

# THE SUCCESSFUL INVESTOR YOUR PATH TO SUCCESS



## Welcome to The Successful Investor Cashflow Questionnaire

This questionnaire is designed to help you make an informed decision when considering purchasing an investment property. Once you have collected all the information, send the form to your accountant and ask them to provide you with a projected cash flow for the property.

Buying an investment property is one of the biggest purchases you'll ever make, therefore it's important to dedicate time to learning about cash flow before you commit to anything. So don't be put off by all these questions; all the information is available, and the agent selling the property will likely provide most of it for you.

### Collecting information.

If you start this questionnaire and find it easy to collect the information, congratulations! This means you're dealing with a helpful and ethical agent, who wants you to be informed before making a decision. Further, if you receive a cash flow report from the selling agent and the figures match the ones from your accountant or us, that's also great news.

On the other hand, you should be wary if the agent is reluctant to provide the information you need. It may mean they are trying to get you to buy the property without you being aware of all the facts. Either that, or they may be trying to hide something from you like high body corporate fees.

Once you have all the information send the form to your accountant and ask them to provide you with a projected cash flow for the property.

**Alternatively, you can send us the form and for \$195 we will prepare a detailed 16-page cash flow report for you projecting the following:**

- A five page investment analysis of the property.
- The tax you will save by buying this property.
- 1, 10, and 25 year projections of who pays for the property (you, the tenant, taxman).
- 25 year capital growth and equity projections.
- 25 year cash flow projections.
- Average weekly cash flow and equity growth over the first 10 years.
- And plenty more relevant information.

### Filling in the form.

To make this form as user-friendly as possible, we have created two back up documents:

1. The first provides detailed instructions on how to fill in this form.
2. The second provides a series of default answers you can use in case you don't have all the information.

**We guarantee to have the report back to you the next business day after we receive it – or it is free.**

If you need any more help, please email [info@thesuccessfulinvestor.com.au](mailto:info@thesuccessfulinvestor.com.au) and one of our team members will be more than happy to assist.

Credit Card Payment Form			
Name	First:	Last:	
Type of Credit Card	VISA	Mastercard	AMEX
Cardholders Name	First:		Last:
Card Number			Expiry Date:
Signature			
Amount	AUD \$195.00		Date:



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# THE SUCCESSFUL INVESTOR

## YOUR PATH TO SUCCESS



## Investment Property Cashflow Report Questionnaire

Your Information			
Name(s)	Client 1:	Taxable Income \$	
	Client 2:	Taxable Income \$	
Address:		State	Postcode
Best contact:	Client 1:	Client 2:	Best contact number:
Client 1 email:		Client 2 email:	
Date submitted to The Successful Investor:			
Investment Property Address:		State	Postcode
Agent/ Selling Agent:			
Property Type:	Apartment	House and Land	Townhouse
Other (please describe)			
New	Existing		

Property details		
Description	Comment	Cost
Purchase price		\$
Capital Growth to be used	Be conservative, use 6% or less	%
Holding costs <a href="http://www.thesuccessfulinvestor.com.au">www.thesuccessfulinvestor.com.au</a>	If paying cash, leave blank	\$
Stamp duty payable <a href="http://www.thesuccessfulinvestor.com.au">www.thesuccessfulinvestor.com.au</a>	Land only on new properties	\$
Conveyancing / Legal fees		\$
Building and pest inspections		\$
Weekly rent	Use middle range of estimation	\$
Vacancy Rate	How many weeks per year?	
Agents Commission		%
Letting Fee		\$
Rates	Water and council	\$



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### Property details (continued)

Description	Comment	Cost
Insurance	Building and landlords	\$
Maintenance		\$
Body Corporate fees		\$
Other Management Fees	Yearly	\$
Depreciation – Building www.thesuccessfulinvestor.com.au	Use lowest estimation	\$
Depreciation – Fixtures and fittings www.thesuccessfulinvestor.com.au	Use lowest estimation: Yr 1.	\$
	Yr 2.	\$
	Yr 3.	\$
	Yr 4.	\$
	Yr 5.	\$
Cash deposit		\$
Interest rate to be used		%
Loan costs		\$
Lenders Mortgage Insurance		\$

### If this purchase is an NRAS property, the following is required

Rental discount	%
<b>Fees:</b>	
Upfront	\$
Annual	\$
Other fees	\$

Other relevant information:



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## Completing your \$195 Stay Safe Cashflow Questionnaire

