

Twelve-month cash flow

Calgary Cooperaive Funeral Services.

Fiscal Year Begins: Jan-12

	Pre-Startup EST	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Total Item EST
Cash on Hand (beginning of month)	120,000	120,000	85,314	52,604	20,501	-3,590	-22,682	-36,786	-45,914	-50,078	-58,723	-59,428	-55,755	-55,755

CASH RECEIPTS

		8	9	10	11	12	13	14	15	16	17	18	19	162	% of Total
CCMS Sales (\$1200/funeral)															64%
Non-CCMS Sales (\$3000/funeral)		2	3	4	5	6	7	8	9	10	11	12	13	90	36%
CCMS clients Revenues		9,600	9,000	12,000	15,000	18,000	21,000	24,000	27,000	30,000	33,000	36,000	39,000	273,600	
Non-CCMS Revenues		6,000	9,000	12,000	15,000	18,000	21,000	24,000	27,000	30,000	33,000	36,000	39,000	270,000	
TOTAL CASH RECEIPTS	0	15,610	18,012	24,014	30,016	36,018	42,020	48,022	54,024	60,026	66,028	72,030	78,032	543,852	
Total Cash Available (before cash out)	120,000	135,610	103,326	76,618	50,517	32,428	19,338	11,236	8,110	9,948	7,305	12,602	22,277	488,097	

CASH PAID OUT

Lease (10,000 sq ft)		15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	180,000	
Salary Managing Funeral Directors		6,587	6,587	6,587	6,587	6,587	6,587	6,587	6,587	6,587	6,587	6,587	6,587	79,040	
Salary Funeral Directors										4,160	4,160	4,160	4,160	16,640	
Administrative Assistant		3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	37,440	
Contracted Staff				1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	14,167	
Employee Benefits		2,207	2,207	2,207	2,207	2,207	2,207	2,207	2,207	4,479	4,479	4,479	4,479	35,571	
Advertizing/Promotions		2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	31,800	
COGS (15% of sales)		2,342	2,702	3,602	4,502	5,403	6,303	7,203	8,104	9,004	9,904	10,805	11,705	81,578	
Crematorium Maintenance (\$10/cremation 60%/clients are		96	162	240	330	432	546	672	810	960	1,122	1,296	1,482	8,148	
Vehicles - leased hearse		650	650	650	650	650	650	650	650	650	650	1,200	1,200	8,900	
Utilities		430	430	430	430	430	430	430	430	430	430	430	430	5,160	
Insurance		3,250	3,250	3,250	3,250	3,250	3,250	3,250	3,250	3,250	3,250	3,250	3,250	39,000	
Licensing														0	
Gas Vehicles		1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	16,800	
Property tax		2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	25,200	
Audit													30,000	30,000	
Legal fees				3,000						3,000				6,000	
telephones		600	600	600	600	600	600	600	600	600	600	600	600	7,200	
Office supplies		250	250	250	250	250	250	250	250	250	250	250	250	3,000	
Pensions		400	400	400	400	400	400	400	400	400	400	400	400	4,800	
Workmans comp		300	300	300	300	300	300	300	300	300	300	300	300	3,600	
Bad debts`		400	400	400	400	400	400	400	400	400	400	400	400	4,800	
Removals		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	
Photocopiers/Postal		200	200	200	200	200	200	200	200	200	200	200	200	2,400	
Postal		210	210	210	210	210	210	210	210	210	210	210	210	2,520	
Donations		500	500	500	500	500	500	500	500	500	500	500	500	6,000	
Uniforms		700	700	700	700	700	700	700	700	700	700	700	700	8,400	
equipment rental		350	350	350	350	350	350	350	350	350	350	350	350	4,200	
Bank charges		230	230	230	230	230	230	230	230	230	230	230	230	2,760	
Credit Card Service Charges		500	500	500	500	500	500	500	500	500	500	500	500	6,000	
Education		700	700	700	700	700	700	700	700	700	700	700	700	8,400	
Repair and maintenance		500	500	500	500	500	500	500	500	500	500	500	500	6,000	
Member Loan Repayment														0	
Business Loan Repayment		1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	19,495	
Miscellaneous		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000	
SUBTOTAL	0	50,296	50,722	56,117	54,107	55,110	56,124	57,150	58,189	68,671	66,733	68,357	99,444	741,019	
TOTAL CASH PAID OUT	0	50,296	50,722	56,117	54,107	55,110	56,124	57,150	58,189	68,671	66,733	68,357	99,444	741,019	
Cash Position (end of month)	120,000	85,314	52,604	20,501	-3,590	-22,682	-36,786	-45,914	-50,078	-58,723	-59,428	-55,755	-77,167	-252,922	

