



## ENT300 - BUSINESS PLAN

Fundamentals of Entrepreneurship (Universiti Teknologi MARA)



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UNIVERSITI  
TEKNOLOGI  
MARA

**FACULTY OF APPLIED SCIENCE**

**DIPLOMA IN APPLIED SCIENCE (AS120)**

**FUNDAMENTALS OF ENTREPRENEURSHIP (ENT300)**

**CHIPS N DIP**

**CAFÉ & BAKERY**

**PREPARED FOR:**

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## **LETTER OF SUBMISSION**

Diploma in Applied Science (AS120)  
Faculty of Applied Science  
Universiti Teknologi MARA Cawangan Perak  
Kampus Tapah  
35400 Tapah Road  
Perak.

5<sup>th</sup> December 2019

Sir Jamaludin Yahaya  
Lecturer of Fundamentals of Entrepreneurship (ENT300)  
Faculty of Business Management  
Universiti Teknologi MARA Perak  
32610 Seri Iskandar  
Perak.

Dear Sir,

### **Submission of the Business Plan (ENT 300)**

We are a group of students from AS1205\_19 hereby that document submitted was the business plan titled “**CHIPS N DIPS – COOKIES**”. This submission is done to fulfil the requirements of course work for Fundamental of Entrepreneurship (ENT 300)

Below is the list of the group members that involved in completing this business plan:

AQIF IRFAN BIN MOHAMMAD KAMAL	2017434002
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SARAH AMALIN BINTI ASFANI	2017434098
NUR AZLIZA BINTI ABDUL GHANI	2017403418
ANIS SOFEA BINTI AB RAHMAN	2017265676



Thank you,  
Yours sincerely

.....

AQIF IRFAN BIN MOHAMMAD KAMAL  
Manager  
CHIPS N DIPS

## **ACKNOWLEDGEMENT**

First, we would like to thank Allah S.W.T for making this happen, our hard work will be nothing without the His permission to let us finish this assignment of the Business Plan for Fundamental of Entrepreneurship, ENT 300.

A very special thanks to Sir Jamaludin Yahaya for guiding us through the whole semester in order to enable us completing this work. The lectures notes, indirect advices and suggestion from Sir have enable us to identify the factors that could improve our assignment. To friends who had involved directly or indirectly in making this assignment, we would like to say each of your helps are much appreciated by us.

Finally, the credit should be given to all the group members. Uncountable efforts have been invested in producing the final product of this work. None of this will happen without the cooperation of each one of us. Thank you so much for all the sacrifices made to complete this work.

## **EXECUTIVE SUMMARY**

Chips N Dip is a business that use the combination of café and bakery concept. Chips N Dip serves variety flavours of cookies and dipping to people that loves to try new things. Our cookies are different from the other cookies' brands because in our café, the customers are free to choose their flavours in one full box and they can choose three different types of dipping flavours to eat with their favourite homemade cookies. Our cookies are freshly baked every day in the café. It is to ensure that our quality of product is sustained and to fulfil the satisfaction of our customers' needs and wants.

Our café is located at Setapak, Kuala Lumpur. Specifically, we choose to open our café at KL Traders Square. We choose Setapak as our location of business because Setapak is the most strategic place and a well-known as the centre of the food hub. Our price for the cookies and dipping are reasonable for all range of income. Many ways that we use to emphasize our café such as develop a lot of marketing strategy to outstand the crowd of business that located at Setapak.

The management of Chips N Dip consists of 5 lead workers which are Aqif Irfan as the Manager of Chips N Dip, Anis Sofea as the Marketing Executive, Nur Azliza as Operational Executive, Sarah Amalin as Administrative Executive and Muhamad Aidid as the Financial Executive.

## **1.0 INTRODUCTION**

### **1.1 Name of Business**

Our company has been given the name of CHIPS N DIP. This name was inspired by the product that we sell, where the cookies and chips will be served with dipping. Our agenda is simple. We name the company proportional to our product so people will remember the brand well.

### **1.2 Nature of Business**

This business is manufacturing business in the field of dessert and confectionery. Rather than selling typical ice creams and cakes, we focus on selling our main product, which is cookies, that could be served as appetizer, snacks and most importantly, dessert.

### **1.3 Industry Profile**

CHIPS N DIP is a company that was based on partnership business. This company will be run by five people. Each person plays a very important role where Manager is Aqif Irfan, Muhd Aidid as Financial Executive, Sarah Amalin as Administration Executive, Nur Azliza as Operational Executive and Anis Sofea as Marketing Executive

### **1.4 Location of Business**

For this business, the location selected was KL Trading Square in Setapak, Kuala Lumpur. This location was chosen because it is one of the most potential location to start a business. With great population factor, along with ease of access, this location will make a great start-up for a business.

### **1.5 Date of Business Commencement**

This company was registered on 9<sup>th</sup> September 2019. Along with the 2020 vision of Malaysia, our company decided to put the commencement date on 1 January 2020. This date will be a symbolic date to chase our vision.

## **1.6 Factors in Selecting the Proposed Business**

Our cookies bring out a whole new concept towards the way of enjoying cookies as people can customize their own set of cookies according to their preferences where variety flavours of dipping are offered. Also, there has been a high demand on dessert that has small and shareable portions as consumers can be provided with more variety at much lower prices. Most importantly, our cookies are easily enjoyable and can be categorized as a grab-and-go offering especially for people that do not have an enough time on their hands.

## **1.7 Future Prospects of the Business**

Our shop will have stable and strong management as well as financial. Other than that, the brand of our cookies will be known all over Malaysia. In the future, we want to be able to expand our brand by opening new franchises.

## **2.0 PURPOSE**

Our company would be very glad to serve variety cookies flavors with variety choices of dipping flavors. In other hand, our company would like to provide job opportunity to the society. We also wanted to promote a homemade recipe cookie that have been improvised into a new concept of cookies to all cookies' lovers. Finally, we will serve the cookies as an easy snacking for dessert.

### **3.0 BUSINESS BACKGROUND**

<b>Name of the Business</b>	CHIPS N DIP
<b>Business Address</b>	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.
<b>Correspondence Address</b>	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.
<b>Website</b>	www.chipsyndipsy.com
<b>E- mail</b>	chipsyNdipsy@gmail.com
<b>Telephone Number</b>	03-78461013
<b>Fax Number</b>	03-78461013
<b>Form of Business</b>	Partnership
<b>Main Activity</b>	Baking cookies
<b>Date of Commencement</b>	1 January 2020
<b>Date of Registration</b>	9 September 2019
<b>Registration Number</b>	In progress
<b>Name of Bank</b>	Maybank
<b>Bank Account Number</b>	162036743466

### **3.1 Vision and Mission**

#### **3.1.1 Vision**

Continuously do the innovation on cookies and dipping recipe in the café.

#### **3.1.2 Mission**

Introducing the new and variety ways of enjoying cookies to the people.

## 3.2 Organizational Chart



## 3.3 Logo and Motto

### 3.3.1 Logo





### Logo Description

SYMBOL	DESCRIPTION
Bitten Cookies	Shows that the cookies are very crunchy and delicious.
2 Cookies	Shows that our cookies are never enough to be enjoyed with just one of them. People will need more.
Dipping	Represent our signature serving where cookies will be served with dip.
Egg Beaters	Shows that our product is passionately handmade for the customer.

### 3.3.2 Motto

“One is never enough.”

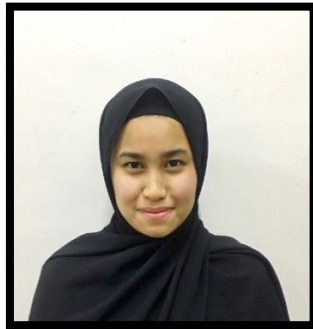
## 4.0 BACKGROUND OF PARTNERSHIP

### 4.1 Manager



Name of Partners	Aqif Irfan Bin Mohammad Kamal
Identify Card Numbers	990718105115
Permanent Address	No.1 Jalan Nova U5/ 89 Subang Bestari 40150 Shah Alam, Selangor
Correspondence Address	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.
E-mail	Aqifrifan27@gmail.com
Telephone Number/ Fax Number	0173675593
Date of Birth	18 July 1999
Marital Status	Single
Academic Qualification	Bachelor's in business management
Course Attended	Business
Skills	<ul style="list-style-type: none"><li>- Multitasking</li><li>- Great exposure in business management</li></ul>
Experiences	Supervisor
Present Occupation	Businessman
Previous Business Experience	None

## 4.2 Administration Executive



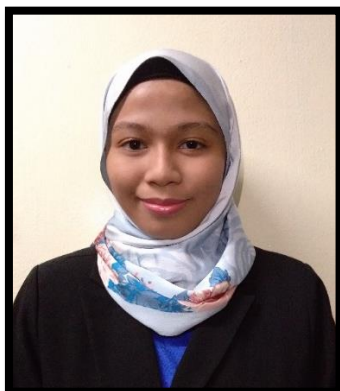
Name of Partners	Sarah Amalin Binti Asfani
Identify Card Numbers	990712037676
Permanent Address	No.16, Jalan Alam Suria 16/60, Alam Suria Fasa 5A5, 42300 Bandar Puncak Alam, Selangor
Correspondence Address	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.
E-mail	Sarah76amalin@gmail.com
Telephone Number/ Fax Number	01116307211
Date of Birth	12 July 1999
Marital Status	Single
Academic Qualification	Bachelor's in business administration (Hons.)
Course Attended	Business administration
Skills	<ul style="list-style-type: none"><li>- Good in delegation and time management skills</li><li>- Develop invention</li></ul>
Experiences	Three years in Human Resources Management
Present Occupation	Administrative manager
Previous Business Experience	Selling preloved items

### 4.3 Marketing Executive



Name of Partners	Anis Sofea binti Ab Rahman
Identify Card Numbers	991226106108
Permanent Address	No.401, Blok 9, Tingkat 3, Jalan Plumbum 7/95, Seksyen 7, 40000 Shah Alam, Selangor Darul Ehsan.
Correspondence Address	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
E-mail	anissofea073@gmail.com
Telephone Number/ Fax Number	017-8875187
Date of Birth	26 December 1999
Marital Status	Single
Academic Qualification	Bachelor's Degree in Marketing
Course Attended	Marketing research
Skills	Strong communication, knowledge of current marketing trends and multimedia platforms, strong internet and computer skills.
Experiences	Marketing assistant
Present Occupation	Marketing Manager
Previous Business Experience	None

#### 4.4 Operation Executive



Name of Partners	Nur Azliza Binti Abdul Ghani
Identify Card Numbers	990921145614
Permanent Address	K-308 Blok Kemboja Jalan 4/5 Taman Ampang Indah, Ampang 68000 Selangor.
Correspondence Address	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.
E-mail	azlizaghani99@gmail.com
Telephone Number/ Fax Number	017-6731794
Date of Birth	21/09/1999
Marital Status	Single
Academic Qualification	Bachelor in Operation Management
Course Attended	Operation Management
Skills	Make a great teamwork and great in time management.
Experiences	Teaching mathematics subject for primary school's students
Present Occupation	Operation Manager
Previous Business Experience	None

## 4.5 Financial Executive



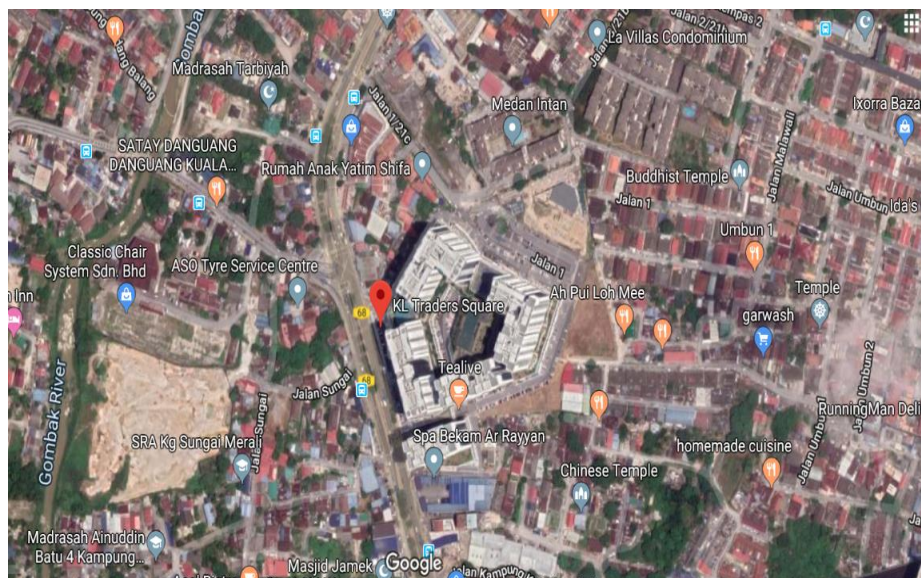
Name of Partners	Muhammad Aidid bin Nor Ariffin
Identify Card Numbers	991011145409
Permanent Address	No.18, Jalan 1/14 Taman Bukit Indah 68000, Ampang, Selangor
Correspondence Address	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
E-mail	aidid.ariffin@gmail.com
Telephone Number/ Fax Number	016-2510325
Date of Birth	11/10/1999
Marital Status	Single
Academic Qualification	Bachelor's in business finance
Course Attended	Business Finance
Skills	Excellent communication skill, good self-management and best at juggling numbers and problem - solving
Experiences	Financer
Present Occupation	Businessman
Previous Business Experience	None

## **5.0 LOCATION OF BUSINESS**

### **5.1 Physical Location of the Cafe**

Our cafe is situated on the ground floor of KL Traders Square, Setapak, Kuala Lumpur. KL Traders Square is a condominium complex located in the hearts of Setapak. This is a very strategic location for our cafe to operate as this cafe is in a high-density working population. This area is also a growing business hub with a lot of businesses, such as restaurants, cafes, and service stores.

Our cafe is located only 5 minutes away from MRT Setapak, which making it easily accessible for potential customers to come to the cafe. There is also a midnight market near our cafe, hence giving us a huge opportunity to receive more customers, as it is visible from the midnight market. Furthermore, there is a college located 10 minutes walking distances from our cafe, which gives us an advantage, as our main target market are the youngsters and college students.



