

Cawangan Melaka

ENDEMIC PRODUCT INNOVATION



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1.0 EXECUTIVE SUMMARY

RB Enterprise is a clothing company that operates as Small-to-Medium Enterprise (SME) in the fashion clothing industry. The name of this company is taken from the product that we provide to the consumers, which is reversible blazer. Besides, to keep it simple as the consumers will easily remember the brand's name and it represents the primary product that we sell, hence it was picked as the company's name. RB Enterprise is located at Shah Alam, we do not operate the business physically as we provided the customers with our own website. The store in Shah Alam is the head quarter and the location to keep the stocks of the blazer.

Moreover, this company is the form business of partnership. We have four partners and they have their own responsibility and commitment based on their position in the company. These talented people are excellent workers in their professions. To be precise, we do not have any other workers besides these four partners. Therefore, the positions in RB Enterprise are the owner and founder of the company, the general and operations manager, the marketing and sales manager and lastly, the financial manager. The product of RB Enterprise starts with the founder own idea along with the experience in corporate world before. Also, she is very interested in business that she decides to turn her idea to be a reality.

We are specialized in manufacturing a reversible blazer that available in three colours which are, black, white and beige. As it is a reversible blazer, the colours that we provide are black with light pink, beige with light blue and white with army green. Besides, this blazer is provided with two sizes which are free size and plus size. The consumers also can order a customized blazer as it will satisfy the consumer needs and wants. We provide them with tailoring consultation to get a high-quality finishing product.

As same as the other company, RB Enterprise also has their own mission and vision. Firstly, the mission of RB Enterprise is we offer an affordable price for the blazer. To buy a blazer it can cost a lot especially the hand-sewing blazer as it will takes time to made it. Thus, with offering affordable price, more customers can enjoy using the blazer as it will not cost them much to buy it. People must want a different colour of blazer so it will suit their style. Thus, with using blazer from RB, the low budget to buy more than one blazer is unnecessary because they can used double sided of the blazer as we provide them with different colour. Moreover, the fabric material of the blazer is environmentally friendly and effortless. To sustain our environmental protection, we contribute with the production by using sustainable material

which is Tencel fabric for the blazer. Tencel fabric maintains the environmental balance by being integrated into nature's cycle. Besides, it is effortless because the users do not bother to iron the blazer as it is an ironless fabric material, it really helps to save consumers' time.

Next, the vision of RB Enterprise. After three years, we target to be one of the best sellers of blazers around Malaysia. As we provide website for the consumers to place their order for the blazer, we will be able to be famous and received good response from all states around Malaysia. Furthermore, in seven years and more we are planning to expand the business all around Malaysia. Which we will be an official store so our loyal customers can visit our store. This can help them to fit on the blazer by their own as some people are prefer to buy the product when they can touch and see it physically. Moreover, in 10 years we are planning to operates our company internationally.

The business is using micromarketing as the market segmentation strategies. We are targeting a customer who are a workers, lecturers and students that the that blazer is considered as their priority outfit. Moreover, we are targeting either woman or man to buy our products. In the age of 19 to 50 years old that have a low income, since we are targeting to sell an affordable price blazer.

In addition, RB Enterprise is having three companies for our competitors. The companies are, Hugo Boss, Raymond and Marks&Spencer. Each of the companies have their own strengths and weaknesses, thus to competing in the fashion clothing industry we have our own strategies to healthy compete them to gain the customers trust in our products. Thus, we are selling a high-quality fabric material blazer with an affordable price. We also offer tons of benefits if they are using our blazer. Then, as we are operating our business using an online shopping website, we are able to be more alert with our customers concern and dissatisfaction.

Last but not least, the financial projections of the company. We are starting this business with capital that amounted RM30,000. Which means each of the partner contribute RM7,500. The total cost of the project implementation is RM1,745,992 hence, the loan that we needed RM1,715,99. Moreover, the administrative budget is RM20,244, RB Enterprise marketing budget just cost the company RM3,700. Meanwhile, the operational cost is the highest cost which is RM1,714,916. The estimated sales for both free size and plus size for the first year (2022) is RM15,811,350 and the sales will increase to 5% for the second year and 10% for the third year.

2.0 COMPANY PROFILE

2.1 DETAILS COMPANY



Figure 1 Company Logo

'RB Enterprise' is the name of our company. This company name is taken from the name of the product that we produce, which is the reversible blazer. Thus, the company name is from the first letter of both words, which are R, from the word of Reversible and B from the Blazer. We want to keep it minimal so that it is easy to remember. RB Enterprise is specialized in producing the blazer. We provide the customers with variety of benefits if they are using our product. Such as, time saving, wardrobe space saving, effortless and environmentally friendly. Approaching the endemic, people will change their lifestyle and we believe that by using our product, it can help the consumers to have a different daily life style. Furthermore, we are targeted the working parents and single person to live a stress-free life when preparing the outfit for the day. This company does not have any physical store to minimize our cost to give the best price to our customers. Therefore, the customers can purchase the blazer from the website that we provided. The blazers are available for two sizes which are free size and plus size. Besides, the consumers also can customize the blazer according to their measurement. Hence, they can enjoy a very comfortable blazer, as it will fit them perfectly. The colours that available for these blazers are black, white and beige as it will fit the customers' outfit perfectly. RB Enterprise is a partnership company that consist of four partners and the owner is Ms. Nur Anisah binti Khairil Anwar. This company is established in the early year of 2022.

2.1.1 Details of The Company's Logo

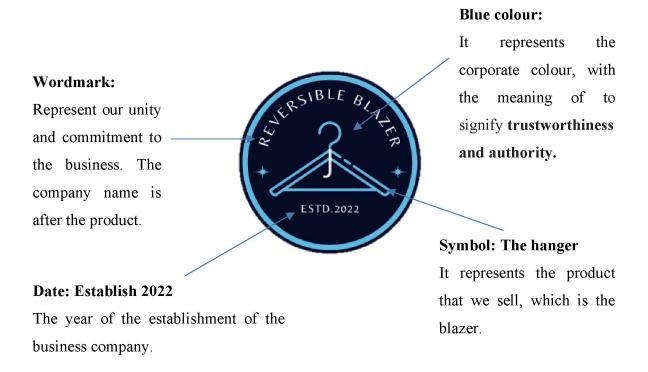


Figure 2 Company's logo details

2.2 COMPANY BACKGROUND

RB Enterprise main activity is manufacturing the blazer that brings the consumers with tons of benefits. It is not simple just a blazer, but they are able to used two different of colour in one blazer and the consumers also do not need bother to iron the blazer or send it to dry clean as it is ironless material. Moreover, the blazer is made specially from an exclusive fabric, which is Tencel. We are very concern with the quality of our products that we will distribute to the customers thus, we provide them with a high-quality product. We believe that by giving a good quality for our customers, we are able to gain their trust and reach the customers loyalty. Furthermore, we communicate with our customers by using our own websites and social media such as Instagram and Facebook. Hence, we can get the feedback from the customers through the online platform to improve the business in the future so the customers will be satisfied with the services provided by our company. For further information on RB Enterprise, the customers can visit our website and they can contact us by the email provided in the websites or they can directly call us by the hotline number that provided in the website. In addition, RB Enterprise is a partnership company, which consist of four partners. Each of the partner has their own role to give an excellent commitment to the company.

Name of The Company	RB Enterprise
Business Address (Head Quarter)	Lot1F-02 First Floor, Shah Alam, Selangor
Business Operation Hour	Monday – Friday : 9:00 a.m. until 5:00 p.m.
	Saturday : 9:00 a.m. until 2:00 p.m.
	Sunday : Closed
Factory Operation Hour	Monday – Friday : 9:00 a.m. until 5:00 p.m.
	Saturday : 9:00 a.m. until 5:00 p.m.
	Sunday : Closed
Website Operation Hour	Available for 24 hours
Telephone number	Office number : 03-878 2687
Social Media	Facebook : RB Enterprise
	Instagram : rb_enterprise
Websites	www.rbstrategic.com
Email	reversibleblazerenterprise@gmail.com
Form of Business	Partnership
Main Activity/Nature of business	Manufacturing
Date of Commencement	22 th January 2022
Date of Business Registration	22 th February 2022
Registration Number	202203546795
Name of Bank	MAYBANK
Bank Account Number	

Table 1 Company Background

3.0 ENVIRONMENTAL INDUSTRY ANALYSIS

3.1 NATURE OF THE INDUSTRY

The world of fashion includes a wide range of smaller and more niche industries. People sometimes assume that it just includes retail and online businesses, fashion periodicals and design houses and brands. Nevertheless, there are other artisans and businesses involved in clothing production. The most obvious category is those who produce and market fabrics and accessories, but there are including more, such as those who produce flowers, embroider, sew, and tailor (Terrell, 2019). There are four categories in fashion industry which are manufacturing, marketing, design and retail sales. Thus, as RB Enterprise is a manufacturing, we are mainly focus on produce the finishing product.

According to an interview by Forbes with three famous Malaysian designers, they had described the state of Malaysian fashion Industry. Firstly, Nurul Zulkifli had said that the industry is growing positively even though it is not as big as our neighbouring countries. She also mentioned that fashion designers and brands produce a fantastic creation, but they require merchants to carry them, tremendous abilities in branding and marketing, and manufacturers that can fulfill the demand. Meanwhile, Alia Bastamam also believed that only within decade the Malaysian fashion industry has only expanded significantly. Besides, she also mentioned that the industry was still quite aristocratic in the early 2000s. Designers mostly concentrated on high-end demi-couture and private clientele who solely requested customised clothing. Lastly, Nurita Harith said that Malaysian has our own style and fashion week that perfectly match with the domestic audience (Rabimov, 2018).

Based on Statista (n.d.) report, in 2022 Malaysia's fashion industry is anticipated to reach a revenue of US2.90 billion. Market volume is expected to reach US4.44 billion by 2025, with revenue estimated to rise at a rate of 15.26% annually (CAGR 2022-2025).

3.2 ENVIRONMENTAL ANALYSIS

3.2.1 Trends

3.2.1.1 Environmental

Through the turn of the century, these elements became more prominent. They have grown in significance as a result of factors such as the rising scarcity of raw materials, health hazards, pollution, and much more. These are just a few of the difficulties that entrepreneurs are having with this factor (Chavan, 2018). Both internal and external of the environmental factors can

affect how a firm operates, it also can be affected by either or both of it. Some companies have a direct influence, while others have a more indirect influence. They are all capable of creating a variety of challenges, opportunities, and threats (Smyth, 2022). The fashion industry has to be especially mindful of these possible hazards and educate staff members and manufacturing units about potential environmental disasters.

In the 21st century, environmental responsibility has indeed been introduced to the business agenda. Both of the government and the society expect businesses to conduct their operations in an environmentally sustainable manner. Therefore, RB Enterprise used the concept of green marketing. Where the company employ "green marketing" to express our attention on environmentally friendly products (Kokemuller, 2017). Since we are using Tencel fabric, which a fabric that eco-conscious. Compared to other fabrics of a similar kind, Tencel lyocell is more environmentally friendly, although it is not as sustainable as premium textiles like recycled cotton or organic linen. To be compared to conventional cotton, Tencel consumes less water and energy during production. Tencel is a plant-derived fibre that is also biodegradable. Tencel only needs fewer dye than cotton (fabric) does, despite the fact that, like other fabrics, that is frequently coloured using hazardous conventional dyes. It is also completely white once produced, so bleaching is not necessary (Benton-Collins, 2021). The benefits of using green marketing are able to rising the environmental awareness, and grab the product opportunities.

3.2.1.2 Business

Since the outbreak of COVID-19, it slightly changes the business trends. Firstly, in term marketing using a social media. Therefore, RB Enterprise will utilise the used of social media to promote and create a brand awareness to the consumers about the products. By using the social media, we manage to communicate closely with the consumers and they can put their trust on us as we are keeping a good customers service to them. Moreover, social media can help the business to reach the consumers in wide range of ages. For example, TikTok videos may be utilised to draw in young consumers while Facebook Ads can draw the elderly. Social media marketing is a simple and effective strategy for promoting our brand since consumers can easily share content and we can measure engagement statistics. Besides, the application, TikTok nowadays is an engaging online platform to promote a product and very popular thus, RB Enterprise may gain popularity through this platform.

Secondly, the trends in fashion e-commerce which is the option of buy now pay later or in short BNPL. In the United State of America (USA), the market share of BNPL in domestic e-

commerce payments has grown rapidly. Statista.com estimates that in 2016, this type of online payment made up barely 0.4% of the market. Meanwhile, it was 1.6% in 2019 and 2.1% in 2020 (Kozioł, 2022). Thus, if the business tries to adapting this type of payment option it can possibly engaging the business performance. Besides, RB Enterprise also accepts various payments option as now government want to develop the cashless payment method. For example, the e-Wallet payment and QR codes payments (Shopee pay or DuitNow).

