



CASE STUDY: COMPANY ANALYSIS
"NORHAYATI ABDULLAH ENTERPRISE"

PRINCIPLES OF ENTREPRENEURSHIP (ENT530): CASE STUDY

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EXECUTIVE SUMMARY

Norhayati Abdullah Enterprise is a family business established by Mrs. Norhayati in 2014. Norhayati Abdullah Enterprise has a total of 4 workers who work under her and sometimes her two (2) children also will help with the business. They are located in Jalan Cemara 1, Bandar Putra which is near the owner's house. The main activity of this business is selling food.

Mrs. Norhayati chooses to sell food because cooking is one of her hobbies and it is one of the ways for her to release her stress. When she decided to open her business, she resigned from her old work that give so much pressure on her. Starting with only selling Nasi Lemak, Nasi Ambeng, Soto, and a few types of kuih, she increases the menu with the request from customers and now she has more than 10 menus. Almost 8 years open her roadside stall, she already has a few loyal customers that will always buy food from her stall every morning.

As for the case study, we conduct an interview with Mrs. Norhayati, the owner of Norhayati Abdullah Enterprise to collect her business information to identify the nine (9) elements of the Business Model Canvas (BMC) that has been practice by Norhayati Abdullah Enterprise. The major problem that has been identified during the interview is that Norhayati Abdullah Enterprise faces more losses during Pandemic Covid-19 because of the Movement Control Order.

Each solution made by Mrs. Norhayati and the solution that we recommend have their own advantages and disadvantages such as the major problem that Norhayati Abdullah Enterprise faces is they do not have any skills in advertising and marketing, we recommend for her to learn more about marketing, especially online marketing. The advantage is the business can be recognized not only in Bandar Putra, Johor but it may be recognized worldwide.

1.0 INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Principle of Entrepreneurship (ENT530) is one of the elective subjects that all UiTM students take at the Bachelor's level. This course is designed for students who are interested in entrepreneurship. Its focus is on "learning by doing" which all the values, of entrepreneurship, will be learned on this subject. This case study is one of the assignments that require students to conduct an interview with any micro business to make an analysis of the Business Model Canvas (BMC) and identify the problem and the best solution for the business.

In completing this case study, we can understand more about the theory of entrepreneurship in generating any new ideas or solutions in the future. Other than that, we also will have the basic knowledge in creating a new business, especially in micro business. The micro-business that has been chosen by us is the roadside stall in Johor that sells breakfast food, Norhayati Abdullah Enterprise.

1.2 PURPOSE OF THE STUDY

The purpose of this case study is to:

- Identify the micro-business background including the products, marketing, business, and operational strategy that has been used to grow the business.
- Analyze the Business Model Canvas (BMC) of the business by using all nine (9) elements that we already learned.
- Identify the major problems that face by the business.
- Identify the alternative solutions for major problems of the business and evaluate it in terms of advantages and disadvantages.

2.0 COMPANY INFORMATION

2.1 BACKGROUND

In Jan 2014, the Norhayati Abdullah Enterprise was established by Mrs. Norhayati until today. Norhayati Abdullah Enterprise was taken from the name herself, but Mrs. Norhayati also put another name for her stall which is D’Pohon Cemara means the stall was allocated under a big tree beside Jalan Cemara, Bandar Putra in Johor.

2 months before which in November, Mrs. Norhayati who was working as a secretary in the children’s center discovered a big problem where the amount of the salary received at that time was not enough to accommodate her family, especially for children’s education costs. So, she decided to resign and make a plan of preparation to start a new business for a few months since she also needs to think about her children’s needs. After inventing the plan of what to sell, Mrs. Norhayati decided to sell breakfast and lunch food.

As for starting, Mrs. Norhayati sells Nasi Lemak, Nasi Ambeng, Soto, Mee Goreng, Nasi Goreng, and a few kinds of kuih beside the road that is usually used by people go to work. However, there are many stalls opened in that area making Mrs. Norhayati has many competitors to sell her food, but she did not easy to give up. Since the stall was strategically located as it was the main spot place to attract people, especially the residents who lived near the area which make the stall still open for almost 8 years and give Mrs. Norhayati a big relief to live in happy and less burden life.


