

BUSINESS DEVELOPMENT SKILLS & FINANCIAL LITERACY TRAINING

The Wildlife Conservation Society (WCS) Fiji Program &
National Centre for Small and Medium Enterprise (NCSMED)

24-26 September 2013

Naulumatua House, Nabouwalu, Bua



Ladies develop their business plans. Photo © Bulou Buloulevu Vakataumavi/NCSMED/WCS

PARTICIPANTS

No	Name	Address / Contact
1	Sereima Cabowaru	Kavula Lekutu Bua - 8339419
2	Jokapeti Ravuvuni	Banikea
3	Seruwaia Nasuva	Kavula Lekutu Bua
4	Aseri Vudidra	Navunievu Bua
5	Leba Masi	Tacilevu Bua
6	Seleima Dreunikarawa	Daria Bua
7	Makarita Diwatini	Daria Bua
8	Silina Raikivi	Nagadoa Bua

Introduction:

WCS is supporting business women in the province of Bua to develop sustainable livelihoods. This training was specifically targeted at rural women running businesses that promote sustainable use of natural resources and who had taken part in Empowerment Training in July 2013.

The training was delivered by Buloulevu Vakataumavi, Training Officer at NCSMED, with the broad aim to provide participants with the tools, techniques, strategies, motivation and confidence to grow their businesses. Additional outcomes that were targeted included enhancing their entrepreneurial skills, identifying and releasing some areas of untapped potential and applying their knowledge in the practical context of developing business plans.

Business Development Skills and Financial Literacy Training helps participants identify goals and provides a roadmap and action plan to achieved them, taking account of the specific challenges they face.

The training had a strong focus on identifying resources and exploring markets for their products. It is based on the fundamental assumption that the ladies will become champions for sustainability in their communities, with a clear vision for their businesses and equipped with the skills to help realize that vision. As such they will act to empower other women in their communities to become active in generating income and contributing to sustainable management of natural resources.

As a result, their communities will experience higher economic growth, appreciation of the role women can play and raised expectations of the shared long-term benefits of income-generating activities.



Above: Women developed their vision for their business and shared the challenges they face.

Photo © Bulou Buloulevu Vakataumavi/NCSMED/WCS

The 3 days course sought to build an understanding of the basic components of business planning (incorporating a marketing plan, production plan, organization and management plan and financial plan) – leading to the development of individualized own business plans.

It also facilitated the transfer of experience and knowledge between the women, helping them to develop shared local support networks.

The training was conducted in Fijian, in accordance with feedback from participants at the last workshop.



Above: Participants engaged in drafting their business plans and sharing thoughts with their peers

Methodology:

The agenda was adapted from an established training methodology applied across the Small and Medium Enterprise development sector in Fiji. It is primarily based on an Action Learning approach, encouraging participants to ‘learn by doing’ and constantly relating learning points to real-life situations through simulation games, role plays and participative exercises.

Milestones within this process include:

1. **Awareness:** participants examine who they are, clarify their own values and evaluate their own personality, motivation factors, capabilities and personal resource.
2. **Acceptance:** recognition of one’s strengths and weakness (e.g. not everyone can be a leader, but being more creative ,innovative and competent is likely to produce rewards in any area of life).
3. **Goal setting:** where the emphasis is placed on developing the clarity of purpose in one’s short and long term goals.

4. **Strategies or action plan:** developing a plan of how to realize goals, with an action plan setting out steps along the way.
5. **Direct experience:** where the emphasis is on doing. Structure learning Experience where participants go through a series of business simulation games and role plays. This is to help participants experience and reflect on real life business situations.
6. **Transformation and Empowerment:** where the competencies acquired during training come together into a pattern which matches personal strengths and weakness with goals.

In addition the training resolves around five major factors, which helps achieve the stages above.