## 5.2 Building



- Type: shop-office
- Structure:
  - a) Ground floor of the KL Traders Square condominium
  - b) Opposite of the main road of Setapak, Kuala Lumpur
  - c) The middle lot with natural lighting
  - d) A lot of parking lots provided
- Size: 2300 sq. ft
- Rental Cost (monthly): RM2800

## 5.3 Factors influencing choice of business location

- i) Strategic location surrounded with other physical stores and housing areas
- ii) Easy for customers as there are a lot of parking lots provided nearby
- iii) Size of the shop lot is big and accessible, creating a comfortable area for customers to sit around and hang out with friends or family
- iv) Situated just in the opposite of main road which gives a great visibility and easy to be located

Cost of rental per month is affordable.



## **6.0 MARKETING PLAN**

### **6.1 Marketing Objectives**

1. Marketing activities need to be planned and implemented in a systematic way to make sure our cookies business can achieve all the objectives.
2. To introduce new concept of cookies that are invented in our café.
3. To make our café stand out and become well known by the public.
4. To estimate market acceptance and sales of our cookies in the market.
5. To sustain and increase sales by encouraging repeat purchased.

## 6.2 Description of products

Table 6.2.1 Product description

Product	Description
The proposed product	Cookies served with dipping sauce
Brand	Chips N Dip
Selling Price	RM20
Features	9 pieces of cookies with 3 flavours of dipping
Materials	<ul style="list-style-type: none"><li>• Flour</li><li>• Eggs</li><li>• Baking soda</li><li>• Sugar</li><li>• Butter</li><li>• Vanilla extract</li></ul>
Benefits	<ul style="list-style-type: none"><li>• Our café provides both traditional and modern flavours of cookies.</li><li>• Homemade recipe cookies that are freshly baked at our café.</li><li>• Customers can customize their own set of cookies with variety of dipping flavour that we offered.</li><li>• Act as an easy-snacking dessert especially for students and working people.</li></ul>

Table 6.2.2 Product illustration



## 6.3 Target Market

This marketing plan takes target market as one of the major elements on starting up a business so that targeted customers can be identified, with sole purpose of helping to make our business successful through a market segmentation process.

As we wanted to grow and develop our business for prospects, identifying our target market audience is said to be one of the essential parts in marketing. Thus, our chosen target market for our product is mainly youngsters, which are in the range of age 13 to 21 years old as well as adults. There are reasons to justify our chosen target market, which as for youngsters they tend to follow the trend of foods that are currently spreading fast through viral in most social media. Sugary food like cookies happens to be one of them hence the reason why youngsters are the main target market. Also, our cookies can act as an easy-snacking dessert where youngsters and adult can enjoy before going to college or for work.

### 6.3.1 Demographic Segmentation

Chips N Dip focuses on demographic segmentation. This segmentation divides the target market according to the age, gender, family size and income.

In general, our cookies are suitable to be enjoyed by a broad range of ages, regardless of the gender, whether male or female. With different kinds of dipping flavours that are served, customers can enjoy our cookies according to their palate and desired ways.

Other than that, according to the income pattern in the location of our café, our cookies are affordable for the locals as they are sold at a reasonable price of RM20 for a box containing 9 pieces of freshly home baked cookies served with 3 dipping that can be chosen from variety kinds of flavours.

### 6.3.2 Volume Purchase

Our cookies can be purchased and exclusively customised by customers in a box, where they can choose 9 cookies and 3 dipping of their own preferences of flavours.

The choices of dipping flavours that are provided includes strawberry, sweet sour, chocolate as well as our very own signature, Gula Melaka. On top of that, customers can choose their preferable types of cookies, which are Chocolate Chip, White Chocolate, Red Velvet and Cornflake. Customers are free to choose their set of boxes by selecting the types of cookies and flavours of unique dipping served, on their own.

Apart from that, the volume of purchase by customers can be in bulk where services door gifts during any occasions or events such as weddings and open house is provided.

## 6.4 Market size

### 6.4.1 Population table

Total of population in Setapak: 300,000

Types of population	Number of populations
Adult	99,000
Youngsters	120,000
<b>TOTAL</b>	<b>219,000</b>

Target market size = 20% from each population

1 unit = 1 box

1 box = 9 pieces of cookies with 3 dipping

Price per box = RM20

POPULATION	EXPECTED POPULATION TO BUY	EXPECTED SALES	TOTAL SALES
Adult	$20\% \times 99,000$ $= 19,800$	$RM20 \times 19,800$	RM396,000
Youngsters	$20\% \times 120,000$ $= 24,000$	$RM20 \times 24,000$	RM480,000

#### 6.4.2 Total market size

1 unit = 1 box

1 box = 9 pieces of cookies with 3 dipping

Price per box = RM20

Market size per month = Adult + Youngsters

= RM396,000 + RM480,000

= RM 876,000

Market size per year = RM876,000 x 12

= RM 10,512,000.00

## 6.5 Competitors

### 6.5.1 Identifying competitors

Competitors	Strength	Weakness
Oreo	<ul style="list-style-type: none"><li>• Affordable price</li><li>• Great quality</li><li>• Can be preserved for long time</li></ul>	<ul style="list-style-type: none"><li>• Lack of flavor variation</li><li>• High sugar content</li><li>• Small sizing</li></ul>
Famous amous	<ul style="list-style-type: none"><li>• Freshly baked</li><li>• Variety of flavor</li><li>• Well known in the market</li></ul>	<ul style="list-style-type: none"><li>• Expensive</li><li>• Small sizing</li><li>• Low nutrition</li></ul>
Chipsmore	<ul style="list-style-type: none"><li>• High Nutrition</li><li>• Variety of flavor</li><li>• Variety of sizing</li></ul>	<ul style="list-style-type: none"><li>• Low quality</li><li>• Can't be preserved too long</li><li>• Unreasonable price</li></ul>

### 6.5.1 Ranking of the competitors

Ranking No	Competitors
1	Oreo
2	Famous amos
3	Chipsmore
4	Other



## 6.6 Market Share

### 6.6.1 Market share before the entry of our business.

<b>Competitor</b>	<b>Before entrance (%)</b>	<b>Amount (RM)</b>
Oreo	40	4,204,800.00
Famous amos	25	2,628,000.00
Chipsmore	20	2,102,400.00
Other	15	1,576,800
<b>TOTAL</b>	<b>100</b>	<b>10,512,000.00</b>

### 6.6.2 Adjusted market share after the entry of our business.

<b>Competitor</b>	<b>After entrance (%)</b>	<b>Amount (RM)</b>	<b>Percentage of loss (%)</b>
Oreo	38	3,994,560.00	2
Famous amos	21	2,207,520.00	4
Chipsmore	18	1,892,160.00	2
Other	13	1,366,560.00	2
Chips n dip	10	1,051,200.00	-
<b>TOTAL</b>	<b>100</b>	<b>10,512,000.00</b>	<b>10</b>

## 6.7 Sales forecast

Month	Sales forecast (RM)
January	110,800.00
February	91,000.00
March	82,000.00
April	83,000.00
May	87,600.00
June	85,500.00
July	86,000.00
August	79,800.00
September	73,100.00
October	82,000.00
November	90,000.00
December	100,200.00
<b>Year 1</b>	<b>1,051,200.00</b>
<b>Year 2 (10%)</b>	<b>1,156,320.00</b>
<b>Year 3 (15%)</b>	<b>1,208,880.00</b>

## **6.8 Market Strategy**

### **6.8.1 Product**

Chips N Dip created a new concept to enjoy cookies by providing variety flavours of dipping. The concept of having cookies dipped could enhance the flavours of the cookies itself as customers are able to taste a mixture of cookies and dipping.

#### **6.8.1.1 Brand name**

The product of our company has its own brand name. Generally, brand is a name, term or symbol that is used to differentiate our product from other companies. Introducing our brand name can protect our product from copyrights.

#### **6.8.1.2 Quality**

Our cookies are baked with high quality ingredients in order to serve our customers with cookies that can perfectly match their palate. Quality is very important to attract more customers as well as to spread the existence of our product.

### **6.8.2 Price**

Chips N Dip offers an affordable and reasonable price for a box containing 9 pieces of freshly baked cookies with 3 dipping, in which have many flavours that customers can choose from. The price was decided based on the comparison made with competitors as well as the income pattern of the locals. Through this, we were able plan more ways to attract many customers to buy our product by aiming at a lower price.

### 6.8.3 Place/Distribution

Our company has established a structured distribution system in order to ensure that the product is offered to the target market. The form of distribution channel is through a direct approach towards consumers.

Knowledge and the existence of our product can be known through a physical store located at the ground floor of the KL Traders Square, Setapak, Kuala Lumpur. The store is strategically located in the hearts of Setapak where it is surrounded by many other stores and housing areas. It is situated across the main road, making it easier for customers to find. Furthermore, the size of the shop is approximately 2300 sq. ft big thus it is comfortable for customers to have an enjoyable time while eating cookies with family or friends.

### 6.8.4 Promotion

In order to make our product become well known, we had developed promotion strategies by following the current trends to attract more customers by fulfilling their needs and wants.

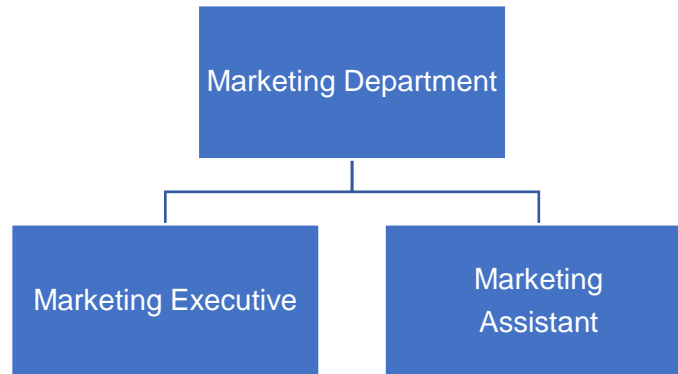
#### 6.8.4.1 Advertising

Our main strategy in promoting is advertising. Advertising through printed form and electronic form can be very helpful in attracting customers. Advertising electronically such as creating a website or paying for advertisements on social media can attract youngsters as most of them spend a lot of their time browsing through social media. By doing this, it also portrays that our company follows the current trends of using the existing technologies to ease the consumers.

Creating a website for our product allows consumers to find out more about our product as well as our company background. This will make it easier for them to know about our menu and the services that we provide. Posting advertisements on social media can make people feel interested in trying our products whenever they come across the advertisement thus widening the knowledge of the existence of our product to more people.

## 6.9 Organization Chart for Marketing Department

### 6.9.1 Organizational Chart



## 6.10 Manpower Planning

Position	No of Personnel
Marketing Executive	1
Marketing Assistant	1

### 6.11 Schedule of Task and Responsibilities

Position	Task and Responsibilities
Marketing Executive	<ul style="list-style-type: none"><li>• Directing, planning and coordinating marketing efforts.</li><li>• Evaluating and maintaining marketing strategies.</li><li>• Researching demand for the organization's products and services.</li></ul>
Marketing Assistant	<ul style="list-style-type: none"><li>• Assist and reports to the marketing department regarding promotional activities.</li><li>• Handling social media, public relation efforts and content marketing.</li><li>• Building brand awareness and positioning.</li></ul>

### 6.12 Schedule of Remuneration

Position	No of Personnel	Monthly Salary (RM)	EPF (RM) (13 %)	SOCSSO (RM) (1.75%)	Total
Marketing Executive	1	2500.00	325.00	43.75	2868.75
Marketing Assistant	1	1350.00	175.50	23.60	1549.10
<b>Total</b>	<b>2</b>	<b>RM 3,850.00</b>	<b>RM 500.50</b>	<b>RM 67.35</b>	<b>RM 4,417.85</b>

### 6.13 Marketing Budget

Item	Fixed Assets	Monthly Expenses (RM)	Other Expenses (RM)
<b>Fixed Asset</b>			
• Signboard	RM2,500.00		
<b>Working capital</b>			
• Marketing Executive		RM2,868.75	
• Marketing Assistant		RM1,549.10	
<b>Other Expenses</b>			
• Grand Opening			RM 3,500.00
• Business Card			RM 80.00
• Flyers			RM 170.00
• Packaging		RM3,800	
<b>TOTAL</b>	<b>RM 2,500</b>	<b>RM8,217.85</b>	<b>RM 3750</b>
<b>RM 14,467.85</b>			

## **7.0 OPERATIONAL PLAN**

### **7.1 COMPONENT OF OPERATING SYSTEMS**

#### **7.1.1 Business Input**

Business input is the resources invested in accomplishing a task, and typically include time, money and effort. In a simple interpretation, input is the process of taking something in. In our business, the inputs are including the raw materials to bake the cookies and make the dipping like eggs, butter, brown sugar, flour, additional flavours like chocolate chips, red velvet, strawberry, manpower, machine and equipment, technology, information and capital.

#### **7.1.2 Transformation Process**

Transformation process is any activity that takes one or more inputs, transforms, and adds value to them and provides outputs for customers or clients. In our business, we transform the raw materials in the form of cookies and dipping. These products are served to the customers freshly baked daily at the café. In order to run the process, a few machines have been used to help mix the ingredients, bake the cookies and cook the dipping daily.

#### **7.1.3 Output**

The term output refers specifically to any services, results or products that are generated as a result of a transformation process. Output refers to finishing product that is according to its specifications and ready to be display to the customers.

#### **7.1.4 Feedback**

Feedback is needed from the customers regarding to the products sell and services provided in our café. It is important to help us to improve our business later and to ensure the level of satisfaction from the customers is not below than our expectations.