Now Mrs. Norhayati’s stall has many different menus as per requested by the customers and is more recognizable among many residential areas in Bandar Putra, Johor.

2.2 ORGANIZATIONAL STRUCTURE



Figure 1: Organization chart of Norhayati Abdullah Enterprise

2.3 PRODUCTS

Products	Name of Products	Price
	Nasi Lemak	<ul style="list-style-type: none"> ➤ Kosong (RM 2) ➤ Tambah telur (RM 3) ➤ Tambah ayam (RM 6)

Products	Name of Products	Price
	<p>Nasi Ambeng</p>	<p>RM 6</p>
	<p>Soto</p> <ul style="list-style-type: none"> ➤ Nasi ➤ Mee ➤ Meehoon 	<p>RM 5</p>
	<p>Lontong Kering</p>	<p>RM 6</p>
	<ul style="list-style-type: none"> ➤ Kuey Teow Goreng ➤ Mee Goreng ➤ Meehoon Goreng ➤ Nasi Goreng 	<ul style="list-style-type: none"> ➤ Kosong (RM 1) ➤ Tambah telur (RM3) ➤ Tambah ayam (RM 6)

Products	Name of Products	Price
	<p>Bubur</p>	<ul style="list-style-type: none"> ➤ Kosong (RM 2) ➤ Berlauk (RM 5)
	<p>Lauk:</p> <ul style="list-style-type: none"> ➤ Ayam Kicap ➤ Ayam Masak Merah ➤ Ayam Goreng ➤ Telur Rebus 	<ul style="list-style-type: none"> ➤ Ayam (RM 4) ➤ Telur (RM 1)
	<p>Laksa</p>	<p>RM 5</p>



Products	Name of Products	Price
	Laksam	RM 5
	Variation type of Kuih	5 Pieces: RM2.50

Table 1: The food menu and price for Norhayati Abdullah

2.4 BUSINESS, MARKETING, OPERATIONAL STRATEGY

For Norhayati Abdullah Enterprise's business strategy, Mrs. Norhayati sells the foods at a reasonable and normal price because it is the best way for everyone can afford to buy the food every day. There are many groups targeted from students, working people, and residents in Bandar Putra areas as the reason for this business gains more profit and more popular because some of them have no time to make breakfast early in the morning. Furthermore, Mrs. Norhayati started the business personally without any worker to set up the stall and cook by herself with her recipes. Next, the modal, sources, and expenses for this business are also by her own money. After some time, Mrs. Norhayati can manage the business well as it is growing slowly by her upgrading the organizational structure and menu. From this growth of the business, we could observe that the progress of the business is getting better from day to day.

Moving on to Norhayati Abdullah Enterprise's marketing strategy, Mrs. Norhayati uses WhatsApp App to get orders from customers and spread the advertisement about her opening stall since everyone is common in using the platform. She also sometimes receives orders for some events such as wedding receptions.

As for operational strategy, Mrs. Norhayati started figuring out to continue improving and adding the menu. At the beginning of her business, she started with basic equipment for cooking and other essential stuff for the stall, and as of now, the stall has upgraded the quantity and quality of equipment as the sales of selling food keep on increasing annually. Better equipment would make the production process easier with a shorter period and more food can be produced in order to make sure that it covers the demand. Therefore, it is also to ensure the business's efficiency is improved and to satisfy both the sellers and the buyers.