3.2.2 Demographics

In the business environment, demographic considerations are an uncontrolled factor that managers must pay close attention to. The study of population data is known as demography, which including the race and ethnicity, gender, age, and location. Companies may use demographics to figure out the size and composition of their workforces as well as the markets for the products (Gitman, et al., 2018).

Thus, for RB Enterprise we are focusing on population in Shah Alam, as our office located in Shah Alam. The total population in Shah Alam are 500,000 people. We estimate the buyers (potential customers) from the population are 250,000 people (50%). Roughly, RB Enterprise demographics are at the age of 19 to 50 years old, both genders are able to purchase our blazer, low to high level income level, and we do not have any specific race and ethnicity. Since, the blazer is very 'friendly' design without any sensitive design or created for certain race only.

3.2.3 Economic

Economic influence is one of the most significant outside factors affecting enterprise. Business cycles are the result of fluctuations in economic activity, and they have a number of effects on both enterprises and people. Types of economic factors that effecting business are demand and supply, interest rate, recession, taxes, exchange rates, and inflation (Bush, 2016). For instance, unemployment rate has decreased and income levels increase when the economy grows. Other areas that change in response to economic activity include inflation and interest rates.

Due to the outbreak of COVID-19, many workers were affected with the sudden crisis. At the moment when Malaysia announce for Movement Control Order (MCO), tons of workers were not able to generate an income and their lifestyle was changed 360-degree. Malaysian had a lot of limitation in doing their daily life as before the MCO due to the sudden outbreak. Therefore, the reversible blazer can help them adapted back their daily life. For example, as the blazer is provided with a double-sided colour, the consumers can save their money without spending

more to buy a blazer which they can switch the colour anytime. This is because, in the phase of the endemic people are striving for their financial recovery so they have a limitation in buying the clothes.

3.2.4 Cultural

How, where, what and when individuals buy products or services depends on social factors, such as their attitudes, beliefs, ethics, and lifestyles. They might be quite subjective, because they are challenging to forecast, define and analyse. Likewise, they change as a person goes through various periods of life. Contrary to conventional consumer profiles, people of all ages have a wider range of interests. Furthermore, they feel a "poverty of time" and look for strategies to take better control of their time (Gitman, et al., 2018). Based on Ahmad Nasrudin (2022), there are several critical sociocultural variables. They are culture, beliefs and values, habits, number and growth of population and more.

Since Malaysia is a hot weather country, RB Enterprise produce a blazer that suitable with the weather in this country. We are using high-quality of Tencel Fabric that is a natural fibre which will gives an experience of soft, luxurious, breathable, naturally wrinkle-resistant, and environmentally sustainable clothes to the consumers. As we know that by using blazer it can be very uncomfortable if the material is not suitable with the hot weather here. We are also targeting consumers that working in a corporate environment and student that required them to wear a blazer.

3.2.5 Governmental influences

Generally, many rules and policies are established by governments to guide the corporations. While certain regulations, such as the minimum wage, are required, others may have an indirect impact on the organization. Businesses must be adaptable enough to adjust to new laws and regulations (Williams, 2019).

As for RB Enterprise, we are applying the patent rights. Thus, we can prevent our product from having a copyrights issues, manufacturing, importing or selling our products without the business permission. Since, the design and idea itself is originally from our founder thus, the effort must be secure to protect our company image. Furthermore, huge amounts of money are highly required for new product development. A patent can provide a significant competitive advantage since it gives businesses the only right to commercially utilise their idea. The competitors would not be able to imitate or profit from the innovation if the company can prove

that they have the only right to it. By having a patent protection, it will give the company a decent chance to preserve the investment and pay for the expenditures associated with the product's development (Good reasons for applying for a patent, 2020).

3.3 KEY SUCCESS FACTORS

3.3.1 Customer services

RB Enterprise is not operating physically thus customer services through the online platform must be controlled perfectly. The business must be more alert and having a good internet connection to be able to handle it. Moreover, we must be able to professionally serve them patiently as customers has different of characteristics and behaviour. Meanwhile, to be able to create a loyalty with the customers, we will offer them with discount for their next purchase or having a point collected so they can also get a discount after 10 times of purchase with us. Furthermore, by keeping a good customer service it can give lots of benefits. Firstly, it can increase the value of the products or services. Additionally, improved value might result in higher sales. In fact, the majority of consumers will gladly pay extra for the identical product if they receive excellent customer service. Secondly, can gain a positive brand image and positive reviews by the customers. People nowadays are very easy as they can easily 'viral' when they bad encounter with the company customer services. They can either give a negative or give a bad review. These situations can be avoided, and by giving each of the consumers outstanding customer treatment, businesses may even transform them into favourable ratings and postings (Perez, 2022).

3.3.2 Product development

Product development is one of the keys to increase the number of the customers along with the current customers. It is crucial for clothing (fashion) businesses to learn about international requirements since the product strategy is an essential component of the business (Textile InfoMedia Team, 2022). Therefore, RB Enterprise is planning to have an improvement for the material for the blazer in every three years. Moreover, we would like to not having a limitation on the sizes of the blazer as different people has different measurements. Hence, we also provide our consumers to have a tailoring consultation where we will help them to custom made their own blazer that suit perfectly with them. The price range for the consultation are around RM50 to RM80.

4.0 DESCRIPTION OF VENTURE

4.1 PRODUCT DETAILS

Reversible Blazer is one of a corporate fashion industry that sells blazer to complete their attire. We use the initials from "Reversible Blazer" RB as our brand, our blazer is special because it can be reversible that producing 2 colours in 1 blazer. It was very unique product as it also has ironless based for the product. Furthermore, it can give a lot of benefit toward many people especially in corporate industry as this product can help in save time and money. It attracts many people with their features but it can be very successful, because the reversible blazer's price also very affordable and reasonable for people that crucial in high quality product, it really can hold out for a long time of period.

Recently, there were no people sell this type of product or released any proposal of it in Malaysia. It also has a trendy fit and good cutting to look formal and modern. It looks very fantastic and comfortable to wear as we use a high-quality material which is Tencel Fabric. As a result, in order to differentiate ourselves from the competitors in the market, we decide to have 2 colours in 1 blazer, use a Tencel Fabric, ironless and more, customers also can customize their size if they want.

4.2 PROBLEM SOLVING

Malaysia also has corporate industry in their country, first-of-all the problem during the endemic phase is people are so busy. They started to work in office which not flexible anymore. They don't have time to iron their clothes, but with this ironless blazer, it really helps to save consumers' time. Next, most unmarried households have a high living cost as compared to their salaries, so we help consumers to save money without spending more to buy clothes because there are two colours in one blazer which they can switch anytime and anywhere.

Following that, we have the taboo concern in Environmental pollution which is highly concerning in Malaysia. In fact, since the presence of Covid-19 pandemic and lockdown, the public started to realise that were many pollutions occurs from human toxic activities. To sustain our environmental protection, we contribute with the production of using sustainable material which is Tencel fabric for the blazer. Tencel fabric maintains the environmental balance by being integrated into nature's cycle. These natural fibres originated from the renewable raw material wood, which created by photosynthesis.

In addition, when we talk about blazer or clothes, we will have the problem with crowded, and messy clothes in wardrobe. As mentioned before, this blazer is a two-in-one item, so it gives additional space in customers' wardrobe. The colour also makes it special than any blazer that already exist in this country. 2 colours in 1 really save many people's day as it can switch for other side of the blazer to switch the colour. For example, if you have an incident that make your coffee spill on your blazer, then you switch as reversible blazer have another side with another colour to hide that coffee mark all day.

Furthermore, it relates about weather in Malaysia, it really hots in Malaysia so we custom our blazer with Tencel fabric as mentioned before, this is because it was a natural fibre that gives an experience of soft, luxurious, breathable, naturally wrinkle-resistant, and environmentally sustainable clothes.

4.3 VALUE PROPOSITION

The business's value proposition is to provide high-quality material of the blazer at a reasonable price to its clients. RB Enterprise will provide promotions, advertising and accessible packages for our customers also very good design, fit and cutting blazer for the modern corporate people, it helps in complete their satisfaction on every day attire. It also provides a comfortable environment for these people as the fabric, material, colours and more really make good attraction from them. It can help in prevent to have a bad mood for their attire, as example, it ironless so the people can go to work early without worry on how they look as the blazer still look neat, formal and modern.

4.4 COMPANY SUCCESS

Our business would be successful because Malaysians nowadays are always looking for absolutely outstanding and unique product or blazer that is also affordable and reasonable. Today's generation really interested in special product as really help them in everyday task as don't have to iron the blazer so they can have a less task, can go to work comfortably and early, the style and colour also trendy and the price really match with their high-quality standard. Then, it looks it can attract a lot of corporate people like worker in company, lecturer and more who is especially have to wear blazer for their attire, the ranging for the age of the clients is from 19 to 50. It just a range age but it really can be used by many people as the size fit and customers can personally negotiate to customize their blazer but have the charge for it.

Furthermore, having customers from the younger generation would draw more attention to our blazer because it has a combination of colours that are worn by many generations to stay fashionable, and it would pique the curiosity of our target customer. For our first run, we had three sets of our two-in-one blazers. Each blazer will come in a basic colour, such as black, white, or beige, to match the colour of the customer's attire. Following that, they come in black with light pink, beige with light blue, and white with army green. As previously stated, it is made of Tencel fabric and has ironless properties, making it a ready-to-wear uniform. As a result, our product will become viral and well-known, attracting the attention of potential customers to try our product where can lead our business to success in the future.

4.5 CUSTOMER DEMAND

It requires a lot more than just making and selling a product to generate demand for it. RB Enterprise conducted research to determine what our target and committed clients need, expect, and require. We may conclude from the findings that our clients appreciate comfortable, stylish, and affordable prices, and that they are willing to test new things, goods, and features. The RB Enterprise is a one-of-a-kind product and blazer for Malaysians, therefore there will be a lot of interest in trying it out. As a result, in order to attract new clients, we will always jump on the bandwagon to stay current with the latest trends. Besides that, we will try grow and expand our business by including more features, colours and types or size related with our blazer to meet with the customers' demands.

4.6 **COMPETITION**

When it comes to doing business, there will always be rivals, no matter what type of company or business organization it is, it can be in same industry and market or contrast. The presence of popular brands such as Hugo Boss or more, are the initial challengers to us. These brands have been operating for a long time and have a strong and loyal customer base for their products; they have the ability to have a significant or minor impact on our business. We decided to build a brand-new blazer with many distinctive features and high-quality material in response to our competitors' main product, blazers, so that we wouldn't have to compete with them. This is a typical threat to any business; as a result, we came up with a new unique idea that is suitable and comfortable with current trends in fashion and customer tastes in order to ensure that we can capture and maintain them as loyal customers while avoiding becoming a bland and uninteresting brand.

4.7 OUTLOOK/ BENCHMARK/ TIMELINES

4.7.1 Short-term

Our business sets some goals to achieve in a year at the product launch. Some of our objectives include serving at least 3 000 customers each month and earning enough profit to build our business within the following year. We served approximately 300 customers in the first week of the launch. Our friends and families are the first customers that came to support our firm, it is because we also get this idea as we already in corporate industry so our surrounding is these types of people. Aside from them, the other customers who came by on the first day were from the nearby surroundings and had heard that a new business was opening. This is attributable to our social media marketing and advertising via online and offline which is fliers that were distributed. Customers came in over the next few days because of all the advertising on social media that appeared on their timeline also for your page in their social media account. Our business gradually increased over the next few months. Our customer can be contributed as base developed, and we already had a few regular customers who bought our blazers on a regular basis. Our products can be advertised by mouth to mouth as the blazer become the talk of the town as it really reasonable and can stay good in a long time of period so they can save money as don't have to change the blazer every time.

4.7.2 Long-term

Our long-term goal is to be the best seller of blazers in Malaysia in around three or more years. In addition, every three years, we want to add more good material related to blazer and our many features in order to keep customers interested in our business. We wanted to make sure that by adding many special arrangements to our product system. This is because one of our goals is to be one of the businesses that sells reasonably priced blazer to Malaysians. In addition, in around 7 years and more, we would like to expand our business to other Malaysian states. It can expand to Sabah Sarawak if the demand has high rate. Indeed, we would like to give more employment opportunities for the locals, both in terms of providing them with work experience and providing them with jobs so it can help many people from the unemployment state. Not only that, we also would like to try to expand our business by opening some overseas business around the world.

5.0 MARKETING ANALYSIS AND COMPETITION

5.1 TARGET MARKET

RB Enterprise like to target our primary customers, mostly are corporate people, can be a worker, lecturer and students that use a blazer as their attire. Our location is strategic because it is surrounded by educational institutions, shopping malls, and numerous business structures, it also really has good marketing in social media that attack these types of people to attract them into our brand as everything mostly in online. Next, we want to pique the public's interest in our product, which is a blazer which is can be reversible, that have a combination 2 colours in 1 blazer with high-quality and unique material. RB Enterprise has identified demographic, geographic, and psychographic market segmentation.