#### 7.1.5 External Environment

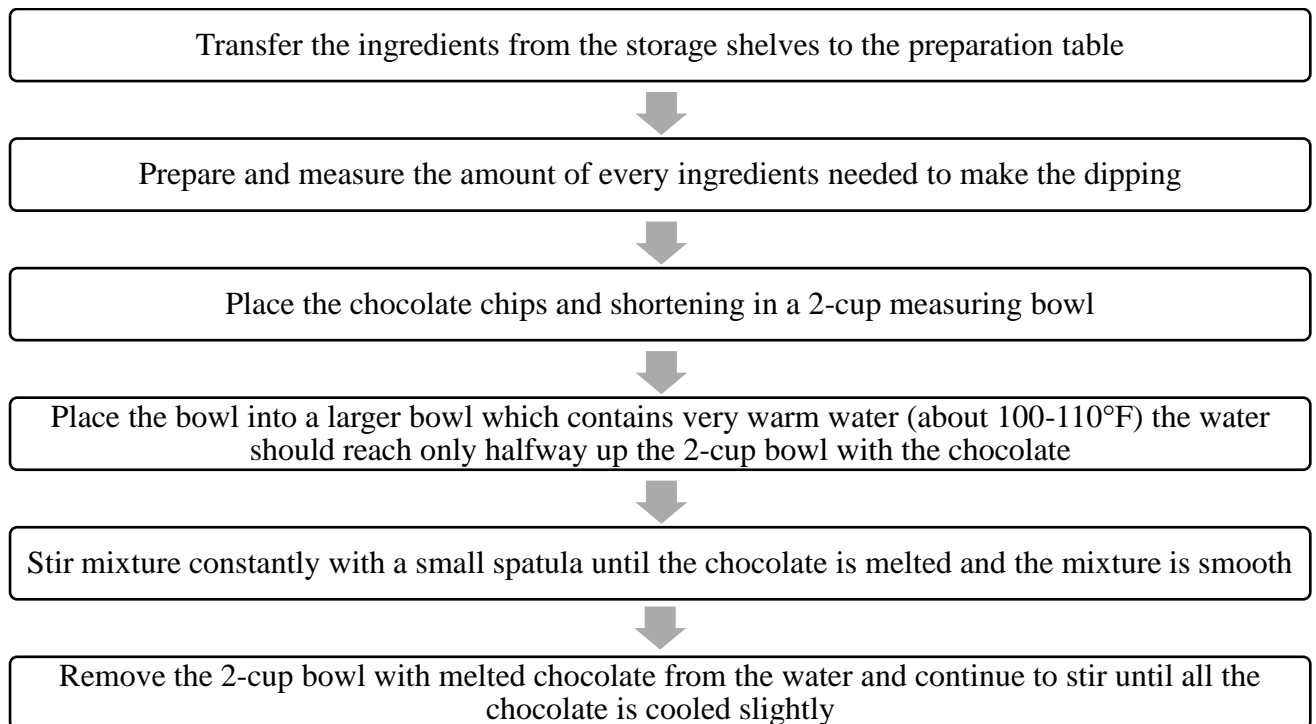
External environment is composed of all the outside factors or influences that impact the operation of the business. It consists of factors that directly give impact to the operation and general factors that a business cannot control. It could possibly come from the suppliers, customers, public perceptions and more. It might also include the economic, sociocultural, technical and legal.

## 7.2 PROCESS PLANNING FOR MANUFACTURING

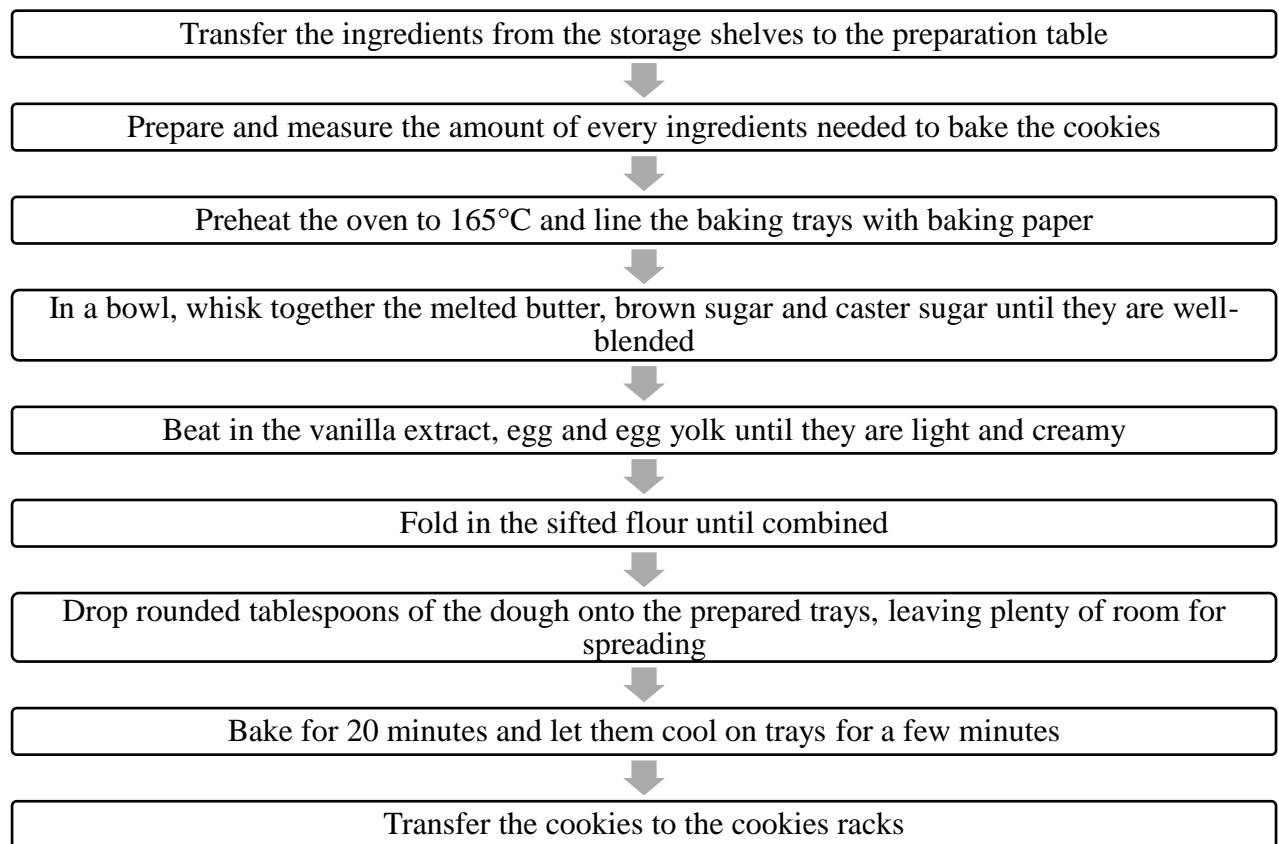
### 7.2.1 Symbol of Process Chart

Symbol	Activity
	Operation
	Transportation
	Inspection
	Delay
	Storage

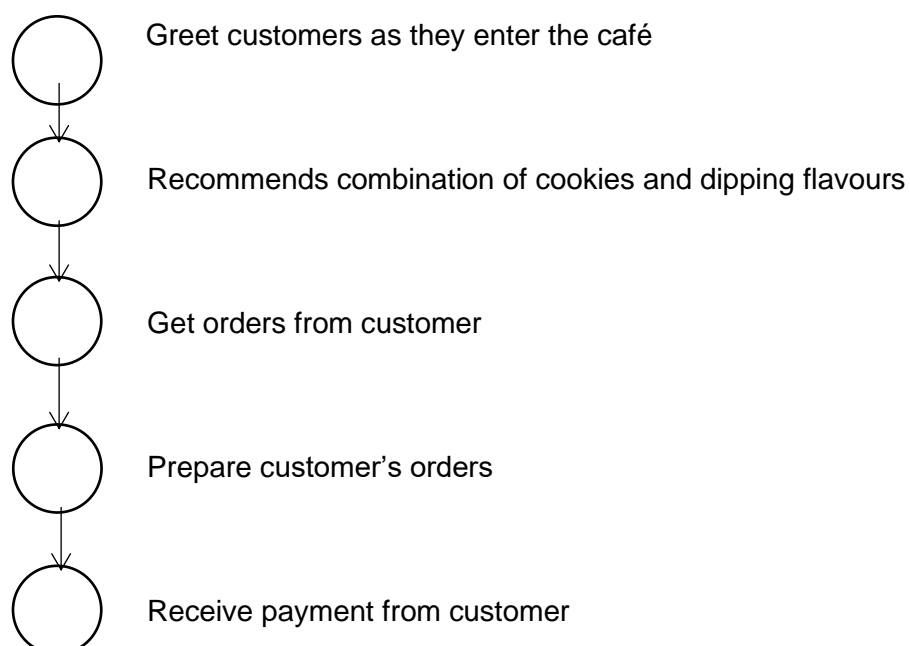
### 7.2.2 Process Flow Chart to Produce Dipping



