1 BATH	35	1 651 750	247 763	1 403 988	12 950	14 172	993	892	155 400	9.46 %
2 BED A	2 BED 1 BATH	47	2 033 600	305 040	1 728 560	16 450	17 448	1 338	1 153	197 400	9.69 %
2 BED B	2 BED 2 BATH	49	1 981 000	297 150	1 683 850	17 150	16 997	1 395	1 117	205 800	10.43 %
LOFT A	1 BED 1.5 BATH	42	1 853 800	278 070	1 575 730	15 540	15 906	1 194	1 030	186 480	10.14 %
LOFT B	1 BED 1.5 BATH	44	2 061 000	309 150	1 751 850	16 500	17 683	1 251	1 172	198 000	9.64 %
LOFT C	1 BED 1.5 BATH	42	1 873 000	280 950	1 592 050	15 540	16 070	1 194	1 043	186 480	10.03 %
LOFT D	1 BED 1.5 BATH	37	1 687 700	253 155	1 434 545	13 320	14 480	1 051	916	159 840	9.50 %
LOFT E (TOP ENTRY)	1 BED 1.5 BATH	44	1 840 000	276 000	1 564 000	15 400	15 787	1 251	1 021	184 800	10.07 %
LOFT F	2 BED 2 BATH	58	2 798 500	419 775	2 378 725	22 040	24 011	1 653	1 677	264 480	9.44 %
LOFT G	2 BED 2 BATH	68	3 036 000	455 400	2 580 600	25 840	26 049	1 940	1 840	310 080	10.26 %
LOFT H	2 BED 2 BATH	55	2 590 000	388 500	2 201 500	20 350	22 222	1 567	1 534	244 200	9.40 %
LOFT J	2 BED 2 BATH	63	2 351 000	352 650	1 998 350	19 530	20 172	1 796	1 371	234 360	9.83 %
LOFT K	1 BED 1.5 BATH	50	2 836 000	425 400	2 410 600	22 000	24 333	1 424	1 703	264 000	9.40 %
LOFT L	2 BED 2 BATH	68	3 091 000	463 650	2 627 350	26 180	26 521	1 940	1 878	314 160	10.21 %
LOFT N	2 BED 2 BATH	52	2 302 250	345 338	1 956 913	19 240	19 753	1 481	1 337	230 880	10.07 %
LOFT O	2 BED 2 BATH	62	2 616 000	392 400	2 223 600	22 010	22 445	1 768	1 552	264 120	10.09 %
LOFT P	2 BED 2 BATH	74	3 166 000	474 900	2 691 100	27 380	27 164	2 112	1 929	328 560	10.41 %
LOFT Q	2 BED 2 BATH	51	2 061 000	309 150	1 751 850	16 575	17 683	1 452	1 172	198 900	9.56 %
LOFT R	1 BED 1.5 BATH	29	1 265 000	189 750	1 075 250	11 020	10 683	821	627	132 240	10.68 %
LOFT S	2 BED 2 BATH	57	2 540 000	381 000	2 159 000	21 660	21 793	1 624	1 500	259 920	10.30 %
LOFT T	1 BED 1.5 BATH	49	1 891 000	283 650	1 607 350	16 415	16 225	1 395	1 056	196 980	10.43 %
LOFT U	1 BED 1.5 BATH	43	1 961 000	294 150	1 666 850	15 480	16 825	1 223	1 104	185 760	9.47 %
STUDIO A	1 BED 1 BATH	24	1 233 152	184 973	1 048 179	9 600	10 580	678	605	115 200	9.52 %
STUDIO B	1 BED 1 BATH	26	1 285 000	192 750	1 092 250	10 400	11 025	735	640	124 800	9.91 %
SUPER LOFT A	1 BED 1.5 BATH	48	2 019 750	302 963	1 716 788	17 280	17 329	1 366	1 144	207 360	10.32 %

