**MD.2 MICROENTERPRISE PLAN \_\_\_\_\_**

*An attachment to the project proposal* ***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

# *General Information*

|  |  |
| --- | --- |
| *Name* |  |
| *Address* |  |
| *Industry / Type*  *(Mark all that apply)* | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | *Accessories, handicrafts* |  |  | *Entertainment, leisure* |  |  | *Non-food* | |  | *Agriculture, forestry* |  |  | *Food* |  |  | *Retail, trade* | |  | *Aquaculture, fisheries* |  |  | *Furniture, fixtures* |  |  | *Service* | |  | *Cottage industry* |  |  | *Health, wellness* |  |  | *Transportation* | |  | *Clothing, textile, apparel* |  |  | *Hospitality* |  |  | *Tourism* | |  | *Construction* |  |  | *Manufacturing* |  |  | *Wholesale* | |

# *Proponent/s*

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| --- | --- | --- | --- | --- |
| *SLPA Name* |  | |  |  | | --- | --- | |  | *SLPA-managed?* | |

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| |  |  | | --- | --- | |  | *Option 1. Please see attached MD.1 List of Participants for the* ***complete list of proponents for the group microenterprise****.* | |  | *Option 2. Please see attached MD.1 List of Participants for the* ***partial list of proponents for the group microenterprise****.* ***Additional proponents may be found in the list below****.* | |  | *Option 3. Please see attached MD.1 List of Participants for the* ***complete list of individual proponents undertaking the same type of microenterprise****.* | |  | *Option 4.* ***The complete list of proponents may be found in the list below.*** | |

| *Last Name* | *First Name* | *Middle Name* | *Name Ext* | *Designation* | *Participant*  *(Y or N)* |
| --- | --- | --- | --- | --- | --- |
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# *Products and / or Services*

| *Products / Services* | *Brief Description* |
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# *Market Aspect*

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| *Target Market* | |  |  |  |  |  | | --- | --- | --- | --- | --- | | *Markets* | |  | *Proximity* | | |  | General Public |  |  | Within the barangay | |  | Institutions |  |  | Nearby barangay/s (*specify*): | |  |  |  |  | Other barangay/s in the municipality (*specify*): | | *Sex* | |  |  | Nearby municipality/-ies in the province (*specify*): | |  | Male |  |  | Other municipality/-ies in the province (*specify*): | |  | Female |  |  | Other province/s (*specify*): | |  |  |  |  | Other region/s (*specify*): | |  |  |  |  |  | | *Income Bracket* | |  | *Specific Markets* | | |  | A (high) |  |  | Niche/s (*specify*): | |  | B (higher middle) |  |  | Occupation/s (*specify*): | |  | C (middle) |  |  | Individual/s (*specify*): | |  | D (lower middle) |  |  | Institution/s (*specify*): | |  | E (low) |  |  |  | |  | |  | *Institutional Internal DSWD / LGU Markets* | | |  |  |  |  | DSWD program/s and / or office/s (*specify*): | |  |  |  |  | LGU program/s and / or office/s (*specify*): | |
|  |
| *Demand-Supply Analysis* | | *Market* | *Qty / Vol Currently Demanded (unit)* | *Qty / Vol Currently Supplied[[1]](#footnote-1)(unit)* | *Qty / Vol Surplus (Shortage) (unit)* | ***Qty / Vol to be Supplied by Enterprise*** *(unit)* | *Frequency[[2]](#footnote-2)*  *(Per Year)* | | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | | **TOTAL** | | | |  |  | |
|  |
| *Threats* | |  |  | | --- | --- | | *Competitors* | | |  | Same product/s and / or service/s (i.e. no significant differentiation) (*specify*): | |  | Similar product/s and / or service/s (*specify*): | |  | Alternate product/s and / or service/s (*specify*): | |  |  | | *Other Threats* | | |  | Environmental / climate shock/s (*specify*): | |  | Political / security / peace and order (*specify*): | |  | Insufficient supply of resource/s (*specify*): | |  | Insufficient demand of market/s (*specify*): | |
|  |
| *Distribution* | |  |  |  |  |  | | --- | --- | --- | --- | --- | |  | In-store |  |  | Direct selling (retail) (*specify location/s*): | |  | Delivery | |  | Direct selling (wholesale) (*specify location/s*): | |  | Pick-up / meet-up |  |  | Consignment (*specify consignee/s*): | |
|  |