3.0 COMPANY ANALYSIS

3.1 BUSINESS MODEL CANVAS (BMC)

<p>CUSTOMERS SEGMENTS</p> <ul style="list-style-type: none"> • Local communities. • Office employees. • Students. • Children. 	<p>VALUE PROPOSITION</p> <ul style="list-style-type: none"> • A quality product. • A variety of Malaysian cuisine. • Cheap and tasty home-made breakfast. • Affordable price. • Easy for reservation. 	<p>CHANNELS</p> <ul style="list-style-type: none"> • Direct selling. 	<p>KEY PARTNERS</p> <ul style="list-style-type: none"> • Family members. 	<p>KEY ACTIVITIES</p> <ul style="list-style-type: none"> • Selling products through physical store. • Online reservations. • Promote on social media.
	<p>KEY RESOURCES</p> <ul style="list-style-type: none"> • Cooking ingredients and packaging. • Physical store. 		<p>CUSTOMERS RELATIONSHIPS</p> <ul style="list-style-type: none"> • Friendly customer services. 	

COST STRUCTURE	REVENUE STREAMS
<ul style="list-style-type: none"> ● Staff salaries. ● Cooking ingredients. ● Cooking utensils. ● Packaging. ● Store tent & table. 	<ul style="list-style-type: none"> ● Sales of products. ● Delivery fees to houses.

Table 2: Business Model Canvas of Norhayati Abdullah Enterprise

3.1.1 Customers Segments

Customers segments are the individuals or organizations to whom you are presenting a value proposition. The segments can be broken down into groups of people or organizations with comparable demographics, psychographics, and behavior. Stronger concentration can lead to a better business for this corporation. Norhayati Abdullah Enterprise customers segments are local communities, office employees, students, and children. Based on the Norhayati Abdullah Enterprises product, all ages can enjoy the tasty and wide variety of Malaysian’s cuisine.

Besides, Norhayati Abdullah Enterprise is located in the Jalan Cemara neighborhood area, which is surrounded by houses and school, making it convenient for the target market to purchase breakfast before beginning their activities.

3.1.2 Value Proposition.

A value proposition is the value that a business promises to provide to customers if they purchase their product. A value proposition is an important component of a business's entire marketing strategy. Norhayati Abdullah Enterprise is really concerned about its customers' preferences and product quality. Norhayati Abdullah Enterprise also offered a variety of Malaysian cuisine.

In addition, the company distinguishes itself from its competitors. Norhayati Abdullah Enterprise is for everyone who wants a cheap and tasty home-made breakfast but in a big portion. Customers can purchase breakfast in a wide variety of choices with affordable prices straight from the store or book a bulk order for any occasion. Customers can make a reservation in person or over the phone, and they will be guided in selecting a menu.

3.1.3 Channels

Without channels, a company model is incomplete. They are used by businesses to communicate with and reach out to their target audiences. Awareness, assessment, purchase, delivery, and after-sales are the five phases of each channel. Norhayati Abdullah Enterprise has implemented a direct selling strategy to enhance sales volume and brand awareness while maintaining customer relationships. Direct selling is a great approach to develop long-term customer ties while also growing a low-cost, flexible business. Instead of selling their products and services at retail stores, independent sales people utilize direct selling to offer their products and services directly to clients in meeting places such as homes, workplaces, and cafés.

3.1.4 Key partners

Norhayati Abdullah Enterprise is a family business run by Mrs. Norhayati. Norhayati Abdullah Enterprise is not affiliated with any organizations.

3.1.5 Key activities

Any actions that business engages in with the primary goal of profit are considered key activities. The major business of Norhayati Abdullah Enterprise is selling breakfast through their own physical store at Bandar Putra, Kulai. Norhayati Abdullah Enterprise offers a broad range of breakfast options, including nasi lemak, nasi ambeng, soto, and other Malaysian dishes suitable for people of all ages. Furthermore, they are open for reservations in order to increase their monthly earnings.

Norhayati Abdullah Enterprise also promotes their goods on social media platforms like WhatsApp. Norhayati Abdullah Enterprise gains a competitive advantage and attracts new consumers as a result of this move.

3.1.6 Key resources

Key Resources is very important for every business to make a good value proposition and revenue for the company. Key resources can be in many ways such as physically, financially, and intellectual of a human. Norhayati Abdullah Enterprise main key resources are by having the good quality of cooking ingredients and packaging. Key resources have been the top priority for Norhayati Enterprise to making sure the company have a best quality of resources for the production.

