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TEKNOLOGI
MARA

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UNIVERSITY TECHNOLOGY MARA (UTM)
CAWANGAN MELAKA,
KAMPUS BANDARAYA MELAKA**

**ENT530
PRINCIPLES OF ENTREPRENEURSHIP**

**BUSINESS PLAN
(HM241 3C)**

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Table of Contents

ACKNOWLEDGEMENT	2
LIST OF TABLES	5
LIST OF FIGURE	5
EXECUTIVE SUMMARY	6
1.0 COMPANY PROFILE	7
1.1 Organization Background	7
1.2 Organization Logo / Motto	8
2.0 ENVIRONMENTAL INDUSTRY ANALYSIS	9
2.1 Nature of the Industry	9
2.2 Note Trends	12
2.3 Key success factors	13
3.0 DESCRIPTION OF VENTURE	14
3.1 Product description	14
3.2 Solutions for problems	16
3.3 Value Propositions	16
3.4 Customer Demand	17
3.5 Existing Competition	17
3.6 Timeline	18
3.7 Major Events	18
4.0 MARKETING ANALYSIS AND COMPETITION	19
4.1 Target Market	19
4.2 Competition and Competitive Edges	22
4.3 Sales Forecast	24
4.4 Marketing Strategy	25
5.0 OPERATIONS AND PRODUCTION PLAN	29
5.1 Development of Product	29
5.2 Production Planning	32
5.3 Operation Layout Plan	33
5.4 Production Supplies	35
5.5 Operation personnel	39
5.6 Operation Budget	41

6.0 ORGANIZATION PLAN	42
6.1 Ownership structure	42
6.2 Organizational Chart	42
6.3 Manpower planning	43
6.4 Schedule of task and responsibilities	44
6.5 Supporting Professional Advisor and Services	47
6.6 Schedule of Remuneration	48
6.7 List of Office Equipment	49
6.8 List of Office Supplies	50
6.8 Organizational / Administrative Budget	51
7.0 FINANCIAL PLAN	52
7.1 Project Implementation Cost	52
7.2 Table of depreciation and table of loan and hire	53
7.3 Cash Flow Statement	55
7.4 Income Statement	56
7.5 Balance Sheet	57
8.0 PROJECT MILESTONES	58
9.0 CONCLUSION	59
10.0 APPENDICES	60

LIST OF TABLES

Table A: Market share before entering the market 2021	20
Table B: Market share after entering the market 2022	21
Table C: Competition and Competitive Edges	23
Table D: Sales Forecast for Hawa Scarves	24
Table E: Schedule of Remuneration of marketing personnel	27
Table F: Materials for a unit of product	35
Table G: List of Raw Material Supplier	38
Table H: List of machine and equipment required	38
Table I: Schedule of Remuneration of Operation personnel	40
Table J: Schedule of Remuneration	48
Table K: List of Office Equipment	49
Table L: List of office supplies	50

LIST OF FIGURE

Figure 1: Company Logo	8
Figure 2: The final 3D image of Damia Scarves	15
Figure 3: The sketch of Damia Scarves	15
Figure 4: Main Location of the Hawa Scarves	29
Figure 5: Hawa Scarves's Shop	30
Figure 6: Operation layout plan for first floor	33
Figure 7: Operation layout plan for Second floor	34
Figure 8: Hawa Scarves Organizational Chart	42

EXECUTIVE SUMMARY

Hawa Scarves is a social business company established in October 2020. Located at Shah Alam, G 19, Jalan Plumbum Q7/Q Seksyen 7, 40000, Shah Alam, Selangor. A strategic location where it is a developing area that is suitable for growing up the business and have a lot of parking spaces makes it perfect for customers to come and drop by to our store.

Our company, produce hijabs for Muslim women suitable for all especially women in Malaysia. Besides that, we are very keen to introduce the hijab with an adaptable mask regarding this Covid-19 situation. For information, all material used in producing the hijabs is suitable for the weather in Malaysia. The fabric is breathable and cool which in Malaysia has very hot and humid weather. Hence, making our aim to introduce people and determine that our hijabs are fashionable with a mask on. Hawa Scarves nature of business is a start-up that focuses on producing scarves with a mask called Damia Scarves.

Nowadays, the scarves are in high demand as customers use them almost every day when the new norm begins which is Covid-19. We are focusing on the Damia scarves as the Damia scarves are one of our scarves that is hot selling. Staying productive has never been easier as the scarf is designed with ultimate versatility. The most special is that Damia Scarves are adjustable according to the shape of our face. We want to provide a mask which washable and reusable for a more eco-friendly option for all customers. This is because in this new norm a lot of ladies have a difficult time when using an ear loops mask. Moreover, this mask can be worn by various groups of people from young to old generations. Our intention is to facilitate the end-users to save time and cost.

Last, even though we are still young and new in this industry. However, we will never give up on chasing our dream to be the best choice of hijabs for the customers in easing their life, especially in the woman's community. We are sure you will fall in love with our Damia Scarves and become your favourite hijabs to wear all the time.

1.0 COMPANY PROFILE

1.1 Organization Background

Name of the business	Hawa Scarves
Business Address	G 19, Jalan Plumbum Q7/Q Seksyen 7, 40000, Shah Alam, Selangor
Correspondence Address	G 19, Jalan Plumbum Q7/Q Seksyen 7, 40000, Shah Alam, Selangor
Social Media Platform	Intsagram: Hawascarves Facebook: HawascarvesHQ Tiktok: HawascarvesHQ
E-mail Address	hawascarveshq@gmail.com
Telephone Number	03 – 8840 2331
Fax Number	03 – 8840 2331
Form of business	Partnership
Main Activity	Supply Hijab and Mask
Year of opening	2021
Date Registration	October 2020
Registration Number	202001000001
Name of Bank	Maybank Berhad
Bank Account Number	

1.2 Organization Logo / Motto

1.2.1 Logo



Figure 1: Company Logo

1.2.2 Mission

- As the priority of branded and high-quality scarves choice for women, became the premier local scarves company.

1.2.3 Vision

- To raise the status of local businesses by producing high-quality scarfs and masks. We use the most recent styles in accordance with current trends, as well as to facilitate the wearing of scarfs and masks and the comfort of users.

1.2.4 Objectives

- Master the knowledge and skills of an entrepreneur.
- Learn about entrepreneurship through hands-on experiences.
- Learn the ins and outs of the business world.
- Prepare ourselves to seek out opportunities and compete in a healthy manner.

1.2.5 Motto

‘Flawlessly Hijab.’

2.0 ENVIRONMENTAL INDUSTRY ANALYSIS

2.1 Nature of the Industry

Social business is a type of business that seeks to benefit society. The collected revenue is primarily used to fund social programmes and maximise profits while adding value to the community and the environment. A social business's foundation has an objective, and they will use commercial trading as a tool to achieve that goal and maximise its impact on society. As a result, this distinguishes social business from other firms because it is more concerned with how their business serves the community of interest rather than determining their success through large profit margins.

Our business, Hawa Scarves, is a social business that aims to enhance the villagers in Shah Alam, Selangor by allowing to build their business and increase the quality of life by marketing their goods on a large scale. It is a business that offers unique design of hijab. Damia Scarves and masks are two essential products for Muslim women in this current situation. They are made with chiffon fabrics. As for the masks is organic cotton and synthetic knit woven polyester. We started this company to assist members of society in commercializing and expanding their hijab business.

2.1.1 Sales

A good business plan, like any other business, is required to generate profit. As a result, it must provide consumers with goods, products, or services that they value, making them willing able to pay. Our social enterprise can reinvest profits back into the business or community by selling our products on the market. These allow us to address social issues, improve people's life chances, support communities and protect the natural environment.

