

BP-km-D



اوتورستيتي تيكنولوغي مارا  
UNIVERSITI  
TEKNOLOGI  
MARA

**FUNDAMENTALS OF ENTREPRENEURSHIP (ENT300)**

**BUSINESS PLAN REPORT**

**NAME OF BUSINESS: DELICIOUS CUPCAKE CAFE**

**TYPES OF BUSINESS: PRODUCT ORIENTED**

**PROGRAMME : AM110 DIPLOMA IN PUBLIC ADMINISTRATION**

**PREPARED BY**

**SEMESTER : 4 AM110 4D**

**PROJECT TITLE : BUSINESS PLAN OF DELICIOUS CUPCAKE CAFE**

**GROUP MEMBERS :**


1. JESPENY KIKI ANAK ANDAM	2017242536
2. MASNONI BINTI MAY	2017880354
3. NUR HAFIZA BINTI NORHISSHAM	2017891188
4. SHEEREN PUYANG ABEN	2017200912
5. SITI SARAH ZALIKHA BT UMAR BAKI	2017277134

**PREPARED FOR**

**MADAM SITI MARDINAH BINTI ABDUL HAMID**

**SUBMISSION DATE: 21<sup>ST</sup> MAY 2018**

65/100

  
21/5/19

## COVER LETTER

Diploma in Public Administration (AM110)  
Faculty of Administrative Science And Policy Studies  
Universiti Teknologi Mara Samarahan  
94300 Kota Samarahan

---

Madam Siti Mardinah Binti Abdul Hamid  
Lecturer Fundamentals of Entrepreneurship  
Universiti Teknologi Mara Samarahan

94300  
20 May 2019

Kota

Samarahan

Madam,

### **Submission of business plan report (ENT300)**

According to the title above, we will want to submit our business plan report on the business that we made Delicious Cupcake Cafe. This report include with the detail, example, and document.

2. This report consist with all of the element in business and aspect that have been considered of the business. It include business profile, structure administrative, financial, marketing and also operational elements. All of information regarding to the business plan.

3. Thank you for your guideline and information that you have told us in the class. Without you, we will never know how to do this report. We hope you will approve our business plan report. Lastly the chances of a good collaboration cloud arise with you cooperation.

Thank You,

Your sincerely



( NUR HAFIZA BINTI NORHISSHAM )

General Manager

## Table of contents

<b>Content</b>	<b>Pages</b>
<b>Executive summary</b>	<b>1</b>
<b>Introduction</b>	<b>2</b>
<b>Purpose of business plan</b>	<b>3</b>
<b>Business background</b>	<b>4</b>
<b>Partners background</b>	<b>5-9</b>
<b>Marketing plan</b>	<b>10-19</b>
<b>Operation plan</b>	<b>20-30</b>
<b>Administrative plan</b>	<b>31-43</b>
<b>Financial plan</b>	<b>44-61</b>
<b>Conclusion</b>	<b>62</b>

## **Executive summary**

In this report, we focusing on our business plan and matters such as opportunities of the business. Other than that, we also focused on how to make and implement strategic plan in our business in order for our business continuously consumed by the customers and to achieve our goals. We have chosen Delicious Cupcakes cafe as our business plan. The location for our business is in UiTM Kampus Samarahan 2 because we have delivery service of our product to customer. Our business location is adjacent convenient store.

Delicious Cupcakes café offer a variety of cupcakes and soft drinks that give nutrition of health, low sugar and low calories and halal certificates that tastes great and looks amazing. Delicious Cupcakes cafe is a product based company, which means our business makes the product and sells them to customers

Due to our target customers, we will be able to open daily at 10 am and remain open until 6.pm and until 7pm on weekdays. We also provide service delivery starting on 5pm to customers who order it.

*Delicious Cupcakes Cafe*

## **1.0 INTRODUCTION**

### **1.1 Name of Business**

Our business name is Delicious CupCake Cafe. The reason why we choose this name for our business because we are selling cupcake and that is our main product in this business.

## **1.0 INTRODUCTION**

### **1.1 Name of Business**

Our business name is Delicious CupCake Cafe. The reason why we choose this name for our business because we are selling cupcake and that is our main product in this business.

### **1.2 Nature of our business**

Our main activity is baking. Therefore, we bake and design the cupcakes with our own style according to what the customers want. Our main objective is the flavour of our cupcake which can meet the taste of customers. Our business is not only sale at the cafe but we also provide service delivery to customers and also in our cafe the customers can do their work or assignment while enjoy eating the cupcake.

### **1.3 Name of partners**

This business was founded by our General manager, Miss Nur Hafiza binti Norhissham with four partners. They are Miss Siti Sarah Zalikha binti Umar Baki as Financial Manager, Miss Masnoni binti May as Operational Manager, Miss Jespeny Kiki anak Andam as Marketing Manager and Miss Sheereen Puyang Aben as Administrative Manager.

### **1.4 Location of the business**

Our business is located at UiTM Kampus Samarahan 2. The location is strategic as because at that place still don't have cafe that provide a cupcake. In addition, the place that we choose can meet our target customers which is students and also lecturers at that campus.

### **1.5 Date of the business commencement**

We have registered our business on 29 November 2019 and will started our business on 1 January 2020. This date is same as our cafe date of commencement.

### **1.6 Future prospects of the business**

Our future prospects are we want our cupcake will be the best desserts in UiTM Kampus Samarahan not only in the campus but outside it. Therefore, we will make an advertisement at Twitter, Facebook and also Instagram. In addition, we want to make more flavour of cupcakes with our own recipe instead of using other recipe because it can make customers will stay with our cupcakes.

## **PURPOSE**

Purpose of preparing the business plan is a set of documents prepared by an organization's management to summarize its marketing, operational and financial marketing for near future. Its provide step-by-step instruction once we stated our business. In addition, business plan is to successfully and strategically achieve your company's goals and objectives. A business will support the organization by clarifying, prioritizing and improving the commitment to goals.

### **1) To analyze and evaluate the viability of proposed venture**

A business plan can be used as a source of determining the capability of a proposed business project. All the information will compile and analyse that is done as a part of preparing of the Business Plan can give early suggestions to the capability of a project. Therefore, the entrepreneur can make a good decision before start the business.

### **2) Get organized**

Writing down your business plan will help you to clarify your thoughts and organize the step of how you want your business to be successful. A business plan is want to ensure that you won't skip the step of the business. When your plan is clearly spelled out in writing, it helps you see the big picture and identify potential problem before you want start the business.

### **3) Stay on track**

After your business plan is developed, referring to periodically helps you to maintain a long-range view as you make daily decisions. The plan is make you become easier to start the business. If you have problem on the business so you need to refer the plan that have you have made and follow the plan. Most important you need to stay on track because with the plan you can make your business will be success

## 2.0 Business Background

Name of the business	Delicious CupCake Cafe
Business address	UiTM Cawangan Sarawak, Kampus Samarahan 2, Jalan Daro Mohd Musa, 94300 Samarahan Sarawak
Email address	deliciouscupcake@gmail.com
Whatsapp	010-29011201
Telephone number	+082-445623
Fax number	+082-445623
Form of the business	Partnership
Date of commencement	31 January 2019
Main activity	Food services
Name of bank	Maybank
Bank account number	153006792361

## 2.1 Partners Background

### General Manager



Name of partners	Nur Hafiza Binti Norhissham
Identity card number	870322-13-5422
Permanent address	Kuching, sarawak
Correspondence address	Kuching, Sarawak
Email address	Zaasham988@gmail.com
Telephone number	019 8067615
Date of birth	22 March 1987
Age	32 years old
Martial status	Single
Academic qualification	Master in business
Skills	Expert in business
Experience	Selling desserts at CoBook Cafe
Present occupation	General manager at Delicious CupCake cafe