Moreover, Norhayati Abdullah Enterprise having a physical store as one of the company's resources. This resources is very important for Norhayati Abdullah Enterprise to sell the food at a strategic place. The physical store also very close to the owner's house, so it is easier to transfer the food from the kitchen to the store.

3.1.7 Customer Relationships

Customer Relationships is the kinds of relations that a company builds with targeted customers. Norhayati Abdullah Enterprise maintain the product quality to maintain the sales. The company offers the best treats to their consumers and giving the friendly customer service. They offer various type of food to complete the customer satisfaction. Every customer have a different taste, so they can choose what they like.

The customers also get the best quality of food since the store is near to the kitchen. Customers are delighted because the company can take the large amount of order but also give the best quality.

3.1.8 Cost Structure

Cost Structure is the cost incurred by a company as a result of its operations. For Norhayati Abdullah Enterprise, they must deal with the cost structure of paying their staff' salaries in order to retain their employees ' satisfaction. Other than that, the company must pay the cooking ingredients for all menu. Next, there also a cost for every cooking utensils to cook many type of foods. Besides, the packaging for the food is also important and Norhayati Enterprise buy the most quality packaging to store the foods. The good quality packaging will ensure the quality of foods will longlast. Lastly, there also a cost for a store tent and table to put all the food.

3.1.9 Revenue Streams

A Revenue Streams shows the ways on how a company makes money from each targeted customers (Women). Norhayati Abdullah Enterprise focus on selling their foods at their own physical store as their main revenue streams. This is for saving their money for not buying a truck or hire an agent. However, during the Movement Control Order (MCO), the store is close and the company is taking the order by online and delivery it to their customer's house.

4.0 FINDINGS AND DISCUSSION

4.1 FINDING

Every business has its own challenges, especially when they are still new in the industry. It also happens for Mrs. Norhayati Abdullah who faces a few challenges or problems in her small business, Norhayati Abdullah Enterprise. Below are some of the problems that face by Mrs. Norhayati in order for her business to be success:

A. Lack of capital

Lack of capital is one of the major problems that will happen for every small business who are still new and already in the market for a long time. Capital can be in any form such as money and non-current assets. Mrs. Norhayati started her roadside stall business in 2014. When she started her business she was already in a financial crisis because at that time she had still new resigned from her work. She started using her own savings money to buy the equipment for her business such as a table, chairs, canopy, buffets, and cooking tools. However, in the first month of her business started, she can't achieve the target revenue and the selling does not return her capital.

After many years, her business face the same problems because of the pandemic Covid-19 in 2019. When the government ordered to close many sectors of business including food restaurants, Mrs. Norhayati needs to follow it. Many businesses face difficulties during this time. During the pandemic, Mrs. Norhayati use most of her savings to support the family since her husband's works also need to stop operating. Then when the government started giving permission to open back the business, Mrs. Norhayati does not have enough capital to reopen her stall.

B. Too many competitors

Mrs. Norhayati's business place is located in Taman Cemara, Bandar Putra which is in a residential area, near her house. When she started her business, there are one other business already open in the same area. However, Mrs. Norhayati picks a new menu that is not the same as the other business. The only menu that same is Nasi Lemak since it is a famous menu that most Malaysian people will buy for their breakfast. Thus, it is a healthy competition between the two businesses.

However, everything changes after many years, especially during the pandemic Covid-19. There are so many unemployed people who decided to open a roadside stall

since it is one of the easiest businesses to start with. It gives an impact on Mrs. Norhayati's business. Before the pandemic, she opens her stalls from Monday to Friday but because of too many competitors after the pandemic, she opens her stall from Monday to Thursday only. Not only that, but when there are too many competitors, Mrs. Norhayati also loses her customers slowly. This is because many new stalls attract their customers by giving a lower price than her stall. Loyal customers will stay at Norhayati Enterprise and willing to pay more because they will choose the food quality over the price.

