

## The Ocean Vista



### Cash Flow Forecast using current cash return (1.0% p.a.)

	Year	Opening Balance	Sinking Fund Levies	Sinking Fund Payments	Interest Earned less Tax	Closing Balance
0	Opening			0		420,000
1	2023	420,000	0	13,650	4,342	410,692
2	2024	410,692	20,239	0	3,494	434,425
3	2025	434,425	21,191	75,246	3,522	383,892
4	2026	383,892	22,351	9,724	3,548	400,067
5	2027	400,067	23,614	0	3,995	427,676
6	2028	427,676	24,620	93,807	3,957	362,445
7	2029	362,445	25,992	11,257	3,954	381,135
8	2030	381,135	27,487	0	4,473	413,095
9	2031	413,095	28,660	7,757	4,925	438,923
10	2032	438,923	29,859	13,031	5,340	461,091

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## Cash Flow Forecast using Strata Guardian Portfolio (projected 3.5% p.a. return)

	Year	Opening Balance	Sinking Fund Levies	Sinking Fund Payments	Return Earned less Tax	Closing Balance
0	Opening			0		420,000
1	2023	420,000	0	13,650	15,196	421,546
2	2024	421,547	11,691	0	12,479	445,717
3	2025	445,717	11,872	75,246	12,533	394,876
4	2026	394,876	12,809	9,724	12,624	410,585
5	2027	410,585	13,961	0	14,191	438,737
6	2028	438,736	14,057	93,807	14,082	373,068
7	2029	373,068	15,246	11,257	14,070	391,128
8	2030	391,128	16,700	0	15,887	423,715
9	2031	423,715	16,839	7,757	17,499	450,296
10	2032	450,297	16,855	13,031	18,976	473,096

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## Cash Flow Forecast using Strata Grow Portfolio (projected 4.5% p.a. return)

	Year	Opening Balance	Sinking Fund Levies	Sinking Fund Payments	Return Earned less Tax	Closing Balance
0	Opening			0		420,000
1	2023	420,000	0	13,650	19,538	425,888
2	2024	425,888	8,272	0	16,173	450,333
3	2025	450,333	8,066	75,246	16,223	399,376
4	2026	399,376	8,904	9,724	16,340	414,895
5	2027	414,895	10,010	0	18,355	443,260
6	2028	443,260	9,740	93,807	18,228	377,421
7	2029	377,421	10,847	11,257	18,213	395,224
8	2030	395,225	12,283	0	20,548	428,056
9	2031	428,055	12,009	7,757	22,636	454,944
10	2032	454,944	11,541	13,031	24,549	478,003

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### Cash Flow Detail - Indexed for Inflation Using Cash Return (1.0% p.a.)

	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	
Forecast Desired Opening Balance	131708										
Opening Balance	420,000	420,000	410,692	434,425	383,892	400,067	427,676	362,445	381,134	413,095	438,923
Levies (from Calculated Levies)	0	20,239	21,191	22,351	23,614	24,620	25,992	27,487	28,660	29,859	
Interest Earned	4,342	4,634	4,738	4,792	5,253	5,335	5,354	5,878	6,468	7,037	
less: Income Tax on Previous Year	0	-1,140	-1,216	-1,244	-1,258	-1,379	-1,401	-1,405	-1,543	-1,697	
Cash Income	4,342	23,733	24,713	25,899	27,609	28,576	29,946	31,961	33,584	35,199	
Balustrades - Aluminium/Stainless Steel	0	0	0	0	0	0	93,807	0	0	0	0
Carpets	0	0	0	23,153	0	0	0	0	0	0	0
Painting - External	0	0	0	52,093	0	0	0	0	0	0	0
Swimming Pool Pump, Drainage Pump	0	5,250	0	0	0	0	0	0	0	7,757	0
Electrical Services	0	8,400	0	0	9,724	0	0	11,257	0	0	13,031
Roof - Steel	0	0	0	0	0	0	0	0	0	0	0
Cash Expended	0	13,650	0	75,246	9,724	0	93,807	11,257	0	7,757	13,031
<b>Closing Cash Balance</b>	<b>420,000</b>	<b>410,692</b>	<b>434,425</b>	<b>383,892</b>	<b>400,067</b>	<b>427,676</b>	<b>362,445</b>	<b>381,134</b>	<b>413,095</b>	<b>438,923</b>	<b>461,090</b>

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### Calculated Levies Using Current Cash Return (1.0% p.a.)

	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Balustrades - Aluminium/Stainless Steel	28,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Carpets	12,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Painting - External	31,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Swimming Pool Pump, Drainage Pump	4,375	625	625	625	625	625	625	625	625	625	625
Electrical Services	5,333	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667
Roof - Steel	50,000	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
<b>Calculated Levies</b>	<b>131,708</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>	<b>21,458</b>
Catch-up Levy	0	0	0	0	0	0	0	0	0	0	0
Less: Interest less Tax	0	0	-3,101	-3,152	-3,070	-2,957	-3,087	-2,986	-2,854	-2,984	-3,127
<b>Total Sinking Fund Levies (to Cash Flow)</b>	<b>0</b>	<b>0</b>	<b>18,357</b>	<b>18,306</b>	<b>18,388</b>	<b>18,502</b>	<b>18,372</b>	<b>18,472</b>	<b>18,605</b>	<b>18,474</b>	<b>18,331</b>

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