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EXECUTIVE SUMMARY

One of the latest contributions to the business world is MIKO and the word MIKO is used to refer to the fusion of milk and chocolate. This company's business entails the sale of chocolate milk and water, both of which can be found in a variety of water variations like caramel, vanilla, and many others. Our company uses milk and chocolate as its primary ingredients because they are high in antioxidants like flavonoids and polyphenols as well as other nutrients. Additionally, our main ingredient can reduce stress, weight, and even heart risk. Based on the benefits listed, it can be said that our products are age-friendly because people of all ages can have them with peace of mind. After all, we place a high value on the quality and satisfaction of our customers. As is well known, selling drinks to the wider populace is very appealing, particularly to those who enjoy trying new things and keeping up with the trends. Our company believes that the aspect of selling drinks flavored with chocolate and milk has a promising future and the business can continue for a considerable amount of time, such as 5 years or more, because, based on our research, it fulfills the public's demand on an annual basis. The 5 major positions that make up and run our company are general manager, administration manager, marketing manager, operation manager, and financial manager. Every position is accountable for carrying out its responsibilities for the company to expand rapidly and for its name to become well-known both in Malaysia and, subsequently, abroad, much like other drinks brands like Starbucks, which is the preferred beverage around the world. Our café will be located at Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor because it is close to residential areas. The location was carefully chosen because it has the potential for growth, other nearby businesses, and zoning. Preliminary planning has been made to facilitate all matters about the required budget to ensure that the focus is not only on the location but also on the budget to manage and construct the store. In a nutshell, the goal of this company is to appease patrons who have particular beverage preferences. where customers can choose to add milk, chocolate, or both to their drinks. Since our dairy products are produced specifically for the beverage industry, they become the secret to the deliciousness of our drinks. The business of MIKO also aspires to successfully establish itself following the carefully considered plan and accomplish all goals.

CHAPTER 1.0 : INTRODUCTION

INTRODUCTION

1) Name of the Business

- Our business name is MIKO which stands for milk and chocolate combination.

2) Nature of Business

- The nature of business for our business is beverages as we only sell milk and chocolate drinks to our customers.

3) Industry Profile

- One of the important industry which is beverages as we will provide great quality drinks that can brighten up the consumers' day to avoid hydration and gives nutrients such as vitamins and minerals.

4) Location of Business

- We have decided to open our cafe at Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor because it is near the residential areas.

5) Date of Business Commencement

- We have decided to have the 1st February 2023 as our date of commencement as we think on that day we are fully ready to start the business.

6) Factor in Selecting the Proposed Business

- Has a higher chance to get many customers because the drinks can be consumed by all categories of ages from children to senior citizens.
- Milk and chocolate drinks can reduce stress, increase blood flow, and boost the carbohydrate supplied to your muscles and liver.
- allow non-coffee drinkers to customize their drinks with milk and chocolate-based.

7) Future Prospects of the Business

- Our cafe will be recognized for the most visited and delicious chocolate and milk-based drinks specialty.
- Micho will expand the business in other states of Malaysia and overseas in 2033 as we aim to have a stable financial status during that year.

PURPOSE OF PREPARING THE BUSINESS PLAN

1. To identify, describe, and analyze the business opportunity based on its technical, economic, and financial feasibility.
2. Introducing the business to others, such as banks, investors, agents involved and public bodies to seek cooperation or financial support.
3. To get a better understanding of the customers' needs in their daily life.
4. To build an effective strategy for growth in the future.
5. To help manage the organization by summarising the business information, stating the ambitions, and the launch time.

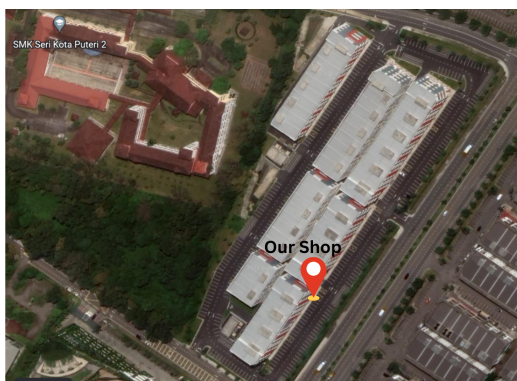
BUSINESS BACKGROUND

BUSINESS LOCATION

Location of a shop plays one of the most significant roles in helping the company to reach any type of success. No matter how good of a quality your product is or how affordable you are selling your products for, if the location of the shop is not strategic then you won't be getting good sales. But at the same time, these popular shop lots demand a high rental fee from their tenant. So every shop owner must be smart with their decision based on how big of a risk they would want to take.

After long consideration, it was decided that MIKO would be set up at Taman Cahaya Kota Puteri which is in the territory of Pasir Gudang. Taman Cahaya Kota Puteri is a mix of residents and shop lot. The reason why we want to set up our business at this location is that it is a very strategic place and holds a lot of potential. The place might be a bit new with not that much of shops opened up. However, the place is very promising and it is predicted that the place will gain recognition from the Pasir Gudang residents in the upcoming months. The shop is also located 500m away from a high school which plays nicely into our hands with the students becoming one of our key customer targets. There is also an apartment placed right next to our shop area.

The lot that we are going to rent is an office building. We have decided to rent both the ground and first floors. The ground floor will be turned into our cafe where all the operation stuff will be placed while the top floor will be used as our office room. The size of the ground floor does not allow us to combine the cafe and office on the same floor. Thus the reason for the rental for both floors.



CHAPTER 2.0 : ADMINISTRATIVE PLAN

ADMINISTRATION PLAN

2.1 Introduction To The Organization

VISION

MIKO aims to be the nation leading chocolate milk cafe. At the same time, be recognized brands globally and become people's first choice whenever they want to fill up their chocolate milk cravings.

MISSION

MIKO strives to serve the best variations of chocolate milk drinks in town at the most affordable price and at the highest quality.

MOTTO

“Come as a customer. Leave as a family”

Our motto shows how much we care for our customers. Every single cup is made with love and served with care by our team of professionals. Drinking our drinks means you belong to a family. When you buy a cup of MIKO, you are our family too. We are a family.

OBJECTIVE

- To offer quality and best chocolate milk drinks at a reasonable price to all layers of society and age.
- To be a place to go for every person that wants to relax their mind.
- To create a comfortable atmosphere that would make every customer feels at home.

SHORT TERM GOALS

- Gain recognition of the Taman Cahaya Kota Puteri within the first two months of opening.
- Selling at least 10 cups of chocolate milk on the first day of operation.

- Gaining an income of at least RM 43,015.44 in the first month of opening MIKO Cafe.
- Repetition of the customers to buy the chocolate milk drinks, not for the first time.

LONG TERM GOALS

- Miko Cafe to be well known across the country in the upcoming 5 years.
- To open another branch in Johor to widen our market size.
- Improve and modified our top-selling items without running their quality and taste.
- Improve monthly net of Miko Cafe revenue.

BUSINESS LOGO AND DESCRIPTION

The name of our cafe is a combination of two words. The letter “MI” in MIKO stands for milk while “KO” on the other hand stands for KOKO or cocoa which means chocolate.



Our cafe logo has its meaning in every aspect of design in the logo. In our cafe logo:-

- ❖ “MIKO” represents our business name. The letter MI is in brown while KO is in white to represent the combination of chocolate and milk.
- ❖ The heart-shaped created from the splashing chocolate and milk is to show how we care for our customers and chocolate milk is what connects us. Every single cup of chocolate milk was made are served with love.
- ❖ The light brown colour is to represent warmth and friendliness. The warmth of our chocolate milk drinks would bring comfort to our customers. It also relates highly to the colour of our chocolate milk drinks.

- ❖ The dark brown colour indicates strength and dependability. Our customers would hopefully be depending on our chocolate milk as a source of their strength to go through their day.

LOCATION

MIKO had chosen a very new location but it has the potential of getting the recognition of the Pasir Gudang community due to its unique location. MIKO's location is very strategic as it is located close to shop lots and residential areas. It is an office building.

Location : Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor

Property Detail

Property Type : Shop for rent

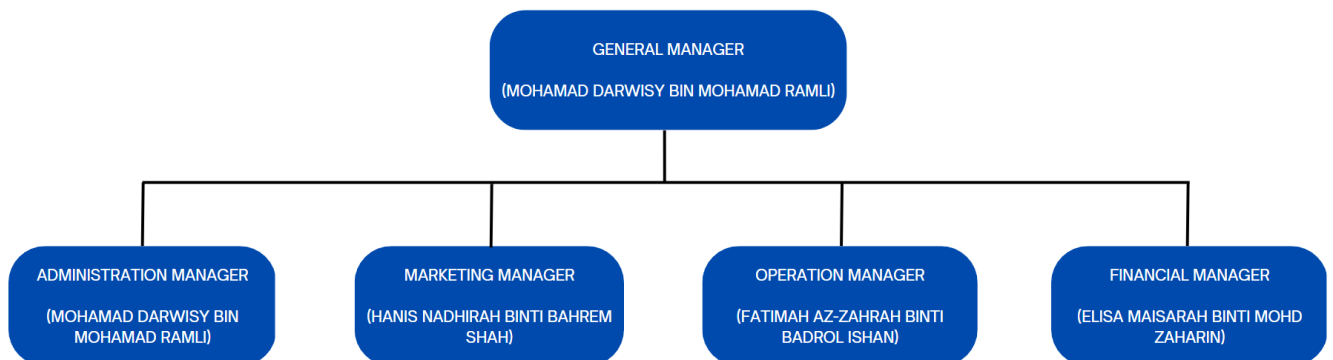
Property Title Type: Individual

Build-up Size : 1540 sq. ft (Ground Floor)





2.2 Organizational Chart



2.3 Administration Personnel

Table 2.1: List of Administration Personnel

POSITION	NO. OF PERSONNEL
General Manager	1
Administration Manager	1
Marketing Manager	1

Operation Manager	1
Financial Manager	1

Table 2.2: Schedule of Task and Responsibilities

POSITION	TASKS AND RESPONSIBILITIES
General Manager	<ul style="list-style-type: none"> ❖ Evaluate and improve operations and financial performance. ❖ Ensure staff follows safety and health regulations. ❖ Researching and identifying growth opportunities. ❖ Overseeing daily business operations ❖ Ensure employees work productively and develop professionally. ❖ Provide service and treatments to customers.
Administration Manager	<ul style="list-style-type: none"> ❖ Identifying opportunities to improve business policies or objectives. ❖ Monitoring and projecting staffing needs. ❖ Identifies staff development and training needs and ensures that training is obtained. ❖ Ensures proper labor relations and conditions of employment are maintained. ❖ Maintains records, prepares reports, and composes correspondence relative to the work. ❖ Provide service and treatments to customers.
Marketing Manager	<ul style="list-style-type: none"> ❖ Strategy development and planning of campaigns that can promote the business and generate genuine traffic. ❖ Analyzing marketing trends and conducting competitor research. ❖ Creating engaging and informative content for the website, blog, social media, and any other content marketing channels that the business might

	<p>leverage.</p> <ul style="list-style-type: none"> ❖ Preparing advertising contracts. ❖ Building sustainable relationships and partnerships with other key players such as vendors, advertising agencies, and creative artists as per the need. ❖ Provide service and treatments to customers.
Operation Manager	<ul style="list-style-type: none"> ❖ Establishing and monitoring employee schedules. ❖ Monitoring the overall budget of the business as well as the departmental budget. ❖ Examining the company's resource management and looking for ways to boost employee productivity. ❖ Locating problems in the company supply chain through quality control checks. ❖ Organizing events to increase staff motivation and engagement. ❖ Provide service and treatments to customers.
Financial Manager	<ul style="list-style-type: none"> ❖ Producing accurate financial reports and information. ❖ Providing advance in making a financial decision. ❖ Monitoring financial detail to ensure that legal requirements are met. ❖ Reviewing company financial reports and seeking ways to reduce cost ❖ Analyze market trends to find opportunities for expansion or for acquiring other companies. ❖ Supervise employees who do financial reporting and budgeting. ❖ Provide service and treatments to customers.

