



01 / THE FINANCIAL SNAPSHOT

Your plan, brought together.

Prepared from your current planner selections. All amounts are USD; cash balances exclude property value and unresolved rental-income taxes.

YOUR STARTING CASH

\$25,000

After the \$775,000 purchase price and \$0 entered setup costs. Your \$25,000 reserve target is included within this cash.

SAVINGS AND FUTURE CASH

USD	Conservative	Central	Stronger
Monthly saving / shortfall	\$655	\$1,067	\$1,494
Cash after 2 years	\$40,720	\$50,602	\$60,850
Cash after 5 years	\$64,300	\$89,006	\$114,625
Cash after 10 years	\$103,600	\$153,012	\$204,250

A negative monthly figure means spending exceeds income. A negative future cash balance means extra funding would be needed before that point.

Projection basis: starting cash + monthly saving x 12 x years. Income, rents, spending and costs stay constant. No investment return, inflation or property sale is assumed. These are scenarios, not guaranteed outcomes.



02 / YOUR CHOICES AND CASH FLOW

The year behind your plan.

Month	Your base	Month	Your base
Jan	Garden Residence One	Jul	Hua Hin Oceanview
Feb	Garden Residence One	Aug	Hua Hin Oceanview
Mar	Garden Residence One	Sep	Hua Hin Oceanview
Apr	Garden Residence One	Oct	Hua Hin Oceanview
May	Garden Residence One	Nov	Hua Hin Oceanview
Jun	Garden Residence One	Dec	Hua Hin Oceanview

Studio: long-term tenant. Lifestyle budget: \$2,000/month. Continuing income: \$1,500/month. Rental sensitivity: 100% of provisional asking rents.

CENTRAL SCENARIO / ANNUAL

Cash-flow item	USD
Rental receipts	\$32,850
Management	-\$5,749
HOA, insurance and property-tax allowance	-\$4,700
Maintenance and replacement reserve	-\$3,600
Entered extra costs and debt	-\$0
Rental cash remaining before income tax	\$18,801



03 / BASIS, LIMITS AND NEXT STEPS

The assumptions, in view.

1. All figures are USD. The model represents a full ownership year after all properties are ready, not income during development or before purchase.
2. The Collection indicative purchase price is \$775,000, with ownership available from mid-2027. Purchase, legal and transfer costs remain provisional; only the setup amount you enter is deducted.
3. Cash at the start is entered available capital minus the Collection purchase price and entered setup costs. Your reserve remains part of that cash; it is not added again. Property value is excluded.
4. Future cash = starting cash + monthly saving x 12 x years. All rents, costs, owner-use months, continuing income and lifestyle spending are held constant. There is no interest, investment return, inflation, appreciation or resale value assumed.
5. Monthly saving = rental cash after modelled operating costs and entered debt payments + continuing income - lifestyle spending. Negative savings mean a monthly funding shortfall; negative future cash means extra funding would be required.
6. Rental-income taxes and any costs not entered are excluded. Cash figures are before those unresolved taxes and costs and are illustrative scenarios, not forecasts or guaranteed income.
7. Management is 20%, 17.5% and 15% of collected rent; paid rental time is 8/12, 9/12 and 10/12 of time available; maintenance reserves are \$4,800, \$3,600 and \$2,400 per year.
8. Annual HOA is \$4,000 for the Collection. Zanzibar insurance is \$500; Hua Hin insurance \$150 and property tax \$50 are provisional allowances. Whether HOA covers rental-income tax has not been verified.
9. Owner stays remove those months from rental availability. Commercial business use removes studio rent; business profits and fit-out costs are not assumed. Rates, vacancies, lease terms and availability need confirmation.

YOUR NEXT STEP

Review your plan with Zen Recess. Confirm achieved rents, complete ownership and purchase costs, tax treatment, management terms and availability. Trial stays and Collection ownership begin with an enquiry, not a commitment. Visit zenrecess.com.