Besides, the primary goal of sales forecasting is to provide an accurate representation of expected sales. The target consumers are women wearing hijab and those who live near the physical shop, but we also expect customers from outside of Shah Alam because we provide access to our products through social media. We also anticipate that our items will sell in the first year of our business; we believe they will be able to compete with others because we are pushing harder than they are.

Other than that, we are putting in a lot of marketing effort, and the majority of these efforts are focused on social media because it is a popular marketing approach at honour and a lot of people already have at least one social media account. In addition, the economy is expanding as more people of other races start practices to wear the hijab.

2.1.2 Target customers statistics

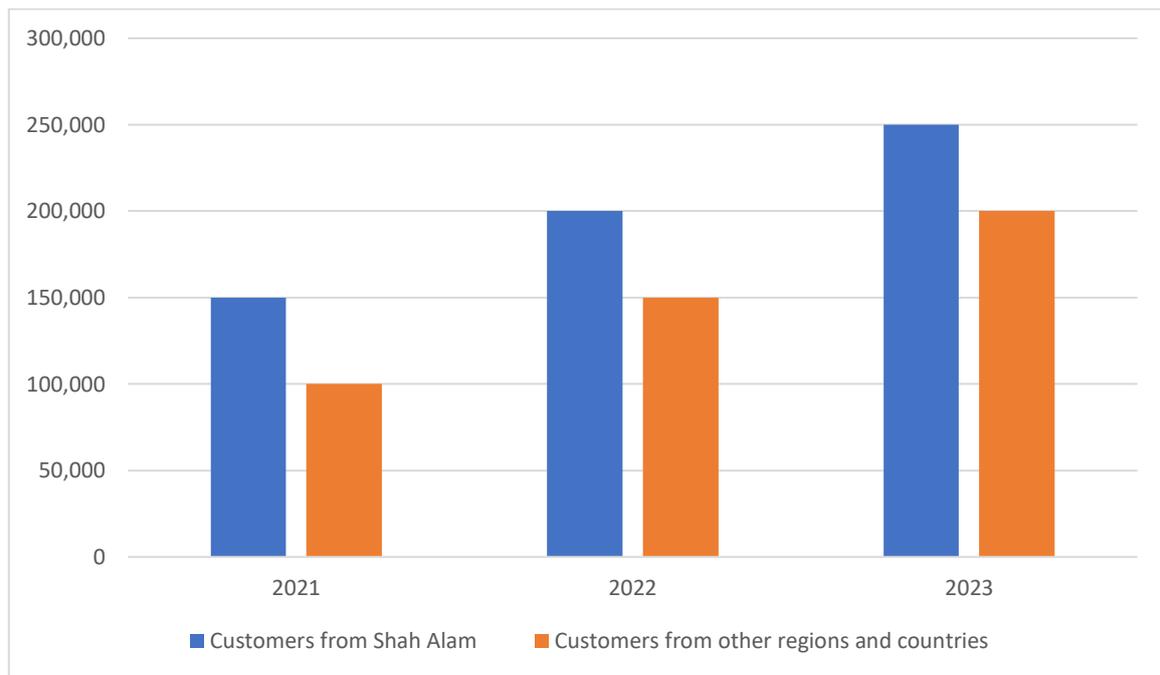


Chart 1: Target customer's statistics chart

The data above depict the numbers of customers as our primary target market which is to all female customers, regardless of race. The hijabis can be defined as people that wearing hijabs and modern patterns. They pay more attention to the pattern an type of hijab fabric for them to wear in their daily lives.

In 2021, the target purchase amount of customers from Shah Alam was 150, 000 customers, while customers from other regions and countries was 100,000. Comparable to the following year, 2022, the number of customers from Shah Alam increased by 200,000; making the difference between 2021 and 2022 is 50,000. Customers from other regions and countries is also increased by 150,000 in 2022 resulting in a difference of 50,000 between 2021 and 2022.

Last but not least, the total number of customers from Shah Alam and from other regions and countries was 450,000, with 250,000 customers from Shah Alam and 200,000 customers from other regions and countries. According to the data above, there was an increase in the number of customers for both categories.

2.2 Note Trends

Environmental Trends

Most businesses today are realizing that using sustainable business strategies can increase earnings because they are gaining popularity with consumers. By utilizing more renewable energy sources and developing environmentally friendly goods and services, businesses nowadays try to reduce their carbon footprints. Instead of being a necessity that adds significant costs to the operating a company, sustainability is seen as a competitive advantage. Employing sustainability as a selling point to clients and investors, claiming that it would help them achieve the long-term business goals, is the act of creating and maintaining conditions that allow people and nature to coexist.

Business Trends

In the year 2020, everything has changed. Practically every element of daily life has been altered by COVID-19, and businesses have been forced into the most unstable economic times to record. Save for those who are fortunate enough to live by acting promptly to keep their wheels moving in this horrific predicament. Our buying habits have sustainability changed due to the coronavirus outbreak to include a lot more internet purchases.

Economic Trends

The Malaysian economy recorded a positive growth of 5.0% in the first quarter of 2022 (4th quarter of 2022: 3.6%). This was largely supported by improved domestic demand as economic activity continued to normalize as containment measures were eased. This improvement also reflects the recovery in the labour market, where the unemployment rate dropped further to 4.1% (4th quarter 2021: 4.3%) and continued political support. As global technology continues to rise, strong demand from overseas has boosted further growth. On the supply side, services and manufacturing continued to drive economic growth, expanding 6.5% and 6.6%, respectively. Seasonally adjusted, the economy grew 3.9% quarter-on-quarter (4th quarter 2021: 4.6%).

2.3 Key success factors

Quality

Providing a great service or product is crucial to any company's long-term success. Customers will leave if a product is sold at a low price despite being of low quality. To create a solid reputation, it's essential to build a customer base, who will become repeat buyers if we give them something they truly appreciate. By assuring product quality, we may assist customers in becoming familiar with our brand, encourage them to purchase our items, and improve our revenue.

Marketing

Effective communication is one of the most essential elements of a prosperous organisation, and keeping in touch with our customers will positively impact our bottom line. Marketing achieves significant objectives. First, it alerts customers to the existence of our product or service. When customers see a well-known brand, they are more likely to make purchases from that brand. Marketing places our company at the top of the list of well-known alternatives. Second, it affords us the chance to persuade them that our product is superior. Advertisements highlight the advantages of what we're providing or compare it to the competitors, establishing a reason for clients to choose us over the competition.

Operation

Hawa scarves have been aligned and honed to provide customers with outstanding value. In every aspect of our business, we encourage innovation and collaboration. In addition, whenever something is incorrect, we will update and correct it so that it does not occur again. We will also ensure that all employees comprehend their roles in value creation.

3.0 DESCRIPTION OF VENTURE

3.1 Product description

Hawa scarves are honoured to specialize in producing a unique design that is adaptable masks and hijab products, the “Damia Scarves”. The Damia Scarves are the finest fabrics curated colours, and innovative accessories make wearing hijab a breeze. Our business activity is to provide products to meet the needs of human beings to adapt to our new surroundings of Covid-19. The Damia Scarves is an adaptable hijab, which is a magnetic mask that can be attached to our hijab.

The mask has the outer layer from Synthetic knit woven polyester and Hydrophobic water repellent and the inner layer is from Global Original Textile Standard (GOTS) certified 100% organic cotton, comfortable against the skin, and also have hydrophilic and absorbent the mask is designed with filter pocket, nose, and chin cutting for breathability, stretchy and quick drying. Our mask is free straps, comfortable to wear, easy to use and convenient, and also can maintain personal hygiene. Next for our hijab we are also using magnet to attach the mask and if our client does not want to wear the mask they can unplug and reattach again. The Damia scarves is not only for people want to attach the mask, but it is also for daily hijab wear as a Muslim woman and also it is suitable for any categories of ages.