Postal		210	210	210	210	210	210	210	210
Donations		500	500	500	500	500	500	500	500
Uniforms		700	700	700	700	700	700	700	700
equipment rental		350	350	350	350	350	350	350	350
Bank charges		230	230	230	230	230	230	230	230
Credit Card		500	500	500	500	500	500	500	500
Education		700	700	700	700	700	700	700	700
repair and maintenance		500	500	500	500	500	500	500	500
Member Loan Repayment									
Business Loan Repayment		1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625
Miscellaneous		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
SUBTOTAL	0	70,044	64,692	65,802	68,424	68,059	73,365	76,023	75,694
TOTAL CASH PAID OUT	0	70,044	64,692	65,802	68,424	68,059	73,365	76,023	75,694
Cash Position (end of month)	-252,922	-244,934	-258,592	-267,358	-272,744	-271,763	-270,086	-265,065	-253,713

ices. Fiscal Year Begins: Jan-13

Sep-13	Oct-13	Nov-13	Dec-13	Total Item EST
-253,713	-240,859	-224,197	-201,739	-201,739

					% of Total
27	28	29	30	294	57%
21	22	23	24	222	43%
30,000	33,000	36,000	39,000	303,000	
63,000	66,000	69,000	72,000	666,000	
93,048	99,050	105,052	111,054	969,516	
-160,665	-141,809	-119,145	-90,685	767,777	

15,000	15,000	15,000	15,000	180,000
6,587	6,587	6,587	6,587	79,040
8,320	8,320	8,320	8,320	79,040
3,120	3,120	3,120	3,120	37,440
1,417	1,417	1,417	1,417	17,000
4,479	4,479	4,479	4,479	53,746
2,650	2,650	2,650	2,650	31,800
13,957	14,858	15,758	16,658	145,427
3,402	3,696	4,002	4,320	33,492
1,200	1,200	1,200	1,200	14,400
430	430	430	430	5,160
3,250	3,250	3,250	3,250	39,000
	1,000		1,500	7,000
1,400	1,400	1,400	1,400	16,800
1,200	1,200	1,200	1,200	14,400
			30,000	30,000
			10,000	10,000
600	600	600	600	7,200
250	250	250	250	3,000
400	400	400	400	4,800
300	300	300	300	3,600
400	400	400	400	4,800
1,000	1,000	1,000	1,000	12,000
200	200	200	200	2,400

210	210	210	210	2,520
500	500	500	500	6,000
700	700	700	700	8,400
350	350	350	350	4,200
230	230	230	230	2,760
500	500	500	500	6,000
700	700	700	700	8,400
500	500	500	500	6,000
3,318	3,318	3,318	3,318	13,270
1,625	1,625	1,625	1,625	19,495
2,000	2,000	2,000	2,000	24,000
80,194	82,388	82,594	125,312	932,591
80,194	82,388	82,594	125,312	932,591
-240,859	-224,197	-201,739	-215,997	-164,814

