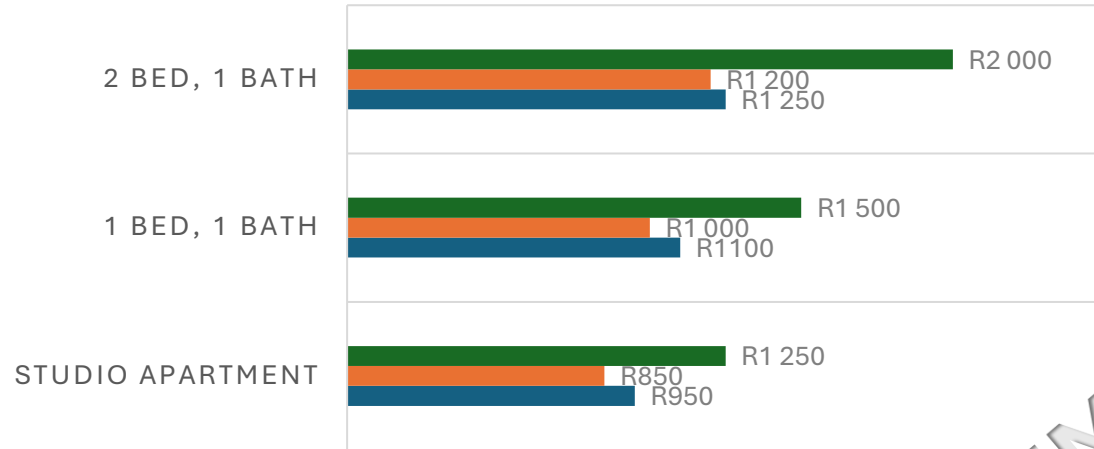


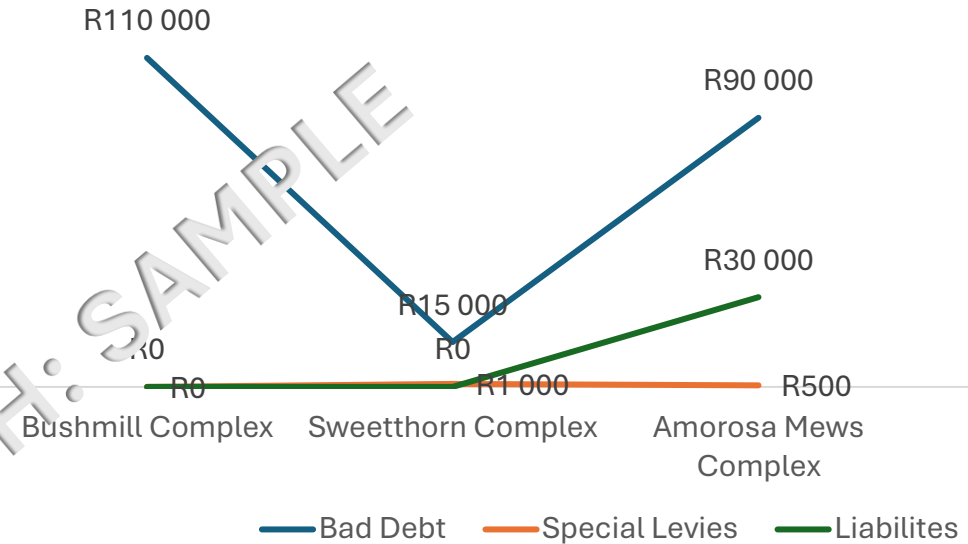


LEVY COMPARISON

■ Amorosa Mews Complex ■ Sweetthorn Complex ■ Bushmill Complex



RISK INDICATORS



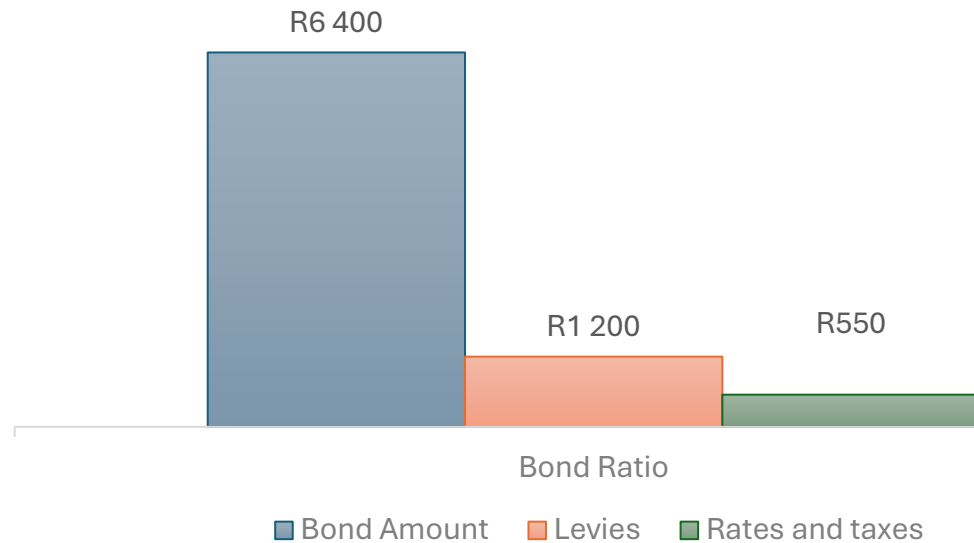
Insights:

