



اَوْنُوْزِ سَيِّتِيْ تَيَكُوْ لُوْ كِيْ مَبَارَا
UNIVERSITI
TEKNOLOGI
MARA

FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES

ENT300

BUSINESS PLAN

SCISSOR SISTERS TAILOR

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ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious, the Most Merciful,

We would like to take this opportunity to thank to our lecturer, Madam Siti Mardinah Binti Abdul Hamid for her support and advise in complete this group assignment. We appreciate for what have she done to explain about this assignment.

We also did not forget the members of the group who are working diligently. We would like to express our gratitude to our members for support and willingness to spend some time to accomplish this task. This assignment cannot be completed without the efforts and co-operation from our group members.

Lastly, we also appreciate all who have directly or indirectly guided us in the writing this project paper. We express our deepest appreciation to our beloved parents, family, friends and colleagues for their continuous encouragement.

Thank you.



SCISSOR SISTERS
TAILOR
LIFE IN EVERY STITCH

EXECUTIVE SUMMARY

Scissor Sisters Tailor is a new company that operated in Desa Ilmu, Kota Samarahan. Based on our name, we are providing tailoring services. The name of this company is come out from the imagination by the partnerships members. It shows that how we positioning our products in customer's mind until they can remembering our company's name, simple and easily to pronounce.

Our business is in the form of partnership, which is consist of 3 members. Our business will be full operated on January 2019. Our business will operating at near area of Bank Islam, Kota Samarahan. As stated earlier, our partners are entitled to take part in the business management. We agreed to appoint each of the partners as stated below:

NAME	DESIGNATION
Manisah Binti Ibrahim	General Manager Administrative Manager
Dayang Faiqah Syazana Binti Abang Mohammad	Operational Manager Financial Manager
Norfaziela Binti Fauzi	Marketing Manager Financial Manager

Basically , the administrative manager will be in charge in the office coverage, prepare all necessary office supplies by identifying any needs involving our company. The marketing will also help in encourage and increase sales by providing interesting marketing plan to attract customer to visit our premise and try our services. Other than that, the operational manager is going to ensure the workers ready when customer come in and serve them properly and inform them if any changes in our company. The financial manager will be in charge with the development or financial management mechanism the minimize financial risk, provide and interpret the financial information of our company.

Business plan is necessary to all entrepreneurs. It is prepared to a group of people which are owners itself, bankers, suppliers, customers and employees. This plan include in Business Plan chapter which is consists of marketing, operation, organization, and financial plan. We are believe that we will be able to achieve our business goal with our business financial position statement. We will get our return modal within short time and our current ratio will cover our liabilities and put our business in comfort stage with the highest.

SUBMISSION LETTER

ENT300 Student (Part 4)
Diploma in Public Administration
University of Technology Mara
Sarawak Branch, Kota Samarahan Campus 2,
Jalan Meranek, Kota Samarahan,
94300, Sarawak.

Madam Siti Mardinah Bt Hji Abdul Hamid
Lecturer of Fundamental of Entrepreneurship (ENT300)
University of Technology Mara
Sarawak Branch, Kota Samarahan Campus 2,
Jalan Meranek, Kota Samarahan,
94300, Sarawak.

Dear Madam,

RE: Submission of the Business Plan

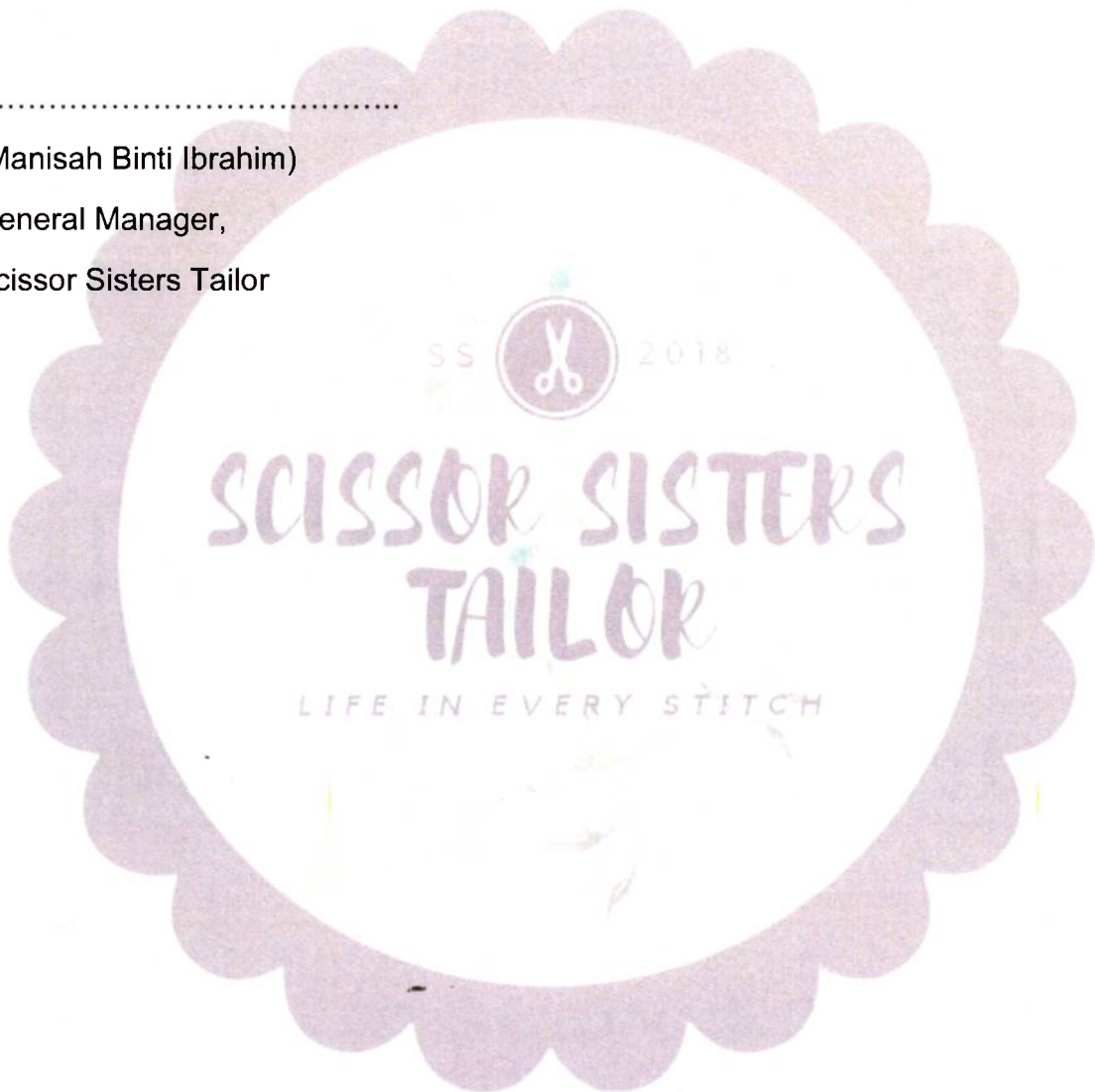
As stated above, our partnership business has completed our project successfully on time and this booklet has been submitted for further evaluation and review as required in completing ENT300 course.

2. Our business named Scissor Sisters Tailor has required all requirements needed for the project and we gave ideas that we have including knowledge, marketing, operation and commitment to complete this project.

3. We are looking forward on our business to be one of the best tailor shop in Kota Samarahan. We hope that this business plan can meet all the objective and aspect needed for this project. I am Manisah Binti Ibrahim, as the General Manager would like to say thank you for all your support, teaching, encouragement , guideline and cooperation along the process on making the business plan success.

Your faithfully,

.....
(Manisah Binti Ibrahim)
General Manager,
Scissor Sisters Tailor





INTRODUCTION

1.1 INTRODUCTION OF BUSINESS PLAN

NAME OF THE BUSINESS

Our company's name is **SCISSOR SISTERS TAILOR** which is clearly state the nature of our business. We choose this name as we provide tailoring services and product especially to Kota Samarahan residents. Our specialities are providing alteration, sewing garments, cut and measure according to a pattern or design.

NATURE OF BUSINESS

Our nature of business is related to tailoring services. As we know, the tailoring has continue grow over the years of its experience. The tailoring or fashion design industry is an industry that is highly thriving in a country. We understand that most of the customers want a high quality products that can fulfil their wants and satisfaction. We also provide alteration and design based on customers want.

INDUSTRY PROFILE

The tailoring is highly demand from its earliest days. A tailor is someone who sews, reinforces, joins or finishes clothing or other items. They may create new pieces of clothing from patterns and design. It also alter the existing garments to fit customers better. They work for textile and apparel manufacturers, department stores, and dry cleaners. In Sarawak, our people only bought a ready made clothes from others shop. By promoting our business, we can focus on tailoring services as Kota Samarahan area lack of tailor shop. Our fee is RM70 for a pair of clothes. This is not included the beads and laces. We also providing alter, sews beads and design.

DATE OF COMMENCEMENT

We have decided to start our business on January 2019. As we know, it will be New Year celebration on that month. From this, we expect that a lot of people will interest because there are a lot of promotion. This is opportunity to promote our business to people around Kota Samarahan area. We can grab more attention for our potential customer for that enough time to visit our shop on fasting month.

FACTOR IN SELECTING THE PROPOSED BUSINESS

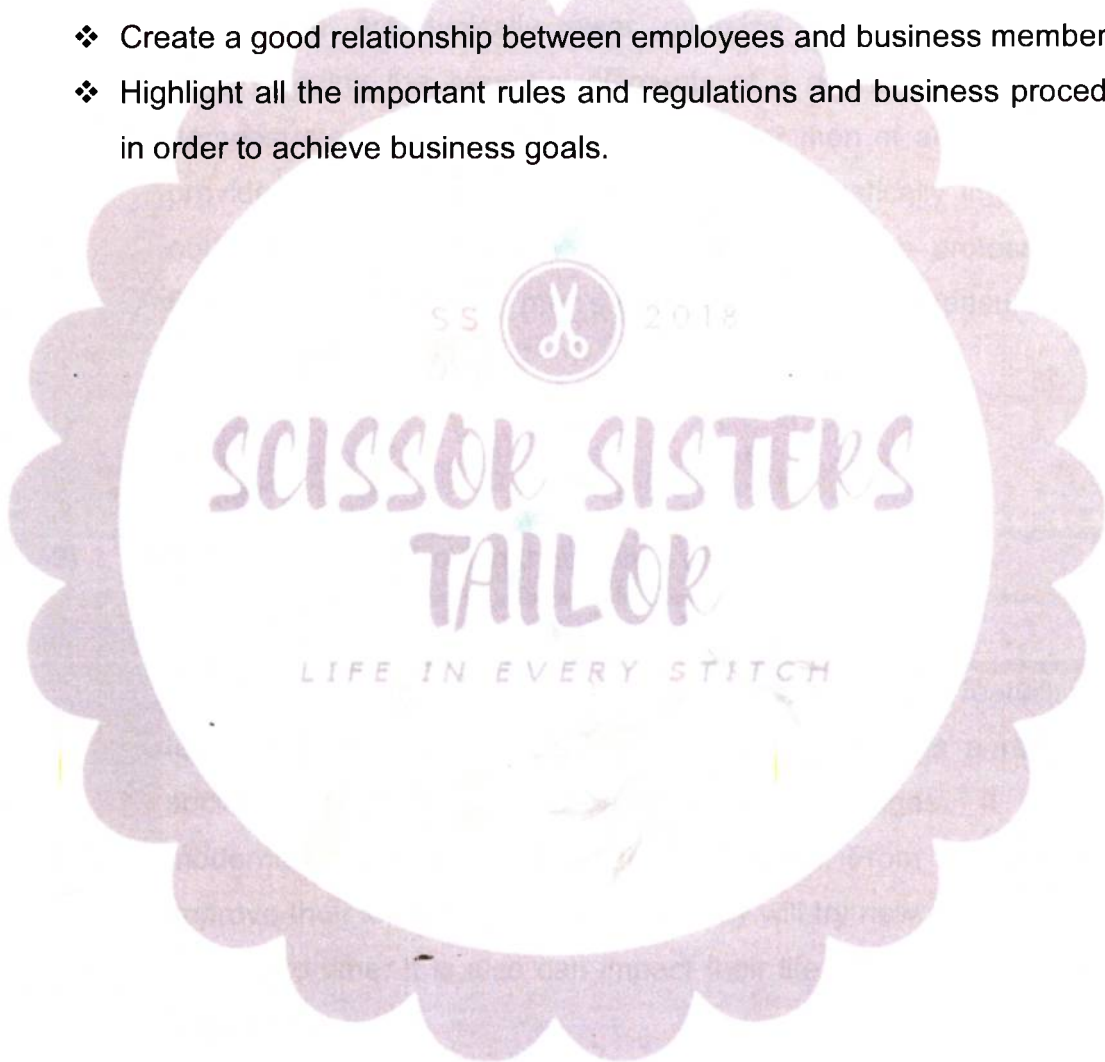
The main reason we choose this business is there is an opportunity for us to run this business in Kota Samarahan area especially at Desa Ilmu. In our observation, there is 2 competitors which also open this type of business. This area is famous spot for students from universities and secondary schools to do their task. Moreover, we can gain profit from this business and improve our experience also knowledge about run a business.

FUTURE PROSPECTS OF THIS BUSINESS

For our future prospects, we want to open the opportunity for those who seeking for a job. In our business, we have to get numbers of people that expert in tailoring that can make clothes that have been ordered. We expect that this business will run smoothly throughout the year. For the long term planning, we hope that in 3 years later our business can go further and be known in Sarawak.

1.2 OBJECTIVES OF BUSINESS PLAN

- ❖ As guideline to subordinate by guiding all the business members.
- ❖ Be a leader that monitoring and controlling other department.
- ❖ Position SCISSORS SISTER TAILOR as a high quality product that customers will talk about.
- ❖ Provide amazing customer service wherever, whenever possible.
- ❖ Ensure that company growth and increased the profitability.
- ❖ Create a good relationship between employees and business members.
- ❖ Highlight all the important rules and regulations and business procedures in order to achieve business goals.



1.3 PURPOSE OF BUSINESS PLAN

Scissor Sisters Tailor's purpose for the first 3 years of operation include :

- 1) Tailoring can improve men's clothes.

Tailoring is a simple way to make clothes way more flattering. Most men are typically wear oversize clothes. They also not understanding the essential elements of a good fit for style. It is to demonstrate the importance of good fit for men of all heights. It also provide some images of how tailoring can drastically improve men's outfit. The tailored version of outfit is much more professional and flattering. It can improve men's outfit by know which measurement that suit to fit their clothes.

- 2) Helping society improving their sense of fashion.

Fashion has become an increasingly crucial feature of the learning environment for teenagers. Fashion itself is a reflection of social, economic, political and cultural changes. It expresses modernity, symbolising the spirit of the times. From that, people can improve their knowledge in fashion. They will try new design or fashion by time to time. It is also can impact their life which they will be more fashionable.

1.4 BUSINESS/COMPANY BACKGROUND

Name of business	Scissor Sisters Tailor
Business address	Desa Ilmu, Kota Samarahan.
Correspondence address	Desa Ilmu, Kota Samarahan.
Website address	www.scissorsisterstailor.com
E-mail address	scissorsisterstailor@gmail.com
Telephone number	016-8779012
Tax number	082-443215
Form of business	Partnership
Main activities	<ol style="list-style-type: none">1. Tailoring services2. Alter, sews beads and design.
Date of commencement	January 2019
Date of registration	December 2018
Registration number	In progress
Name of bank	Maybank
Bank account number	1115763310422

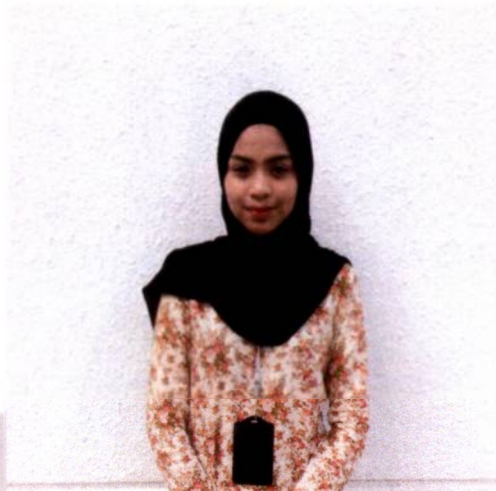
1.5 LOGO SCISSOR SISTERS TAILOR



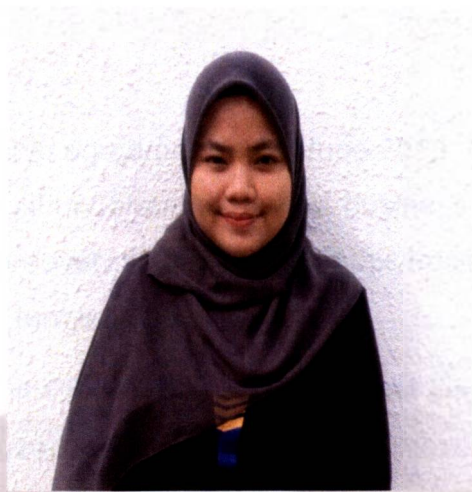
1.6 BACKGROUND OF OWNER/PARTNERS/DIRECTORS



Name of partner	Manisah Binti Ibrahim
Identity card number	980110-13-5392
Permanent address	No 14, Kampung Pulo Ulu, Petra Jaya 93050, Kuching, Sarawak.
Correspondence address	No 14, Kampung Pulo Ulu, Petra Jaya 93050, Kuching, Sarawak.
Telephone number	014-5772114
Email address	manisahibrahim21@gmail.com
Date of birth	10 January 1998
Age	20
Marital status	Single
Academic qualification	<ul style="list-style-type: none"> • SPM • Diploma in Public Administration
Course attended	<ul style="list-style-type: none"> • Course In Public Administration • Course In Entrepreneurship
Skills	<ul style="list-style-type: none"> • Good in communication skills • Cooperate in teamwork • Fast learner • Leadership skills
Experiences	<ul style="list-style-type: none"> • Part-time salesgirl • Crew at McDonald • Cashier at Supermarket



Name of partner	Norfaziela Binti Fauzi
Identity card number	980923-13-5138
Permanent address	Kampung Mumong Bungai Bekenu, 98150 Sibuti, Sarawak.
Correspondence address	Kampung Mumong Bungai Bekenu, 98150 Sibuti, Sarawak.
Telephone number	011-29816437
Email address	norfazielafauzi@gmail.com
Date of birth	23 September 1998
Age	20
Marital status	Single
Academic qualification	<ul style="list-style-type: none"> • SPM • Diploma in Public Administration
Course attended	<ul style="list-style-type: none"> • Course In Public Administration • Course In Entrepreneurship
Skills	<ul style="list-style-type: none"> • Teamwork skills • Good in communication skills • Good computer knowledge
Experiences	<ul style="list-style-type: none"> • Cashier at Miri's supermarket



