



# Lion & Land

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## Scenario Input Parameters

|                            |              |                           |                    |
|----------------------------|--------------|---------------------------|--------------------|
| <b>Purchase Price</b>      | 750,000 .l.d | <b>Down Payment</b>       | 187,500 .l.d       |
| <b>Extra Costs</b>         | 5 %          | <b>Interest Rate</b>      | 4,2 %              |
| <b>Loan Term</b>           | 20 years     | <b>Amortization Years</b> | 20                 |
| <b>Monthly Rent</b>        | 5,000 .l.d   | <b>Rent Increase</b>      | 0 %                |
| <b>Vacancy Rate</b>        | 0 %          | <b>Value Increase</b>     | 6 %                |
| <b>Projection Years</b>    | 20           | <b>Sell After</b>         | Hold entire period |
| <b>Selling Costs</b>       | 0 %          | <b>Capital Gains Tax</b>  | 0 %                |
| <b>Marginal Tax Rate</b>   | 0 %          | <b>Depreciable Basis</b>  | 0 .l.d             |
| <b>Depreciation Period</b> | 0 years      | <b>Inflation Rate</b>     | 0 %                |



Key Performance Indicators

|                                         |                                                |                                     |                                              |
|-----------------------------------------|------------------------------------------------|-------------------------------------|----------------------------------------------|
| <div>1125.1%</div> <div>Total ROI</div> | <div>13.3%</div> <div>Annualized ROI</div>     | <div>7.9%</div> <div>Cap Rate</div> | <div>7.8%</div> <div>Cash-on-Cash</div>      |
| <div>16.1%</div> <div>IRR</div>         | <div>ﷱ.ﺩ 2,531,381</div> <div>Net Profit</div> | <div>13</div> <div>Break-even</div> | <div>12.25x</div> <div>Equity Multiple</div> |

Sale Details

|                         |               |
|-------------------------|---------------|
| Sale Year               | 20            |
| Property Value          | ﷱ.ﺩ 2,405,352 |
| Remaining Loan at sale  | ﷱ.ﺩ 0         |
| Sale Proceeds ( Gross ) | ﷱ.ﺩ 2,405,352 |
| Capital Gains Tax       | ﷱ.ﺩ 0         |
| Net Proceeds            | ﷱ.ﺩ 2,405,352 |



## Yearly Breakdown

| Year    | Property Value | Loan Balance | Equity         | Rent Income | Operating Costs | Yearly Interest | Principal Repayment | Depreciation | Tax Savings | Net Cash Flow | Cumulative Cash Flow |
|---------|----------------|--------------|----------------|-------------|-----------------|-----------------|---------------------|--------------|-------------|---------------|----------------------|
| Initial | د.ل. 750,000   | د.ل. 562,500 | د.ل. 187,500   | د.ل. 0      | د.ل. 0          | د.ل. 0          | د.ل. 0              | د.ل. 0       | د.ل. 0      | د.ل. 0        | د.ل. 0               |
| 1       | د.ل. 795,000   | د.ل. 544,156 | د.ل. 250,844   | د.ل. 60,000 | د.ل. 830        | د.ل. 23,275     | د.ل. 18,344         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 17,551          |
| 2       | د.ل. 842,700   | د.ل. 525,027 | د.ل. 317,673   | د.ل. 60,000 | د.ل. 830        | د.ل. 22,489     | د.ل. 19,129         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 35,103          |
| 3       | د.ل. 893,262   | د.ل. 505,078 | د.ل. 388,184   | د.ل. 60,000 | د.ل. 830        | د.ل. 21,670     | د.ل. 19,949         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 52,654          |
| 4       | د.ل. 946,858   | د.ل. 484,275 | د.ل. 462,582   | د.ل. 60,000 | د.ل. 830        | د.ل. 20,816     | د.ل. 20,803         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 70,206          |
| 5       | د.ل. 1,003,669 | د.ل. 462,582 | د.ل. 541,087   | د.ل. 60,000 | د.ل. 830        | د.ل. 19,925     | د.ل. 21,693         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 87,757          |
| 6       | د.ل. 1,063,889 | د.ل. 439,960 | د.ل. 623,930   | د.ل. 60,000 | د.ل. 830        | د.ل. 18,996     | د.ل. 22,622         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 105,309         |
| 7       | د.ل. 1,127,723 | د.ل. 416,369 | د.ل. 711,354   | د.ل. 60,000 | د.ل. 830        | د.ل. 18,028     | د.ل. 23,591         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 122,860         |
| 8       | د.ل. 1,195,386 | د.ل. 391,768 | د.ل. 803,618   | د.ل. 60,000 | د.ل. 830        | د.ل. 17,018     | د.ل. 24,601         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 140,412         |
| 9       | د.ل. 1,267,109 | د.ل. 366,113 | د.ل. 900,996   | د.ل. 60,000 | د.ل. 830        | د.ل. 15,964     | د.ل. 25,654         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 157,963         |
| 10      | د.ل. 1,343,136 | د.ل. 339,361 | د.ل. 1,003,775 | د.ل. 60,000 | د.ل. 830        | د.ل. 14,866     | د.ل. 26,753         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 175,515         |
| 11      | د.ل. 1,423,724 | د.ل. 311,462 | د.ل. 1,112,262 | د.ل. 60,000 | د.ل. 830        | د.ل. 13,720     | د.ل. 27,898         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 193,066         |
| 12      | د.ل. 1,509,147 | د.ل. 282,369 | د.ل. 1,226,778 | د.ل. 60,000 | د.ل. 830        | د.ل. 12,526     | د.ل. 29,093         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 210,618         |
| 13      | د.ل. 1,599,696 | د.ل. 252,031 | د.ل. 1,347,665 | د.ل. 60,000 | د.ل. 830        | د.ل. 11,280     | د.ل. 30,339         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 228,169         |
| 14      | د.ل. 1,695,678 | د.ل. 220,393 | د.ل. 1,475,285 | د.ل. 60,000 | د.ل. 830        | د.ل. 9,981      | د.ل. 31,638         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 245,721         |
| 15      | د.ل. 1,797,419 | د.ل. 187,401 | د.ل. 1,610,018 | د.ل. 60,000 | د.ل. 830        | د.ل. 8,626      | د.ل. 32,992         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 263,272         |
| 16      | د.ل. 1,905,264 | د.ل. 152,996 | د.ل. 1,752,268 | د.ل. 60,000 | د.ل. 830        | د.ل. 7,214      | د.ل. 34,405         | د.ل. 0       | د.ل. 0      | د.ل. 17,551   | د.ل. 280,824         |