### Administrative manager



Name of partners	Sheereen Puyang Aben
Identify card number	890827-13-6578
Permanent address	Miri, Sarawak
Correspondence address	Miri, Sarawak
Email address	sheereenpuyang@gmail.com
Telephone number	010 5919493
Date of birth	27 August 1989
Age	30 years old
Martial status	Single
Academic qualification	Degree in Public Administration
Skills	Good and expert in administrating
Experience	Have been work with Maybank for 5 years
Present occupation	Administrative Manager

## Operational Manager



Name of partners	Masnoni Binti May
Identify card number	880403-13-5948
Permanent address	Betong, Sarawak
Correspondence address	Betong, Sarawak
Email address	masnoni@gmail.com
Telephone number	011 5813283
Date of birth	3 April 1988
Age	31 years old
Martial status	Single
Academic qualification	Degree in Office Management
Skills	Good in operation
Experience	5 years with Marzuki Sdn.Bhd
Partners occupation	Operational Manager

## Marketing Manager



Name of partners	Jespeny Kiki Anak Andam
Identify card number	881213-13-5954
Permanent address	Sibu, Sarawak
Email address	jespenykiki@gmail.com
Telephone number	010 5997468
Date of birth	13 December 1988
Age	32 year old
Marital status	Single
Academic qualification	Degree in marketing
Skills	Expert in marketing strategy
Experience	Marketing manager at Proton for 6 years
Partners occupation	Marketing Manager

## Financial Manager



Name of partners	Siti Sarah Zalikha Binti Umar Baki
Identify card number	881226-13-5312
Permanent address	Betong, Sarawak
Email address	sarahzalikha@gmail.com
Telephone number	017 3614240
Date of birth	26 December 1988
Age	31 years old
Martial status	Single
Academic qualification	Master in accounting
Skills	Good in calculation.
Experience	Accountant at Public Bank
Present occupation	Financial manager

## **2.0 Marketing Plan**

### **Introduction**

Our cafe, Delicious Cupcakes Cafe is located at Uitm Campus Samarahan 2, Kuching. In marketing plan, our company will explain about our products which include our marketing strategies. We will explain more further on our products, how we attract our customers and our sales forecast.

The marketing objectives of our company are:

1. To attract more students to purchase our cupcakes.
2. To maximize profit that Delicious Cupcakes Cafe can generate.
3. To expand the market of our cupcakes in future.

*Delicious Cupcakes Cafe*

## **2.1 Product Description**

The idea of “Delicious Cupcakes Cafe” comes from ourselves after we found out that all of us was interested in cupcakes and some of us are even expert in making cupcakes. Besides, when we go around and asking our roommates and classmates from other faculty, we also found that many students in UiTM Campus Samarahan to loves cupcakes and for some of them, cupcakes was their favourite dessert.

Our cupcakes have two flavors which is chocolate and vanilla. We have two sizes of cupcake which are large and small size. Then, we provide various toppings for our customer including fresh fruits as topping. For example oranges, strawberries, blueberries, kiwi and more. In addition for customer choices, we also provide topping made of chocolate, peanut butter and others topping as requested by our customers. We isolate our cupcakes and toppings so that the students and lectures can choose their own favourite topping. This is one of our strategies to attract our customer and to ensure their satisfaction. We only charge them for only RM1 for extra topping.

Last but not least, we got a membership card for our customers with charge for only RM5. We provide a 10% discount for membership for every purchase they made. The purpose for membership card is for customers to purchase our products with discount and at the same time will build a member loyalty. Customers who receive personalized discount offers, for example, are likely to continue purchasing the same product to take advantage of the offer. We also structure our membership programs and discount offers to encourage higher spending.

*Delicious Cupcakes Cafe*

### 2.1.1 Examples of Cupcakes



Vanilla Cupcakes with various type of fresh fruits as topping.



Vanilla Cupcakes with sprinkles.



Chocolate Cupcakes with Raspberry.



Chocolate Cupcakes with Peanut Butter.



*Delicious Cupcakes Cafe*



## **2.2 Target Market**

Before setting up a business, every business owner has to identify and determine who are their targeted customers are. This is to ensure that their businesses are going well with the local people there. Also, it enables us to focus on which group of people so that our business will go well with them. In this case, we have calculated the percentage of our customers in UiTM Campus Samarahan 2 and predicted how many of them will visit our shop, and also the estimated profit that we will generate on a monthly and yearly basis. Our target markets in UiTM Campus Samarahan 2 are:



### **Students**

Our main target of customers is students in UiTM Campus Samarahan 2 because most of the students loves cupcakes. Moreover, our ideas of opening Delicious Cupcakes Cafe was based on their interest in cupcakes that we gain from asking around our friends from different faculties.

### 2.3 Market Size

Market Segment	Population	Target Market	Market Size ( Number )
Students	2858	30%	858

Table 1 : Market Size in Number

Market Segment	Market size ( Number )	Potential amount spend in a month	Market size in a month ( RM )
Students	858	15 X 858	12870

Table 2 : Market size in value (RM) per month

Market size per month = RM 12870

Market size per year = RM 12870 x 12

= RM 154,440

## 2.4 Main Competitor

Delicious Cupcakes Cafe only have one competitor which are :

	<u>Strength</u>	<u>Weaknesses</u>
<b>Mama Bakery in UiTM Samarahan Campus 2</b>	<ul style="list-style-type: none"><li>● strategy place</li><li>● More experience</li></ul>	<ul style="list-style-type: none"><li>● Expensive</li><li>● Limited choices</li><li>● Rarely have small change of money</li></ul>

## 2.5 Market Share

Delicious Cupcakes Cafe has main competitor which are Mama Bakery. Table below will show the market share of Delicious Cupcakes Cafe and Mama Bakery.

### Market Share before Entry

	BEFORE		AFTER	
	Percentage	RM	Percentage	RM
1) Mama Bakery	100%	154440	50%	6435 x 12 = 77220
2) Delicious Cupcakes Cafe	0%	0	50%	6435 x 12 = 77220
Total		154440		154440

Value of market share per month for Delicious Cupcakes Company = RM 6435

Value of market share per year for Delicious Cupcakes Company = RM 6435 x 12

= RM 77220

## 2.6 SALES FORECAST

MONTH	RM	REMARKS
1	6560	INITIAL OPENING
2	6240	-
3	6215	-
4	6210	-
5	6795	PROMOTION
6	6335	-
7	6345	-
8	6210	SEMESTER BREAK
9	6300	-
10	6215	-
11	6290	-
12	7505	YEAR END SALE
YEAR 1 TOTAL SALES	77220 ✓	
YEAR 2 TOTAL SALES	81081 ✓	INCREASE 5%
YEAR 3 TOTAL SALES	85946 ✓	INCREASE 6%

*Delicious Cupcakes Cafe*

## **2.7 MARKETING STRATEGY**

### **PRODUCT STRATEGY**

Our cafe which is Delicious Cupcakes Cafe, offers two flavor of cupcakes and various types of topping including fresh fruits for topping that required by our customers. By offering various types of topping for customers, we can ensure their satisfaction as they can choose their own topping for the cupcakes they purchase. It will ensure us to gain profit too.

### **PRICE STRATEGY**

As for the price strategy, we offer our customer with two sizes of cupcakes which is medium size and large size. Medium size of our cupcakes will only cost RM4 and for the large size is RM4.50. Our price is surely affordable for our customers as it is cheaper. We put a stable price for our cupcakes so that our customers can afford to purchase our cupcakes.

### **PLACE STRATEGY**

We choose UiTM Samarahan Campus 2 as our business place since our ideas of opening the Delicious Cupcakes Cafe was come from the desire to fulfill the students' wants who loves cupcakes. We also found that our location is strategic as it is near to Mama Cafe where students usually go for their break-time. Besides, our main target market are the students of UiTM Samarahan Campus 2.

### **PROMOTION STRATEGIES**

For our promotion strategies, we use social media platform to promote our Delicious Cupcakes Cafe such as Facebook, Twitter, Instagram and Whatsapp. By posting or promoting our cupcakes in social media, it will allow many students know more about the promotion that is offers by our cafe. We also provide a membership card for our customers and they will have 10% discount with every purchase they made. This is our strategy to build a loyal customers. We also include the posters as a strategy to promote our cafe.