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NET MONTHLY CASH FLOW

Typology	Average Selling Price (R)	Year 1 Net Monthly Cash Flow (R)	Year 2 Net Monthly Cash Flow (R)	Year 3 Net Monthly Cash Flow (R)	Year 4 Net Monthly Cash Flow (R)	Year 5 Net Monthly Cash Flow (R)	Year 6 Net Monthly Cash Flow (R)	Year 7 Net Monthly Cash Flow (R)	Year 8 Net Monthly Cash Flow (R)	Year 9 Net Monthly Cash Flow (R)	Year 10 - Sell Estimated Cash Realised (R)
1 BED A	1 640 385	(3 118)	(2 500)	(1 848)	(1 160)	(434)	331	1 137	1 988	2 884	2 655 938
1 BED B	1 586 737	(3 555)	(2 988)	(2 390)	(1 760)	(1 095)	(394)	345	1 125	1 946	2 569 077
1 BED C	1 731 800	(4 020)	(3 408)	(2 762)	(2 081)	(1 363)	(605)	194	1 037	1 925	2 803 947
1 BED D	1 977 600	(4 255)	(3 540)	(2 784)	(1 988)	(1 148)	(262)	671	1 655	2 693	3 201 921
1 BED E	1 731 000	(3 491)	(2 849)	(2 170)	(1 455)	(700)	97	937	1 822	2 756	2 802 652
1 BED F	1 782 000	(2 910)	(2 208)	(1 468)	(687)	138	1 007	1 924	2 892	3 912	2 885 226
1 BED G	1 799 500	(3 839)	(3 181)	(2 487)	(1 755)	(983)	(168)	692	1 598	2 555	2 913 560
1 BED H	1 927 000	(2 927)	(2 156)	(1 343)	(486)	419	1 374	2 380	3 442	4 562	3 119 995
1 BED L	2 063 500	(3 445)	(2 640)	(1 791)	(895)	49	1 045	2 096	3 203	4 371	3 341 001
1 BED M	1 975 500	(3 717)	(2 970)	(2 181)	(1 348)	(470)	456	1 432	2 462	3 547	3 198 521
1 BED N	1 575 500	(3 101)	(2 512)	(1 892)	(1 237)	(546)	182	950	1 760	2 614	2 550 883
1 BED O	1 651 750	(3 107)	(2 481)	(1 820)	(1 123)	(388)	388	1 206	2 069	2 979	2 674 339
2 BED A	2 033 600	(3 489)	(2 701)	(1 870)	(994)	(69)	906	1 934	3 018	4 160	3 292 590
2 BED B	1 981 000	(2 359)	(1 531)	(657)	264	1 237	2 263	3 344	4 485	5 688	3 207 426
LOFT A	1 853 800	(2 590)	(1 835)	(1 039)	(199)	687	1 622	2 609	3 649	4 746	3 001 477
LOFT B	2 061 000	(3 607)	(2 811)	(1 971)	(1 085)	(150)	836	1 876	2 973	4 129	3 336 953
LOFT C	1 873 000	(2 768)	(2 014)	(1 219)	(380)	505	1 438	2 423	3 462	4 557	3 032 564
LOFT D	1 687 700	(3 128)	(2 486)	(1 809)	(1 094)	(340)	454	1 293	2 177	3 109	2 732 545
LOFT E (TOP ENTRY)	1 840 000	(2 659)	(3 098)	(2 315)	(1 488)	(617)	302	1 272	2 294	3 372	2 979 133
LOFT F	2 798 500	(5 301)	(2 245)	(3 131)	(1 956)	(717)	590	1 969	3 422	4 954	4 531 035
LOFT G	3 036 000	(3 988)	(2 740)	(1 423)	(34)	1 432	2 978	4 608	6 328	8 141	4 915 570
LOFT H	2 590 000	(4 973)	(4 001)	(2 974)	(1 892)	(750)	454	1 723	3 062	4 472	4 193 454
LOFT J	2 351 000	(3 808)	(2 890)	(1 922)	(900)	176	1 311	2 507	3 767	5 095	3 806 491
LOFT K	2 836 000	(5 459)	(4 389)	(3 260)	(2 069)	(812)	514	1 913	3 389	4 945	4 591 751
LOFT L	3 091 000	(4 158)	(2 892)	(1 557)	(148)	1 338	2 905	4 559	6 302	8 141	5 004 620
LOFT N	2 302 250	(3 331)	(2 402)	(1 422)	(388)	703	1 853	3 067	4 347	5 696	3 727 560
LOFT O	2 616 000	(3 755)	(2 700)	(1 587)	(413)	825	2 131	3 508	4 960	6 491	4 235 551
LOFT P	3 166 000	(3 825)	(2 505)	(1 113)	356	1 905	3 540	5 263	7 080	8 997	5 126 052
LOFT Q	2 061 000	(3 733)	(2 948)	(2 121)	(1 248)	(328)	642	1 664	2 742	3 877	3 336 953
LOFT R	1 265 000	(1 282)	(737)	(161)	447	1 089	1 766	2 480	3 234	4 030	2 048 154
LOFT S	2 540 000	(3 258)	(2 208)	(1 100)	68	1 301	2 602	3 974	5 421	6 947	4 112 499
LOFT T	1 891 000	(2 260)	(1 471)	(639)	239	1 165	2 142	3 172	4 258	5 403	3 061 707
LOFT U	1 961 000	(3 672)	(2 929)	(2 145)	(1 319)	(447)	472	1 442	2 464	3 542	3 175 044
STUDIO A	1 233 152	(2 263)	(1 790)	(1 290)	(763)	(206)	381	1 001	1 656	2 346	1 996 589
STUDIO B	1 285 000	(2 001)	(1 487)	(945)	(372)	233	871	1 544	2 254	3 004	2 080 536
SUPER LOFT A	2 019 750	(2 559)	(1 723)	(841)	90	1 071	2 107	3 200	4 352	5 567	3 270 166