Postal		210	210	210	210	210	210	210	210
Donations		500	500	500	500	500	500	500	500
Uniforms		700	700	700	700	700	700	700	700
equipment rental		350	350	350	350	350	350	350	350
Bank charges		230	230	230	230	230	230	230	230
Credit Card		500	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Education		700	700	700	700	700	700	700	700
repair and maintenance		500	500	500	500	500	500	500	500
Member Loan Repayment		3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318
Business Loan Repayment		1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625
Miscellaneous		2,000	2,001	2,002	2,003	2,004	2,005	2,006	2,007
SUBTOTAL	0	85,312	79,944	80,996	83,704	83,262	84,320	86,879	86,437
TOTAL CASH PAID OUT	0	85,312	79,944	80,996	83,704	83,262	84,320	86,879	86,437
Cash Position (end of month)	-164,814	-175,997	-174,892	-168,838	-159,490	-143,699	-122,966	-98,789	-68,170

ices. Fiscal Year Begins: Jan-13

Sep-13	Oct-13	Nov-13	Dec-13	Total Item EST
-68,170	-32,793	6,521	51,771	51,771

					% of Total
27	27	27	27	318	48%
31	32	33	34	343	52%
30,000	33,000	36,000	39,000	303,000	
93,000	96,000	99,000	102,000	1,029,000	
123,058	129,059	135,060	141,061	1,332,661	
54,888	96,266	141,581	192,832	1,384,432	

15,000	15,000	15,000	15,000	180,000
6,587	6,587	6,587	6,587	79,040
8,320	8,320	8,320	8,320	99,840
3,120	3,120	3,120	3,120	37,440
1,417	1,417	1,417	1,417	17,000
4,479	4,479	4,479	4,479	53,746
3,508	3,509	3,510	3,511	41,216
18,459	19,359	20,259	21,159	199,899
5,022	5,184	5,346	5,508	54,570
1,200	1,200	1,200	1,200	14,400
430	430	430	430	5,160
3,250	3,250	3,250	3,250	39,000
	1,000		1,500	7,000
1,400	1,400	1,400	1,400	16,800
1,200	1,200	1,200	1,200	14,400
			30,000	30,000
			10,000	10,000
600	600	600	600	7,200
250	250	250	250	3,000
400	400	400	400	4,800
300	300	300	300	3,600
400	400	400	400	4,800
1,000	1,000	1,000	1,000	12,000
200	200	200	200	2,400

210	210	210	210	2,520
500	500	500	500	6,000
700	700	700	700	8,400
350	350	350	350	4,200
230	230	230	230	2,760
1,000	1,000	1,000	1,000	11,500
700	700	700	700	8,400
500	500	500	500	6,000
3,318	3,318	3,318	3,318	39,811
1,625	1,625	1,625	1,625	19,495
2,008	2,009	2,010	2,011	24,066
87,681	89,745	89,809	132,374	1,070,463
87,681	89,745	89,809	132,374	1,070,463
-32,793	6,521	51,771	60,459	313,969

Calgary Cooperative Funeral Services Payroll Budget Estimate

Employee Name	Employee Number	Single = 1 Family = 0	Current Rate/Hr	Rate/Hr .25% CP	Hours Worked		
						Basic	Bonus
Managing Funeral Director	1	0	38.00	38.00	2080	79,040.00	
Funeral Director	1	0	24.00	24.00	2080	49,920.00	
Administrative Assistant	1	0	18.00	18.00	2080	37,440.00	
Subtotal Permanent Staff	3.00				####	166,400.00	0.00
Contracted Staff			17.00		1000	17,000.00	
Subtotal Temporary Staff	1.00					17,000.00	0.00
Total Operations Staff	4.00					183,400.00	0.00

RRSP Matching Contribution 9%

Annual Salary					Employer		
Ticket Prm.	Shift Diff.	OTM @ 8%	STAT cost	Total	CPP (er)	EI (er)	RSP (er)
-	0.00	0.00	0.00	79,040.00	2,049.30	1,393.62	7,113.60
				49,920.00	2,049.30	1,393.62	4,492.80
-	N/A	0.00	0.00	37,440.00	2,049.30	1,393.62	3,369.60
0.00	0.00	0.00	0.00	166,400.00	6,147.90	4,180.85	14,976.00
				17,000.00	1,300.00	730.00	
0.00	0.00	0.00	0.00	17,000.00	1,300.00	730.00	0.00
0.00	0.00	0.00	0.00	#####	7,447.90	4,910.85	14,976.00

