

AMORTISATION SCHEDULE							
CAPITAL			R 400 000		Total Capital Repaid		R 400 000,00
ANNUAL INTEREST RATE			16,75%		Interest		R 236 677,68
TERM IN MONTHS			72		Total Instalments		R 636 677,68
MONTH	OPENING BALANCE	INTEREST	CAPITAL PAYMENT	INSTALMENT	OUTSTANDING BALANCE	CAPITAL INSTALMENT	INTEREST INSTALMENT
1	R 400 000,00	R 5 583,33	R -3 259,41	R -8 842,75	R 396 740,59	36,86	63,14
2	R 396 740,59	R 5 537,84	R -3 304,91	R -8 842,75	R 393 435,68	37,37	62,63
3	R 393 435,68	R 5 491,71	R -3 351,04	R -8 842,75	R 390 084,64	37,90	62,10
4	R 390 084,64	R 5 444,93	R -3 397,81	R -8 842,75	R 386 686,83	38,42	61,58
5	R 386 686,83	R 5 397,50	R -3 445,24	R -8 842,75	R 383 241,58	38,96	61,04
6	R 383 241,58	R 5 349,41	R -3 493,33	R -8 842,75	R 379 748,25	39,51	60,49
7	R 379 748,25	R 5 300,65	R -3 542,09	R -8 842,75	R 376 206,16	40,06	59,94
8	R 376 206,16	R 5 251,21	R -3 591,53	R -8 842,75	R 372 614,63	40,62	59,38
9	R 372 614,63	R 5 201,08	R -3 641,67	R -8 842,75	R 368 972,96	41,18	58,82
10	R 368 972,96	R 5 150,25	R -3 692,50	R -8 842,75	R 365 280,46	41,76	58,24
11	R 365 280,46	R 5 098,71	R -3 744,04	R -8 842,75	R 361 536,42	42,34	57,66
12	R 361 536,42	R 5 046,45	R -3 796,30	R -8 842,75	R 357 740,12	42,93	57,07
13	R 357 740,12	R 4 993,46	R -3 849,29	R -8 842,75	R 353 890,83	43,53	56,47
14	R 353 890,83	R 4 939,73	R -3 903,02	R -8 842,75	R 349 987,81	44,14	55,86
15	R 349 987,81	R 4 885,25	R -3 957,50	R -8 842,75	R 346 030,31	44,75	55,25
16	R 346 030,31	R 4 830,01	R -4 012,74	R -8 842,75	R 342 017,57	45,38	54,62
17	R 342 017,57	R 4 774,00	R -4 068,75	R -8 842,75	R 337 948,82	46,01	53,99
18	R 337 948,82	R 4 717,20	R -4 125,54	R -8 842,75	R 333 823,28	46,65	53,35
19	R 333 823,28	R 4 659,62	R -4 183,13	R -8 842,75	R 329 640,15	47,31	52,69
20	R 329 640,15	R 4 601,23	R -4 241,52	R -8 842,75	R 325 398,63	47,97	52,03

21	R 325 398,63	R 4 542,02	R -4 300,72	R -8 842,75	R 321 097,91	48,64	51,36
22	R 321 097,91	R 4 481,99	R -4 360,75	R -8 842,75	R 316 737,16	49,31	50,69
23	R 316 737,16	R 4 421,12	R -4 421,62	R -8 842,75	R 312 315,53	50,00	50,00
24	R 312 315,53	R 4 359,40	R -4 483,34	R -8 842,75	R 307 832,19	50,70	49,30
25	R 307 832,19	R 4 296,82	R -4 545,92	R -8 842,75	R 303 286,27	51,41	48,59
26	R 303 286,27	R 4 233,37	R -4 609,37	R -8 842,75	R 298 676,90	52,13	47,87
27	R 298 676,90	R 4 169,03	R -4 673,71	R -8 842,75	R 294 003,18	52,85	47,15
28	R 294 003,18	R 4 103,79	R -4 738,95	R -8 842,75	R 289 264,23	53,59	46,41
29	R 289 264,23	R 4 037,65	R -4 805,10	R -8 842,75	R 284 459,13	54,34	45,66
30	R 284 459,13	R 3 970,58	R -4 872,17	R -8 842,75	R 279 586,96	55,10	44,90
31	R 279 586,96	R 3 902,57	R -4 940,18	R -8 842,75	R 274 646,79	55,87	44,13
32	R 274 646,79	R 3 833,61	R -5 009,13	R -8 842,75	R 269 637,65	56,65	43,35
33	R 269 637,65	R 3 763,69	R -5 079,05	R -8 842,75	R 264 558,60	57,44	42,56
34	R 264 558,60	R 3 692,80	R -5 149,95	R -8 842,75	R 259 408,65	58,24	41,76
35	R 259 408,65	R 3 620,91	R -5 221,83	R -8 842,75	R 254 186,82	59,05	40,95
36	R 254 186,82	R 3 548,02	R -5 294,72	R -8 842,75	R 248 892,10	59,88	40,12
37	R 248 892,10	R 3 474,12	R -5 368,63	R -8 842,75	R 243 523,47	60,71	39,29
38	R 243 523,47	R 3 399,18	R -5 443,56	R -8 842,75	R 238 079,90	61,56	38,44
39	R 238 079,90	R 3 323,20	R -5 519,55	R -8 842,75	R 232 560,36	62,42	37,58
40	R 232 560,36	R 3 246,15	R -5 596,59	R -8 842,75	R 226 963,77	63,29	36,71
41	R 226 963,77	R 3 168,04	R -5 674,71	R -8 842,75	R 221 289,06	64,17	35,83
42	R 221 289,06	R 3 088,83	R -5 753,92	R -8 842,75	R 215 535,14	65,07	34,93
43	R 215 535,14	R 3 008,51	R -5 834,23	R -8 842,75	R 209 700,90	65,98	34,02
44	R 209 700,90	R 2 927,08	R -5 915,67	R -8 842,75	R 203 785,23	66,90	33,10
45	R 203 785,23	R 2 844,50	R -5 998,24	R -8 842,75	R 197 786,99	67,83	32,17