### 7.2.3 Flow Chart to Produce Cookies

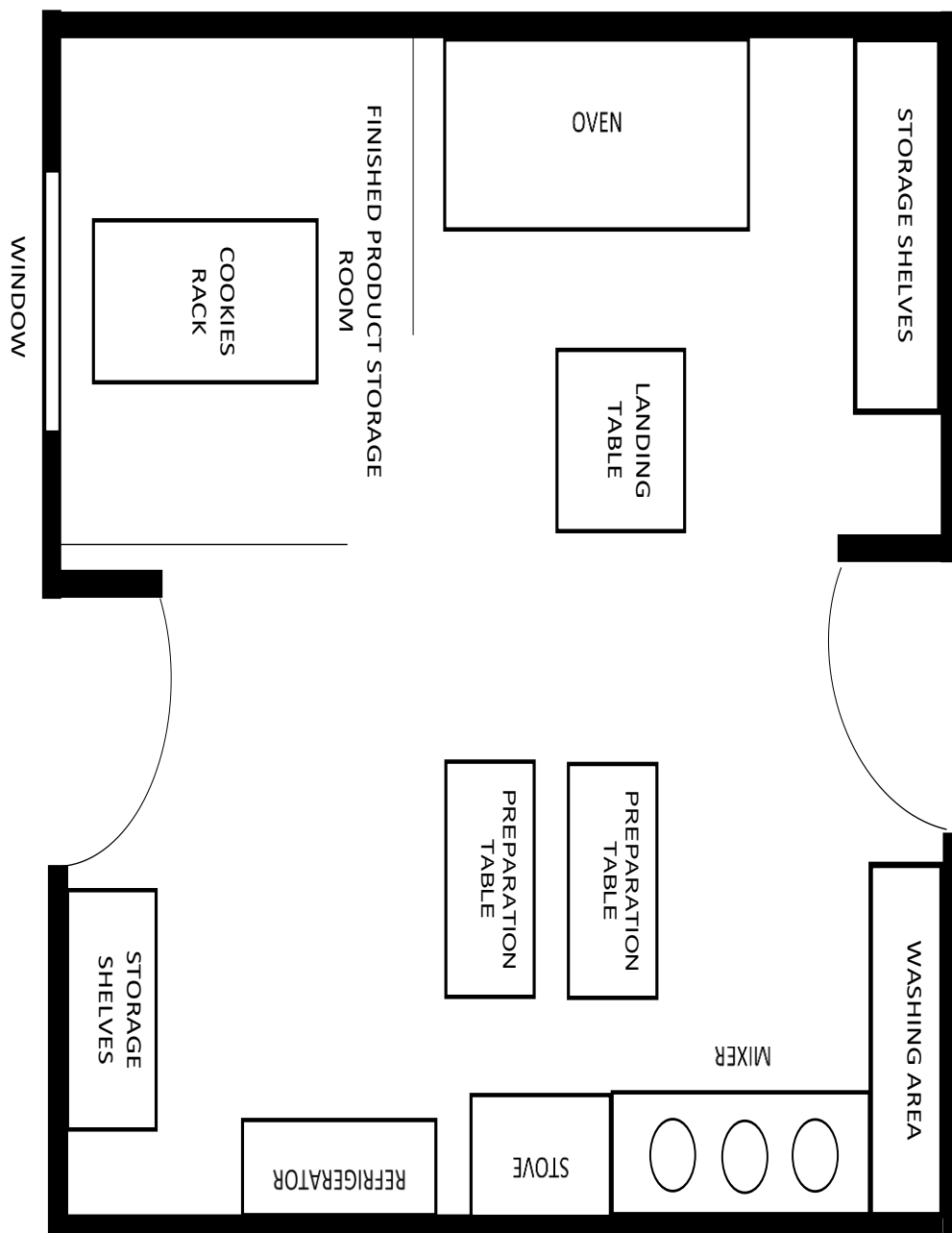


### 7.2.4 Activity Chart

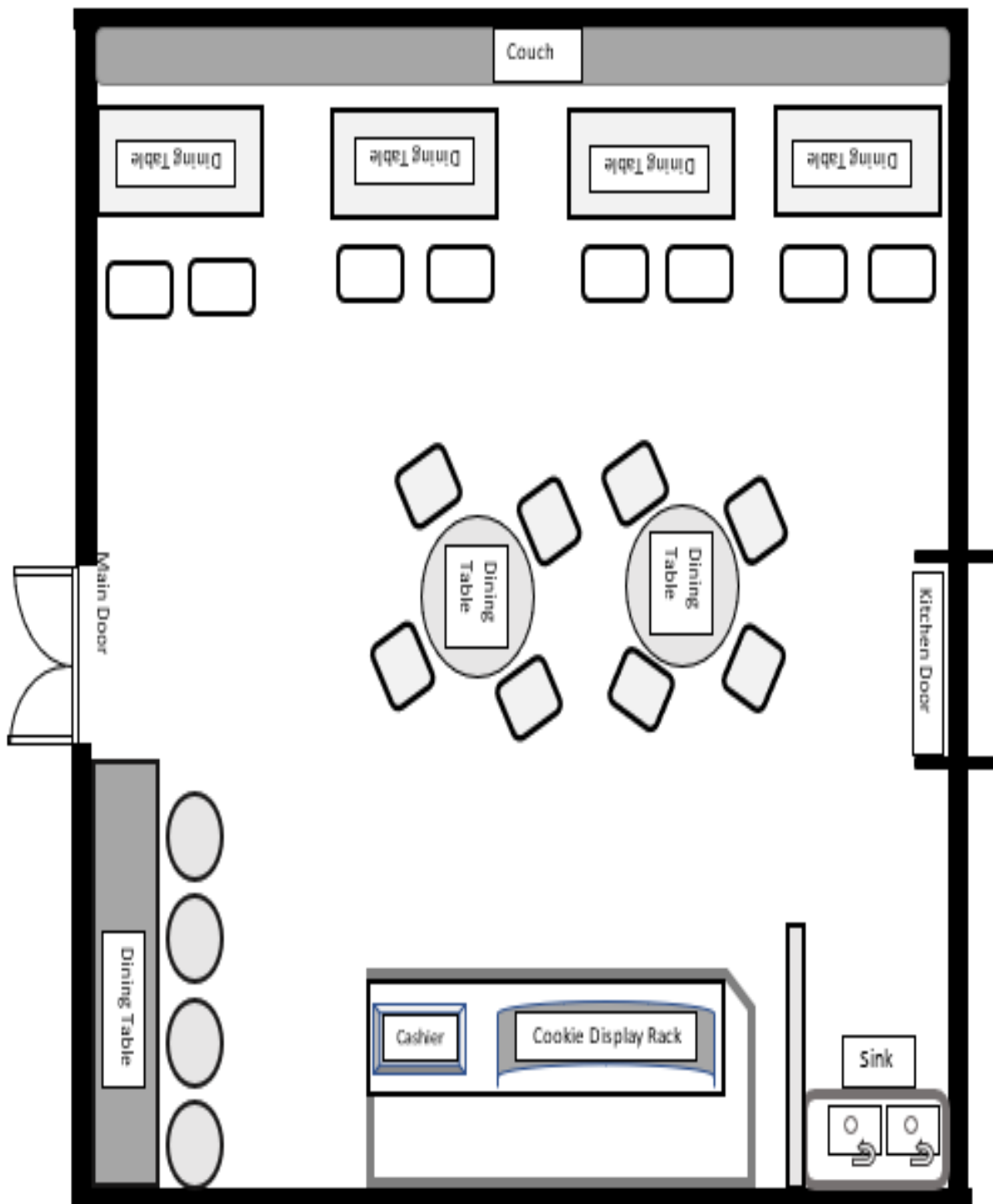


## 7.3 OPERATIONS LAYOUT

### 7.3.1 Operation Layout Based on Process (Kitchen Area)



### 7.3.2 Operation Layout in Restaurant (Dining Area)



## 7.4 PRODUCTION PLANNING

### 7.4.1 Sale Forecast per Month

Average sales forecast per month = RM87,600

Sale price per box = RM20

1 box = 9 pieces cookies, 3 flavours dipping

$$\begin{aligned}\text{Number of outputs per month} &= \frac{\text{Average of sales forecast per month}}{\text{Sale price}} \\ &= \frac{\text{RM87,600}}{\text{RM20}} \\ &= 4,380 \text{ boxes.}\end{aligned}$$

= 4,380 boxes x 9 pieces cookies

= 39,420 pieces cookies per month

= 4,380 boxes x 3 dipping

= 13,140 dipping per month

### 7.4.2 Number of Output per Day

Number of operation days per month is 26 days.

Therefore,

$$\begin{aligned}&= \frac{\text{Number of outputs per month}}{\text{Number of operation days per month}} \\ &= \frac{4380 \text{ boxes}}{26 \text{ days}} \\ &= 168.5 @ 169 \text{ boxes per day} \\ &= 169 \text{ boxes x 9 pieces cookies} \\ &= 1,521 \text{ pieces cookies per day} \\ &= 169 \text{ boxes x 3 dipping} \\ &= 507 \text{ dipping per day}\end{aligned}$$

### 7.4.3 Number of Units per Hour

Working hour per day is 12 hours.

Therefore,

$$= \frac{\text{Number of outputs per day}}{\text{Working hour per day}}$$

$$= \frac{169 \text{ boxes}}{12 \text{ hours}}$$

$$= 14.08 \text{ @ } 14 \text{ boxes per hour}$$

$$= 14 \times 9 \text{ pieces cookies}$$

$$= 126 \text{ pieces cookies per hour}$$

$$= 14 \times 3 \text{ dipping}$$

$$= 42 \text{ dipping per hour}$$

## 7.5 MATERIAL PLANNING

### 7.5.1 Material Requirement Planning (Cookies)

NO.	MATERIAL	PRICE PER UNIT	QUANTITY	SAFETY STOCK (5% OF QUANTITY)	TOTAL REQUIREMENT	TOTAL
1	Butter	RM10.50/kg	210 kg	10.5 kg	220.5 kg	RM 2315.25
2	Brown sugar	RM2/kg	200 kg	10 kg	210 kg	RM420
3	Eggs	RM 4.80/tray	150 trays	7.5 trays	157.5 trays	RM756
4	Baking soda	RM7/kg	13 kg	0.65 kg	13.65 kg	RM168
5	Salt	RM1.50/kg	13 kg	0.65 kg	13.65 kg	RM20.48
6	All-purpose flour	RM2.20/kg	640 kg	32 kg	672 kg	RM1,478.40
7	Chocolate chip	RM11.50/kg	130 kg	6.5 kg	136.5 kg	RM1,569.75
8	Artificial food colouring	RM30/L	10 L	0.5 L	10.5 L	RM 315
9	White cookies chips	RM11.50/kg	130 kg	6.5 kg	157.5 kg	RM1811.25
10	Full cream milk	RM3/L	350 L	17.5 L	367.5 L	RM1102.50
11	Cornflakes	RM4.80/kg	210 kg	10.5 kg	220.5 kg	RM1058.40
<b>TOTAL PRICE FOR 39,420 COOKIES PER MONTH</b>						<b>RM11,015.03</b>



### 7.5.2 Material Requirement Planning (Dipping)

NO	MATERIALS	PRICE PER UNIT	QUANTITY	SAFETY STOCK (5% OF QUANTITY)	TOTAL REQUIREMENT	TOTAL
1	Butter	RM10.50/kg	100 kg	5 kg	105 kg	RM 1102.5
2	Brown sugar	RM2/kg	105 kg	5.25 kg	110.25 kg	RM 220.50
3	Corn syrup	RM2.80/kg	180 kg	9 kg	189 kg	RM529.20
4	Sweetened condensed milk	RM3.80/kg	120 kg	6 kg	126 kg	RM478.80
5	Vanilla	RM2.50/kg	110 kg	5.5 kg	115.5 kg	RM288.75
6	Fresh strawberries	RM35/kg	80 kg	4 kg	84 kg	RM2,940
7	Granulated sugar	RM1.80/kg	85 kg	4.25 kg	89.25 kg	RM160.65
8	Lemon juice	RM4.50/kg	125 kg	6.25 kg	131.25 kg	RM590.63
9	Pineapple juice	RM3.50/kg	125 kg	6.25 kg	131.25 kg	RM459.38
10	Gula melaka	RM8.50/kg	125 kg	6.25 kg	131.25 kg	RM1,115.63
11	Peanut butter	RM12.50/kg	120 kg	6 kg	126 kg	RM1,575
12	Matcha powder	RM15.50/kg	125 kg	6.25 kg	131.25 kg	RM2,034.38
13	Heavy cream	RM15.80/L	150 L	7.5 L	157.5 L	RM2,488.50
<b>TOTAL PRICE FOR 13,140 DIPPING PER MONTH</b>						<b>RM13,983.92</b>

### 7.5.3 Total Material Requirement Planning

<b>TOTAL PRICE FOR 39,420 COOKIES PER MONTH</b>	<b>RM11,015.03</b>
<b>TOTAL PRICE FOR 13,140 DIPPING PER MONTH</b>	<b>RM13,983.92</b>
<b>TOTAL RAW MATERIALS REQUIRED PER MONTH</b>	<b>RM 24,998.95</b>

### 7.5.4 Identify Supplier

<b>MATERIALS</b>	<b>SUPPLIER</b>
Butter, brown sugar, eggs, baking soda, salt, granulated sugar, all-purposed flour, sweetened condensed milk.	<b>Fantasy Jungle Food (NSK Wangsa Maju)</b> Jalan 2/27A, Off Jalan Genting Kelang, Wangsa Maju, Mukim Setapak 53300 Kuala Lumpur.
Chocolate chip, white chocolate chip, cornflakes, artificial food colouring.	<b>KWC Wholesale (Jalan Belia)</b> No 19 Jalan Belia Off Jalan Raja Laut 50350 Kuala Lumpur.
Lemon, pineapple.	<b>MZ Island Enterprise</b> 3-3-2 Taman Kumbar Permai, Lintang Kampung Masjid 1, 11920 Bayan Lepas, Pulau Pinang.
Fresh strawberries.	<b>Opah Strawberries &amp; Jams</b> Tanah Rata, 39000 Tanah Rata, Pahang.
Full cream milk, corn syrup, vanilla, peanut butter, matcha powder, heavy whipping cream.	<b>Bake Well Supplies Sdn Bhd</b> 47 & 49, Jalan SG 1/9, Taman Sri Gombak, 68100 Batu Caves, Selangor.
Gula melaka.	<b>Gading Pemborong Gula Melaka Asli</b> No.2, Ground Floor, Jalan Delima Raya 1, Taman Delima Raya, 75150 Bukit Baru, Melaka.

## 7.6 MACHINE AND EQUIPMENT PLANNING

### 7.6.1 Amount of Machine and Equipment Required

$$\frac{\text{Planned rate of Production Per Day}}{\text{Machine Productive Time Per Day}} \times \text{Standard Production Time}$$

Mixer:

$$\frac{1,521 \text{ pieces of cookies}}{960 \text{ minutes}} \times \frac{20 \text{ minutes per cycle}}{150 \text{ pieces of cookies}} = 0.2113$$

Industry oven:

$$\frac{1,521 \text{ pieces of cookies}}{960 \text{ minutes}} \times \frac{20 \text{ minutes per cycle}}{80 \text{ pieces of cookies}} = 0.3961$$

### 7.6.2 List of Machine and Equipment

<b>MACHINE</b>	<b>NO. OF MACHINE</b>
Mixer	2
Industry Oven	2
Refrigerator	1
Stove	1
Storage shelves	2
Cookies rack	1
Cookies display rack	1
Cashier machine	1
Pastry and cooking equipment	1

### 7.6.3 List of Machine Supplier

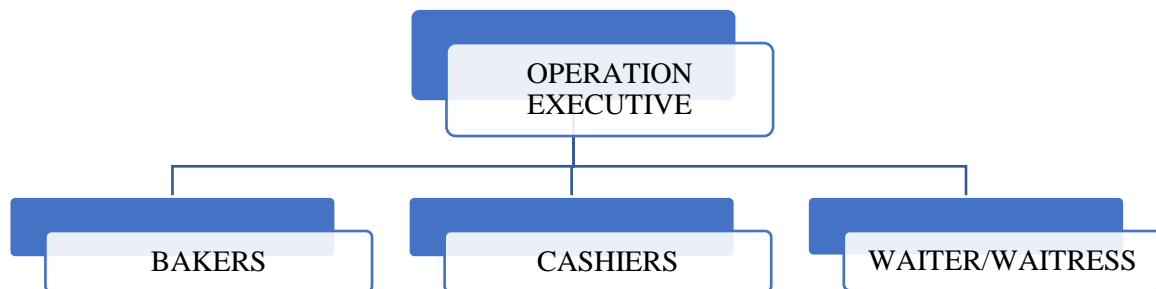
<b>MACHINE</b>	<b>SUPPLIER</b>
Mixer, Industry Oven	Murni Bakery Equipments Sdn Bhd Mega Industrial Park, 35 & 37, Jalan Mega B1, Bandar Kajang, 43500 Semenyih, Selangor.
Refrigerator, Stove	Easy Best Marketing Sdn Bhd No.37, Jalan Sungai Besi Indah 5/2, Seri Kembangan, 43300 Malaysia, Selangor
Shelves, Cookies rack	MBS Storage & Engineering Puchong 68-1, Jalan Suria 1, Pusat Perniagaan Suria, Puchong Gateway, 47100 Puchong, Selangor, Malaysia.
Cookies display rack	Samemax Refrigeration Sdn Bhd Lot 2141C, Off Jalan Welfare, Kampung Baru Sungai Buloh, 47000 Selangor, Malaysia.
Cashier Machine	Pos System Malaysia Cash Register Rental Supplier 34, Jalan Tanjung SD 13/1, Bandar Sri Damansara, 52200 Kuala Lumpur, Selangor.
Pastry and Cooking Equipment	MSM Kitchen Sdn Bhd Lot, 1801, Jalan KPB 1, Kawasan Perindustrian Kampung Baru Balakong, 43300 Seri Kembangan, Selangor

#### 7.6.4 Machine and Equipment

<b>MACHINE</b>	<b>QUANTITY</b>	<b>PRICE/UNIT (RM)</b>	<b>TOTAL COST (RM)</b>
Mixer	2	RM650	RM1,300
Industry oven	2	RM1,300	RM2,600
Refrigerator	1	RM800	RM800
Stove	1	RM980	RM980
Storage shelves	2	RM125	RM250
Cookies rack	1	RM750	RM750
Cookies display rack	1	RM1,250	RM1,250
Cashier machine	1	RM1,100	RM1,100
Pastry and cooking equipment	1	RM500	RM500
<b>TOTAL</b>			<b>RM9,530</b>

## 7.7 MANPOWER PLANNING

### 7.7.1 Organization Chart for Operation Department



### 7.7.2 Amount of Direct Labour Requirement

$$\frac{\text{Planned rate of Production Per Day}}{\text{Worker Productive Time Per Day}} \times \text{Worker Standard Production Time}$$

- Operation Executive

$$\frac{96.15}{40 \text{ min}(10 \text{ hours} \times 60 \text{ min})} \times 1.6 \text{ min}$$
$$= 0.00641 @ 1 \text{ operator}$$

- Baker

$$\frac{42.30}{40 \text{ min}(10 \text{ hours} \times 60 \text{ min})} \times 1.6 \text{ min}$$
$$= 0.00282 @ 1 \text{ operator}$$

- Cashier

$$\frac{38.46}{40 \text{ min}(10 \text{ hours} \times 60 \text{ min})} \times 1.6 \text{ min}$$

$$= 0.00256 @ 1 \text{ operator}$$

- Waiter/waitress

$$\frac{38.46}{40 \text{ min}(10 \text{ hours} \times 60 \text{ min})} \times 1.6 \text{ min}$$

$$= 0.00256 @ 1 \text{ operator}$$

### 7.7.3 List of Operation Personnel

POSITION	NO. OF PERSONNEL
Operation Executive	1
Baker	3
Cashier	1
Waiter/Waitress	2
<b>TOTAL</b>	<b>7</b>



