

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

SHARING - BUY A SHARE

DISCLAIMER (click to read)

Enter values into the boxes highlighted yellow as appropriate

Annual appreciation/depreciation	3%
Annual interest rate for borrowing %	7%
Annual interest rate for savings %	5%

	Now	Year 1	Year 2	Year 3	Year 4	Year 5	Totals
Capital							
Capital invested (deposit)	£50,000						
Purchasing costs	£1,750						
Loan							
Loss of interest on capital invested & purchasing costs		£2,588	£2,717	£2,853	£2,995	£3,145	£14,298
Annual appreciation		£1,500	£1,545	£1,591	£1,639	£1,688	£7,964
Asset value	£50,000	£51,500	£53,045	£54,636	£56,275	£57,964	
Total capital profit or loss		-£1,088	-£1,172	-£1,261	-£1,356	-£1,457	-£6,334

Operating costs

Interest payments on loan	£0	£0	£0	£0	£0	£0	£0
Fixed running costs	£500	£500	£500	£500	£500	£500	£2,500
Variable running costs	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£5,000
Marketing/admin/costs of letting							£0
Total operating costs	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£7,500

Operating income

Lettings or other income							£0
Operating profit or loss		-£1,500	-£1,500	-£1,500	-£1,500	-£1,500	-£7,500
Interest incurred or gained		£0	-£105	-£217	-£338	-£466	-£1,126
Total operating profit or loss		-£1,500	-£1,605	-£1,717	-£1,838	-£1,966	-£8,626

Capital profit/loss (5 years)	-£6,334
Operating profit/loss (5 years)	-£8,626
Cost of selling	£1,500
TOTAL Profit/Loss	-£16,460