Table 2.3: Schedule of Remuneration

POSITION	NO.	MONTHLY SALARY (RM) (A)	EPF (RM) (B)	SOCSSO (RM) (C)	TOTAL AMOUNT (RM) (A+B+C)
General Manager	1	2500	325	42.86	2867.86
Administration Plan	1	1800	198	8.75	2006.75
Marketing Manager	1	1800	198	8.75	2006.75
Operational Manager	1	1800	198	8.75	2006.75
Financial Manager	1	1800	198	8.75	2006.75
TOTAL	5				10894.86

2.4 OFFICE AND KITCHEN EQUIPMENT AND SUPPLIES

Table 2.4 List of Office and Kitchen Equipment and Supplies

TYPE	PRICE/UNIT (RM)	QUANTITY	TOTAL AMOUNT (RM)
EQUIPMENT			
Wireless Router (Wi-Fi)	1300	1	1300.00
Air Condition	2100	2	4200.00
Printer	700	1	700
POS Cash Register	300	1	900.00
GrabFood Merc	600	1	600
Computer	3000	1	3000
Telephone	160	1	160

Photocopy Machine	800	1	800
TOTAL			11,660
SUPPLIES			
Printer Ink	50	10	500
A4 Paper	60	5	300
Calculator	45	2	90
Filing	5	30	150
Notepads	2	10	20
Pen/box	40	2	80
Other Expenditure			100
TOTAL			1240

2.5 CAFE AND KITCHEN FURNITURE FITTINGS

Table 2.5: List of Cafe and Office Furniture and Fittings

TYPE	PRICE/UNIT (RM)	QUANTITY	TOTAL AMOUNT (RM)
Sofa	1000	2	2000
Chair	50	10	500
Stool Chair	70	5	350
Table	150	5	750
Fake Plant	15	15	225
Lamp	35	5	175
Coffee Table	400	2	800
Cabinet	500	5	2500
TOTAL			7300

2.6 ADMINISTRATIVE BUDGET

Table 2.5: Administrative budget

ITEMS	FIXED ASSET (RM)	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)
Fixed Asset			
Office Equipment	11660		
Furniture & Fittings	7300		
Working Capital			
Rent		2000	
Utilities		2500	
Salary, EPF, SOCSO		10894.86	
Pre Operations			
Deposit (rent, utilities, etc)			1200
Business Registration & Licence			2000
Renovation			1000
Other Expenditure			1240
Total		39,794.86	

CHAPTER 3.0 : MARKETING PLAN

MARKETING PLAN

3.1 Marketing Objectives

- 1) To introduce and promote our milk and chocolate based beverages to the customers.
- 2) To aim our potential target market who likes milk, chocolate or both combination that needs a high quality and affordable ready to go drinks.
- 3) To estimate the monthly and yearly sales for our business improvements.

3.2 DESCRIPTION OF PRODUCTS

Table 3.1: Product Description

The Proposed Product	Milk and chocolate based drinks
Selling Price	<ul style="list-style-type: none">● Hot Beverage: RM8 - RM9● Cold Beverage: RM9 - RM11● Frappuccino: RM10 - RM12● Customize: Based on the ingredients use and toppings● Add-on toppings: RM1 each
Product Features	<ul style="list-style-type: none">● Chocolate drinks● Milk and dairy drinks● Plant milk
Product Benefits	<ul style="list-style-type: none">● High in antioxidants such as flavonoids and polyphenols● Ability to reduce stress, weight and heart risk
Product Uniqueness	<ul style="list-style-type: none">● Age-friendly product● Cheap but have high value quality of product
List of Product	Hot Beverages <ul style="list-style-type: none">● Chocolate● Hazelnut chocolate● Hazelnut Latte● Mint chocolate● Caramel Chocolate● Caramel Latte● Vanilla● Vanilla Chocolate

	<p>Cold Beverages</p> <ul style="list-style-type: none"> ● Iced chocolate ● Iced hazelnut chocolate ● Iced hazelnut latte ● Iced caramel chocolate ● Iced caramel latte ● Iced vanilla ● Iced vanilla chocolate <p>Frappucino</p> <ul style="list-style-type: none"> ● Chocolate ● Chocolate chip ● Double chocolate chip ● Mint chocolate ● Caramel chocolate ● Vanilla ● Vanilla chocolate ● Hazelnut chocolate chip
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3.3 TARGET MARKET

3.3.1 Geographic Segmentation

The location that we have been chosen to run our business is at Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor and this location is located in Pasir Gudang region with a population of 312,499 people. It is considered an urban area as there was lots of infrastructure there. This location is suitable for our business because our cafe is near with the residential area which is around 10 km radius from our cafe location.

3.3.2 Demographic Segmentation

Our target customers are children, teenagers and adults because they were likely to like milk and chocolate drinks especially frappucino (ice blended) in every kind of weather. As there are children and teenagers as our target customers, our range price for a cup of drinks is cheap and affordable for them to buy by their own with their pocket money. We also gives discounts for the children and teenagers including universities students to enjoy our drinks whenever they want by stating their age, school name and showing their student card (university students).

3.4 MARKET SIZE

3.4.1 Population of Target Market

The population of Johor is about 4,009,670 people (as in 2020). The target area for our business is in Pasir Gudang which has about 312,499 people in it.

From the total, consumers that likes milk and chocolate base drink is estimated at 10% (about 31,250 people) from the target areas. We estimated that each consumers will consume in average 1 time/moth or 12 times/year of milk and chocolate base drinks.

$$\begin{aligned}\text{Average market price} &= \frac{\text{Total Competitors Price (Highest Price)}}{\text{No. of Competitors}} \\ &= \frac{RM16.90 + RM14.90 + RM14.20 + RM18.50}{4} \\ &= \mathbf{RM16.13}\end{aligned}$$

$$\begin{aligned}\text{Market Size} &= \% \text{ customer consume} \times \text{population} \times \text{average market price} \times \frac{\text{no of buying}}{\text{year}} \\ &= 10\% \times 312,499 \text{ people} \times RM16.13 \times 20 \text{ times/year} \\ &= \mathbf{RM10,081,217.74/year}\end{aligned}$$

This means that we expected the potential sales within the target area is estimated as RM804,101.48/month and potential sales for a year is RM10,081,217.74.

3.5 COMPETITORS

3.5.1 Identifying Competitors

Table 3.5.1: Competitive Analysis

COMPETITOR	STRENGTHS	WEAKNESSES
Competitor 1 Starbucks	1) Good track record 2) Have lots of memberships	1) Expensive price 2) Bad publicity
Competitor 2 McCafe	1) Successful advertisements 2) Well-known by people worldwide	1) Take a long time to do the orders 2) Some workers have bad service attitude
Competitor 3 SDS Bakery & Cafe	1) Well-known by many people 2) All the products are delicious and high in quality	1) Bad customer service 2) Small portion of food
Competitor 4 Honeybee	1) Friendly staff 2) High quality of ingredients use	1) Expensive price 2) Lack of product promotion

3.5.2 Ranking of the Competitors

Table 3.5.2: Ranking of Competitors

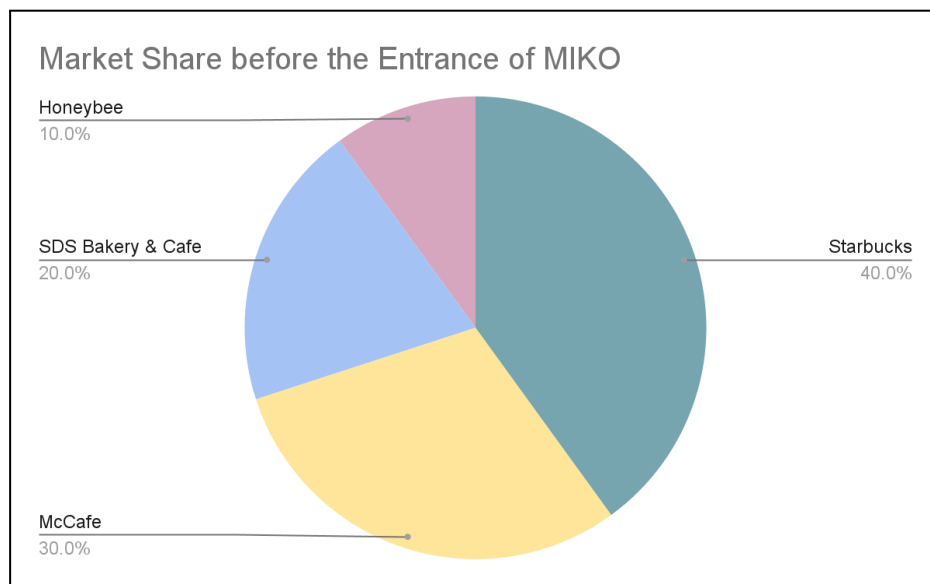
RANK NO	COMPETITORS
1	Starbucks
2	McCafe by McDonalds
3	SDS Bakery & Cafe
4	Honeybee

3.6 MARKET SHARE

3.6.1 Market Share before Entrance of MIKO

Table 3.6.1: Market Share before the Entry of MIKO

COMPETITOR	BEFORE ENTRANCE (%)	MARKET SHARE/YEARLY (RM)
Starbucks	40	4,032,487.10
McCafe	30	3,024,365.32
SDS Bakery & Cafe	20	2,016,243.55
Honeybee	10	1,008,121.77
TOTAL	100	10,081,217.74