- 1 The linking of learning with activity
- 2 Providing adequate time and space for processing
- 3 Creating a supporting environment for change
- 4 Be sensitive to the culture , Values and traditional linkage and obligation of participants
- 5 Developing technical competencies in the of business management

The workshop was also attended by the Fiji Development Bank (FDB) Officer in Nabouwalu, who provided a presentation on the availability of financial support.

Outcomes

Participants developed individual business plans with the following components:

- Marketing plan
- Production plan
- Organization and Management Plan
- Financial Plan

Completed business plans (two of which can be found attached to this report) will be submitted to NCSMED for assessment and inclusion on their database. NCSMED will provide links to their office in Labasa as a potential source of future support and assistance.

Training evaluation forms highlighted the value of the workshop in helping participants think about their income and expenses in order to make viable businesses.

Conclusion

The workshop was well received by participants, who valued the quality and content of the programme as well as the effort and approach of the trainer.

Next steps include further support to help the ladies implement their business plans, particularly to establish buyers and improve marketing and packaging and address logistical and other challenges.

Women who complete and return their business plans in time will be sponsored to attend training, meet with potential buyers and sell their products at a market stall at the 9th Pacific Island Conference on Nature Conservation and Protected Areas (in Suva, 2-6 December 2013).



Above: Participants listen to the presentation from From the Fiji Development Bank

Marketing Plan

⑦ Selling price

Caga-5 Kuta Rauni - \$100-00
 Kuta Katu rua - \$250-00
 Kuta Katu tolu - \$400-00

⑧ Sales forecast in USD

Particulars	Day	Wk	Mth
Caga-5- Kuta			3
Katu rua			2
Katu tolu			2
Total			7

Sales forecast in dollars

Particulars	Day	Wk	Mth
Caga-5- Kuta			300-00
Katu rua			500-00
Katu tolu			800-00
Total			1,600-00

⑨ Marketing budget

Particulars	Mth	Yr
Stationery	10	100
Total		100

Production Plan

② Assets | Purchase price | ③ Use

Knife - \$2-00
 Scissors - \$3-00
Total depreciation cost -

⑤ Cost of Raw materials

Particulars	Mth	Yr
Caga 5 Kuta	60-00	720-00
Katu rua	160-00	1,920-00
Katu tolu	240-00	2,880-00
Total	460-00	\$5,520-00

⑦ Direct Labour

	Wk	Mth	Yr
1	50-00	200-00	2,400-00
2	25-00	100-00	1,200-00
Total	75-00	300-00	3,600-00

⑨ Overhead cost

Particulars	Mth	Yr
Rent	10-00	120-00
Water	2-00	24-00
Electricity	2-00	24-00
Phone	10-00	120-00
Transport	20-00	240-00
Total	\$47-00	\$564-00



Organisation and Management

④ Pre operating Activities

Particulars	Cost
Business license	85-00
Business Registration	1-67
Transport	20-00
Quotation	10-00
Business Plan	10-00
Total -	\$126-67

⑤ Administrative expenses

Particulars	\$mth	Yr
Stationery	20-00	80-00
Receipt book	5-00	20-00
Stamp		25-00
Stamp pad		3-00
Stamp ink	1-99	8-00
Total	\$26-99	\$136-00

Total present cost

Particulars	Equity	Loan	Total
Fixed Assets			
Knife -			2-00
Scissors -			3-00
Total fixed Assets			5-00
Working Capital			
Direct Labour (3 mths only)			900-00
Direct Material			1,880-00
Cash overhead cost			141-00
Administrative expenses			26-99
Marketing expenses			97-50
Total working capital			\$2,545-49
pre operating expenses			126-67
Total Project cost			\$3,672-16

Above: Women draft and present their business plans

Appendix – Participants' Business Plans

LEBA'S

KUTA

WEAVING



PREPARED BY: MRS LEBA NASI

VENUE: NAULUMATUA CONFERENCE ROOM
NABOUKALU BUA

FACILITATOR: MRS BULOULEVU VAKATUMURI

DATE: 24th, 25th, 26th of September.