#### 7.7.4 Schedule of Task and Responsibilities

POSITION	TASK AND RESPONSIBILITIES
Operation Executive	<ul style="list-style-type: none"><li>• Manage all activities related to the production of goods and services of the company.</li><li>• Oversee budgeting, reporting, planning and auditing.</li><li>• Manage the production line of the products which includes supplying, assembling, customizing, packaging and delivering the products.</li></ul>
Baker	<ul style="list-style-type: none"><li>• Preparing and baking cookies.</li><li>• Gathering ingredients, operating ovens, keeping workspace and equipment clean and sanitary.</li><li>• Ensuring all baked goods are completed on time for opening.</li></ul>
Cashier	<ul style="list-style-type: none"><li>• Operating scales, cash registers, and other electronics.</li><li>• Accepting payments, ensuring all prices and quantities are accurate and providing a receipt to every customer.</li><li>• Bagging or wrapping purchases to ensure safe transport.</li></ul>
Waiter/ Waitress	<ul style="list-style-type: none"><li>• Taking customers' orders and delivery food and beverages.</li><li>• Making menu recommendations, answering questions and sharing additional information with patrons.</li><li>• Arrange table settings and maintain a tidy and clean dining area.</li></ul>

### 7.7.5 Schedule of Remuneration

POSITION	QUANTITY	MONTHLY SALARY (RM)	EPF CONTRIBUTION (RM)	SOCSSO (RM)	AMOUNT (RM)
Operation Executive	1	2500	325	43.75	2868.75
Baker	3	1100 x 3 = 3300	143 x 3 = 429	19.25 x 3 = 57.75	3786.75
Cashier	1	1000	130	24	1154.00
Waiter/ Waitress	2	1000 x 2 = 2000	130 x 2 = 260	24 x 2 = 48	2308.00
<b>TOTAL</b>	<b>8</b>	<b>RM8,800</b>	<b>RM1,144</b>	<b>RM173.50</b>	<b>RM10,117.50</b>

## 7.8 OVERHEAD REQUIREMENT

7.8.1 Operations Overhead (indirect labour/indirect material/insurance/maintenance and utilities)

NO	TYPES OF OVERHEAD	MONTHLY COST (RM)
1	Driver	RM900
2	Electricity	RM2,500
3	Water	RM400
4	Telephone	RM150
5	Internet	RM150
6	Machine maintenance	RM500
7	Vehicle maintenance	RM400
8	Fuel	RM500
<b>TOTAL</b>		<b>RM 5500</b>

## 7.9 BUSINESS AND OPERATION HOUR

Business hour = 12 hours (10 a.m. – 10 p.m.)

Operation hour = 8 hours per day - First shift (8 a.m. – 4 p.m.)

Second shift (4 p.m. – 12 a.m.)

Working days = 6 days per week (Closed every Friday)

## 7.10 LOCATION PLAN

Target location: Setapak, Kuala Lumpur

Specific Physical Store: KL Trading Square

Rent per Month: RM2,800

Deposit Rent: RM7,800

Reason choose:

- Near to suppliers of raw materials.
- Strategic place of working area.
- Near to public transport such as train and bus.
- At the centre of food hub.

## 7.11 LISENCE, PERMITS AND REGULATIONS REQUIRED

### 7.11.1 Business Premise Licenses and Signboard Licenses

In order open a business with physical store in Malaysia, one must register to apply the Business Premise License provided by the government.

NO	TYPES OF LICENSES	PRICE	STATUS DESCRIPTION
1.	Billboard License	RM106	Permanent
2.	Fast Food Premise License	RM500	Permanent
3.	Food Service License	RM150	Permanent
4.	SSM Registration	RM100	Permanent
5.	Bank Registration	RM200	Permanent
6.	Fire Extinguisher License	RM60	Renew in every 10 years
	<b>TOTAL</b>	<b>RM1,116</b>	

### 7.11.2 Certificate for Safety and Health

For our café bakery, there are machines that we use to produce our products that need an approval certificate from the Department of Occupational Safety and Health. This is due to the Factories and Machinery Act 1967 that requires us to obtain the machinery certificate and fitness certificate before using the machine. Other than that, our employees should get injection before they can work in the café to keep the hygiene and quality of our product is guaranteed. We also need to train our employee to apply a clean and safe workplace practices in the café. This is to ensure the cleanliness of our café and get good grades during the cleanliness inspection that we should get twice a year.

NO	TYPES OF LICENSES	PRICE	STATUS DESCRIPTION
1.	Typhoid (TY2) injection	RM70 × 7 employees	Permanent
	<b>TOTAL</b>	<b>RM490</b>	



SURUHANJAYA SYARIKAT MALAYSIA  
COMPANIES COMMISSION OF MALAYSIA

PERAKUAN PENDAFTARAN  
AKTA PENDAFTARAN PERNIAGAAN 1956



BORANG D (KAEDAH 13)

No. Pendaftaran

Chips N Dip

KL Traders Square, 289, Jalan Gombak, Kampung Batu  
Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan  
Kuala Lumpur.

Dengan ini diperakui bahawa Perniagaan yang dijalankan dengan nama

Chips N Dip

telah didaftarkan dari hari ini sehingga 9 September 2023 menurut peruntukan-peruntukan  
Akta Pendaftaran Perniagaan 1956, dengan nombor yang ditunjukkan di sini dan tempat  
utama perniagaannya di

KL Traders Square, 289, Jalan Gombak,  
Kampung Batu Sebelas, 53100 Kuala  
Lumpur, Wilayah Persekutuan Kuala  
Lumpur.

Jenis Perniagaan

Premis Makanan dan Bakeri

Bertarikh di

Setapak,  
Kuala Lumpur

pada

9 September 2019

DATO' ZAHRAH AHD WAHAB FENNER

Pendaftar Perniagaan  
Semenanjung Malaysia

No. Standard :  
Standard No.: **MS 1500 : 2009**

No. Siri :  
Serial No.:



**KERAJAAN MALAYSIA**  
**GOVERNMENT OF MALAYSIA**

**Sijil Pengesahan**  
**CERTIFICATE OF AUTHENTICATION**  
**HALAL**

*Adalah dengan ini diperakukan: It is hereby certified that:*

1. Soft cookies
2. Dipping

*yang dikeluarkan / diedarkan / diuruskan oleh: Manufactured / distributed / managed by:*

**Chips N Dip**

KL Traders Square, 289, Jalan Gombak,  
Kampung Batu Sebelas, 53100 Kuala Lumpur,  
Wilayah Persekutuan Kuala Lumpur.

*telah mematuhi hukum Syarak dan Standard Halal Malaysia dan diluluskan oleh Panel Pengesahan Halal*  
*has complied with Islamic Law and Malaysian Halal Standard and approved by Halal Certification Panel of*

**JABATAN KEMAJUAN ISLAM MALAYSIA**



Ketua Pengarah / Director General  
**JABATAN KEMAJUAN ISLAM MALAYSIA (JAKIM)**  
**DEPARTMENT OF ISLAMIC DEVELOPMENT MALAYSIA**

FORM 4

CERTIFICATE No: APA-CON-0371



# **CERTIFICATE OF CONTRACTOR FOR PORTABLE FIRE EXTINGUISHER**

THIS IS TO CERTIFY THAT

**Chips N Dip**

Addressed at

KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas,  
53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.

**HAS BEEN REGISTERED AS  
PORTABLE FIRE EXTINGUISHER CONTRACTOR**

( Dry Powder / Carbon Dioxide )

The company operation at the premise address

9 LORONG NAGASARI 2 TAMAN NAGASARI 13600 PRAI  
PULAU PINANG

For a period

From 1 January 2020 until 1 January 2030

Dated the day of

1 January 2020



**DIRECTOR**  
FIRE AND RESCUE DEPARTMENT OF MALAYSIA  
PULAU PINANG

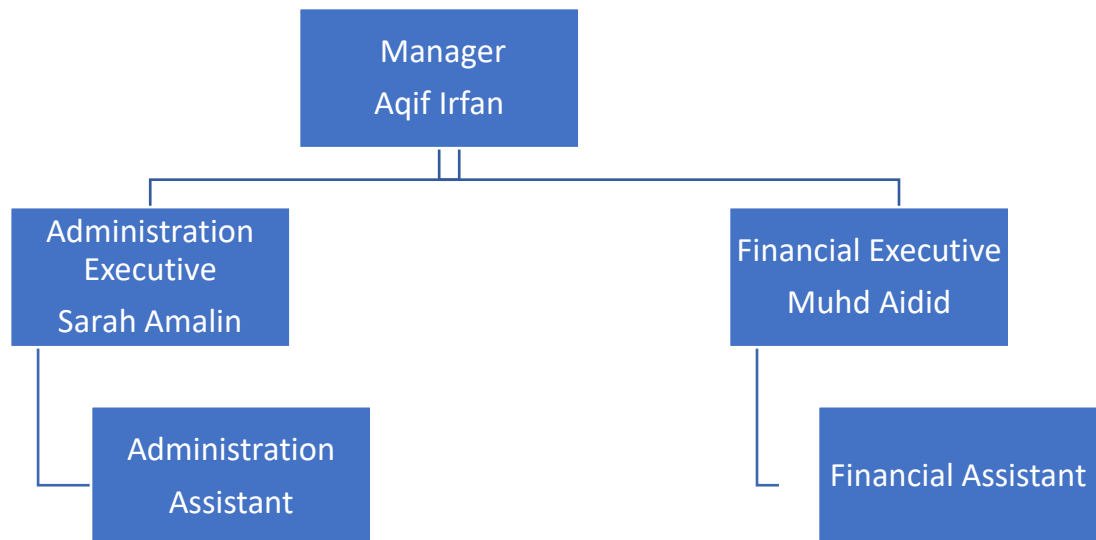


## 7.12 OPERATIONS BUDGET

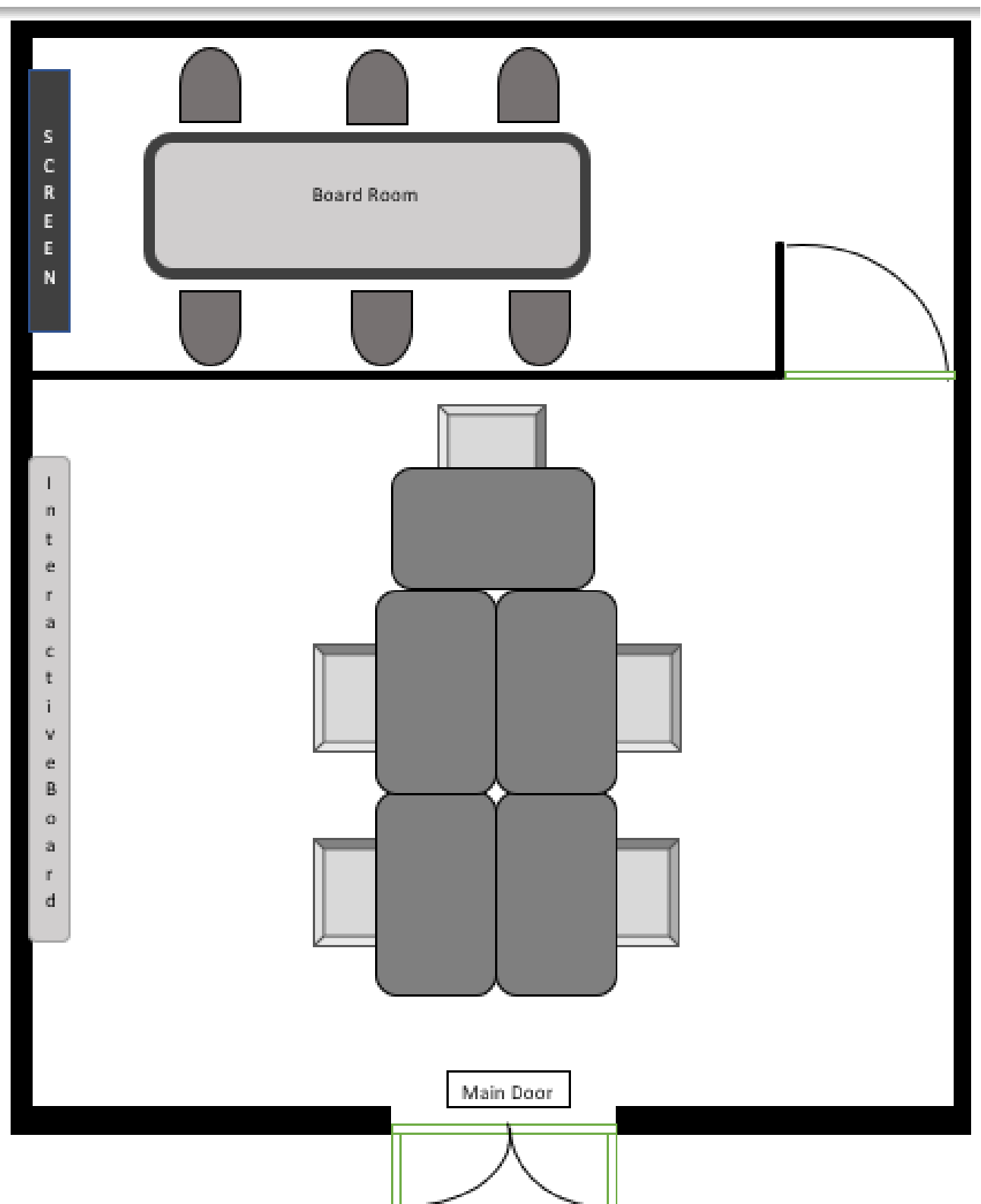
ITEM	FIXED ASSET	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)
<b>Fixed Assets</b>			
Machine and Equipment	RM9,530		
<b>Working Capital</b>			
Raw Materials		RM 24,998.95	
Salary, EPF & SOCSO		RM10,117.50	
Overhead		RM5,500.00	
Rent		RM2,800.00	
<b>Pre-operations</b>			
Deposit Rent			RM7,800.00
Insurance & Vehicle			RM750.00
<b>Other Expenses</b>			
Uniform			RM1,100
Typhoid injection			RM490
Premise and Billboard			RM1,116
Licenses			
<b>TOTAL</b>	<b>RM9,530</b>	<b>RM44,316.45</b>	<b>RM11,256</b>

