

START ~~MY~~ MY BUSINESS PLAN

FOR MANGO PROCESSING.

NAME: MUUBA MUKANDE

: SEFULA MONGU.

Business Plan

Executive Summary

This business a Projection for The Period From November 2019 to October 2020

NAME OF BUSINESS : FRESH AND DRIED MANGO PROCESSING.

CONTACT ADDRESS: P.O. BOX 91045, Sefula MONGU

TYPE OF BUSINESS: MANGO PROCESSING AND SELLING

CUSTOMERS:

A. HOUSEHOLDS

B. RETAILERS

C. MARKETS

D. SUPERMARKET

STAFF: AS LISTED : 3

TELEPHONE : 0973226781

LEGAL FORM: SOLE PROPRIETOR

OWNER: M. MUKANDE BUSINESS SOLUTION

MANAGER: MUUSA MUKANDE

SOURCE OF START-UP-CAPITAL

OWNERS EQUITY:

LOAN/GRANTS :

The most promising option for mango business is the marketing and selling of processed, graded and packaged fresh sliced mango and dried mango for bulk sell to supermarkets, retailers and households. It must also be noted here that the variety of mango (fibresless) that has been chosen meets market requirements.

1. GRADING: The Fresh Sliced mango and Dried mango will be graded according to the Market Requirements.

2. THE PACKAGING: will be in 500g fresh sliced mango, 50g Dried and 100g Dried mango.

3. MARKETING: The Business will be involved in market Research in order to produce products that conform to market requirements as opposed to the current

Scenario where one enters into business without actually knowing who will require the product.

The business will run for the 12 months in the marketing season for Dried mango and for four months for fresh mango until good storage facilities are in place for fresh mango to allow it to go for whole year.

The business will not only venture in mango alone but also in other local species production in future, and also in the production of mango seeds.

The business will grow other business and create jobs to people.
The business will be environmentally friendly

1. BUSINESS IDEA

Name of the business: M. MUKANDE BUSINESS SOLUTION

Type of business:

☐ Manufacturer ☐ Service operator ☐ Retailer ☐ Wholesaler ☐ Other: PROCESSING

The business is going to produce the following products: 1. Fresh Sliced Mango - 500g Pack 2. DRIED MANGO - 50g pack and 3. DRIED MANGO - 100g pack.

The customers will be: Supermarkets, Retailers, Markets and Households.

The business will sell in the following ways: Direct Selling, Wholesale - , Others e.g. Ceremonies, etc.

The business will satisfy the following needs of the customers: 1. Direct Consumption needs of households, 2. Retail needs of wholesale buyers

My personal motivation to retain this business idea: It is My personal Interest and Concern at heart to promote local/home grown Species through Value Chain.

2.1 MARKET RESEARCH

Products	Customers	Needs and preferences of customers	Competitors	Gaps (that competitors have not fulfilled)
Product 1: FRESH STORED MANGO 500g	<ul style="list-style-type: none"> Supermarkets Retailers MARKETS HOUSEHOLDS 	<ul style="list-style-type: none"> Ready to consume I deal packaging Cost price Margin 	None	<ul style="list-style-type: none"> Customer Can't find where to buy the product.
Product 2: DRIED MANGO 50g	<ul style="list-style-type: none"> Retailers Markets Households 	<ul style="list-style-type: none"> Ready to consume Ideal packaging Cost price Margin 	Other seller from Chipata and Lusaka	<ul style="list-style-type: none"> But they Can not Supply everytime, So it is Scarce on Market.
Product 3: DRIED MANGO 100g	<ul style="list-style-type: none"> Supermarkets Retailers Market Households 	<ul style="list-style-type: none"> Ready to consume Ideal packaging Cost price margin 	" "	" "
Product 4:				

2.2 MARKETING PLAN

Product

Good, service or range of products:			
	1. FRESH SLICED MANGO	2. DRIED MANGO	3. DRIED MANGO
Quality	<ul style="list-style-type: none"> - Sorting by Quality (wash & peel) - Sorting by Fresh Sliced Mango - Only fresh sliced mango will be sold. 	<ul style="list-style-type: none"> - Sorting by Quality (wash & peel) - Sorting by Dried Mango - Only Dried mango will be sold. 	<ul style="list-style-type: none"> - Sorting by quality (wash & peel) - Sorting by Dried mango - Only Dried mango will be sold.
Colour			
Size			
Packaging	500g	50g	100g
Certification	<ul style="list-style-type: none"> - Quality Check by manager - ZABS - Health. 	<ul style="list-style-type: none"> - Quality Check by Manager - ZABS - Health. 	<ul style="list-style-type: none"> - Quality Check by Manager - ZABS - Health.