Benefits			Total Annual
SUNLIFE	WCB	Social	Payroll
4,009.32	452.10	96.00	94,153.94
4,009.32	452.10	96.00	62,413.14
4,009.32	452.10	96.00	48,809.94
12,027.96	1,356.30	288.00	205,377.01
	198.00	48.00	19,276.00
0.00	198.00	48.00	19,276.00
12,027.96	1,554.30	336.00	224,653.01

Leasehold Improvements to Premises	\$120,000
Furniture & Equipment Purchase	\$50,000
Crematorium Purchas and Installation	\$75,000
Business start-up; incorporation, licen	\$25,000
Start Up Promotion & Advertising	\$95,000
Working Capital	\$120,000
Miscellaneous	\$40,000
Total Start up Requirements	\$525,000.00

Input Data

Initial Principal	\$117,500
Annual, nominal interest rate	7.50%
Amortization Period (years)	8
Initial Date	01-Jan-12

Computed Data

Effective Annual Rate (to 2 decimals)	7.64%
Periodic Interest Rate	Annual 7.3854% Monthly 0.615452%
Months to Amortization	96
Periodic Payment, Monthly	1624.59
Rounded to nearest cent	1624.59
Rounded to nearest dollar	1625.00

Date	Payment	Interest	Principal	Extra Payments	Balance
01-Jan-12					117,500.00
01-Feb-12	1,624.59	723.16	901.43	0.00	116,598.57
01-Mar-12	1,624.59	717.61	906.98	0.00	115,691.59
01-Apr-12	1,624.59	712.03	912.56	0.00	114,779.03
01-May-12	1,624.59	706.41	918.18	0.00	113,860.85
01-Jun-12	1,624.59	700.76	923.83	0.00	112,937.02
01-Jul-12	1,624.59	695.07	929.52	0.00	112,007.50
01-Aug-12	1,624.59	689.35	935.24	0.00	111,072.26
01-Sep-12	1,624.59	683.60	940.99	0.00	110,131.27
01-Oct-12	1,624.59	677.81	946.78	0.00	109,184.49
01-Nov-12	1,624.59	671.98	952.61	0.00	108,231.88
01-Dec-12	1,624.59	666.12	958.47	0.00	107,273.41
01-Jan-13	1,624.59	660.22	964.37	0.00	106,309.04
01-Feb-13	1,624.59	654.28	970.31	0.00	105,338.73
01-Mar-13	1,624.59	648.31	976.28	0.00	104,362.45
01-Apr-13	1,624.59	642.30	982.29	0.00	103,380.16
01-May-13	1,624.59	636.26	988.33	0.00	102,391.83
01-Jun-13	1,624.59	630.17	994.42	0.00	101,397.41
01-Jul-13	1,624.59	624.05	1,000.54	0.00	100,396.87
01-Aug-13	1,624.59	617.89	1,006.70	0.00	99,390.17
01-Sep-13	1,624.59	611.70	1,012.89	0.00	98,377.28
01-Oct-13	1,624.59	605.47	1,019.12	0.00	97,358.16
01-Nov-13	1,624.59	599.19	1,025.40	0.00	96,332.76
01-Dec-13	1,624.59	592.88	1,031.71	0.00	95,301.05
01-Jan-14	1,624.59	586.53	1,038.06	0.00	94,262.99
01-Feb-14	1,624.59	580.14	1,044.45	0.00	93,218.54
01-Mar-14	1,624.59	573.72	1,050.87	0.00	92,167.67
01-Apr-14	1,624.59	567.25	1,057.34	0.00	91,110.33
01-May-14	1,624.59	560.74	1,063.85	0.00	90,046.48
01-Jun-14	1,624.59	554.19	1,070.40	0.00	88,976.08
01-Jul-14	1,624.59	547.61	1,076.98	0.00	87,899.10
01-Aug-14	1,624.59	540.98	1,083.61	0.00	86,815.49
01-Sep-14	1,624.59	534.31	1,090.28	0.00	85,725.21
01-Oct-14	1,624.59	527.60	1,096.99	0.00	84,628.22

