

# Real Estate Investment Analysis Report

## Property Investment Summary

Property Price	SAR 550,000
Down Payment	SAR 55,000 (10.0%)
Loan Amount	SAR 495,000
Interest Rate	3.80%
Loan Term	25 years
Monthly Payment	SAR 2,558
Enhancement Costs	SAR 10,000
Total Initial Investment	SAR 65,000

## Advanced Financial Metrics

Metric	Value	Interpretation
Debt Service Coverage Ratio (DSCR)	1.39	Good: >1.25, Acceptable: >1.0
Cash-on-Cash Return	18.54%	Target: >8-12% annually
Payback Period	5.4 years	Good: <10-15 years
Capitalization Rate	7.77%	Market dependent: 4-12%

## Scenario Analysis

Scenario	Monthly Rent	Annual Cash Flow	ROI (%)	IRR (%)
Conservative	SAR 3,188	SAR 5,636	8.67%	19.76%
Base	SAR 3,750	SAR 12,049	18.54%	26.49%
Optimistic	SAR 4,312	SAR 18,461	28.40%	33.91%

## Investment Timeline Analysis

Year	Annual Cash Flow	Cumulative Cash Flow
1	SAR 12,049	SAR 12,049
2	SAR 12,049	SAR 24,097
3	SAR 12,049	SAR 36,146

4	SAR 12,049	SAR 48,195
5	SAR 12,049	SAR 60,244
6	SAR 12,049	SAR 72,292
7	SAR 12,049	SAR 84,341
8	SAR 12,049	SAR 96,390
9	SAR 12,049	SAR 108,438
10	SAR 12,049	SAR 120,487

## Risk Assessment

Risk Level: Medium

### ***Risk Factors:***

- Low down payment increases leverage risk

## Recommendations

1. Conduct thorough due diligence on the property and neighborhood
2. Consider hiring a property management company if you lack experience
3. Regularly review and adjust rent to market rates
4. Maintain adequate insurance coverage for the property

Report generated by Real Estate Investment Evaluator