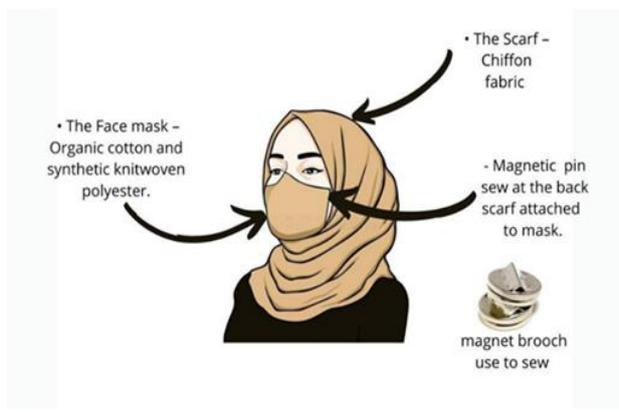


Figure 3: The sketch of Damia Scarves



Figure 2: The final 3D image of Damia Scarves

Brand Name:	Hawa Scarves
Product's Name:	Damia Scarves
Materials of Damia Scarve:	<ul style="list-style-type: none"> • The Scarf – Chiffon fabric • The Face mask – Organic cotton and synthetic knit woven polyester.
Uniqueness:	<ul style="list-style-type: none"> • Damia Scarf is designed to have a magnet on the scarf and face mask that can attach both. • The face mask made does not have ear loops but has a magnet, therefore wearing the mask will be easier. • The scarf and face mask are washable and reusable. • Comfortable to wear because of the high-quality materials used. • Easy to use and able to maintain cleanliness. • The face mask is designed with a filter pocket, nose and chin cutting that allows users to breathe comfortably.

3.2 Solutions for problems

The Presumption of People

Hijab is gaining popularity among Muslim women in Malaysia. In this scenario, people who think our product is normal and boring may not be interested in our Damia Scarves by Hawa Scarves. Undoubtedly, our article seems to be common in Malaysia.

Still, we make our products stand out and attract the attention of Malaysians and people from other countries. We sell our products as if they were branded products. Our marketing team uses effective methods to promote our products, such as brand participation in social media, influencer marketing, advertising, and other trade fairs held. For example, creating an ad can increase awareness and remind people of our brand. Inspired by how well-known and branded companies and brands such as Duck, Naelofar, Tudung Ruffle and Cakenis Scarves that sell their products and services. We believe that our creative products can one day become a branded company.

3.3 Value Propositions

Our company will have a brand as develop from beginning. With design of unique box and tag at hijab may audiences look as premium hijab. With high variety of colour and pattern may magnet customers. Especially the magnet on the scarf and face mask can attach both. It is affordable for both the age of the customers and our target market. We aim to maintain the standard and quality of our products by utilising only products of the highest grade. Additionally, we chose a strategic position in order to attract more clients in the future. Our objective is to instil confidence in local products because they have their own views and specialties.

3.4 Customer Demand

It is very typical for a consumer to anticipate more from a company to satisfy their desire. For example, Damia Scarves has a requirement for a new version that follows the trend. However, the company may experience both benefits and drawbacks because of their expectations. On the other side, the client may provide feedback or suggestions to the company for it to take appropriate action. Customer feedback is crucial because it is one of the ways to enhance the product, service, and maybe the corporate management.

3.5 Existing Competition

LOCAL HIJAB COMAPNY

<p>Duck Scarves</p> 	<p>Naelofar Scarves</p> 
<p>Cakenis Scarves</p> 	<p>Tudung Ruffle Scarves</p> <p>TUDUNGRUFFLE</p>

Figure 4: Local Hijab Company

3.6 Timeline



3.7 Major Events

The first Hawa Scarves store is scheduled to open in Shah Alam in January 2022. The business will get its start that month. On the very first day of the launch, the product itself will be presented to the public. All of the management will give a brief summary of the company and the product at this point in the session. After that, there will be a lucky draw for each of the 30 attendees. Following that, there will be a display of the available products. The customer service representatives will go over everything about the product, including its quality and what the customers may anticipate from using the products, before answering any questions they may have. Not to mention, there will be a one-time only promotional discount of 40% applied to each and every purchase.

4.0 MARKETING ANALYSIS AND COMPETITION

4.1 Target Market

Hawa Scarves is a company that is selling scarves as our signature product. Due to Covid-19 Hawa Scarves have released a new product Damia Scarf. Damia Scarf has its own uniqueness which is a scarf with a mask that customers love to wear. The uniqueness of the product is customers can take care of their safety and hygiene while wearing Damia Scarf comfortably and neatly.

4.1.1 Demographics Segmentation

Women are now more comfortable wearing patterned hijabs and modern patterns. They pay more attention to the pattern and type of hijab fabric for them to wear in their daily lives. We place a price that is commensurate with the quality of the fabric and pattern as well as based on the buyer's income. Our products are affordable based on our distinctive advantages compared to other brands of scarves.

4.1.2 Psychographics Segmentation

Our products are specifically designed for women to cover their genitals. Our products are available to all customers, regardless of race. For example, Chinese, Indian, Arab, and many other Muslim women. The primary function of our product is to perform worship, which is done by covering the head for women. In addition, we have another product, a mask. Due to the current situation, we are producing a lid with a mask.

4.1.3 Geographics Segmentation

Shah Alam is a strategic location because it is a city, and many hijab women visit Shah Alam to shop. It is an area where we have a good chance of convincing them to buy our products. In comparison to other areas, the area does not have many strong competitors. As a result, we are confident that Shah Alam is a strategic location for conducting this business.

4.1.4 Behavioral Segmentation

Our business is for customers who want to find the comfort of wearing a hijab at an affordable price.

4.1.5 Market Size

Based on our research, we found that the population in Shah Alam is 481,000 people. Hawa Scarve has estimated and targeted around 336,700 people in Shah Alam who bought Damia Scarve. The calculation of market size for our Damia Scarves is calculated below:

Total population in Shah Alam	481,000 people
Target market	70% (estimate existing product buyer) X 481,000 people
Market size	= 336,700
Product price per unit	RM55
Market size in RM	336,700 people X RM55 = RM 18,518,500

4.1.6 Market Share

Market share before entering the market January 2021 (Hawa Scarves)

Competitors	Market share (%)	Total sales (RM)
Duck	45	8,333,325
Naelofar	30	5,555,550
Cakenis	15	2,777,775
Tudung Ruffle	10	1,851,850
Total	100	18,518,500.00

Table A: Market share before entering the market 2021

Market share after entering the market January 2022 (Hawa Scarves)

Competitors	Market share (%)	Total sales (RM)
Duck	35	6,481,457
Naelofar	23	4,259,255
Cakenis	16	2,962,960
Tudung Ruffle	16	2,962,960
Hawa Scarves	10	1,851,850
Total	100	18,518,500.00

Table B: Market share after entering the market 2022

Based on the table above, The Hawa Scarves getting the lowest percentage of market share whereby with 10% of market share because The Hawa Scarves is new to the market. However, with affordable prices and lower than other competitors, the total sales in units and percentages will increase in the future as consumers tend to purchase the lower price in the market.

4.2 Competition and Competitive Edges

Competitors	Strenght	Weakness
Duck	<ul style="list-style-type: none"> ● The founder is a well-known influencer in Malaysia ● Strong branding ● High-quality scarves ● Using nanotechnology ● Availability everywhere ● Mass production 	<ul style="list-style-type: none"> ● Requires continuous changes to stand out among other international brands. ● Does not receive quite an amount of recognition among society due to other high-end international brands. ● Design is easy to duplicate.
Naelofar	<ul style="list-style-type: none"> ● Founder is famous celebrity in Malaysia, they create a big impact on the brand image. ● Excellent marketing strategy such as attractive advertising, and beautiful packaging. ● Hijab tutorial for every collection. 	<ul style="list-style-type: none"> ● Price is not affordable and quite pricey. ● There is always a stock shortage as the product is limited. ● Lack of dealers to ensure products' exclusivity.

