

PROPCASHFLOW.MY

Malaysian Edition

Cashflow-Positive Property Investment Report

March 2026

1,000+

CF+ PROPERTIES

16

REGIONS

130,000+

LISTINGS SCANNED

[SAMPLE PREVIEW](#)

This is a sample preview. All property data shown is illustrative only and does not represent actual listings. The full directory contains 1,000+ cashflow-positive properties with real market data. Visit propcashflow.my/pricing/ to purchase.

1. How We Screen Properties

PropCashflow scans 130,000+ Malaysian property sale listings and matches them with rental data to identify cashflow-positive investments. Every property is screened so that monthly rental income exceeds the Islamic financing installment (Musharakah Mutanaqisah).

Screening Pipeline

STEP	DESCRIPTION	RESULT
1. Scan	Collect sale listings from major Malaysian property portals	130,000+
2. Match	Match with rental data (min. 3 comparables per area)	4,000+
3. Model	Apply 12-cost cashflow model (financing, maintenance, taxes, vacancy, etc.)	All matched
4. Filter	Keep only net cashflow-positive properties	1,000+

12 Costs Modeled

#	COST ITEM	HOW IT'S CALCULATED
1	Monthly instalment	Islamic financing (Musharakah Mutanaqisah) amortisation
2	Maintenance fee	Area benchmark per sq ft
3	Sinking fund	10% of maintenance fee
4	Assessment tax	Local council rate schedule
5	Quit rent	State rate per unit
6	Fire insurance	Standard residential rate
7	MRTT (Takaful)	Amortised over tenure
8	Vacancy provision	8% of annual rent
9	Agent fee provision	One month rent amortised over 24 months
10	Furnishing depreciation	RM 15,000 over 5 years
11	Rental income tax	Progressive rate on net rental income
12	Minor repairs	0.5% of property value annually

Region Coverage

REGION	CF+ PROPERTIES
Kuala Lumpur	45+
Selangor	50+
Johor	40+

REGION	CF+ PROPERTIES
Penang	15+
Other regions (12 more)	30+

Counts are approximate. Actual numbers depend on market conditions at time of report generation.

SAMPLE PREVIEW

2. Sample Property Listings

Below is an illustrative sample showing the format and level of detail in the full directory. All values are fabricated for demonstration purposes and do not represent actual properties.

#	CONFIG	REGION	SALE (MED)	RENT (MED)	INSTALLMENT	SURPLUS	YIELD%	COVERAGE	CONF.	DATA
1	2b/1ba	Kuala Lumpur	RM 355,000	RM 1,745	RM 1,415	+RM 330	5.9%	1.23x	HIGH	10s/8r
2	2b/2ba	Selangor	RM 330,000	RM 1,675	RM 1,315	+RM 360	6.1%	1.27x	HIGH	11s/9r
3	3b/2ba	Johor	RM 320,000	RM 1,680	RM 1,275	+RM 405	6.3%	1.32x	HIGH	9s/7r
4	Studio/1ba	Kuala Lumpur	RM 315,000	RM 1,705	RM 1,255	+RM 450	6.5%	1.36x	HIGH	8s/7r
5	2b/1ba	Selangor	RM 369,000	RM 1,965	RM 1,470	+RM 495	6.4%	1.34x	HIGH	10s/8r
6	3b/2ba	Penang	RM 389,000	RM 2,110	RM 1,550	+RM 560	6.5%	1.36x	HIGH	9s/7r
7	3b/2ba	Kuala Lumpur	RM 404,000	RM 2,250	RM 1,610	+RM 640	6.7%	1.40x	HIGH	12s/9r
8	2b/2ba	Johor	RM 419,000	RM 2,400	RM 1,670	+RM 730	6.9%	1.44x	HIGH	8s/7r
9	3b/2ba	Selangor	RM 502,000	RM 2,860	RM 2,000	+RM 860	6.8%	1.43x	HIGH	11s/8r
10	4b/3ba	Johor	RM 552,000	RM 3,450	RM 2,200	+RM 1,250	7.5%	1.57x	HIGH	7s/6r

Illustrative data only — these are not real properties from the directory. The full directory contains 1,000+ cashflow-positive properties with real market data, property names, specific areas, and detailed cost breakdowns per listing.

What the Full Directory Includes Per Property

Each listing in the full directory includes: property name, exact area, bedroom/bathroom config, median sale price, median rent, Islamic financing installment, monthly surplus, gross yield, rent coverage ratio, confidence score, number of sale & rent comparables, and a full 12-cost cashflow breakdown.

3. Worked Example: 12-Cost Cashflow Analysis

This illustrative example shows how every property in the directory is stress-tested. All numbers below are fabricated for demonstration.

Property: 3-Bed Condo, Kuala Lumpur (Illustrative)

Gross surplus = rent minus financing installment. The table below then deducts estimated recurring costs to show illustrative net cashflow.

ITEM	MONTHLY (RM)
Gross rental income	+2,250
Islamic financing installment (4.0%, 35yr, 90% LTV)	-1,610
Gross monthly surplus	+RM 640
Maintenance + sinking fund	-110
Assessment tax + quit rent	-40
Fire insurance	-18
MRTT (Takaful, amortised)	-28
Vacancy provision (8%)	-15
Agent fee provision	-8
Furnishing depreciation	-25
Rental income tax (est.)	-35
Minor repairs provision	-17
Estimated net monthly cashflow	+RM 344

Islamic vs Conventional Comparison (Same Property)

METRIC	CONVENTIONAL	ISLAMIC
Effective rate	4.50%	4.00%
Monthly instalment	RM 1,715	RM 1,610
Protection	MRTA RM 32	MRTT RM 28
Gross surplus	RM 535	RM 640
Est. net cashflow	+RM 237	+RM 344

Illustrative numbers only. The full directory provides this comparison for every listed property.

Why Islamic Financing Often Wins

In this illustrative example, the Islamic option yields RM 107/month more cashflow due to a lower effective profit rate and lower Takaful (MRTT) cost. The full directory flags which financing type produces better cashflow for each property, so you can make the right comparison instantly.

SAMPLE PREVIEW

4. What's in the Full Directory

Malaysian / PR Edition

- 1,000+ cashflow-positive properties across 16 regions
- Standard 1–3% stamp duty calculations
- Conventional and Islamic financing compared side-by-side
- First-time buyer exemption guidance
- Area deep dives with rental demand analysis
- Transit proximity data for every listing

Foreign Buyer Edition

- Foreigner-eligible properties only (meeting minimum price thresholds)
- 8% stamp duty calculations for foreign buyers
- MM2H eligibility and visa guidance
- State consent process and timeline
- Especially useful for Singaporeans evaluating Johor near the RTS Link

Get the Full Directory

1,000+ cashflow-positive properties with complete financial breakdowns.
One-time payment. Lifetime access. PDF delivered via email.

propcashflow.my/pricing/

SGD 999

Disclaimer

This sample preview is for informational purposes only and does not constitute financial, legal, or tax advice. All data shown in this sample is completely illustrative and fabricated — it does not represent actual properties or market conditions. The full PropCashflow Directory contains real market data sourced from Malaysian property portals. Always consult a licensed financial advisor and conduct your own due diligence before making any property purchase.

SAMPLE PREVIEW