## **2.8 Marketing Budget**

<b>Type</b>	<b>Fixed Asset Cost (RM)</b>	<b>Monthly Expenses (RM)</b>	<b>Other Expenses (RM)</b>	<b>Total</b>
<u>Capital Expenditures/Fixed Asset</u> <ul style="list-style-type: none"><li>● Signboard</li></ul>	RM 200			RM 200
<u>Working Capital</u> <ul style="list-style-type: none"><li>● Poster</li></ul>			RM 100	RM100
<u>Utilities</u> <ul style="list-style-type: none"><li>● Water</li><li>● Electricity</li></ul>			RM 50 RM 50	RM100
<u>Other Expenses</u> <ul style="list-style-type: none"><li>● Opening ceremony</li></ul>			RM 1000	RM1000
<b>TOTAL</b>				<b>RM1400</b>

### 3.0 OPERATION PLAN

#### Introduction

In a business, there must be an operation process which mean an organized set of activities or tasks that produces a specific services and products. Operations manager ensuring the business operations are efficient in terms of using a few resources as needed and effective in terms of meeting customers requirement.

In our business, we providing the products and services to all of students in UiTM Kampus Samarahan 2. We sell the cupcakes which consists of various design and topping choices. We also provide the delivery services to the customers for increase their satisfactions towards our business.

The objectives of our operational plan are as follows:

1. To meet the customer expectation toward our high-quality products and services
2. To satisfy the customer with our products and services prices
3. To ensure the business operating system run smoothly to produce the good quality of the products and services

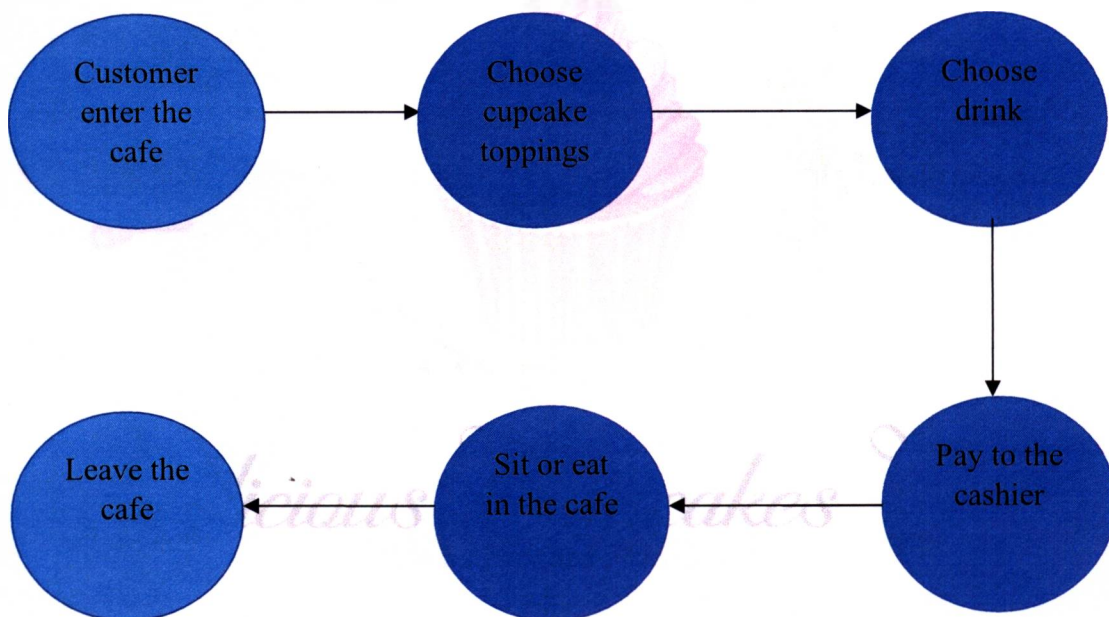
*Delicious Cupcakes Cafe*

### 3.1 Process planning

There are several jobs or duties that need to be done by the operational manager such as follows:

1. Plan for process of produce the product and delivering the services
2. Plan and illustrate the layout of the operation process
3. Plan on how much the product to be produce or to provide the services
4. Make a list down all of machine and equipment
5. Measure the operational budget planning
6. Supervision of daily task






#### 3.1.1 Operation Process



*Operation Process of  
Delicious Cupcake Cafe*



### 3.2 Process Flow Chart

Symbol	Activity	Description
	Operation	Activity that modify, transform or give added value to the input.
	Transportation	Movement of materials or goods from one place to another place
	inspection	Activity that measure the standard or quality of the products and services
	Delay	Process is delayed because in process materials are waiting for the next activity
	Storage	Finished product or goods are stored in the storage area

**Table 3 : Process Flow Chart**

### **3.3 Operations time**

<b>Day</b>	<b>Operation hour</b>
Monday-Friday	10.00 a.m–6.00 p.m
<b>Except for public holiday</b>	

**Table 4 : Operation Time**

*Delicious Cupcakery Cafe*

### 3.4 Material Requirement

#### Raw material

Material	Quantity	Unit price (RM)	Total price (RM)
Cupcake			
a) Butter	2	6.90	13.80
b) Caster Sugar	12	2.20	26.40
c) Egg	4	9.20	36.80
d) Vanilla Extract	6	4.50	27.00
e) Self-rising flour	12	2.19	26.28
f) Milk	12	6.00	72.00
g) Cooking Oil	1	21.15	21.15
h) Salt	2	3.00	6.00
i) Small Cupcake paper	2 (100pcs)	8.00	16.00
j) Big cupcake paper	2 (100pcs)	10.00	20.00
Flavour			
a) Chocolate	20	9.00	180.00
b) Vanilla	20	6.00	120.00
Cupcake topping			
a) Jelly	12	2.00	24.00
b) Chocolate rice	20	2.00	40.00
c) Chocolate	15	5.50	82.50
d) Rainbowrice	20	3.60	72.00
e) Kiwi	20	9.00	180.00
f) Oranges	20	6.00	120.00
Drink			
a) Straw	3 (100pcs)	5.00	15.00
b) Dispenser Cup with lid	3 (100pcs)	20.00	60.00
c) Packet Drinks (1 litre)	12	2.30	27.60
<b>Total</b>			<b>1186.53</b>

**Table 5: Material Requirement**

### 3.5 List of Operation Personnel

<b>Position</b>	<b>Number of Personnel</b>
Operational Manager	1
Operational Executive	1
Supervisor	1
Designer	1
Cashier	1
<b>Total</b>	<b>5</b>

*Table 6 : List of Operation Personnel*

### 3.6 List of Tasks and Responsibilities

<b>Position</b>	<b>Job description and duties</b>
Operational manager	<ul style="list-style-type: none"><li>• Managing quality assurance programmes</li><li>• Ensure the operation of the business is run smoothly and efficiently</li><li>• Setting and reviewing budgets and managing costs</li></ul>
Operational executive	<ul style="list-style-type: none"><li>• Interacting and communicating with the upper manager to develop strategic operation goals</li><li>• To provide a workplace setting that is conducive to productive work</li><li>• To ensure the workers are able to produce a high-quality products and services</li></ul>
Operational Supervisor	<ul style="list-style-type: none"><li>• Monitoring the workers' performance and coach them for any</li></ul>

	<p>improvements</p> <ul style="list-style-type: none"> <li>• Oversees the department and checks whether it is meeting the set customer satisfaction goals</li> </ul>
Designer	<ul style="list-style-type: none"> <li>• Develop graphics and layouts for product</li> <li>• Designing the shape of the cupcake</li> </ul>
Cashier	<ul style="list-style-type: none"> <li>• Receive payment by cash from the customer</li> <li>• Issue receipt, refunds or change due to customer</li> <li>• Count money in cash drawers at the beginning of shifts to ensure that amounts are correct</li> </ul>