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5. TOTAL PROJECT COST
6. PROFIT - LOSS
7. CASH FLOW

EXECUTIVE SUMMARY

1] Na bisinisi ova o via tauyauutaka.

Na yacaqu o Leta Masi, au sa yabaki 32 mai na kero o Navunienu mai Bua.

E tiko veiau na taledi vakadua talitali kau sa gadreva tiko meu tauyauutaka edua na nequ bisinisi ni voitaki^{ke} kuta, 1000, vakabati, delani davodavo, Suluni vakamau, keina ukuuku eso.

2] Na taledi ova e tu veiko keina nomu kila na bisinisi

Me vaka ni tiko na taledi vakadua ni talitali kau sa vuli oti tale ga ena vuli ni bisinisi ka sa vakaditaki au keina kena oti vaki edua na bisinisi

3] Na veivuke ova ena kautamai na nomu bisinisi kiia Matanitu, Koro, tilotilo se bula ravaba.

Meuna rana ni dau saumi ira na tene ni koro me ra vakacacacacataki

= Me rawarawa tale ga veiau na nequ vasesa na nequ taledi veira na marana.

MARKETING PLAN

1. Nai voli cava o volitaka?

Naicoco, vakabati, delani davodavo, lbe rauni, keinau ukuuku tale eso, suluni vakamau.

2. Na dudui ni nomui voli keira ara voli takia tale tiko ga na matagali ivoli o volitaka me vaka nai sau, raira.

3. Vanua cava ena dube kina e na tauyau kina na nomu bisinisi? E na loma ga ni neitou tauni lailai e Nabouvalu.

4. Vanua cava soti ena keneta na nomui voli?

Me na keneta na Pasifika. ka vakatalega ena fasayasa vakavavalegi.

5. O cei ena volia na nomui voli se o cei ona takete taka tilo ena nomubisinisi?

Oira na via vakamau se Siganiucu, soira na aka gaga vakavanua, se oira na Saravanua.

-P2:

6] E vica na pasede ni makete ena rawa ni taura na nomu kisinisi.



3% ni makete ena taura na nequ bisinisi.

7] Sauni nequ i vola

- 1000 - katu rua - 250.00
- vakabati - katu dua aga 2 - 150.00
- delana - katu dua aga 1 - 100.00
- kuta rauni - aga 5 - \$100.00
- Sulu vakamau yalewa - \$250.00
- " Tagane - \$250.00
- Iri - \$10.00
- Salusalu - \$25.00
- Isala - \$10.00
- Set Jewellery - 25.00
- Sova - 25.00
- beleti - \$5.00
- ake stand - \$25.00

8] Sales forecast in units.

Particulars	Day	weeks	month	year
aga 5 lbe rauni			3	36
katu rua			2	24
katu tolu			2	24
delana			3	36
vakabati			2	24
iri			10	240
hat			10	240
sova			10	240

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- " Tagane - \$250.00
- Iri - \$10.00
- Salusalu - \$25.00
- Isala - \$10.00
- Set Jewellery - 25.00
- Sova - 25.00
- beleti - \$5.00
- ake stand - \$25.00

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Particulars	Day	weeks	month	year
aga 5 lbe rauni			3	36
katu rua			2	24
katu tolu			2	24
delana			3	36
vakabati			2	24
iri			10	240
hat			10	240
Sova			10	240

9. Sales forecast in dollars.

Particulars	Day	week	Month	Year
Round mat [5]			300.00	3,600.00
Katu rua			500.00	6,000.00
Katu telu			800.00	9,600.00
dekana			300.00	3,600.00
vakavati			300.00	3,600.00
iri			100.00	1,200.00
Sulu ni vakamau				
Y			500.00	6,000.00
T			500.00	6,000.00
TOTAL				39,600.00

