



BEFORE YOU BREAK GROUND

THE PRE-BUILD BUDGET & SANITY CHECKLIST

WELCOME!

A HOME IS THE BIGGEST INVESTMENT MOST OF US WILL EVER MAKE, AND ANSWERING THESE QUESTIONS BEFORE YOU HIRE **ANYONE** WILL SAVE YOU TIME, MONEY, AND HEARTACHE.
LET'S BUILD YOUR DREAM ON A SOLID FOUNDATION.

PHASE ONE:

YOUR FINANCIAL
REALITY

1. Define Total Project Capital:

The absolute maximum you can invest (savings, approved loans, etc.)
My Total Capital: R_____

2. Secure Your Contingency Fund (15-20%):

This is your project's mandatory safety net for surprises.
(Do not skip this)

My Contingency Fund (Total Capital x 0.20): R_____

3. Calculate your True Working Budget:

This is the number your build cost must align with.

My True Working Budget (Total Capital - Contingency): R_____

PHASE TWO:

THE COST OF YOUR
VISION

4. Determine your desired Quality: Circle one. Be honest about your expectations

- ☐ **Standard:** (e.g., Builder-grade finishes, basic fittings)
- ☐ **Mid-Range:** (e.g., Stone counters, quality wood floors, better fittings)
- ☐ **Luxury:** (e.g., High-end appliances, custom cabinetry, premium materials)

5. Research Local Build Costs:

Find the average "cost per square meter" in your area for your chosen quality level.
(Tip: you can find this on ooba; property24; ProCompare and any propert site).

Average Cost/m² for my desired quality: R_____

6. Calculate your 'ALL-IN' Build Costs:

My Desired Home Size (m²): _____ *x Cost/m²:* _____ =
Estimated Build Cost: R_____

7. Add Professional "Soft Costs" (10-18% of Build Cost) :

This covers fees for your Architect, Engineer, City Council, etc.

Estimated Soft Costs (Build Cost x 0.15): R_____

(RESEARCH IS POWER)

(THE NUMBERS DON'T LIE)



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PHASE THREE:

THE SANITY CHECK

(BUDGET VS. THE DREAM)

8. The moment of truth:

Add your estimated costs together.

Estimated Build Cost + Estimated Soft Costs =

My Project Estimate: R_____

9. Compare:

Is your **Project Estimate** less than or equal to your **True Working Budget**?

- ☐ **YES:** You are in a great starting position!
- ☐ **NO:** You have a "Budget Gap." Now is the time to adjust.

10. Plan for the 'Afters':

Have you budgeted separately for furniture, décor, landscaping, and window treatments? These are **not** part of your build cost.

My Separate "Finishing & Furnishing" Budget: R_____

If you have a "Budget Gap" or felt unsure about any step, you are not alone.

This is exactly why I wrote "**Before You Break Ground.**" My upcoming eBook will give you the tools to close that gap, specify your vision with confidence, and lead a successful project.

email:

bookings@elev8interiors.africa for the link to the discounted pre-launch book sale.