Name of partner	Dayang Faiqah Syazana Binti Abang Mohammad
Identity card number	980304-136174
Permanent address	No 28, Jalan Abang Barieng, 96000 Sibul, Sarawak.
Correspondence address	No 28, Jalan Abang Barieng, 96000 Sibul, Sarawak.
Telephone number	016-8577101
Email address	faiqahsyazana@gmail.com
Date of birth	4 March 1998
Age	20
Marital status	Single
Academic qualification	<ul style="list-style-type: none"> • SPM • Diploma in Public Administration
Course attended	<ul style="list-style-type: none"> • Course In Public Administration • Course In Entrepreneurship
Skills	<ul style="list-style-type: none"> • Good at handling computer • Can communicate well • Fast learner
Experiences	<ul style="list-style-type: none"> • Salesgirl at Sibul

1.7 PARTNERSHIP AGREEMENT

The date of partnership agreement is on June 2018. In the registration of the company, all partners should understand that this business or company will be in the form of partnership. Moreover, as a member of this business partnership, all partners are agreed on the terms below:

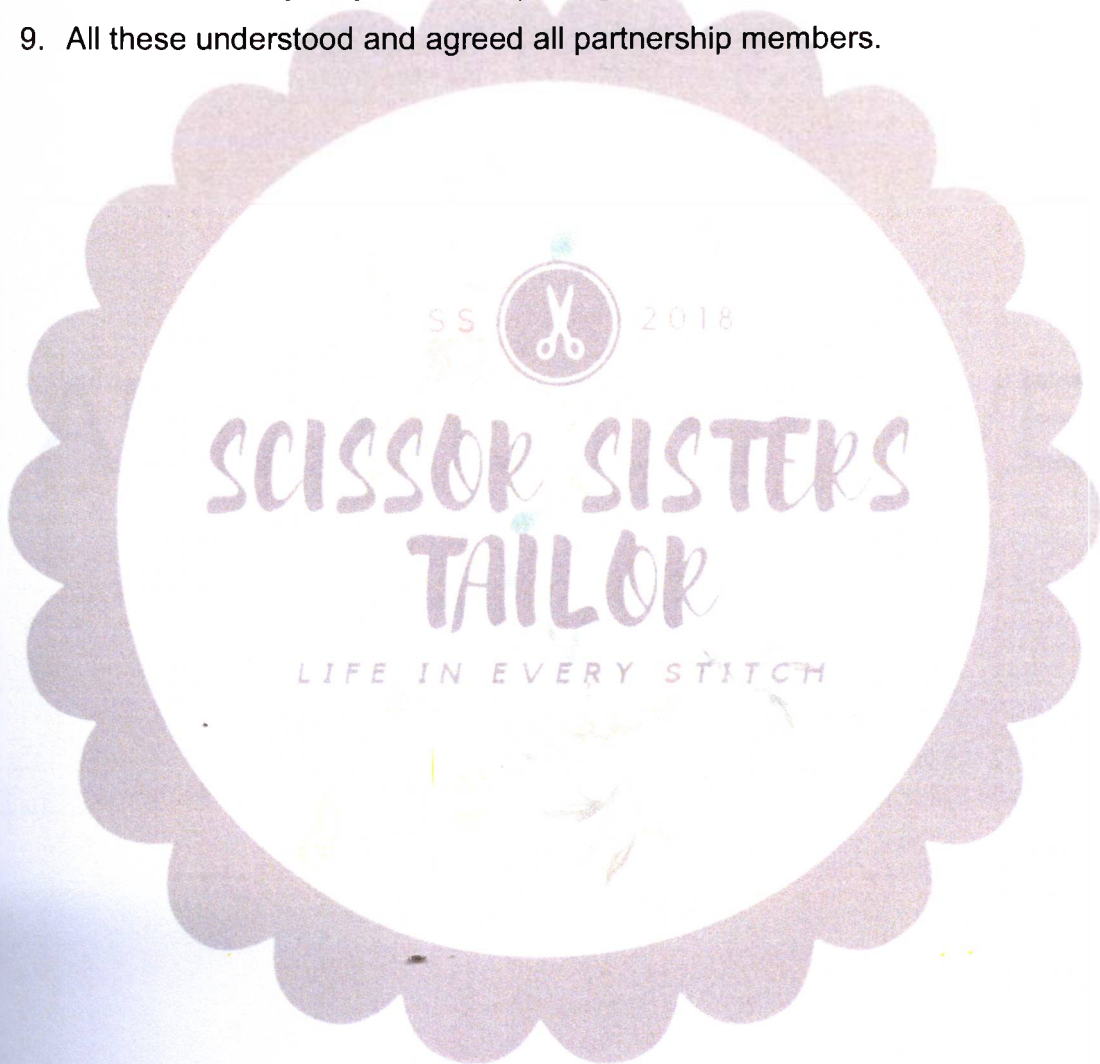
1. All partners should provide their full-time services and their best efforts.
2. All partners are required to work in a team to achieve vision and mission of the company.
3. The company is to be formed in partnership where:

No.	Position	Name	Address
1	General Manager and Administrative Manager	Manisah Binti Ibrahim	No 14, Kampung Pulo Ulu, Petra Jaya 93050, Kuching, Sarawak.
2	Marketing Manager and Financial Manager	Norfaziela Binti Fauzi	Kampung Mumong Bungai Bekenu, 98150 Sibuti, Sarawak.
3	Operation Manager and Financial Manager	Dayang Faiqah Syazana Binti Abang Mohammad	No 28, Jalan Abang Barieng, 96000 Sibul, Sarawak.

4. The capital contribution of each partners are as follows:

No	Position	Amount (RM)
1	General Manager and Administrative Manager	RM60,000
2	Marketing Manager and Financial Manager	RM60,000
3	Operation Manager and Financial Manager	RM60,000

5. The profit and loss of the partnership shall be divided by the partners based on the capital contribution.
6. The responsibilities and task are according to their position.
7. In the event where a partner disable, dies or retires, the remaining partner may continue operate as usual by using the same name.
8. Each partner has to agree on salary given and it will increase in the future which is depending on the profit earned by the business. Changing the amount of salary may affect the profit gained and losses.
9. All these understood and agreed all partnership members.





ADMINISTRATIVE PLAN

2.1 INTRODUCTION TO THE ORGANIZATION

An organization is an entity comprising multiple people, such as an association or an institution which have collective goal and linked to the external environment.

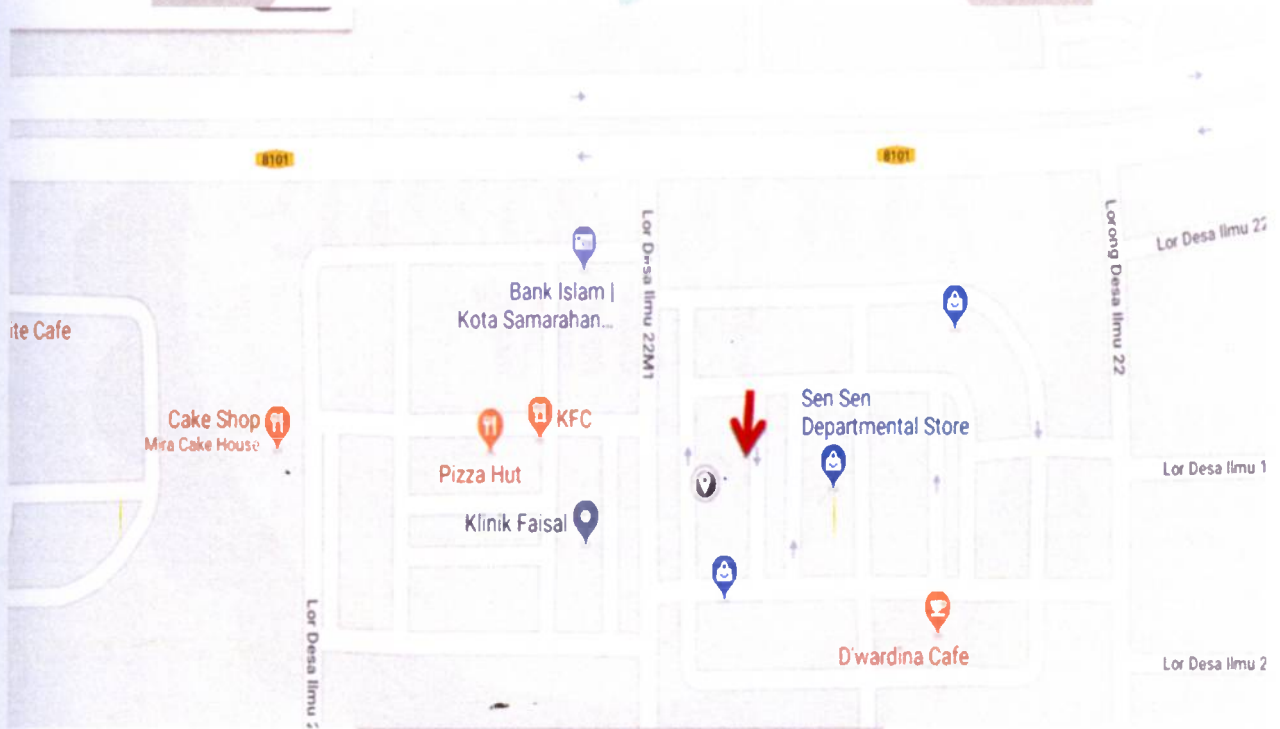
There are various of legal types of organizations, include the corporations, non-governmental organization, government, international organizations, political organization, not-for-profit corporations, armed forces, partnerships, cooperatives and educational institution.

A hybrid organization is an organization that mixes elements, value systems and action logics that is social impact and profit generation. This come from various sectors of society that is public sector, the private sector and the voluntary sector. A more general notion of hybridity can be found in hybrid institution and governance.

Organization also can operate in secret or legally in the case of secret societies, criminal organizations and the ability to affect the movement.

2.2 LOCATION PLAN

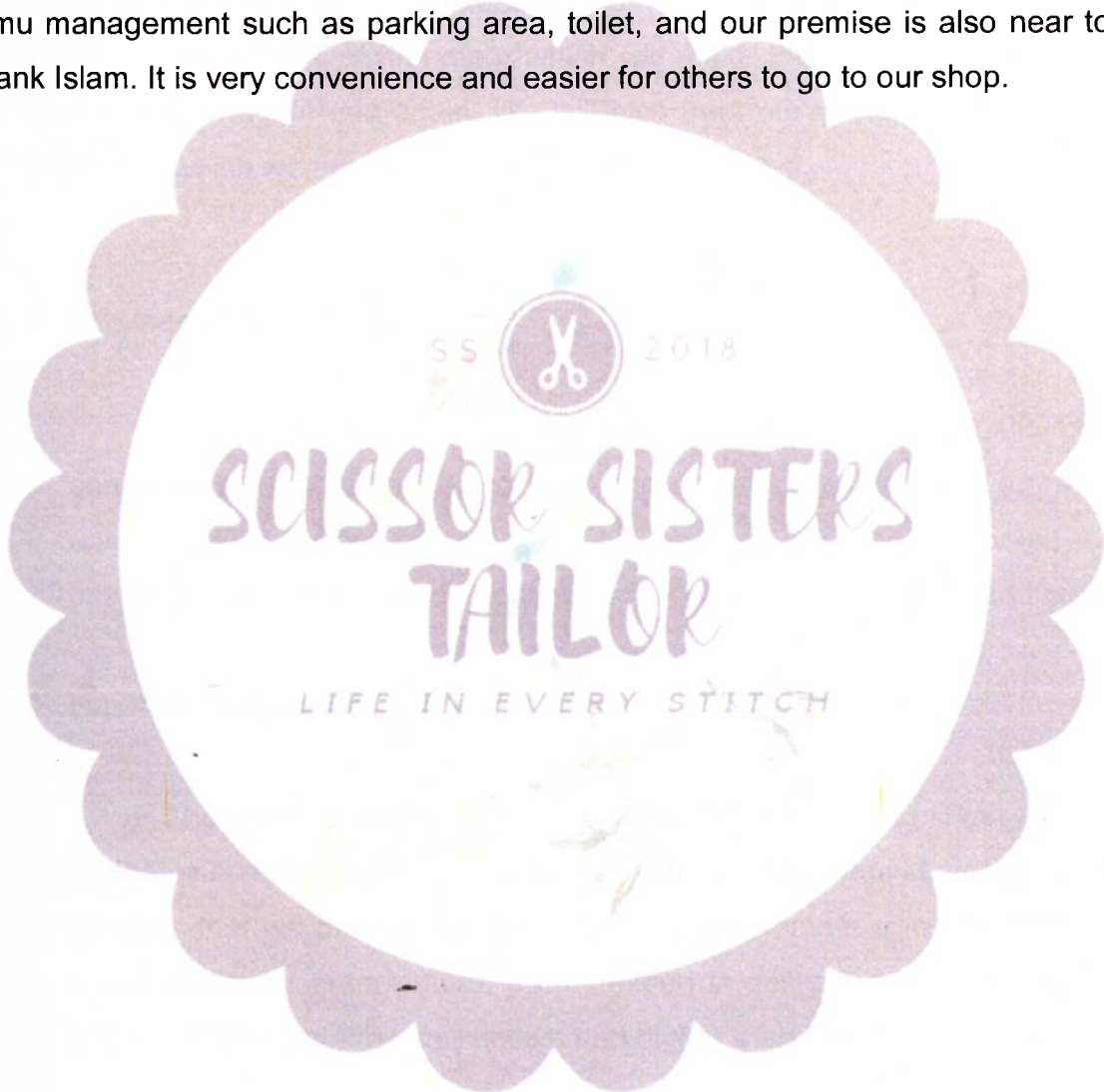
Scissor Sisters Tailor is located near Desa Ilmu, Kota Samarahan. This district is a very famous and strategic place because of the location is popular among students especially for student from University Technology Mara (UiTM) Kota Samarahan 1 and 2, also student from University Malaysia Sarawak (UNIMAS) and residents who live in Kota Samarahan area. Besides, there are no tailor shop there. It is also a strategic place as students who go to the Desa Ilmu and also come visit our premise. From there, they will interested by seeing the various design of clothes in our shop. This location give us advantage to run our business.



2.3 TYPE OF BUILDING AND INFRASTRUCTURE

Types of building: Commercial Building

Our tailor shop is located near the area Desa Ilmu, Kota Samarahan. Which is opposite to CCK, Kota Samarahan. We rent the first level only because it is enough space for our shop. There are many infrastructure that have been provided by Desa Ilmu management such as parking area, toilet, and our premise is also near to the Bank Islam. It is very convenience and easier for others to go to our shop.



2.4 BUSINESS VISION, MISSION, OBJECTIVE

❖ Business Vision

The vision of this business are to be the best clothing service and provider committed in producing quality products. Besides, our vision is to provide the warm and friendly services expected from Scissor Sisters Tailor creating an informal, comfortable environment which will make the customers satisfied and want to return again and again. We will also treat our customers and staff in a manner in which we ourselves would want to be treated.

❖ Business Mission

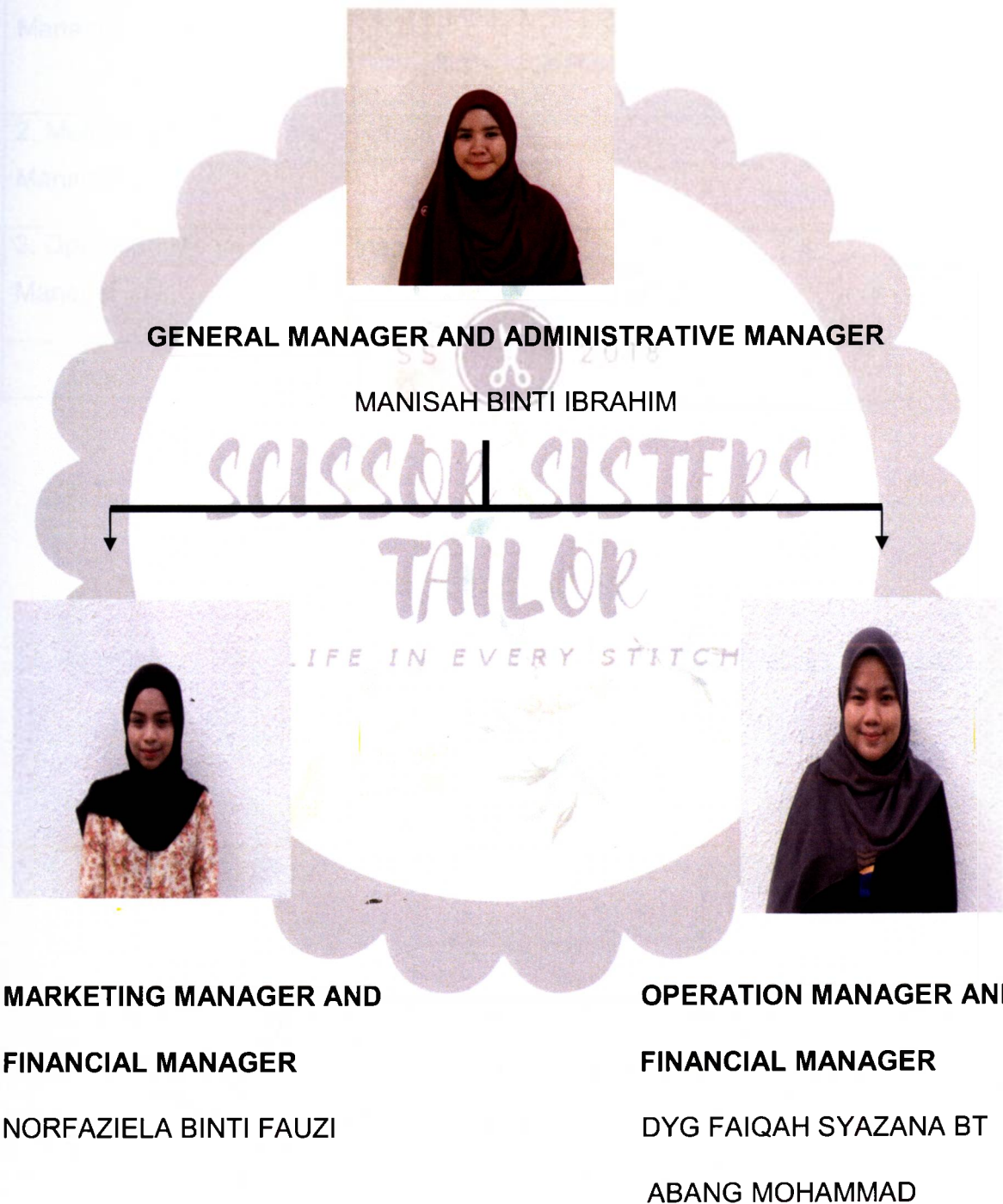
The mission of this business is to provide the highest quality clothing service at a reasonable price and at quicker time. We also want to provide a unique design for our products. We will be mindful of the well-being for our customers and staff such as treating each every one with dignity and respect.

❖ Business Objectives

There are a few objectives of Scissor Sisters Tailor. First, to have a profitable business by make customers satisfied. We want customer satisfy in services that we provide for them. Second, to promote a local tailor to be a successful tailor in the future. If they expert in designing they can go further and can make our shop well known and bigger than before.

2.5 ORGANIZATION CHART

The organizational chart of administration is based on the job description of each managers in the company. The chart below is the organizational chart of Scissor Sisters Tailor company including names, position and pictures.