2.3 MARKETING PLAN

Price

Good, service or range of products:				
	1. FRESH SLICED MANGO 500g	2. DRIED MANGO 50g	3. DRIED MANGO 100g	4.
Cost	3.1	3.7	7.4	
The price that customers are willing to pay			15.00	
Competitors' prices	NONE		15.00	
Price	5.00	6.00	13.00	
Reasons for setting this price	<ul style="list-style-type: none"> - Competitive Price - Above Unit Cost - Meet Customer's Expectation in terms of price & quality 	<ul style="list-style-type: none"> - Meet Customer's Expectation in terms of price & quality - Competitive price - Above Unit Cost 	<ul style="list-style-type: none"> - Meet Customer's Expectation in terms of price & quality - Competitive price - Above Unit Cost 	
Discounts will be given to the following customers	<ul style="list-style-type: none"> - Super markets - Retailers 	<ul style="list-style-type: none"> - Super Retailer - Markets - House holds 	<ul style="list-style-type: none"> - Super markets - Retailers / markets - house hold 	
Reason for giving discounts	<ul style="list-style-type: none"> - So that they buy more and build relationship 	<ul style="list-style-type: none"> - So that they buy more and build Customer's relationship 	<ul style="list-style-type: none"> - So that they buy more and build Customer's relationship 	
Credit will be given to the following customers	<ul style="list-style-type: none"> - Retailers - Supermarkets 	<ul style="list-style-type: none"> - Retailers 	<ul style="list-style-type: none"> - Super markets - Retailer 	
Reason for giving credit	<ul style="list-style-type: none"> - Help grow their business and our business - Reduce loss - To meet target Sales Volume 	<ul style="list-style-type: none"> - help grow business and Customer's business - Reduce loss - To meet target Sales Volume 	<ul style="list-style-type: none"> - help grow business and Customer's business - Reduce loss - To meet target Sales Volume 	

2.4 MARKETING PLAN

Place

Location:

The business will be located in Sepula along Mongu - Senanga Road

This location is chosen for the following reasons:

The Mango fruit is available for the process of Manga products. 2. It is on the main Road (Mongu-Senanga Rd).
3. Easy Distribution of the product to Consumers, market etc.

The monthly cost of this location is: N/L (→ section 6.3) This cost includes: N/L

Method of distribution:

The business will sell to:

☒ Direct

☒ Retail

☒ Wholesale

☐ Others (please specify):

Ceremonies, wedding, etc. friend, relatives

This method of distribution is chosen for the following reason:

The Product will be available to Consumers who buy Small amounts from Retailer and also those Consumers who wish to order larger quantities at discounted prices directly from M. Mulomde Business Solutions.

2.5 MARKETING PLAN

Promotion

Means	Details	Costs
Direct marketing		
DISPLAY	Display at Agricultural Exposition	
Phones	SMS to Individuals	100
Advertising		
BROCHURES	Details about the business's profile including products-	100
Publicity		
MEET PHONES	This is where you use Megaphone to Announce your product to would be consumers as they move past your shop.	100
Sales promotion		
Discount	5% dis Count for all internal orders applicable for the opening week	
Total promotion costs (→ section 6.3)		300,00 ,

2.6 MARKETING PLAN

People

Position	Recruiting criteria	Training plan
Sales staff	- Must have a background in Communication skills	<ul style="list-style-type: none"> • Train the person on various product specification and Consultative Sales Skills
Processor staff	- Must have an experience in Nutrition or food processing	<ul style="list-style-type: none"> • Train the person on processing Skills