**Table 7 : List of Tasks & Responsibilities**

*Delicious Cupcakes Cafe*

### **3.7 Schedule of Remuneration**

<b>Position</b>	<b>No.</b>	<b>Monthly salary + EPF + SOCSO(RM)</b>	<b>Total (RM)</b>
Cashier	1	500	500
Designer	1	500	500
<b>Total</b>	<b>2</b>	<b>1000</b>	<b>1000</b>

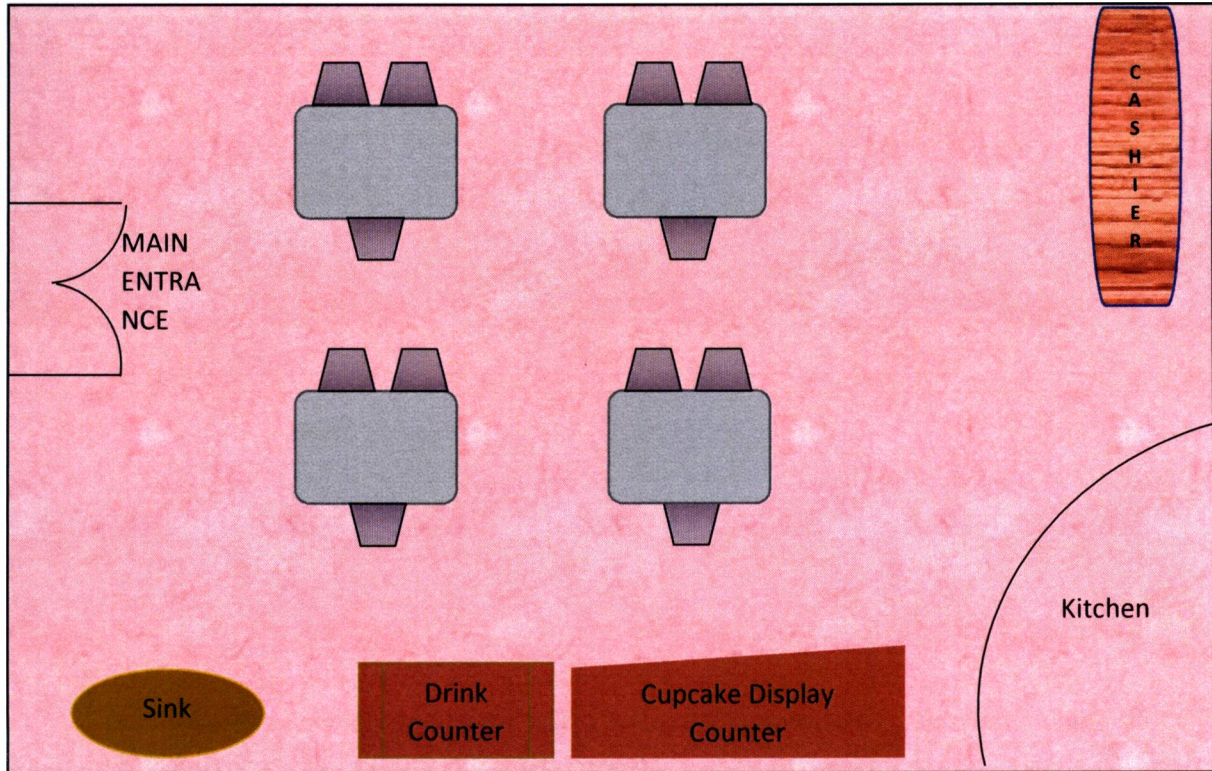
***Table 8: Schedule of Remuneration***

### **3.8 Machinery and Equipment**

<b>No</b>	<b>Machines or Equipment</b>	<b>Quantity</b>	<b>Price per unit (RM)</b>	<b>Total prices (RM)</b>
1	Cash Machine	1	700	700
2	Table for cashier	1	320	320
3	Chair	12	38	456
4	Table	4	79	316
5	Ceiling Fan	3	145	435
6	Ceiling Lamp	3	62	186
7	Sink sets	1	40	40
8	Refrigerator	1	370	370
9	Cake Display Fridge	1	400	400
10	Radio	1	200	200
<b>Total</b>				<b>3423</b>

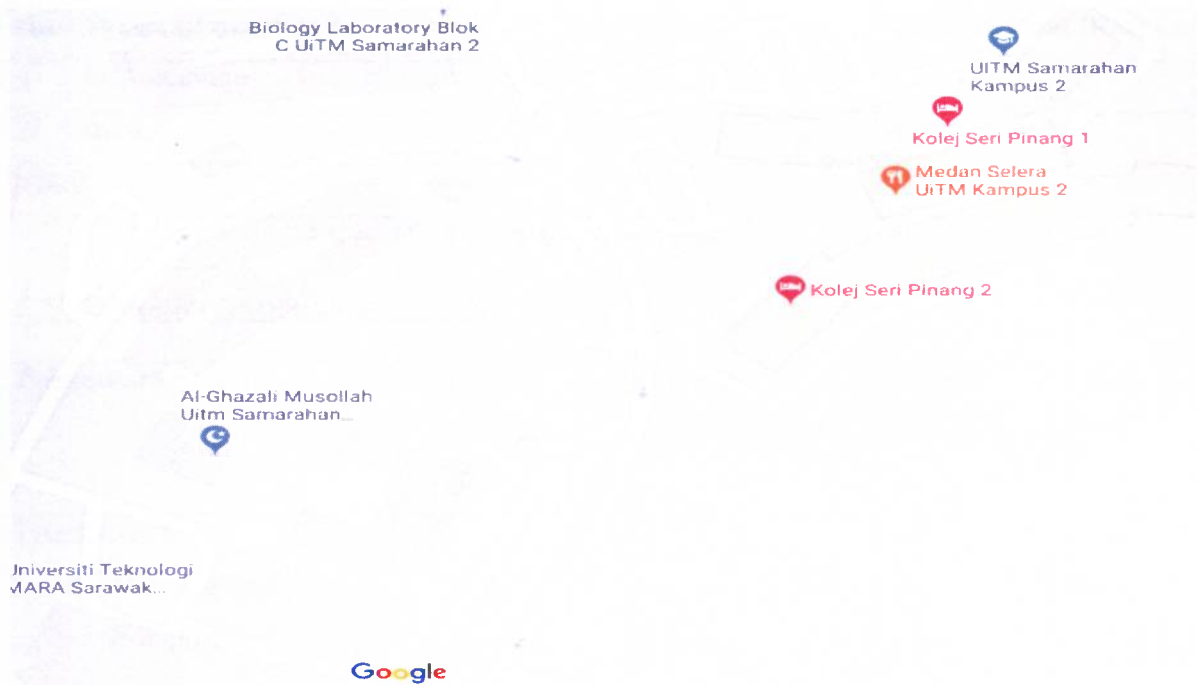
***Table 9 : Machinery and Equipment***

### 3.9 Operation Layout Plan



*Delicious Cupcakes Cafe*

### 3.10 Location (Production Site)



Our business was located at the UiTM Kampus Samarahan 2, Sarawak, which the detailed location is next to Mama Café and ATM. It is such a strategic location because it is easy to reach by the student. However, our business location is near to students' colleges.

We also choose this location because we only have one competitor which is Mama Bakery. That make our business can easier enter into the market to compete with other business. The students only have two choices if they want to buy cupcake, which are our café and Mama Bakery.

Actually, this location is strategic to run and develop our business because we only target the students in UiTM Kampus Samarahan 2 as the customers, but if the other outsiders wants to buy our product it must also be great.