	<ul style="list-style-type: none"> ● Fabric used is a suitable weather condition in Malaysia. 	
Cakenis	<ul style="list-style-type: none"> ● Founder is a famous celebrity in Malaysia, with 6 million followers on Instagram. ● All products are suitable for all women. ● Strong number of stockists. 	<ul style="list-style-type: none"> ● Hard to sell because of high price. ● Owner has another commitment. ● Low stock number of products. ● Less number of shops.
Tudung Ruffle	<ul style="list-style-type: none"> ● Specialise in bawal scarves design. ● Using premium and high-quality products. ● Affordable scarves for all. 	<ul style="list-style-type: none"> ● Not much variety of scarves. ● Design is easy to duplicate.

Table C: Competition and Competitive Edges

4.3 Sales Forecast

Market Size: RM18, 518,500

Market Share: RM1, 851,850

Sales Forecast for Hawa Scarves Year 2022	
Month	Sales Collection (RM)
January	326,386 (Opening event)
February	95,520 (Chinese New Year)
March	30,730 (no events)
April	854, 866 (Ramadhan)
May	250,270 (Aidilfitri)
June	20,000 (no event)
July	100,000 (Eid Hajj)
August	27,648 (no events)
September	35,000 (no events)
October	40,000 (Deepavali)
November	30,000 (no events)
December	41,430 (Christmas)
TOTAL	1,851, 850

Table D: Sales Forecast for Hawa Scarves

4.4 Marketing Strategy

4.4.1 Product Strategy

- The quality of our goods is very safe to use. This is said so because the use of our fabric is from the Global Organic Textile Standard certifies 100% organic cotton that is comfortable against the skin with Hydrophilic and absorbent. In addition, our hijab is a chiffon fabric material that is very comfortable to wear, suitable for any event, breeze, and easy to shape.
- The design for the mask is with a pocket nose and chin filter for breathability, stretch and quick drying. For an eco-friendlier option, our mask is can be reusable and washable. The mask and the hijab design will also be affixed with a magnet that allows the user to remove and reattach the mask. So, it is a long-term product and our product is very easy to use.
- For packaging, we will use boxes to maintain and promote the product. The packaging will provide "Do's and Don'ts" information to take care of the Hawa Scarves collection which is a hijab and a mask.
- We provide after-sales service which is a process where anything arises about customer satisfaction with our products and services.

4.4.2 Price Strategy

Cost price	Markup	Selling Price
RM 33.30	65%	RM 55.00

- Our price strategy is based on competitors which mean we compare our price with other similar business. This is because we want our price to be comparable with the market. The setting price is based on the value of the product or service specified by the user. For example, Duck Scarf charges a high price for their product because people perceived their product as high quality and exclusive.
- Every occasional season we will come up with our products with special discounts and promotions to our customers depending on the products they buy. Customers that buy

our product in any quantity, we will give them special discounts. These tactics will attract many customers to but at our store.

4.4.3 Place Strategy

- The location always plays an important role and affects the business that is why we choose the strategic location which is at Shah Alam the location is a developing development area that is suitable for growing up the business.

4.4.4 Promotion Strategy

- For the promotion strategy, we use advertising which by that we rented a banner. This method has always been used to attract more customers from many cities meaning by that our company would be known by others.
- We are also using social media as our biggest promotional tactic; social media is one of the easiest methods to reach more customers and update any promotion or discount that we offered. By using the latest technology and platform, our company can spread the business effectively. For example, we used Facebook, TikTok, Instagram, and Website.

Internal Ads

- Our company is also taking any opportunity to promote and sell our product all over the country by using the internet as a medium to expand our business. Using internet ads would help us in being offered by famous hosting websites such as Facebook, Twitter and Google. We could attract many customers on large scale and increase our profit.

Business Card

- Our business card has a detail such as our contact number, email address, social media account and the address of our company for easier to our customer contact us and get the latest info about our product and service assistance about the product. Using business card is one of the effective ways to promote our business.

Signboard

- A signboard will be placed in front of our store building to attract people to notice us. Our signboard also has an attractive design that can make people easy to remember it is also to assure our target can be achieved. Besides that, we will be providing important information on our signboard.

Schedule of remuneration of marketing personnel

POSITION	QUANTITY	MONTH SALARY (RM)	EPF (RM) (13%)	SOCSSO (RM) (2%)	TOTAL (RM)
Marketing manager	1	3,000	390	60	3,450
Sales personnel	1	1,500	195	30	1,725
Promotion personnel	1	1,500	195	30	1,725
Distribution personnel	1	1,500	195	30	1,725
Total					8,625

Table E: Schedule of Remuneration of marketing personnel

4.5 Marketing Budget

MARKETING EXPENDITURE	
	RM
Fixed Assets/Capital Expenditures	
Signboard	1,000
Working Capital	
Remuneration (refer table)	8,625
Online Advertising	2,000
Banner	500
Business card	200
Other Expenditures	
Pre-Opening	3,000
TOTAL	15,325

5.0 OPERATIONS AND PRODUCTION PLAN

5.1 Development of Product

5.1.1 Description on Business's Location

In Malaysia, the Hawa Scarves are in Shah Alam, Selangor. Shah Alam is a strategic location to start a business and it's situated near the housing and school area, so it's easier for our potential customers to drop-by at our physical shop. In addition, the shop lot's pricing is acceptable for our current and future business demands. The landlord himself provides electricity, water and Wi-Fi with the rented property. Approximately RM5, 000 will be required for cleaning and maintenance since the shop is in good condition. We pay RM350 per month for company insurance and RM330 per month for employee insurance to make things easier in the case of a misfortune. For vehicle insurance and road tax, we pay around RM800. In addition, we also apply for signboard licences. Lastly, we must pay RM30 to Suruhanjaya Syarikat Malaysia (SSM) to register our business name and RM1, 000 for the company registration name price.



Figure 4: Main Location of the Hawa Scarves



Figure 5: Hawa Scarves's Shop

Because it is a city, Shah Alam is a strategic location, and many hijabi women visit Shah Alam to shop. The area is a famous shopping area around Shah Alam. We have a good chance of convincing them to buy our products in this area. In comparison to other areas, there aren't many strong competitors in this place. Hence this is a developing area, it will attract more people, and it is also close to many sources. As a result, we believe Shah Alam is a strategic location for conducting this business.