9. Na cava ena vakayagataki me vunautaki kina se kilai kina na nomu bisinisi
Telephone.

10. Nai walewale cava o na vakayacora me rawati kina na nomu Sales forecast in unit dollars.

showcase, kassa,

11. E vica na loru ni lavo ena gadreni me vunautaki kina na nomu i v8li

Particular	Month	Yr.
Telephone	10.00	12000
	10.00	1440

PRODUCTION PLAN

① In PUT	PROCESS	OUT PUT
Kuta knife Money Labour Time	divided into sizes size them. Weaving checking packing Ready to deliver	round mat, baskets Suluni vakamau, fava kate, vakaboti ↓ waste → recycle ↓ cushion & cushion cover

② Assets	purchase price	③ useful life	depreciation
Knife	\$2.00	2 years	\$1.00
Scissors	\$2.00	2 years	\$1.50

Total depreciation - \$2.50

④ What time do you open your business and
 when na how many hours in a day.
 - 24 hours -

⑤ Particular	Raw materials needed		Cost of raw material Sul ni qaya		
	month	Year	Particular	mtk	year
qaya lima round kuta	3	36	qaya lima round kuta	60.00	720.00
Katu rua	8	96	Katu rua	160.00	1,920.00
Katu tolu	12	144	Katu tolu	240.00	2,880.00
			Total	460.00	5,520.00
Buying price from farmers:	20 bundle harvest kuta				
					\$20.00

- ⑥ Na vanua cava e kau mai kina na nonuu vili, ehi vakarawarawa ena veiyabaki?
IO.

- ⑦ Direct Labour Indirect Labour

Direct labour	Wk	MoTh	Year
1	50.00	200.00	2,400.00
2	25.00	100.00	1,200.00
TOTAL	75.00	300.00	3,600.00

- ⑧ Eia tu vakarawarawa tu na tamata cakacaka se sega ke sega na leqa cava ena tauva nai vili? Sega.

- ⑨ OVER HEAD EXPENSES

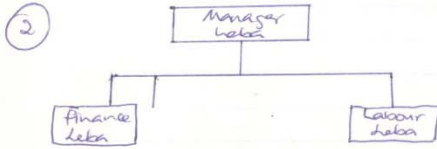
PARTICULAR	MTH	YR
Rent	10.00	120.00
Phone	10.00	120.00
Transport	20.00	240.00
Total overhead	40.00	480.00

- ⑩ Production Expenses per Month.

Labour cost - 300.00
 Material Cost - 480.00
 Overhead Cost - 480.00

ORGANISATION AND MANAGEMENT PLAN

① Sole trader



③ Na nomu kila ^{ka} ^{vaka} ⁿⁱ bisinisi keina nomu vakatgede ⁿⁱ vali.

④

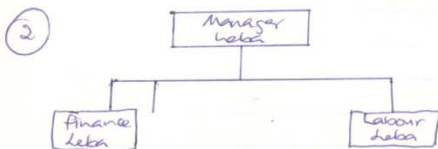
Preparating activities	Cost
Business license	\$85.00
" Registration	\$1.67
Transport	\$20.00
Quotation	\$10.00
Business Plan	\$10.00
total	\$126.67

⑤ ADMINISTRATIVE & COST

Particulars	MTA	YR
STATIONERY	20.00	80.00
RECEIPT BOOK	5.00	20.00
STAMP		25.00
STAMP PAD		3.00
Stamp Ink	1.99	8.00
TOTAL	26.99	136.00

ORGANISATION AND MANAGEMENT PLAN

① Sole trader



③ Na nomu kila ^{ka} ^{vaka} ⁿⁱ bisinisi keina nomu vakatgede ⁿⁱ vali.