INVESTOR SCHEDULE

11.75% Interest Rate

30% Deposit

70% Financing

Typology	Unit Type	Unit Size (m ²)	Average Selling Price (R)	Buyer's Deposit (R)	Bond Amount (R)	Projected Rental Income (R)	70% Finance over 30 Years at 11.75% Interest Rate (Monthly)	Monthly BC Levy Estimate (R)	Projected Property Rates (R)	Gross Income Year 1 (R)	Net Yield (%)
1 BED A	1 BED 1 BATH	38	1 640 385	492 116	1 148 270	12 920	11 591	1 079	884	155 040	11.45 %
1 BED B	1 BED 1 BATH	35	1 586 737	476 021	1 110 716	11 900	11 212	993	847	142 800	10.87 %
1 BED C	1 BED 1 BATH	34	1 731 800	519 540	1 212 260	12 750	12 237	965	947	153 000	10.73 %
1 BED D	1 BED 1 BATH	43	1 977 600	593 280	1 384 320	15 050	13 973	1 223	1 115	180 600	11.02 %
1 BED E	1 BED 1 BATH	35	1 731 000	519 300	1 211 700	13 300	12 231	993	946	159 600	11.25 %
1 BED F	1 BED 1 BATH	38	1 782 000	534 600	1 247 400	14 440	12 591	1 079	981	173 280	11.91 %
1 BED G	1 BED 1 BATH	33	1 799 500	539 850	1 259 650	13 530	12 715	936	993	162 360	11.05 %
1 BED H	1 BED 1.5 BATH	43	1 927 000	578 100	1 348 900	15 910	13 616	1 223	1 080	190 920	12.10 %
1 BED L	1 BED 1.5 BATH	48	2 063 500	619 050	1 444 450	16 800	14 580	1 366	1 174	201 600	11.85 %
1 BED M	1 BED 1.5 BATH	42	1 975 500	592 650	1 382 850	15 540	13 959	1 194	1 113	186 480	11.48 %
1 BED N	1 BED 1 BATH	35	1 575 500	472 650	1 102 850	12 250	11 132	993	839	147 000	11.33 %
1 BED O	1 BED 1 BATH	35	1 651 750	495 525	1 156 225	12 950	11 671	993	892	155 400	11.48 %
2 BED A	2 BED 1 BATH	47	2 033 600	610 080	1 423 520	16 450	14 369	1 338	1 153	197 400	11.77 %
2 BED B	2 BED 2 BATH	49	1 981 000	594 300	1 386 700	17 150	13 997	1 395	1 117	205 800	12.67 %
LOFT A	1 BED 1.5 BATH	42	1 853 800	556 140	1 297 660	15 540	13 099	1 194	1 030	186 480	12.31 %
LOFT B	1 BED 1.5 BATH	44	2 061 000	618 300	1 442 700	16 500	14 563	1 251	1 172	198 000	11.71 %