RB Enterprise (Reversible Blazer)		
Market Segmentation	Micromarketing	
Strategies	Our main target market and customer is	
	corporate people, can be a worker, lecturer and	
	students that use a blazer as their attire	
	Try in focus on selected group of clients to fulfil	
	their need, demand and wants as they are	
	bringing profit and many more to our company.	

Demographic segmentation generally refers to the group of people according to their age, gender, level of education, and income. It is a sort of market segmentation that enables companies to understand their customers and successfully satisfy their demands (Formplus, 2020).

There are several reasons on why does demographic is important, based on Mialki (2022). Firstly, we can build a positive and long-lasting customer relationship. If the business reaches the customers with a more personal level of demographic-based, it can result to a stronger customer loyalty. They are more likely to be loyal to the business if they can relate to the brand and consider like they are an advocate for their needs. Moreover, the business able to improve their products and services. Maintaining loyal customer relationships drives businesses to examine their products and services. When businesses have a deeper grasp of who their consumers are, they can be better in serving their target audience by putting themselves in their shoes.

Bases for Market Segmentation		
Demographic Segmentation	nentation Age: 19 – 50 years old	
	These types of people who would enjoy the kind	
	of our blazer as their attire in their days.	
	Gender: Male and Female	
	RB Blazer suitable for both gender as it has	
	trendy fitting, the size also available by free size	
	people and have plus size also customer can	
	customize it with the charge for their personally	
	fitting and size.	
	Income: Low to High Income	
	For people that have low income, do not have to	
	worry as our blazer can be use for a long time	
	period for one blazer, means that they do not	
	have to repeat in purchase our blazer because	
	really provide reasonable prices.	
	As for middle- and high-Income people, it still	
	reasonable and affordable for them also really	
	worth to grab for many sets as it has different	
	colour.	
	Targeted to all races, religion, and educational level.	
Geographic Segmentation	The office location is strategic because it is surrounded	
	by educational institutions, shopping malls, and	
	numerous business structures. It not in rural location as	
	target to ensure the customer easily find the location.	
Psychographic Segmentation	Lifestyle	
	People who work and study in corporate	
	industry	
	People who love to wear these types of attire	
	and style as our blazers are known to be super	
	versatile, can wear them with causal and dressy	
	outfits also dresses, jeans or sweatpants.	
	Table 2 Segmentation	

Table 2 Segmentation

5.2 PRODUCT/SERVICES



Figure 3 Example of RB Blazer

Raw Materials:

- Tencel Fabric
- Sewing Thread
- Buttons
- Lining Fabrics
- Shoulder Pads
- Lable Brand
- Interlinings

Products produce by RB Enterpise also comes with speacial features as it was Tencel fabric for the main materials, it was ironless and aach blazer will have a basic colour such as black, white and beige to easily fit with customers' outfit colour. They are available in black with light pink, beige with light blue and white with army green colour. Everything have good quality materials also services.

It provide 2 size which is free size and plus size but also have customization services to fullfill our customer's demand and needs. Even we very prioritize our customer, we still have to think about the expenses, that's why we also take a charge for the customization services.

5.3 MARKET TREND AND SIZE

5.3.1 Market Trend

A market trend is the perceived proclivity of financial markets to move in a particular direction over period of time. The type of blazer of attire market, that people in our target demographic are beginning to enjoy corresponds to the type of blazer that we provide. The simpler and unique a blazer's appearance, the more likely it is to appeal to our demographic target. This is also due to the influence of the minimalism theme and the current lifestyle, which has become a top priority for these individuals.

5.3.2 Market Size

After considering so many potential marketplaces, RB Enterprise decided to choose city or town places, Lot1F-02 First Floor, Shah Alam, Selangor as our market segment. As we know it was one of popular places in Malaysia and become the place attraction by a lot of people for so many years. This location also has many attractive places. Therefore, we choose Shah Alam, Selangor as our market to operate the business. It was the office management for our blazer and we really focus in channel distribution to many brands as we also use online marketing. The population of people stay and live in there, we estimate is 500,000 people. We estimate 50% of Shah Alam, Selangor people are the customer of our product. This is because, our blazer is something that many corporate people must have to use it, as we talk about this location, the city is occupied with corporate professionals, and executives. Therefore, 50% from total population in Shah Alam, Selangor who are willing to buy our Reversible blazer is consider acceptable.

Total population in Shah Alam	500,000 people
Target Market	50% (estimate existing product buyer) x 500,000
Market Size	250,000 people
Product size per unit (use price of	RM124.99
the free size)	
Market size in RM (Total market	250,000 x RM 124.99
size of RB Blazer in Shah Alam)	= RM 31,247,500

Table 3 Market size for Free Size

Total population in Shah Alam	500,000 people
Target Market	50% (estimate existing product buyer) x 500,000
Market Size	250,000 people
Product size per unit (use price of	RM149.99
the plus size)	
Market size in RM (Total market 250,000 x RM 149.99	
size of RB Blazer in Shah Alam)	= RM 37,497,500

Table 4 Market Size for Plus Size

5.4 MARKET SHARE

Market share is a comparison of a company's performance to that of its competitors. For Reversible Blazer Enterprise, we want to know what percentage of the estimated market our Enterprise owns in comparison to the other competitors.

RB Enterprise						
	Market and Share					
	Year (2022)					
	Hugo Boss Raymond Marks&Spencer Total					
Market Share	30	20	50	100		
(%)						
Total Sales in 9,374,250 6,249,500 15,623,750 31,247,500				31,247,500		
RM						

Table 5 Table: Market Share for Free Size before RB Enterprise entering market

	RB Enterprise					
	Market and Share					
	Year (2022)					
	Hugo Boss Raymond Marks&Spencer RB Enterprise Total				Total	
Market	27	20	30	23	100	
Share (%)						
Total	8,436,825	6,249,500	9,374,250	7,186,925	31,247,500	
Sales in						
RM						

Table 6 Market Share for Free Size after RB Enterprise entering market

RB Enterprise Market and Share Year (2022)						
	Hugo Boss Raymond Marks&Spencer Total					
Market Share	30	20	50	100		
(%)						
Total Sales in	11,249,250	7,499,500	18,748,750	37,497,500		
RM	RM					

Table 7 Market Share for Plus Size before RB Enterprise entering market

RB Enterprise Market and Share					
		Y	ear (2022)		
	Hugo Boss Raymond Marks&Spencer RB Enterprise Total				
Market	27	20	30	23	100
Share (%)					
Total	10,124,325	7,499,500	11,249,250	8,624,425	37,497,500
Sales in					
RM					

Table 8 Market Share for Plus Size after RB Enterprise entering market

From this table, it shows RB Enterprise have competitors which is Hugo Boss, Raymond and Marks&Spencer. They have similar market share as the brands that already in this industry for a long time and can be said is well known among many people also have strong summersets trust. So, we can say, these brands have the advantages in term of branding. However, RB Enterprise main competitors are Raymond as it also the brand that focus in channel distribution. Our Enterprise also only the one that make Reversible Blazer, that's why we do not think any bad can happened toward our brand as we very unique and only the Reversible Blazer.

5.5 SALES FORECAST

Sales forecast is the expected total sales in each month of our products. For the first years, we expected sales of around RM1,310,000 per month for both free size and plus size. For the second year, we anticipate a 5% increase in total customer numbers over the previous year, and for the third year, we anticipate an 10% increase in total customer numbers over the previous year.

Below are our forecasting sales for each month and next years for both size which is free size and plus size:

SALES PROJECTION	SALES (RM)	
January	598,910.42	
February	598,910.42	
March	598,910.42	
April	598,910.42	
May	598,910.42	
June	598,910.42	
July	598,910.42	
August	598,910.42	
September	598,910.42	
October	598,910.42	
November	598,910.42	
December	598,910.42	
TOTAL YEAR 1	7,186,925	
	(5% X 7,186,925) = 359,346.25 + 7,186,925	
TOTAL YEAR 2	= 7,546,271.25	
	(10% X 7,546,271.25) = 754,627.13 +	
TOTAL YEAR 3	7,546,271.25	
TOTAL YEAR 3	= 8,300,898.38	

Table 9 Sale Forecast for Free Size

SALES PROJECTION	SALES (RM)
January	718,702.08
February	718,702.08
March	718,702.08
April	718,702.08
May	718,702.08
June	718,702.08
July	718,702.08
August	718,702.08
September	718,702.08
October	718,702.08
November	718,702.08
December	718,702.08
TOTAL YEAR 1	8,624,425
	(5% X 8,624,425) = 431,221.25 + 8,624,425
TOTAL YEAR 2	= 9,055,646.25
	(10% X 9,055,646.25) = 905,564.63 +
TOTAL VEAD 2	9,055,646.25
TOTAL YEAR 3	= 9,961,210.88

Table 10 Sale Forecast for Plus Size

MONTH	FREE SIZE	PLUS SIZE	TOTAL SALES
	(RM125/UNIT)	(RM150/UNIT)	(RM)
January	598,910.42	718,702.08	1,317,612.50
February	598,910.42	718,702.08	1,317,612.50
March	598,910.42	718,702.08	1,317,612.50
April	598,910.42	718,702.08	1,317,612.50
May	598,910.42	718,702.08	1,317,612.50
June	598,910.42	718,702.08	1,317,612.50
July	598,910.42	718,702.08	1,317,612.50
August	598,910.42	718,702.08	1,317,612.50
September	598,910.42	718,702.08	1,317,612.50
October	598,910.42	718,702.08	1,317,612.50
November	598,910.42	718,702.08	1,317,612.50
December	598,910.42	718,702.08	1,317,612.50
Year 1 (Total Sales)	7,186,925	8,624,425	15,811,350
Year 2 (Total Sales)	(100% + 5% x 7,186,925) = 7,546,271.25	(100% + 5% x 8,624,425) = 9,055,646.25	(100% + 5% x 15,811,350) = 16,601,917.50
Year 3 (Total Sales)	(100% + 10% x 7,546,271.25) = 8,300,898.38	(100% + 10% x 9,055,646.25) = 9,961,210.88	(100% + 10% x 16,601,917.50) = 18,262,109.25

Table 11 Total Sale Forecast (for free size and plus size)

5.6 COMPETITORS

In business, competitors are those who must be overlooked if we are to succeed, every type of business have their own competitors as in the same industry, it was normal in business. Furthermore, because our business and brand are not a new one in Malaysia, we have listed a few competitors in same industry which is Hugo Boss, Raymond and Marks&Spencer. As we listed these competitors so that we can learn about their strengths and weaknesses in order to improve the quality of our products and services. It also helps in giving more ideas to expand the business with a fair competition.

Competitors	Hugo Boss	Raymond	Marks&Spencer
Logo	BOSS	FR Raymond	M&S EST. 1884
Strengths	Premium Quality	Wash care and	Classic styling and
	• Travel-friendly take	machine wash	contemporary
	on tailored style	Provide ready-	elegance
	Lightweight and	made suit	Well-known brand
	crease resistant	Light weight, long	Good marketing
		lasting and high	strategy.
		strength	
Weaknesses	Very Expensive	Ineffective	Not very high
	High Costs of	marketing	quality
	advertising	strategies	
		Not very well	
		known in Malaysia	

Table 12 RB Enterprise Competitors

Our enterprise also has listed some barriers that may protect our business from competition. Firstly, Customer involvement. RB enterprise associate with a common interest of people around Shah Alam in fashion attire. Next, we recommend to our customer for the customization

of our blazer eventually we already have specific style and size, it is because we really focused in fullfill our customer's demand and needs. Next, Predatory pricing, RB enterprise provides low prices of blazers, we also have special features which is 2 colours in 1 blazer and used Tencel fabric as main material, it really advanced than other competitors. This is because in order to push our sales into the market.

5.7 MARKETING STRATEGY

We create marketing strategies to help our businesses plan for limited resources in order to meet stated marketing objectives. The key concept is to ensure the loyal and target customer satisfaction while providing the brands and businesses with a competitive advantage.

5.7.1 Pricing

5.7.1.1 Based on our competitors

Our business blazer that has variety of features and customize to follow our client's demand. The price of our product is charged lower than our competitors even we use Tencel fabric and have 2 colours in 1 for our blazer. Below are the comparison prices of blazer by other competitors and our brand.

Brand	Range of the Price (RM)
RB Enterprise	125 – 150
Marks&Spencer	200 – 500
Hugo Boss	1,000 – 3,000
Raymond	250 – 400

Table 13 RB Enterprise and the Competitors' product price per unit

5.7.2 Product Tactics

5.7.2.1 Quality

Our products at RB Enterprise are made of Tencel fabric, it was soft, non-irritating, and comfortable to use for a long time. It also very sustainable fabric and ironless. Tencel known as lightweight and breathable, it gained favourable acceptance by many experts in fashion industry and also in the eco-fashion industry as being a natural fibre. We make sure to only use the best quality ingredients to ensure the overall quality of our blazer and ensure our business is at the par and better than our other competitors. Each of our products were made delicately in a clean and peace environment.

