

yours2share - calculating the cost of buying, hiring and sharing valuable assets like property, boats, aircraft

SHARING

[DISCLAIMER \(click to read\)](#)

Enter values into the boxes highlighted yellow as appropriate

Annual appreciation/depreciation
Annual interest rate for borrowing %
Annual interest rate for savings %

-3%
7%
5%

	Now	Year 1	Year 2	Year 3	Year 4	Year 5	Totals
Capital							
Capital invested (deposit)	£3,500						
Purchasing costs	£0						
Loan							
Loss of interest on capital invested & purchasing costs		£175	£184	£193	£203	£213	£967
Annual appreciation		-£105	-£102	-£99	-£96	-£93	-£494
Asset value	£3,500	£3,395	£3,293	£3,194	£3,099	£3,006	
Total capital profit or loss		-£280	-£286	-£292	-£298	-£306	-£1,461
Operating costs							
Interest payments on loan		£0	£0	£0	£0	£0	£0
Fixed running costs		£1,200	£1,200	£1,200	£1,200	£1,200	£6,000
Variable running costs							£0
Marketing/admin/costs of letting							£0
Total operating costs		£1,200	£1,200	£1,200	£1,200	£1,200	£6,000
Operating income							
Lettings or other income							£0
Operating profit or loss		-£1,200	-£1,200	-£1,200	-£1,200	-£1,200	-£6,000
Interest incurred or gained		£0	-£84	-£174	-£270	-£373	-£901
Total operating profit or loss		-£1,200	-£1,284	-£1,374	-£1,470	-£1,573	-£6,901
Capital profit/loss (5 years)							-£1,461
Operating profit/loss (5 years)							-£6,901
Cost of selling							
TOTAL Profit/Loss							-£8,362