Amorosa Mews Complex charges significantly higher levies compared to Bushmill and Sweetthorn across all property types, suggesting it may offer more premium services or amenities.

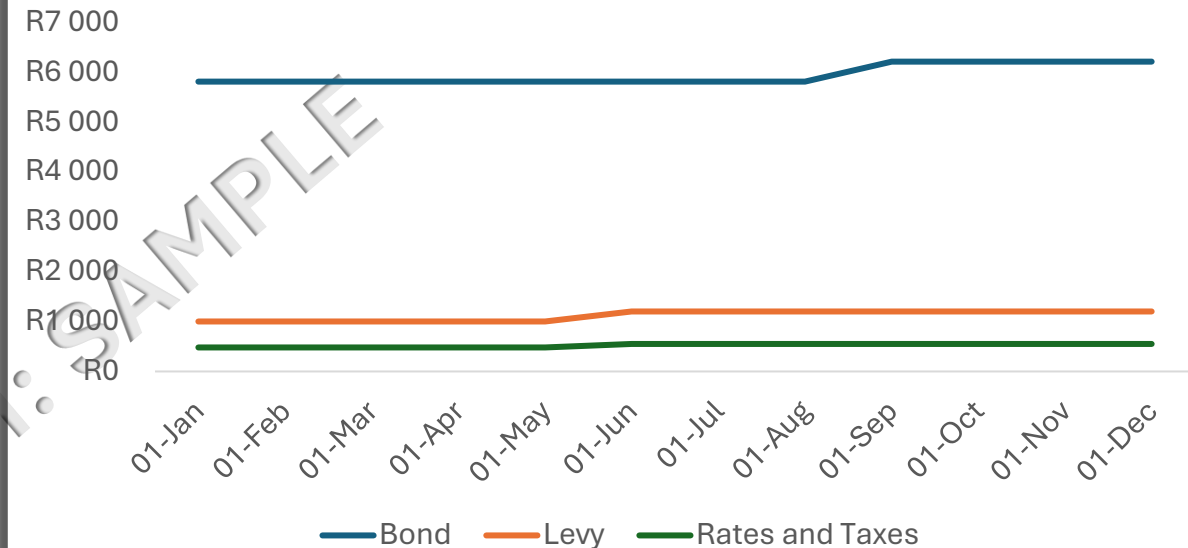
- **COMPETITIVE PRICING** Sweetthorn Complex offers the most competitive pricing, particularly for smaller units like the Studio Apartment, which may appeal to cost-conscious residents.
- **RISK INDICATORS:** Bushmill Complex has the highest amount of bad debt (R110,000), indicating a potential challenge in collecting dues from residents, which could impact financial stability.
 - Sweetthorn Complex has introduced a small special levy (R1,000), possibly for specific projects or maintenance, while Bushmill has none, potentially making it more appealing to current residents.
 - Amorosa Mews Complex has notable liabilities (R30,000), which might reflect ongoing financial commitments or debts that could impact future levy increases.



BOND RATIO



YEARLY INSIGHTS



Insights:

AFFORDABILITY: With an estimated bond amount of R6,400, levies at R1,200, and rates/taxes at R550, the total monthly expense for residents is quite high, which might limit the market to higher-income individuals or families.

- Levies make up a significant portion of monthly costs, highlighting the importance for residents to compare and choose complexes with reasonable levy structures.
- Yearly Insights (Monthly Bond, Levy, and Rates and Taxes): While the bond payments are mostly stable, there is a noticeable increase in both levies and rates/taxes mid-year. This could be due to annual adjustments or additional services being implemented. – ****Financial Planning****: Residents should be aware of potential increases in their monthly payments over time and plan their finances accordingly. The mid-year increase in levies might require some residents to adjust their budgets.