| Year | Property Value | Loan Balance | Equity         | Rent Income | Operating Costs | Yearly Interest | Principal Repayment | Depreciation | Tax Savings | Net Cash Flow | Cumulative Cash Flow |
|------|----------------|--------------|----------------|-------------|-----------------|-----------------|---------------------|--------------|-------------|---------------|----------------------|
| 17   | د.إ. 2,019,580 | د.إ. 117,118 | د.إ. 1,902,462 | د.إ. 60,000 | د.إ. 830        | د.إ. 5,740      | د.إ. 35,878         | د.إ. 0       | د.إ. 0      | د.إ. 17,551   | د.إ. 298,375         |
| 18   | د.إ. 2,140,754 | د.إ. 79,703  | د.إ. 2,061,051 | د.إ. 60,000 | د.إ. 830        | د.إ. 4,204      | د.إ. 37,414         | د.إ. 0       | د.إ. 0      | د.إ. 17,551   | د.إ. 315,927         |
| 19   | د.إ. 2,269,200 | د.إ. 40,687  | د.إ. 2,228,513 | د.إ. 60,000 | د.إ. 830        | د.إ. 2,602      | د.إ. 39,016         | د.إ. 0       | د.إ. 0      | د.إ. 17,551   | د.إ. 333,478         |
| 20   | د.إ. 2,405,352 | د.إ. 0       | د.إ. 2,405,352 | د.إ. 60,000 | د.إ. 830        | د.إ. 932        | د.إ. 40,687         | د.إ. 0       | د.إ. 0      | د.إ. 17,551   | د.إ. 351,030         |



# Sensitivity Analysis

| Scenario    | Purchase Price | Down Payment | Interest Rate | Monthly Rent | Total ROI | Annualized ROI | Cap Rate | Cash-on-Cash | IRR   | Net Profit     |
|-------------|----------------|--------------|---------------|--------------|-----------|----------------|----------|--------------|-------|----------------|
| Pessimistic | .ل.د 750,000   | .ل.د 187,500 | 5,2 %         | .ل.د 5,000   | 849.5%    | 11.9%          | 7.8%     | 5.6%         | 13.4% | .ل.د 1,911,408 |
| Base Case   | .ل.د 750,000   | .ل.د 187,500 | 4,2 %         | .ل.د 5,000   | 1125.1%   | 13.3%          | 7.9%     | 7.8%         | 16.1% | .ل.د 2,531,381 |
| Optimistic  | .ل.د 750,000   | .ل.د 187,500 | 3,2 %         | .ل.د 5,000   | 1443.4%   | 14.7%          | 8.0%     | 9.9%         | 18.7% | .ل.د 3,247,701 |



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