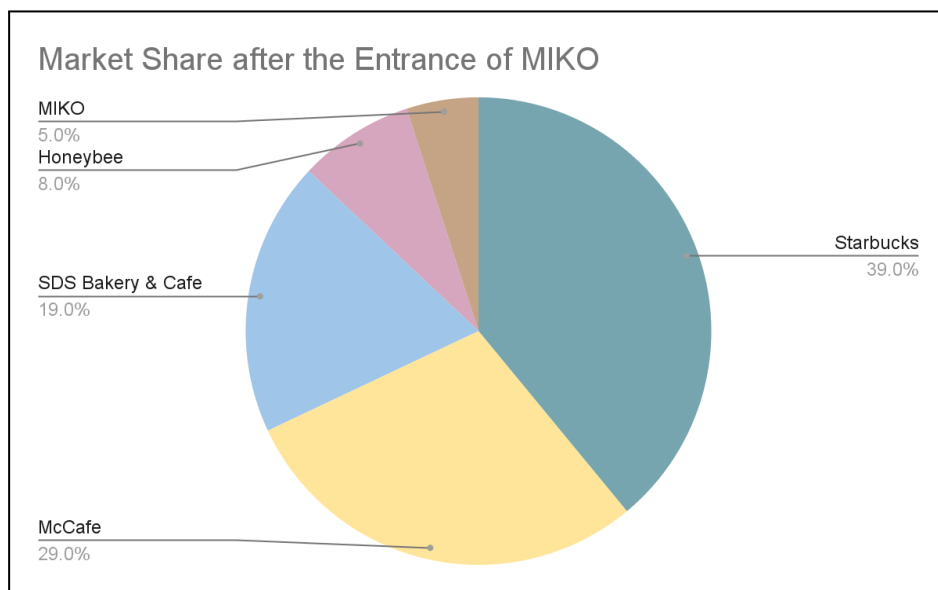


Pie Chart 3.6.1: Market Share before Entrance of MIKO

3.6.2 Adjusted Market Share after the Entry of MIKO

Table 3.6.2: Market Share after the Entry of MIKO

COMPETITOR	LOSS OF MARKET SHARE (%)	AFTER ENTRANCE (%)	MARKET SHARE/YEARLY (RM)
Starbucks	1	39	3,931,674.92
McCafe	1	29	2,923,553.15
SDS Bakery & Cafe	1	19	1,915,431.37
Honeybee	2	8	806,497.42
MIKO	-	5	504,060.88
TOTAL	5	100	10,081,217.74

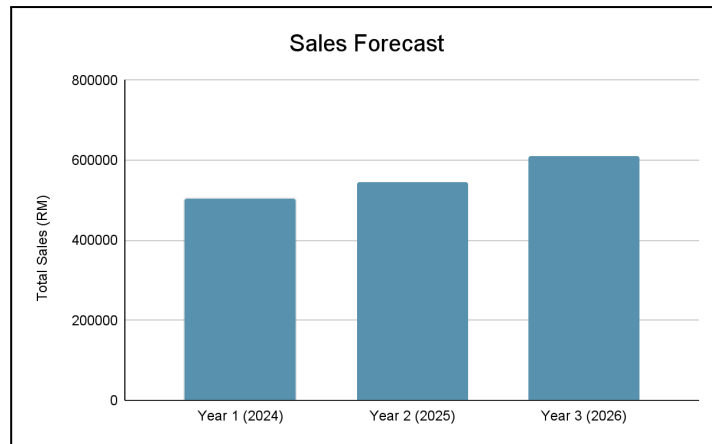


Pie Chart 3.6.2: Market Share after Entrance of MIKO

3.7 SALES FORECAST

Table 3.7: Sales Forecasting

SALES FORECAST		
YEAR	MONTH	SALES COLLECTION (RM)
	Month 1	43,015.44
	Month 2	41,505.07
	Month 3	42,920.37
	Month 4	42,340.16
	Month 5	42,740.16
	Month 6	40,805.08
	Month 7	42,442.62
	Month 8	41,005.09
	Month 9	40,894.98
	Month 10	41,000.96
	Month 11	43,133.33
	Month 12	42,257.62
2024	Total Year 1	504,060.88
2025	Total Year 2 (increase by 8%)	544,385.75
2026	Total Year 3 (increase by 12%)	609,712.04



Bar Chart 3.7: Sales Forecast

3.8 MARKETING STRATEGY

3.8.1 Product

- We will promote our drinks (products) in social media such as Instagram, Facebook and Twitter as there are lots of teenagers who is one of our target customer, spend most of their time in the social media platform. In addition, social media advertisement will also help us in boosting our products sales. Not only that, we also will promote our products by giving flyers to the nearest residential areas and school for people nearby our shop will notice our existence immediately. Furthermore, we also will invite and pay some influencer for our beverages review to attract their followers to come to our shop.

3.8.2 Price

- The price for our drinks is based on the cost that we have used to make one unit of the drinks. We also considered the economics and income of our customers especially children and students who has low finance. This will give them a chance to buy our drinks with an cheap and affordable price for sure. Other than that, Our competitors' products price is also one of the reasons for our products' price. The average price sale of our competitors is RM16.13 which is RM4 more than our highest sale price which is RM12. This will give an opportunity for us as a new comers to gain attention from our target customers as they can compare and give our drinks a try. Then, they can decide if our milk and chocolate base drink is worth the price or not.

3.8.3 Distribution

- There are 2 ways of our products distribution to the customers. First, the customer can get our products by walk-in to our shop which is located at Kota Puteri. They also can take some pictures in our shop as our shop has the instagramable vibe. It will attract people to come and promote our cafe as well as our drinks. Another ways of our customer can get our products is by delivery. We also provide delivery service with the help of GrabFood. This will ease our customer who could not come to our cafe but wanting to have our products. They do not have to worry much as we will secure our drinks package to make sure our drinks safely arrive to the customers' location.

3.8.4 Promotion

- There are lots of promotion that we have planned. First of all is discount for children and students. They can have 30% off (children) and 15% off (students) when they come to our cafe and show us the proof such as student card or just say their school name and age. This will ease their burdance of finance while they can have the same level of chocolate drinks as in the famous brand beverages. Other than that, we also gives discounts in special event and celebrations. For example, we will give 50% off when our customers wear Malay traditional outfit during Eid al-Fitr celebration days. This promotion will be last for 7 days. We also will have opening week which will be 7 days from our first day opening. In this week, we will give 30% discounts for second drink and above. We also will giving out some drink samples to the people who passby or come to our cafe so that they can have the taste of our beverages. This may give us opportunities to boost up our sales as people have know the taste of our drinks and the existence of our cafe.

3.9 MARKETING PERSONNEL

Table 6.9: List of Marketing Personnel

POSITION	NO. OF PERSONNEL
Marketing Manager	1

3.10 SCHEDULE OF TASK AND RESPONSIBILITIES

Table 3.10: Task and Responsibilities of Marketing Personnel

POSITION	TASK AND RESPONSIBILITIES
Marketing Manager	<ul style="list-style-type: none">● Think of strategy development and planning of campaigns that can promote the business and generate genuine traffic.● Analyzing marketing trends and conducting competitor research.● Creating engaging and informative content for the website, blog, social media, and any other content marketing channels that the business might leverage.● Preparing advertising contracts.● Building sustainable relationships and partnerships with other key players such as vendors, advertising agencies, and creative artists as per the need.● Provide service and treatments to customers.

3.11 MARKETING BUDGET

Table 3.11: Marketing Budget

MARKETING BUDGET	
FIXED ASSETS	RM
Signboard	3,000
Blackboard (Introduce Drinks Outside the Cafe)	200
WORKING CAPITAL	
Promotion Banner	150
Promotion Flyers	150
Influencer/Affiliator	2,000
Social Media Advertising	1,500
OTHER EXPENDITURE	
Business Card (one time a year)	80
TOTAL	7,080

CHAPTER 4.0 : OPERATIONAL PLAN

4.1 OPERATION OBJECTIVES

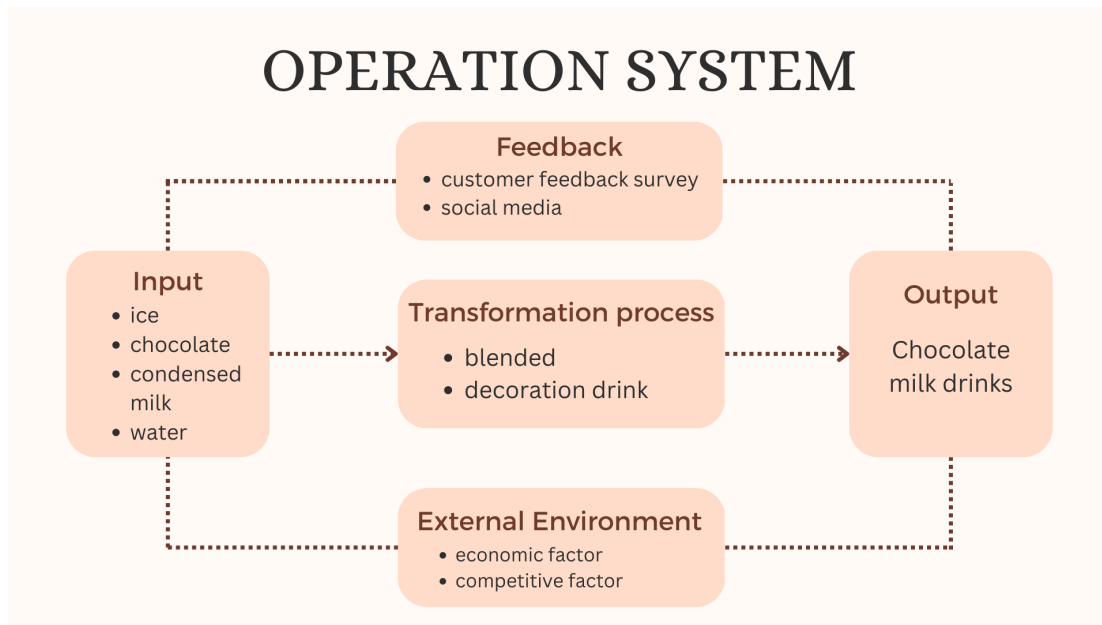
One of the most important roles in a company organisation is operating. Operational management is essential to ensure that the business can produce goods or provide services following the needs of the client in terms of quality, timeliness, and requirements. Additionally, operations management is the act of organising corporate inputs into outputs in the form of products or services. To give our business a clear direction for day-to-day operations, the operational target should be achievable and detailed. Since different staff members may have varying interests and values, it can be challenging to establish operational objectives that are recognised and understood by everyone. Therefore, it's crucial to involve employees in the goal-setting process and to make sure they understand it. Business plans can be created to achieve these objectives once appropriate operational objectives have been established for each department.

The objectives include:

- ❖ To make sure that all the operations activities will be run properly and effectively by the workers who are responsible for it and able to achieve the business goals
- ❖ To manage the business budgets and forecast effectively by maximizing the sales and minimizing the cost
- ❖ To provide excellent quality of services and products to the customers.
- ❖ To recruit, train and supervise effectively for the highest level of performance standard
- ❖ To ensure the performance of our business operation will be successful
- ❖ To ensure that the stocks is being managed properly

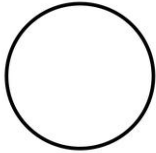
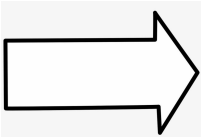

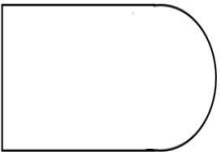
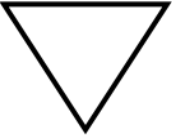
An organisation may lose critical lead time and momentum to battle major changes when they do come if it fails to achieve its objectives and get ready for them. Confidence issues arise when a corporation lacks direction because, in their eyes, the future is unpredictable, unplanned, and out of their control. These grave results can only be seen as a threat to employment, which has a negative impact on productivity. Strategic planning is crucial in business because of this.