2.6 LIST OF ADMINISTRATIVE PERSONNEL

Position	Number of Personnel
1.General Manager and Administrative Manager	1
2. Marketing Manager and Financial Manager	1
3. Operation Manager and Financial Manager	1
Total	3



SCISSOR SISTERS
TAILOR

LIFE IN EVERY STITCH

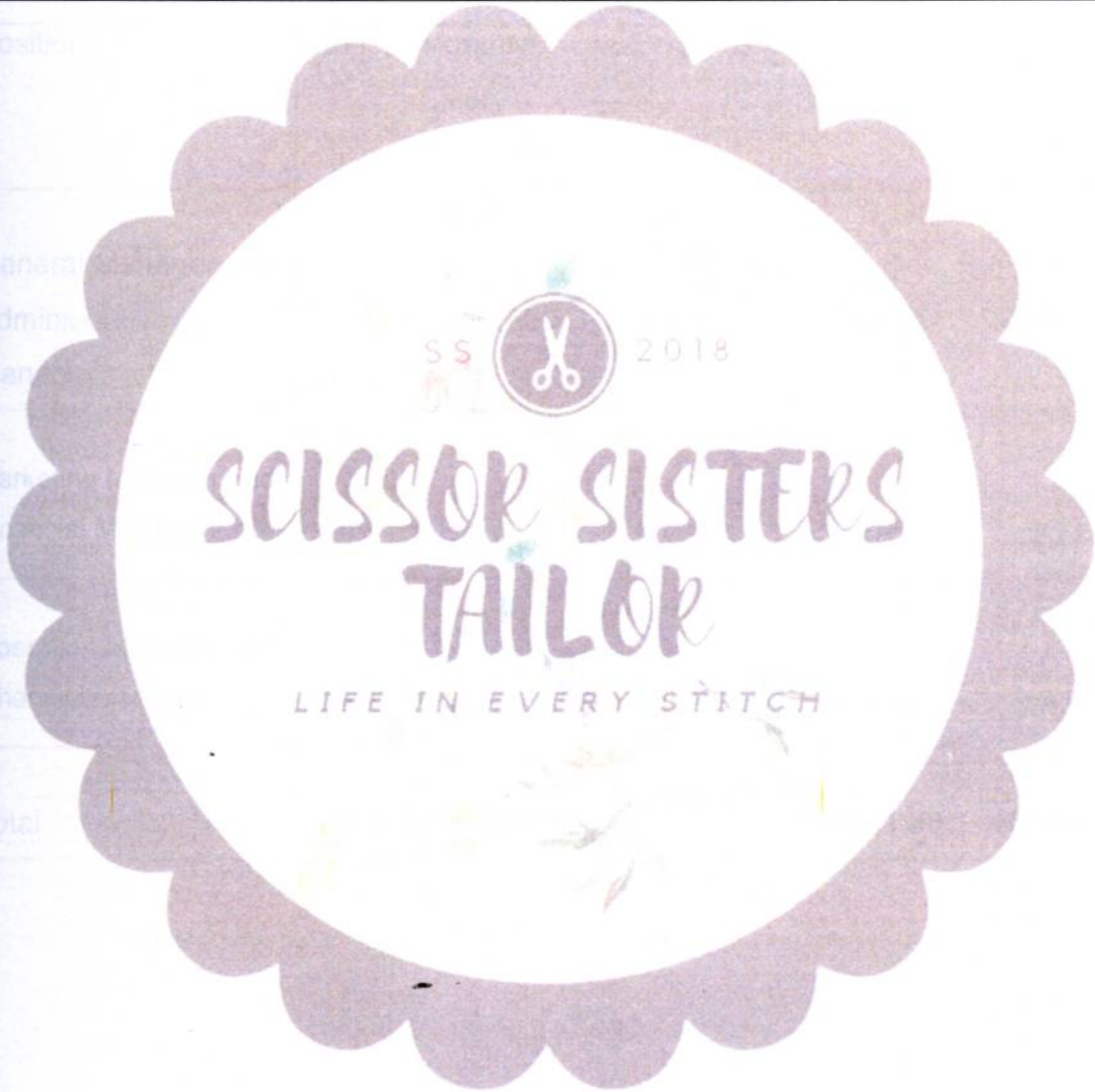
2.7 SCHEDULE OF TASK AND RESPONSIBILITIES

Scheduling is maintenance scheduling involves organization and coordination. It is dividing the duty in the organization which is to perform or complete a task. It means each of the manager will be given a task that already assigned for them. So, they have to fulfil and which has consequent penalty for failure.

Position	Tasks and Responsibilities
General Manager	<ul style="list-style-type: none"> ❖ Plan, coordinate and manage all business operations to achieve goals. ❖ Develop and implement business plan for profitability. ❖ Develop strategies to improve overall quality and productivity. ❖ Provide direction and guidance to employees in their assigned job duties
Marketing Manager	<ul style="list-style-type: none"> ❖ Create marketing and sales strategies. ❖ Guide and direct on product development processes. ❖ Understand needs and current marketing trends. ❖ Assist and support marketing and sales team in product positioning, branding and pricing.

<p>Operational Manager</p>	<ul style="list-style-type: none"> ❖ Direct and manage operations team to achieve business targets. ❖ Build strong relationship by addressing customer issues and complaints in a timely manner. ❖ Monitor and control expenses according to allotted budget ❖ Conduct performance review and provide performance feedback to staff.
<p>Administrative Manager</p>	<ul style="list-style-type: none"> ❖ Manage and supervise facilities functions in a production facility. ❖ Direct the activities of the staff in an administrative set-up ❖ Develop strategies in administrative manager functions to effectively run an organization. ❖ Develop logistics in organizing records, files and statements in an effective manner.
<p>Financial Manager</p>	<ul style="list-style-type: none"> ❖ Oversee the overall corporate budgeting preparation, management and monitoring processes. ❖ Perform financial, reporting and management activities.

- | | |
|--|---|
| | <ul style="list-style-type: none">❖ Ensure financial team follows company policies and regulations❖ Review financial data for accuracy, correctness and completeness |
|--|---|



2.8 SCHEDULE OF REMUNERATION

Remuneration is money paid for work or a service. It is also known salary from employer to employee. This includes the salary, bonuses and other economic benefits that an employee or executive receives during employment.

Position	No	Monthly Salary (RM)	EPF (RM)	SOCSSO (RM)	Total (RM)
General Manager and Administrative Manager	1	RM1500	RM185	RM35	RM1720
Marketing Manager and Financial Manager	1	RM1300	RM155	RM28	RM1483
Operation Manager and Financial Manager	1	RM1300	RM155	RM28	RM1483
Total	3	RM4100.00	RM495.00	RM91.00	RM4686.00

Fringe Benefits

In our business, we also provide fringe benefits for members and workers. This is to ensure that our business members and workers will be protected and get their benefits. This is fringe that we provide in our business.

- Annual leave

-For annual leave, there are provision of 15 days o leaves will be given to the staffs and managers every year within one week notice before the date of annual leave begin

- Medical Leave

-This is for the workers that not feeling well. They will releasing if the workers have the evident such as medical leave.

- Emergency Leave

-This leave will valid for such reason which is death, sick, accident and so on.

- Maternity Leave

-Maternity leave will be given to woman workers only for 60 days.

- Employees Provident Fees (EPF)

-All the staffs will be automatically registered as EPF member based in the Employment Act 1995.

-Rate of contribution per month for each staff is fix to 12% and will be taken from basic salary.

- Social Security and Organization (SOCSO)

-Every members will automatically registered as SOCSO member who contributed 2% take from basic salary per month.

2.9 LIST OF OFFICE EQUIPMENT AND SUPPLIES

A) List of office furniture and fittings.

No.	Item	Quantity	Price per unit (RM)	Total cost (RM)
1	File cabinet	1	RM259.00	RM259.00
2	Desktop Computer	3	RM1700.00	RM5100.00
3	Office table	3	RM200.00	RM600.00
4	Office Chairs	4	RM40.00	RM160.00
5	Telephone	1	RM40.00	RM40.00
6	Printer	1	RM230.00	RM230.00
7	Dustbin	1	RM20.00	RM20.00
8	First Aid Kit	1	RM55.00	RM55.00
9	Clock	1	RM22.00	RM22.00
			TOTAL	RM6486.00

B) List of office equipment

No.	Item	Quantity	Price per unit (RM)	Total cost (RM)
1	Air Conditioner	1	RM865.00	RM865.00
2	Office furniture	1	RM900.00	RM900.00
3	Document Rack	1	RM35.00	RM35.00
4	Document file	5	RM31.00	RM155.00
			TOTAL	RM1955.00

C) List of Stationaries

No.	Item	Quantity	Price per unit (RM)	Total cost (RM)
1	Pen <ul style="list-style-type: none"> • Blue • Black • Red 	10 10 10	RM1.20	RM36.00
2	Highlighter	4	RM2.60	RM10.40
3	Ruler	2	RM1.06	RM2.12
4	Eraser	2	RM0.40	RM0.80
5	Pensil	1 set	RM8.90	RM8.90
6	Pensil holder	3	RM4.00	RM12.00
7	Correction tape	3	RM5.50	RM16.50
8	Glue Stick	3	RM3.00	RM9.00
9	Stapler	3	RM5.39	RM16.17
10	Scissor	3	RM6.00	RM18.00
11	Electronic calculator	3	RM10.00	RM30.00
12	Tape holder	2	RM15.00	RM30.00
13	Cello tape	2	RM2.50	RM5.00
14	Double tape	2	RM2.90	RM5.80
15	Lever arch file	15	RM4.31	RM64.65
16	Memo pad	3	RM5.19	RM15.57
17	A4 paper	1 box	RM75.00	RM75.00
18	Printer ink <ul style="list-style-type: none"> • Color • Black and white 	2 2	RM80.00 RM40.00	RM160.00 RM80.00
19	Hole puncher	2	RM16.00	RM32.00
20	Book holder	3	RM15.60	RM46.80
21	Staplers pin	4	RM1.40	RM5.60
			TOTAL	RM644.31

D) Utilities

No.	Item	Price (RM)	Total Cost (RM)
1	WiFi internet	RM170.00	RM170.00
		TOTAL	RM170.00

E) Deposits

No.	Item	Price (RM)	Total Cost (RM)
1	Office equipment	RM900.00	RM900.00
2	Office furniture	RM3000.00	RM3000.00
		TOTAL	RM3900.00

2.10 ADMINISTRATIVE BUDGET

Type	Fixed Asset Cost (RM)	Monthly Expenses (RM)	Other Expenses (RM)
Capital Expenditures/ Fixed Asset <ul style="list-style-type: none"> • Office Furniture • Office Equipment 	RM6486.00 RM1955.00		
Working Capital/ Monthly expenses <ul style="list-style-type: none"> • Salary (EPF + SOCSO) • Utilities 		RM4686.00 RM170.00	
Other Expenses <ul style="list-style-type: none"> • Office Stationary • Business license • Shop certificate • Deposit (2 Months) • Renovation 			RM644.21 RM45.00 RM100.00 RM3900.00 RM3000.00

(office)			
• Insurance			RM700.00
		TOTAL	RM17586.21

Total administrative budget = RM8441+RM4856+RM8389.21
=RM21686.21

MARKETING PLAN



3.0 INTRODUCTION TO MARKETING PLAN

According to Philip Kotler marketing is satisfying needs and wants through an exchange process. It is a concept for actions that occur between an organisation and its customers. Marketing is the activity of presenting, advertising and selling a company's products or services in the best possible way.

Marketing Plan helps to access market acceptance, develop strategies to market products or services of the business, identify required resources to execute the marketing strategy and estimate marketing financial requirement. When the marketer understands the customers' needs he can develop professional products that provide superior customer value. Advertising and selling, the actions that are usually associated strongest to marketing, are only a part of a larger set of marketing tools that work together to satisfy customer needs.

The most essential ideas of advertising as indicated by Philip Kotler are segmentation, targeting, positioning, needs, wants, demand, offerings, brands, value and satisfaction, exchange, transactions, relationships and networks, marketing channels, supply chain, competition, the marketing environment and marketing programs.

3.2 OBJECTIVES OF MARKETING PLAN

Marketing objectives set out what a business needs to accomplish from its marketing exercises. They should be reliable with general points and destinations of the business. They additionally give an essential concentration to the marketing group.

The objective of our company are as below :

- To have a profitable business by make customers satisfied.
- To promote local tailor to be a successful in the future.
- To expand our business or even franchising our Scissor Sisters Tailor
- To gain respect and trust from our customer by fulfilling their needs and request
- To overcome other competitors in this area by using a well organize business strategies

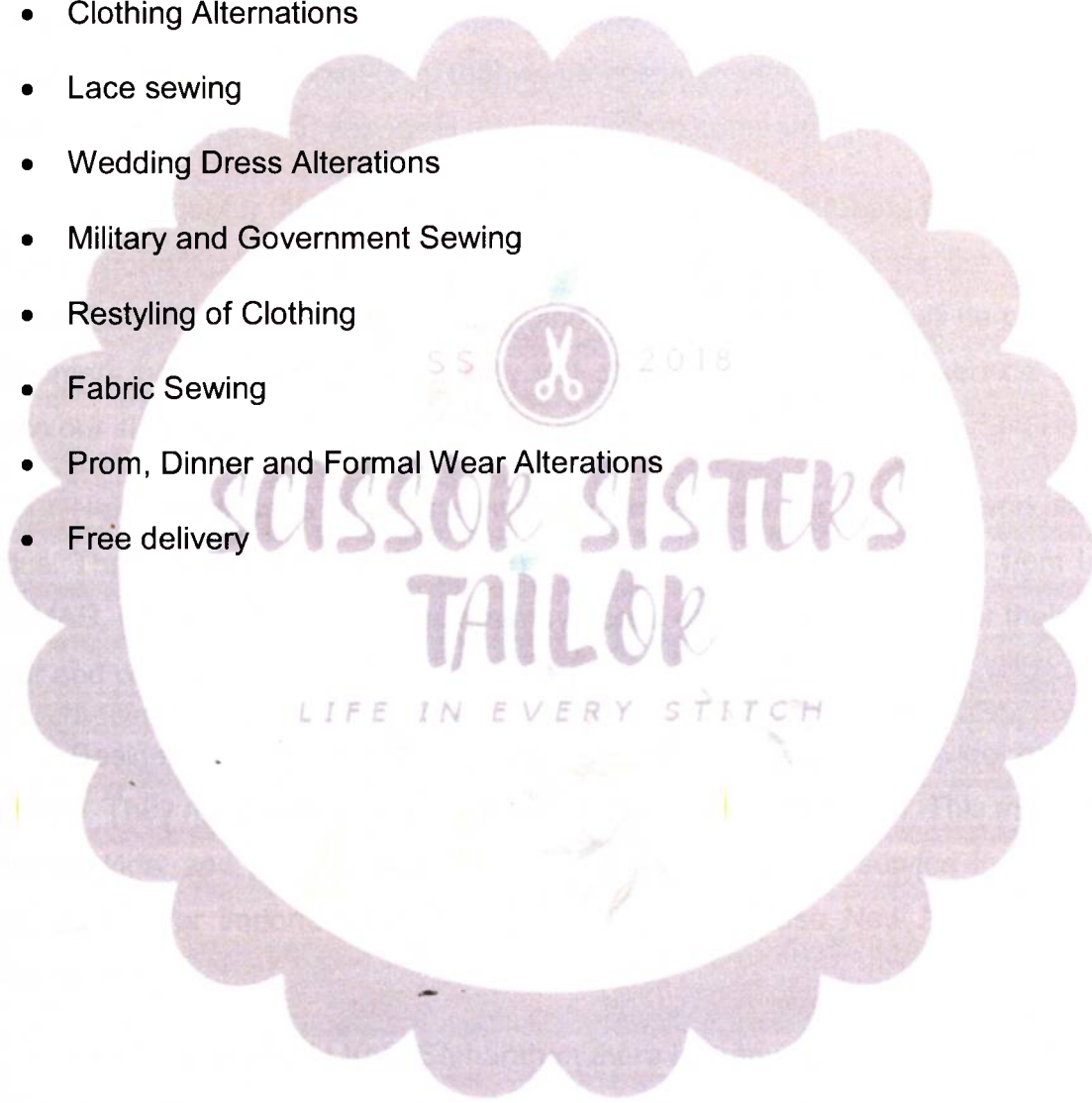


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3.3 PRODUCT OR SERVICE DESCRIPTION

Our company, Scissor Sisters Tailor will provide sewing and tailoring services to our customers. Some of the sewing services available in the Scissor Sisters Tailor are listed below:

- Clothing Tailoring
- Clothing Alternations
- Lace sewing
- Wedding Dress Alterations
- Military and Government Sewing
- Restyling of Clothing
- Fabric Sewing
- Prom, Dinner and Formal Wear Alterations
- Free delivery



3.4 TARGET MARKET

Target market is defined as the group of customer, which have needs, and wants that can be satisfied by the business through the supply of good or services. It is critical for our company to distinguish target market so that they can evaluate the number of actual and potential customers in the market that would actually use the service offered by the company. This customers is the one who is going to generate the sales and contribute to our company business. Other than that, the importance of identifying the target market is so that we can estimate and do an early estimation on whether our product and service is good enough to compete with other competitors.

Our target for this business is residents of Kota Samarahan. Our business are locates around residential area. The example of residential area are Vista Ilmu, Taman Samarindah, Taman Desa Ilmu and others. These people will be our primary customers because we are sure they will choose to get tailoring service from us since our shop is located near to their house.

Next, employees and government officials from the nearest workplace or office. There is tons of workplace in the area. For example, employees from UiTM, UNIMAS, ILP, INTAN. These workers may needs our tailoring service for their formal wear and others.

Besides, family. This family will need our services to provide them with tailoring. They need custom made clothes for their family members. This may include parents, kids, and grandparents. Most family needs tailoring service to make their new clothes for important events like Hari Raya, Chinese New Year and Gawai celebrations.

Lastly, students. In Kota Samarahan there is many education institution that is UiTM and UNIMAS. Students will needs our services to alter or even tailoring their clothes. Many students did not have sewing skills. So, they need us to alter or restyling their clothes. They may also needs us to alter, tailor and restyling their dinner, formal or prom dress.

3.5 MARKET SIZE

Market size is actually referring to the number of potential customer located in a group of target including those proportion controlled by existing competitors which has the same target market. Sizing the market is an important task for business and marketing planning.

Below is the market size of Scissor Sisters Tailor :

- Population of Kota Samarahan (residents, families, workers) = 157800

Assuming 30% of population lives in Desa Ilmu.

Residence of Desa Ilmu = $30\% \times 157800$

$$= 47340 \text{ persons}$$

So, we assuming 3 members in a family = $47340 \div 3$

$$= 15780 \text{ families}$$

Assume that 20% of families need our services = $20\% \times 15780$

$$= 3156 \text{ persons}$$

- Population of students

UiTM = 9800 students

UNIMAS = 16389 students

All students = $9800 + 16389 = 26189$ students

Assume 5% of students needs our services = $5\% \times 26189$ students

$$= 1309 \text{ students}$$

Table of Market Size

Market segment	Population (person)	Target market (%)	Target market (person)
Residence of Desa Ilmu that needs our services. (resident, families, workers)	3156	30	947
Students from education institute in Desa Ilmu that needs our services (UiTM, UNIMAS)	1309	5	65

Market segment	Total market	Potential purchase (RM)	Total potential purchase / monthly (RM)
Residence of Desa Ilmu that need our services	947	Without lace = RM 70 With lace = RM 80 Alter = RM 8	750 persons × 70= RM 52,500 120 persons × 80= RM 9600 77 persons × 8= RM 616
Students	65	Without lace = RM 70 With lace = RM 80 Alter = RM 8	20 persons × 70= RM 1400 15 persons × 80= RM 1200 30 persons × 8= RM 240

	Total	RM 65,556
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Market size per year = RM 65,556 × 12 months

= RM 786,672



3.6 MAIN COMPETITORS

Competitors is an organization that competes against others. There is are competition in a company in the same industry or a similar industry which offers a similar product or service.

