Investment Property Calculator – Web Application Overview

# 🎯 Purpose

This web application is designed to empower property investors by providing a comprehensive, easy-to-use digital platform for analyzing and managing investment properties. It offers powerful tools to calculate financial performance, simulate investment scenarios, estimate tax impacts, and track a property portfolio over time. The application is a modern upgrade from traditional Excel models, delivering a more dynamic, visual, and accessible experience.

# 📌 Key Modules & Features

## 🏘️ Property Input Module

This module allows users to enter comprehensive financial and property-specific information. It supports adding multiple properties, each with its own customizable set of details, including:  
- Purchase price, date of acquisition, and market value  
- Loan structure: deposit, loan amount, interest rates (fixed/variable), loan term  
- Rental income: current rent, future projections, expected vacancy periods  
- Property-related expenses: council rates, water charges, insurance, repairs, property management fees  
- Tax depreciation schedules and benefits (e.g., capital works, plant & equipment)

## 📊 Property Analysis Engine

Based on user input, this module calculates key investment metrics and forecasts. It enables users to understand the financial performance of individual properties. Calculations include:  
- Monthly and yearly cash flow  
- Net operating income (NOI)  
- Return on Investment (ROI) and rental yield  
- Loan amortization and breakdown of principal vs. interest  
- Projected capital growth and total return over time  
- Taxable income, tax offsets, and depreciation benefits

## 📁 Portfolio Dashboard

A centralized dashboard that aggregates data from all input properties to provide a complete picture of the user's investment portfolio. Features include:  
- Total market value of all properties  
- Outstanding loans, equity, and Loan-to-Value Ratio (LVR)  
- Total rental income vs. total expenses  
- Portfolio-wide cash flow and profitability  
- Comparative performance metrics of individual properties  
- Graphs and visualizations for trends over time

## 🧮 Tax & Stamp Duty Calculator

An integrated tool to estimate government costs and tax liabilities:  
- Income tax calculation based on Australian tax brackets  
- Stamp duty estimation based on property location and price  
- Land tax and capital gains tax (CGT) considerations for long-term planning  
- Medicare levy and other government surcharges

## 🧪 Scenario Simulation Tool

Allows users to stress test their investments by modifying key assumptions:  
- Interest rate changes (e.g., +1%, +2%) and their impact on repayments and cash flow  
- Rent increases/decreases and vacancy rate changes  
- Capital growth rate scenarios (e.g., 3%, 5%, 7% annual growth)  
- Immediate feedback via updated charts and tables showing short-term and long-term outcomes

## 📤 Reports & Export

This module supports easy sharing and documentation:  
- Export property and portfolio reports to PDF for banks, advisors, or personal use  
- Summarized and detailed report formats available  
- Import/export Excel files for flexibility  
- Download tax summary reports and cash flow projections

## 👤 User Account Management

A secure account system for personalized use:  
- User registration and login with password protection  
- Ability to save, edit, and delete properties  
- Auto-save and history tracking for property scenarios  
- Cloud-based storage for access from any device

# 🧠 Benefits

* Replaces complicated Excel files with a clean, user-friendly interface
* Helps users make informed decisions through real-time analytics and projections
* Supports multiple property management in one place
* Provides visually rich dashboards and scenario simulations
* Improves reporting, transparency, and long-term financial planning
* Secure and accessible from any device