4.2 OPERATION SYSTEM

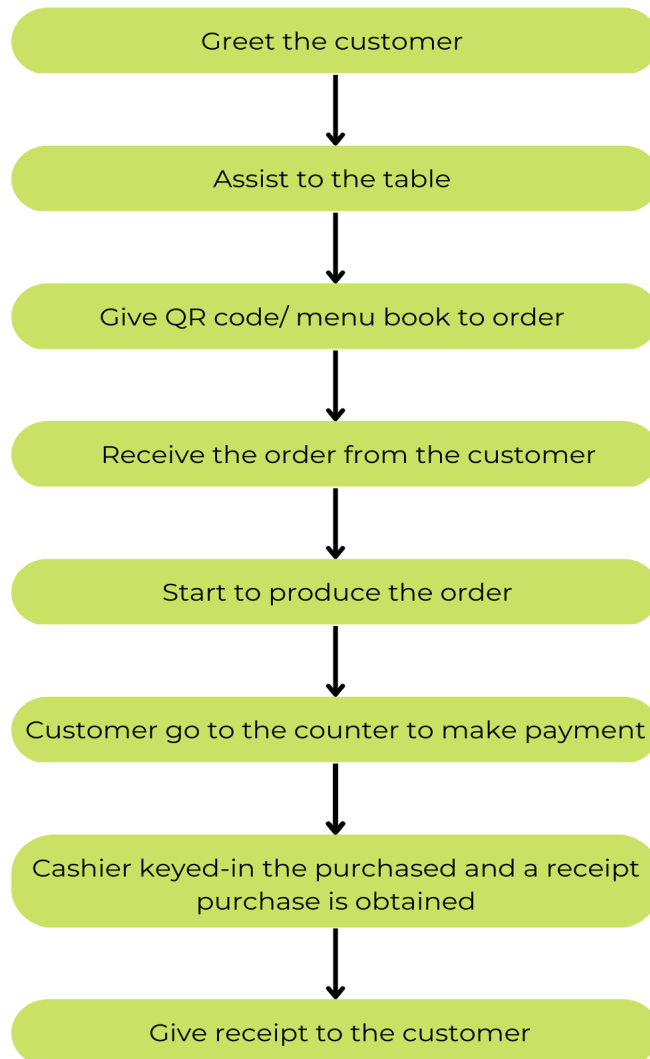


4.3 PROCESS PLANNING

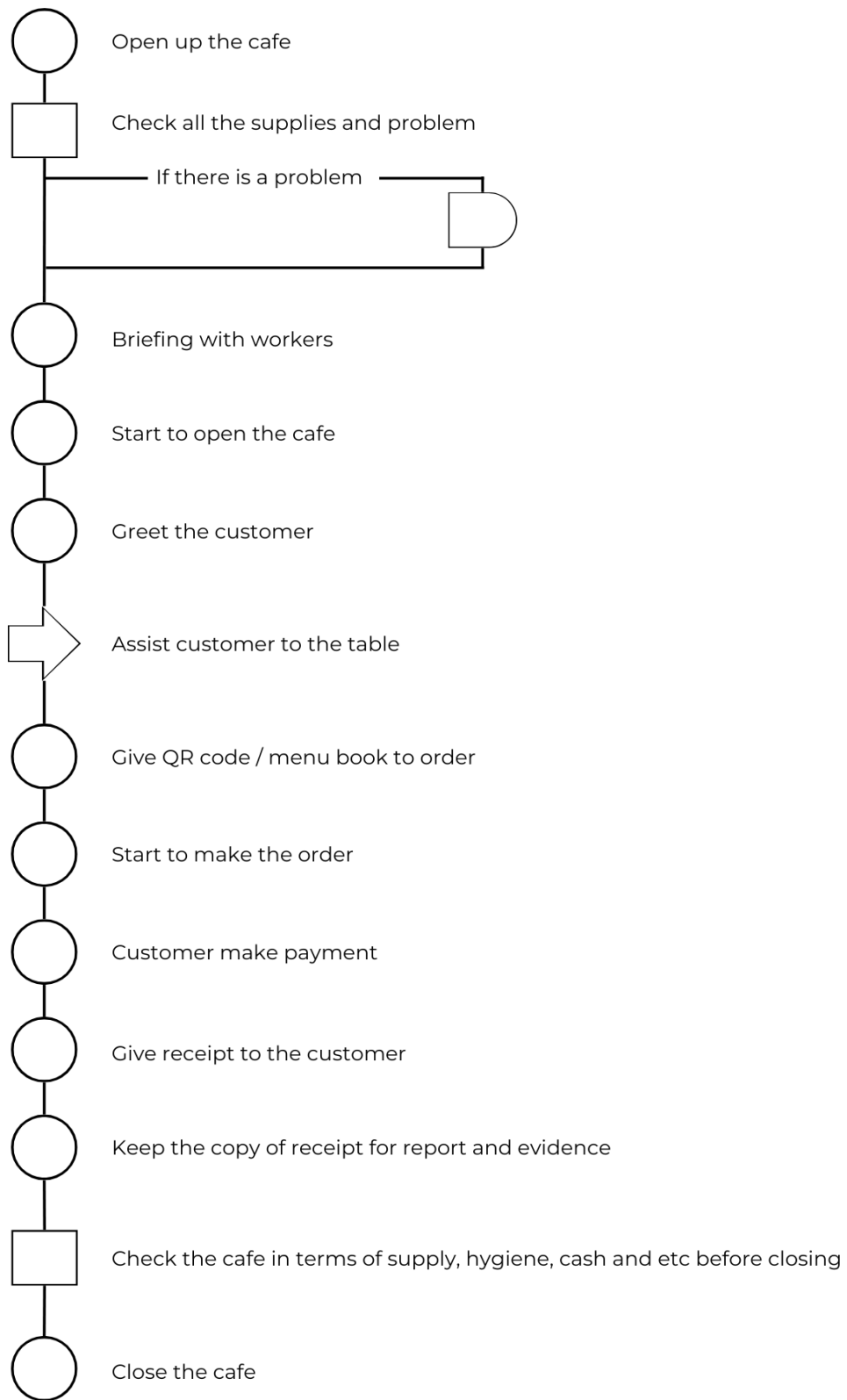
4.3.1 Process Chart

SYMBOL	TYPE OF ACTIVITY	DESCRIPTION
	Operation	Activities that modify, transform or give value to the input
	Transportation	Transport activities occurs when materials are transported from one point to another
	Inspection	Activities that measured standard of the in-process
	Delay	Used when in-process material is restrained in a location waiting
	Storage	Used when in-process materials or finished products are stored in the storage area

4.3.2 Activity Chart

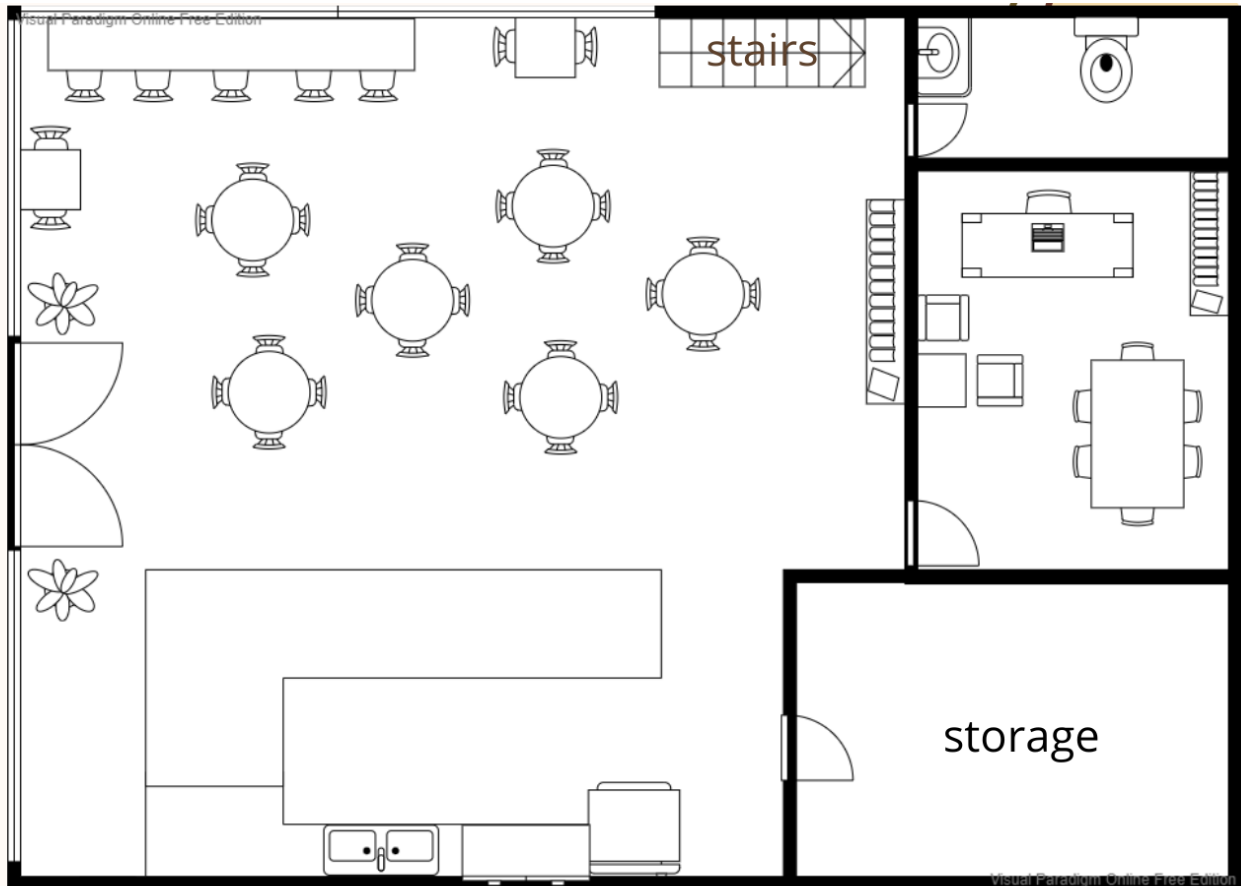


4.3.3 Process flow chart



4.4 Operation Planning

4.4.1 Plant layout of cafe shop



4.5 Production Planning

4.5.1 Sales forecast per month

Output per month

Average sales forecast per month : RM 42,005.07

The sales price: RM 11

Number of output per month = Average sales forecast/ sale price per unit
= 3,819 cups

4.5.2 Number of output per day

The number of working days per month = 24 days (6 days/week)

= No. of output per month / No. of working days per month

= 3,819 cups / 24 days

= 159 cups / day

4.5.3 Number of unit per hour

Daily working hour = 11 hour

= No. of output per day / daily working hours

= 159 cups / 11 hour

= 14 cups / hour

4.6 Material planning

4.6.1 Material Requirement Planning

4.6.1.1 Raw Material Required per Month (Bill of Material)

No	Material	Quantity (kg)	Safety Stock	Total Material Requirement	Price/Unit (RM)	Total Price (RM)
1	Sugar	200	10.0	210	3.00	630.00
2	Milk	500 (litre)	25.0	525	5.00	2625.00
3	Cocoa powder	30	1.5	31.5	27.70	872.55
4	Condensed milk	60	3.0	63	5.00	315.00
5	Whipping cream	10	0.5	10.5	19.90	210.00
6	Chocolate chip	5	0.25	5.25	16.90	88.73
7	Chocolate syrup	5	0.25	5.25	31.49	165.32
8	Caramel drizzle	5	0.25	5.25	30.34	159.29
9	Marshmallow	3	0.15	3.15	28.90	91.04
10	Ice	50	2.5	52.5	10.00	525.00
11	Evaporated Creamer	60	3.0	63	5.00	315.00
12	Oreo	3	0.15	3.15	36.84	116.05
	TOTAL					5953.69