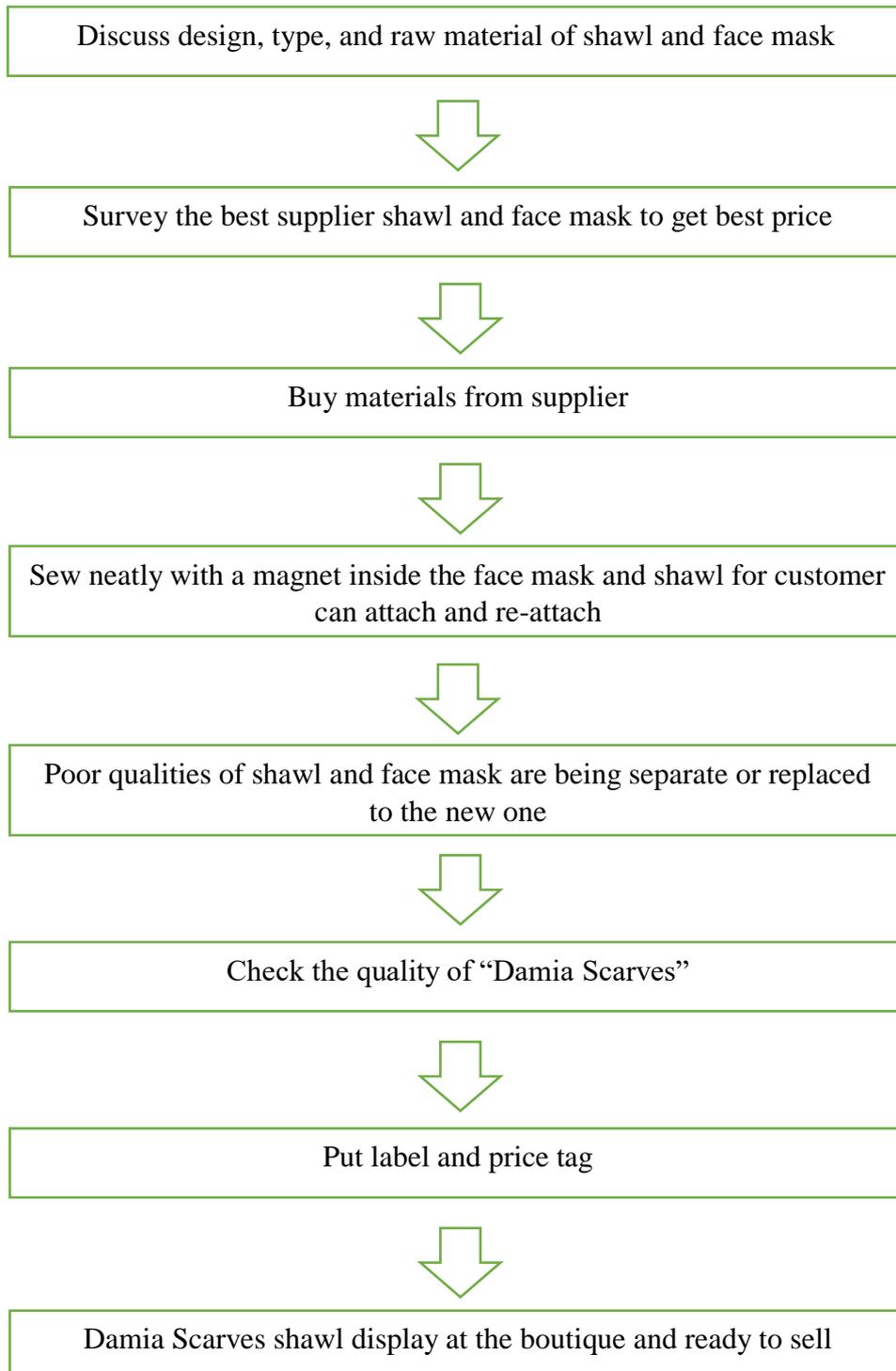
5.1.2 Business and Operation Hours

DAY	TIME
Monday	CLOSED
Tuesday – Friday	10AM – 9PM
Saturday & Sunday	10AM – 11PM

Hawa Scarves operating hours start at 10 a.m. to 9 p.m. on Tuesdays until Fridays while 10 a.m. to 11 p.m. on weekend. Our store is closed only on Monday. The operation hours for the employees will be different. The working hours starts from 9 a.m. to 10 p.m. on weekdays meanwhile 9 a.m. to 12 a.m. on weekends. Part-time employees work two shifts, the first from 9 a.m. to 5 p.m., and the second from 4 p.m. to 12 a.m. (weekends) and 2 p.m. to 10 p.m. (weekdays).

5.1.3 Production Workflow

Production Workflow of the Hawa Scarves



5.2 Production Planning

Average sales forecast per month	RM1, 851, 850.00/12 month =RM154,321.00
Price per unit	RM55.00
Number of outputs per month	RM154, 321.00/ Rm55.00 =2806 units
Number of operation days per month	26 days
Number of outputs per day	2806 units/ 26 days =234 units
Estimate % safety stock per month	2806 units + 10% (estimate safety stock) =3087 units
Actual number of outputs per day + safety stock	3087 units/ 26 days =119 units