### ITEMS FOR CONSIDERATION

Purchase price	This is the final price you expect to pay before costs.
Holding Costs	<p>Companies trying to sell you a property often gloss over holding costs – the interest you're required to pay while the property is getting built. This interest can be from land and progress payments, or on your borrowed deposit.</p> <p>If your deposit for an off-the-plan property is cash, or you are using cash to repay the interest, please leave blank.</p> <p><a href="http://www.tsicalculators.com.au">www.tsicalculators.com.au</a></p>
Stamp duty payable	Stamp duty payable Varies from State to State, if in doubt use the full Stamp Duty from the calculator <a href="http://www.tsicalculators.com.au">www.tsicalculators.com.au</a>
Conveyancing / legal fees	<p>Do not use the cheapest conveyancer you can find. Remember that you are making an expensive purchase, so it's important to pay for quality.</p> <p>If you do not have a conveyancer or solicitor, find one through The Australian Institute of Conveyancing.</p>
Building and pest Inspections	Pest protection is part of the building process for all new properties. However, make sure you get a report; new does not mean perfect.
Weekly rent	TSI calls at least four local property managers. Call at least two and use the average estimation.
Rates	Water and council.
Insurance	Building and landlord insurance. Ask your bank for a quote.
Maintenance	<p>There is no need to make allowances for maintenance costs if you have a new property – future rent increases will take care of them.</p> <p>For an existing property, use your best estimate.</p>
Body Corporate fees	Your selling agent can tell you what these are.



## ITEMS FOR CONSIDERATION

<b>Depreciation - Building</b>	<p>If a known quantity surveyor provides you with figures, use the middle range. If not, our calculator will give you an estimate. The figures are high, so use the lowest estimation to be conservative.</p> <p><a href="http://www.tsicalculators.com.au">www.tsicalculators.com.au</a></p>
<b>Depreciation - Fixtures and fittings</b>	<p>Same as above. Use the lowest estimation.</p> <p>Year 1 Year 2 Year 3 Year 4 Year 5</p> <p><a href="http://www.tsicalculators.com.au">www.tsicalculators.com.au</a></p>
<b>Cash deposit</b>	<p>the full amount of cash you will contribute, this does not mean the initial 10%, it means the full amount. If the deposit has been borrowed against your home then leave blank.</p>
<b>Interest rates</b>	<p>We recommend you add a buffer of 0.5% above what you have been quoted by the bank.</p> <p>If you are not sure, see the latest rates and use the standard variable rate. This should be about 0.7% higher than your actual rate, which gives you a buffer to cover up to three normal interest rate increases.</p> <p>(If you are paying a standard variable rate now, contact us to find out how you can save up to 1% or more.)</p>
<b>Loan Costs</b>	<p>Ask your mortgage broker or banker for a comprehensive list of all your loan costs.</p> <p>They may include:</p> <ul style="list-style-type: none"> <li>• Establishment fees</li> <li>• Valuation fees</li> <li>• Registration of mortgage fees</li> <li>• Registration of title fees</li> <li>• Search fees</li> </ul>
<b>Lenders mortgage insurance (LMI)</b>	<p>This is the insurance you need to pay to the bank if you are borrowing more than 80%.</p>
<b>NRAS-related costs</b>	<p>If you are purchasing an NRAS property, you must cover the following costs.</p> <p>Your selling agent will provide them to you.</p> <ul style="list-style-type: none"> <li>• Rental discount (either 20% or 25%)</li> <li>• Upfront fees</li> <li>• Annual fees</li> <li>• Other various fees</li> </ul>

### Disclaimer

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## Default answers for your Cashflow Questionnaire

To help you as much as possible, we ask that you fill in all fields of your cashflow questionnaire. Without all your answers, we can't provide a complete cashflow report. If you are not sure, you may use the default answers below.

Capital growth	6%
Holding costs	
Existing property or apartment or off-the-plan	\$5000
New house and land package	\$12,500
Stamp duty payable (We will calculate for you based on the full purchase price)	\$
Conveyancing / legal fees	\$1300
Building and pest Inspections	\$800
Vacancy Rate (weeks per year)	3 weeks
Agent's commission	8.8%
Letting fee	One weeks rent
Insurance (Building and landlords)	\$800
Maintenance	\$800
Other annual management fees	\$500
Depreciation (Building, fixtures and fittings)	Use BMT depreciation estimator
Interest rates	Interest rates We will use the NAB Standard variable rate
Loan costs	\$2000
NRAS-related costs:	
Rental discount -	25%
Upfront fees -	\$2000
Annual fees -	\$550
Management fees -	11%
Letting fees -	\$2,000

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