5.7.3 Advertising and Production

5.7.3.1 Banner/Signboard

A banner or signboard actually become a staple or almost a requirement for any type of business. It same to us as it because become the trend for every brand business to put up a banner displaying information about their business. This also give alert to our consumers and make them aware to the great products or services that we provide. People can interact with this content and learn more about what our company and brand does so it also essential to have for advertising. Thus, it will make our brand familiar to those who've never heard of. We will put the banner to promote our blazer around 15-20 kilometres from our location and many places as to promote but not exceed the budget.



Figure 4 Banner of RB Enterprise



Figure 5 Signboard of RB Enterprise

5.7.3.2 Flyers

Flyers is a small handbill advertising an event or product from our own brand. Actually, we get many benefits from using flyers to advertise our business. First, it considered as versatility, low cost and easy design in using flyers in our business. Thus, it does not require any professional designer for it to work, because it has easy process. The choice of printing the flyers in full colours and original theme makes it an advantage to allow our flyers to stand out among the other advertising modes of our competitors. RB Enterprise use blue and white colour as a theme of the flyers as this colour also our theme for the brand.



Figure 6 Flyer of RB Enterprise

5.7.3.3 Business Card

A business card is a small, printed card and required one's name, professional occupation, company position, business address, and other contact information. There are a few benefits of having a business card in terms of advertising, it very credibility, and convenience for many brands or business. Other than that, a business card can represent a bond of trust between individuals especially for the new customer, where a brand or business person would attach their name and number to a physical card and giving it to a lot of people as their introduction in starting the business. It looks simple but actually give a lot of benefit toward each other, whether for the brand itself or the customer as the customer can easily contact for any business happened.



Figure 7 The front of the RB Enterprise's Business Card



Figure 8 The back of the RB Enterprise's Business Card

5.7.3.4 Electronic and Digital

As we live in an era with advance technology, electronic and digital marketing is very crucial for a brand especially like us who very focused in online. At first, we have an official website of RB Enterprise as to promote our brand, our website has the descriptions and a lot of RB Blazer's information. We also make sure to utilize all social media platforms that are available online to promote and expose our products more. Social media has evolved into the most prominent and vital virtual arena, where the platform is utilized not only for social networking, it also, as a powerful tool for digitally promoting our blazer business and products. The power of social media is undeniable, as we can reach a big number of people within seconds of publishing an ad like teaser of the blazer or new design of the blazer, lowering our marketing costs, make some promotion price and ensuring that our advertisements reach our target audience through these social media commercials. RB Enterprise must not miss out on the opportunity to market on these digital forums, where we may reach the greatest number of potential buyers when compared to print or television media marketing. For example, we use Facebook and Instagram to create daily posts that will appear and give reminder to our followers. These social media help the brand become viral and attract people.

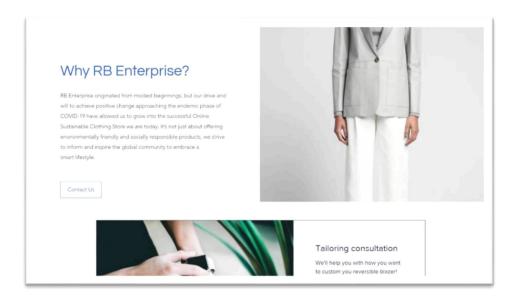
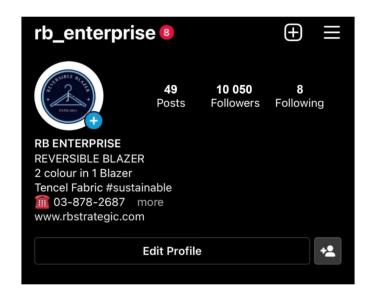


Figure 9 Website of RB Enterprise



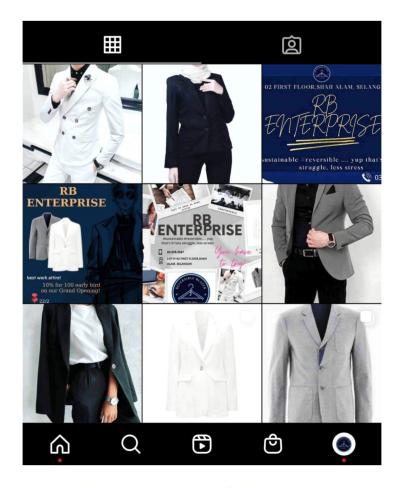


Figure 10 Instagram of RB Enterprise



Figure 11 Facebook of RB Enterprise

5.7.4 Distribution

5.7.4.1 Direct Channel

Our brand and business also use direct channel which is our main store is located at Shah Alam. Where all the direct or face to face operation and selling happen. It actually the places where we save the stocks also the management of the business work as it also the place if customer meet directly to request the customization. Customers can come to our office to purchase our products on the spot. Next an online channel whereas through Instagram and Facebook for ad advertisement and reminders. These apps are important and a must have to every business owner as they contribute large sales and reach a large number of potential customers. This is due to the fact that people nowadays love using social media apps to purchase any kind of products. This online channel will help RB Enterprise distributes sales around Malaysia.

5.8 MARKETING BUDGET

Marketing Expenditures	RM	RM
Fixed Asset/Capital Expenditures		
Signboard	2,500.00	
Signboard License	252.00	
Total		2,752.00
Working Capital/Monthly Expenditures		
Utilities	200.00	
Total		200.00
Other Expenditures		
License for Banner	166.00	
Business Card	150.00	
Flyers	500.00	
Banner	1,000.00	
Total		1,816.00
Pre-Operations		
Grand Opening	6,000.00	
Total		6,000.00
TOTAL		10,768.00

Table 14 RB Enterprise Marketing Budget

6.0 OPERATION OR PRODUCTION PLAN

Every business has its journey mapped out, including in terms of marketing, finance, organizational, and the most important thing is the operational and production plan. Operation plan is significant as it symbolizes the heart of the business. Imagine, if we lost our heart, surely we will be dead. Same goes to a business, that need a strong heart to keep the business alive.

To begin with, generally operation and production plan is where a business describes its vision and mission. Specifically, a business operation concerned with a strategic and extremely detailed plan that defines how a team contributes to achieving the company's goals. It is closely related to documents that outline the daily operations and processes required for a successful business. According to (*What an Operation Plan is and why you absolutely need one* 2020) the details, such as, 'What are the strategies and tasks that need to be completed or achieved?', 'Who are the individuals responsible for those tasks and strategies?', 'When must each strategy be completed?', and 'How much will it cost?' are crucial aspects that needed to be focus-on for a daily basis operational plan.

Here, in RB Enterprise, an efficient and ethical operation is highly important as we are trying to broaden the environmental protection scope in the industry that, includes abolishing the exploitation of workers, and any activity that could bring harm to the planet, and living creatures. Hence, we adapt an online operation outline that includes, organizing supplies and streamlining our reversible blazer products, work shifts, staffing, and production workflow.

As production plan is just as important as operational, it is defined as the planning of production models in an organization or an industry. The use of resource allocation of activities of employees, production capacity, and materials is equally important to serve different customers demographic especially in the endemic phase (Bhasin, 2022). As RB Enterprise operate online, the production process will take place by our supply chain that are ensured in terms of its cost-efficient and employ a good manufacturing process. Besides, to maintain the high quality of our blazer, these compulsory steps are implemented namely, quality system, quality assurance and quality control.

Even though we are not directly involved in the production of the blazer, we are cautious in the manufacturer and supplier selection as it will exhibit the quality of our products to the customers, and it is important for us to maintain a good relationship with them in the future. Therefore, we adopt 'fuzzy analytical hierarchy process' (FAHP) approach in the selection of our manufacturer and supplier to enhance long-term relationship with them. This approach incorporates the quality, cost, delivery, service, long-term relationship, and flexibility in order to produce a premium output to our satisfied customers.

6.1 **DEVELOPMENT**

6.1.1 Location

6.1.1.1 RB Enterprise

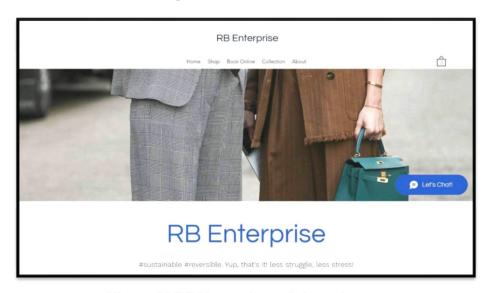


Figure 12 RB Enterprise website main page

The concept of business development varies these days. Since RB Enterprise does not have a physical location that could attract pedestrians to walk in our store, or a mannequin model displaying our blazer, we utilize the digital space by operating online through the website. It allows us to compete with other larger businesses, by serving customers 24 hours with only a website. Nonetheless, we do have an office in Shah Alam, to handle any administration operation and as a stop-over (if necessary) before distributing our products to the customers. To be able to administer the operation of this business smoothly, the location of our office is much closer to the factory. This is because, time is gold to us, and if any issues arise in the production of the blazer, our team are trained to manage the problem efficiently. The office is equipped with necessities such as the office partition cubicle workstation, desk and swivel chairs, file cabinets, air-condition, a mini pantry, good lighting, and janitorial, that will be completed with our contribution in other equipment.

Amid the pandemic, most Malaysians have the most excellent internet penetration rates in Southeast Asia and the most smartphone users, with 80% of Malaysians shopping online at least twice a week ("Malaysia ecommerce digital trends in 2022 and the role of logistics", 2022). This proves that, by launching our company online, it will serve easy access to clients compared to a physical shop, as most clients will make an online research before buying an item. Extensively, it will assist us to serve niche markets much easier in offering our values and provide a limitless engagement to our customers, which potentially increases our sales. Besides, it benefits us on a smooth and quick online transaction, and improves our offerings to customers, based on their purchasing data. By tracking the client's interactions, first-hand data can be collected ethically and it will lead us to a continuous feedback loop of actionable insights, which will help us to innovate the client's experience.

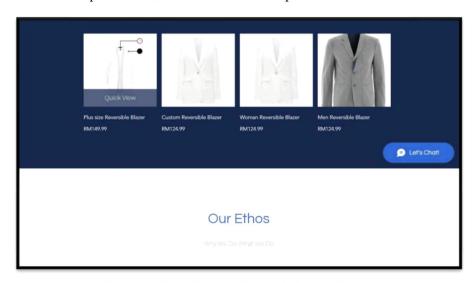


Figure 13 RB Enterprise website main page

Above all, we can save money on the setup, operational costs, and order processing costs, as customer orders come directly into the orders database from our website. However, every choice has its risks, we acknowledge the risks of fraud, malware, data privacy laws, online security regulations, customer service issues, and other online securities breaches. Hence, we mitigate the risk by checking that our security protocols are up to date, implementing strict password and work device security policies, any suspicious or fraudulent activity is monitored regularly, use firewalls and security platforms, creating, implementing, and enforcing a robust security policy, and investing in our employees on how to detect incoming security threats.

6.1.1.2 Manufacturer



Figure 14 Reversible Blazer production factory

As mentioned earlier, we adopted the (FAHP) approach in the selection of our manufacture that incorporates the quality, cost, location, service, long-term relationship, and flexibility to produce a premium output for our satisfied customers. In terms of strategic location, we decided to opt for a manufacturer that works closely with most of our employees, which is a centre region Shah Alam that will operate every day except for Sunday, for 8 hours/ day from 9 a.m to 5 p.m. Besides reducing our delivery and logistic cost, it will also benefit us in turnover cost, as it is the least affected place by a natural disaster. Surely, the factory will be equipped with our choice of machine to standardise the quality of our blazers production. It can handle mass production consistently and our team will carry out a regular inspection every week to ensure an on-time order completion.

6.1.2 Production Workflow

Before our reversible blazers are manufactured, the outline of our blazer production will be executed to ensure the manufacturer's capability in doing so. Hence, provided below is the flowchart of our blazer production.

