

# Number Crunching Template

	Cash	Borrowed	Total
Purchase Price	\$	\$	\$
+ Closing Costs	\$	\$	\$
+ Improvement Costs	\$	\$	\$
+ Other Costs	\$	\$	\$
= Sub Total	\$	\$	\$
+ Finance Costs	\$	\$	\$
<b>= Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Est. CMV	\$
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Est. Annual Growth	\$
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Annual Rent	\$
- Management Fees	\$
- Finance Costs	\$
- Body Corp Fees	\$
- Council Rates	\$
- Utility Costs	\$
- Insurance	\$
- Taxes	\$
- Repairs	\$
- Other	\$
<b>= Annual Cashflow</b>	<b>\$</b>

Annual Rent	\$
÷ Purchase Price	\$
<b>= Gross Rent Return</b>	<b>%</b>

Annual Cashflow	\$
÷ Purchase Price	\$
<b>= Return on Invest.</b>	<b>%</b>

Est. Annual Growth	\$
÷ Equity	\$
<b>= Growth/Equity Return</b>	<b>%</b>

Annual Cashflow	\$
+ Est. Annual Growth	\$
<b>= Est. Annual Profit</b>	<b>\$</b>

Annual Cashflow	\$
÷ Cash Down	\$
<b>= Cash/Cash Return</b>	<b>%</b>

Est. CMV	\$
- Total Borrowings	\$
<b>= Equity</b>	<b>\$</b>

Est. Annual Profit	\$
÷ Cash Down	\$
<b>= Net Profit %</b>	<b>%</b>

3 x Interest Percent	
Current Interest Rate	%
	× 3
=	%
Net Profit %	%
<b>Test Outcome</b>	<b>PASS</b> <b>FAIL</b>

2 x Interest Cost	
Finance Costs	\$
	× 2
=	\$
Est. Annual Profit	\$
<b>Test Outcome</b>	<b>PASS</b> <b>FAIL</b>

Danger Money Multiple (DMM)	
Est. Annual Profit	\$
Cash Down	\$
× Risk Free Return %	%
= Risk Free Return	\$
Est. Annual Profit	\$
÷ Risk Free Return	\$
= DMM	times
<b>Test Outcome</b>	<b>PASS</b> <b>FAIL</b>