LOFT C	1 BED 1.5 BATH	42	1 873 000	561 900	1 311 100	15 540	13 234	1 194	1 043	186 480	12.18 %
LOFT D	1 BED 1.5 BATH	37	1 687 700	506 310	1 181 390	13 320	11 925	1 051	916	159 840	11.53 %
LOFT E (TOP ENTRY)	1 BED 1.5 BATH	44	1 840 000	552 000	1 288 000	15 400	13 001	1 251	1 021	184 800	12.23 %
LOFT F	2 BED 2 BATH	58	2 798 500	839 550	1 958 950	22 040	19 774	1 653	1 677	264 480	11.46 %
LOFT G	2 BED 2 BATH	68	3 036 000	910 800	2 125 200	25 840	21 452	1 940	1 840	310 080	12.46 %
LOFT H	2 BED 2 BATH	55	2 590 000	777 000	1 813 000	20 350	18 301	1 567	1 534	244 200	11.42 %
LOFT J	2 BED 2 BATH	63	2 351 000	705 300	1 645 700	19 530	16 612	1 796	1 371	234 360	11.93 %
LOFT K	1 BED 1.5 BATH	50	2 836 000	850 800	1 985 200	22 000	20 039	1 424	1 703	264 000	11.41 %
LOFT L	2 BED 2 BATH	68	3 091 000	927 300	2 163 700	26 180	21 841	1 940	1 878	314 160	12.40 %
LOFT N	2 BED 2 BATH	52	2 302 250	690 675	1 611 575	19 240	16 267	1 481	1 337	230 880	12.23 %
LOFT O	2 BED 2 BATH	62	2 616 000	784 800	1 831 200	22 010	18 484	1 768	1 552	264 120	12.25 %
LOFT P	2 BED 2 BATH	74	3 166 000	949 800	2 216 200	27 380	22 371	2 112	1 929	328 560	12.64 %
LOFT Q	2 BED 2 BATH	51	2 061 000	618 300	1 442 700	16 575	14 563	1 452	1 172	198 900	11.60 %
LOFT R	1 BED 1.5 BATH	29	1 265 000	379 500	885 500	11 020	8 938	821	627	132 240	12.97 %
LOFT S	2 BED 2 BATH	57	2 540 000	762 000	1 778 000	21 660	17 947	1 624	1 500	259 920	12.51 %
LOFT T	1 BED 1.5 BATH	49	1 891 000	567 300	1 323 700	16 415	13 362	1 395	1 056	196 980	12.66 %
LOFT U	1 BED 1.5 BATH	43	1 961 000	588 300	1 372 700	15 480	13 856	1 223	1 104	185 760	11.50 %
STUDIO A	1 BED 1 BATH	24	1 233 152	369 946	863 206	9 600	8 713	678	605	115 200	11.56 %
STUDIO B	1 BED 1 BATH	26	1 285 000	385 500	899 500	10 400	9 080	735	640	124 800	12.04 %
SUPER LOFT A	1 BED 1.5 BATH	48	2 019 750	605 925	1 413 825	17 280	14 271	1 366	1 144	207 360	12.54 %