④

Preparating activities	Cost
Business license	\$85.00
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⑤

ADMINISTRATIVE COST

Particulars	MTA	YR
STATIONERY	20.00	80.00
RECEIPT BOOK	5.00	20.00
STAMP		25.00
STAMP PAD		3.00
Stamp Ink	1.99	8.00
TOTAL	26.99	136.00

26/01/13

▷ TOTAL PROJECT COST ◁

Particulars Fixed Assets	Equity Reserves	Loan	Total
Knife			2.00
Scissors			3.000
Total fixed Assets			5.000
<u>Working Capital</u> 3 month only			
Direct Labour			9.00
Direct Material			1,380
Cash overhead Cost			141.00
Administrative expenses			29.99
Marketing expenses			97.50
-			-
Total working Capital			2,547.50
Pre operating expenses			126.07
Total Project Cost			2,672.16

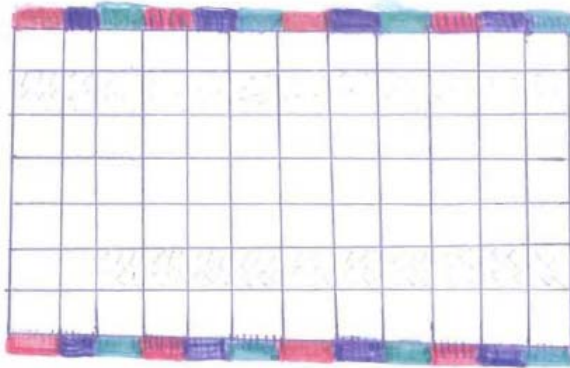
PROFIT & LOSS

SALES	YEAR 1 \$19,200.00
Less cost of Good Sold	3,600.00
Direct Labour	3,600.00
Direct Material	5,520.00
Overhead Cost	5,666.50
Total cost of good Sold	9,686.50
Gross Profit	9,513.50
Less operating and Pre operating	
Marketing expenses	390.00
Administrative expenses	130.00
Pre operating expenses	126.67
Total operating and Pre operating exp	\$652.67
Operating Profit	8,860.83
Profit before tax	8,860.67
Less tax 15%	-
Net Profit	8,860.67

CASH FLOW

PARTICULAR	Preoperating	Year 1.
EQUITY	2,672.16	
LOAN		
SALES		19,200.00
TOTAL CASH INFLOW	2,672.16	19,200.00
CASH and flow		
Pre operating expenses	126.67	
Purchase of Fixed Assets	5.00	
Direct Labour		3,600.00
Direct Materials		5,520.00
Cash overhead Cost		564.00
Administrative expenses		136.00
Marketing expenses		390.00
Tax		-
TOTAL CASH OUT FLOW	131.67	10,210.00
NET CASH FLOW		
	2540.49	8,990.00
CASH FLOW		
CASH BEGINNING	—	2540.49
CASH ENDING	2540.49	11,530.49

JOKAPETI'S VOIVOI WEAVING.



PREPARED BY: MRS Jokapeti Ravuvuni.

VENUE: Naulumatua Conference Room
Nabouwalu
Bua.

FACILITATOR: MRS Buloulevu Vakataumavi

Date: 24th - 26th September 2013.

MARKETING PLAN

1. Nai voli cava o volitaka.

ANS: Au volitaka na rbe ,voivoi (Hone-))

2. Na duidui ni nomu i voli kei ira era volitaka tale tiko ga na mataqali i voli o volitaka me vaka nai sau, raurai

ANS: Au dau bruta ga nai sau me rauri ira ga na tu ena koro kau cakava talega e so nai ukaukau e na loma ni rbe me rava ni ra taleitaka ko ira na meu volvoli.

3. Vanua cava ena dabe kina se tekivutaki kema na nomu bisinisi.

ANS: E tekivutaki, ^{se dabe} ga e na koro na noqu bisinisi ni volitaki rbe.

4. Vanua cava seti ena kovuta na nomu i voli.

ANS: Lako mai e na tauvataki ni koro me vakatataki ira era dau otataka meu na ibe

5. O cei e na volia na nomu i voli se o cei o taketataka tiko e na nomu bisinisi.

ANS: O ira ga e ra tu e na koro e na vuku ni gaoga eso e na koro kei ira talga e ra dau otataka mai vei au.