01-Nov-14	1,624.59	520.85	1,103.74	0.00	83,524.48
01-Dec-14	1,624.59	514.05	1,110.54	0.00	82,413.94
01-Jan-15	1,624.59	507.22	1,117.37	0.00	81,296.57
01-Feb-15	1,624.59	500.34	1,124.25	0.00	80,172.32
01-Mar-15	1,624.59	493.42	1,131.17	0.00	79,041.15
01-Apr-15	1,624.59	486.46	1,138.13	0.00	77,903.02
01-May-15	1,624.59	479.46	1,145.13	0.00	76,757.89
01-Jun-15	1,624.59	472.41	1,152.18	0.00	75,605.71
01-Jul-15	1,624.59	465.32	1,159.27	0.00	74,446.44
01-Aug-15	1,624.59	458.18	1,166.41	0.00	73,280.03
01-Sep-15	1,624.59	451.00	1,173.59	0.00	72,106.44
01-Oct-15	1,624.59	443.78	1,180.81	0.00	70,925.63
01-Nov-15	1,624.59	436.51	1,188.08	0.00	69,737.55
01-Dec-15	1,624.59	429.20	1,195.39	0.00	68,542.16
01-Jan-16	1,624.59	421.84	1,202.75	0.00	67,339.41
01-Feb-16	1,624.59	414.44	1,210.15	0.00	66,129.26
01-Mar-16	1,624.59	406.99	1,217.60	0.00	64,911.66
01-Apr-16	1,624.59	399.50	1,225.09	0.00	63,686.57
01-May-16	1,624.59	391.96	1,232.63	0.00	62,453.94
01-Jun-16	1,624.59	384.37	1,240.22	0.00	61,213.72
01-Jul-16	1,624.59	376.74	1,247.85	0.00	59,965.87
01-Aug-16	1,624.59	369.06	1,255.53	0.00	58,710.34
01-Sep-16	1,624.59	361.33	1,263.26	0.00	57,447.08
01-Oct-16	1,624.59	353.56	1,271.03	0.00	56,176.05
01-Nov-16	1,624.59	345.74	1,278.85	0.00	54,897.20
01-Dec-16	1,624.59	337.87	1,286.72	0.00	53,610.48
01-Jan-17	1,624.59	329.95	1,294.64	0.00	52,315.84

If you want a longer amortization schedule, simply copy the last line of the table down as many times as you wish.

	Member Share	# of members	Total
Individual Member	\$25	300	\$7,500
Organizational Member	\$10,000	10	\$100,000
Total Member Share Equity			\$107,500
	Member Loans	# of members	
Individual Member	\$1,000	150	\$150,000
Organizational	\$15,000	10	\$150,000
Total Member Loans			\$300,000
Total Share and Member Loans			\$407,500

Input Data

Initial Principal - Member Loan	\$300,000
Annual, nominal interest rate	1.50%
Amortization Period (years)	8
Initial Date	01-Jan-12

Computed Data

Effective Annual Rate (to 2 decimals)	1.51%
Periodic Interest Rate	Annual 1.4953% Monthly 0.124611%
Months to Amortization	96
Periodic Payment, Monthly	3317.59
Rounded to nearest cent	3317.59
Rounded to nearest dollar	3318.00

Date	Payment	Interest	Principal	Extra Payments	Balance
01-Jan-12					300,000.00
01-Feb-12	#####	373.83	2,943.76	0.00	297,056.24
01-Mar-12	#####	370.17	2,947.42	0.00	294,108.82
01-Apr-12	#####	366.49	2,951.10	0.00	291,157.72
01-May-12	#####	362.82	2,954.77	0.00	288,202.95
01-Jun-12	#####	359.13	2,958.46	0.00	285,244.49
01-Jul-12	#####	355.45	2,962.14	0.00	282,282.35
01-Aug-12	#####	351.76	2,965.83	0.00	279,316.52
01-Sep-12	#####	348.06	2,969.53	0.00	276,346.99
01-Oct-12	#####	344.36	2,973.23	0.00	273,373.76
01-Nov-12	#####	340.65	2,976.94	0.00	270,396.82
01-Dec-12	#####	336.94	2,980.65	0.00	267,416.17
01-Jan-13	#####	333.23	2,984.36	0.00	264,431.81
01-Feb-13	#####	329.51	2,988.08	0.00	261,443.73
01-Mar-13	#####	325.79	2,991.80	0.00	258,451.93
01-Apr-13	#####	322.06	2,995.53	0.00	255,456.40