5.3 Operation Layout Plan

5.3.1 First Floor

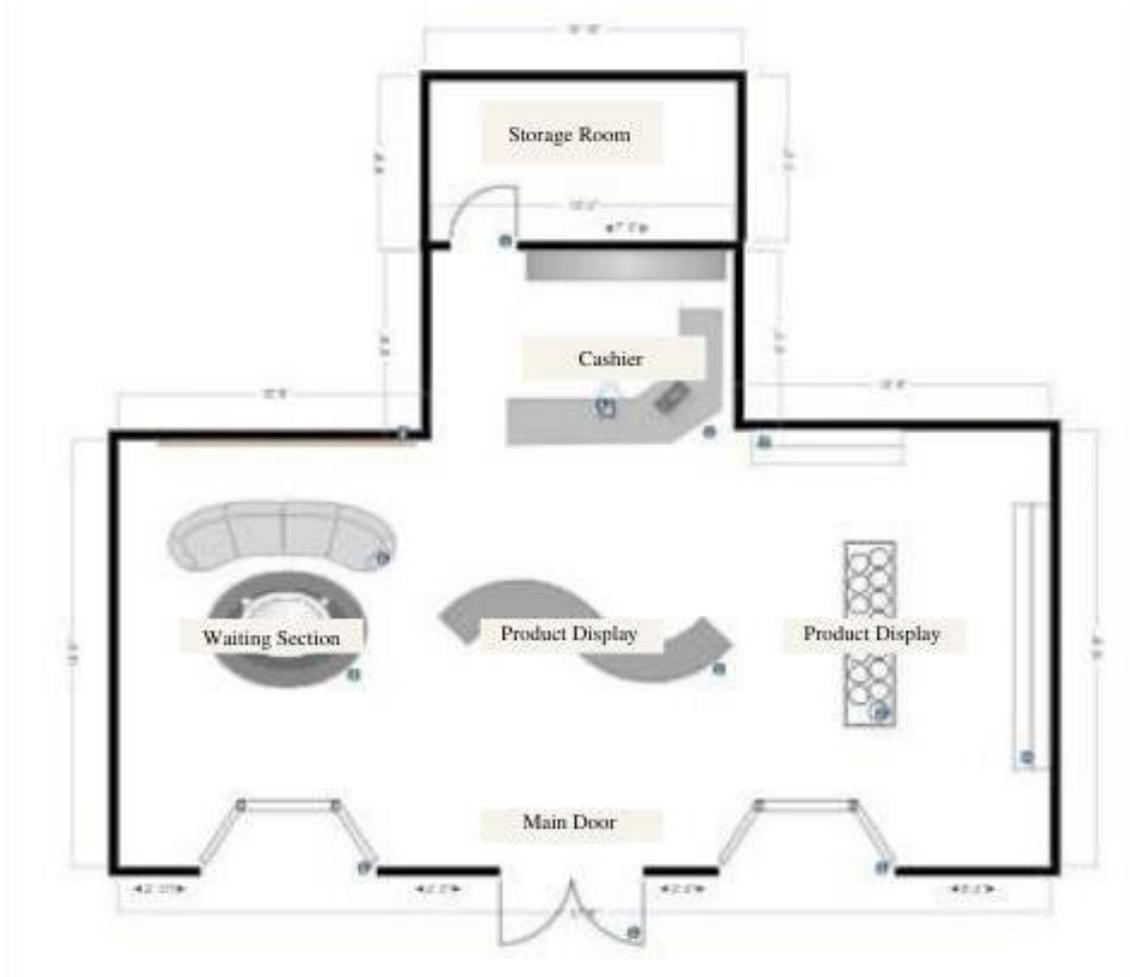


Figure 6: Operation layout plan for first floor

5.3.2 Second Floor

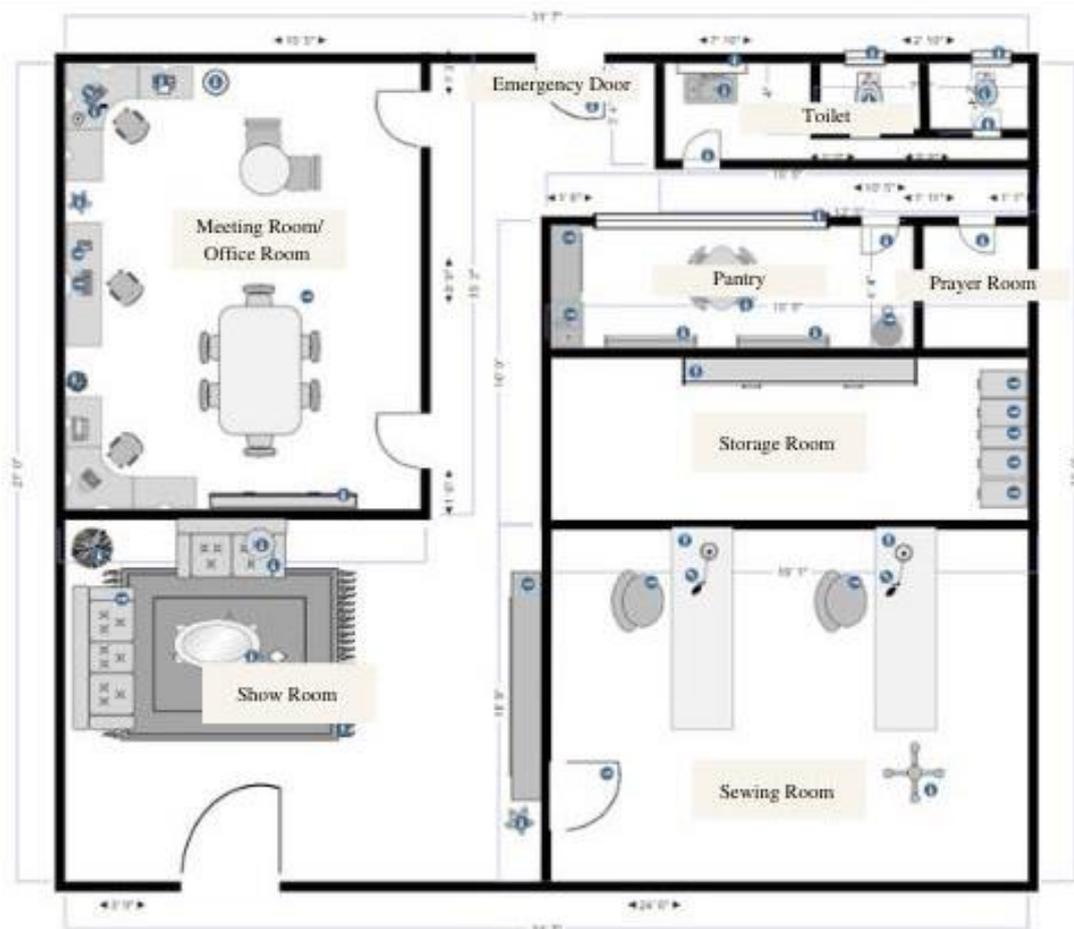


Figure 7: Operation layout plan for Second floor

5.4 Production Supplies

5.4.1 Material Planning

PRODUCT NO	RAW MATERIAL
1	Chiffon fabric
2	Organic Cotton fabric
3	Polyester
4	Magnet
5	Sewing thread
6	Logo
7	Packaging

PRODUCT NO	RAW MATERIALS	TOTAL QUANTITY REQUIRED	PRICE PER UNIT (RM)	PRICE (RM)
1	Chiffon fabric	2 meters/ unit	RM4.80	RM9.60
2	Organic Cotton fabric	0.203 meters/ unit	RM2.00	RM0.40
3	Polyester	0.203 meters/ unit	RM1.50	RM0.30
4	Magnet	8/ unit	RM1.00	RM8.00
5	Sewing thread	2 rolls/ unit	RM3.00	RM6.00
6	Logo	2/ unit	RM2.00	RM4.00
7	Packaging	1/ unit	RM5.00	RM5.00
TOTAL				RM33.30

Table F: Materials for a unit of product

5.4.2 Material Requirement

- To produce 3087 units of Hawa Scarves per month

PRODUCT NO	RAW MATERIALS	TOTAL QUANTITY REQUIRED	PRICE PER UNIT (RM)	PRICE (RM)
1	Chiffon fabric	2 meters X 3087 units =6174 meters	RM4.80	RM29, 635.20
2	Organic Cotton fabric	0.203 meters X 3087 units =627 meters	RM2.00	RM1, 254.00
3	Polyester	0.203 meters X 3087 units =627 meters	RM1.50	RM940.50
4	Magnet	8 bar X 3087 units =24, 696 bar	RM1.00	RM24, 696.00
5	Sewing thread	2 rolls X 3087 units =6174 rolls	RM3.00	RM18, 522.00
6	Logo	2 X 3087 units =6174	RM2.00	RM12, 348.00
7	Packaging	1 X 3087 units =3087	RM5.00	RM15, 435.00
TOTAL				RM102, 830.70

BEFORE MARKUP	AFTER MARKUP
<p>Cost price per units $=RM9.60 + RM0.40 + RM0.30 + RM8.00 + RM6.00 + RM4.00 + RM5.00$ $=RM33.30$</p>	<p>Selling price per box = RM55.00 Total Mark-up $=RM55.00 - RM33.30$ $=RM21.70$</p>
<p>Cost price for 3, 087 units per month $=RM33.30 \times 3087$ units $=RM102, 797.10$</p>	<p>Mark-up% $\frac{(RM55.00 - RM33.30)}{RM33.30} \times 100\%$ $=65\%$</p>
	<p>Selling price for 3, 087 units per month $=RM55.00 \times 3087$ units $=RM169, 785.00$</p>

5.4.3 Raw Material Supplier

PRODUCT NO	RAW MATERIALS	SUPPLIER
1	Chiffon fabric	NURFA Apparel Sdn Bhd
2	Organic Cotton fabric	NURFA Apparel Sdn Bhd
3	Polyester	NURFA Apparel Sdn Bhd
4	Magnet	NURFA Apparel Sdn Bhd
5	Sewing thread	NURFA Apparel Sdn Bhd
6	Logo	GTO Supplies Sdn Bhd
7	Packaging	GTO Supplies Sdn Bhd

Table G: List of Raw Material Supplier

5.4.4 Machine and Equipment

ITEM	PRICE PER UNIT (RM)	QUANTITY	TOTAL COST (RM)	SUPPLIER
Sewing machine	1,350.00	34	45,900.00	LSN Sewing Machines Sdn Bhd
Stand steam iron	159.00	5	795.00	LSN Sewing Machines Sdn Bhd
Machines needles	10.30	5	51.50	LSN Sewing Machines Sdn Bhd
Thimble	7.00	13	91.00	LSN Sewing Machines Sdn Bhd
Sewing kits	45.00	10	450.00	LSN Sewing Machines Sdn Bhd
TOTAL			47,287.50	

Table H: List of machine and equipment required

5.5 Operation personnel

5.5.1 List of Operation personnel

Position	No of Personnel
Operation Manager	1
Operation Assistant	34
Van Driver	1
Total	36