2.7 MARKETING PLAN Process

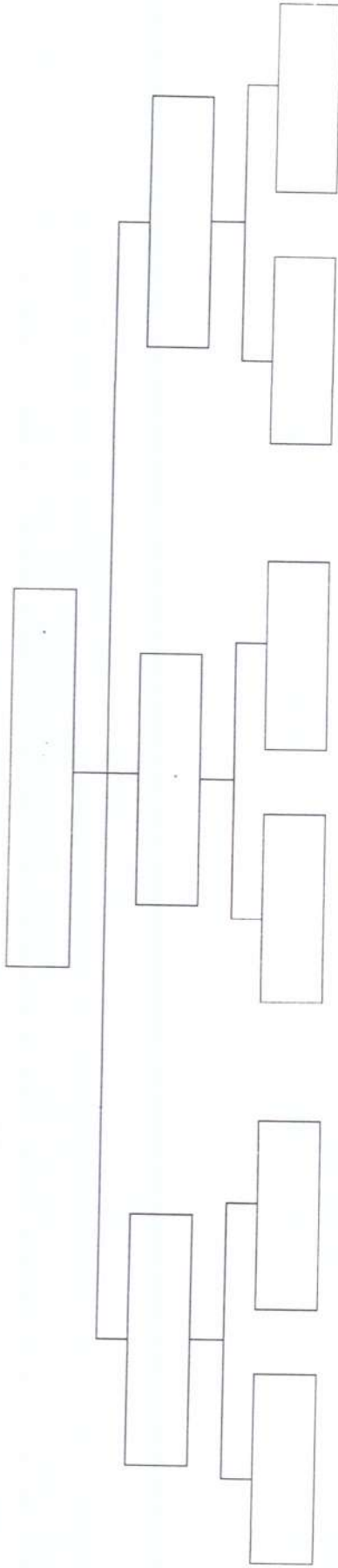
Steps	Description
1. Customers Comes at the Shop	You encourage to get in the Shop
2. They get into the Shop.	They have a look at the Products on display.
3. You Explain to them, the benefit of the products, their	This will be done by the Sales staff.
4. They decide to Buy	They leave the Shop.
5.	
6.	
7.	

2.8 MARKETING PLAN

Physical Evidence

Physical Evidence	Description
Office premises and interior decoration	well furnished and Decorated premises
Internet presence and website	Mubamukande @ gmail . Com
Packaging	Their will be a picture of a mango fruit of which part of it shall show sliced pieces of mangoes for the fresh Sliced Mango and Dried Mango
Signage	The shall be an appealing name : As Dried Baroste Sweet mango and Fresh Sliced Baroste Sweet mango .
Employee uniforms	will be branded with business name , T-Shirts (working suit) and Caps
Business cards	We shall provide business Cards with the name of Employee and name of the business .
Mail boxes, etc.	P.O. Box 91045, Sepulca - Mombasa

4.1 ORGANIZATION STRUCTURE



Tasks and responsibilities	Position	Staff
1. MANAGER	ADMINISTRATION	1
2. MANAGER FINANCIAL MANAGEMENT	FINANCIAL MANAGEMENT	
3. MANAGER	PROCUREMENT AND INPUT MANAGEMENT	
4. PROCESSOR AND MANAGER	PROCESSING / PRODUCTION	1
5. MANAGER	MARKETING / RESEARCH	
6. MANAGER	SKILL IMPROVEMENT	
7. Sales Staff,	SALES AND CUSTOMER SERVICE	1

4.2 STAFF REQUIREMENTS AND COSTS

Task	Required skills and experience	Performed by	Monthly pay	Contributions to pension fund and health insurance
Sales and Customer Service	Must have Sales Skill And Experience in Customer service	SALES STAFF	817.74 950.00	142.26
PURCHASING, STOCK ADMINISTRATION	BUSINESS MANAGEMENT	MANAGER	1045.74	154.26
PROCESSING	A PERSON ^{with} Experience in food Processing Skills	PROCESSOR STAFF	817.74 950.00	142.26
Total number of permanent staff		3	2681.22	438.78
Total staff cost per month (→ Section 6.3)				3120.00

5.1 LEGAL FORM OF BUSINESS

The business will operate as a: ☒ Sole Proprietorship ☐ Partnership ☐ Cooperative ☐ Limited Company

☐ Other: _____

The reason for choosing this form of business is:

- The Simplicity and low cost of starting the business makes it worth the risk that is involved compared to a limited company.

The owners will be:

Name: MUBA MUKANDE

Position in the business: MANAGER

Description of skills:

Business Management

Relevant experience:

Trained in Value Chain and Rice production/processing.

Relevant experience:

Name: _____

Position in the business: _____

Description of skills: _____

5.2 LEGAL RESPONSIBILITIES AND INSURANCE

The following taxes apply to the business: The Zambia Revenue Authority

The following regulations apply to the employees: Need to provide Sick leave, 2. Minimum Wage, 3. Contribution to NAPSA 4. follow minimum hours of work guideline

The business will need the following licences and permits:

<u>Licence from PACRA</u>	<u>Cost:</u>
<u>ZABS</u>	<u>168.00</u>
<u>Council licence</u>	<u>250.00</u>
<u>Health</u>	<u>333.30</u>
	<u>150.00</u>

The business will have the following insurance:

<u>Insurance for stock</u>	<u>1504.25</u>
<u>Insurance for building</u>	<u>708.00</u>

Other legal responsibilities of the business:

Keep the Premises and Environment clean.

