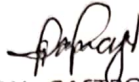


ANNUAL BUSINESS PLAN

MILC Stick and Lumber Retailing

Purok-3, Batucan, Talacogon, Agusan del Sur

2025-2026



MA. IVY L. CASTROMAYOR
Proprietor

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I. Executive Summary

Business Name: MILC Stick and Lumber Retailing

Business Address: Purok 3, Barangay Batucan, Talacogon, ADS

Business Type: Sole Proprietorship

Nature of Business: Lumber Retailing

Owner/Proprietor: Ma. Ivy L. Castromayor

Contact Details: 09485950672

Vision Statement:

To be a trusted and sustainable lumber supplier in Agusan del Sur, providing high-quality forest products while supporting environmental protection and sustainable forestry practices.

Mission Statement:

MILC Stick and Lumber Retailing aims to responsibly source and distribute quality lumber to construction and industrial sectors while ensuring compliance with DENR regulations and promoting local employment and community development.

II. Business Description

MILC Stick and Lumber Retailing will operate as a registered lumber dealer engaged in the selling and distribution of lumber products sourced from legitimate and DENR-accredited suppliers. The business will comply with all legal requirements.

The primary target market includes:

- Local construction contractors
- Furniture makers and hardware stores
- Government infrastructure projects
- Local consumers requiring processed lumber

The business will establish its lumber yard and office at Barangay Batucan, Talacogon, Agusan del Sur, strategically located near existing timber sources and transportation routes.

III. Objectives

- To secure and maintain a valid Lumber Dealer Permit from DENR.
- To establish a sustainable and lawful supply chain for forest products.
- To provide stable supply of quality lumber to local clients.
- To promote environmental responsibility through legal sourcing and waste reduction.
- To achieve profitability within the first year of operation.

IV. Legal and Regulatory Requirements

The following documents and permits will be secured prior to operation:

- DENR Lumber Dealer Permit (Regional Office XIII)
- Business Name Registration (DTI or SEC)
- Mayor's/Business Permit (LGU Talacogon)
- Barangay Clearance
- BIR Registration
- Occupancy Permit and Fire Safety Inspection Certificate

V. Products and Services

Product/Service	Description	Source
Rough Lumber	Timber for construction use	DENR-licensed suppliers
Custom Cutting Services	Trimming per customer request	On-site operations

VI. Market Analysis

Target Market:

- Hardware stores and contractors within Talacogon and nearby municipalities (San Luis, Prosperidad, Bayugan City).
- Government and private infrastructure projects requiring quality lumber.

Market Demand:

With the continuing infrastructure projects under the DPWH and private construction boom in the region, the demand for legally sourced lumber remains consistent.

Competitive Advantage:

- Proximity to legal sources
- DENR compliance and credibility
- Competitive pricing
- Experienced workforce and management

VII. Operations Plan

A. Location and Facilities

The lumber yard will occupy approximately 150 sq.m. area for stockyard, office, and shed.

B. Equipment

- Chainsaw
- Measuring and grading tools

C. Staffing

Position	Number	Responsibilities
Proprietor/Manager	1	Business operations and compliance
Bookkeeper	1	Records, permits, and accounting
Labor	1	Handling and sorting lumber

D. Suppliers

Approved lumber supply contracts (registered private tree plantation owners)

VIII. Financial Plan

A. Estimated Capital Requirements

Item	Estimated Cost (P)
Equipment and Tools	50,000
Lumber Stock	200,000
Office and Utilities Setup	15,000
Permits and Registration	50,000
Working Capital	300,000
Total Estimated Initial Capital	615,000

B. Projected Monthly Income

Source	Estimated Revenue (Php)
Lumber Sales	390,000
Total Monthly Revenue	390,000.00

C. Projected Monthly Expenses

Item	Amount (Php)
Salaries	27,300
Utilities and Fuel	20,000
Supplies and Maintenance	25,000
Total Monthly Expenses	72,300

Net Monthly Income (Est.) 317,700

Return of Investment (ROI) : Approx. 2 to 3 mos.

IX. Environmental and Social Responsibility

MILC Stick and Lumber Retailing commits to:

- Source only from DENR-certified suppliers with proper transport documents.
- Implement waste management and recycling practices for wood scraps.
- Participate in community tree-planting programs.
- Support local employment and livelihood opportunities.

The establishment of MILC Stick and Lumber Retailing will contribute to the legal and sustainable supply of forest products in Agusan del Sur. The business is expected to become a model of responsible lumber trading—compliant, profitable, and environmentally sound.

Prepared by:



MA. IVY L. CASTROMAYOR
Proprietor