Renditum

Property Comparison

Three properties, every KPI category expanded — computed live by RendiScore’s own 30-year projection engine. This is what a saved comparison looks like once you unlock RendiScore.

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Property Comparison — unlocked after purchase (page 1 of 3)

Metric	Property A — 2-Zi, 70m², Leipzig-style 23	Property B — 2-Zi, 65m², stronger rent ratio 53	Property C — 2-Zi, 55m², pricier & thinner rent 5
Key metrics (KPIs)	23	53	5
Total return after 10 years	€ 56.706	**€ 64.155**	€ 25.964
Equity pull-out after 10 years	€ 156.951	€ 114.608	**€ 179.808**
Year 1 cash needed	€ -95.863	**€ -77.624**	€ -105.232
Total capital in, through yr 11	€ -165.194	**€ -98.079**	€ -227.702
Avg. monthly cash in/out	€ -1.251,47	**€ -743,02**	€ -1.725,02
Breakeven rent	€ 1.346	**€ 986**	€ 1.588
Monthly cold rent, year 1	€ 815	€ 914	€ 507
Monthly cash flow, year 1	€ -266,00	**€ 0,32**	€ -585,03
Monthly CF pre-tax, year 1	€ -531,03	**€ -71,86**	€ -1.081,09
Monthly CF aft. res., yr 1	€ -964,61	**€ -511,71**	€ -1.397,67
CAGR after 10 years	2,85%	**4,93%**	1,03%
CAGR incl. reserves	5,11%	**11,80%**	1,64%
MIRR incl. reserves	7,93%	**15,04%**	4,29%
Cap rate needed, year 1	5,3%	**5,0%**	5,9%
Cap rate expected, year 1	3,0%	**4,5%**	1,6%
Purchase	12	27	0
Purchase price	€ 300.000	**€ 220.000**	€ 340.000
Price per m²	€ 4.286	**€ 3.385**	€ 6.182

Property Comparison — unlocked after purchase (page 2 of 3)

Net closing costs paid	€ 90.000	**€ 74.000**	€ 98.000
Net closing costs after tax	€ 87.480	**€ 71.480**	€ 95.480
Cash flow	44	86	0
Monthly CF pre-tax, year 1	€ -531,03	**€ -71,86**	€ -1.081,09
Monthly CF pre-tax, year 10	€ -265,34	**€ 232,06**	€ -920,73
Monthly CF pre-tax, year 20	€ 150,01	**€ 705,95**	€ -669,02
Monthly CF pre-tax, year 30	€ 1.943,20	**€ 2.231,86**	€ 1.165,10
Monthly CF after tax, year 1	€ -266,00	**€ 0,32**	€ -585,03
Monthly CF after tax, year 10	€ -186,97	**€ 124,39**	€ -585,84
Monthly CF after tax, year 20	€ -66,27	**€ 317,21**	€ -598,02
Monthly CF after tax, year 30	€ 1.321,13	**€ 1.447,37**	€ 903,09
Monthly CF after reserves, year 1	€ -964,61	**€ -511,71**	€ -1.397,67
Monthly CF after reserves, year 10	€ -450,09	**€ -69,26**	€ -882,78
Monthly CF after reserves, year 20	€ -333,49	**€ 120,37**	€ -899,32
Monthly CF after reserves, year 30	€ 1.048,49	**€ 1.246,37**	€ 596,01
Long-term return	26	53	12
Total return after 10 years	€ 56.706	**€ 64.155**	€ 25.964
Total return after 20 years	**€ 211.979**	€ 210.918	€ 159.371
Total return after 30 years	**€ 482.542**	€ 458.528	€ 406.852
CAGR after 10 years	2,85%	**4,93%**	1,03%
CAGR after 20 years	3,70%	**6,11%**	2,07%

Property Comparison — unlocked after purchase (page 3 of 3)

CAGR after 30 years	3,91%	6,13%	2,43%
CAGR incl. reserves, after 10 years	5,11%	11,80%	1,64%
CAGR incl. reserves, after 20 years	5,24%	12,43%	2,68%
CAGR incl. reserves, after 30 years	5,52%	9,11%	3,04%
MIRR incl. reserves, after 10 years	7,93%	15,04%	4,29%
MIRR incl. reserves, after 20 years	6,47%	13,79%	3,84%
MIRR incl. reserves, after 30 years	6,27%	9,80%	3,76%
Equity pull-out after 10 years	€ 156.951	€ 114.608	€ 179.808
Equity pull-out after 20 years	€ 336.401	€ 244.546	€ 389.923
Equity pull-out after 30 years	€ 582.543	€ 427.198	€ 660.215
Capital timeline	0	33	0
Total capital in, through year 11	€ -165.194	€ -98.079	€ -227.702
Total capital in, year 20	€ -206.611	€ -93.896	€ -323.949
Total capital in, year 30	€ -207.572	€ -47.552	€ -375.528
Avg. monthly cash in/out, through year 11	€ -1.251,47	€ -743,02	€ -1.725,02
Avg. monthly cash in/out, year 20	€ -860,88	€ -391,23	€ -1.349,79
Avg. monthly cash in/out, year 30	€ -576,59	€ -132,09	€ -1.043,13