Cash Flow and income projection Mr. Ouch Pysal Appendix A

Endirg balance from previous year		***************************************	289.91	577.36	701.66	05.856	1.330.29	1 721 17
***	Total	1,	2	m	4	S	9	7,325,12
Year		2017	2018	2019	2020	2021	2022	2023
Money In	7,754.89	931.82	1,003.11	1,053.27	1,105.93	1,161.23	1,219.29	1,280.25
Gross Profit from gas station	2,442.46	295.10	315.70	331.49	£48.06 °	355.46	383.74	402.92
Gross Profit from construction company	5,312.42	636.72	687.41	721.78	757.87	795.76	835.55	877.33
Money out	6,295.65	1,540.67	1,782,99	671.29	613.41	509.76	560.73	616.80
Construction House project	1,242.50	342.50	500.00	250.00	150.00	,		0000
Lard purchase	1,250.00	650.00	600.00		,			
Working capital for 3 new project	200.00	200.00	300.00		fi			
Operating expenses	3,303.15	348.17	382.99	421.29	263.41	509.76	560.73	616.80
Cash flow before financing	7,026.13	(608.85)	(489.97)	959.34	1,194.18	1,587.97	1,988.85	2,394.62
Financing and Capital	2,335.00	1,010.00	1,325.00					
Finance from bank	1,335.00		975.00				} 	
Capital injection	1,000.00	650.00	350.00					
					 - -	. 1.		
Cash flow after financing	9,361.13	401.15	835.03	959.34	1,294.18	1,537.97	1,988.85	2,394.62
Commitment with banks	1,657.30	111.24	257.68	257.68	257.68	257.68	257.68	257.68
RHBIEL	878.62		146.44	146.44	146.44	146.44	146.44	146.44
Other banks	778.68	111.24	111.24	111.24	111.24	111.24	111.24	111.24
ascu	5.48	3.61	3 24	2.7.2	4.63	6.16	1 17	0,00
Cast after finance and repayment	7.703.83	289.91	577.36	701.66	936.50	1 330.29	1731.17	2,136,94
Average monthly un-committed balance		24.16	48.11	58.47	78.04	110.86	144.26	178.08
The company of the co			-			-		

- Based on cash flow table, the shorfall on working capital of the borrower shall be happened in last 2 years, 2017 and 2018.
 The existing and new WC with total of USDSOOK will be supporte their shortfall working capital in 2018, i.e. USD489.97k before financing.
 Noted, the borrower has injected their own capital of USD1M for last 2 Years, 2017 and 2018 for housing project. (part finance on puritoese land and house construction)
 - . After financing, DSR stands 3.24x anc shall be improved based on the income projection of next 5 years