9. Na cava ena vakajagataki me vunautaki kina me kilai kina na nomu bisinisi.

ANS: Billboard sign
Business card.
Telephone
Word by mouth.

10. Nai walewale cava o na vakapicora me rawati kina na nomu sale forecast in units/dollars.

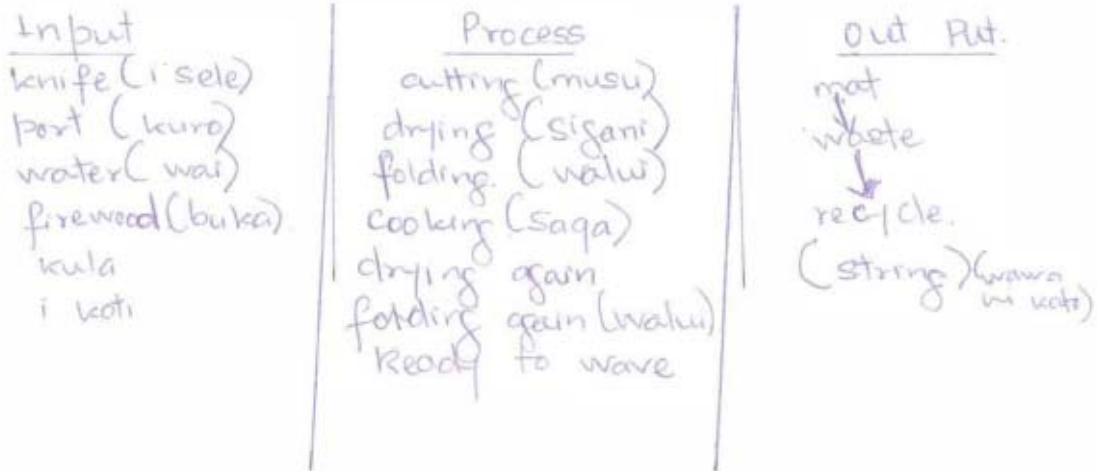
ANS: Me vakavinakataki vakalevu

11. E vica na levu ni lava ena fofotevi me vunautaki kina na nomu i voli

particular	mtk	trs
telephone	10.00	<u>120.00</u>

6/4/13 DAY 3: VEITUBERI: MRS BOLDULEVI VAKATAUMAVI

ULUTAGA: PRODUCTION PLAN



2.

Assets	Purchase	useful life	Depreciation
knife	\$2.00	2 yrs	\$ 1.00
scissors	\$3.00	2 yrs	\$ 1.50
knives	\$20.00		\$ 10.00
	Total	depreciation cost:	\$ 2.50

4. Vica na kaloko e dau dola kema na nomu bresinisi.
vica na aua dua na siga.

Ans. 4 na kaloko e na mataka kailai } 1 na aua
7 na kaloko e na yakavi } 3 na aua.
4 na aua e na dua na siga.

particulars.	month	years.
katu dua.	\$10.00 100 leaves	200 leaves
katu rua.	250 leaves	500 leaves
katu tolu.	400 leaves	800 leaves

Cost of raw materials

particular	month	years
katu dua	\$10.00	\$700.00 \$120.00
katu rua	\$20.50	\$245.00

Selling Price

6. Na savanua cava o kuu mai kina na nomu i voli; e tu vakarawarawa era vei-jabaki.

Ans: Au tea ga na noqui voli.
ii lo e tu ga vakarawarawa.

7. Direct Labour — Inclined Labour

<u>Direct Labour.</u>	<u>week</u>	<u>mtk</u>	<u>yr.</u>
1	5.00	20.00	240.00.

8. Era tu vakarawarawa tu na bnata cakacaka se sga. ke sga na leqa cava e na tara na i voli.

Ans: lo e tu vakarawarawa tu.