# *Resource Mapping*

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| *Human* | |  | | --- | |  |  | *Role / Work* | *Quantity* | | *Cost per Person (per period)* | *Total Cost* | *Knowledge & Skills* | *Qualifications* | | --- | --- | --- | --- | --- | --- | --- | | *Part Owner* | *Employee* | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |
|  |
| *Physical & Natural* | | *Resource* | *Type[[3]](#footnote-3)* | *Qty / Vol (unit)* | *Acquisition Cost (in Php)* | *Frequency[[4]](#footnote-4)* | *Supplier / Provider* | *Payment Terms[[5]](#footnote-5)* | *G / P[[6]](#footnote-6)* | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |
|  |
| *Financial* | | *Amount* | *Type[[7]](#footnote-7)* | ***For Credit / Loan (C / L) only****: Repayment Terms*  *(amount, interest rate, repayment schedule)* | | | *Supplier / Provider* | *G / P* | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |
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# *Regular Operations Cycle*

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| *Length of Operations Cycle* | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  | \_\_ times per day |  | Daily |  | Weekly |  | Monthly |  | Quarterly | |  |  |  | Every \_\_ days |  | Every \_\_ weeks |  | Every \_\_ months |  | Semi-annually | |

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|  |  | |  | |  | |  | |  | | ***TOTAL COSTS*** | |
| ***Location / Venue*** |  | |  | |  | |  | |  | |  | |
| ***Duration and Frequency*** |  | |  | |  | |  | |  | |
| ***Output*** |  | |  | |  | |  | |  | |
| ***Supplies & Materials*** |  | |  | |  | |  | |  | |
| ***Cost of Supplies & Materials*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| ***Tools & Equipment*** |  | |  | |  | |  | |  | |  | |
| ***Cost of Tools & Equipment (Depreciation)*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| ***Members in-charge (Labor)*** |  | |  | |  | |  | |  | |  | |
| ***Cost of Labor*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
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| ***Cost of Rent*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| ***Cost of Transportation*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| ***Cost of Utilities*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** | ***Variable*** | ***Fixed*** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| ***Cost Category[[8]](#footnote-8)*** |  |  |  |  |  |  |  |  |  |  |  | |

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| *Quality Assurance* |  |

# *Financial Projections (per Operations Cycle)*

For this microenterprise plan and all related documents, the unit of measure for the quantity or volume of the product / service shall be in \_\_\_\_\_\_\_\_\_\_\_\_\_ and all currencies in Philippine Peso.

# *Costs*

The microenterprise shall incur the following costs during its operations, as detailed in *Section VI. Regular Operations Cycle*.

| *Products / Services* | ***Total Variable Cost***  ***(in Php)*** | *Quantity Produced / Provided (in units)* | *Variable Cost per Unit (in Php)* |
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| *Products / Services* | ***Total Fixed Cost***  ***(in Php)*** |
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# *Sale Price/s*

The microenterprise shall charge the following prices for the product/s and / or service/s. Moreover, these were the major considerations in the setting of the sale price/s:

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

| *Products / Services* | ***Sale Price per Unit***  ***(in Php)*** |
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# *Breakeven Point*

Given the variable costs, fixed costs, and sale price/s, the breakeven point (in units sold and sales revenue) for the following product/s / service/s may be computed as follows:

The contribution margin per product / service is its sale price per unit minus its variable cost per unit.

| *Products / Services* | *Sale Price per Unit*  *(in Php)* | *Variable Cost per Unit*  *(in Php)* | ***Contribution Margin per Unit (in Php)*** |
| --- | --- | --- | --- |
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The breakeven point (in units sold) is computed by dividing the fixed cost by the contribution margin per unit. The breakeven point is the amount (in units or in Php) needed to be sold to reach breakeven, i.e. zero profit and zero losses.