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NET MONTHLY CASH FLOW

Typology	Average Selling Price (R)	Year 1 Net Monthly Cash Flow (R)	Year 2 Net Monthly Cash Flow (R)	Year 3 Net Monthly Cash Flow (R)	Year 4 Net Monthly Cash Flow (R)	Year 5 Net Monthly Cash Flow (R)	Year 6 Net Monthly Cash Flow (R)	Year 7 Net Monthly Cash Flow (R)	Year 8 Net Monthly Cash Flow (R)	Year 9 Net Monthly Cash Flow (R)	Year 10 - Sell Estimated Cash Realised (R)
1 BED A	1 640 385	(634)	(16)	636	1 324	2 049	2 814	3 621	4 471	5 368	2 655 938
1 BED B	1 586 737	(1 152)	(586)	12	643	1 308	2 009	2 748	3 527	4 348	2 569 077
1 BED C	1 731 800	(1 398)	(786)	(140)	541	1 260	2 017	2 816	3 659	4 547	2 803 947
1 BED D	1 977 600	(1 261)	(545)	210	1 006	1 846	2 732	3 666	4 650	5 687	3 201 921
1 BED E	1 731 000	(870)	(228)	451	1 166	1 921	2 718	3 558	4 443	5 377	2 802 652
1 BED F	1 782 000	(212)	490	1 230	2 011	2 836	3 705	4 622	5 590	6 610	2 885 226
1 BED G	1 799 500	(1 114)	(457)	237	969	1 742	2 557	3 416	4 323	5 279	2 913 560
1 BED H	1 927 000	(9)	761	1 574	2 432	3 337	4 291	5 298	6 360	7 479	3 119 995
1 BED L	2 063 500	(320)	484	1 334	2 229	3 174	4 170	5 220	6 328	7 495	3 341 001
1 BED M	1 975 500	(726)	22	811	1 643	2 521	3 447	4 423	5 453	6 539	3 198 521
1 BED N	1 575 500	(715)	(127)	494	1 149	1 839	2 568	3 336	4 146	5 000	2 550 883
1 BED O	1 651 750	(606)	20	681	1 378	2 113	2 889	3 707	4 570	5 480	2 674 339
2 BED A	2 033 600	(410)	378	1 209	2 085	3 010	3 985	5 013	6 097	7 239	3 292 590
2 BED B	1 981 000	640	1 468	2 342	3 264	4 236	5 262	6 344	7 485	8 687	3 207 426
LOFT A	1 853 800	217	972	1 768	2 608	3 494	4 429	5 415	6 456	7 553	3 001 477
LOFT B	2 061 000	(486)	310	1 150	2 036	2 971	3 957	4 997	6 094	7 250	3 336 953
LOFT C	1 873 000	68	822	1 617	2 456	3 341	4 274	5 259	6 298	7 393	3 032 564
LOFT D	1 687 700	(572)	70	747	1 461	2 215	3 010	3 848	4 732	5 664	2 732 545
LOFT E (TOP ENTRY)	1 840 000	127	(103)	680	1 506	2 377	3 297	4 266	5 288	6 366	2 979 133
LOFT F	2 798 500	(1 064)	(8)	1 106	2 281	3 521	4 828	6 206	7 659	9 191	4 531 035
LOFT G	3 036 000	609	1 857	3 173	4 563	6 029	7 574	9 205	10 924	12 738	4 915 570
LOFT H	2 590 000	(1 052)	(79)	947	2 030	3 172	4 376	5 645	6 983	8 394	4 193 454
LOFT J	2 351 000	(249)	670	1 638	2 659	3 736	4 870	6 066	7 327	8 654	3 806 491
LOFT K	2 836 000	(1 165)	(95)	1 034	2 225	3 482	4 808	6 207	7 683	9 239	4 591 751
LOFT L	3 091 000	522	1 788	3 123	4 532	6 018	7 586	9 239	10 983	12 821	5 004 620
LOFT N	2 302 250	154	1 083	2 064	3 098	4 189	5 339	6 553	7 833	9 182	3 727 560
LOFT O	2 616 000	206	1 261	2 374	3 548	4 786	6 092	7 469	8 921	10 452	4 235 551
LOFT P	3 166 000	969	2 288	3 681	5 150	6 699	8 333	10 057	11 874	13 790	5 126 052
LOFT Q	2 061 000	(612)	173	1 000	1 873	2 793	3 763	4 785	5 862	6 998	3 336 953
LOFT R	1 265 000	633	1 179	1 755	2 362	3 004	3 681	4 396	5 150	5 945	2 048 154
LOFT S	2 540 000	588	1 638	2 746	3 914	5 147	6 448	7 820	9 267	10 792	4 112 499
LOFT T	1 891 000	603	1 392	2 224	3 102	4 028	5 005	6 035	7 121	8 266	3 061 707
LOFT U	1 961 000	(703)	40	824	1 650	2 522	3 441	4 411	5 433	6 511	3 175 044
STUDIO A	1 233 152	(396)	77	577	1 104	1 661	2 248	2 868	3 523	4 213	1 996 589
STUDIO B	1 285 000	(56)	458	1 001	1 574	2 178	2 816	3 490	4 200	4 950	2 080 536
SUPER LOFT A	2 019 750	499	1 335	2 217	3 148	4 130	5 165	6 258	7 410	8 625	3 270 166



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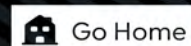
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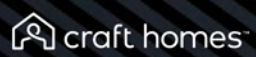
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