For our business, We have two main competitor that is offering the same product and service in Desa Ilmu for now. There is SS tailor and Fetty Tailor.

1) SS Tailor

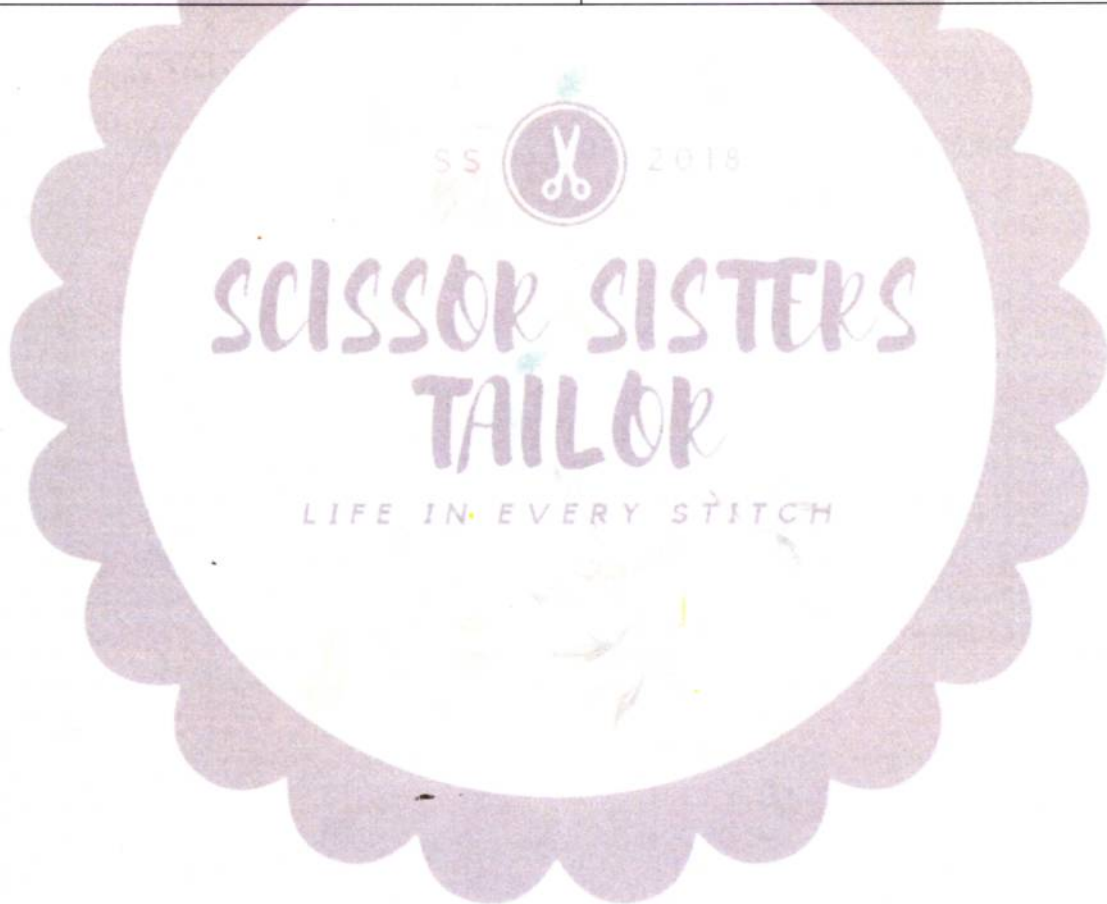
Address : 118, Lor Desa Ilmu 22E & Jalan Dato Mohammad Musa, 94300 Kota Samarahan, Sarawak

Strength	Weakness
<ul style="list-style-type: none">• Have their own regular customers<ul style="list-style-type: none">- This will ensure their profit	<ul style="list-style-type: none">• Location is not strategic<ul style="list-style-type: none">- New customers hard to find their shop
<ul style="list-style-type: none">• Good service<ul style="list-style-type: none">- Excellent customers service	<ul style="list-style-type: none">• Did not provide delivery<ul style="list-style-type: none">- Self pickup by customers
<ul style="list-style-type: none">• Affordable price<ul style="list-style-type: none">- Every group of people can afford	<ul style="list-style-type: none">• Shop did not have decorations<ul style="list-style-type: none">- Customers feels boring

2) Fetty Tailor

27, Jalan Dato Mohammad Musa, Desa Ilmu, 94300 Kota Samarahan, Sarawak

Strength	Weakness
<ul style="list-style-type: none">• Strategic location<ul style="list-style-type: none">- Easy to find	<ul style="list-style-type: none">• Did not have enough workers<ul style="list-style-type: none">- Cannot receive many booking
<ul style="list-style-type: none">• Affordable price<ul style="list-style-type: none">- Everyone can afford	<ul style="list-style-type: none">• Did not provide delivery<ul style="list-style-type: none">- Self pickup by customers
<ul style="list-style-type: none">• Provide promotions<ul style="list-style-type: none">- Attract many customers	<ul style="list-style-type: none">• Did not well recognised<ul style="list-style-type: none">- Did not do enough marketing



3.7 MARKET SHARE

Market share is a comparative measure to assess performance against the competition. So basically the market share before the involvement of our company, Scissor Sisters Tailor., two of our competitors holds 60% and 40% respectively of the total market share and can obtain income about RM 1,500,000.00 a year.

Table of market share before entry of Scissor Sisters Tailor

Competitors	Percentage market size (%)	Estimated market share/ yearly (RM)
SS Tailor	60	900000
Fetty Tailor	40	600000
Total	100	1,500,000.00



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Table of market share after entry of Scissor Sisters Tailor

Competitors	Market share (before entry)	Loss of market share	Market share (after entry)	Market share/yearly
SS Tailor	60%	6%	54%	RM810,000
Fetty Tailor	40%	4%	36%	RM540,000
Scissor Sisters Tailor	-	-	10%	RM150,000
TOTAL	100%	10%	100%	1,500,000.00



3.8 SALES FORECAST (stated in Units or RM)

Month	Sales (units/RM)	Remarks
January	25,000	Initial opening / New Year's Day
February	40,000	Chinese Lunar New Year's Day
March	20,000	School Break
April	40,000	Isra and Mi'raj Good Friday
May	90,000	Labour Day Ramadan begins
June	40,000	Gawai Hari Raya Puasa
July	23,000	
August	40,000	Hari Raya Haji Malaysia's National Day
September	30,000	Muharram/New Year Malaysia Day
October	24,000	Diwali/Deepavali
November	50,000	Maulidur Rasul School Day
December	40,000	Christmas Eve School Day
Year 1 total sales	RM 462,000	
Year 2 total sales	RM 485,100	
Year 3 total sales	RM 533,610	

3.9 MARKETING STRATEGIES

- Product and Service Strategies

We will only provide high quality product and services for our customers. We will always make sure that our customer's needs are not neglected and for them to feel comfortable coming to our tailor shop.

Next, we will treat our customers with respect and properly by taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met. We will learn customers service skills so that we can treat our customers well. We learnt that we have to be patience, attentiveness, have clear communication skills, have knowledge of our product and services, have ability to use positive language, have excellent time management skills and able to understand customers.

Besides, we also provide after sales service that is delivery service. We only charge RM2 per delivery. Delivery is the process of transporting goods from a source location to a predefined destination. We will hire one delivery man to do this service. Others tailor shop in Desa Ilmu did not provide this service so this will attract more customers to our shop. We will deliver our customers clothes to the customers once they are finished. Our customers did not need to go to our shop to pick up their clothes because we deliver their clothes to their door steps. We provide this service for customers who want to save time and the transportation cost.

- Price Strategy

We will only offer the best price. The price we offer is affordable. The price of our product and services are comparable with our productivity. For tailoring a pair of clothes, we only charge RM10, for clothes with laces is RM8, alterations of clothes RM8. The price we offers is comparable with our high quality product and services.

We are also provide discount. We will come up with special discounts for our customers on a certain time. Customers that buy our product and services in many quantity, we will give them special discounts such as for tailoring of more than 3 clothes per customers, they will get 7% of discounts. This tactics will surely attract many customers and existing customers to come at our tailor shop always.

Scissor Sisters Tailor also will offer promotional pricing to our products in some important day such as promotion for Hari Raya, Chinese New Year, Hari Gawai, and Back to school. We will give special price tour customers. From this, our income will increase more and at the same time attract our customers too.

- Place Strategy

The place or location plays an important role because it will affect our business. After doing enough research, observation and discussion, we have decided to set up our business, Scissor Sisters Tailor at Desa Ilmu. It is located in the center of attraction and has a large target market.

Desa Ilmu is located at Kota Samarahan, Kuching, Sarawak. Desa Ilmu is a strategic location because it is the hot spot of people of Kota Samarahan. Desa Ilmu are also surrounded by many residential. For example, Vista Ilmu, Taman Desa Ilmu, Taman Samarindah. The residents of Desa Ilmu will be our primary customers.

Desa Ilmu is also known as education hub. For example, there is UiTM and UNIMAS in Desa Ilmu. There will be a lot of students here who may needs our service. They may need our service for tailoring or alterations of their clothes.

- Promotion Strategies

Promotion is any coordinated effort taken to supplement the product, price, and place strategies in order to achieve marketing objective. Scissor Sisters Tailor will be using plenty of methods and approach to advertise our product and service offered. Promotion is important to increase brand awareness, provide appropriate information, increase customer traffic and build sales and profits. The main objective of conducting a promotional strategy is to make sure that the customers are well informed about our offer, promotion and discounts.

First, we will promote our business by distributing business card, and banner. Flyers is a small sheet of paper that advertises a product or an event and is given to a large number of people. Business cards are cards bearing business information about a company or individual. Lastly, banner also can be our promotion platform.

We will promote our business through social media. Social media are websites and applications that enable users to create and share content or to participate in social networking. Social media is the best platform to promote our business. Promotion through social media have many benefits since it is easier, effective and low cost.

Scissors Sisters Tailor had Whatsapp, Instagram, Facebook, and Twitter business account.

i. Through whatsapp

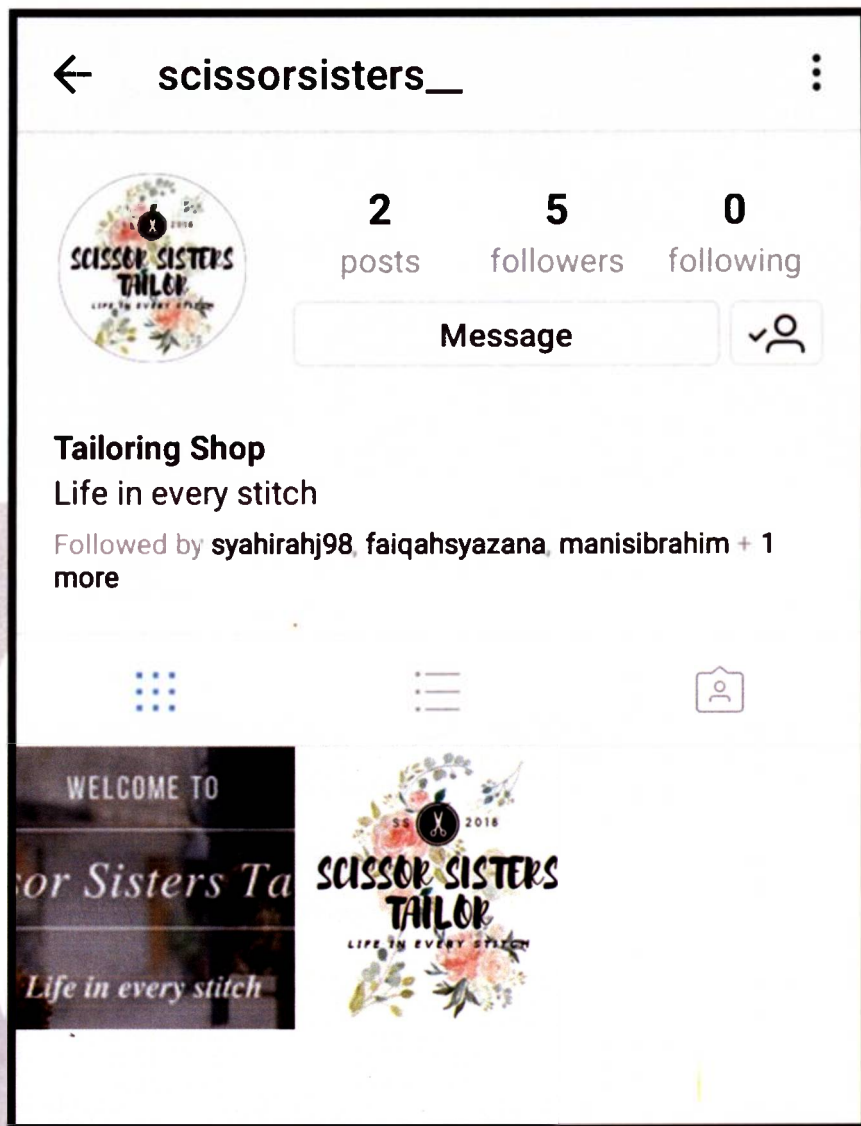


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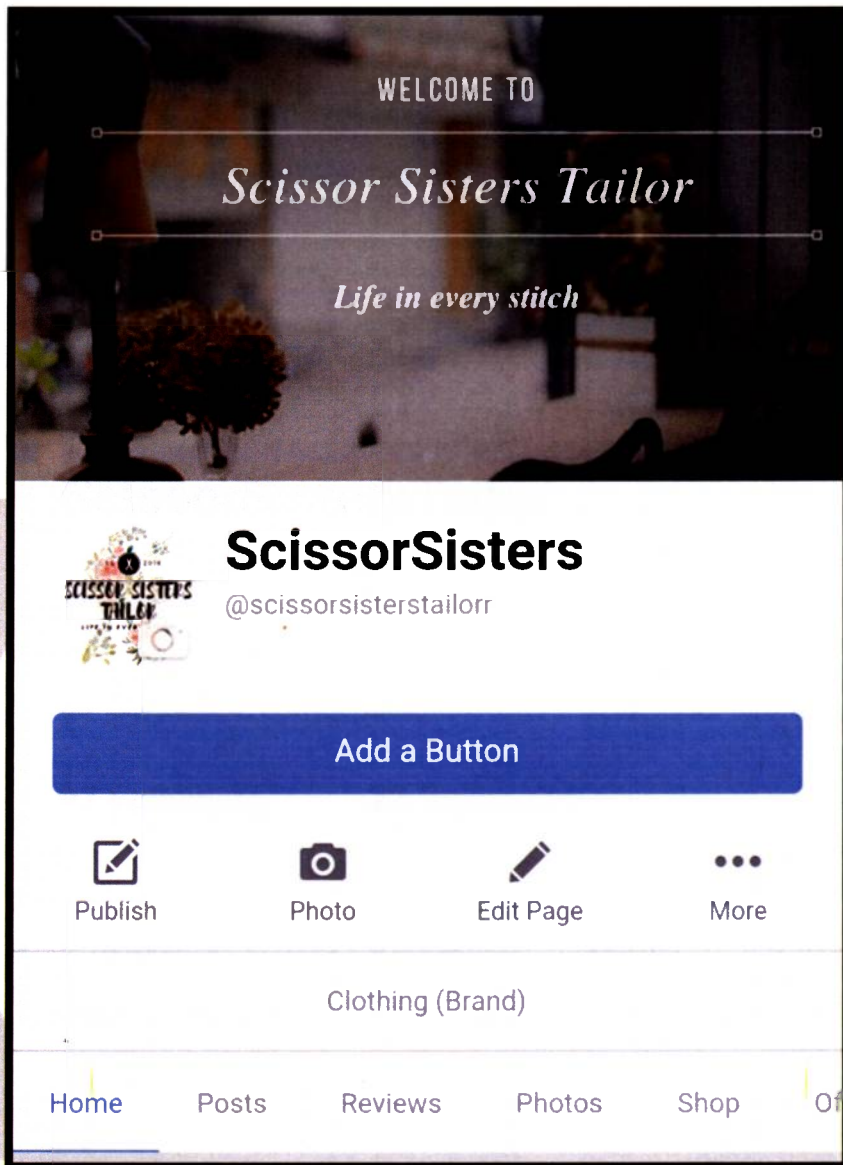
1. 01129816437 – NORFAZIELA
2. 0168577101 – FAIQAH
3. 0168715290 – MANIS

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ii. Through Instagram



iii. Facebook

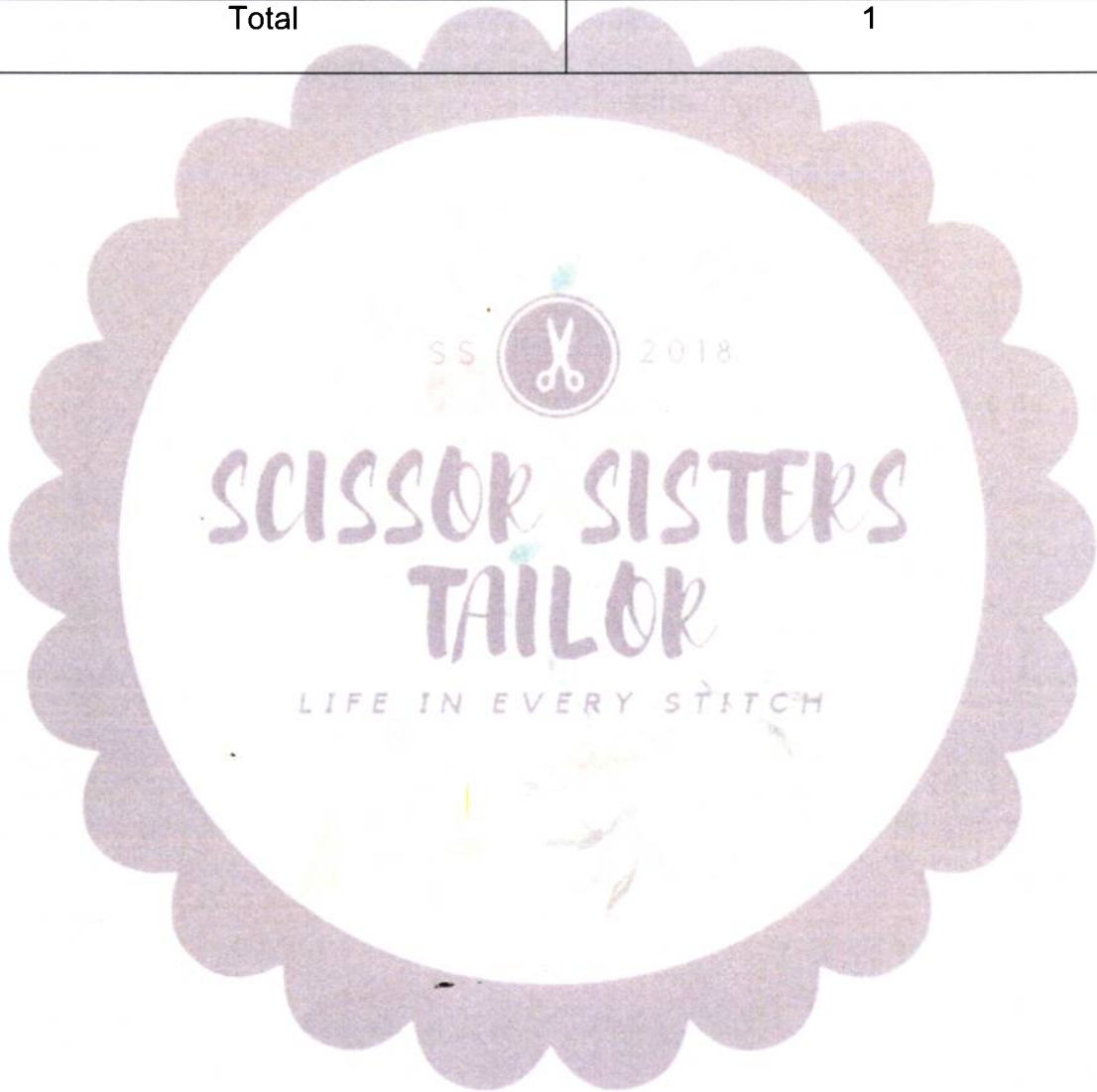


iv. Through Twitter



3.10 LIST OF MARKETING PERSONNEL

Position	Number of Personnel
Marketing Manager	1
Total	1



3.11 SCHEDULE OF TASK AND RESPONSIBILITIES

Position	Task and Responsibilities
Marketing Manager	<ul style="list-style-type: none">• Supervise and coordinate business activities• Identify potential markets• Select the channels of distribution• Create a market plan• Handling marketing budget• Promote the product.• Arrange strategy to attract customer.• Provide new idea to enhance sell.• Assist other to increase quality and quantity of productivity.