6.1.2.1 Reversible Blazer Production Flowchart

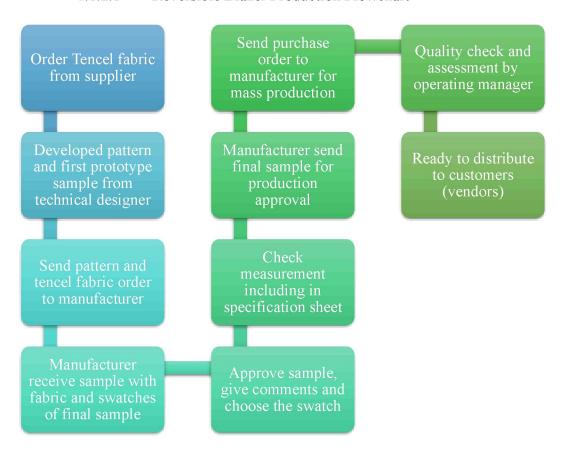


Figure 15 Reversible blazer production flowchart

6.1.2.2 Daily Operation of RB Enterprise Website

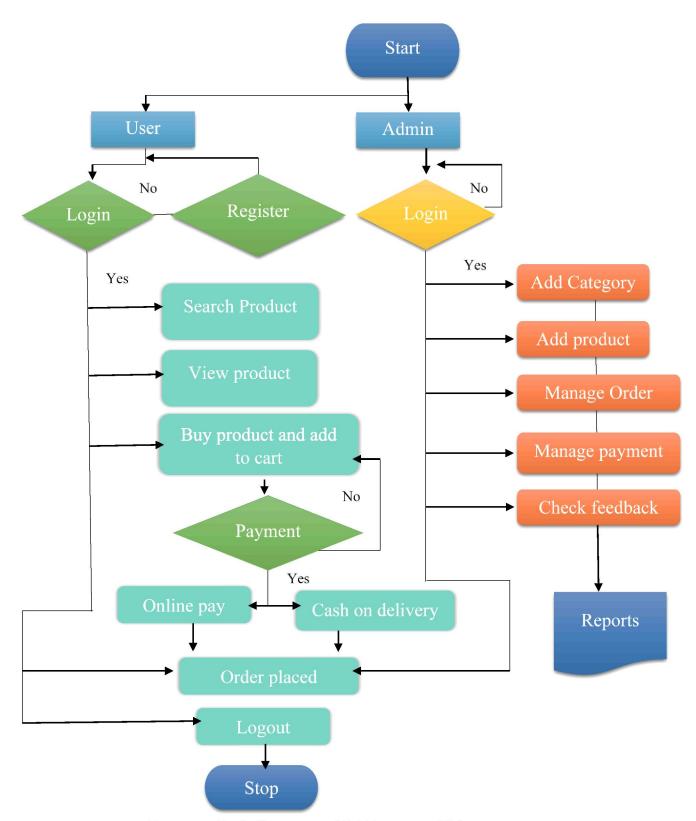


Figure 16 Daily Operation of RB Enterprise Website

6.1.2.3 Daily Operation of RB Enterprise Head Office

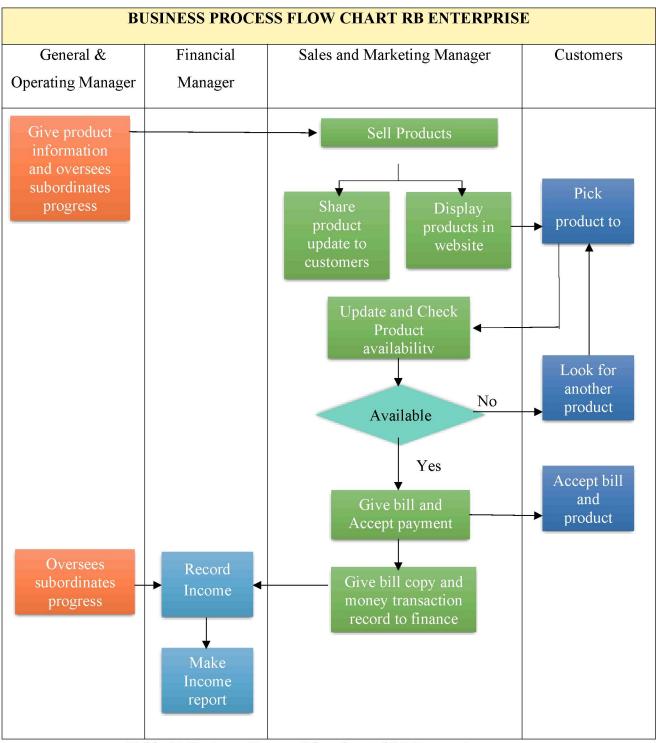


Table 15 Business Process Flowchart of RB Enterprise

6.1.3 Operation and Business Hours

Because RB Enterprise uses its website as its primary platform for offering products to customers, the website is available 24 hours a day, allowing customers to explore our product updates at any time. It will be open seven days a week. However, to ensure the security of our website for our customers, website maintenance will be performed every Monday from 1.00 a.m. until 1.30 a.m., when there is much less traffic. As for the production sector, the factory will be producing the blazer every day from 9 a.m. to 5 p.m. except for Sunday, (6 days a week). Meanwhile, for our head office, it will be operated 6 days a week from Monday till Friday (9 a.m. – 5 p.m.) and Saturday (9 a.m. – 2 p.m.).

Business Hours

Day	Time
Monday – Saturday	9.00 a.m – 5.00 p.m

Table 16 Blazer Production Factory Operation Hours

Business Hours

Day	Time
Monday – Friday	9.00 a.m – 5.00 p.m
Saturday	9.00 a.m – 2.00 p.m

Table 17 RB Enterprise Head Office Operation Hours

6.2 PRODUCTION

In terms of blazer production, we allocated 1 hour to produce 190 blazers (1330 blazers per day), which will take 18.95 seconds, given the factory's capacities and capabilities. Not to mention that the process of making blazers is not easy, as it will require many steps from order receipt to packing. The manufacturing process will be carried out by 55 different types of machines equipped with cutting-edge technology. RB Enterprise will be able to produce 31,920 blazers per month with a daily output of 1,330 units.

First and foremost, we will approve the pre-production sample and the bulk production process begins by cutting the Tencel fabric and other trims such as linings, pocketing, and interlinings as needed. Then, there are some procedures to be followed in the cutting department before releasing the panels to the sewing section. Panel fusing is an important part of the blazer cutting

division because there are different types of fusing used in a blazer and the heat temperature should be adjusted according to the lining material endurance.

The flow chart of the cutting process is shown below.

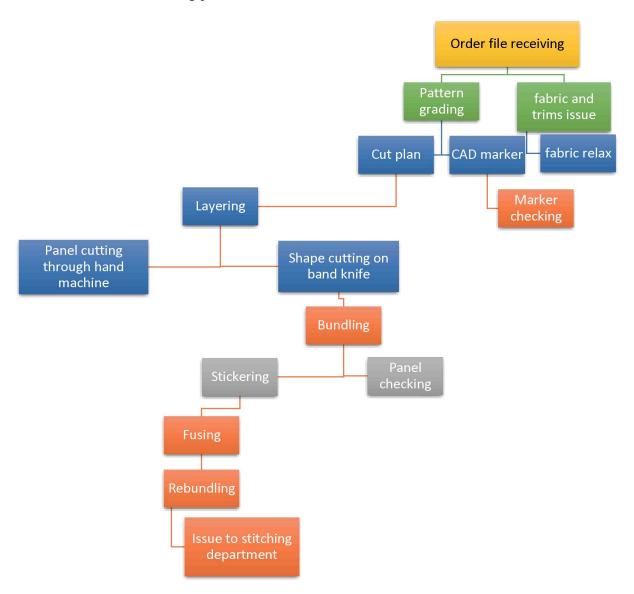


Figure 17 Flowchart of Cutting Process

Moving on to the sewing section, the number and type of panels are converted into a ready garment. There are various types of sewing machines used to make a blazer and it is based on the design and construction requirements. The process of sewing section is shown below:

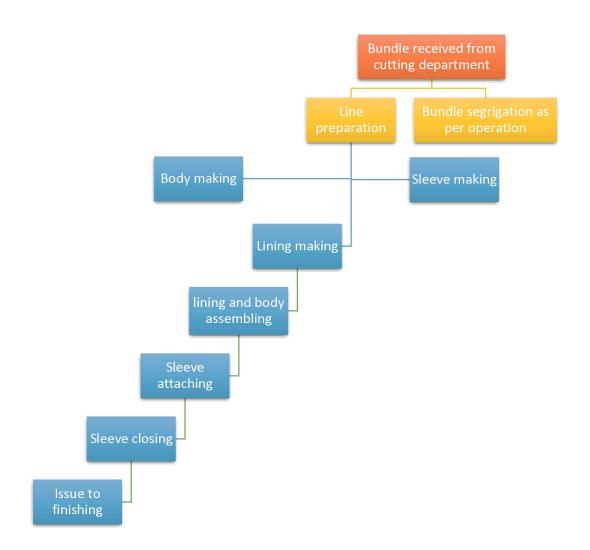


Figure 18 Flowchart of Sewing Process

The finishing section is very important in blazer manufacturing due to the various pressing types. To give a proper visual appearance, blazer pressing requires different types of pressing or blocking machines. Individual parts, such as the sleeve, collar, shoulder, front body and others are pressed onto their own machines. The flow chart of the finishing section's production process is shown below.

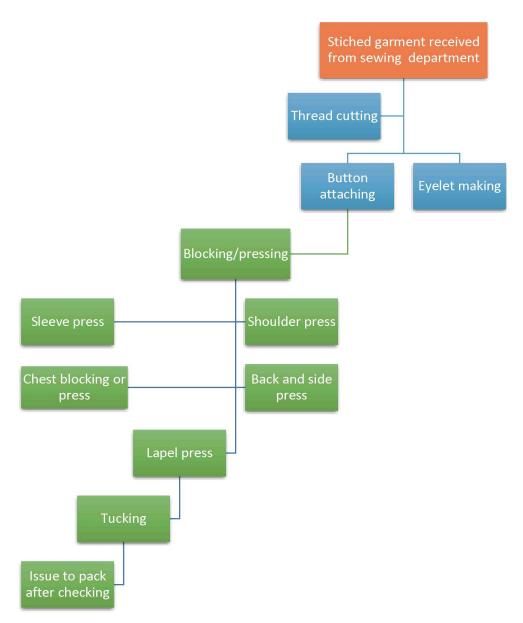


Figure 19 Flowchart of Finishing Process

Finally, the packing section is responsible for size-ratio packing, as well as tagging, bar-coding, polybag insertion, and carton packing or hanging. After that, it will be ready to be delivered. The details on the packing process are as below.

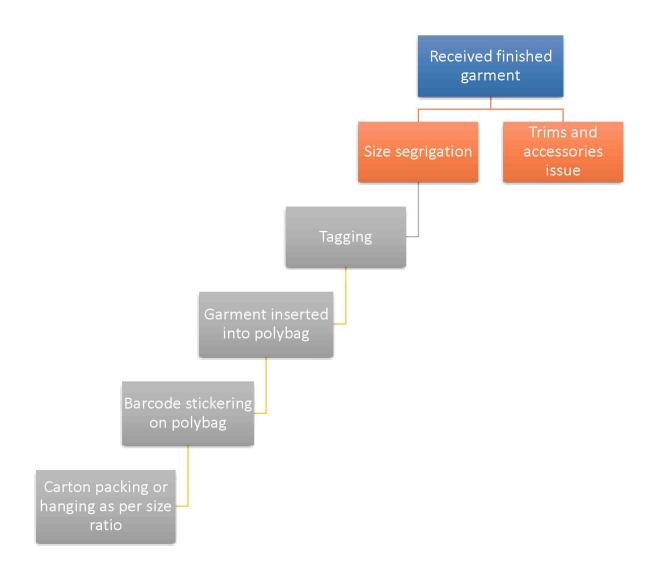


Figure 20 Flowchart of Packing Process

6.3 FACILITIES

6.3.1 RB Enterprise Head Office

Address: Lot1F-02 First Floor, Shah Alam, Selangor



Figure 21 RB Enterprise Head Office

As seen above, our office is located at Shah Alam, Selangor, which is nearby the factory of the reversible blazer production. We rented the office at a reasonable cost, as there are several necessities already installed in the office. The reason we prefer to rent, instead of building our own office, is because it can minimize our administrative budget as the cost of production are already high. Hence, it is a functional office space that provides a productive environment for the efficient management of this business.

6.3.2 License, Permit and Regulations

ITEM	TYPES	REMARKS
License of business	License	Suruhanjaya Syarikat
		Malaysia
License for signboard	License	Majlis Bandaraya Shah Alam
Employee Provident Fund	Regulation	EPF is compulsory for all
		workers

Table 18 License, Permits and Regulations of RB Enterprise

6.3.3 Operational Budget

Operational Expenditures	RM	RM	
Fixed Asset/Capital Expenditures			
Machine and Equipment	465,256.00		
Motorcycle	8,000.00		
Total		473,256.00	
Working Capital/Monthly Expenditures			
Raw Expenses	1,228,200.00		
Transportation Cost	130.00		
Salaries, EPF & SOCSO	13,210.00		
Total		1,241,540.00	
Other Expenditures			
		0	
Pre-Operations			
Insurance & Roadtax for Motor Vehicle	210.00		
Total		210.00	
TOTAL	1,715,006.00	1,715,006.00	

Table 19 RB Enterprise Operational Budget

6.3.4 Overhead Cost

No.	TYPES OF OVERHEAD	MONTHLY COST (RM)
1.	Manufacturing Overheads	13,120.00
	TOTAL	13,120.00

Table 20 RB Enterprise Overhead Cost

Total Operation Cost

- = Direct material cost (Total raw material) + Overhead cost (Manufacturing overheads)
- = RM 1,228,200.00 + RM 13,120.00
- = RM 1,241,320.00

Cost per unit

- = Total operation cost / Number of outputs per month
- = RM 1,241,320.00/31,920
- = RM 38.89

6.4 STAFFING

6.4.1 Staffing Needs

Since RB Enterprise did not employ any staff for the operation, we have a manufacturer that manages the production of reversible blazers.