## 8.0 ADMINISTRATION PLAN

### 8.1 Organizational Chart for Administration and Finance Department



## 8.2 Office Layout



### 8.3 Manpower Planning

Position	No of Personnel
Manager	1
Administration Executive	1
Administration Assistant	1
Financial Executive	1
Financial Assistant	1
<b>Total</b>	<b>5</b>

## 8.4 Schedule of Task and Responsibilities

Position	Task and Responsibilities
Manager	<ul style="list-style-type: none"><li>• To plan, implement and control the overall operations and make major decisions towards the future of the company.</li><li>• Introduce long term strategies in achieving the vision of the company</li><li>• Monitor the activities to ensure that all are being accomplished as planned.</li></ul>
Administration Executive	<ul style="list-style-type: none"><li>• Supervising day- to- day operations of the administrative department and staff members.</li><li>• Ensure every department is in-line with the company's objectives.</li><li>• Developing policies, management systems and standards of procedure.</li></ul>
Administrative Assistant	<ul style="list-style-type: none"><li>• Help in collecting, organizing and storing information using computers and filing systems.</li><li>• Organize meeting schedule and other appointments.</li><li>• Processing and directing mail and incoming packages or deliveries.</li></ul>
Financial Executive	<ul style="list-style-type: none"><li>• Review financial reports, monitoring accounts and preparing activity reports and financial forecasts.</li><li>• Oversee the cashflow of cash and financial instruments.</li><li>• Developing long- term business plans based on these reports, analyses market trends and competitors and predict future financial trends.</li></ul>
Financial Assistant	<ul style="list-style-type: none"><li>• Analyzing, controlling and record the money cash- flow of the business.</li><li>• Preparing annual account.</li><li>• Using efficient and effective ways to increase sales and profit to make sure good development of business.</li></ul>

## 8.5 Schedule of Remuneration

### 8.5.1 Schedule of Renumeration

Position	Quantity	Monthly Salary (RM)	EPF (RM)	SOCSSO (RM)	TOTAL (RM)
Manager	1	3,500.00	455.00	61.25	4,016.25
Administration Executive	1	2,500.00	325.00	43.75	2,868.75
Administration Assistant	1	1,350.00	175.50	23.60	1,549.10
Financial Executive	1	2,500.00	325.00	43.75	2,868.75
Financial Assistant	1	1,350.00	175.50	23.60	1,549.10
<b>TOTAL</b>	<b>5</b>	<b>11,200.00</b>	<b>1,456.00</b>	<b>195.95</b>	<b>RM 12,851.95</b>

### 8.5.2 Compensation and benefits

#### I. Salary, EPF and SOCSSO

- Salary – Salary will be paid on every 25<sup>th</sup> of the month
- EPF – EPF will be paid based on 13% rate of basic wages
- SOCSSO – SOCSSO will be paid based on 1.75% rate of basic wages

#### II. Annual Leave

- 16 days per year

#### III. Working Days





- 6 days a week
- Monday- Thursday, Saturday- Sunday (10 A.M- 10 P.M)
- Friday- Off day

#### IV. Others

- Emergency and sick leave must bring the notice of proof and need to be inform as soon as possible.

## 8.6 Office Furniture, Fitting and Office Supplies

Table 8.6.1 List of Office Furniture and Fittings

Item	Quantity	Price/Unit (RM)	Total (RM)
 <b>Table</b>	5	99.00	495.00
 <b>Chair</b>	5	65.00	325.00
 <b>Shelve</b>	3	350.00	1050.00
 <b>Sofa</b>	1	450.00	450.00




 <p><b>Coffee Table</b></p>	1	350.00	350.00
 <p><b>Air- Conditioner</b></p>	2	850.00	1700.00
 <p><b>Lamp</b></p>	4	40.00	160.00
<b>Total</b>			<b>RM 4,530.00</b>



Table 8.6.2 List of Office Supplies

Type	Quantity	Price/Unit (RM)	Total (RM)
A4 paper	2 boxes	54.00	108.00
File (hard copy)	10	3.80	38.00
Stapler	5	3.00	15.00
2B Pencil	2 boxes	6.00	12.00
Pen (Black, Blue, Red)	9	15.00	135.00
Ruler	5	1.00	5.00
Eraser	5	1.00	5.00
Laminate Paper	1 box	15.00	15.00
<b>Total</b>			<b>RM 333.00</b>

Table 8.6.3 List of Office Equipment

Type	Quantity	Price/ Unit (RM)	Total (RM)
Interactive whiteboard	1	550.00	550.00
Computer	5	1800.00	9000.00
Printer/ fax	1	1200.00	1200.00
Laminate Machine	1	75.00	75.00
Dustbin	5	5.00	25.00
Telephone	1	50.00	50.00
<b>Total</b>			<b>RM 10,900.00</b>

Table 8.6.4 List of Utilities

Item	Price (RM)	Total Cost (RM)
Electricity bill	2700	2700
Water bill	300	300
<b>Total</b>		<b>RM 3000</b>

## 8.7 Administration Budget

Particulars	Fixed Assets Expenses (RM)	Monthly Expenses (RM)	Others Expenses (RM)	Total (RM)
<b>Fixed Assets</b>				
Office Furniture and Fittings	4,530.00			4,530.00
Office Equipment	10,900.00			10,900.00
<b>TOTAL</b>	<b>15,430.00</b>			
<b>Working Capital</b>				
Remuneration (salaries, wages, EPF, SOC SO)		12,851.95		12,851.95
Office Rent		2,800.00		2,800.00
Utilities		3,000.00		3,000.00
<b>TOTAL</b>		<b>18,651.95</b>		
<b>Other Expenditure</b>				
Office Supplies			333.00	333.00
Medical Allowances			500.00	500.00
<b>TOTAL</b>			<b>833.00</b>	
<b>Pre-Operations</b>				
Deposit (rent, utilities, etc.)			3,000.00	3,000.00
Business Incorporation			1,500.00	1,500.00
<b>TOTAL</b>			<b>4,500.00</b>	
<b>TOTAL EXPENSES</b>	<b>RM 15,430.00</b>	<b>RM 18,651.95</b>	<b>RM5,333.00</b>	<b>RM 39,914.95</b>

## 9.0 FINANCIAL PLAN

### 9.1 Financial Budget

Types of Fixed Assets	Estimated Cost (RM)	Estimated Economic Life (years)
<b>Administrative/Organisation</b>		
Office Equipment	10,900	5
Office Furniture	4,530	5
<b>Sales/Marketing</b>		
Signboard	2,500	5
<b>Operations/Technical</b>		
Machines	9,530	5
<b>Total</b>	27,460	

<b>Pre-Operating &amp; Incorporation Costs (one-off)</b>	<b>RM</b>
Development cost	
Business incorporation	2,616
Deposit (rent, utilities, etc.)	7,800
Other pre-operating & incorporation costs	3,456
<b>Sales &amp; Marketing Costs (monthly)</b>	
Promotions and advertising	3,800
Salaries, Wages, EPF & SOCSO	4,418
<b>General &amp; Administrative Costs (monthly)</b>	
Administrative salaries	12,852
Office rent	2,800
Utilities	3,000
<b>Operations &amp; Technical Costs (monthly)</b>	
Purchase of Raw Materials/Goods	24,999
Carriage Inwards	
Salaries, Wages, EPF & SOCSO	10,118
Rent	2,800
Overhead	6,400
<b>Other Expenditure (annually)</b>	
Sales & Marketing	3,750
Operations	9,650
Administration	4,500
<b>Total Pre-Operations &amp; Working Capital Expenditure</b>	<b>102,959</b>

## 9.2 Project Implementation Course and Sources of Finance

Capital Expenditure			Cost	Sources of Financing
Land & Building				Cash
Office Equipment			10,900	Loan
Office Furniture			4,530	Loan
				Loan
				Cash
Signboard			2,500	Loan
				Cash
				Cash
				Cash
Machines			9,530	Loan
				Cash
				Cash
				Cash
Working Capital	1	months		
Sales & Marketing Costs (monthly)			8,218	Cash
General & Administrative Costs (monthly)			18,652	Cash
Operations & Technical Costs (monthly)			44,317	Cash
Pre-Operating & Incorporation Costs (one-off)			13,872	Cash
Other Expenditure (annually)			17,900	Cash
Provision for Contingencies	5%		5,626	Cash
TOTAL			136,045	

### 9.3 Fixed Asset Depreciation Schedule

Office Equipment					
Type of Fixed Asset	Office Equipment				
Cost (RM)	10,900				
Depreciation Method	Straight Line				
Economic Life (yrs)	5				
Year	Annual Depreciation	Accumulated Depreciation	Book Value		
	-	-	10,900		
1	2,180	2,180	8,720		
2	2,180	4,360	6,540		
3	2,180	6,540	4,360		
4	2,180	8,720	2,180		
5	2,180	10,900	-		
6	0	0	-		
7	0	0	-		
8	0	0	-		
9	0	0	-		
10	0	0	-		

Office Furniture					
Type of Fixed Asset	Office Furniture				
Cost (RM)	4,530				
Depreciation Method	Straight Line				
Economic Life (yrs)	5				
Year	Annual Depreciation	Accumulated Depreciation	Book Value		
	-	-	4,530		
1	906	906	3,624		
2	906	1,812	2,718		
3	906	2,718	1,812		
4	906	3,624	906		
5	906	4,530	-		
6	0	0	-		
7	0	0	-		
8	0	0	-		
9	0	0	-		
10	0	0	-		

<b>Type of Fixed Asset</b>		<b>Signboard</b>	
<b>Cost (RM)</b>		<b>2,500</b>	
<b>Depreciation Method</b>		<b>Straight Line</b>	
<b>Economic Life (yrs)</b>		<b>5</b>	
<i>Year</i>	<i>Annual Depreciation</i>	<i>Accumulated Depreciation</i>	<i>Book Value</i>
	-	-	2,500
1	500	500	2,000
2	500	1,000	1,500
3	500	1,500	1,000
4	500	2,000	500
5	500	2,500	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

<b>Type of Fixed Asset</b>		<b>Machines</b>	
<b>Cost (RM)</b>		<b>9,530</b>	
<b>Depreciation Method</b>		<b>Straight Line</b>	
<b>Economic Life (yrs)</b>		<b>5</b>	
<i>Year</i>	<i>Annual Depreciation</i>	<i>Accumulated Depreciation</i>	<i>Book Value</i>
	-	-	9,530
1	1,906	1,906	7,624
2	1,906	3,812	5,718
3	1,906	5,718	3,812
4	1,906	7,624	1,906
5	1,906	9,530	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-



$$\text{PVIFA} = \frac{0.6139}{7.721734929}$$

	<u>Loan amt</u>	<u>Principal</u>	<u>Int</u>	<u>annual paym</u>	<u>Balance</u>
1	27,460	2,183	1,373	3,556	25,276.80
2		2,292	1,264	3,556	22,984.45
3		2,407	1,149	3,556	20,577.48
4		2,527	1,029	3,556	18,050.15
5		2,654	903	3,556	15,396
6		2,786	770	3,556	12,610
7		2,926	631	3,556	9,684
8		3,072	484	3,556	6,612
9		3,226	331	3,556	3,387
10		3,387	169	3,556	0
11		0	0	0	0
12		0	0	0	0
13		0	0	0	0
14		0	0	0	0
15		0	0	0	0
16		0	0	0	0
17		0	0	0	0
18		0	0	0	0
19		0	0	0	0
20		0	0	0	0
			8,102	35,562	43,663.91

## 9.4 Loan and Hire Purchase Depreciation Schedule

LOAN AMORTIZATION SCHEDULE				
<b>Amount (RM)</b>	<b>27,460</b>			
<b>Interest Rate</b>	<b>5%</b>			
<b>Duration (yrs)</b>	<b>10</b>			
<b>Method</b>	<b>Annual Rest</b>			
Year	Instalment Payments			Principal Balance
	Principal	Interest	Annual Payments	
	-	-	-	27,460
1	2,183	1,373	3,556	25,277
2	2,292	1,264	3,556	22,984
3	2,407	1,149	3,556	20,577
4	2,527	1,029	3,556	18,050
5	2,654	903	3,556	15,396
6	2,786	770	3,556	12,610
7	2,926	631	3,556	9,684
8	3,072	484	3,556	6,612
9	3,226	331	3,556	3,387
10	3,387	169	3,556	0
11	0	0	0	0
12	0	0	0	0
13	0	0	0	0
14	0	0	0	0
15	0	0	0	0
16	0	0	0	0
17	0	0	0	0
18	0	0	0	0
19	0	0	0	0
20	0	0	0	0

## 9.5 Proforma Cashflow Statement

MONTH	Pre-Operation:	2020 MONTHLY CASH FLOW											
		January	February	March	April	May	June	July					
<b>CASH INFLOW</b>													
Capital (Cash)	108,585												
Loan	27,460												
Cash Sales		82,460	63,700	57,400	58,240	56,420	59,850	60,200					
Collection of Accounts Receivable		0	23,560	29,980	25,500	24,840	24,440	25,160					
<b>TOTAL CASH RECEIPT</b>	<b>136,045</b>	<b>82,460</b>	<b>87,260</b>	<b>87,380</b>	<b>83,740</b>	<b>81,260</b>	<b>84,290</b>	<b>85,360</b>					
<b>CASH OUTFLOW</b>													
Pre-operating & Incorporation Expenditure	13,872												
Sales & Marketing Expenditure		8,218	8,218	8,218	8,218	8,218	8,218	8,218					
General & Administrative Expenditure		18,652	18,652	18,652	18,652	18,652	18,652	18,652					
Operations & Technical Expenditure		36,817	41,817	44,317	44,317	44,317	44,317	44,317					
Other Expenditure		17,900											
Purchase of Fixed Assets	27,460												
Hire-Purchase Repayment:													
Principal		0	0	0	0	0	0	0					
Interest		0	0	0	0	0	0	0					
Loan Repayment:													
Principal		182	182	182	182	182	182	182					
Interest		114	114	114	114	114	114	114					
Tax Payable		0	0	0	0	0	0	0					
<b>TOTAL CASH OUTFLOW</b>	<b>41,332</b>	<b>81,883</b>	<b>68,983</b>	<b>71,483</b>	<b>71,483</b>	<b>71,483</b>	<b>71,483</b>	<b>71,483</b>					
<b>CASH SURPLUS (DEFICIT)</b>	<b>94,713</b>	<b>577</b>	<b>18,277</b>	<b>15,897</b>	<b>12,257</b>	<b>9,777</b>	<b>12,807</b>	<b>13,877</b>					
<b>BEGINNING CASH BALANCE</b>		<b>94,713</b>	<b>95,289</b>	<b>113,566</b>	<b>129,463</b>	<b>141,720</b>	<b>151,496</b>	<b>164,303</b>					
<b>ENDING CASH BALANCE</b>	<b>94,713</b>	<b>95,289</b>	<b>113,566</b>	<b>129,463</b>	<b>141,720</b>	<b>151,496</b>	<b>164,303</b>	<b>178,180</b>					