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3.12 SCHEDULE OF REMUNERATION

Position	No	Monthly Salary (RM)	EPF(RM)	SOSCO	TOTAL
Marketing Manager	1	-	-	-	-
TOTAL	1	-	-	-	-



3.13 MARKETING BUDGET

Type	Fixed Asset Cost (RM)	Monthly Expenses	Other Expenses	Total
Capital Expenditure/Fixed Asset				RM950
<ul style="list-style-type: none"> • Signboard 	RM950	-	-	
Working Capital/ Monthly Expenses	-	-	-	-
Other Expenses				
<ul style="list-style-type: none"> • Business card (100pcs) 	-	-	RM 50	RM1310
<ul style="list-style-type: none"> • Banner 	-	-	RM 60	
<ul style="list-style-type: none"> • Grand Opening 	-	-	RM1100	
			Total	RM2260

Total marketing budget = RM2260

OPERATIONAL PLAN

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4.1 INTRODUCTION OF OPERATIONS PLAN

Operations plan is one of the most important parts in the business organization. It is because to ensure that the business is able to produce product or deliver services according to the specification, quality and time specified by the customer.

It also can be defined as the process of marshalling business input to transform them into output in the form of product or services. The operations plan involved of these three main components which is business input, transformation process and output. For the business input, it refer to all resoures required to produve the output. Next, for transformation process, it refer to the activities that involved in transforming input into output. Lastly is for output that refer to the end product created as the result of the transformation process.

One of our purpose focus in operational plan is to ensure that our business in tailoring have a high quality and give satisfaction to our customer. In our tailoring business, we are ensuring that our services and products fulfil the wants and needs of customer continuously. Therefore, we will provide the best services and produce the best products to them so that our business also can gain the optimum profit indirectly.

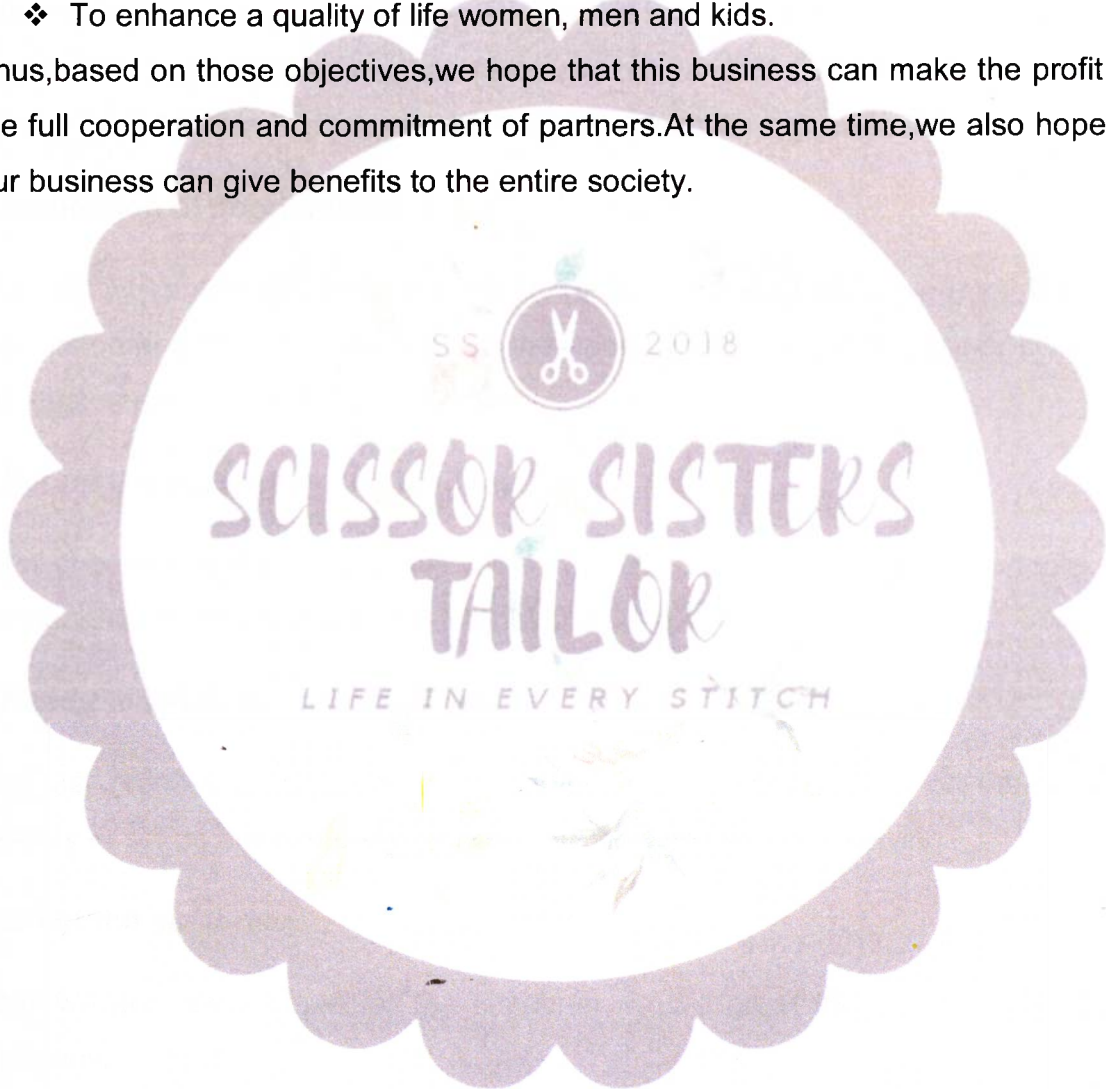
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4.2 OBJECTIVES OF OPERATIONS PLAN

The operation system is importance in a business to ensure the operation in consistent business planning. The business planning is operates according to the plan. The main objectives of our company according to operation plan are:

- ❖ To have a profitable business by make customers satisfied.
- ❖ To promote local tailor to be a successful in the future.
- ❖ To enhance a quality of life women, men and kids.

Thus, based on those objectives, we hope that this business can make the profit with the full cooperation and commitment of partners. At the same time, we also hope that our business can give benefits to the entire society.



4.3 OPERATION PROCESS

1.Receiving the machinery and equipment

Our first process plan is to receive the sewing machine from SINGER.This sewing machine will be ordered two months before.

2.Checking the machinery and equipment

After receiving all the machinery,we will check the condition of the sewing machine with more details.If the sewing machine are not in a good condition,we will report and send it back to them and request the new machine with a good condition

3.Inspection of good quality

The quality control will check the quality of the machine before we used it to serve the customer.If there any damage to the good,we will not get the goods services to our customers.

4.Set up the machinery and equipment

After checking and inspection,we will set up the machines at the comfortable place so that easy for the workers sew the customer's clothes.

5.Ready to serve for the customer

The last process is to get ready to serve for the customer.After all the machines already to set up,our company can start our services which is sewing.

6.Greet the customer

After we are ready serve for the customer,we will greet the client that come our company.

7.Get a design that customers want

After a greet,we will hear the want and need of customers about the design of clothes that they want.

8. Make a measurement body

After make a decision about the design, we will proceed to measure of customer's body to get the accurate measurement for their clothes.

9. Start a process of sewing

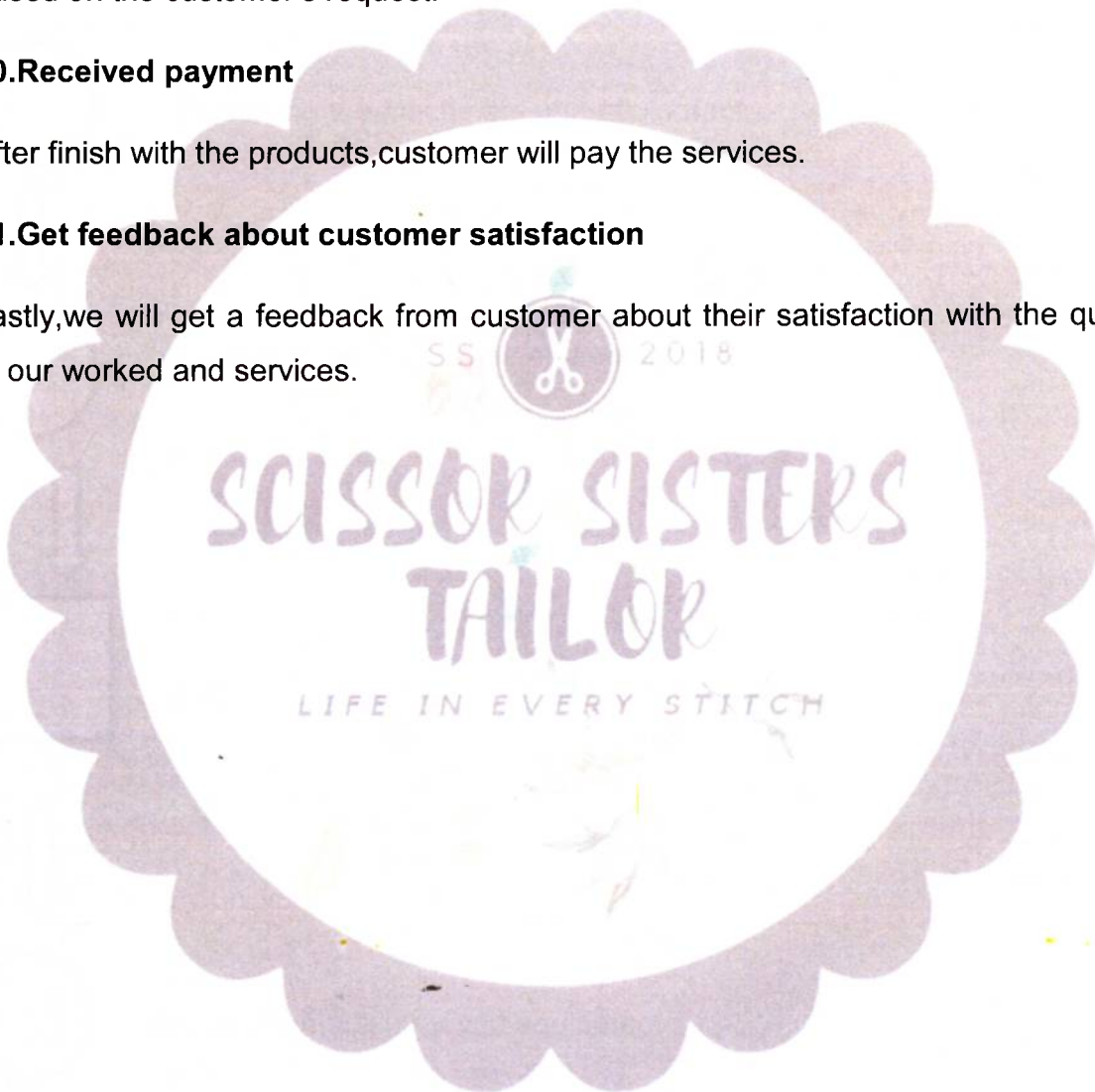
When done with a measurement, our worker will start with the process of sewing based on the customer's request.

10. Received payment

After finish with the products, customer will pay the services.

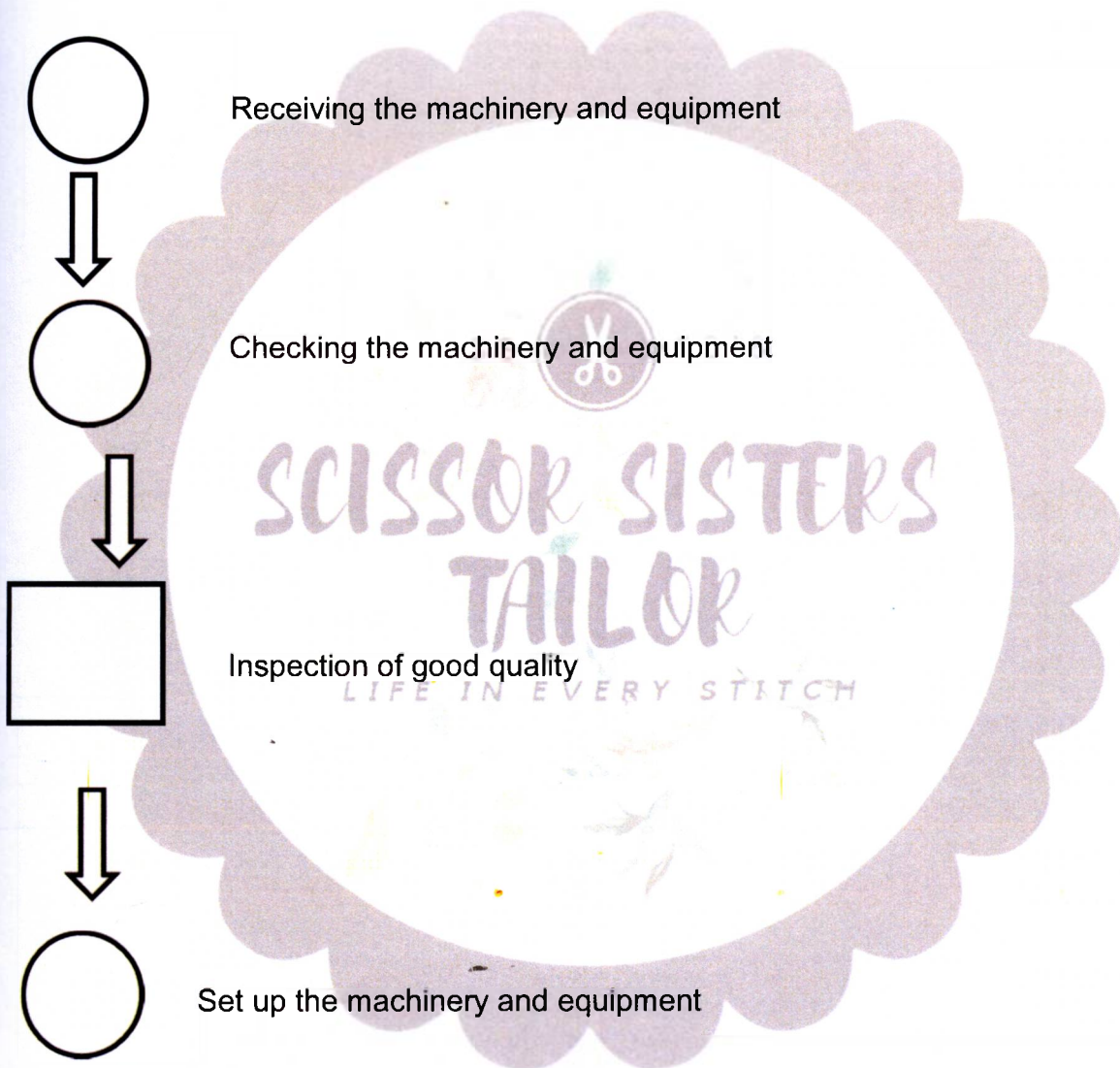
11. Get feedback about customer satisfaction

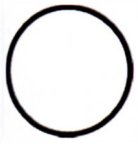
Lastly, we will get a feedback from customer about their satisfaction with the quality of our worked and services.



4.4 PROCESS OF FLOW CHART

Process planning involved the identification of the step-by-step process from the beginning to an end in making the product or in providing the services. The process involved will be explained clearly such as the activity involved. It also will explain all the steps that should be taken from start to finish to provide the services to the customer.



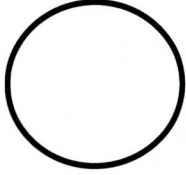

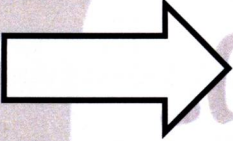


Ready to serve for customer

ACTIVITY PROCESS



SYMBOLS USED IN THE PROCESS OF FLOWCHART

SYMBOL	ACTIVITY	DESCRIPTION
	OPERATION	Activities that modified ,transform or give value to input.
	INSPECTION	Activity that measure standard or quality
	TRANSPORTATION	Movement of materials or goods from one place to another.