NO.	POSITION	MAIN DUTIES AND RELATIONSHIP
1.	Manufacturer	 Maintain production line efficiency to ensure timely loading and delivery. Assemble and pack items for delivery. Complete product and service quality assurance testing. Maintain proper material and product inventory storage in warehouses. Maintain warehouse equipment quality and upkeep, including machinery. Transfer materials, finished products, and packages to specified locations. Responsible for their staff rotation planning and organization. Reporting machinery breakdowns, stock control, and ordering supplies.

Table 21 Staffing Main Duties and Responsibilities

6.4.2 Schedule of Remuneration

Position	Salary/month (RM)	EPF Contribution (9%) (RM)	SOCSO (2.5%) (RM)	AMOUNT (RM)
Manufacturer	11,611.20	9% x 13,120=	328	13,120
		RM 1,180.80		
TOTAL	11,611.20	1,180.80	328	13,120

Table 22 Schedule of Remuneration of Manufacturer

6.5 EQUIPMENT

6.5.1 Machine and Equipment

NO.	ITEM	PRICE/UNIT	UNIT	TOTAL COST
		(RM)	REQUIRED	(RM)
1.	Warehouse Single Needle Lock Stitch Machine	1,298	22	28,556
	NEW TECH			
2.	Welting Machine	19,850	22	436,700
	TOTAL	21,148	44	465,256

Table 23 Machine and Equipment

6.6 SUPPLIES

6.6.1 Raw Material Supplies

In terms of product supplies, we cut down into two suppliers that will provide us with the fabrics and accessories of blazers making. Align with our concept, we are determined to get the source of Tencel fabric, fabric lining, and sewing thread from Zalmon Fabric, Indonesia which provides sustainable and environmental-friendly fabric and printing services. Sustainability and Zalmon Fabric have never been too far apart. From the use of 100 per cent natural fibres to the creation of a closed-loop waste management cycle, sustainability is at the heart of everything they do. As per our plan, they will provide RB Enterprise with a sufficient amount of Tencel Fabric, twill fabric lining, and sewing thread. The details are as follows:

Besides, all of their products are made from natural and organic fibres that are free of plastic and polyester. They prioritise the use of biodegradable products that decompose, to reduce sea pollution and we approve of that! Their Tencel Lyocell fibres are extracted from sustainably grown wood using a unique closed-loop system that recovers and reuses the solvents used, reducing the environmental impact of production. Their unique physical properties contribute to their high determination profile, efficient moisture management, and skin-friendliness.

Like any other business, the shortage of raw materials is a heavy set of burdens and must be avoided. However, based on our research, we are confident in Zalmon Fabric because they have a diverse supply base worldwide. Not to mention that shipping costs are much lower than for local suppliers due to lower labour costs in Indonesia. This also applies to other raw material supplies supplied by Phal supplies in Indonesia, such as wooden buttons, shoulder pads, tag labels, and recycled boxes for packaging. Aside from their high-quality and environmentally friendly supplies, Phal Supplies is a reliable partner who has assisted over 82 companies in supplying clothing accessories throughout Southeast Asia. The low cost of production and shipment has also been taken as factors in our supplier selection.

6.6.2 Production Machinery Supplies

To sustain the efficient process of reversible blazer production, the selection of machinery suppliers is crucial. As for the blazer production, our company only provide two types of machine namely 'Warehouse single needle lock stitch machine' and 'Welting machine' with a total of 22 machines each. As the factory is already provided with the necessary facilities in blazer making, these respective machines are supplied locally by ZEE Machinery which provides warehouse machines in textile manufacturing. ZEE Machinery has a strong base of supply from China, which makes us convinced to consider the company as our machine supplier. Besides, the quality of the machine is highly assured with positive feedback from other retailers.

6.6.3 Monthly Material Requirement

LTEM	PRICE/UNIT	UNIT	TOTAL COST
ITEM	(RM)	REQUIRED	(RM)
1. Tencel fabric	40 per yard	14,000 yards	560,000
2. Twill fabric	24 per yard	14,000 yards	336,000
3. Lining fabric	20 per yard	12,000 yards	240,000
4. Shoulder pad (pair)	2	12,000 pairs	24,000

5. Button (1000 pcs)	440	30	13,200
6. Sewing thread (roll)	4	10,000	40,000
7. Label tag	1	10,000	10,000
8. Recycled paper box	0.50	10,000	5,000
TOTAL	531.50	82,030	1,228,200

Table 24 RB Enterprise Monthly Material Requirement

7.0 ORGANIZATION PLAN

Our company is a registered partnership with equal capital contributions. An organisational plan is as important as a production and operation plan. Its purpose is to create a collaborative team that is well-prepared to deal with any issues that may arise within the corporation. Furthermore, a positive and welcoming environment in an organisation is encouraged to boost teamwork spirits among employees, as a wise man once said, "teamwork makes the dream work," hence we devised a productive organisational plan to ensure the smooth administration of RB Enterprise.

7.1 ORGANIZATIONAL CHART



Figure 22 RB Enterprise Organizational Chart

7.2 MANAGEMENT TEAM PROFILES

7.2.1 Designer and Founder



Name	Nur Anisah binti Khairil Anwar
Permanent Address	
E-mail Address	nuranisah25700@gmail.com
Telephone Number	
Date of Birth	25 th July 1995
Marital Status	Single
Academic Qualification	Bachelor of Design (Hons) in Fashion Design
Course Attended	 Design and Business Management Textile Technology and Design Brand Management Pattern Design Systems
Skills	 Management and leadership Communication skills Visualisation and conceptual skills Technical design Adobe Illustrator Adobe Photoshop
Experiences	 [Associate Designer] Researched and created an experimental kid's collection based on new sustainable fabric blend. Created design illustrations and CAD presentations using illustrator and photoshop. Assisted head designer to select suitable fabric for finished garments.
Present Occupation	Corporate Fashion Manager
Capital contribution	RM 7,500

7.2.2 General and Operating Manager



Name	Nur Aina Madihah binti Ali Sidek		
Permanent Address			
E-mail Address	ainamadihah435@gmail.com		
Telephone Number			
Date of Birth	13 th March 1995		
Marital Status	Single		
Academic Qualification	Bachelor of Business Administration (Hons) in Operations Management		
Course Attended	 Design and Business Management Textile Technology and Design Brand Management Pattern Design Systems 		
Skills	 Leadership and Management Strategic planning Analytical skills Quality Management Vendor Management Production and Inventory Management 		
Experiences	 [Assistant Operations Manager] Increased efficiency and help save operational cost by 15% ethically. Worked closely with key personal and management to provide high quality leadership Participated in production data evaluation Ensure the developed production standards are suitable with the company's capacities. 		
Present Occupation	District Operations Manager		
Capital contribution	RM 7,500		

7.2.3 Financial Manager



Name	Nur Atiqa binti Hairol		
Permanent Address			
E-mail Address	atiqa95work@gmail.com		
Telephone Number			
Date of Birth	9 th January 1995		
Marital Status	Single		
Academic Qualification	Bachelor of Business Administration (Hons) in Finance		
Course Attended	 Financial Analysis and Report writing Financial Modelling Business Corporate Finance Islamic Finance 		
Skills	 Spreadsheet Microsoft Excel Financial Analysis Budget Implementation and Cost Control Accounting Trial Balance 		
Experiences	 [Finance Intern] Developed skills in modeling financial strategies based on company's goals. Execute presentation to detail spending and trends. Assisted in generating monthly budget report. 		
Present Occupation	Assistance Finance Manager		
Capital contribution	RM 7,500		

7.2.4 Marketing and Sales Manager



Name	Norhidayahtul Sakinah binti Salim		
Permanent Address			
E-mail Address	hidayahtulkinawork@gmail.com		
Telephone Number			
Date of Birth	14 th May 1995		
Marital Status	Single		
Academic Qualification	Bachelor of Business Administration (Hons) in Sales and Marketing		
Course Attended	 Digital Marketing Sustainability and CSR Sales and Marketing 		
Skills	 SEO Sales Funnel Management Social Media Marketing Product promotion 		
Experiences	 [Marketing and Sales Intern] Developed skills in affiliate marketing campaign Researched industry news and competitors regularly to keep pace with the trend Developed relationship with big companies through professional networking 		
Present Occupation	Marketing coordinator associate		
Capital contribution	RM 7,500		

7.3 LIST OF ADMINISTRATIVE PERSONNEL

No.	POSITION IN COMPANY	NO. OF STAFF
1.	Designer and founder	1
2.	General and Operating Manager	1
3.	Financial Manager	1
4.	Sales and Marketing Manager	1
	TOTAL	4

Table 25 List of Administrative Personnel in RB Enterprise

7.4 ROLES AND RESPONSIBILITIES

POSITION	TASK AND RESPONSIBILITIES
1. Designer and Founder	 Develop continuous design improvement Create blueprints, models, or visuals for products design Study fashion and market trends to design an appealing product design Build and lead team in a kind environment Develop financial estimates Identify market opportunities Manage product development
2. General and Operating Manager	 Oversee daily operations and subordinates progress Engage and report to founder in any issues or updates of the company Direct subordinates and delegate administrative tasks Coordinate daily business operation to reach company goals Assess and analyze departmental budget Motivate subordinates to perform their best Involve directly in inventory and quality control
3. Financial Manager	 Preparing business activity report Plan a strategic financial model to reach company's goals Take in investment and financing decision Performing financial analysis and planning Provide financial advice Provide project financial support and analytics Ensure financial legal requirements are met Assist top management in policy decisions Evaluate financial performance of company
4. Sales and Marketing Manager	 Provide annual sales report and marketing strategy and budget Oversee all customer inquiries and requests are appropriately responded to in a timely manner Monitor company sales KPIs and sales performance Structure and implement marketing and public relation strategy Manage the day-to-day work of sales and marketing Setting sales target and forecasting

Table 26 Roles and Responsibilities of RB Enterprise Administrative Personnel

7.5 REMUNERATION

Position	No. of Staff	Salary/month (RM)	EPF Contribution (9%)	SOCSO (2.5%)	Amount (RM)
Designer	1	3,186	RM 3,600 x 9% = 324	RM 3,600 x $2.5\% = 90$	3,600
General and Operating Manager	1	3,717	RM 4,200 x 9% = 378	RM 4,200 x 2.5% = 105	4,200
Financial Manager	1	3,363	RM 3,800 x 9% = 342	RM 3,800 x 2.5% = 95	3,800
Sales and Marketing Manager	1	3,540	RM 4,000 x 9% = 360	RM 4,000 x 2.5% = 100	4,000
Manufacturer	1	11,611.20	RM 13,120 x 9% = 1,180.80	RM 13,120 x 2.5% = 328	13,120
TOTAL	5	25,417.20	2,584.80	718	28,720

Table 27 RB Enterprise Staff Remuneration

7.6 OFFICE LAYOUT

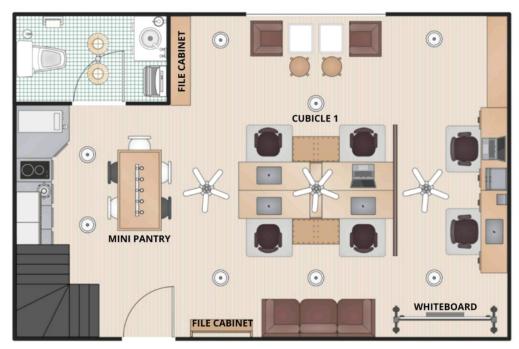


Figure 23 RB Enterprise Office Layout

7.7 OFFICE EQUIPMENT AND SUPPLIES

ITEM	PRICE/UNIT (RM)	UNIT REQUIRED	TOTAL COST (RM)
1. Printer machine	1,080	1	1,080
2. Computer	1,220	4	4,880
3. File organizer	23	4	92

4. Telephone	100	2	200
5. Whiteboard	70	1	70
6. Punch card machine	200	1	200
7. Fire Extinguisher	60	2	120
TOTAL	2,753	15	6,642

Table 28 RB Enterprise Office Equipment and Supplies

7.8 LIST OF FURNITURE AND FITTINGS

ITEM	PRICE/UNIT (RM)	UNIT REQUIRED	TOTAL COST (RM)
1. Trash can	20	2	40
2. Water Dispenser	73	1	73
3. Notice Board	45	2	90
4. Broom and shovels	15	1	15
TOTAL	153	6	218

Table 29 RB Enterprise Furniture and Fittings

7.8.1 STATIONERIES

ITEM	PRICE/UNIT (RM)	UNIT REQUIRED	TOTAL COST (RM)
1. Pen	8.80	4 boxes	35.20
2. Paper clip BINDER CLIPS Spann (7) West	2.20	4 boxes	8.80
3. Glue	6.50	2	13
4. Stapler	5.90	4	23.60
5. Scissors	2.90	2	5.80

6. Marker Pen	27.50	1 box	27.50
7. Puncher	19.99	2	39.98
7. I uncher	19.99	2	39.96
8. Stapler pin	0.60	4 boxes	2.40
9. Tape dispenser	6.90	2	13.80
10. Self-inking stamp	7	3	21