4.6.1.2 Material Required per Month (Bill of Material)

No	Material	Quantity	Safety Stock	Total Material Requirement	Price/Unit (RM)	Total Price (RM)
1	Hot cup	200	10.0	210	0.31	65.10
2	Cold cup	350	17.5	367.5	0.33	121.26

3	Coverlid (hot)	200	10.0	210	0.10	21.00
4	Coverlid (cold)	350	17.5	367.5	0.08	29.40
5	Straw	600	30.0	630	0.02	12.60
6	Spoon	250	12.5	262.5	0.04	10.50
7	Cup sleeve	200	10.0	210	0.07	14.7
8	Cup holder	140	7.0	147	0.49	72.03
	TOTAL					346.59

4.6.2 Supplier

4.4.2.1 Raw Material Supplier

Material	Supplier
Sugar	MSM Prai Berhad, No 5, Jalan Bakti, Kawasan Perindustrian Larkin 80350 Johor Bahru, Johor, Malaysia
Milk	F&N Beverages Marketing, 4 3/4 Miles, Jalan Tampoi, 81200 Johor Bahru, Johor, Malaysia.
Condensed milk	NBS Cash & Carry Sdn. Bhd 22 & 24, Jalan Gaya 1, Taman Gaya, 81800 Ulu Tiram, Johor, Malaysia.
Whipped Cream	EBAKE ENTERPRISE 18, Jalan Serangkai 2, Taman Bukit Dahlia, 81700 Pasir Gudang, Johor, Malaysia.
Chocolate chip	Melody Enterprise 70, 70A, 72 & 74, Jalan Seroja 12,

	Taman Johor Jaya, 81100 Johor Bahru, Johor, Malaysia.
Chocolate syrup	EBAKE ENTERPRISE 18, Jalan Serangkai 2, Taman Bukit Dahlia, 81700 Pasir Gudang, Johor, Malaysia.
Caramel drizzle	Fun Hut F&B Sdn Bhd No 46, 48 & 50, Jalan Mutiara Emas 5/17, Taman Mount Austin, 81300 Johor Bahru, Johor, Malaysia
Marshmallow	EBAKE ENTERPRISE 18, Jalan Serangkai 2, Taman Bukit Dahlia, 81700 Pasir Gudang, Johor, Malaysia.
Ice	U ICE TRADING No 4, Jalan Satria , Taman Perindustria Johor Bahru Perdana, 81200 Johor Bahru. Johor, Malaysia.
Evaporated creamer	NBS Cash & Carry Sdn. Bhd 22 & 24, Jalan Gaya 1, Taman Gaya, 81800 Ulu Tiram, Johor, Malaysia.
Oreo	EBAKE ENTERPRISE 18, Jalan Serangkai 2, Taman Bukit Dahlia, 81700 Pasir Gudang, Johor, Malaysia.
Cocoa powder	Welltop Food Ingredients Sdn. Bhd. 6, Jalan Indah Gemilang 6, Taman Perindustrian Gemilang, 81800 Ulu Tiram, Johor, Malaysia.

4.6.2.2 Material Supplier

Hot cup	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia.
Cold cup	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia.
Coverlid (hot)	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia
Coverlid (cold)	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia
Straw	SJ DIY Plastic Trading No 65, Jalan Ecoperniagaan 3, Taman Kota Masai, 81700 Pasir Gudang, Johor, Malaysia
Spoon	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia
Cup sleeve	Meng MB Trading Sdn. Bhd 18, Jalan Mahir 1, Taman Perindustrian Desa Cemerlang, 8100 Ulu Tiram, Johor, Malaysia
Cup holder	SJ DIY Plastic Trading No 65, Jalan Ecoperniagaan 3, Taman Kota Masai, 81700 Pasir Gudang, Johor, Malaysia

4.7 Machine and Equipment Planning

Planned Rate of Production per day x standard production time

Machine productive time per day

$$\frac{159}{780 \text{ min (13 hours x 60 minutes)}} \times 1.27 \text{ min}$$

$$= 0.259 @ 1 \text{ machine}$$

4.7.2 List of machine and equipment planning

Machine	No of machine
Freezer	1
Blender	3
Refrigerator	1

4.7.3 List of machine supplier

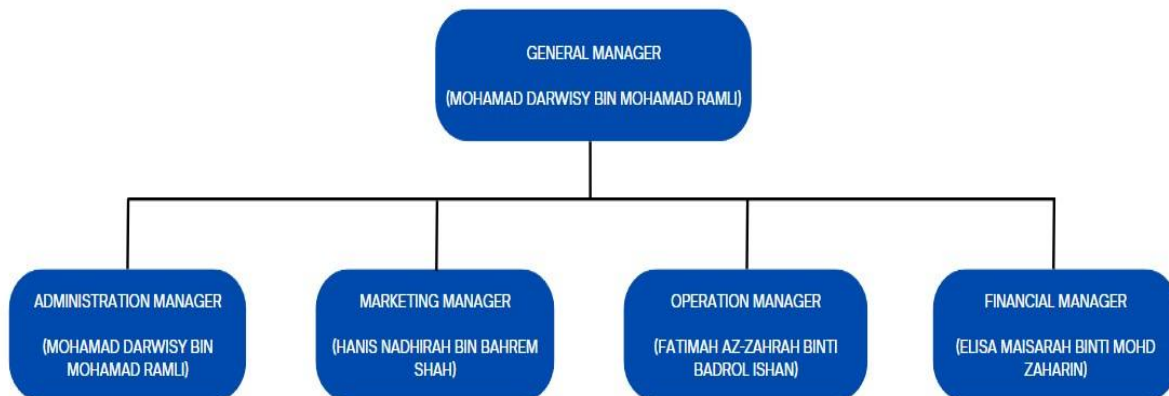
Material	Supplier
Refrigerator	Kac Kitchen & Bath Sdn. Bhd 69, Jalan Molek 3/10 Taman Molek 81100, Johor Bahru Johor, Malaysia
Freezer	Kac Kitchen & Bath Sdn. Bhd 69, Jalan Molek 3/10 Taman Molek 81100, Johor Bahru Johor, Malaysia
Blender	Elektronik Keck Seng 2-10, Jalan Sagu 29, Taman Daya, 81100 Johor Bahru, Johor, Malaysia

4.7.4 Machine and equipment

Item	Quantity	Price unit (RM)	Total Cost (RM)
Freezer	1	200	200.00
Blender	2	400	800.00
Refrigerator	1	2000.00	2000.00
TOTAL			3000.00

4.8 Manpower Planning

4.8.1 Organization Chart



4.8.2 Amount of direct labour required

Planned Rate of Production per day x standard production time

Machine productive time per day

$$\frac{160}{720 \text{ min (12 hours x 60 minutes)}} \times 0.2 \text{ min}$$

$$= 0.044 @ 1 \text{ machine}$$

4.8.3 List of Operation Personnel

POSITION	NO OF PERSONNEL
Administration Manager	1
Marketing Manager	1
Operation Manager	1
Financial Manager	1

4.8.4 Schedule of task and responsibilities

POSITION	TASKS AND RESPONSIBILITIES
General Manager	<ul style="list-style-type: none"> ❖ Evaluate and improve operations and financial performance. ❖ Ensure staff follows safety and health regulations. ❖ Researching and identifying growth opportunities. ❖ Overseeing daily business operations ❖ Ensure employees work productively and develop professionally. ❖ Provide service and treatments to customers.
Administration Manager	<ul style="list-style-type: none"> ❖ Identifying opportunities to improve business policies or objectives. ❖ Monitoring and projecting staffing needs. ❖ Identifies staff development and training needs and ensures that training is obtained. ❖ Ensures proper labor relations and conditions of employment are maintained. ❖ Maintains records, prepares reports, and composes correspondence relative to the work. ❖ Provide service and treatments to customers.
Marketing Manager	<ul style="list-style-type: none"> ❖ Strategy development and planning of campaigns that

	<p>can promote the business and generate genuine traffic.</p> <ul style="list-style-type: none"> ❖ Analyzing marketing trends and conducting competitor research. ❖ Creating engaging and informative content for the website, blog, social media, and any other content marketing channels that the business might leverage. ❖ Preparing advertising contracts. ❖ Building sustainable relationships and partnerships with other key players such as vendors, advertising agencies, and creative artists as per the need. ❖ Provide service and treatments to customers.
<p>Operation Manager</p>	<ul style="list-style-type: none"> ❖ Establishing and monitoring employee schedules. ❖ Monitoring the overall budget of the business as well as the departmental budget. ❖ Examining the company’s resource management and looking for ways to boost employee productivity. ❖ Locating problems in the company supply chain through quality control checks. ❖ Organizing events to increase staff motivation and engagement. ❖ Provide service and treatments to customers.
<p>Financial Manager</p>	<ul style="list-style-type: none"> ❖ Producing accurate financial reports and information. ❖ Providing advance in making a financial decision. ❖ Monitoring financial detail to ensure that legal requirements are met. ❖ Reviewing company financial reports and seeking ways to reduce cost ❖ Analyze market trends to find opportunities for expansion or for acquiring other companies. ❖ Supervise employees who do financial reporting and budgeting. ❖ Provide service and treatments to customers.

4.8.5 Schedule of Remuneration

POSITION	NO.	MONTHLY SALARY (RM) (A)	EPF (RM) (B)	SOCSSO (RM) (C)	TOTAL AMOUNT (RM) (A+B+C)
General Manager	1	2500	325	42.86	2867.86
Administration Plan	1	1800	198	8.75	2006.75
Marketing Manager	1	1800	198	8.75	2006.75
Operational Manager	1	1800	198	8.75	2006.75
Financial Manager	1	1800	198	8.75	2006.75
TOTAL	5				10894.86

4.9 Overhead Requirement

4.9.1 Operations Overhead

No	Types of Overhead	Monthly Cost (RM)
1	Machine maintenance	750
2	Utilities	2500
3	Rental	2000
	TOTAL	5250

4.10 Total Operation Cost

$$\begin{aligned}\text{Total Operation Cost} &= \text{Direct Material Cost (total raw material)} + \text{Direct Labor} \\ &\text{Cost (total remuneration)} + \text{Overhead Cost (total operations overhead)} \\ &= \text{RM } 6300.28 + \text{RM } 10,894.86 + \text{RM } 5,250 \\ &= \text{RM } 22,445.14\end{aligned}$$

4.11 Cost per unit

$$\begin{aligned}\text{Cost per unit} &= \frac{\text{Total Operations Cost (RM)}}{\text{Total number of Output (Output per month)}} \\ &= \frac{22,445.14}{3,819 \text{ cups}} \\ &= \text{RM } 6.00\end{aligned}$$

4.12 Productivity Index

$$\begin{aligned}\text{Productivity Index} &= \frac{\text{Total value of Output (Sales forecast per month)}}{\text{Total Value of input (Total Operation Cost)}} \\ &= \frac{42,005.07}{22,445.14} \\ &= \text{RM } 1.87\end{aligned}$$

4.13 Location Plan

MIKO had chosen a very new location but it has the potential of getting the recognition of Pasir Gudang community due to its unique location. MIKO location is very strategic as it is located close to shop lots and residential areas. It is an office building.