### 3.11 Operation Overhead

No	Types of overhead	Monthly Cost (RM)
1	Maintenance	500
2	Rental	600
<b>Total</b>		1100

*Table 10 : Operation Overhead*

### 3.12 Operation/Production Budget

Particulars	Fixed assets (RM)	Monthly Expenses (RM)	Others (RM)	Total (RM)
Fixed Assets <ul style="list-style-type: none"><li>• Machine and Equipment</li></ul>	3423			3423
Working Capital <ul style="list-style-type: none"><li>• Raw Material</li></ul>		1186.53		1186.53
Pre-operations and Other Expenditure <ul style="list-style-type: none"><li>• Other Expenditure (Renovation)</li></ul>			150	150
<b>Total</b>	3423	1186.53	150	4759.53

*Table 11 : Operation Budget*

## **4.0 Administrative Plan**

### **4.1 COMPANY'S MISSION, VISSION AND OBJECTIVES**

#### **Mission**

The mission of our Delicious Cupcakes is to ensure that our customers enjoy the collaborative expression of unique and "outside the box" thinking in our business of cupcakes which can exceed the customer expectations. We also hope that our customers can experience such as good quality ingredients and affordable prices that will gratifying the customers. Without the concept of our business, we cannot meet the customer's needs and wants based on what business that we run. We should meet the customers' expectations to satisfy them with our business. Lastly, to Provide appreciation to each guest for the opportunity to serve them and provide happiness and joy through the art of food.

#### **Vission**

As a vision of "Delicious Cupcakes", we collaborate with the customer in creating custom, designable, unique to them with guarantee satisfaction bringing happiness and excitement to each customer. We also provide the top quality of taste to each individual with a pieces of art as the customer envisioned. Our Delicious Cupcakes also build a business by engaging in the customer's experience, innovation and customer focus, delivery of result, trusting, inspired and successfully reaching expectations. Lastly, we provide cupcakes for the UiTM Campus Samarahan 2 communities for which business serves with quality products and give back to what makes communities.

#### **Objectives**

- i. To be professionalism as a workers in our company.
- ii. To implements the integrity of the workforce.
- iii. To emphasizing the needs and wants of customers.
- iv. To be creative and innovative in doing something.

The objective of our business can be divided into two which are short-term objectives and long-term objectives. The objectives are:

### **Short –Term Objectives**

- i. To reducing complaints and improve resolution times to customer complaints.
- ii. To improve customer service such as delivery.
- iii. To launch our business in the most effective way.

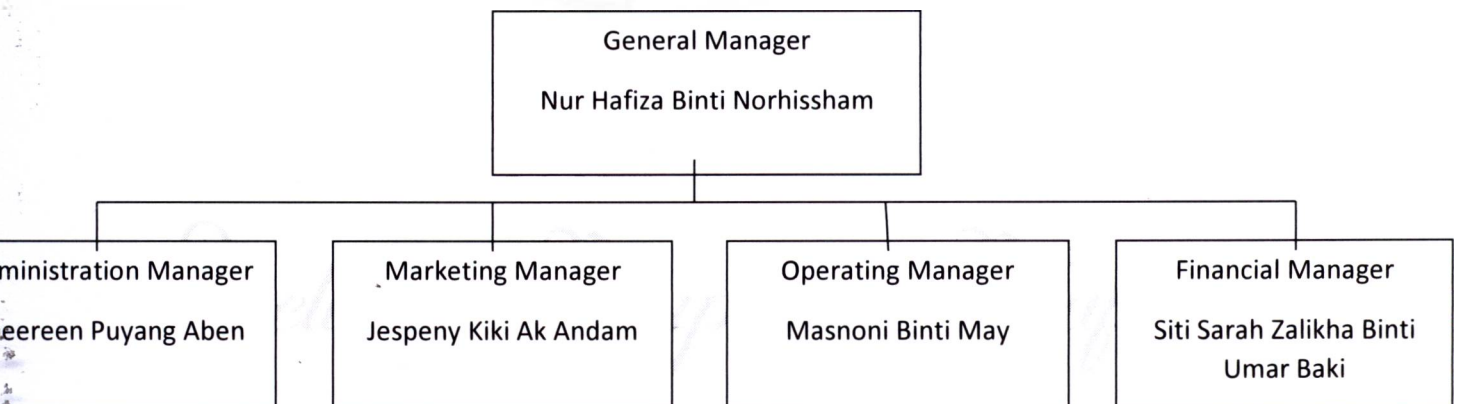
### **Long-Term Objectives**

- i. To run a profitable operation which can increasing revenue while limiting expenses.
- ii. To become more efficient in our business operation to increase productivity.
- iii. To improving production times such as ensure our manager are get ready before 10am each morning.

## 4.2 ORGANIZATION CHART

The organization chart is very important to our Delicious Cupcakes's business. This is because organization chart are one of the best way to represent a company structure in a clear and easy to understand way. This organization chart also explain the job positions of the workers and tasks that need to be implemented by them. Their main purpose of this organization chart is to:

- ✓ Show the structure of the company visualising its hierarchy along with specifying concrete positions and the reporting line between them.
- ✓ Our Delicious Cupcakes business was shared by 5 partners and has been selected for each part in the business which is including General manager, Administrative manager, Marketing manager, Operation manager and Financial manager.
- ✓ **The position of our members in the organization are:**



### 4.3 Administration Manpower Planning

<b>Position</b>	<b>Number Of Personnel</b>
General Manager	1
Administration Manager	1
Marketing Manager	1
Operational Manager	1
Financial Manager	1
<b>TOTAL</b>	<b>5</b>

*Delicious Cupcakes Cafe*

#### 4.4 Schedule of Tasks and Responsibilities

Position	Task and Responsibilities
General Manager	<ul style="list-style-type: none"> <li>• Manager Specializing in Administration by giving the works skills beyond that of a generic manager.</li> <li>• Communication and coaching the workers</li> <li>• Directing and Delegating for overseeing all administrative functions in your business.</li> <li>• Degrees and Merits experience makes a valuable asset to any small business.</li> <li>• Hiring such an expert will ensure that your business runs well.</li> <li>• Focuses heavily on administrative activities.</li> </ul>
Administration Manager	<ul style="list-style-type: none"> <li>• Planning and coordinating administrative procedures and systems and devising ways to streamline processes.</li> <li>• Recruiting and training personnel and allocate responsibilities and office space</li> <li>• Assessing staff performance and provide coaching and guidance to ensure maximum efficiency</li> <li>• Support operations of our company and plan the most efficient administrative procedures.</li> <li>• Lead a team of professionals to complete a range of administrative duties in different departments.</li> <li>• Administration manager will promote excellent communication and organizational skills for their workers.</li> </ul>

Operating Manager

- Planning and controlling change in an organization.
- Managing quality assurance programmes
- Researching for new technologies and alternative methods of efficiency and effectiveness.
- Setting and reviewing budgets and managing cost.
- Overseeing inventory, distribution of goods and facility layout.
- interacting with managers of different areas of the organization and presenting findings to stakeholders

Marketing Manager

- Marketing Manager Conducts Market Research for their organization.
- Developing the new Marketing Strategy.
- Customer Relationship Management by performs the function of championing customer in the organization.
- Marketing Manager will assign duties and set targets for departmental staff.
- Identifying New Business Opportunities or new markets for the organization's products and services.
- handles formulating, directing and coordinating marketing activities so as to influence customers

Financial Manager

- Estimating the amount of capital required for the proper functioning of the business.
- Devising a capital structure by ensure that the earning rate is higher than the rate of interest on the borrowed amount.
- Find the various sources from where the firm can raise funds.
- Evaluation and control of the financial performance of an organization.
- **Financial manager** needs to manage the cash in such a way that there is neither shortage nor surplus and daily expenses.
- **Finance management** involves analyzing the funds that can be invested for proper working of the organization.

*Delicious Cupcakes Cafe*



#### 4.5 Schedule of Remuneration

<b>Position</b>	<b>No.</b>	<b>Monthly Salary + EPF + SOCSSO (RM)</b>	<b>Total (RM)</b>
General Manager	1	500.00	710.00
Administration Manager	1	500.00	710.00
Marketing Manager	1	500.00	710.00
Operation Manager	1	500.00	710.00
Financial Manager	1	500.00	710.00
<b>TOTAL</b>	<b>5</b>	<b>2,500</b>	<b>3550.00</b>

*Delicious Cupcakes Cafe*

## 4.6 Other Compensation and Benefits

### Mandatory Benefit

#### a) **Salary and Wages**

The salary and wages are the primary reason people go to their jobs every day. One of the most important aspects of a job for most workers is the wage it pays. Wages allow workers to make a living from their labor. They also provide incentives to be productive and loyal to an employer.

