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	Loan Application Form: Financial Projections	Revision No.: 01
		Effective Date:13/11/25

Financial Projections

		Projected				
	Actual	Year 1	Year 2	Year 3	Year 4	Year 5
TRADING RESULTS						
Total Sales						
Stock on Hand at beginning of period						
Total Purchases						
Total Stock on Hand at end of period						
Gross Profit						
Total expenses						
Depreciation						
Loan repayments						
Tax paid						
Net Profit						
Assumptions						
Sale units						
Sales price						
Variable costs						
Overhead expenses						
Depreciation rates used						
Tax rates used						
Other assumptions						

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	Actual	Projected				
	Year 1	Year 2	Year 3	Year 4	Year 5	
BALANCE SHEET						
Fixed Assets						
Less						
Accumulated Depreciation						
Net Fixed Assets						
Investments						
Current Assets						
Stock						
Debtors						
Cash at Bank						
Total Current Assets						
Current Liabilities						
Creditors						
Taxation						
Loans – current portion						
Bank overdraft						
Total Current Liabilities						
Net Current Assets						
Total Net Assets						
Capital Employed						
Equity						
Share Capital						
Retained Earnings						
Capital Reserve						
Shareholders Loans						
Shareholders Interest						
Grants						
Long Term Liabilities						
Loans						
Deferred Tax						
Total Capital Employed						

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CASHFLOW						
Gross collections						
Increase in shareholders loans						
Interest income						
Increase in bank loans						
Total Inflow						
Payments to creditors/stock purchase						
Sales tax and customs duty						
Total expenses paid						
Net cash inflow before financing						
Loan repayments						
Interest on overdraft						
Taxation paid						
Asset purchases						
Net cash inflow after financing						
Balance b/fwd						
Balance c/fwd						

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