11. Calculator	18	2	36
12. Tape	0.75	2	1.50
13. Push pin	1.20	2 boxes	2.40
14. File	5.50	9	35.20
O and I			
15. Sticky notes			
	1.20	6	8.80
TOTAL	114.94	34	274.98

Table 30 RB Enterprise Stationeries

7.9 MONTHLY UTILITIES

No.	UTILITIES	RM
1.	Rental	2,880
2.	Internet and Phone bills	135
3.	Electricity and water bill	800
4.	Office maintenance	1,800
	TOTAL	5,615

Table 31 RB Enterprise Monthly Utilities

7.10 ADMINISTRATIVE BUDGET

ACCOUNTS	FIXED	MONTHLY	OTHERS	TOTAL
ACCOUNTS	ASSETS (RM)	EXPENSES (RM)	(RM)	(RM)
Office Equipment	6,160	-	482	6,642
Furniture and Fittings	218	-	-	218
REMUNERATION				
Salaries		25,417.20		25,417.20
EPF		2,584.80		2,584.80
SOCSO		718		718
UTILITIES				
Rental		2,880		2,880
Internet and Phone		135		135
bills				
Electricity and water		800		800
bill				
Office maintenance		1,800		1,800
OTHER EXPENSES				-
Stationery			274.98	
Insurance			75	
Business Registration			60	
TOTAL	6,378	34,335	891.98	41,195

Table 32 RB Enterprise Administrative Budget

8.0 FINANCIAL PLAN

A comprehensive examination of an investor's current and future financial situation is called a financial plan. This evaluation makes use of the variables that are now known in order to estimate future cash flows, asset values, and withdrawal plans. When constructing their financial plans, most people collaborate with a professional financial planner and consider factors such as their present net worth, tax liabilities, asset allocation, and future retirement and estate planning strategies. These measurements, in conjunction with estimations of the growth of a company's assets, are used to assess whether or not a company's goals may be attained in the future and, if so, what steps need to be taken to make that a reality. In general, a financial plan is a sequence of actions or goals that are employed by an individual or business in order to accomplish a financial goal. The progressive and cumulative accomplishment of these steps or goals is aimed to bring about the desired result.

Financial planning is crucial to a business plan. Business owners and entrepreneurs can't forecast and prepare for their company's future without good financial planning. A financial strategy helps the company identify the short- and long-term financial needs of a new firm. It shows how the requirements will be funded (using internal and external resources). The financial plan will include cash flow, profit and loss, and balance sheet projections, as well as financial analysis, to determine the projected firm's success.

The information that goes into the financial plan comes from the administrative budget, the marketing budget, and the operating budget. The financial plan, together with the working paper, the timetable, and any other relevant documents, are required to include the following statements:

- a) Project Implementation Costs
- b) Start-Up Costs
- c) Working Capital
- d) Start-Up Capital and Financing
- e) Cashflow Statement
- f) Income Statement
- g) Balance Sheet

SOURCES OF FINANCIAL PLANNING

There is a contribution of RM 7,500.00 required from every partner in this business partnership. As a result, the total amount of funds provided to launch RB Enterprise is RM 30,000.00.

NO	NAME	PERCENTAGE (%)	AMOUNT (RM)
1.	Nur Anisah Binti Khairil Anwar	25	7,500
2.	Nur Atiqa Binti Hairol	25	7,500
3.	Nor Hidayahtul Sakinah Binti Salim	25	7,500
4.	Nur Aina Madihah Binti Ali Sidek	25	7,500
	Total	100	30,000

8.1 PROJECT IMPLEMENTATION COST

		PROJE	RB CT IMPLEMENTAT	ENTERPRISE	JRCES OF FINANC	CE	
Project Implementation Cost					Sources of	Finance	
Requirement	s		Cost	Loan	Hire-Purchase	Own Co	entribution
Fixed Assets						Cash	Existing F. Assets
Land & Building							
Office Equipment			6,160			6,160	
Furniture and Fitting			218			218	
Banner			1.000			1.000	
Signboard			2,500			2,500	
Machine and Equipment			465,256	465,256			
Motorcycle			8,000			8,000	
M. d		I41					
Working Capital Administrative	1	months	5,615			5,615	
Marketing			200			200	
Operations			1,241,450	1,241,450			
	re-Operations & Other Expenditure 15,593		9,286		6,307		
Contingencies							
TOTAL			1,745,992	1,715,992		30,000	

8.2 ADMINISTRATIVE BUDGET

ADMINISTRATIVE BUDGET						
Particulars	F.Assets	Monthly Exp.	Others	Total		
Fixed Assets						
Land & Building	-			-		
Office Equipment	6,160			6,160		
Furniture and Fitting	218			218		
	-			=		
	-			_		
Working Capital						
Rental of Land and Building		2,880		2,880		
Office Maintenance		1,800		1,800		
Internet and Phone Bills		135		135		
Electricity and Water Bills		800		800		
		-1		-		
				-		
				-		
Pre-Operations & Other Expenditure						
Other Expenditure			482			
Deposit (rent, utilities, etc.)			6,960	6,960		
Business Registration & Licences			1,060	1,060		
Insurance & Road Tax for Motor Vehicle			;=:	-		
Other Pre-Operations Expenditure			231	231		
Total	6,378	5,615	8,733	20,244		

8.3 MARKETING BUDGET

MARKETING BUDGET						
Particulars	F.Assets	Monthly Exp.	Others	Total		
Fixed Assets						
Banner	1,000			1,000		
Signboard	2,500			2,500		
	-			-		
	=			=		
Working Capital						
Utilities		200		200		
		-		-		
		Ξ		=		
		-		-		
		-		=		
		-		.=		
		Ξ		=		
Pre-Operations & Other Expenditure						
Other Expenditure			6,650			
Deposit (rent, utilities, etc.)			-	-		
Business Registration & Licences			Ξ	=		
Insurance & Road Tax for Motor Vehicle			-	-		
Other Pre-Operations Expenditure			9	=		
Total	3,500	200	6,650	3,700		

8.4 OPERATIONAL BUDGET

OPERATIONS BUDGET						
Particulars	F.Assets Monthly Exp. Other			s Total		
Fixed Assets						
Machine and Equipment	465256			465,256		
Motorcycle	8000			8,000		
				-		
Working Capital						
Raw Materials		1,228,200		1,228,200		
Carriage Inward & Duty		-1		-		
Salaries, EPF & SOCSO		13,120		13,120		
Transportation Cost		130		130		
		-		-		
		-		-		
		-		_		
Pre-Operations & Other Expenditure						
Other Expenditure			-			
Deposit (rent, utilities, etc.)			-	-		
Business Registration & Licences			-	-		
Insurance & Road Tax for Motor Vehicle			210	210		
Other Pre-Operations Expenditure			-	-		
Total	473,256	1,241,450	210	1,714,916		

8.5 TABLE OF DEPRICIATION SCHEDULES

Office Equipment

RB ENTERPRISE DEPRECIATION SCHEDULES

Fixed Asset

Fixed Asset

Fixed Asset

Cost (Metho Econo		6,160 Straight Line 5		Cost (Metho Econo	od
Year	Annual Depreciation	Accumulated Depreciation	Book Value	Year	De,
,	-	-	6,160	7.54.1	
1	1,232	1,232	4,928	1	
2	1,232	2,464	3,696	2	
3	1,232	3,696	2,464	3	
4	1,232	4,928	1,232	4	
5	1,232	6,160	×	5	
6	0	0	-	6	
7	0	0	-	7	
8	0	0	-	8	
9	0	0	- 1	9	
10	0	0	=	10	

Fixed Asset

Metho Econo	od omic Life (yrs)	Straight Line 5				
Year	Annual Depreciation	Accumulated Depreciation	Book Value			
rear	Depreciation	Depreciation				
	-		218			
1	44	44	174			
2	44	87	131			
3	44	131	87			
4	44	174	44			
5	44	218	-			
6	0	0	-			
7	0	0	-			
8	0	0				
9	0	0	-			
10	0	0				

Furniture and Fitting

Fixed Asset			Banner				
Cost (RM)			1,000				
	Metho	d	Straight Line				
	Econo	omic Life (yrs)	5				
		Annual	Accumulated				
	Year	Depreciation	Depreciation	Book Value			
		-	-	1,000			
	1	200	200	800			
	2	200	400	600			
	3	200	600	400			
	4	200	800	200			

1,000

Cost	(RM)	2,500			
Metho	od	Straight Line			
Econe	omic Life (yrs)	5			
	Annual	Accumulated			
Year	Depreciation	Depreciation	Book Value		
			2,500		
1	500	500	2,000		
2	500	1,000	1,500		
3	500	1,500	1,000		
4	500	2,000	500		
5	500	2,500	-		
6	0	0	=		
7	0	0	=		
8	0	0	-		

Signboard

Fixed Cost (Metho Econo	RM)	Machine and Equipment 465,256 Straight Line 5				
Year	Annual Depreciation	Accumulated Depreciation	Book Value			
	-	ν	465,256			
1	93,051	93,051	372,205			
2	93,051	186,102	279,154			
3	93,051	279,154	186,102			
4	93,051	372,205	93,051			
5	93,051	465,256	-			
6	0	0	-			
7	0	0	•			

		7.000.	motorcycle				
ı	Cost	(RM)	8,000				
L	Metho	od	Straight Line				
	Econ	omic Life (yrs)	5				
1		Annual	Accumulated				
_	Year	Depreciation	Depreciation	Book Value			
]		ı	-	8,000			
]	1	1,600	1,600	6,400			
1	2	1,600	3,200	4,800			
	3	1,600	4,800	3,200			
]	4	1,600	6,400	1,600			
]	5	1,600	8,000	ī			
]	6	0	0	ī			
	7	0	0	ī			
]	8	0	0				
	9	0	0	=			
	10	0	0	-			
J	10	U	U	_			

Motorcycle

8.6 TABLES OF LOAN AMMORTISATION SCHEDULES

RB ENTERPRISE LOAN & HIRE-PURCHASE AMMORTISATION SCHEDULES

	LO	AN REPAYME	NT SCHEDULE				
Amoun	t	1,715,992					
Interest	Rate	5%					
Duratio		5					
Method	d	Baki Tahunan					
Year	Principal	Interest	Total Payment	Principal Balance			
	W	-		1,715,992			
1	343,198	85,800	428,998	1,372,794			
2	343,198	68,640	411,838	1,029,595			
3	343,198	51,480	394,678	686,397			
4	343,198	34,320	377,518	343,198			
5	343,198	17,160	360,358	п			
6	0	0	0	=			
7	0	0	· ·				
8	0	0	-	-			
9	0	0	-	-			
10	0	0					

Interes Duratio	t Rate	5% 5		
Year	Principal	Interest	Total Payment	Principal Balance
	9	21		9
1	-	-	~	-
2	-	=		
3	-	=	-	-
4		-	-	
5		54		
6	1		0	9
7	,		,	-
8	ï	-		
9			-	
10	-	-:	-	-

HIRE-PURCHASE REPAYMENT SCHEDULE

8.7 CASHFLOW STATEMENT

						PRO FOR	RB ENTER MA CASH FL	PRISE .OW STATEN	MENT							
монтн	Pre-Operations	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL YR 1	YEAR 2	YEAR 3
CASH INFLOW Capital (Cash) Loan Cash Sales Collection of Accounts Receivable	30,000 1,715,992	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	30,000 1,715,992 15,811,350	16,601,918	18,262,109
TOTAL CASH INFLOW	1,745,992	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	1,317,613	17,557,342	16,601,918	18,262,109
CASH OUTFLOW Administrative Expenditure Rental of Land and Building Office Maintenance Internet and Phone Bills Electricity and VVater Bills		2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,680 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	2,880 1,800 135 800	34,560 21,600 1,620 9,600	34,560 21,600 1,620 9,600	34,560 21,600 1,620 9,600
Marketing Expenditure Utilities		200	200	200	200	200	200	200	200	200	200	200	200	2.400	2,400	2,400
Operations Expenditure Cash Purchase Payment of Account Payable Carriage Inward & Duty Salaries, EPF & SOCSO Transportation Cost		13,120 130	1,228,200 13,120 130	13,120	1,228,200 13,120 130	1,228,200 13,120 130	1,228,200 13,120 130	13,510,200 157,440 1,560	14,738,400 157,440 1,560	15,475,320 157,440 1,560						
Other Expenditure Pre-Operations Deposit (rent, utilities, etc.) Business Registration & Licences Insurance & Road Tax for Motor Vehicle Other Pre-Operations Expenditure Fixed Assets Purchase of Fixed Assets - Land & Building	6,960 1,060 210 231	7,132												7,132 6,960 1,060 210 231	7,132 210	7,132
Purchase of Fixed Assets - Others Hire-Purchase Down Payment Hire-Purchase Repayment: Principal Interest Loan Repayment: Principal Interest Tax Payable	483,134	28,600 7,150	28,600 7,150	28,600 7,150	28,600 7,150	28,600 7,150	28,600 7,150	28,600 7,150	28,600 7,150		28,600 7,150	28,600 7,150	28,600 7,150 0	483,134 343,198 85,800 0	343,198 68,640 0	343,198 51,480 0
TOTAL CASH OUTFLOW	491,595	61,947	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	1,283,015	14,666,705	15,386,360	16,106,120
CASH SURPLUS (DEFICIT)	1,254,397	1,255,666	34,598	34,598	34,598	34,598	34,598	34,598	34,598	34,598	34,598	34,598	34,598	2,890,637	1,215,557	2,155,989
	1.254.397	, ,		, ,		, ,	, ,	, ,			, ,			2.890.637		4,106,194 6,262,184
CASH SURPLUS (DEFICIT) BEGINNING CASH BALANCE ENDING CASH BALANCE	1,254,397 1,254,397	1,255,666 1,254,397 2,510,063	34,598 2,510,063 2,544,660	34,598 2,544,660 2,579,258	34,598 2,579,258 2,613,856	34,598 2,613,856 2,648,453	34,598 2,648,453 2,683,051	34,598 2,683,051 2,717,649	34,598 2,717,649 2,752,246	2,752,246	34,598 2,786,844 2,821,442	34,598 2,821,442 2,856,039	34,598 2,856,039 2,890,637	2,890,637 2,890,637	1,215,557 2,890,637 4,106,194	4,106,19