The business use most of it packaging material from Recycled Material, it will depend on the three Rs (Reduce, Reuse, Recycle).

6.1 PRODUCT COSTING FORM

(for manufacturers and service operators)

Product 1: *FRESH SLICED MANGO (500g)*.

1. VARIABLE COST PER ITEM

1	2	3	4
Input	Cost of purchase	Estimated quantity per item	Estimated cost per item
<i>MANGO FRUIT</i>	<i>0.10</i>	<i>3</i>	<i>0.30</i>
<i>Packaging Material</i>	<i>0.5</i>	<i>1</i>	<i>0.5</i>
<i>Labels</i>	<i>1.0</i>	<i>1</i>	<i>1.0</i>
<i>Others</i>	<i>0.2</i>	<i>1</i>	<i>0.2</i>
Estimated Variable Cost per item (1) (→ section 6.5)			<i>2.0</i>

2. FIXED COST PER ITEM

Estimated total Fixed Cost per month (2) (see section 6.3)	<i>6094</i>
Estimated total Variable Cost of the business per month (3) (see section 6.5)	<i>11280</i>
Fixed Cost per Variable Cost (4) = (2)/(3)	<i>0.54</i>
Estimated Fixed Cost per item (5) = (4) x (1)	<i>1.08</i>

3. TOTAL COST PER ITEM (6) = (1) + (5)

3.18

6.1 PRODUCT COSTING FORM

(for manufacturers and service operators)

Product 2: *DRIED MANGO (50s)*.

1. VARIABLE COST PER ITEM

1	2	3	4
Input	Cost of purchase (\$)	Estimated quantity per item	Estimated cost per item (\$)
<i>MANGO FRUIT</i>	<i>0.10</i>	<i>2</i>	<i>0.20</i>
<i>Packaging Material</i>	<i>0.5</i>	<i>1</i>	<i>0.5</i>
<i>Labels</i>	<i>1.0</i>	<i>1</i>	<i>1.0</i>
<i>Others</i>	<i>0.7</i>	<i>1</i>	<i>0.7</i>
Estimated Variable Cost per item (\$) (1) (→ section 6.5)			<i>2.4</i>

2. FIXED COST PER ITEM

Estimated total Fixed Cost per month (\$) (2) (see section 6.3)	<i>6097</i>
Estimated total Variable Cost of the whole business per month (\$) (3) (see section 6.5)	<i>11280</i>
Fixed Cost per Variable Cost (4) = (2)/(3)	<i>0.54</i>
Estimated Fixed Cost per item (\$) (5) = (4) x (1)	<i>1.34</i>

3. TOTAL COST PER ITEM (\$) (6) = (1) + (5)

3.7.

6.1 PRODUCT COSTING FORM

(for manufacturers and service operators)

Product 3: *DAIED MANGO (100g)*

1. VARIABLE COST PER ITEM

1	2	3	4
Input	Cost of purchase (\$)	Estimated quantity per item	Estimated cost per item (\$)
Mango Fruit	0.10	4	0.40
Packaging material	1.0	1	1.0
Labels	2.0	1	2.0
Others	1.4	1	1.4
Estimated Variable Cost per item (\$) (1) (→ section 6.5)			4.8

2. FIXED COST PER ITEM

Estimated total Fixed Cost per month (\$) (2) (see section 6.3)	-	609.4
Estimated total Variable Cost of the business per month (\$) (3) (see section 6.5)		11 280
Fixed Cost per Variable Cost (4) = (2)/(3)		0.54
Estimated Fixed Cost per item (\$) (5) = (4) x (1)		2.6

3. TOTAL COST PER ITEM (\$) (6) = (1) + (5)

7.4

6.3 FIXED COST FORM

Details	Cost per month (\$)
Rent (see section 2.4)	
Electricity and water including waste water	100.00
Licences	75.00
Insurance	400 247
Labour (see section 4.2)	3 040
Consumables including recycling and disposal	30
Depreciation (see section 6.4)	977
Transport	1 200
Repairs	100
Marketing (promotion) costs (see section 2.5)	25.00
RENT	300
Total Fixed Cost per month	6084