4.5 CAPACITY PLANNING

Amount of sales forecast per month = RM 65,556

Average price per services=RM79

- Without lace= RM70
- With lace= RM80
- Alter= RM8

TOTAL = RM158/2

=RM79

Number of output produced per month

=RM65,556/RM79

=RM829.82

Amount of output to be produced per day

=RM829.82/26

=RM32



4.6 MATERIALS REQUIREMENT

Material Equipment Monthly

NO	ITEM	QUANTITY	PRICE PER UNIT (RM)	TOTAL COST (RM)
1.	SEWING KIT SET (needles, threads, buttons and pins)	4 SET	RM37.00	RM148.00
TOTAL				RM148.00

SUPPLIER:

FAH Corporation,

No,23,Ground Floor,Jalan Gambir,

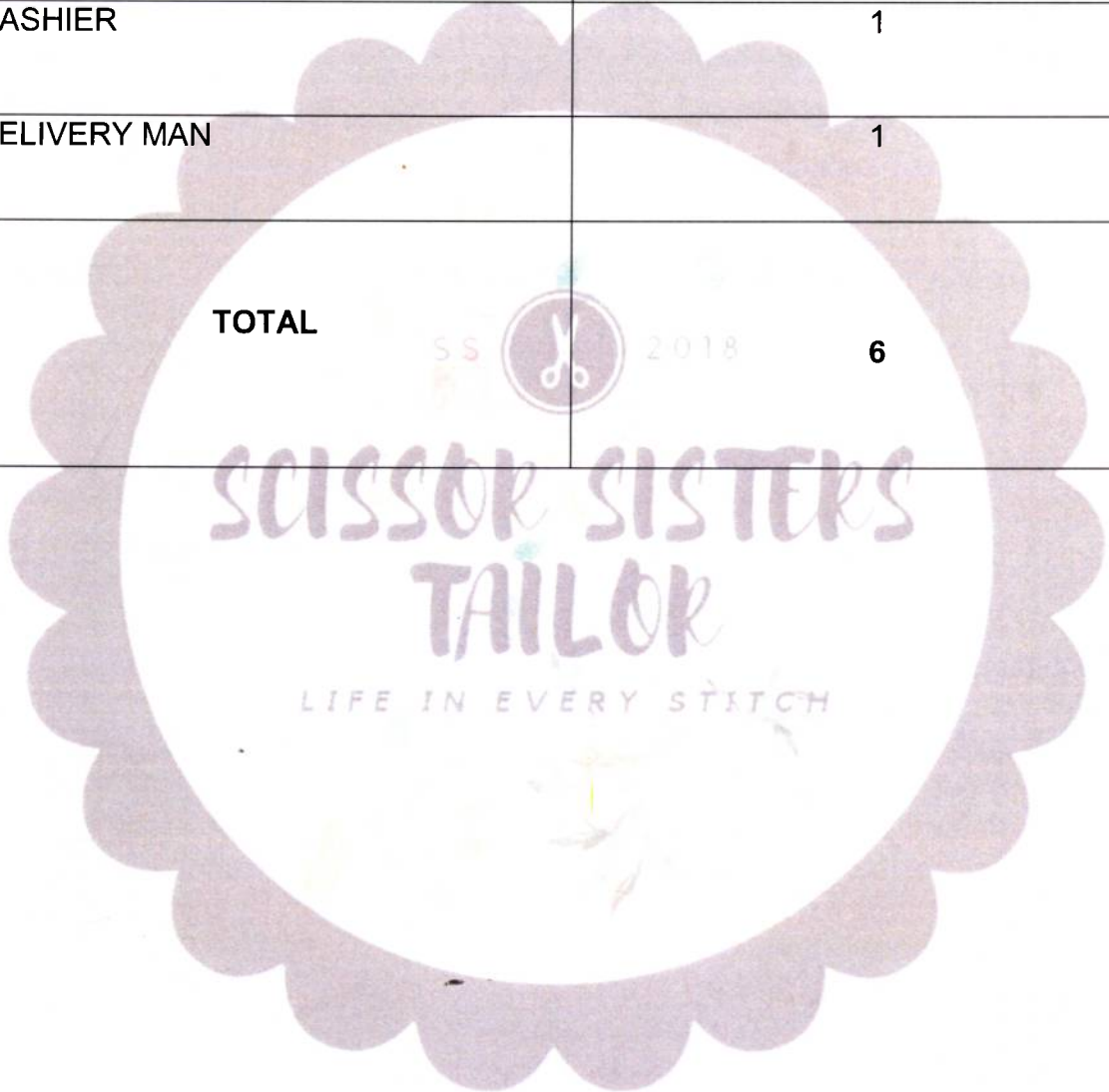
93000,Kuching,Sarawak.

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4.7 LIST OF OPERATION PERSONNEL

POSITION	NO.OF PERSONNEL
TAILOR	4
CASHIER	1
DELIVERY MAN	1
TOTAL	6



4.8 SCHEDULE OF TASKS AND RESPONSIBILITIES

POSITION	TASKS AND RESPONSIBILITIES
TAILOR	<ul style="list-style-type: none"> ❖ Get a measurement body of customer ❖ Sew,fit,alter,repair and make made-to-measure clothing according to customer's specification.
CASHIER	<ul style="list-style-type: none"> ❖ Record the profit and loss of the business ❖ Control the cash flow and payment process
DELIVERY MAN	<ul style="list-style-type: none"> ❖ Deliver customer's staff to the customer ❖ Obtain delivery confirmations from each customer

4.9 SCHEDULE OF REMUNERATION

POSITION	MONTHLY SALARY (RM)	EPF (RM) 12%	SOCSSO (RM) 2%	TOTAL (RM)
TAILOR 1	RM1,000	RM120	RM20	RM1,140
TAILOR 2	RM1,000	RM120	RM20	RM1,140
CASHIER	-	-	-	-
DELIVERY MAN	RM920	RM110.40	RM18.40	RM1,048.80
TOTAL	RM2,920	RM350.40	RM58.40	RM3,328.80

NOTE: We do not hire for cashier and the other 2 person of tailor since administrative manager and marketing manager will handle the job. This is because we want to minimize the operation cost.

4.10 MACHINERY AND EQUIPMENT

A) MACHINERY

NO.	ITEM	QUANTITY	PRICE PER UNIT (RM)	TOTAL COST (RM)
1.	Sewing Machines	4 units	RM1,500	RM6,000
2.	Iron Steam	1 unit	RM689	RM689
3.	Air conditioner	1 unit	RM1,148	RM1,148
TOTAL				RM7,837

B) FURNITURE AND EQUIPMENT

NO.	ITEM	QUANTITY	PRICE PER UNIT (RM)	TOTAL COST (RM)
1.	Sewing table	4 units	RM250	RM1,000
2.	Chair for sewing	4 units	RM106	RM424
3.	Cloth Rack	2 units	RM89	RM178
4.	Cloth Hanger	4 sets (10pcs each)	RM3.00	RM12
5.	Discussion furniture (sofa+table)	1 set	RM700	RM700
6.	Cashier furniture (table+chair)	1 set	RM139.80	RM139.80
TOTAL				RM2,453.80

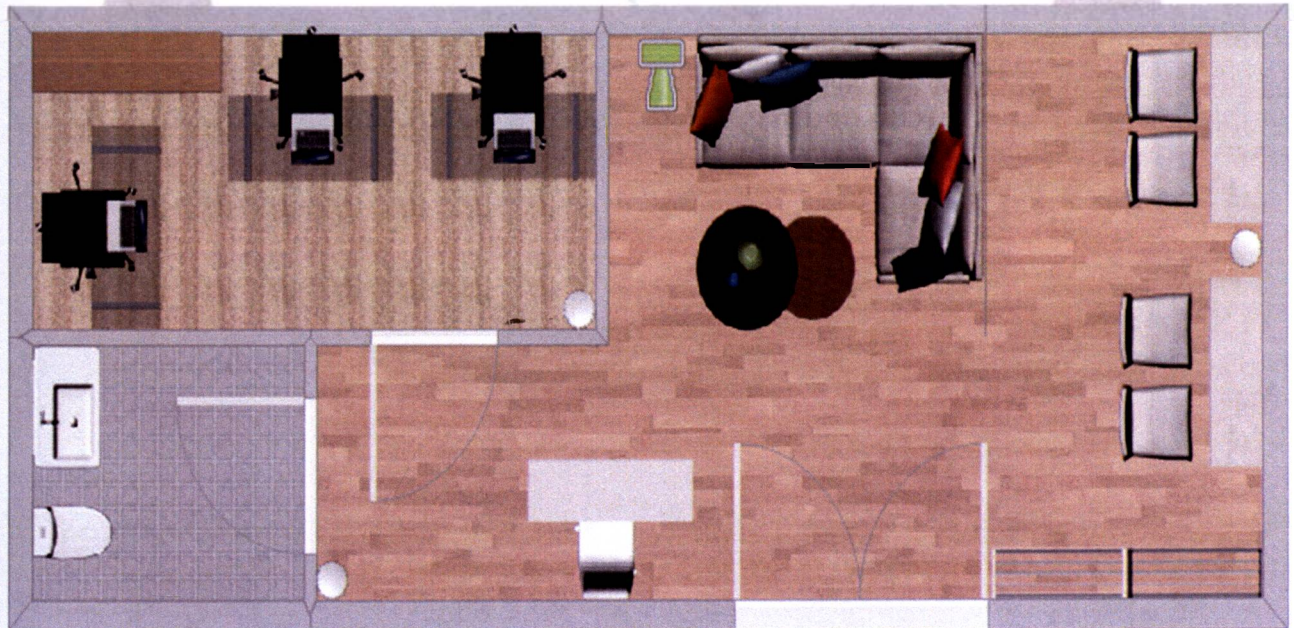
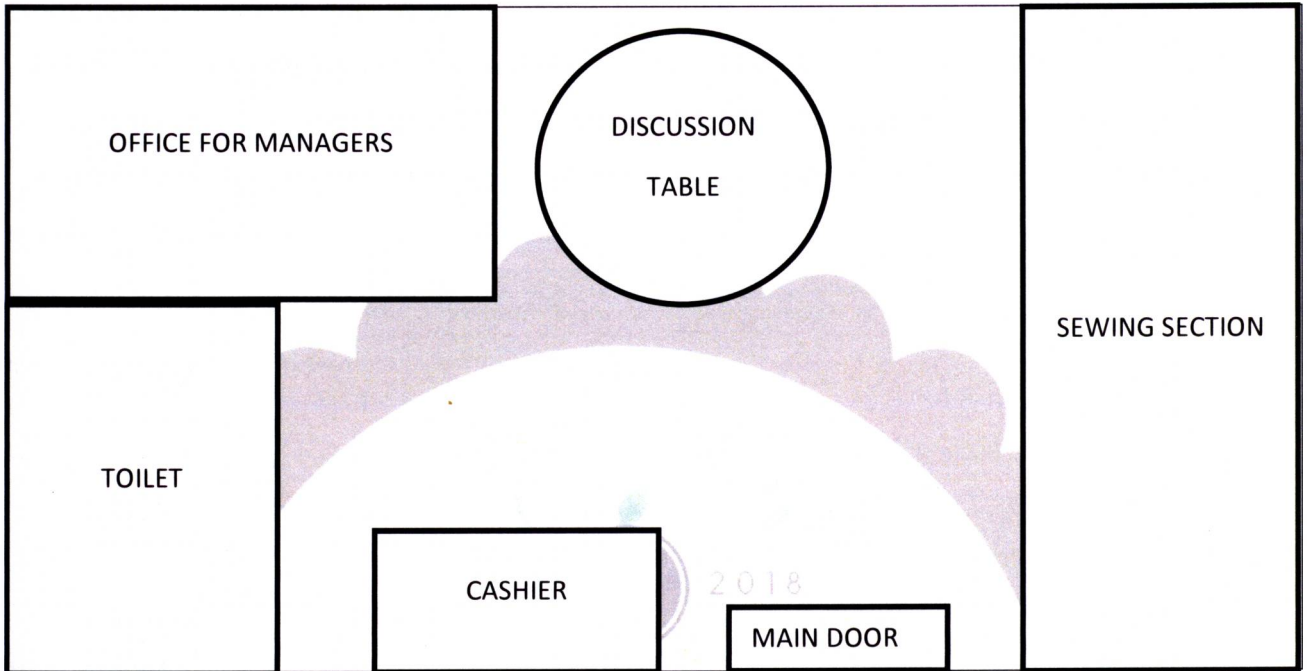
C) OTHER EXPENSES (MONTHLY)

NO.	ITEM	QUANTITY	PRICE PER UNIT (RM)	TOTAL COST (RM)
1.	Plastic bag	1 sets (100pcs)	RM14.50	RM14.50
2.	Toilet cleaner	1 unit (500ml)	RM15.90	RM15.90
3.	A4 paper	1 set	RM15	RM15
4.	Pens	1 set (15pcs)	RM13.50	RM13.50
5.	Receipt book	1 set	RM2.65	RM2.65
TOTAL				RM61.55

D) OTHER EXPENSES (YEARLY)

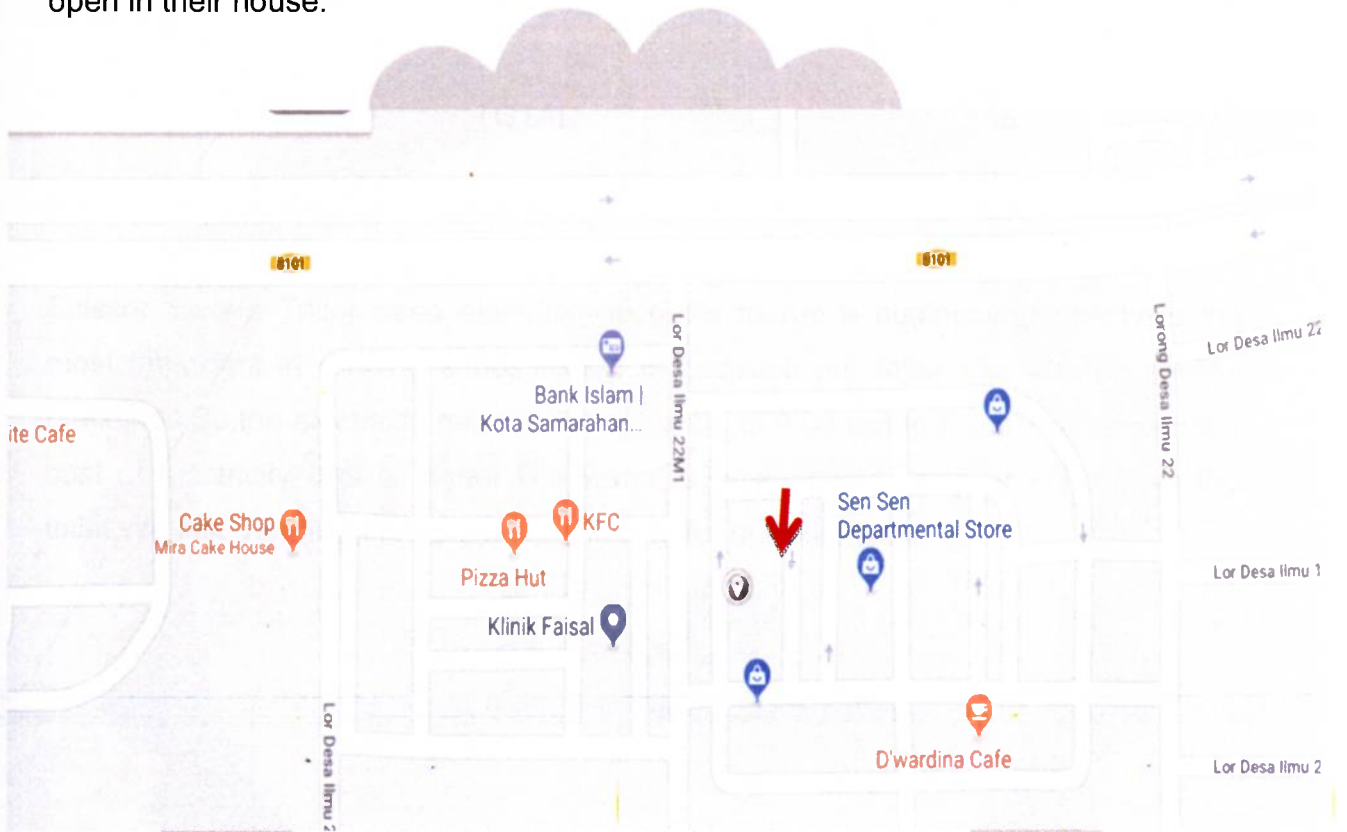
NO.	ITEM	QUANTITY	PRICE PER UNIT (RM)	TOTAL COST (RM)
1.	Broom and dust pan	1 unit	RM12.90	RM12.90
2.	Dustbin	3 units	RM3.00	RM9
3.	Scissors	4 units	RM12.90	RM51.60
4.	Tailor tape measure	4 units	RM9.80	RM39.20
5.	Calculator	1 unit	RM40	RM40
TOTAL				RM152.70

4.11 OPERATION LAYOUT PLAN



4.12 LOCATION PLAN

Scissor Sisters Tailor located in Desa Ilmu, Kota Samarahan. This district is a very popular destination and strategic place because of the location is popular among residence and employees that worked in that area. It is a strategic place since our target market is among the residence, employee and also students. Besides, the place is easy to be find by the customers since the other tailor is hard to find because they open in their house.



4.13 OPERATIONS OVERHEAD

ITEMS	MONTHLY EXPENSES (RM)
ELECTRICITY BILLS	RM1,500
WATER BILLS	RM15
WIFI	RM150
TOTAL	RM1,665

Scissor Sisters Tailor need electricity In order to run a business. Electricity is the most important in running a business. It is because our tailor use electric sewing machines. So, the electricity need to be operated at 9.00 am to 9 pm. That is why the cost of electricity bills is higher. The water is needed because our shop have the toilet. We also need wifi to connect to internet for our business.

SCISSOR SISTERS
TAILOR
LIFE IN EVERY STITCH

4.14 OPERATION HOUR AND BUSINESS HOUR

A) OPERATION HOUR

DAY	SESSION ONE	REST HOUR	SESSION TWO
MONDAY	8AM-1PM	2 HOUR	3PM-9PM
TUESDAY	8AM-1PM	2 HOUR	3PM-9PM
WEDNESDAY	8AM-1PM	2 HOUR	3PM-9PM
THURSDAY	8AM-1PM	2 HOUR	3PM-9PM
FRIDAY	8AM-12PM	2 HOUR	2PM-9PM
SATURDAY	8AM-3PM	-	-

B) BUSINESS HOUR

DAY	SESSION ONE	REST HOUR	SESSION TWO
MONDAY	9AM-1PM	2 HOUR	3PM-8PM
TUESDAY	9AM-1PM	2 HOUR	3PM-8PM
WEDNESDAY	9AM-1PM	2 HOUR	3PM-8PM
THURSDAY	9AM-1PM	2 HOUR	3PM-8PM
FRIDAY	9AM-12PM	2 HOUR	2PM-8PM
SATURDAY	9AM-2PM	-	-

Our tailor will operate from Monday to Saturday everyweek. We will operate from 8am to 9pm. Our tailor will be closed on Sunday and half day on Saturday.

Scissor Sisters Tailor will be operate in two session which session one is from 8am to 1pm on Monday to Thursday exclude Friday and Saturday which is end until 12pm and 2pm respectively. We will rest for two hours and continue with session two which is start at 3pm to 8pm on Monday to Thursday exclude Friday which start at 2pm to 8pm while there is no session two on Saturday.

4.15 LICENSE,PERMITS AND REGULATIONS

There are several things needed to operate business legally.A business should have permit and license to operate legally and businessman can get it from the government .These are the license and permit needed to operate business:

- ❖ Companies Commission of Malaysia (SSM)
- ❖ Malaysian Skills Certificate System

This are the main thing we must have before we can operate our Scissor Sisters Tailor legally.This license and permit only cost us RM45 to get it.