Location : Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor

Property Detail

Property Type : Shop for rent

Property Title Type: Individual

Build-up Size : 1540 sq.ft (Ground Floor)



4.14 Business and operation hours

Business hour = 10 am - 9 pm

Operating hour = 9 am - 10 pm

Working days = 6 days per week (Monday- Saturday)

4.15 License, permits and regulation required

1. Business license

In order for the cafe to be commenced, a business license need to be obtained from the Johor Bahru City Hall.

2. Trademark protection

Essential so that the business is protected from any unhealthy business practices such as imitation by other business.

3. Building and safety permits

if plan to make any renovations for the cafe, These to ensure that the works meets building codes and safety standards.

4. Signage permit

This depends on the city and country that may need to obtain a permit for any signs or billboard you wish to put up for your cafe.

5. Worker's social needs

The workers' social needs are covered under Employee Provident Fund Act and Workers Social and Safety Act

4.16 Operations Budget

ITEMS	FIXED ASSET (RM)	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)
Fixed Asset			
Ice Blender	800		
Freezer	200		
Refrigerator	2000		
Working Capital			
Raw material & Equipment		6300.28	
Pre Operations			
Other Expenditure			
Maintenance			750
Total		10,050.28	

CHAPTER 5.0 : FINANCIAL PLAN

5.1 FINANCIAL OBJECTIVES

Planning for the future financially involves assessing a person's or an organisation's present and prospective financial situations. Planning is also necessary for the efficient use of financial resources to achieve the short- and long-term goals of the person or organisation in question. An investment plan, expense control, and a retirement plan are all involved on a personal level. However, it requires capital budgeting, projection, or forecasting at the entity level as well as the formulation of financial policies on cash management, investing, and borrowing for the best possible use of enterprise resources for long-term business expansion.

The administrative budgets, marketing budgets, and operation budgets must all be included in the financial plan. Then, a financial budget will be created using all of the information. The financial plan includes calculating the total project cost, selecting financing options like loans, grants, equity financing, venture capital, guarantee schemes, tax incentives, and many others, as well as creating financial projections in the form of pro forma financial statements that include cash flow, income statement, and balance sheet. Additionally, the financial strategy should be backed by depreciation plans for each fixed cost that is owned as well as amortisation schedules for loan and hire purchase repayments.

The objectives of financial plan are :

- ❖ To make available the adequate funds for the business so that it can be used up to the optimum point
- ❖ To raise the funds in a manner that the cost of capital is minimum
- ❖ To ensure simplicity in the capital structure
- ❖ To provide adequate funds to the business. Neither the funds should be short nor in excess of the needs of the business
- ❖ To ensure flexibility in capital structure so that changes in the sources of funds may be made according to the changing conditions
- ❖ To evaluate a business project's 80% viability before making the real investment

The proper balancing of the input and outflow of funds will be ensured with the aid of financial planning. It enables the person or firm to modify their plan in order to account for shifting market conditions.

5.2 PROJECT IMPLEMENTATION COST

❖ Administrative Budget

ADMINISTRATIVE BUDGET	
FIXED ASSETS	RM
Office Equipment	11,660
Furniture & Fittings	7,300
WORKING CAPITAL	
Rent	2,000
Utilities	2,500
Salary , EPF & SOCSO	10,895
PRE-OPERATIONS	
Deposit	1,200
Business Registration & License	2,000
Renovation	1,000
Other expenditures	1,240
TOTAL	39,795

Total administrative budget : RM 39794.86

❖ Marketing Budget

MARKETING BUDGET	
FIXED ASSETS	RM
Signboard	3000
Blackboard (Introduce Drinks Outside the Cafe)	200
WORKING CAPITAL	
Promotion Banner	150
Promotion Flyers	150
Influencer / Affiliator	2000
Social Media Advertising	1500
OTHER EXPENDITURE	
Business Card (one time a year)	80
TOTAL	7080

Total marketing budget : RM 7080

❖ Operation Budget

OPERATION BUDGET	
FIXED ASSETS	RM
Ice Blender	800
Freezer	200
Refrigerator	2,000
WORKING CAPITAL	
Raw material & Equipment	6,300
PRE-OPERATIONS	
Other Expenditure (Maintenance)	750
TOTAL	10,050

Total operations budget : RM 10,050

5.3 SOURCE OF FINANCE

5.3.1 Overview

Business is involved with the development and distribution of products and services to meet societal needs. Business needs money to do a variety of operations. Consequently, finance is referred to as a business's "vital blood." Business finance refers to the financial resources needed by a company to carry out its various operations.

Unless sufficient cash is made available to it, a business cannot operate. Not all of the business's financial needs can be met by the entrepreneur's first capital contribution. So, in order to find additional sources of funding, a businessperson must search widely. Thus, a major element of managing a corporate organisation is a thorough evaluation of the financial demands and the identification of alternative sources of financing.

The stage where an entrepreneur decides to launch a business is where the requirement for funding first appears. A certain amount of money is required right at once, for example, to buy furnishings, fixed assets, and other things like machinery and equipment. In a similar vein, money is needed for regular operations, such as buying supplies for production, paying employees' salaries, etc. The company needs money when it grows as well.

5.3.2 CLASSIFICATION OF SOURCES OF FUNDS

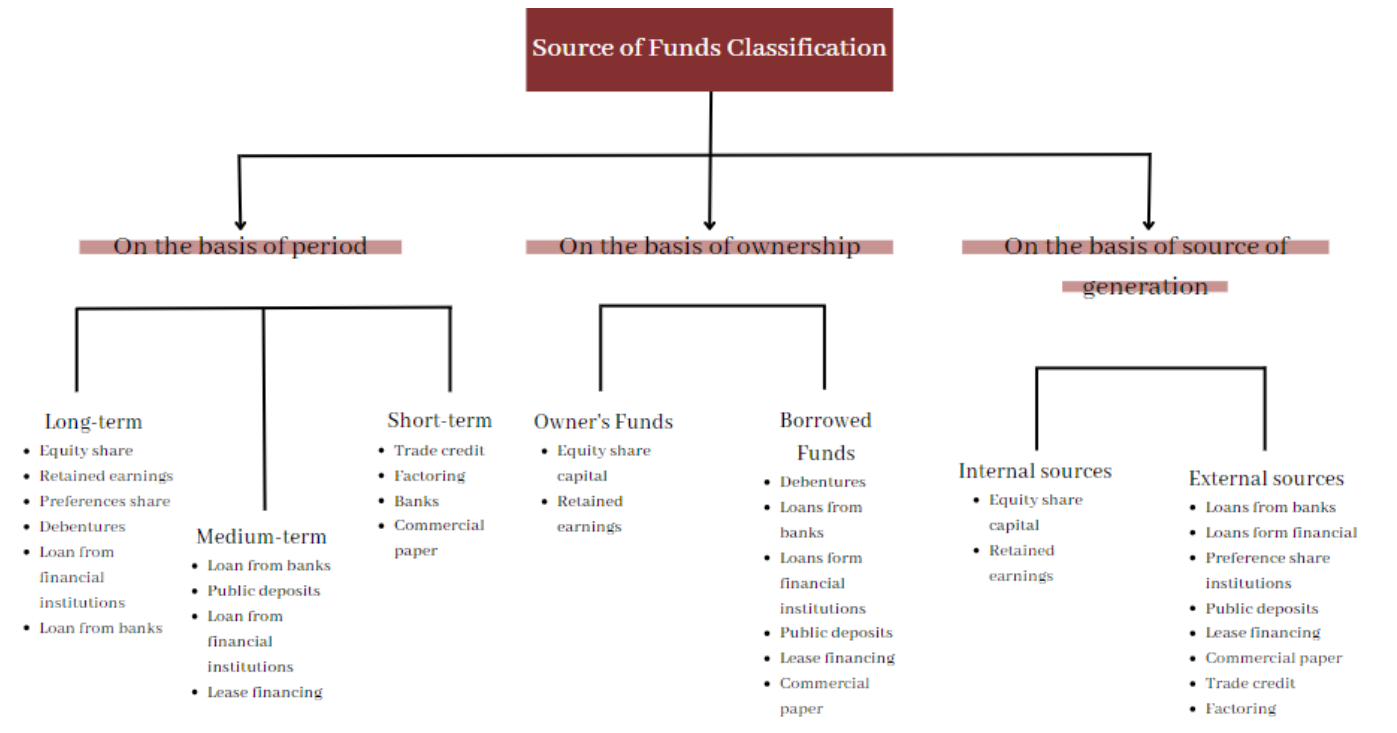


Table 1 : Source of Funds Classification

When it comes to proprietary and partnership issues, the money can be obtained either personally or by taking out loans from banks, friends, etc. The many sources of business funding that are accessible for company-type organisations can be categorised as shown in Table 1. The table illustrates how several criteria, including time, place of generation, and ownership, can be used to classify the sources of funds.

❖ MIKO Sources of Finance

Project Implementation Cost		Sources of Finance		
Requirements	Cost	Loan	Hire Purchase	Own contributions (Cash)
Fixed Assets				
Office Equipment	11,660	10,000		1,660
Furniture & Fittings	7,300	5,300		2,000
Signboard	3,000	1,500		1,500
Blackboard	200			200
Ice Blender	800			800
Freezer	200			200
Refrigerator	2,000			2,000
Working Capital				
Administrative	1,5395	10,001		5,394
Marketing	3,800	2,500		1,300
Operations	6,300	3,840		2,60
Pre-operation & other expenditure	6,270	4,000		2,270
Contingencies (10%)	5,692	4,692		1,000
TOTAL	62,617	41,834		20,784

5.4 LOAN AMORTISATION REPAYMENT SCHEDULE

LOAN REPAYMENT SCHEDULE				
Amount : RM 41,834				
Interest Rate : 7%				
Duration (years) : 7 years				
Method : Annual rest				
Year	Principal	Interest	Total payment	Principle Balance
	-	-		41,834
1	5,976	2,928	8,905	35,858
2	5,976	2,928	8,905	29,881
3	5,976	8,905	8,905	23,905
4	5,976	2,928	8,905	17,929
5	5,976	2,928	8,905	11,953
6	5,976	2,928	8,905	5,976
7	5,976	2,928	8,905	0
8	0	0	-	0
9	0	0	-	0
10	0	0	-	0

5.5 HIRE-PURCHASE REPAYMENT SCHEDULE

LOAN REPAYMENT SCHEDULE				
Amount :				
Interest Rate : 4%				
Duration (years) : 5				
Year	Principal	Interest	Total payment	Principle Balance
	-	-	-	-
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
9	-	-	-	-
10	-	-	-	-