6.4 DEPRECIATION FORM

Equipment	Estimated cost of purchase (\$)	Estimated life of the equipment	Depreciation per year (\$)
FURNITURE	10,000	5 years	2 000
SOLAR DRIER (4)	28,000	10 years	
WHEELBARROW (1)	7 00	5 years	2 800
BUILDING	80,000	30 years	2 667
TRAYS (40)	1 080	5 years	216
WEIGHING SCALE (1)	1 200	3 years	400
BASINS (16)	480	3 years	160
DEEP FREEZER (1)	5 000	5 years	1 000
COOKING CABINETS (2)	10,000	5 years	2 000
KNIVES (12)	240	3 years	80
Cooler Boxes (4)	2 000	5 years	400
Total			11 723
Depreciation per month			977

6.5 TOTAL VARIABLE COST PER MONTH

Products	Quantity produced per month (see section 3)	Variable Cost per item (\$) (see section 6.1)	Total Variable Cost per month (\$)
Product 1: FRESH SLICED MANGO (500g)	300,000	0.004	1 200
Product 2: DRIED MANGO 50g	10,000	0.048	480
Product 3: DRIED MANGO 100g	200,000	0.048	9 600
Product 4:			
Total Variable Cost per month			11 280

2019 2020 7.1 SALES PLAN														
Product	Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Product 1: FRESH SLICED MANGO (500g)	Sale volume	600	600	600	600									
	Sales price (\$)	5.00	5.0	5.0	5.0									
	Sales value (\$) (1)	3000	3000	3000	3000									12 000
Product 2: DRIED MANGO (50g)	Sale volume	200	200	200	200	200	200	200	200	200	200	200	200	
	Sales price (\$)	6.00	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	
	Sales value (\$) (2)	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	14 400
Product 3:	Sale volume	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	
	Sales price (\$)	13.00	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	
	Sales value (\$) (3)	26 000	26 000	26 000	26 000	26 000	26 000	26 000	26 000	26 000	26 000	26 000	26 000	312 000
Product 4:	Sale volume					27 200	27 200	27 200	27 200	27 200	27 200	27 200	27 200	
	Sales price (\$)													
	Sales value (\$) (4)													
Total sales value (\$) (5) = (1) + (2) + (3) + (4)		30 200	30 200	30 200	30 200	27 200	27 200	27 200	27 200	27 200	27 200	27 200	27 200	338 400

2019 | 2020 Z.2 COST PLAN

Product	Details	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Total
Product 1:	Production volume	300 000	300 000	300 000	300 000									
	Variable Cost per item (\$)	0.004	0.004	0.004	0.004									
	Total Variable Cost (\$) (1)	1 200	1 200	1 200	1 200									4 800
Product 2:	Production volume	10 000	10 000	10 000	10 000	10 000	10 000	10 000	10 000	10 000	10 000	10 000	10 000	
	Variable Cost per item (\$)	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	
	Total Variable Cost (\$) (2)	480	480	480	480	480	480	480	480	480	480	480	480	5 760
Product 3:	Production volume	200 000	200 000	200 000	200 000	200 000	200 000	200 000	200 000	200 000	200 000	200 000	200 000	
	Variable Cost per item (\$)	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	0.048	
	Total Variable Cost (\$) (3)	9 600	9 600	9 600	9 600	9 600	9 600	9 600	9 600	9 600	9 600	9 600	9 600	115 200
Product 4:	Production volume													
	Variable Cost per item (\$)													
	Total Variable Cost (\$) (4)													
Total Variable Cost of the business (\$) (5) = (1) + (2) + (3) + (4)		11 280	11 280	11 280	11 280	10 080	10 080	10 080	10 080	10 080	10 080	10 080	10 080	125 760
Total Fixed Cost (\$) (6)		1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	20 832
Total cost (\$) (7) = (5) + (6)		13 016	13 016	13 016	13 016	11 816	11 816	11 816	11 816	11 816	11 816	11 816	11 816	146 592

