

Annexure D

Assessing the financial feasibility of your aquaculture venture:

Cash flow statement, Year One

	Month											
	1	2	3	4	5	6	7	8	9	10	11	12
Beginning cash balance												
Add:												
Cash sales												
Collection of receivable												
Loans												
Additional investment												
Total cash receipt												
Deduct start-up costs:												
Seed or juvenile fish												
Feed												
Chemicals												
On-site fuel and oil												
Electricity/utilities												
Variable labour												
Advertising												
Insurance												
Legal and accounting												
Delivery expense												
Fixed cash disbursements**												
Loan payment												
Mortgage or rent												
Taxes												
Total cash disbursements												
Net Cash Flow												
Cumulative Cash Flow												
Ending Cash Balance												

*Start-up costs include:

- Site development
- Buildings
- Production facilities
- Equipment
- Vehicles.

**Fixed cash disbursements include items such as:

- Salaries
- Payroll taxes and benefits
- Office supplies
- Boxes and packaging
- Licenses and renewable permits
- Telephone
- Miscellaneous
- Total per month.