C. Lack of skills in managing advertisement and marketing

Mrs. Norhayati turns 50 years old this year which means that she's included in the millennial generation also known as Gen Y. As a millennial, she is one of the types that does not know much about technologies. She also has the mindset that the business she has now will be just like that and does not have any wish to grow her business by turning it into a shop or opening a new outlet. Therefore, she does not make any advertising for her business. The only online advertisement that she made is through WhatsApp because she does not know how to use any other social media like Facebook and Instagram. Most of Mrs. Norhayati's customers are only from the residential area in Bandar Putra only.

D. The changes in the price of raw materials and hard-to-find raw materials due to some events

When opening a small food stall, finding the best quality raw materials is one of the big problems that will be faced by the business owner. Unlike big restaurants, they will have their own supplier for every raw material they need at a fixed price. However, it's different when it comes to roadside stalls, they will buy their raw materials at the supermarket and the price may change due to the impact on the economy or if there is any celebration such as Eid Mubarak, New Year, and Deepavali. For example, based on Utusan Malaysia (Salahuddin Ayub, 2022) there will be a 30% food price increase in 2021 over the world due to pandemic Covid-19.

Recently, Mrs. Norhayati faces the increasing price of chicken due to Eid Mubarak. Not only does the price increase but also it is so hard to find the chicken because it always sold out in the market. Chicken is the main menu for her business, without it, it will give a negative impact on her business since she can't run her business like usual.

E. Afraid to increase the product price

The increasing price of raw materials also give an impact on the product(food) price of Mrs. Norhayati's business. However, it is not easy to increase the price of the food because most customers are not willing to accept it and will complain because it's too expensive. For example, Mrs. Norhayati decides to increase the price of her *kuih* from RM1 for 3 pieces to RM2.50 for 5 pieces. There are so many complaints that she received from her customers and most of the customers will compare the price with other competitors. But in order to return her capital, she needs to increase the price. After that, she want to increase the price of any menu that include chicken due to the price increases of chicken in the market, but she was scared to do it. Eventually, she used the same price for every menu even though it give some losses for her business.

4.2 DISCUSSION / RECOMMENDATION

While conducting the interview with Mrs. Norhayati, we can identify Norhayati Abdullah Enterprise's major problems which are lack of capital, having too many competitors due to pandemic, does not have skills in managing her advertisement and marketing, struggling with her raw materials product and afraid to increase her food price. After 8 years in the industry, Norhayati Abdullah Enterprise faces the same problems since some of it depends on the economy of Malaysia like the price of raw materials. Norhayati Abdullah Enterprise also is very affected by the pandemic situation. Therefore, for a few problems, she comes out with her own solution. Below is some of the solution Mrs. Norhayati made to solve the problems and a few solutions that we recommend for Norhayati Abdullah Enterprise.

4.2.1 ALTERNATIVE SOLUTION TO MAJOR PROBLEM.

A. Lack of capital

The solution that has been made by Mrs. Norhayati in order to overcome this major problem is to borrow money from her family members. Due to the financial problem and a pressure to keep surviving in her business and getting an income, Mrs. Norhayati does not have many choices besides making a loan. Based on the interview session with her, she stated that she has made a loan twice throughout the period she was in business. The

first loan that has been made was during the first month her business started where she was not able to achieve the target revenue and the selling does not return her capital. The second time was when she was going to restart her business after being closed for MCO (Movement Control Order).

B. Too many competitors

Since there are many competitors especially during MCO, most of the days, Mrs. Norhayati faces losing where the food is not fully sold and is not able to roll back the cost. She has decided to reduce her business's day from five days a week to four days a week only. This is because she tries to reduce the risk of her business losing where it actually depends on her luck. There is a day where all of her food is sold out and there is also a day where she has to face a big loss in her business.

C. Lack of skills in managing advertising and marketing

Based on the sharing made by Mrs. Norhayati, she does not have the exact solution for this major problem since she is not a technological person and this is also becoming a big problem that makes it difficult to fight with other competitors. However, Mrs. Norhayati tries her best to promote her business through Whatsapp app and promote through her regular customers. In order to increase her sells, Mrs. Norhayati can learn how to make an effective online marketing so that her target customer not only for the residents of Bandar Putra only, but also can be worldwide.