46	R 197 786,99	R 2 760,78	R -6 081,97	R -8 842,75	R 191 705,02	68,78	31,22
47	R 191 705,02	R 2 675,88	R -6 166,86	R -8 842,75	R 185 538,16	69,74	30,26
48	R 185 538,16	R 2 589,80	R -6 252,94	R -8 842,75	R 179 285,22	70,71	29,29
49	R 179 285,22	R 2 502,52	R -6 340,22	R -8 842,75	R 172 944,99	71,70	28,30
50	R 172 944,99	R 2 414,02	R -6 428,72	R -8 842,75	R 166 516,27	72,70	27,30
51	R 166 516,27	R 2 324,29	R -6 518,46	R -8 842,75	R 159 997,82	73,72	26,28
52	R 159 997,82	R 2 233,30	R -6 609,44	R -8 842,75	R 153 388,37	74,74	25,26
53	R 153 388,37	R 2 141,05	R -6 701,70	R -8 842,75	R 146 686,67	75,79	24,21
54	R 146 686,67	R 2 047,50	R -6 795,24	R -8 842,75	R 139 891,43	76,85	23,15
55	R 139 891,43	R 1 952,65	R -6 890,09	R -8 842,75	R 133 001,34	77,92	22,08
56	R 133 001,34	R 1 856,48	R -6 986,27	R -8 842,75	R 126 015,07	79,01	20,99
57	R 126 015,07	R 1 758,96	R -7 083,79	R -8 842,75	R 118 931,28	80,11	19,89
58	R 118 931,28	R 1 660,08	R -7 182,66	R -8 842,75	R 111 748,62	81,23	18,77
59	R 111 748,62	R 1 559,82	R -7 282,92	R -8 842,75	R 104 465,70	82,36	17,64
60	R 104 465,70	R 1 458,17	R -7 384,58	R -8 842,75	R 97 081,12	83,51	16,49
		R 236 677,68	R -400 000,00	R -636 677,68			

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Name of Client:												
Project Type: Supply of Books												
Cashflow Statement												
	TOTAL	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
Project Value - Turnover	401 000	-	401 000	-	-	-	-	-	-	-	-	-
Project Cost:	280 000	280 000	-	-	-	-	-	-	-	-	-	-
Labour	-	-	-	-	-	-	-	-	-	-	-	-
Materials	280 000	280 000										
Other	-	-	-	-	-	-	-	-	-	-	-	-
Trading Account Surplus (Deficit)	121 000	-280 000	401 000	-	-	-	-	-	-	-	-	-
Total Loan Repayments	123 613											
Facility Fee	17 500											
Interest Payments	63 853	5 583	5 538	5 492	5 445	5 398	5 349	5 301	5 251	5 201	5 150	5 099
Capital Repayments	42 260	3 259	3 305	3 351	3 398	3 445	3 493	3 542	3 592	3 642	3 692	3 744
Instalment		8 843	8 843	8 843	8 843	8 843	8 843	8 843	8 843	8 843	8 843	8 843
Profit After Finance Charges	277 387											
Data Input												
Loan Amount	250 000											
Facility Fee (once-off)	7%											
Interest Rate (P/A)	15%											

Month 12	
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5 046	
3 796	
8 843	