5.5.2 Manpower planning

Planned rate of production per day

Production of outputs per day = 119 units

Workers productive time per day = effective working hour – rest period & idling time

= 8 hours – 1 hour

= 7 hours/day

Worker standard production time per unit = 2

Identify number of workers required

$$\begin{aligned}
 \text{No. of worker required} &= \frac{\text{Planned Rate of Production per day}}{\text{Worker Productive Time per day}} \times \text{worker standard production time / unit} \\
 &= \frac{119 \text{ units per day}}{7 \text{ hours}} \times 2 \\
 &= 34 \text{ workers required}
 \end{aligned}$$

5.5.3 Schedule of Remuneration of Operation Personnel

POSITION	QUANTITY	MONTH SALARY (RM)	EPF (RM) (13%)	SOCSSO (RM) (2%)	TOTAL (RM)
Operation manager	1	3,000	390	60	3,450
Operation Assistant	34	51,000 (RM1,500 X 34)	6,630 (RM195 X 34)	1,020 (RM30 X 34)	58,650
Van Driver	1	1,300	169	26	1,495
TOTAL					63,595

Table I: Schedule of Remuneration of Operation personnel

5.6 Operation Budget

PARTICULARS	FIXED ASSETS (RM)	MONTHLY EXPENSES (RM)	OTHERS (RM)	TOTAL (RM)
<i>Fixed assets</i>				
Machinery & equipment	47,287.50			47,287.50
Vehicle (office use)	800			800
<i>Working capital</i>				
Raw material		102,830.70		102,830.70
Salaries, EPF & SOCSO		63,595		63,595
<i>Pre-operation & other expenditure</i>				
Business Registration & Licence			1,000	1,000
Insurance & Roadtax for vehicle			800	800
TOTAL	48,087.50	166,425.70	1,800.00	216,313.20

6.0 ORGANIZATION PLAN

6.1 Ownership structure

This business is legally registered under Suruhanjaya Syarikat Malaysia (SSM) under the name of Hawa Scarves Enterprise that produces many types of hijabs and one of them is the adaptable mask with hijab products, called the “Damia Scarves”. The Hawa Scarves is a partnership company consisting of five partners and each partner holds one important position in the business namely general manager (Intan Nazierah), administrative manager (Intan Nazierah), marketing manager (Nur Allyaa Huda), operation manager (Nur Zaqeerah), and finance manager (Nur Hazirah).

6.2 Organizational Chart



Figure 8: Hawa Scarves Organizational Chart

6.3 Manpower planning

POSITION	NUMBER OF STAFF
General Manager	1
Administrative Manager	1
Marketing Manager	1
Operation Manager	1
Finance Manager	1
Sale personnel	1
Promotion personnel	1
Distribution personnel	1
Operation Assistant	34
Van Driver	1

6.4 Schedule of task and responsibilities

POSITION	RESPONSIBILITIES
General Manager	<ul style="list-style-type: none"> • To plan, implement and control the overall management of the business. • To plan and monitor the strategic progress of the business. • Review analysis of company activities. • Develops business strategic planning, financial performance, and new product development. • Analysis data and market growth.
Administration Manager	<ul style="list-style-type: none"> • Management of office equipment. • Responsible to administrative the business management. • Organizing, arranging and coordinating meetings. • Sorting and distributing incoming and outgoing post. • Responsible with the charges of the remuneration schedule according to the latest provident funds.
Marketing Manager	<ul style="list-style-type: none"> • Interviews, hires, and trains marketing staff members. • Establishes marketing goals based on past performance and market forecasts.

	<ul style="list-style-type: none"> • Communicates with various media buyers, advertising agencies, and other services to help marketing projects come to fruition. • Adjust marketing campaigns and strategies as needed in response to collect data and other feedback. • Prepare advertisement and promotion of company.
Operation Manager	<ul style="list-style-type: none"> • Find the substance that use for services provided. • Researching alternative methods of efficiency. • Setting and reviewing budgets and managing cost. • Overseeing inventory, distribution of goods and facility layout.
Financial Manager	<ul style="list-style-type: none"> • Overseeing the flow of cash and financial instruments. • Preparing reports as required by law, regulations or company policies. • Predicting future financial trends. • Analyzing market trends and competitors.
Sales Personnel	<ul style="list-style-type: none"> • Assists in promotional strategies and product development. • Greet customers.

	<ul style="list-style-type: none"> • Assists and provide customers with information about their purchases.
Promotion Personnel	<ul style="list-style-type: none"> • Provide all the needed information on promoted products. • Build lasting relationships with customers by contacting them to follow up on purchases, suggest purchase options and invite them to upcoming events. • Present products using interactive materials such as video promotion. • Set up booths or promotional stands to look attractive to customers.
Distribution Personnel	<ul style="list-style-type: none"> • To ensure stock is maintained and moved efficiently. • Organizing shipments • Use IT systems to manage stock levels, delivery times and transport costs.
Operation Assistant	<ul style="list-style-type: none"> • Do production of product based on orders. • Providing innovative ideas. • Arranging for the delivery of domestic and international packages. • Help the operation manager.
Van Driver	<ul style="list-style-type: none"> • Responsible for the safe delivery of goods.

6.5 Supporting Professional Advisor and Services

COMPANY / INSTITUTE	SERVICE
<p>Maybank Banking</p> <p>Shah Alam Main Branch, 10 Persiaran Perbandaran Seksyen 14, 40000 Shah Alam 40702 Shah Alam, Selangor</p>	<p>Offers financing for launching a business, paying capital expenses, granting a moratorium if necessary and providing the company's official account for transactions such as cheque and internet transfer.</p>
<p>KPJ Selangor Specialist Hospital</p> <p>Jalan Singa 20/1, Seksyen 20, 40300 Shah Alam, Selangor</p>	<p>They give medical services to ensure that our employees' health is taken care. A proper medical check up would be conducted on regular basis by the medical advisor.</p>
<p>RS Corporate Network</p> <p>Suite 8-1 & 8-2, Level 8 Menara CIMB, No. 1, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur</p>	<p>It operates as our company's official business developer, allowing us to network and collaborate with other business. It also provides advice on how to expand the firm and internationally.</p>

6.6 Schedule of Remuneration

POSITON	QUANTITY	MONTH SALARY (RM)	EPF (RM) (13%)	SOCSSO (RM) (2%)	TOTAL (RM)
General Manager	1	5,000	650	100	5,750
Administration Manager	1	3,000	390	60	3,450
Marketing Manager	1	3,000	390	60	3,450
Operation Manager	1	3,000	390	60	3,450
Financial Manager	1	3,000	390	60	3,450
Sales personnel	1	1,500	195	30	1,725
Promotion personnel	1	1,500	195	30	1,725
Distribution personnel	1	1,500	195	30	1,725
Operation assistant	34	51,000 (RM1,500 x34)	6,630 (RM195x 34)	1,020 (RM30x 34)	58,650
Van driver	1	1,300	169	26	1,495
Total					84,870

Table J: Schedule of Remuneration

6.7 List of Office Equipment

ITEM	QUANTITY (UNIT)	PRICE PER UNIT (RM)	TOTAL COST (RM)
Cabinet	4	350.00	1,400.00
Office Table	5	158.00	790.00
Office Chair	10	65.00	650.00
Fax Machine and phone	1	411.00	411.00
Printer (4 in 1)	2	880.00	1,760.00
Computer	5	1,499.00	7,495.00
Air Conditioner	3	1,050.00	3,150.00
Meeting Table	1	450.00	450.00
Lamp	10	50.00	500.00
Dustbin	7	15.00	105.00
Clock	4	25.00	100.00
Total	52	4,953	16,811.00