9. Overhead Expenses

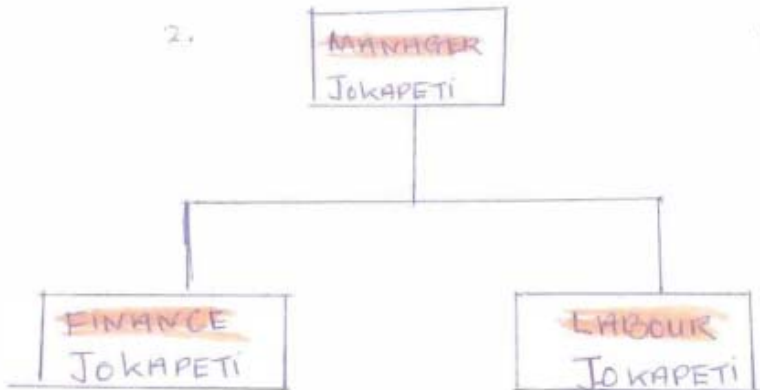
<u>particular</u>	<u>mtk</u>	<u>yr</u>
Rent	\$ 10.00	\$ 40.00
transport	\$ 30.00	\$ 120.00
phone.	\$ 6.00	\$ 24.00
	<u>\$ 46.00</u>	<u>\$ 184.00</u>

10. Production expenses per month

Labour cost —	\$ 20.00
Material cost —	\$ 260.00
Overhead cost —	\$ 46.00

ORGANISATIONAL MANAGEMENT

2.



- 1. Sole trader
- 1. Sole trader.

3. Na nomu kila ka vakabisinisi kei na nomu vakatagedegede ni vuli.

Ans: Trko vakavnaka na nequ kila vakabisinisi vakatagedegede ni vuli Form 5.

4.

Pre-operating Activities	cost.
Business license	\$ 79.00
Business Registrar	\$ 20.00
Transport	\$ 24.00
Quotation	\$ 10.00
Business plan	\$ 15.00
Total.	\$ 120.00

Administrative cost.

Administrative cost.

Particular	Month	Year.
stationary	\$15.00	\$60.00

TOTAL PROJECT COST.

Particulars	equity	loan	total
<u>Fixed Assets.</u>			200
knife			\$ 2.00
Scissors			\$ 3.00
<u>total fixed Assets.</u>			<u>\$ 5.00</u>
<u>Working capital.</u>			
Director Labour			\$720.00
Director Material			\$211.50
Cash Overhead cost			\$138.00
Administrative expenses			\$ 60.00
Marketing expenses			\$ 300.00
			\$1,159.50
<u>Total working capital</u>			<u>\$1,159.50</u>
pre operating expenses			\$120.00
<u>Total project cost.</u>			<u>\$1,279.50</u>

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PROFIT AND LOSS

Tr 1.

Sales	\$13,400.00
less cost of good sold	
Direct Labour	\$240.00
Direct material	\$845.00
Overhead cost	\$184.00
Total cost of good sold.	<u>\$1269.00</u>
Gross profit	<u>\$710.00</u>
less operating and pre operating exp	
marketing expenses	\$120.00
Administrative expenses	\$80.00
Pre operating expenses	\$120.00
Total operating and pre operating exp	<u>\$320.00</u>
Operating profit	\$390.00
Profit before tax	\$390.00
Less tax 15%	—
Net profit.	\$390.00

CASH FLOW

<u>Particulars.</u>	<u>Pre-operating</u>	<u>Year 1.</u>
Equity	\$ 1,279.50	
Loan		\$13,400.00
Sales		\$13,400.00
<u>Total cash in flow.</u>	\$1,279.50	
Cash out flow		
Pre operating expenses.	\$120.00	
Purchase of fixed assets	\$ 50.00	
Direct Labour	\$240.00	\$240.00
Direct material		\$845.00
Cash overhead cost		\$184.00
Administrative expenses		\$ 80.00
Marketing expenses		\$ 120.00
Tax		—
Total cash out flow	\$125.00	
Net cash flow	\$1,159.50	\$1,440.00
Cash beginning		\$1,159.50.
Cash ending.	\$1,159.50	<u>\$2,599.50</u>