#### b) **Employee Provident Fund (EPF)**

The Employee Provident Fund (EPF) is one of the most widely-used investment schemes by the salaried class in the country. While employers and employees both contribute 12% of wages in EPF, 8.33% of the employer's share is diverted towards the Employees' Pension Scheme (EPS). According to the retirement fund body, 10 years of contributory membership ensures lifelong pension under Employees' Pension Scheme 1995.

#### c) **Social Security Organization (SOCSO)**

The SOCSO is aimed to provide protection and security both medically and financially, SOCSO will pay disablement benefits, funeral benefits, dependent benefits, invalidity pension as well as survivor's pension to SOCSO members. The social insurance provides Employment Injury Insurance and Invalidity Pension Scheme to all members.

### **Fringe Benefit**

#### a) **Bonus**

The bonus pay is also used to improve employee morale, motivation, and productivity. When you tie bonuses to performance it can encourage employees to reach their goals, which in turn helps the company reach its goals.

#### b) **Maternity Leave**

The maternity leave is a period of approved absence for a female employee granted for the purpose of giving birth and taking care of infant children. Maternity leave may last

anywhere from several weeks to a period of months depending on the organization, and may be paid or unpaid depending on policies.

**c) Sick Leave**

The sick leave also benefits an employee who will be unable to work effectively because of illness. It allows the employee to take some downtime for self-care and healing. Some organizations allow the use of sick leave to take care of ill family members, and the spate of current legislation requires this in most cases.

**d) Medical Expenses**

Medical care expenses are include payments for the diagnosis, cure, mitigation, treatment, or prevention of disease, or payments for treatments affecting any structure or function of the body. If the medical treatment is not available at any government clinic or hospital, they can receive such treatment in any private hospital.

*Delicious Cupcakes Cafe*

#### 4.7 List of Cafe Furniture and Fittings

Item	Quantity	Price/per unit (RM)	Total Cost (RM)
Tables	4	79.00	316.00
Chairs	12	38.00	456.00
Table For Cashier	1	320.00	320.00
Refrigerator	1	370.00	370.00
Cake Display Fridge	1	400.00	400.00
<b>TOTAL</b>			<b>1862.00</b>

#### 4.8 List of Cafe Equipment

Item	Quantity	Price/per unit (RM)	Total Cost (RM)
Telephone	1	800.00	800.00
Radio	1	200.00	200.00
Ceiling Fan	3	145.00	435.00
Ceiling Lamp	3	62.00	186.00
Sink sets	1	40.00	40.00
<b>TOTAL</b>			<b>1661.00</b>

#### 4.9 List of Cafe Supplies

Item	Quantity	Price/per unit (RM)	Total Cost (RM)
Pen	5	1.80	9.00
Note book	5	2.00	10.00
Stapler	3	2.80	8.40
File	5	6.80	34.00
Calculator	3	12.80	38.40

Staples	5	1,90	9.50
A4 Paper	3	12.00	36.00
<b>TOTAL</b>			<b>145.30</b>

#### 4.10 Utilities

Utility Bills	Monthly Bill (RM)	Total Cost (RM)
Electricity bills	150.00	150.00
Water bills	150.00	150.00
<b>TOTAL</b>		<b>300.00</b>

#### 4.11 Land and Building

Type	Price (RM)	Quantity	Total Amount (RM)
Cafe building	600.00	1	600.00.00
<b>TOTAL</b>			<b>600.00</b>

#### 4.12 Organizational/Administration Budget

Type	Fixed Asset Cost (RM)	Monthly Expenses (RM)	Other Expenses (RM)	Total (RM)
<b>Capital Expenditures/Fixed Asset:</b>				
<ul style="list-style-type: none"> <li>• Cafe furniture and fitting</li> </ul>				1862.00
<ul style="list-style-type: none"> <li>• Cafe machine and equipment</li> </ul>				186.00

• Cafe renovation				150.00
<b>Working Capital/Monthly Expenses:</b>				
• Admin salary + EPF + SOCSO				2,500
• Admin utilities (water + electricity)		150.00		300.00
• Remuneration		150.00		3550.00
• Cafe supplies				145.30
<b>TOTAL ADMIN BUDGET</b>				<b>8693.30</b>

*Delicious Cupcakes Cafe*

## **5.0 FINANCIAL PLAN**

### **Financial Plan**

Financial planning is the task of determining how a business will afford to achieve its strategic goals and objectives. Usually, a company creates a Financial Plan immediately after the vision and objectives have been set. The Financial Plan describes each of the activities, resources, equipment and materials that are needed to achieve these objectives, as well as the timeframes involved. The Financial Planning activity involves the following tasks, which are assess the business environment, confirm the business vision and objectives, identify the types of resources needed to achieve these objectives, quantify the amount of resource (labor, equipment, materials), calculate the total cost of each type of resource, summarize the costs to create a budget and Identify any risks and issues with the budget set. Performing Financial Planning is critical to the success of any organization. It provides the Business Plan with rigor, by confirming that the objectives set are achievable from a financial point of view. It also helps the CEO to set financial targets for the organization, and reward staff for meeting objectives within the budget set.

It is the last procedure for the preparation of business plan. The process of managing the finances in business line with our life goals and involves gathering our financial information, setting life goals, examining current financial status and coming up with a strategy or plan on how the business can meet goals given the current situation. Plus, the process includes framing objectives, policies, procedures, programs and budgets regarding the financial activities of a concern. We need to have future plans and reviewing this on a going basis. Financial plan is very important for the business. It helps us to determine our business modal, our profit and loss that we would earned throughout the year by using financial plan. It will be prepared the entire accumulation budget and expenses form the administration manager, operation manager, marketing manager and general manager. All of them have to make report and give their information on their information of the budget, expenses and the data to the finance manager. Then, the data will be placed in the form of table with the calculation. For example,

- a) Project implementation cost
- b) Sources of financing

- c) Non-current assets depreciation schedule
- d) Pro-forma cash flow statement
- e) Pro-forma trading account
- f) Pro-forma profit and loss account income
- g) Pro-forma income statement and balance sheet
- h) Financial analysis

## **OBJECTIVES OF FINANCIAL**

The four main financial objectives of an enterprise are profitability, liquidity, efficiency, and stability. Profitability is when the firm is able to earn a profit. This is important if a firm plans to remain viable and provide a return to its owners. Liquidity is when the firm is able to meet its short term financial obligations. The firm must pay attention to its accounts receivables and its inventory at all times. If either one of these accounts get too high, the company may not be able to keep its short term obligation, due to their not being a sufficient amount of cash on hand. Efficiency is when the productivity of the firm utilizes their assets comparative to its revenue and profits. Stability is the strength and potency of a company's financial state. A firm must make a profit, and remain liquid, all while monitoring its debt and keeping it balanced. Same thing applies here, if the firm's debt-to-equity gets too high, the firm may not be able to meet its obligations and secure financing to grow its company.

### 1) Revenue Growth Objectives

Increasing revenue is the most basic and fundamental financial objective of any business. Revenue growth comes from an emphasis on sales and marketing activities and is solely concerned with increasing top-line earnings – earnings before expenses. Companies often set revenue goals in terms of percentage increases rather than aiming for specific dollar amounts. An entrepreneur may set an objective of increasing revenue by 20 percent each year for the first five years of a new company's operations, for example.

### 2) Profit Margins and Bottom-Line Earnings

Profit objectives are a bit more sophisticated than revenue growth goals. Any money left over from sales revenue after all expenses have been paid is considered profit. Profit, or bottom-line earnings, can be used in a number of ways, including



investing it back into the business for expansion and distributing it among employees in a profit-sharing arrangement. Profit goals are concerned first with revenue, then with costs. Keeping costs low by finding and building relationships with reliable suppliers, designing operations with an eye toward lean efficiency and taking advantage of economies of scale, to name a few methods, can leave you with more money after paying all of your bills.

