

Financial Forecast for Start Up CFI

Assumptions	Y1	Y2	Y3
Members			
Joining fee			
Minimum share			
Average savings per member			
Rate of interest on loans			
Rate of interest of savings			
Interest from Bank			
Inflation			
Grant income			

Notes: All financial income and expenses are divided by 6 months year 1

Fill in the white blocks only

Three year balance sheet

				Assets							Liabilities		
				Y1	Y2	Y3					Y1	Y2	Y3
Loans	80%	0	0	0	0	0	Deposits	0	0	0	0	0	0
Bank		0	0	0	0	0	Capital				0	0	0
Fixed assets		0	0	0	0	0	Shares	0	0	0	0	0	0
Total Assets		0	0	0	0	0	Reserves				0	0	0
							Total cap and lib.	0	0	0	0	0	0

Three year income and expenditure statement			
	Y1	Y2	Y3
Income			
Loans	0	0	0
Bank interest	0	0	0
Fee income	0	0	0
Grant income	0	0	0
Gross income	0	0	0
<i>Financial expenses</i>			
Interest on deposits	0	0	0
Loan insurance	0	0	0
Reserves	0	0	0
Fees and dues	0	0	0
Total fin expenses	0	0	0
Financial margin	0	0	0
Operational expenses			
Advertising			
Audit			
Bank Charges			
Computerisation			
Equipment			
Postage and stationary			
Rent			
Telephone			
Training			
Salaries			
Total operating expenses	0	0	0
Profit/Loss	0	0	0