5.6 PRO FORMA INCOME STATEMENT

	Year 1	Year 2	Year 3
Sales	504,061	544,386	609,712
Less : Cost of Sales			
Opening Stock of Finished Goods		600	630
Production Cost	75,603	71,884	68,750
Less: Ending Stock of Finished Goods	600 0	630 0	693 0
	75,003	71,854	68,687
Gross Profit	429,058	472,532	541,025
Less : Expenditure			
Administrative Expenditure	184,738	193,975	213,373
Marketing Expenditure	45,600	47,880	52,668
Other Expenditure			
Business Registration & License	2,000		
Insurance & Road Tax Motor Vehicle			
Other Pre-Operations Expenditure	3,070		
Interest on Hire Purchase			
Interest on Loan	2,928	2,928	2,928
Depreciation of Fixed Assets	4,432	4,432	4,432
Operations Expenditure			
Total Expenditure	242,769	249,216	273,401
Net Profit Before Tax	186,289	223,316	267,624
Tax	0	0	0
Net Profit After Tax	186,289	223,316	267,624
Accumulated Net Profit	168,289	409,605	677,229

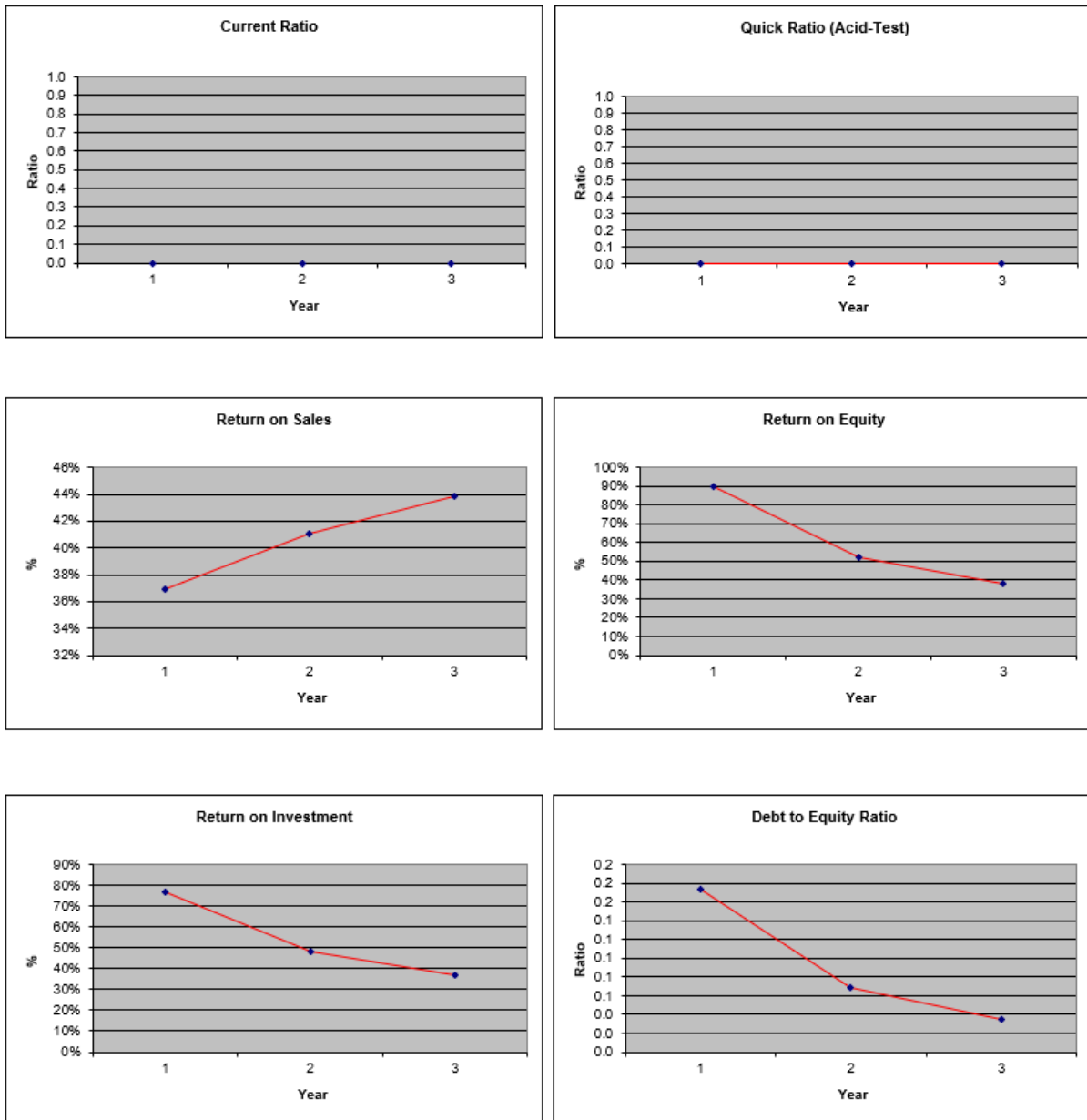
5.7 PRO FORMA BALANCE SHEET

	Year 1	Year 2	Year 3
ASSETS			
Fixed Assets (Book Value)			
Land & Building			
Office Equipment	9,328	6,996	4,664
Furniture and Fittings	5,840	4,380	2,920
Signboard	2,400	1,800	1,200
Blackboard	160	120	80
Ice Blender	640	480	320
Freezer	160	120	80
Refrigerator	1,600	1,200	800
	20,128	15,096	10,064
Current Assets			
Stock of Raw Materials	600	630	693
Stock of Finished Goods	600	630	693
Accounts Receivable			
Cash Balance	220,402	442,714	709,269
	221,602	443,974	710,654
Other Assets			
Deposit	1,200	1,200	1,200
TOTAL ASSETS	242,930	460,270	721,918
Owners' Equity			
Capital	20,784	20,784	20,784
Accumulated Profit	186,89	409,605	677,229
	207,072	430,389	698,012
Long Term Liabilities			
Loan Balance	35,858	29,881	23,905
Hire-Purchase Balance			
	35,858	29,881	23,905
Current Liabilities			
Accounts Payable	0	0	0
TOTAL EQUITY & LIABILITIES	249,930	460,270	721,918

5.8 FINANCIAL ANALYSIS

FINANCIAL PERFORMANCE			
	YEAR 1	YEAR 2	YEAR 3
<u>PROFITABILITY</u>			
Sales	504,061	544,386	609,712
Gross Profit	429,058	472,532	541,025
Profit Before Tax	186,289	223,316	267,624
Profit After Tax	186,289	223,316	267,624
Accumulated Profit	186,289	409,605	677,229
<u>LIQUIDITY</u>			
Total Cash Inflow	566,679	544,386	609,712
Total Cash Outflow	346,276	322,074	343,158
Surplus (Deficit)	220,402	222,312	266,554
Accumulated Cash	220,402	442,714	709,268
<u>SAFETY</u>			
Owners' Equity	207,072	430,389	698,012
Fixed Assets	20,128	15,096	10,064
Current Assets	221,602	443,974	710,654
Long Term Liabilities	35,858	29,881	23,905
Current Liabilities	0	0	0
<u>FINANCIAL RATIOS</u>			
Profitability			
Return on Sales	37%	41%	44%
Return on Equity	90%	52%	38%
Return on Investment	77%	49%	37%
Liquidity			
Current Ratio	#DIV/0!	#DIV/0!	#DIV/0!
Quick Ratio (Acid Test)	#DIV/0!	#DIV/0!	#DIV/0!
Safety			
Debt to Equity Ratio	0.2	0.1	0.0
<u>BREAK-EVEN ANALYSIS</u>			
Break-Even Point (Sales)	285,912	287,456	308,481
Break-Even Point (%)	57%	53%	51%

5.9 FINANCIAL PERFORMANCE



As can be seen from the return on sales (ROS) graph above, which keeps rising year after year, the graph can be regarded as high. A greater ROS indicates that a corporation is effectively controlling its operating expenses and revenue streams. Examining past trends can provide a more accurate prediction of growth. An increasing ROS indicates that the business is expanding productively. The return on investment (ROI) is, however, declining every year. Return on investment is a practical and straightforward indicator of how successfully a business turns investments into earnings. When comparing the return on an investment with

its cost, many businesses find ROI to be a useful tool. Growing sales and generating more income are two obvious ways to raise your ROI, which will continue to drive the ROI ratio higher. In order for investors to choose MIKO while making investments.

CHAPTER 6.0 :

BUSINESS MODEL CANVAS
(BMC)

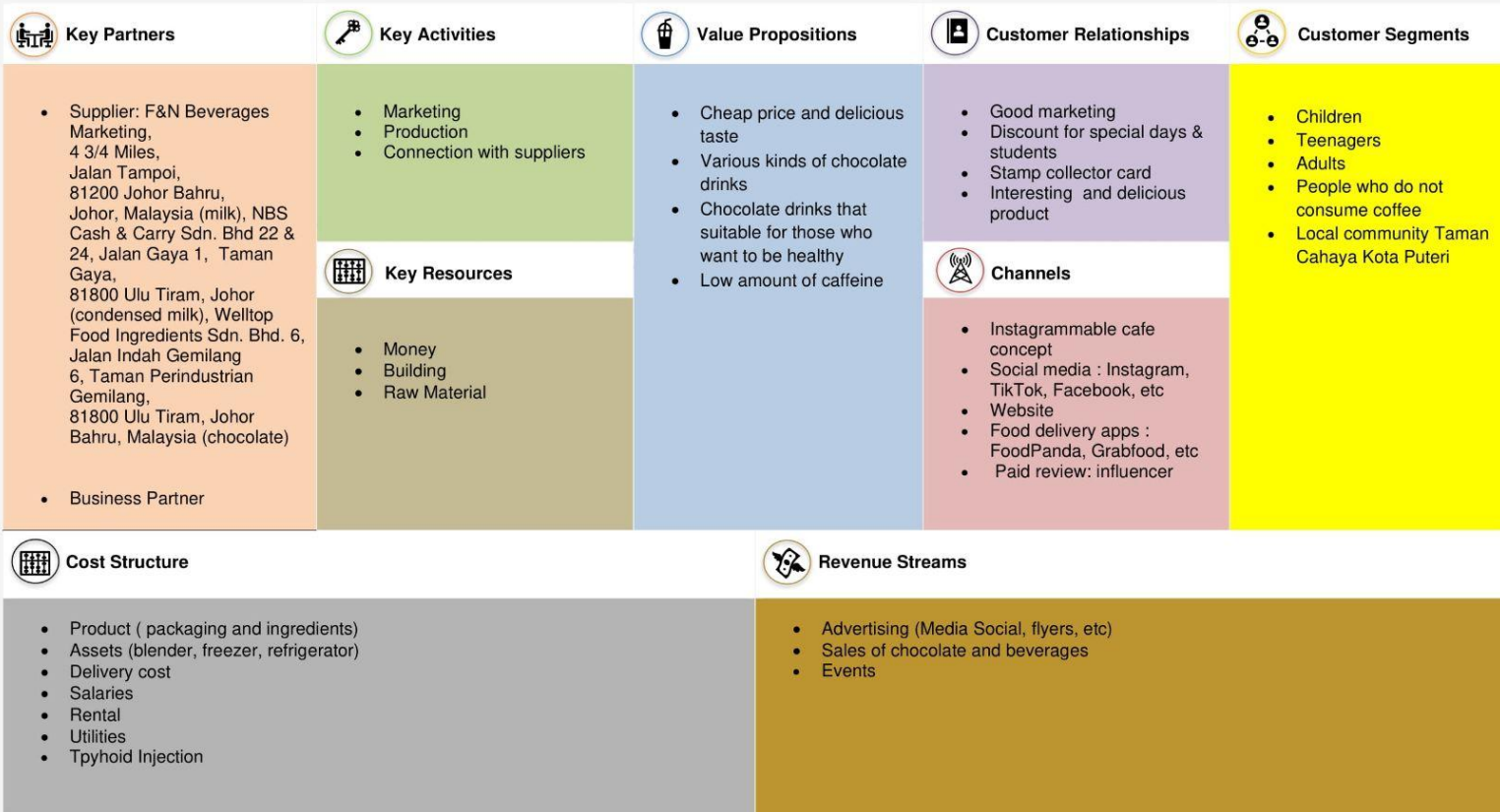
Business Model Canvas

Designed for:
Siti Hajar Anaziah Mohamad

Designed by:
Elisa Maisarah binti Mohd Zaharin

Date:
18/1/2021

Version:
2.0



CHAPTER 7.0 :
CONCLUSION

CONCLUSION

In conclusion, a well-written business plan is an essential tool for any business looking to succeed in today's competitive market. It serves as a roadmap for the business, outlining its goals, strategies, and financial projections. The process of creating a business plan forces the entrepreneur to think critically about their business, identify potential challenges and opportunities, and develop a clear and realistic plan for success.