### 3) Financial Sustainability in Times of Turmoil

At certain times, companies or brands may be primarily concerned with basic economic survival. Retrenching is a marketing technique, based on a financial objective – that attempts to keep a brand alive and keep current revenue and profit levels from falling any further during the decline stage of the product/brand life cycle. Companies may be concerned with financial sustainability during periods of economic turmoil, as well. Common financial objectives for survival include collecting on all outstanding debts on time and in full, de-leveraging by paying off debt and keeping income levels consistent.

### 4) Return on Investment

Return on Investment is a financial ratio applied to capital expenditures. ROI can be applied to two basic scenarios. First, ROI is concerned with the return generated by investments in real property and productive equipment. Business owners want to make sure that the buildings, machinery and other equipment they buy generates sufficient revenue and profit to justify the purchase cost. Secondly, ROI applies to investments in stocks, bonds and other investment instruments. The same principle applies to these investments, but there is generally no physical, productive asset used to generate a return. Instead, ROI for investment products is calculated by comparing the dividends, interest and capital gains realized from investments by the cost of the investment and the opportunity cost of forgoing alternative investments.

## **IMPORTANT OF FINANCIAL PLANNING**

It is important to plan finances in order to reap long term benefits through the assets in hand. The investments that one makes are structured properly, and managed by professionals through financial planning. Every decision regarding our finances can be monitored if a proper plan is devised in advance. The following points explain why financial planning is important.

- 1) **Cash Flow:** Financial planning helps in increasing cash flow as well as monitoring the spending pattern. The cash flow is increased by undertaking measures such as tax planning, prudent spending, and careful budgeting.
- 2) **Capital:** A strong capital base can be built with the help of efficient financial planning. Thus, one can think about investments, and thereby improve his financial position.
- 3) **Income:** It is possible to manage income effectively through planning. Managing income helps in segregating it into tax payments, other monthly expenditures, and savings.
- 4) **Financial Understanding:** The financial planning process helps gain an understanding about the current financial position. Adjustments in an investment plan or evaluating a retirement scheme becomes easy for an individual with financial understanding.
- 5) **Savings:** It is good to have investments with high liquidity. These investments, owing to their liquidity, can be utilized in times of emergency and for educational purposes.
- 6) **Investment:** A proper financial plan that considers the income and expenditure of a person helps in choosing the right investment policy. It enables the person to reach the set goals.
- 7) **Standard of Living:** The savings created by through planning, come to the rescue in difficult times. Death of the bread winner in a family affects the standard of living to a great extent. A proper financial plan acts as a guard in such situations, and enables the family to survive hard times.

5.1 PROJECT IMPLEMENTATION COST

Capital Expenditure	Cost	Sources of Financing
Land & Building		Existing asset
Utilities & Furniture	600	Cash
		Cash
		Cash
		Cash
Signboard & Poster	300	Cash
		Cash
		Cash
		Cash
Equipment	300	Cash
		Cash
		Cash
		Cash
<b>Working Capital</b>	1 months	
Sales & Marketing Costs (monthly)	625	Cash
General & Administrative Costs (monthly)	2,650	Cash
Operations & Technical Costs (monthly)	2,900	Cash
<b>Pre-Operating &amp; Incorporation Costs (one-off)</b>	7,850	Cash
<b>Other Expenditure (annually)</b>	2,500	Cash
<b>Provision for Contingencies</b>	5%	761
<b>TOTAL</b>	<b>18,486</b>	<b>Cash</b>

**5.2 SOURCES OF FINANCE**

Capital Expenditure	Cost	Own Contributions		Loan	Hire-Purchase
		Cash	Existing F. Assets		
Land & Building					
Utilities & Furniture	600	600	-		
		-			
		-			
		-			
Signboard & Poster	300	300			
		-			
		-			
		-			
Equipment	300	300			
		-			
		-			
		-			
<b>Working Capital</b>					
Sales & Marketing Costs (monthly)	625	625			
General & Administrative Costs (monthly)	2,650	2,650			
Operations & Technical Costs (monthly)	2,900	2,900			
<b>Pre-Operating &amp; Incorporation Costs (one-off)</b>	7,850	7,850			
<b>Other Expenditure (annually)</b>	2,500	2,500			
<b>Provision for Contingencies</b>	761	761			
<b>TOTAL</b>	<b>18,486</b>	<b>18,486</b>			

**5.3 HIRE PURCHASE REPAYMENT SCHEDULE**

Purchase Projections		RM	Sales Projections		RM
January	2020	2,000	January	2020	6,435
February	2020	2,000	February	2020	6,435
March	2020	2,000	March	2020	6,435
April	2020	2,000	April	2020	6,435
May	2020	2,000	May	2020	6,435
June	2020	2,000	June	2020	6,435
July	2020	2,000	July	2020	6,435
August	2020	2,000	August	2020	6,435
September	2020	2,000	September	2020	6,435
October	2020	2,000	October	2020	6,435
November	2020	2,000	November	2020	6,435
December	2020	2,000	December	2020	6,435
Total 2020		24,000	Total 2020		77,220
Total 2021		38,000	Total 2021		350,000
Total 2022		40,000	Total 2022		400,000

*Dafe*

Purchase Payments	
In the month of purchase	50%
One month after purchase	30%
Two months after purchase	20%

Sales Collections	
In the month of sales	70%
One month after sales	20%
Two months after sales	10%

**5.4 NON-CURRENT ASSET DEPRECIATION SCHEDULE**

Year	Type of Fixed Asset Cost (RM)		Utilities & Furniture 600 Straight Line 3	Book Value
	Annual Depreciation	Accumulated Depreciation		
	-	-		600
1	200	200		400
2	200	400		200
3	200	600		-
4	0	0		-
5	0	0		-
6	0	0		-
7	0	0		-
8	0	0		-
9	0	0		-
10	0	0		-

Year	Type of Fixed Asset Cost (RM)		Signboard & Poster 300 Straight Line 3	Book Value
	Annual Depreciation	Accumulated Depreciation		
	-	-		300
1	100	100		200
2	100	200		100
3	100	300		-
4	0	0		-
5	0	0		-
6	0	0		-
7	0	0		-
8	0	0		-
9	0	0		-
10	0	0		-

Type of Fixed Asset		Equipment	
Cost (RM)		300	
Depreciation Method		Straight Line	
Economic Life (yrs)		3	
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	300
1	100	100	200
2	100	200	100
3	100	300	-
4	0	0	-
5	0	0	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

*Delicious Cupcakes Cafe*

5.5 PROFOMA CASH FLOW STATEMENT

MONTH	MONTHLY CASH FLOW												2020	2021	2022			
	Pre- Ope ratio ns	Janu ary	Febr uary	Marc h	April	May	June	July	Augu st	Sept emb er	Octo ber	Nov ember				Dece mber		
<b>CASH INFLOW</b>																		
Capital (Cash)	18,486																	0
Loan	0																	0
Cash Sales	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	4,505	280,000	
Collection of Accounts Receivable	0	1,287	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	1,931	95,907	
<b>TOTAL CASH RECEIPT</b>	<b>18,486</b>	<b>4,505</b>	<b>5,792</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>6,435</b>	<b>340,907</b>	<b>398,333</b>
<b>CASH OUTFLOW</b>																		
Pre-operating & Incorporation	7,850																	
Expenditure Sales																		
&Marketing Expenditure		625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	7,875	8,348
General & Administrative Expenditure		2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	2,650	33,390	35,393