7.3 PROFIT PLAN

2019 I 2020
Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec (Unit:)

Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Total sales value (1) (see section 7.1)	30 200	30 200	30 200	30 200	27 200	27 200	27 200	27 200	27 200	27 200	27 200	27 200	338 400
Total Variable Cost (2): (see section 7.2)	11 280	11 280	11 280	11 280	10 080	10 080	10 080	10 080	10 080	10 080	10 080	10 080	125 760
Gross Profit (3) = (1) - (2)	18 920	18 920	18 920	18 920	17 120	17 120	17 120	17 120	17 120	17 120	17 120	17 120	212 640
Total Fixed Cost (4)	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	1 736	20 832
Admin, Misc Expe, Net Profit (5) = (3) - (4)	5 833	5 833	5 833	5 833	5 833	5 833	5 833	5 833	5 833	5 833	5 833	5 833	70 000
Net Profit	103 50.7	113 50.7	113 50.7	113 50.7	9 550.7	9 550.7	9 550.7	9 550.7	9 550.7	9 550.7	9 550.7	9 550.7	121 808

7.4 CASH FLOW PLAN

		2019												2020	
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Details		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Unit: gram	
CASH IN	1. Cash at the beginning of the month (1)	155616	16124	21447	27225	33438	31066	43490	49091	42852	61357	67990	67735		
	2. Cash from cash sales	30200	30200	30200	30200	20000	27200	27200	15000	27200	27200	20000	27200		
	3. Cash from credit sales	Nil	Nil	Nil	Nil	Nil	7200	Nil	Nil	12200	Nil	Nil	7200		
	4. Other cash in	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
	5. Total cash in (2)	30200	30200	30200	30200	20000	34400	27200	15000	39400	27200	20000	34400		
CASH OUT	6. Purchase of goods	Nil	11280	11280	11280	10080	10080	10080	10080	10080	10080	10080	10080		
	7. Payment of wages	3120	3120	3120	3120	3120	3120	3120	3120	3120	3120	3120	3120		
	8. Purchase of equipment	155616	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil		
	9. Loan repayment	10356	9877	9422	8987	8572	8176	7799	7439	7095	6767	6455	6157		
	10. Other payments	600	600	600	600	600	600	600	600	600	600	600	600		
	11. Total cash out (3)	169692	24877	24422	22372	21976	21599	21234	20895	20567	20255	20255	19957		
		16124	21447	27225	30400	31066	48700	49091	42852	44357	47990	67735	82178		
					23987	22372	21476	21599	21259						
	12. Cash at month end (4) = (1) + (2) - (3)	16124	21447	27225	33438	31066	43490	49091	42852	61357	67990	67735	82178		

8. REQUIRED START-UP CAPITAL

For the period from: November 2019 to: OCTOBER 2020

(Unit:)

INVESTMENTS	Amount
Business premises	
• Construction or purchase of a building	80,000
• Conversion or reconstruction of business premises	
Equipment	
• Machinery and Tools	48,000
• Furniture	10,000
WORKING CAPITAL	
Stock of raw materials or finished goods	11 280
Licenses and fees	901
Marketing expenses	115
Salaries (for 1 month)	3120
Rent (for 4 month and 2 month deposit.)	1500
Electricity and water	100
Contingency for emergency	600
TOTAL START-UP CAPITAL	155 616

9.1 SOURCES OF START-UP CAPITAL

(Unit:)

	Amount
Required start-up capital	155 616
Sources of start-up capital	
• Owner's equity	15 562
• Other sources	140 054
Total (must be the same amount as the required start-up capital)	155 616
Collateral (if applying for a loan) LAND (5 HA)	

9.2 LOAN REPAYMENT SCHEDULE

Loan provider: CHECH, CARITAS, C.E.C.
 Total amount borrowed: 140 054 Loan period: 36 month Instalment period: 24 month
 Interest rate: 29% Grace period: _____ 1st year capital cos.: B (see section 7.2)
 Insurance policy: 2.2%

Instalment period	Outstanding capital	Instalment	Capital repayment	Interest	Insurance
1. NOV	140 054	10 356	3 890	3385	3 081
2. DEC	129 698	9 877	3 890	3134	2853
3. JAN	119 821	9 422	3 890	2896	2636
4. FEB	110 399	89 87	3 890	2668	2 429
5. MAR	101 412	85 72	3 890	2451	2231
6. APR	92 840	81 76	3 890	2244	2042
7. MAY	84 664	77 99	3 890	2046	1863
8. JUN	76 865	74 39	3 890	18 58	16 91
9. JUL	69 426	70 95	3 890	16 78	15 27
10. AUG	62 331	67 67	3 890	1506	13 71
11. SEPT	55 564	64 55	3 890	1343	1222
12. OCT	49 109	61 57	3 890	11 87	1080
Total		97 102	46 680	26396	24 026