D. The changes in the price of raw materials and hard-to-find raw materials due to some events

The price of the raw materials is changing unexpectedly nowadays and in order to produce the most affordable price yet high quality product became very challenging especially for a small order business like Mrs. Norhayati. The only ways that she can find the raw materials with a good price is by surveying through many markets. If she fails to do so, she has to close her stall to avoid losses.

E. Afraid to increase the product price

Mrs. Norhayati was afraid to increase the price since she wants to keep her regular customers as always and avoid any complaints from the customers. But, when there is a time where the price of raw materials increases, she decides to reduce the portion of the

food rather than increase the price. She is also going to explain to the customers about the situation and give them a choice if they want to add the food portion with a price addition. Most of the regular customers are willing to pay more for the food but there are also certain of them who pay the normal price to save money. So, its depend on the customer itself.

4.2.2 ADVANTAGE AND DISADVANTAGE OF THE SOLUTION

A. Borrow money from family members.

The advantage of this solution is that Mrs. Norhayati was able to continue her business since the money that has been borrowed is going to back up the losses faced by her. She was able to get the money quickly after discussing it with her family members compared to other processes like making a loan with a bank where it's going to take more time to succeed.

However, in my opinion, borrowing money from family members can have a bad impact too, especially in terms of family relationships. This is because everyone needs money in their life and once you are not able to pay back their money, it's going to burden them and can trigger fights among family members.

B. Reduce operating's days in a week.

By reducing her operating's days in a week, Mrs. Norhayati was able to reduce the risk of losses in her business.

But, by reducing the operating's day to reduce the risk of losses, Mrs. Norhayati also indirectly reduced the chance for her to have more profit. This is because the profit and losses were dependent on her effort itself. If she was able to increase her marketing and managing skills, she would get a high profit compared to other competitors.

C. Promote business through WhatsApp app and promote through her regular customers.

Promoting a business through whatsapp is also one of the ways of marketing. It can attract customers to buy our product and increase the profit. Mrs. Norhayati is also able to make a new regular customer through there.

However, the ways in promoting the product through whatsapp only, means that she only promotes her product around her circle since the viewer is only among the contact. So, the business is not able to expand more.

D. Close her stall to avoid losses.

When it comes to the situation where you cannot find the solution to avoid losses, closing the stall might be the safe way to keep surviving. This is because there is no more money flow in the business.

But the disadvantage of it is Mrs. Norhayati might lose her regular customer who has been supporting her business for many years. Since she has been running the business for more than eight years, I'm pretty sure that she already has many regular customers.

E. Reduce the portion of the food.

The advantage of reducing the food's portion rather than increase the price is a good alternative to keep the affordable price and it gives advantage to the customer who wants to save their money.

However, this alternative might not be good and suitable for those who are more concerned with the quantity of food rather than the price. There are certain customers who are willing to pay more for their food as long as it can satisfy their taste.

4.2.3 RECOMMENDATION OF THE SOLUTION

A. Make a loan with the bank.

Besides borrowing money from a family member, I would recommend Mrs. Norhayati to make a loan with the bank. This is because bank loans are more safe and able to cover more costs with more regular payment methods. Based on Rhiannon Philips, bank loans are a convenient way to get extra finance, without needing to wait until your business has generated enough profit to fund expansion yourself (Philps,2021) .

B. Reduce the quantity of food's selling in a day

Rather than reducing the operating's day, I would suggest Mrs. Norhayati to reduce the quantity of food's selling in a day. It can avoid more losses but also give profit to her. She is also not going to lose her regular customers. Plus, it is normal for a seller to face losses and gain profit in their business that makes it challenging. Based on Marquis Codjia, a normal operating loss can happen if a company made less money than it earned during a given period, such as a month or fiscal quarter (Codjia,2022) .