4.16 OPERATION BUDGET

ITEMS	FIXED ASSET COST (RM)	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)	TOTAL (RM)
Material Expenses		RM148		RM148
Machinery	RM7,837			RM7,837
Equipment	RM2,453.80			RM2,453.80
Utiities		RM1,665		RM1,665
Renovation			RM8,000	RM8,000
Other expenses		RM61.55	RM152.70	RM214.25
Rental		RM2,000		RM2,000
EPF		RM350.40		RM350.40
SOC SO		RM58.40		RM58.40
Salary		RM2,920		RM2,920
TOTAL	RM10,290.80	RM7,203.35	RM8,152.70	RM25,646.85

Operation budget = RM10,290.80+RM7,203.35+RM8,152.70

= RM25,646.85

FINANCIAL PLAN



5.1 INTRODUCTION TO FINANCIAL PLAN

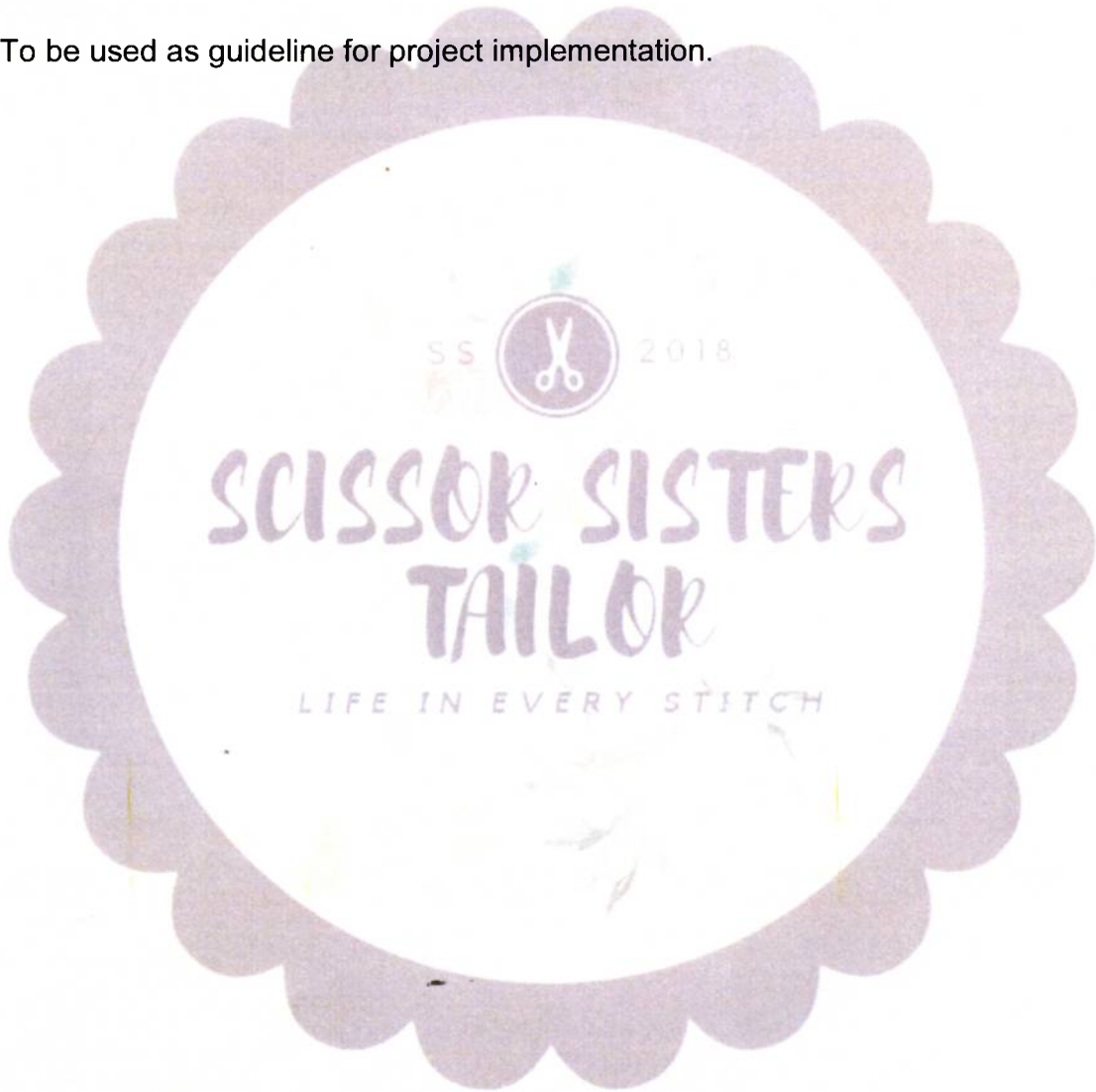
Financial plan is also one of important model in preparing the business plan. Before starting a business, the business must be able to identify their financial expectation. Finance is an application of set of entities used to managed financial technique that individuals and organization affairs.

The financial plan is involves determining the total project cost, sources of financing and preparation of financial projection in term of proforma statement that includes cash flows, balanced sheets and proforma income statement. Apart from that, the business will able to determine their profits or losses. In order to achieve a profitable business, a good financial standing is important. For instance, whenever the business is facing losses in the future, the top management will able to find the source of the losses. Financial plan is used to prepare after all the budgets pertaining to marketing, administration, and operation aspects are completed.

In Scissor Sisters Tailor, we have collected and summarized all the financial information in administration, marketing and operating plan in order to get the picture of how much the cost to run the business.

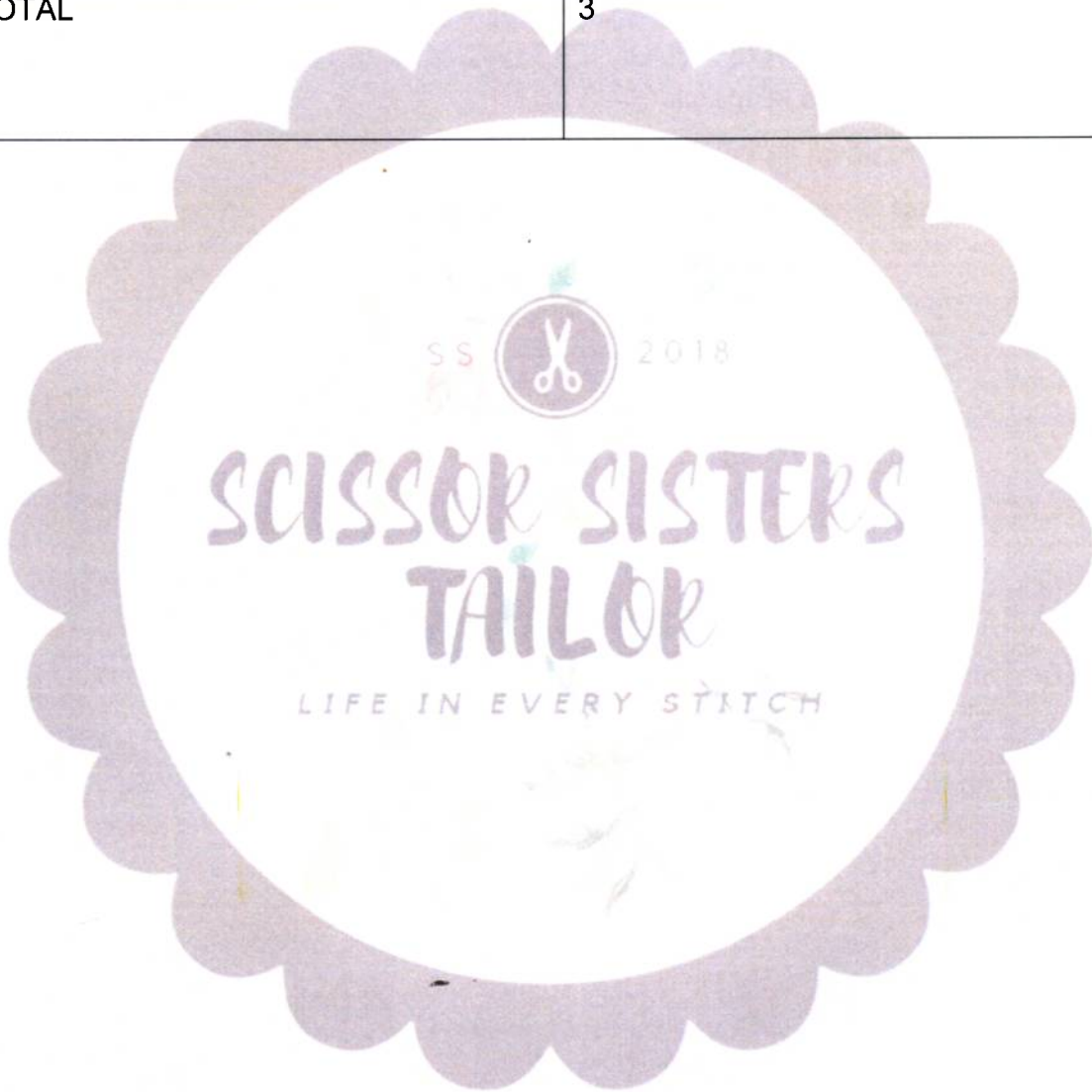
5.2 OBJECTIVES OF FINANCIAL PLAN

- 1.To determine the amount of money to be invested.
- 2.To identify and proposed the relevant sources of finance.
- 3.To ensure that initial capital is sufficient.
- 4.To analyse the viability of the project before actual investment is committed
- 5.To be used as guideline for project implementation.



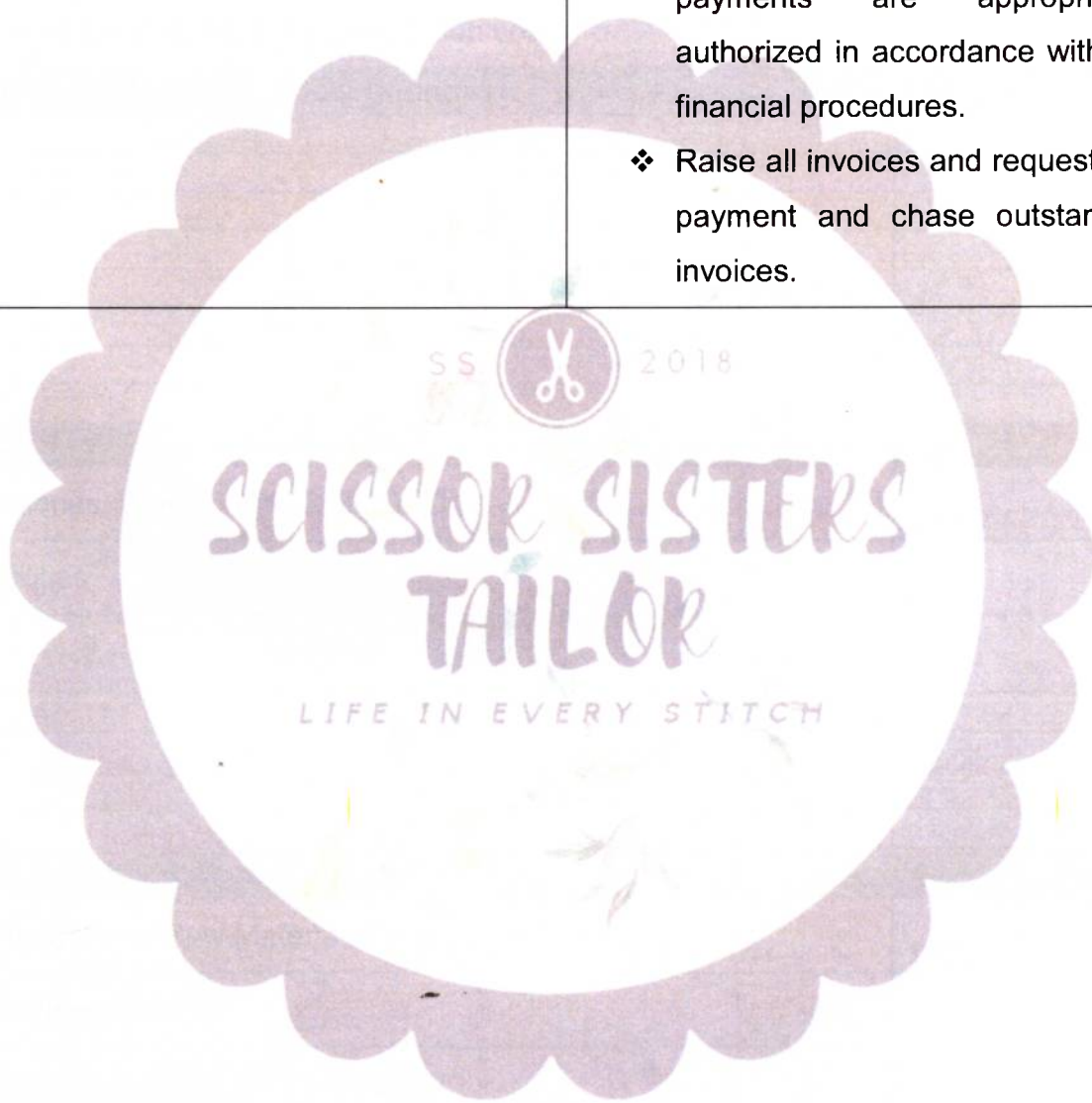
5.3 LIST OF FINANCIAL PERSONNEL

POSITION	NUMBER OF PERSONNEL
FINANCIAL MANAGER	3
TOTAL	3



5.4 LIST OF TASKS AND RESPONSIBILITIES

POSITION	TASKS AND RESPONSIBILITIES
FINANCIAL MANAGER	<ul style="list-style-type: none">❖ Resolve all supplier enquirer❖ Receive all receipts and ensure payments are appropriately authorized in accordance with the financial procedures.❖ Raise all invoices and requests for payment and chase outstanding invoices.



5.5 FINANCIAL PLANNING

5.5.1 PROJECT IMPLEMENTATION COST

Pre-Operating & Incorporation Costs (one-off)	RM
Development cost	12,000
Business incorporation	-
Deposit (rent, utilities, etc.)	
Other pre-operating & incorporation costs	-
Sales & Marketing Costs (monthly)	
General & Administrative Costs (monthly)	
Salaries, Wages, EPF & SOCSO	4,686
Utilities	170
Operations & Technical Costs (monthly)	
Purchase of Raw Materials/Goods	148
Carriage Inwards	-
Salaries, Wages, EPF & SOCSO	3,328
Wifi	150
Other expenses	62
Rental	2,000

Electricity	1,500
Water	15
Other Expenditure (annually)	
Marketing other expenses	110
Administrative expenses	1,489
Operational expenses	153
Total Pre-Operations & Working Capital Expenditure	25,811



5.5.2 SOURCE OF FINANCE

Capital Expenditure	Cost	Own Contributions		Loan
		Cash	Existing F. Assets	
Land & Building		-		
Office Furniture	6,486	6,486		
Office Equipment	1,955	1,955		
		-		
		-		
Dashboard	950	950		
		-		
		-		
Machinery	7,837			7,837
Equipment	2,454	2,454		
		-		
		-		
Working Capital				
Salaries & Marketing Costs (monthly)		-		
General & Administrative Costs (monthly)	4,856	4,856		
Operations & Technical Costs (monthly)	7,203	7,203		
Start-Up-Operating & Incorporation Costs (one-time)	12,000	12,000		
Other Expenditure (annually)	1,752	1,752		
Provision for Contingencies	2,187	2,187		
TOTAL	47,680	39,843		7,837

5.5.3 LOAN AMORTIZATION REPAYMENT SCHEDULE

LOAN AMORTIZATION SCHEDULE				
Amount (RM)	7,837			
Interest Rate	5%			
Duration (yrs)	5			
Method	Annual Rest			
Year	Instalment Payments			Principal Balance
	Principal	Interest	Annual Payments	
	-	-	-	7,837
1	1,418	392	1,810	6,419
2	1,489	321	1,810	4,929
3	1,564	246	1,810	3,366
4	1,642	168	1,810	1,724
5	1,724	86	1,810	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	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

LIFE IN EVERY STITCH

5.5.4 NON CURRENT ASSETS DEPRECIATION SCHEDULE

Type of Fixed Asset		Office Furniture	
Cost (RM)		6,486	
Depreciation Method		Straight Line	
Economic Life (yrs)		5	
Year	Annual	Accumulated	Book Value
	Depreciation	Depreciation	
	-	-	6,486
1	1,297	1,297	5,189
2	1,297	2,594	3,892
3	1,297	3,892	2,594
4	1,297	5,189	1,297
5	1,297	6,486	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

LIFE IN EVERY STITCH

Type of Fixed Asset	Office Equipment
Cost (RM)	1,955
Depreciation Method	Straight Line
Economic Life (yrs)	5

Year	Annual	Accumulated	Book Value
	Depreciation	Depreciation	
	-	-	1,955
1	391	391	1,564
2	391	782	1,173
3	391	1,173	782
4	391	1,564	391
5	391	1,955	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-



TAILOR
 LIFE IN EVERY STITCH

Type of Fixed Asset	Signboard
Cost (RM)	950
Depreciation Method	Straight Line
Economic Life (yrs)	5

Year	Annual	Accumulated	Book Value
	Depreciation	Depreciation	
	-	-	950
1	190	190	760
2	190	380	570
3	190	570	380
4	190	760	190
5	190	950	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-



TAILOR
 LIFE IN EVERY STITCH

Type of Fixed Asset	Machinery
Cost (RM)	7,837
Depreciation Method	Straight Line
Economic Life (yrs)	10

Year	Annual	Accumulated	Book Value
	Depreciation	Depreciation	
	-	-	7,837
1	784	784	7,053
2	784	1,567	6,270
3	784	2,351	5,486
4	784	3,135	4,702
5	784	3,919	3,919
6	784	4,702	3,135
7	784	5,486	2,351
8	784	6,270	1,567
9	784	7,053	784
10	784	7,837	0



TAILOR
 LIFE IN EVERY STITCH

Type of Fixed Asset	Equipment
Cost (RM)	2,454
Depreciation Method	Straight Line
Economic Life (yrs)	5

Year	Annual	Accumulated	Book Value
	Depreciation	Depreciation	
	-	-	2,454
1	491	491	1,963
2	491	982	1,472
3	491	1,472	982
4	491	1,963	491
5	491	2,454	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-



TAILOR
 LIFE IN EVERY STITCH

5.5.5 CASH FLOW

2019 MONTHLY CASH FLOW													2019	2020	2021	
MONTH	Pre-Operations	January	February	March	April	May	June	July	August	September	October	November	December			
CASH INFLOW																
Capital (Cash)	39,893													39,893	0	0
Loan	7,837													7,837	0	0
Cash Sales		20,000	32,000	16,000	32,000	72,000	32,000	18,400	32,000	24,000	19,200	40,000	32,000	369,600	388,000	426,888
Collection of Accounts Receivable		0	5,000	8,000	4,000	8,000	18,000	8,000	4,600	8,000	6,000	4,800	10,000	84,400	96,936	103,914
TOTAL CASH RECEIPT	47,690	20,000	37,000	24,000	36,000	80,000	50,000	26,400	36,000	32,000	25,200	44,800	42,000	591,680	465,015	532,802
CASH OUTFLOW																
Pre-operating & Incorporation Expenditure	12,000													12,000		
Sales & Marketing Expenditure		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General & Administrative Expenditure		4,866	4,866	4,866	4,866	4,866	4,866	4,866	4,866	4,866	4,866	4,866	4,866	58,272	61,186	67,304
Operations & Technical Expenditure		7,129	11,465	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	15,786	176,484	187,467	203,831
Other Expenditure		1,752												1,752	1,840	2,024
Purchase of Fixed Assets														19,682		
Hire/Purchase Repayment:																
Principal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan Repayment:																
Principal		118	118	118	118	118	118	118	118	118	118	118	118	1,418	1,488	1,564
Interest		33	33	33	33	33	33	33	33	33	33	33	33	382	321	246
Tax Payable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH OUTFLOW	31,682	13,886	16,501	20,783	20,783	20,783	20,783	20,783	20,783	20,783	20,783	20,783	20,783	270,000	252,322	274,988
CASH SURPLUS (DEFICIT)	15,998	6,112	20,499	3,217	15,217	59,217	29,217	5,617	15,817	11,217	4,417	24,017	21,217	231,680	232,693	257,833
BEGINNING CASH BALANCE		15,998	22,110	42,619	45,816	61,023	120,230	149,437	155,045	170,862	182,059	186,466	210,473	0	231,680	464,373
ENDING CASH BALANCE	15,998	22,110	42,619	45,816	61,023	120,230	149,437	155,045	170,862	182,059	186,466	210,473	231,680	231,680	464,373	772,206