One of the most important aspects of a business plan is its financial projections. These projections should be based on realistic assumptions and should take into account the current market conditions and the business's competitive landscape. By providing detailed financial information, a business plan can help entrepreneurs secure funding from investors and lenders, which is crucial for the growth and development of the business.

However, it's not just important to create a business plan, but also to review and update it regularly. As the business grows and evolves, the plan should be adapted to reflect these changes. This process of regular review and updating ensures that the plan remains relevant and accurate, and that the business is on track to achieve its goals.

In short, a well-crafted business plan is the foundation of any successful business. It serves as a blueprint for the business, outlining its goals and strategies, and providing a clear and detailed overview of the business's financial projections. By regularly reviewing and updating the plan, entrepreneurs can ensure that their business stays on track to achieve its goals. Moreover, by seeking feedback from industry experts and potential investors, entrepreneurs can ensure that the plan is realistic and achievable and that it addresses the concerns of potential investors. Ultimately, a well-written business plan is essential for securing funding and achieving long-term success.

CHAPTER 8.0 :
APPENDICES

Appendices

MIKO
Diploma in Business Management,
University Teknologi MARA (UiTM),
Kampus Pasir Gudang,
JOHOR.

26th. January 2023

Madam Hajar
Lecturer of Fundamental of Entrepreneurship (ENT300)
Faculty of Chemical Engineering
UiTM Pasir Gudang

Dear Madam,
SUBMISSION OF THE BUSINESS PLAN

With reference to the matter above, our group would like to submit our business plan for your kind evaluation and further action. With regard to the business that we wish to venture is opening a milk chocolate base drinks cafe in Kota Puteri, Johor. Our company's name is MIKO. Our business is a partnership set up with the following business partners and address:

Partners:

1. MOHAMAD DARWISY BIN MOHAMAD RAMLI (2020868422)
2. HANIS NADHIRAH BINTI BAHREM SHAH (2020488332)
3. FATIMAH AZ-ZAHRAH BINTI BADROL ISHAN (2020877408)
4. ELISA MAISARAH BINTI MOHD ZAHARIN (2020852346)

Business Address:

Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor

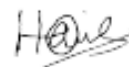
2. We have tried our very best to prepare this business plan in according to the subject requirements. This working paper is our group efforts and all experience gained are valuable lessons for the entire group members.

We hope that our business plan will satisfy your requirement for this subject (ENT300). We also hope that our business plan can provide some benefits to the other people as a reference material for the future.

Sincerely,



NAME: MOHAMAD DARWISY BIN MOHAMAD RAMLI
General and Administration Manager



NAME: HANIS NADHIRAH BINTI BAHREM SHAH
Marketing Manager



NAME: FATIMAH AZ-ZAHRAH BINTI BADROL ISHAN
Operation Manager



NAME: ELISA MAISARAH BINT MOHD ZAHARIN
Financial Manager

CHAPTER 9.0 :
PARTNERSHIP AGREEMENT

PARTNERSHIP AGREEMENT

This Partnership Agreement is made on “26 January 2023” between “MOHAMAD DARWISY BIN MOHAMAD RAMLI”, “HANIS NADHIRAH BINTI BAHREM SHAH”, “FATIMAH AZ-ZAHRAH BINTI BADROL ISHAN”, and “ELISA MAISARAH BINTI MOHD ZAHARIN”.

1. MIKO

- The parties hereby form a partnership name of “MIKO” to open a milk and chocolate base drinks cafe. The business is located at Taman, Jalan Kota 3, Cahaya Kota Puteri, 81750 Johor Bahru, Johor.

2. Term

- The partnership must started on “26 January 2023”, and should continue until every partner agrees to terminate this partnership agreement.

3. Capital

The capital of the partnership should be contributed in cash by the partners as follows:

- ❖ A separate capital account should be maintained for each partner.
- ❖ Neither partner withdraws any part of their capital account.
- ❖ The capital accounts of the partners should be maintained at all times in the proportions in which the partners share in the profits and losses of the partnership.

The capital contribution to the partnership is shown as follows:

NAME	POSITION	CAPITAL CONTRIBUTION (RM)	PERCENTAGE CONTRIBUTION (%)
MOHAMAD DARWISY BIN MOHAMAD RAMLI	General and Administrative Manager	5,196	25
HANIS NADHIRAH BINTI BAHREM SHAH	Marketing Manager	5,196	25
FATIMAH AZ-ZAHRAH BINTI BADROL ISHAN	Operational Manager	5,196	25
ELISA MAISARAH BINTI MOHD ZAHARIN	Financial Manager	5,196	25
TOTAL		20,784	100

4. Profit and Loss

- The net profit of the partnership must be divided equally between the partners and the net losses must be borne equally. A separate income account must be maintained for each partner. Partnership profits and losses must be charged or credited to the separate income account of each partner. If a partner has no credit balance in their income account, losses must be charged to their capital account.

5. Salaries and Withdrawals

- Partners must receive any salary for services rendered to the partnership. Each partner, may withdraw the credit balance in their income account from time to time.

6. Interest

- No interest being charged on the initial contribution to the capital of the partnership or on any subsequent contribution of capital.

7. Management Duties and Restrictions

- Every partner have equal rights in managing the partnership business, and each partner must devote their entire time to conduct the business.

8. Banking

- All funds of the partnership must be deposited in its name in such checking account or account should be designated by the partners. All withdrawals therefor are to be made upon checks signed by partners.

9. Books

- The partnership books must be maintained at the principal office of the partnership, and each partner should have access to the books at all the time. The books must be kept on fiscal year basis, and must be closed and balanced at the end of the final year. An audit must be made as the closing date.

10. Voluntary Termination

- The partnership may be dissolved at any time by agreement of the partners, in which even the partners should proceed with reasonable promptness to liquidate the business of the partnership.

11. Death

- Upon the death of either partner, the surviving partner must have the right either to purchase the interest of the decedent in the partnership or to terminate and liquidate the partnership balance.

12. Arbitration

- Any controversy or claim arising out of relating to this agreement, or the breach hereof, must be settled by arbitration in accordance with the rules. In witness where of the parties have signed to this agreement.

Executed this on 12 November 2022 in Pasir Gudang, Johor. Each partner agreed and signed this agreement to show their commitment to this partnership.



(GENERAL AND ADMINISTRATIVE MANAGER)

NAME: MOHAMAD DARWISY BIN MOHAMAD RAMLI



(MARKETING MANAGER)

NAME: HANIS NADHIRAH BINTI BAHREM SHAH



(OPERATION MANAGER)

NAME: FATIMAH AZ-ZAHRAH BINTI BADROL ISHAN



(FINANCIAL MANAGER)

NAME: ELISA MAISARAH BINTI MOHD ZAHARIN

WITNESSED BY:

NAME: PUAN SITI HAJAR ANAZIAH BINTI MUHAMAD

6. Overtime

- For any overtime work carried out in excess of the normal hours of work, the employee must be paid at a rate not less than one and half times its hourly rate of pay irrespective of the basis on which its rate of pay is fixed.
- Overtime means the number of hours of work carried out in excess of the normal working hours if work per day.
- Provided that if any work is carried out after the spread over period of ten hours, the whole period beginning from the time that the said spread over period ends up to the time that the employee ceases work for the day must be deemed to be overtime.

Any Other Terms and Conditions are:

1. Paternity Leave

- Male employees are eligible to have 2 working days leave for the birth of their own child up to 5 surviving children.

2. Marriage Leave

- Employees are entitled for 5 days leave for first legal marriage per employment.

3. Compassionate Leave

- Every employee is entitled for 3 consecutive working days on the death of their immediate family member.

4. Bonus

- The bonus will be granted to the employees at a rate of 30% of the monthly salaries depends on the company's performance.

5. The Annual Increment

- Employees will be paid with an annual increment based on the individual performance at a rate of 5% to 30% per annum. Those who fail to achieve the performance standard will not be granted with annual increment.

Social Security Organization (SOCSO)

- The main function of SOCSO is to provide social security protection to employees and their dependants through the Employment Injury Scheme and the Invalidity Scheme. The Employment Injury Scheme provides protection to employees against occupational injuries including occupational diseases and commuting accidents. The Invalidity Scheme provides 24-hour protection to employees against invalidity or death due to any cause outside working hours and not related to employment. Both schemes provide cash benefits to employees and their dependants in the event of unforeseen incidents, in addition to providing medical treatment, physical rehabilitation or vocational training. SOCSO also conducts implements accident prevention activities through occupational safety and health awareness programmes among employees and employers. The rate of contribution is 1.25% per month from the insured salary option. Monthly contribution is subject to the ceiling of the insured wage of RM4,000.00 per month.

Employee Provident Fund (EPF)

- As an employer, the responsibilities include paying EPF contributions in respect of any person engaged to work under a Contract of Service or Apprenticeship. Subject to the provisions of section 52, every employee and every employer of a person who is an employee within the meaning of this Act shall be liable to pay monthly contributions on the amount of wages at the rate respectively set out in the Third Schedule (Section 43(1), EPF Act 1991).

Magazine Cuttings



Diet coklat boleh dipanggil pelik atau fad (diet fad), kerana walaupun baru-baru ini produk ini tidak dianggap makanan. Dan kini, pakar pemakanan mengingatkan semua yang berusaha untuk menurunkan berat badan.

Oleh kerana memecahkan cepat karbohidrat, termasuk buah-buahan dan coklat manis, menyelaraskan semula metabolisme badan untuk membakar trigliserida dalam rizab tisu adipos mustahil.

Jadi bolehkah anda mengurangkan berat badan pada diet coklat? Lagipun, coklat memberikan tubuh dengan tepat "kalori cepat", jangka pendek meremukkan rasa lapar.

Antara kebaikan coklat gelap untuk anda adalah:

- Baik untuk jantung
- Melambatkan proses penuaan
- Kebaikan kepada otak
- Kebaikan kepada perut

"Coklat lebih murah daripada terapi, dan anda tidak memerlukan janji temu."



Excel Link: [ENT 300.xlsx](#)