Investment Property Calculator – Web Application Overview

# 🎯 Purpose

The Investment Property Calculator web application is designed to help property investors analyze and manage the financial performance of their real estate investments. It transforms a complex Excel-based tool into an intuitive, interactive, and professional web platform.

# 📌 Key Modules & Features

## 🏘️ Property Input Module

* Add multiple properties with detailed financial information:
* Purchase price, deposit, loan terms, interest rates
* Rental income and vacancy assumptions
* Expenses (maintenance, council rates, insurance, etc.)
* Depreciation and tax-related info

## 📊 Property Analysis Engine

* Automatically calculates:
* Monthly/annual cash flow
* ROI and yield
* Loan amortization and interest
* Capital growth projections
* Taxable income and deductions

## 📁 Portfolio Dashboard

* Portfolio-wide view of:
* Total assets, liabilities, equity, and LVR
* Cumulative cash flow and returns
* Performance comparison across properties
* Interactive graphs and charts

## 🧮 Tax & Stamp Duty Calculator

* Income tax estimation based on tax brackets and rental income
* State-based stamp duty, land tax, and government charges

## 🧪 Scenario Simulation Tool

* Simulate changes in:
* Interest rates
* Rent prices
* Property appreciation
* Visual impact on long-term projections and portfolio performance

## 📤 Reports & Export

* Generate PDF reports for individual properties or the entire portfolio
* Option to export/import Excel files

## 👤 User Account Management

* Secure login and data storage
* Ability to save, edit, and manage multiple property scenarios

# 🧠 Benefits

* Eliminates the need for complex Excel files
* Accessible from any device
* Intuitive UI with professional design
* Fast and accurate financial insights for better decision-making