Operations & Technical Expenditure		1,900	2,500	2,900	2,900	2,900	2,900	2,900
Other Expenditure		2,500						
Purchase of Fixed Assets	1,200							
Hire-Purchase								
Repayment :								
Principal		0	0	0	0	0	0	0
Interest		0	0	0	0	0	0	0
Loan Repayment :								
Principal		0	0	0	0	0	0	0
Interest		0	0	0	0	0	0	0
Tax Payable		0	0	0	0	0	0	0
<b>TOTAL CASH OUTFLOW</b>	<b>9,050</b>	<b>7,675</b>	<b>5,775</b>	<b>6,175</b>	<b>6,175</b>	<b>6,175</b>	<b>6,175</b>	<b>6,175</b>
<b>CASH SURPLUS (DEFICIT)</b>	<b>9,436</b>	<b>(3,171)</b>	<b>17</b>	<b>260</b>	<b>260</b>	<b>260</b>	<b>260</b>	<b>260</b>
<b>BEGINNING CASH BALANCE</b>		<b>9,436</b>	<b>6,266</b>	<b>6,282</b>	<b>6,542</b>	<b>6,802</b>	<b>7,062</b>	<b>7,322</b>
<b>ENDING CASH BALANCE</b>	<b>9,436</b>	<b>6,266</b>	<b>6,282</b>	<b>6,542</b>	<b>6,802</b>	<b>7,062</b>	<b>7,322</b>	<b>7,582</b>

2,900	2,900	2,900	2,900	2,900	33,400	42,340	51,020		
					2,500	2,625	2,783		
					1,200				
0	0	0	0	0	0	-	-		
0	0	0	0	0	0	-	-		
0	0	0	0	0	0	-	-		
0	0	0	0	0	0	-	-		
0	0	0	0						
<b>6,175</b>	<b>6,175</b>	<b>6,175</b>	<b>6,175</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>
<b>260</b>	<b>260</b>	<b>260</b>	<b>260</b>					<b>0</b>	
<b>7,582</b>	<b>7,842</b>	<b>8,102</b>	<b>8,362</b>	<b>8,622</b>	<b>0</b>				
<b>7,842</b>	<b>8,102</b>	<b>8,362</b>	<b>8,622</b>						

**PRO-FORMA INCOME STATEMENT**

	Years		
	2020	2021	2022
<b>Sales</b>	77,220	350,000	400,000
Less: Cost of Sales (Notes 1 & 2)	24,000	38,000	40,000
<b>Gross Profit</b>	53,220	312,000	360,000
<b>Less: Expenditure</b>			
Pre-Operating & Incorporation Expenditure	6,500		
General & Administrative Expenditure	31,800	33,390	35,393
Sales & Marketing Expenditure	7,500	7,875	8,348
Operations & Technical Expenditure	10,800	11,340	12,020
Other Expenditure	2,500	2,625	2,783
Interest on Hire- Purchase			
Interest on Loan			
Depreciation of Fixed Assets			
<b>Total Expenditure</b>			
<b>Net Income Before Tax</b>			
<b>Tax</b>			
<b>Net Income After Tax Accumulated Net Income</b>			

*Handwritten red signature/initials*

*Delia Duff*

**Note 1**

**Cost of Sales**

Opening inventory	0		
Add: Total Purchases	24,000	38,000	40,000
Carriage Inwards & Duty			
Less: Ending Inventory			
	<b>24,000</b>	<b>38,000</b>	<b>40,000</b>

SUMMARY	Total Sales	Total Expenditure	Net Income
2020	77,220		
2021	350,000		
2022	400,000		
			#VALUE!
			#VALUE!

	2020	2021	2022
<b>ASSETS</b>			
<b>Non-Current Assets (Book Value)</b>			
Land & Building			
Other Fixed Assets			
<b>Other Assets</b>			
Deposit	1,350	1,350	1,350
<b>Current Assets</b>			
Inventory			
Accounts Receivable	2,574	11,667	13,333
Cash Balance			
<b>TOTAL ASSETS</b>			
<b>Owners' Equity</b>			
Capital	18,486	18,486	18,486
Accumulated Income			
<b>Long-Term Liabilities</b>			
Loan Balance			
Hire-Purchase Balance			
<b>Current Liabilities</b>			
Accounts Payable	1,400	8,400	9,400
<b>TOTAL EQUITY &amp; LIABILITIES</b>			

<b>SUMMARY</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Total Equity</b>
2020		1,400	
2021		8,400	
2022		9,400	



*Delicious Cupcakes*

## 5.6 FINANCIAL PERFORMANCE

Financial Ratio Analysis	2020
<b><u>LIQUIDITY</u></b> Current Ratio Quick Ratio (Acid Test)	#DIV/0! #DIV/0!
<b><u>EFFICIENCY</u></b> Receivable Turnover Inventory Turnover	9
<b><u>PROFITABILITY</u></b> Gross Profit Margin Net Profit Margin Return on Assets Return on Equity	68.92% #DIV/0! #DIV/0! #DIV/0!
<b><u>SOLVENCY</u></b> Debt to Equity Debt to Assets Time Interest Earned	
Break-even Analysis	2020
Total projected sales(RM)	77,220
Total variable costs (cost of sales)	

2021	2022	2023	2024
#DIV/0! #DIV/0!	#DIV/0! #DIV/0!		-
9	9		
89.14% #DIV/0! #DIV/0! #DIV/0!	90.00% #DIV/0! #DIV/0! #DIV/0!		
2021	2022		
350,000	400,000		

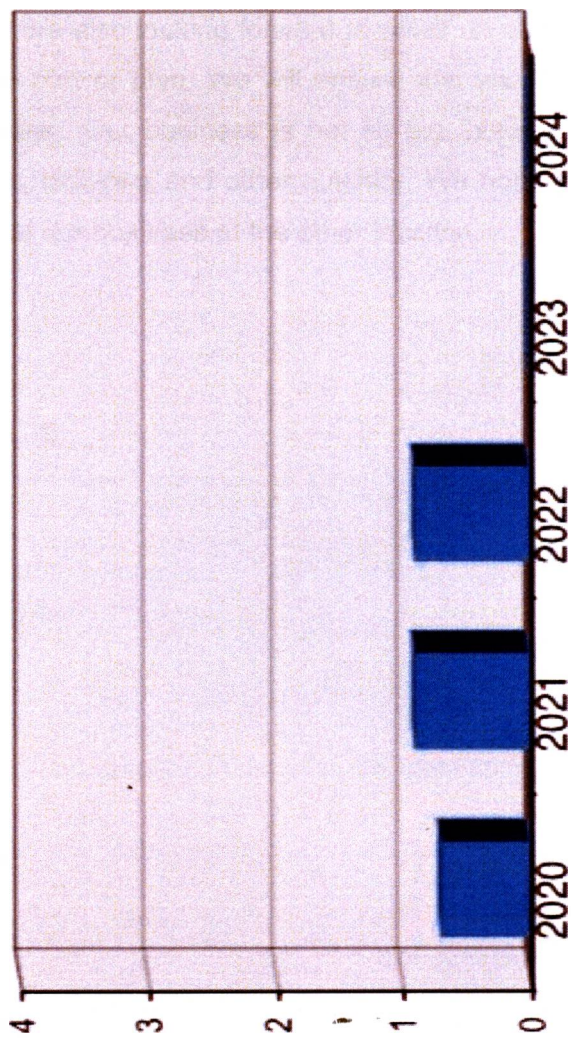


Contribution margin	24,000	38,000	40,000
Contribution margin ratio	53,220	312,000	360,000
Fixed costs	69%	89%	90%
Total costs			
Net Profit			
Break-even sales			
Percentage of break-even to sales			



*Delicious Cupcakes Cafe*

### Gross Profit Margin



*Delicious Cupcakes Cafe*

## Conclusion

In our business, we try to achieve our customers satisfaction toward our products and services. We were very sure that our business will be successful and we will be able to meet the customers needs and give them 100% satisfied services and products. Apart from that, we will put our best to make this business a successful one. Making the name of our business in the campus is our target.

We are also looking forward to cover up all of our expenses as mentioned in the financial part or plan. We will ensure that we achieve our goal and objective in the proper way. Our business is not so big, but we try to make it popular among the students, lecturers and other outsider. We hope that one day we can open the new branch of our business at the other location.