					2020	2021	2022
August	September	October	November	December			
					108,585	0	0
55,860	51,170	57,400	63,000	70,140	27,460	0	0
25,750	24,560	22,600	23,710	26,200	735,840	809,424	846,216
<b>81,610</b>	<b>75,730</b>	<b>80,000</b>	<b>86,710</b>	<b>96,340</b>	<b>1,148,185</b>	<b>1,156,836</b>	<b>1,207,128</b>
8,218	8,218	8,218	8,218	8,218	13,872	108,476	124,747
18,652	18,652	18,652	18,652	18,652	98,614	246,206	283,137
44,317	44,317	44,317	44,317	44,317	223,824	575,985	633,734
					521,804	19,690	22,644
					17,900		
					27,460		
0	0	0	0	0	0	-	-
0	0	0	0	0	0	-	-
182	182	182	182	182	2,183	2,292	2,407
114	114	114	114	114	1,373	1,264	1,149
0	0	0	0	0	0	0	0
<b>71,483</b>	<b>71,483</b>	<b>71,483</b>	<b>71,483</b>	<b>71,483</b>	<b>907,031</b>	<b>953,913</b>	<b>1,067,818</b>
<b>10,127</b>	<b>4,247</b>	<b>8,517</b>	<b>15,227</b>	<b>24,857</b>	<b>241,154</b>	<b>202,923</b>	<b>139,310</b>
<b>178,180</b>	<b>188,307</b>	<b>192,554</b>	<b>201,070</b>	<b>216,297</b>	<b>0</b>	<b>241,154</b>	<b>444,077</b>
<b>188,307</b>	<b>192,554</b>	<b>201,070</b>	<b>216,297</b>	<b>241,154</b>	<b>241,154</b>	<b>444,077</b>	<b>583,387</b>

## 9.6 Proforma Income Statement

	Years	2020	2021	2022
<b>Sales</b>		<b>1,051,200</b>	<b>1,156,320</b>	<b>1,208,880</b>
Less: Cost of Sales (Notes 1 & 2)		530,210	586,190	639,339
<b>Gross Profit</b>		<b>520,990</b>	<b>570,130</b>	<b>569,541</b>
<b>Less: Expenditure</b>				
Pre-Operating & Incorporation Expenditure		6,072		
General & Administrative Expenditure		223,824	246,206	283,137
Sales & Marketing Expenditure		98,614	108,476	124,747
Other Expenditure		17,900	19,690	22,644
Interest on Hire-Purchase				
Interest on Loan		1,373	1,264	1,149
Depreciation of Fixed Assets		3,586	3,586	3,586
<b>Total Expenditure</b>		<b>351,369</b>	<b>379,222</b>	<b>435,263</b>
<b>Net Income Before Tax</b>		<b>169,621</b>	<b>190,908</b>	<b>134,278</b>
<b>Tax</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Income After Tax</b>		<b>169,621</b>	<b>190,908</b>	<b>134,278</b>
<b>Accumulated Net Income</b>		<b>169,621</b>	<b>360,529</b>	<b>494,806</b>

## 9.7 Proforma Balance Sheet

	2020	2021	2022
<b>ASSETS</b>			
<b>Non-Current Assets (Book Value)</b>			
Land & Building			
Other Fixed Assets	21,968	16,476	10,984
<b>Other Assets</b>			
Deposit	7,800	7,800	7,800
	29,768	24,276	18,784
<b>Current Assets</b>			
Inventory of Raw Materials	500	700	1,000
Inventory of Finished Goods	3,000	3,500	4,000
Accounts Receivable	39,060	38,544	40,296
Cash Balance	241,154	444,077	583,387
	283,714	486,821	628,683
<b>TOTAL ASSETS</b>	<b>313,482</b>	<b>511,097</b>	<b>647,467</b>
<b>Owners' Equity</b>			
Capital	108,585	108,585	108,585
Accumulated Income	169,621	360,529	494,806
	278,206	469,113	603,391
<b>Long-Term Liabilities</b>			
Loan Balance	25,277	22,984	20,577
Hire-Purchase Balance			
	25,277	22,984	20,577
<b>Current Liabilities</b>			
Accounts Payable	10,000	18,999	23,499
<b>TOTAL EQUITY &amp; LIABILITIES</b>	<b>313,482</b>	<b>511,097</b>	<b>647,467</b>

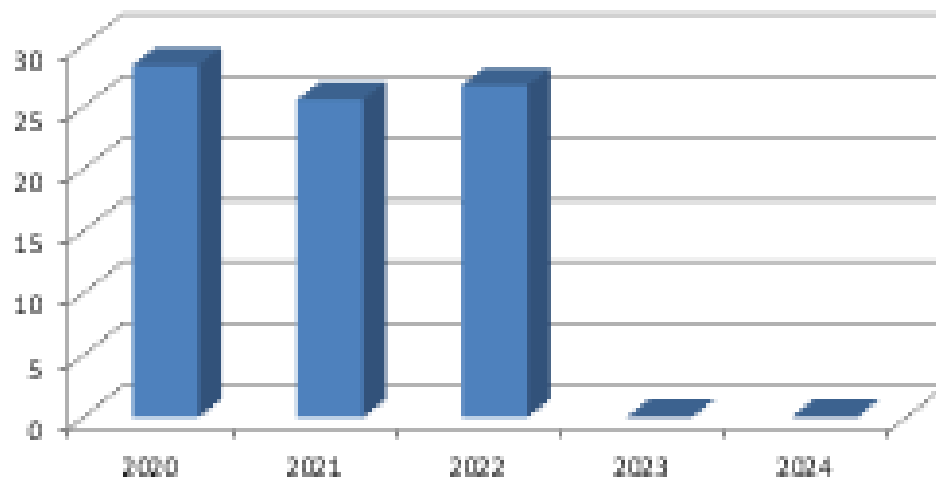
## 9.8 Financial Ratio Analysis

Financial Ratio Analysis	2020	2021	2022
<b><u>LIQUIDITY</u></b>			
Current Ratio	28	26	27
Quick Ratio (Acid Test)	28	25	27
<b><u>EFFICIENCY</u></b>			
Receivable Turnover	8	9	9
Inventory Turnover	303	279	256
<b><u>PROFITABILITY</u></b>			
Gross Profit Margin	49.56%	49.31%	47.11%
Net Profit Margin	16.14%	16.51%	11.11%
Return on Assets	54.11%	37.35%	20.74%
Return on Equity	60.97%	40.70%	22.25%
<b><u>SOLVENCY</u></b>			
Debt to Equity	12.68%	8.95%	7.30%
Debt to Assets	11.25%	8.21%	6.81%
Time Interest Earned	123	150	116

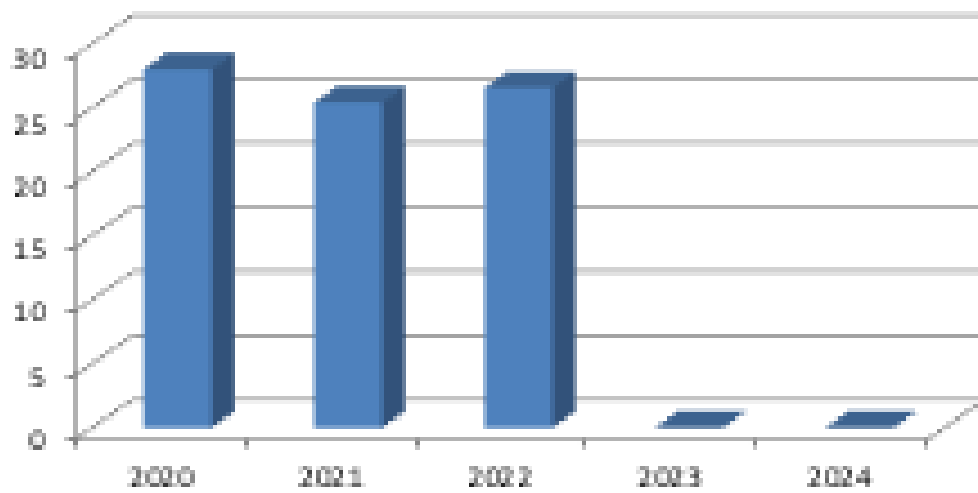
Break-even Analysis	2020	2021	2022
Total projected sales(RM)	1,051,200	1,156,320	1,208,880
Total variable costs (cost of sales)	530,210	586,190	639,339
Contribution margin	520,990	570,130	569,541
Contribution margin ratio	50%	49%	47%
Fixed costs	351,369	379,222	435,263
Total costs	881,579	965,412	1,074,602
Net Profit	169,621	190,908	134,278
Break-even sales	708,957	769,127	923,869
Percentage of break-even to sales	67%	67%	76%



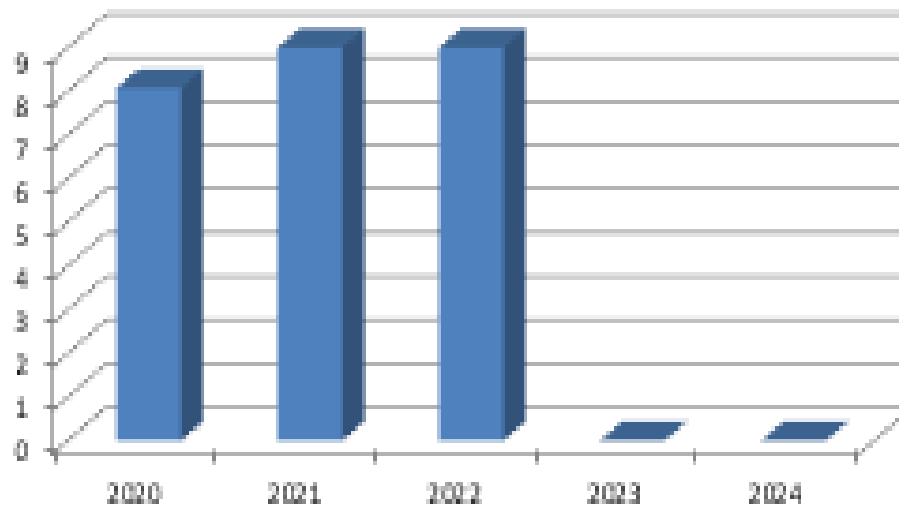
## Current Ratio



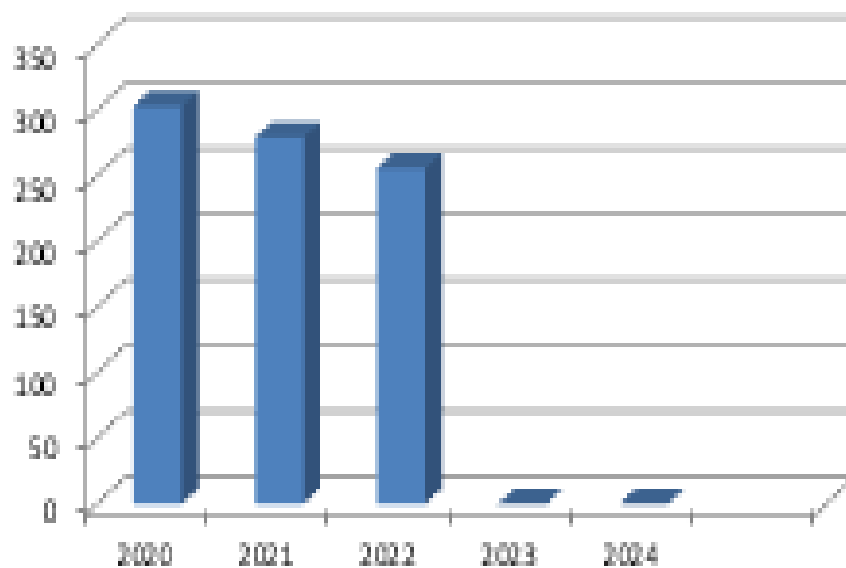
## Quick Ratio (Acid Test)