C. Take a marketing class and learn how to promote the business

In order to expand the business, I would suggest Mrs. Norhayati to take a marketing class and learn how to promote her business in other alternative ways following the current trend. Todd Laire stated that "A marketing strategy refers to a business's overall game plan for reaching prospects and turning them into customers. This is the overarching reason for how your marketing efforts will help you achieve your goals." (Laire,2020).

D. Find other types of raw materials as a backup menu

When there is a situation where there is a changes in the price and hard-to-find raw materials, Mrs. Norhayati can make a second plan as a backup plan. Based on the Guest Author, "the strategy of the formulation of a business backup should be done carefully so that it can really serve the purpose later on."

I would suggest that Mrs. Norhayati to make another menu as a backup plan. For example, when there is a difficulty in finding a chicken, she can cook something else as her product, such as meat. In that way, she may be able to keep her regular customers and expand her business with more variety of foods.

E. Reduce the portion of the food.

Rather than reducing the food's portion, I would like to recommend Mrs. Norhayati makes a variety of food portions with a different price. So, the customer can choose by themselves according to their desire.

Mrs. Norhayati also does not have to repack the food again based on customer's order where it helps to reduce work and her time.

5.0 CONCLUSION

In conclusion, Norhayati Abdullah Enterprise is a well-handled family business that begins from the bottom to the top which is something that Mrs. Norhayati could be proud of and other people should be amazed of. Until this day, the production is still working hard and contributing more effort to make the business successful and stable enough to grab many opportunities in the future. Even though there were a lot of challenges coming through in the progress, this business could face and handle them very well which produce good results.

At the end of the interview session, Mrs. Norhayati wished that she wants to expand the business by entering a new market and setting a new branches in other places. Plus, there are many competitors, so Mrs. Norhayati and the organizational staff must work really hard to generate income and covered the losses. Last but not least, Mrs. Norhayati should be more alert and able to improve the marketing and operation of her stall business to win the battle in the market.

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APPENDICES

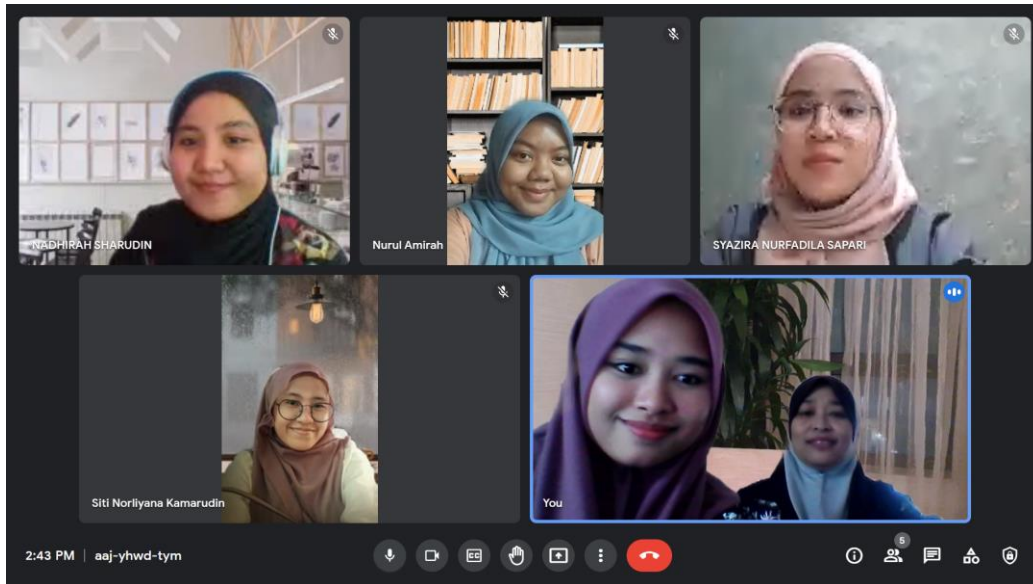


Figure 2: Interview session with Mrs. Norhayati



Figure 3: Norhayati Abdullah Enterprise stall