| *Products / Services* | *Fixed Cost*  *(in Php)* | *Contribution Margin per Unit (in Php)* | ***Breakeven Point***  ***(in units)*** |
| --- | --- | --- | --- |
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Likewise, the breakeven point (in sales revenue) is computed by multiplying the breakeven point in units with the sale price. This computes for the amount of sales to reach breakeven (zero profit and zero losses).

| *Products / Services* | *Sale Price per Unit*  *(in Php)* | *Breakeven Point*  *(in units)* | ***Breakeven Point***  ***(in Php)*** |
| --- | --- | --- | --- |
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Given these figures, the microenterprise aims to exceed the computed breakeven points (in units and sales revenue) as reflected in their projections in Section VI. Regular Operations Cycle and Section VII. D. Sales.

# *Sales*

The microenterprise shall be able to sell the following quantities and earn the following amounts per operations cycle. The quantities sold are based on both the market demand, the capacity of the microenterprise to supply these quantities, and the available resources of the microenterprise. Moreover, the breakeven points were considered.

| *Products / Services* | *Sale Price per Unit*  *(in Php)* | *Quantity Sold*  *(in units)* | ***Sales***  ***(in Php)*** |
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# *Income Statement and Income Margins*

Given the sale price/s, sales projections, and corresponding costs, the net income is computed as follows.

|  |  |  |
| --- | --- | --- |
| *Units Sold* |  |  |
| *Sale Price per Unit*  *(in Php)* |  |  |
| *Sales (in Php)* |  |  |
| *Less: Variable Costs*  *(in Php)* |  |  |
| *Less: Fixed Costs*  *(in Php)* |  |  |
| *Net Income* |  |  |

|  |  |  |
| --- | --- | --- |
| *Units Sold* |  |  |
| *Sale Price per Unit*  *(in Php)* |  |  |
| *Sales (in Php)* |  |  |
| *Less: Variable Costs*  *(in Php)* |  |  |
| *Less: Fixed Costs*  *(in Php)* |  |  |
| *Net Income* |  |  |

|  |  | ***TOTAL*** |
| --- | --- | --- |
| *Units Sold* |  |  |
| *Sale Price per Unit*  *(in Php)* |  |
| *Sales (in Php)* |  |
| *Less: Variable Costs*  *(in Php)* |  |
| *Less: Fixed Costs*  *(in Php)* |  |
| *Net Income* |  |
| **NET INCOME PER CYCLE** | |  |

# *Recovery of Investment Costs*

Given the computed net income per cycle and the initial investment/s (including start-up costs and venture initiation costs) for the microenterprise, the number of cycles to recover these costs is computed as follows.

| *Investments* | ***Costs*** |
| --- | --- |
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|  |  |
| **TOTAL COST OF INVESTMENTS** |  |
| **NET INCOME PER CYCLE** *(Section VII. E. computation)* |  |
| **NUMBER OF CYCLES (\_\_\_\_\_\_) TO RECOVER INVESTMENT COSTS** |  |

# *Socio-economic Aspect*

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| *Internal* |  |
| *External* |  |
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1. By other suppliers [↑](#footnote-ref-1)
2. E.g. once, twice, x times per year [↑](#footnote-ref-2)
3. Supplies & Materials (S&M), Tools & Equipment (T&E), Building & Infrastructure (B&I), Public Utilities (U), Land (L) [↑](#footnote-ref-3)
4. E.g. once, every x years, yearly, quarterly, monthly, weekly, daily, x times per day [↑](#footnote-ref-4)
5. Advance (A), On delivery (OD), Deferred (D) [↑](#footnote-ref-5)
6. Guaranteed (G) or potential (P) supplier / provider [↑](#footnote-ref-6)
7. Grants & Donations (G&D), Credit / Loan (C / L), Owner’s Equity (OE) [↑](#footnote-ref-7)
8. Operations (O), Marketing (M), or Administrative (A) [↑](#footnote-ref-8)