5.5.6 PROFORMA INCOME STATEMENT

	Years	2019	2020	2021
Sales		462,000	485,100	533,610
Less: Expenditure				
Pre-Operating & Incorporation Expenditure		12,000		
General & Administrative Expenditure		58,272	61,186	67,304
Sales & Marketing Expenditure				
Operations & Technical Expenditure		180,849	189,891	208,880
Other Expenditure		1,752	1,840	2,024
Interest on Hire-Purchase				
Interest on Loan		392	321	246
Depreciation of Fixed Assets		3,153	3,153	3,153
Total Expenditure		256,418	256,390	281,607
Net Income Before Tax		205,582	228,710	252,003
Tax		0	0	0
Net Income After Tax		205,582	228,710	252,003
Accumulated Net Income		205,582	434,292	686,295

5.5.7 PROFORMA BALANCE SHEET

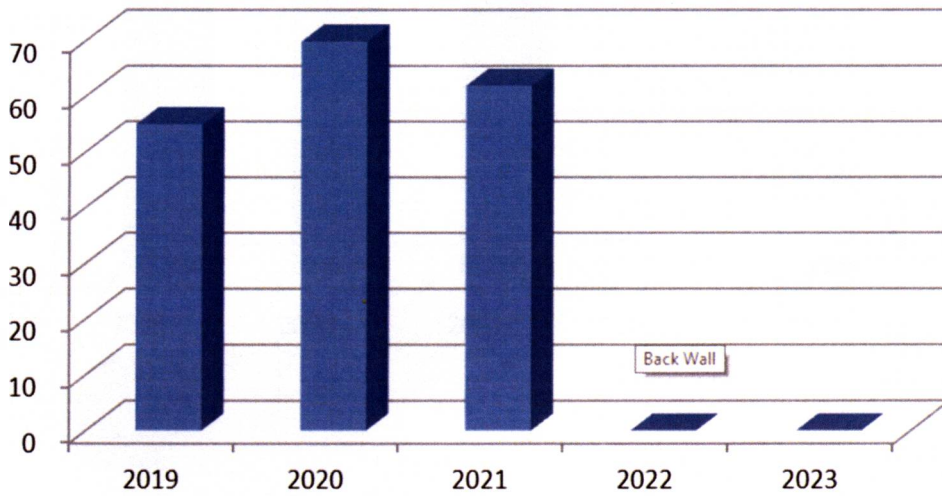
	2019	2020	2021
ASSETS			
Non-Current Assets (Book Value)			
Land & Building			
Other Fixed Assets	16,529	13,377	10,224
Other Assets			
Deposit			
	16,529	13,377	10,224
Current Assets			
Inventory	0	0	0
Accounts Receivable	8,000	8,085	8,894
Cash Balance	231,680	464,373	722,206
	239,680	472,458	731,100
TOTAL ASSETS	256,210	485,835	741,324
Owners' Equity			
Capital	39,843	39,843	39,843
Accumulated Income	205,582	434,292	686,295
	245,426	474,135	726,138
Long-Term Liabilities			
Loan Balance	6,419	4,929	3,366
Hire-Purchase Balance			
	6,419	4,929	3,366
Current Liabilities			
Accounts Payable	4,366	6,770	11,820
TOTAL EQUITY & LIABILITIES	256,210	485,835	741,324

5.5.8 FINANCIAL ANALYSIS

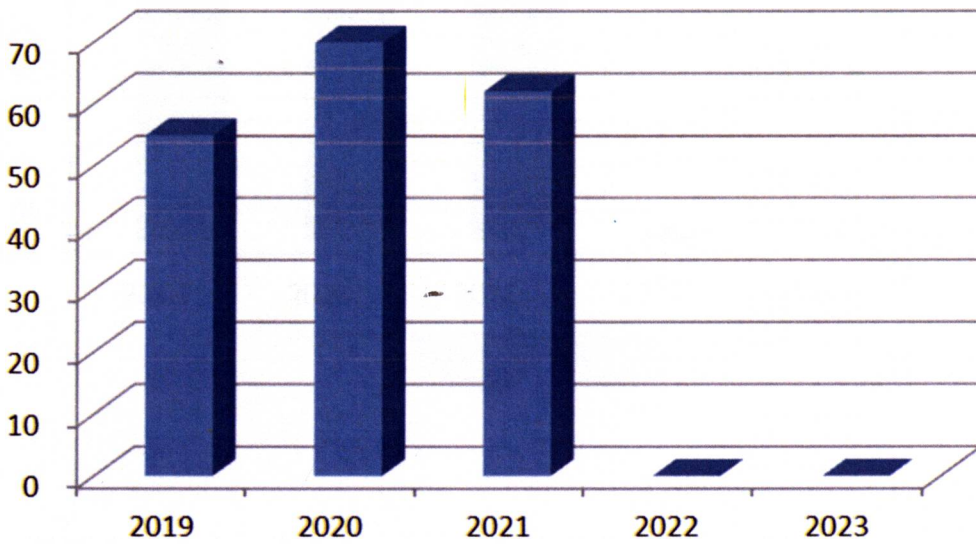
Financial Ratio Analysis	2019	2020	2021
<u>LIQUIDITY</u>			
Current Ratio	55	70	62
Quick Ratio (Acid Test)	55	70	62
<u>EFFICIENCY</u>			
Receivable Turnover	12	12	12
Inventory Turnover	NA	NA	NA
<u>PROFITABILITY</u>			
Gross Profit Margin	NA	NA	NA
Net Profit Margin	44.50%	47.15%	47.23%
Return on Assets	80.24%	47.08%	33.99%
Return on Equity	83.77%	48.24%	34.70%
<u>SOLVENCY</u>			
Debt to Equity	4.39%	2.47%	2.09%
Debt to Assets	4.21%	2.41%	2.05%
Time Interest Earned	524	712	1,021
Break-even Analysis			
	2019	2020	2021
Total projected sales(RM)	462,000	485,100	533,610
Total variable costs (cost of sales)			
Contribution margin	NA	NA	NA
Contribution margin ratio	NA	NA	NA
Fixed costs	NA	NA	NA
Total costs	256,418	256,390	281,607
Net Profit	205,582	228,710	252,003
Break-even sales	256,418	256,390	281,607
Percentage of break-even to sales	56%	53%	53%

5.5.9 FINANCIAL RAT

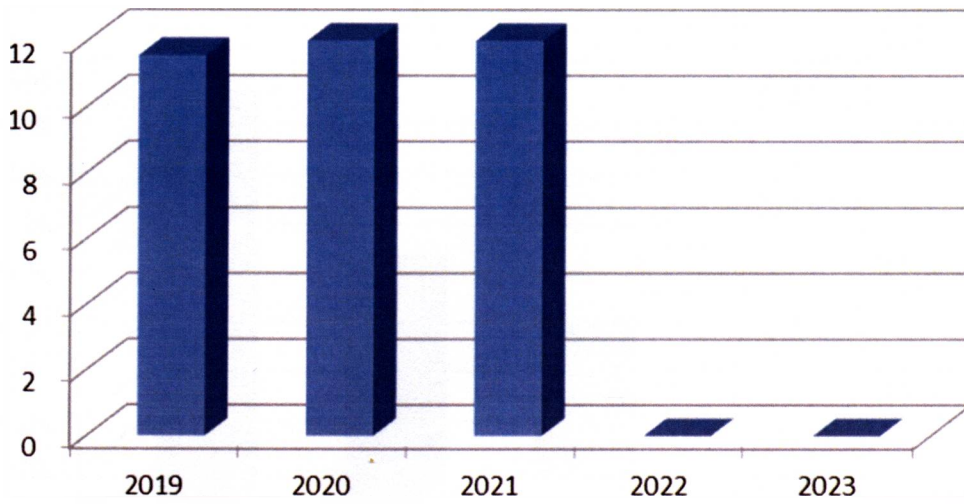
Current Ratio



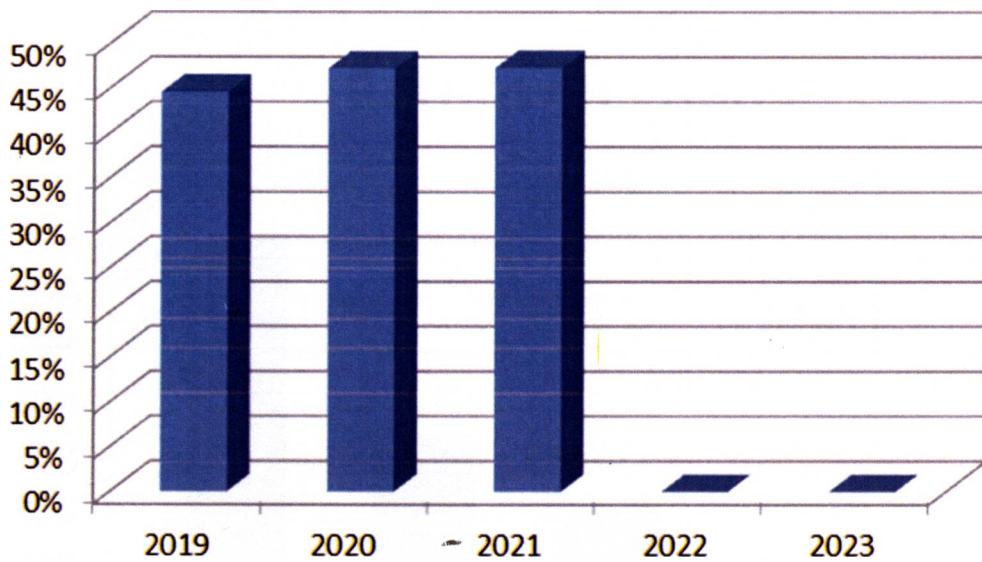
Quick Ratio (Acid Test)



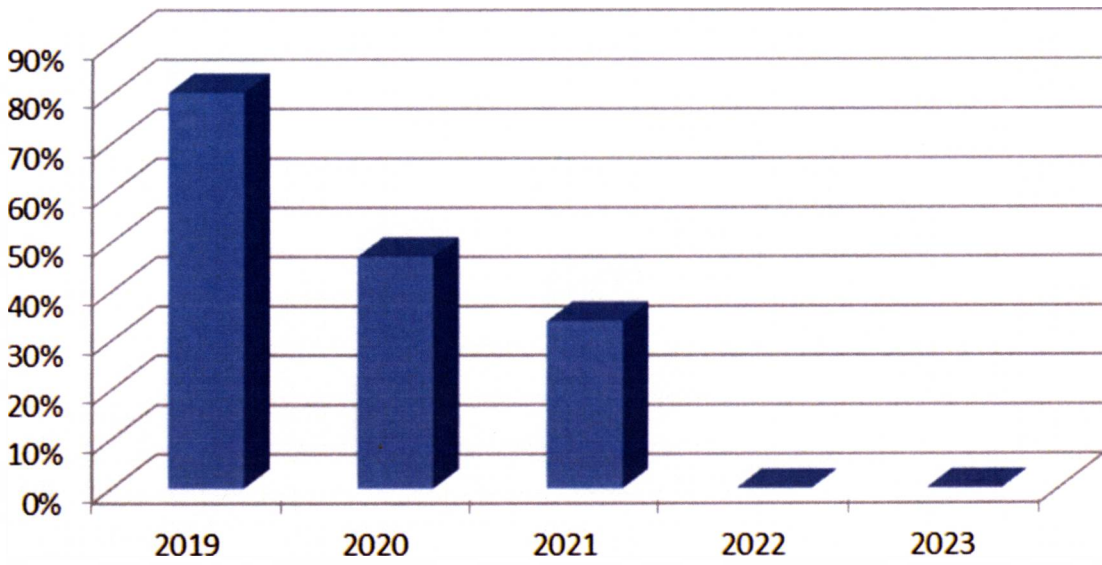
Receivable Turnover



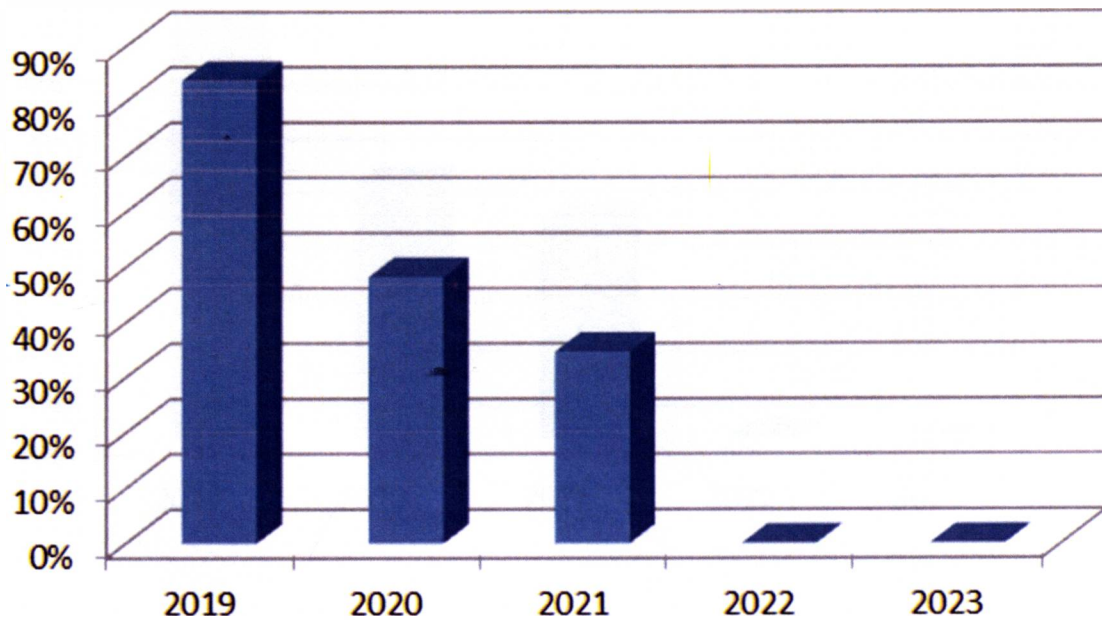
Net Profit Margin



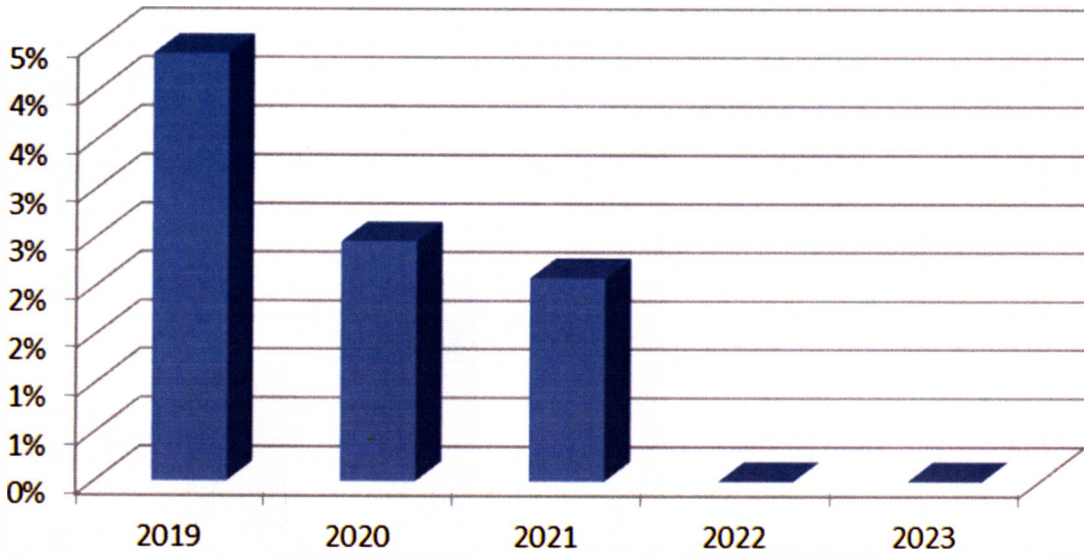
Return on Assets



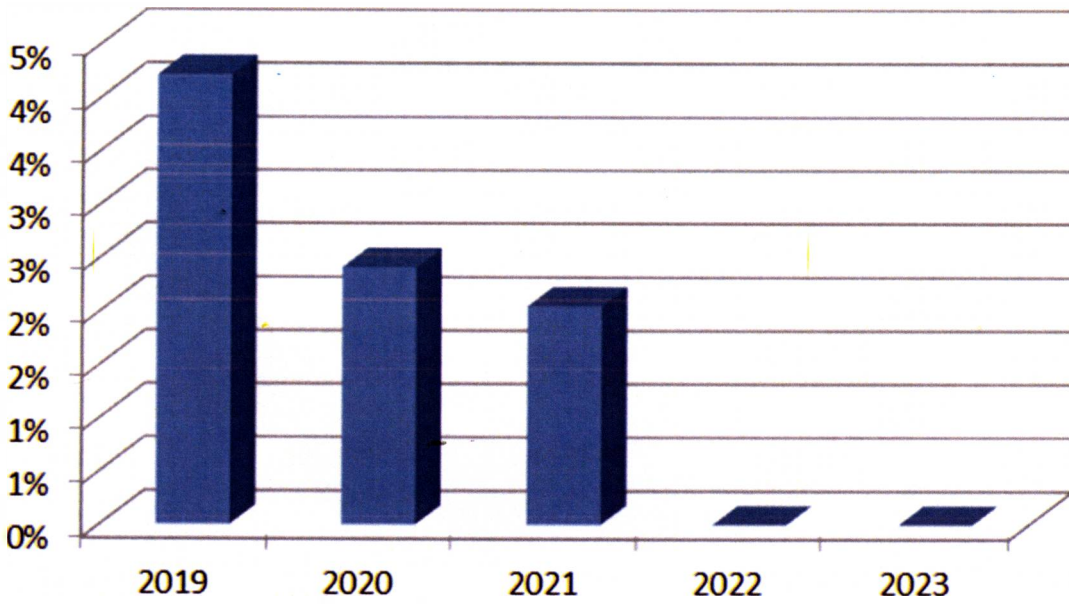
Return on Equity



Debt to Equity



Debt to Assets



Time Interest Earned