8.8 INCOME STATEMENT

RB ENTERPRISE PRO-FORMA INCOME STATEMENT

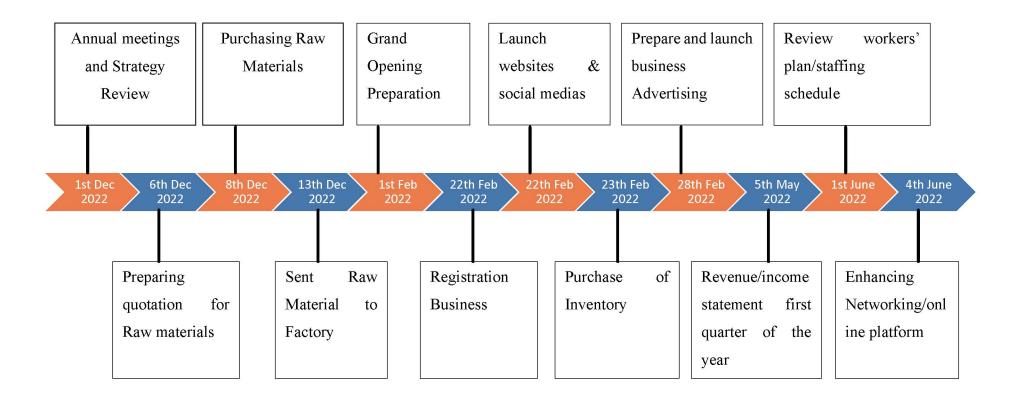
	Year 1	Year 2	Year 3
Sales	15,811,350	16,601,918	18,262,109
Less: Cost of Sales			
Opening stock			
Purchases	14,738,400	15,475,320	16,249,086
Less: Ending Stock			
Carriage Inward & Duty			
Gross Profit			
Less: Enpenditure			
Administrative Expenditure	67,380	67,380	67,380
Marketing Expenditure	2,400	2,400	2,400
Other Expenditure	7,132	7,132	7,132
Business Registration & Licences	1,060		
Insurance & Road Tax for Motor Vehicle	210	210	210
Other Pre-Operations Expenditure	231		
Interest on Hire-Purchase			
Interest on Loan	85,800	68,640	51,480
Depreciation of Fixed Assets	96,627	96,627	96,627
Operations Expenditure	159,000	159,000	159,000
Total Expenditure	15,158,239	15,876,708	16,633,315
Net Profit Before Tax	653,111	725,209	1,628,795
Tax	0	0	0
Net Profit After Tax	653,111	725,209	
Accumulated Net Profit	653,111	1,378,320	3,007,114

8.9 BALANCE SHEET

RB ENTERPRISE PRO-FORMA BALANCE SHEET

	Year 1	Year 2	Year 3
ASSETS			
Non-Current Assets (Book Value) Land & Building Office Equipment Furniture and Fitting	4,928 174	3,696 131	2,464 87
Banner Signboard	800 2,000	600 1,500	400 1,000
Machine and Equipment Motorcycle	372,205 6,400	279,154 4,800	
Other Assets Deposit	6,960	6,960	6,960
	393,467	296,840	200,214
Current Assets Stock of Raw Materials Stock of Finished Goods Accounts Receivable	0	0	0
Cash Balance	2,890,637	4,106,194	6,262,184
	2,890,637	4,106,194	6,262,184
TOTAL ASSETS	3,291,064	4,409,995	6,469,357
Owners' Equity Capital Accumulated Profit	30,000 653,111	30,000 1,378,320	3,007,114
Long-Term Liabilities	683,111	1,408,320	3,037,114
Loan Balance Hire-Purchase Balance	1,372,794	1,029,595	686,397
	1,372,794	1,029,595	686,397
Current Liabilities Accounts Payable	1,228,200	1,965,120	2,738,886
TOTAL EQUITY & LIABILITIES	3,284,104	4,403,035	6,462,397

9.0 PROJECT MILESTONES



START DATE	MILESTONES	DEPARTMENT
1stDec2021	Annual meetings and Strategy Review	Financial
6 th Dec2021	Preparing quotation for Raw materials	Administrative
8 th Dec 2021	Purchasing Raw Materials	Operational
13 th Dec 2021	Sent Raw Material to Factory	Operational
1st Feb2022	Grand Opening Preparation	Marketing
22th Feb 2022	Registration Business	Administrative
22th Feb 2022	Launch websites & social medias	Marketing
23rd Feb 2022	Purchase of Inventory	Operational
28th Feb 2022	Prepare and launch business Advertising	Marketing
5th May 2022	Revenue/income statement for first quarter of the year	Financial
1st June 2022	Review workers' plan/staffing schedule	Administrative
4 th June 2022	Enhancing Networking/online platform	Marketing

Table 33 RB Enterprise milestones

10.0 CONCLUSION

To summarise, RB Enterprise is a small and medium-sized enterprise (SME). We have high hopes that the community will welcome our presence, given that the services offered by our company are unique in comparison to those offered by other companies. As was mentioned, our products are the result of an innovation that combines two colours in one blazer. These blazers are unique in comparison to other types of blazers available on the market, and customers have the opportunity to have a reversible blazer which can saves costs and times. In addition, we only utilise Tencel fabric of the highest possible quality and offer a wide selection of colours which use offer colour or black with light pink, beige and light blue also white and army green, giving customers a wide range of options.

We also provide a tailoring consultation and supply consultation for our new customers so that they may easily order or they can use tailoring consultation to choose the blazer that suitable for each body that will make the blazer looks good on them in a way that is straightforward and uncomplicated. We will make every effort to ensure that our customers are completely satisfied with our services in order to encourage them to speak positively about RB Enterprise to their families, friends, and followers on social media. Because of the advertising that we have done on our products, we will be able to compete with other blazer stores and franchisees in Malaysia in terms of the pricing, quality, and taste of our products.

The third, last, and most important of the variables that contribute to the level of customer satisfaction with the quality services provided by our business is the level of satisfaction experienced by our customers will serve as an indicator of the overall quality of our products. We also have the aim that our products will be suitable of the Malaysian people, so that our blazer will be well received and will not be easily forgotten due to its exceptional and distinctive as well as its visually appealing appearance. We are confident that our blazer products will emerge as the most popular blazer in Malaysia and are working on expanding our business into foreign markets in the near future.

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APPENDICES

PARTNERSHIP AGREEMENT

This agreement will bind the partners with the following aspects:

Types of Business:

The business has been registered under the Register of Business using the name of RB Enterprise. This business is a company that generally offers and sells products which based is reversible blazer to corporate people in Shah Alam, Selangor.

CAPITAL

Equity Contribution (Cash)

NAME	PERCENTAGE (%)	AMOUNT (RM)
Nur Anisah Binti Khairil Anwar (Founder)	25	7,500.00
2. Nur Aina Madihah Binti Ali Sidek (General & Operating Manager)	25	7,500.00
3. Nur Atiqa Binti Hairol (Financial Manager)	25	7,500.00
4. Nor Hidayahtul Sakinah Binti Salim (Marketing & Sales Manager)	25	7,500.00
TOTAL	100	30,000.00

Note: Capital contribution by each of the business partners is RM 7,500.00 Therefore, capital contributed amounted to RM 30,000.00

Period of Partner Agreement:

From the consent of all partners, we agreed that:

They had to run at least five years (5) and partners are prohibited from dissolving the business without the consent of other partners' resolutions to other partners.

Distribution of Profits and Loss:

Every partner has belonged this business and the amount of the profit from this business as well. The partners will distribute profit according to capital distribution. Any losses will be liable among partner equally according to Partnership Act 1961.

Perquisite:

Any additional pay is to follow current profit and will be present in the end of annual financial report.

Partnership Property:

Owned by the partnership and partners because it is not separate legal entity (Partnership Act 1961 S.22)

Death:

The reprehensive of the death partners can appoint to the business under the Malaysian Law. The close members of the family upon the entire death partner share can make the transmission of the state.

Bankruptcy or Dissolution of Partnership:

- 1. When the partner is found lunatic, permanently unsound mind [Partnership Act 1961 S.37 (a)]
- 2. When a partner permanently incapable of performing his part of the partnership contract [Partnership Act 1961 S.37 (b)]
- 3. When a partner calculated to affect prejudicially the carrying on the business [Partnership Act 1961 S.37 (c)]
- 4. When the partner willfully or persistently commits a breach of the partnership agreement or otherwise [Partnership Act 1961 S.37 (d)]
- 5. When the business of the partnership can only be carried on at a loss [Partnership Act 1961 S.37 (d)]
- 6. Whenever in any case circumstances have arisen which in the opinion of the court, render it just and equitable that the partnership be dissolve [Partnership Act 1961 S.37 (f)]

Retirement:

If any partner who want to retire from the business must have consent from other partners. They will get back their investment and the notice of retirement must be given 3 months before the retirement date.

Others:

Each of the partners must act in good faith and respect other partners. Partners must have willingness and interested to make the business more successful and giving full commitment for the business. They also must be honest and straight forward in order to execute responsible as a partner.

NUR ANISAH BINTI KHAIRIL ANWAR

(Founder)

NUR AINA MADIHAH BINTI ALI SIDEK

(General & Operational Manager)

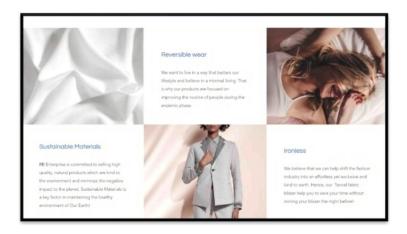
NUR ATIQA BINTI HAIROL

(Financial Manager)

NOR HIDAYAHTUL SAKINAH BINTI SALIM

(Marketing & Sales Manager)

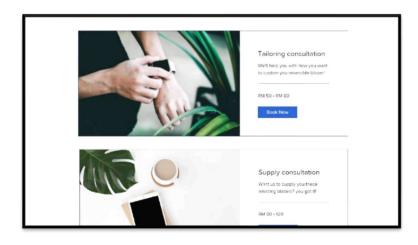
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RB Enterprise website main page



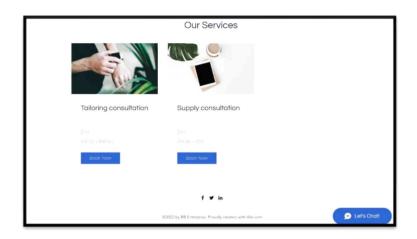
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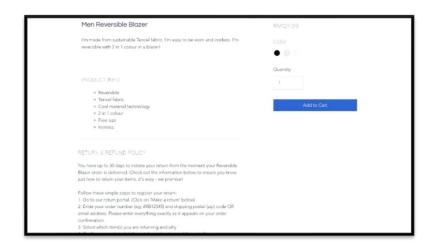
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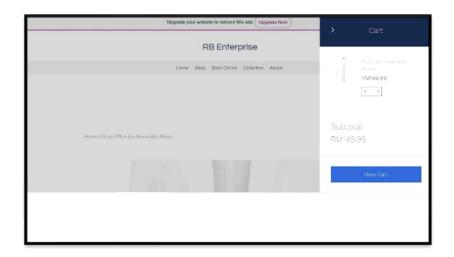
RB Enterprise website landing page



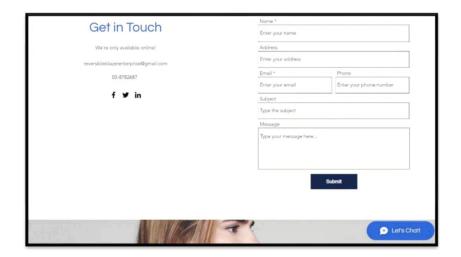
RB Enterprise website landing page



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