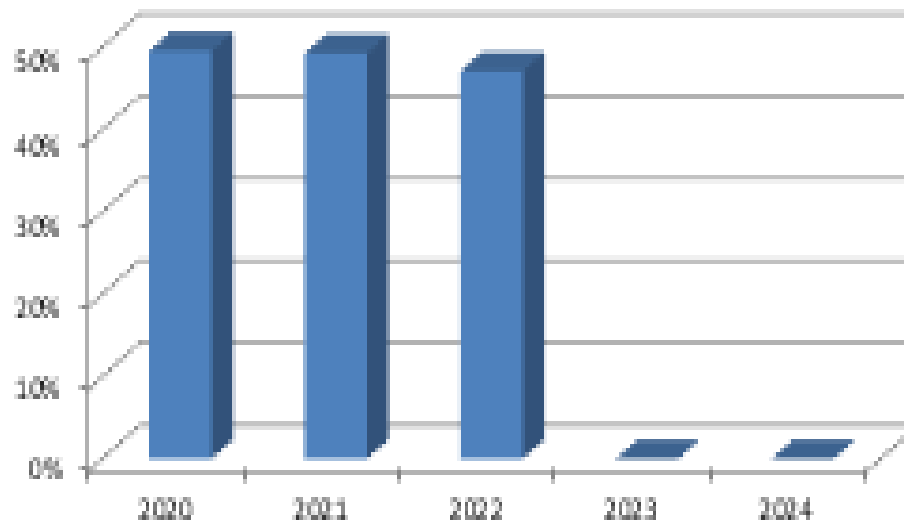
## Receivable Turnover



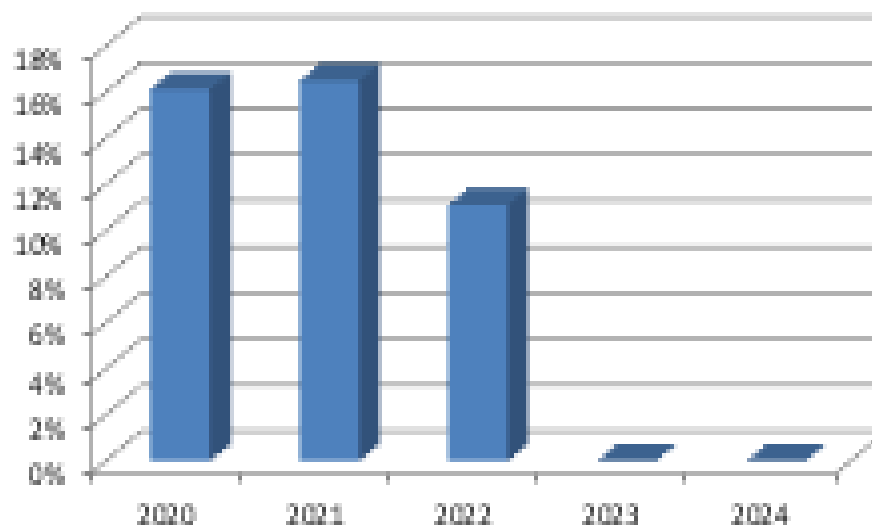
## Inventory Turnover



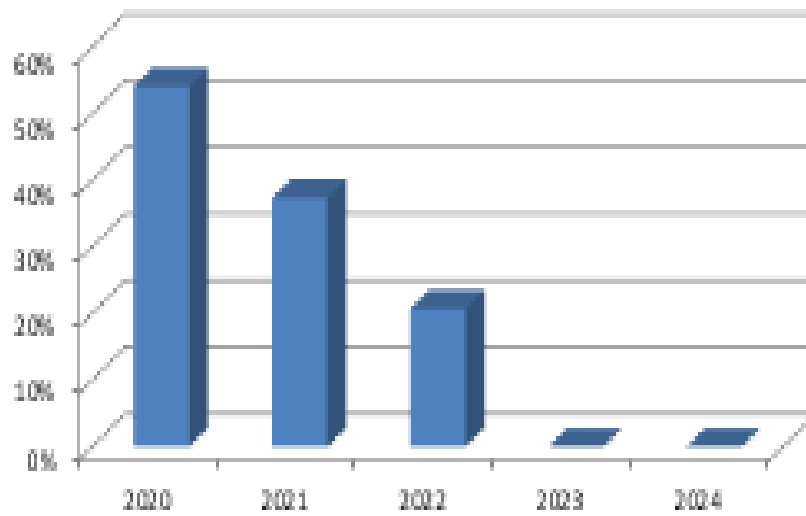
## Gross Profit Margin



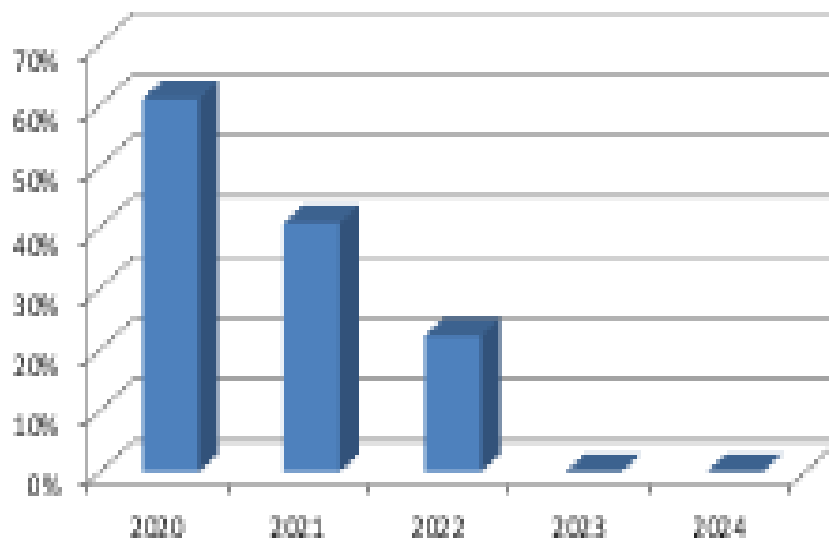
## Net Profit Margin



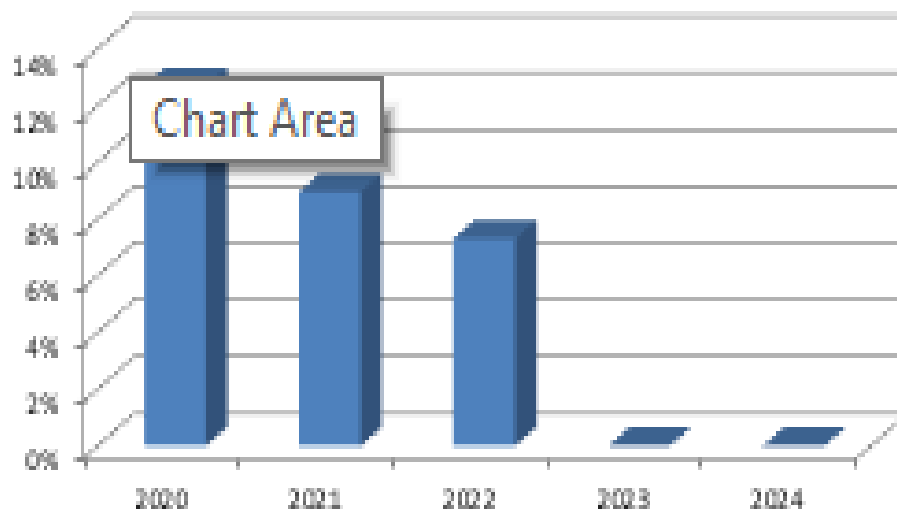
## Return on Assets



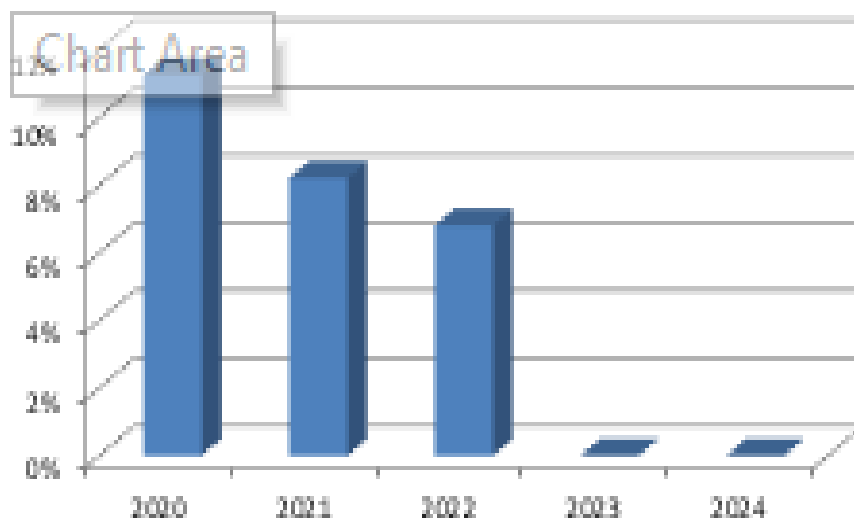
## Return on Equity



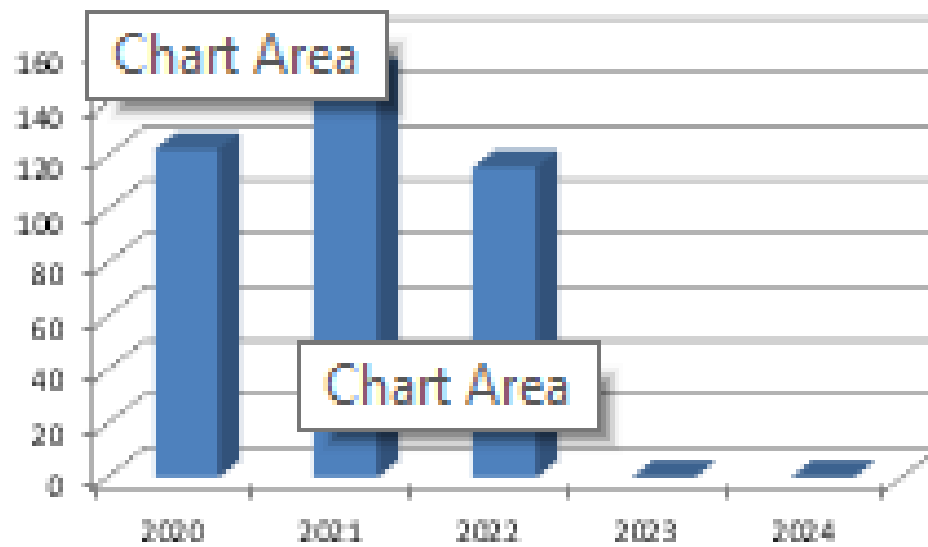
## Debt to Equity



## Debt to Assets



## Time Interest Earned



## **PARTNERSHIP AGREEMENT**

This agreement ("Agreement") establishes a partnership ("Partnership") between the following parties:

<b>Name</b>	<b>Address</b>
Aqif Irfan Bin Mohammad Kamal	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
Sarah Amalin Binti Asfani	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
Anis Sofea Binti Ab Rahman	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
Nur Azliza Binti Abdul Ghani	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur
Muhammad Aidid Bin Nor Ariffin	KL Traders Square, 289, Jalan Gombak, Kampung Batu Sebelas, 53100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur

And is undersigned and set forth this on 20 of July 2019.

The undersigned parties hereby agree to the following provisions as conditions of the Partnership:



## **SECTION 1 -- Partnership Outline**

1.1 The Partnership will be named Aqif Irfan bin Mohammad Kamal, for the purpose of delineates the right and responsibilities of the partner who form the business enterprise and will conduct all business at Ground floor of the KL Traders Square condominium, Setapak, Kuala Lumpur.

1.2 Partnership will commence on the date listed above and will end if have a mutual agreement on a dissolution or death of one or more partners.

## **SECTION 2 -- Initial Capital**

2.1 Each Partner will contribute original capital according to the following rules: All partners are contributing RM 30,000.

2.2 A separate capital account will be maintained for each Partner.

## **SECTION 3 -- Shares**

Each Partner's shares in the Partnership shall be determined by ratio of 1:5 from RM 150,000.

## **SECTION 4 -- Accounts/Income**

4.1 Each Partner will have an income account in their individual name, which shall be separate from the capital account mentioned in Section 2.

4.2 Salaries will be distributed to all the workers based on sales every month and profit will be distributed to all the partners every year.

## **SECTION 5 -- Profits and Losses**

5.1 Any profits will be distributed and debited to a Partner's income account.

5.2 Losses will be distributed and debited to capital account of each partner whereby the loss will be evenly divided.

## **SECTION 6 -- Banking**

Income and capital accounts for each Partner will be set up in Maybank Berhad.

## **SECTION 7 -- Books/Accounting**

7.1 Accounting books and other records pertinent to the Partnership will be kept at Ground floor of the KL Traders Square condominium, Setapak, Kuala Lumpur, and any partner and representative may have access to the books during normal business hours.

7.2 The accounts for this Partnership will be balanced every month and they will be kept in the bank.

## **SECTION 8 -- Management**

8.1 Partnership will be managed 26 days every month, for 12 hours of operating hour and 8 hours of business hour.

8.2 Each partner is expected to devote every year on the Partnership.

8.3 Partnership meetings will be required to attend meetings.

## **SECTION 9 -- Disputes/Arbitration**

Disputes that cannot be settled by the Partners via a mutual decision-making process will be sent to an arbitrator

## **SECTION 10 -- Partner Withdrawal or Death**

10.1 Should a Partner wish to leave the Partnership. First, he/she must prepare to leave by find the partnership agreement, meet with a lawyer, and assess the state of the business. Second, discuss his/her departure with other partners, consider mediation, remove his/her name from obligations and other documents, draft a separation agreement, dissolve the partnership, if necessary, meet with an accountant, and notify others of the dissolution.

10.2 Any remaining partner may not purchase the withdrawing Partner's interest in the Partnership. This process will be governed by the following rules

10.3 Upon a Partner's death, his/her heirs receive his/her interest in the Partnership

10.4 Partners may mutually agree to remove one or more members if involved in fraud, embezzlement, and imprisonment.

## **SECTION 11 -- Confidentiality/Non-Compete**

11.1 Any information that involves the Partnership, directly or indirectly, shall be considered Confidential. No Partner may share this Confidential Information with any third party without the written consent of all other Partners.

11.2 Should a Partner leave the Partnership, willingly or unwillingly, he/she shall not take any position, nor engage in any activity, at any company, organization, etc. that is deemed a competitor to the Partnership, for a period of 6 months.

## **SECTION 12 -- Jurisdiction**

This Agreement is subject to the laws and regulations of the state of Selangor, as well as any applicable federal laws.

We, the undersigned, agree to all the provisions listed above, and sign this document of our own free will.

Signed:

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AQIF IRFAN BIN MOHAMMAD KAMAL  
(MANAGER)

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SARAH AMALIN BINTI ASFANI  
(ADMINISTRATION EXECUTIVE)

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ANIS SOFEA BINTI AB RAHMAN  
(MARKETING EXECUTIVE)

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NUR AZLIZA BINTI ABDUL GHANI  
(OPERATION EXECUTIVE)

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MUHAMMAD AIDID BIN NOR ARIFFIN  
(FINANCIAL EXECUTIVE)