01-May-13	#####	318.33	2,999.26	0.00	252,457.14
01-Jun-13	#####	314.59	3,003.00	0.00	249,454.14
01-Jul-13	#####	310.85	3,006.74	0.00	246,447.40
01-Aug-13	#####	307.10	3,010.49	0.00	243,436.91
01-Sep-13	#####	303.35	3,014.24	0.00	240,422.67
01-Oct-13	#####	299.59	3,018.00	0.00	237,404.67
01-Nov-13	#####	295.83	3,021.76	0.00	234,382.91
01-Dec-13	#####	292.07	3,025.52	0.00	231,357.39
01-Jan-14	#####	288.30	3,029.29	0.00	228,328.10
01-Feb-14	#####	284.52	3,033.07	0.00	225,295.03
01-Mar-14	#####	280.74	3,036.85	0.00	222,258.18
01-Apr-14	#####	276.96	3,040.63	0.00	219,217.55
01-May-14	#####	273.17	3,044.42	0.00	216,173.13
01-Jun-14	#####	269.38	3,048.21	0.00	213,124.92
01-Jul-14	#####	265.58	3,052.01	0.00	210,072.91
01-Aug-14	#####	261.77	3,055.82	0.00	207,017.09
01-Sep-14	#####	257.97	3,059.62	0.00	203,957.47
01-Oct-14	#####	254.15	3,063.44	0.00	200,894.03
01-Nov-14	#####	250.34	3,067.25	0.00	197,826.78
01-Dec-14	#####	246.51	3,071.08	0.00	194,755.70
01-Jan-15	#####	242.69	3,074.90	0.00	191,680.80
01-Feb-15	#####	238.86	3,078.73	0.00	188,602.07
01-Mar-15	#####	235.02	3,082.57	0.00	185,519.50
01-Apr-15	#####	231.18	3,086.41	0.00	182,433.09
01-May-15	#####	227.33	3,090.26	0.00	179,342.83
01-Jun-15	#####	223.48	3,094.11	0.00	176,248.72
01-Jul-15	#####	219.63	3,097.96	0.00	173,150.76
01-Aug-15	#####	215.77	3,101.82	0.00	170,048.94
01-Sep-15	#####	211.90	3,105.69	0.00	166,943.25
01-Oct-15	#####	208.03	3,109.56	0.00	163,833.69
01-Nov-15	#####	204.16	3,113.43	0.00	160,720.26
01-Dec-15	#####	200.28	3,117.31	0.00	157,602.95
01-Jan-16	#####	196.39	3,121.20	0.00	154,481.75
01-Feb-16	#####	192.50	3,125.09	0.00	151,356.66
01-Mar-16	#####	188.61	3,128.98	0.00	148,227.68
01-Apr-16	#####	184.71	3,132.88	0.00	145,094.80
01-May-16	#####	180.80	3,136.79	0.00	141,958.01
01-Jun-16	#####	176.90	3,140.69	0.00	138,817.32
01-Jul-16	#####	172.98	3,144.61	0.00	135,672.71
01-Aug-16	#####	169.06	3,148.53	0.00	132,524.18
01-Sep-16	#####	165.14	3,152.45	0.00	129,371.73
01-Oct-16	#####	161.21	3,156.38	0.00	126,215.35
01-Nov-16	#####	157.28	3,160.31	0.00	123,055.04
01-Dec-16	#####	153.34	3,164.25	0.00	119,890.79
01-Jan-17	#####	149.40	3,168.19	0.00	116,722.60

If you want a longer amortization schedule, simply copy the last line of the table down as many times as you wish.