Table K: List of Office Equipment

6.8 List of Office Supplies

ITEM	QUANTITY (UNIT)	PRICE PER UNIT (RM)	TOTAL COST (RM)
File	10	4.00	40.00
Pen	15	2.00	30.00
Note Book	12	3.50	42.00
A4 Paper	8	13.50	108.00
Stapler	3	3.50	10.50
Printing ink	3	60.00	180.00
Paper clips	4	2.00	8.00
Marker	5	3.50	17.50
Envelops and Organizers	8	15.00	120.00
Stamp pad	7	8.00	56.00
Calculator	4	19.00	76.00
Puncher	3	15.00	45.00
Scissors	5	2.00	10.00
Total	87	151.00	743.00

Table L: List of office supplies

6.8 Organizational / Administrative Budget

ADMINISTRATIVE EXPENDITURE	
	RM
Fixed Assests / Capital Expenditures	
Office furniture	16,811.00
Working Capital / Monthly Expenditure	
Salaries / Remuneration	84,870.00
Rent	3,800.00
Utilities	5,700.00
Other Expenditure	
Office Supplies	743.00
Pre-Operations	
Deposit (Rent, utilities and ect.)	7,600.00
Business registration & licenses	3,100.00
Total	122,624.00

7.0 FINANCIAL PLAN

7.1 Project Implementation Cost

HAWA SCARVES					
PROJECT IMPLEMENTATION COST & SOURCES OF FINANCE					
Project Implementation Cost			Sources of Finance		
Requirements	Cost	Loan	Hire-Purchase	Own Contribution	
				Cash	Existing F. Assets
Fixed Assets					
Land & Building					
Office furniture	16,811	16,811			
Signboard	1,000			1,000	
Machinery & equipment	47,288	47,288			
Vehicle	800	800			
Working Capital	1 months				
Administrative	94,370	94,370			
Marketing	11,325	11,325			
Operations	166,426	166,426			
Pre-Operations & Other Expenditure	16,243	16,243			
Contingencies					
TOTAL	354,262	353,262		1,000	

7.2 Table of depreciation and table of loan and hire

HAWA SCARVES DEPRECIATION SCHEDULES

Fixed Asset			
Office furniture			
Cost (RM)	16,811		
Method	Straight Line		
Economic Life (yrs)	5		
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	16,811
1	3,362	3,362	13,449
2	3,362	6,724	10,087
3	3,362	10,087	6,724
4	3,362	13,449	3,362
5	3,362	16,811	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

Fixed Asset			
		Straight Line	
Cost (RM)			
Method	Straight Line		
Economic Life (yrs)	5		
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	-
1	-	-	-
2	-	-	-
3	-	-	-
4	-	-	-
5	-	-	-
6	-	-	-
7	-	-	-
8	-	-	-
9	-	-	-
10	-	-	-

Fixed Asset			
Signboard			
Cost (RM)	1,000		
Method	Straight Line		
Economic Life (yrs)	5		
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	1,000
1	200	200	800
2	200	400	600
3	200	600	400
4	200	800	200
5	200	1,000	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

Fixed Asset			
Machinery & equipment			
Cost (RM)	47,288		
Method	Straight Line		
Economic Life (yrs)	5		
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	47,288
1	9,458	9,458	37,830
2	9,458	18,915	28,373
3	9,458	28,373	18,915
4	9,458	37,830	9,458
5	9,458	47,288	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

Fixed Asset			
Vehicle			
Cost (RM)	800		
Method	Straight Line		
Economic Life (yrs)	5		
Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	800
1	160	160	640
2	160	320	480
3	160	480	320
4	160	640	160
5	160	800	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

HAWA SCARVES
LOAN & HIRE-PURCHASE AMMORTISATION SCHEDULES

LOAN REPAYMENT SCHEDULE					HIRE-PURCHASE REPAYMENT SCHEDULE				
Amount		353,262			Amount				
Interest Rate		5%			Interest Rate		5%		
Duration (yrs)		5			Duration (yrs)		5		
Method		Baki Tahunan							
Year	Principal	Interest	Total Payment	Principal Balance	Year	Principal	Interest	Total Payment	Principal Balance
	-	-		353,262		-	-		-
1	70,652	17,663	88,316	282,610	1	-	-	-	-
2	70,652	14,130	84,783	211,957	2	-	-	-	-
3	70,652	10,598	81,250	141,305	3	-	-	-	-
4	70,652	7,065	77,718	70,652	4	-	-	-	-
5	70,652	3,533	74,185	-	5	-	-	-	-
6	0	0	-	-	6	-	-	-	-
7	0	0	-	-	7	-	-	-	-
8	0	0	-	-	8	-	-	-	-
9	0	0	-	-	9	-	-	-	-
10	0	0	-	-	10	-	-	-	-

7.3 Cash Flow Statement

HAWA SCARVES PRO FORMA CASH FLOW STATEMENT																	
MONTH	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)	1,000													1,000			
Loan	353,262													353,262			
Cash Sales		326,386	95,520	30,730	854,866	250,270	20,000	100,000	27,648	35,000	40,000	30,000	41,430	1,851,850			
Collection of Accounts Receivable																	
TOTAL CASH INFLOW	354,262	326,386	95,520	30,730	854,866	250,270	20,000	100,000	27,648	35,000	40,000	30,000	41,430	2,206,112			
CASH OUTFLOW																	
Administrative Expenditure																	
Remuneration		84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	84,870	1,018,440	1,018,440	1,018,440
Rent		3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	45,600	45,600	45,600	
Utilities		5,700	5,700	5,700	5,700	5,700	5,700	5,700	5,700	5,700	5,700	5,700	5,700	68,400	68,400	68,400	
Marketing Expenditure																	
Remuneration		8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	8,625	103,500	103,500	103,500	
Online advertising		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000	24,000	24,000	
Banner		500	500	500	500	500	500	500	500	500	500	500	500	6,000	6,000	6,000	
Business card		200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,400	2,400	
Operations Expenditure																	
Cash Purchase		102,831	102,831	102,831	102,831	102,831	102,831	102,831	102,831	102,831	102,831	102,831	102,831	1,233,968			
Payment of Account Payable																	
Carriage Inward & Duty																	
Salaries, EPF & SOCSO		63,595	63,595	63,595	63,595	63,595	63,595	63,595	63,595	63,595	63,595	63,595	63,595	763,140	763,140	763,140	
Other Expenditure																	
Pre-Operations		3,743												3,743	3,743	3,743	
Deposit (rent, utilities, etc.)	7,600													7,600			
Business Registration & Licences	4,100													4,100			
Insurance & Road Tax for Motor Vehicle	800													800	800	800	
Other Pre-Operations Expenditure																	
Fixed Assets																	
Purchase of Fixed Assets - Land & Building																	
Purchase of Fixed Assets - Others	65,899													65,899			
Hire-Purchase Down Payment																	
Hire-Purchase Repayment:																	
Principal																	
Interest																	
Loan Repayment:																	
Principal		5,888	5,888	5,888	5,888	5,888	5,888	5,888	5,888	5,888	5,888	5,888	5,888	70,652	70,652	70,652	
Interest		1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	17,663	14,130	10,598	
Tax Payable														0	0	0	
TOTAL CASH OUTFLOW	78,399	283,223	279,480	279,480	279,480	279,480	279,480	279,480	279,480	279,480	279,480	279,480	279,480	3,435,905	2,120,806	2,117,273	
CASH SURPLUS (DEFICIT)	275,864	43,163	-183,960	-248,750	575,386	-29,210	-259,480	-179,480	-251,832	-244,480	-239,480	-249,480	-238,050	-1,229,793	-2,120,806	-2,117,273	
BEGINNING CASH BALANCE		275,864	319,026	135,066	-113,684	461,701	432,491	173,011	-6,470	-258,302	-502,782	-742,263	-991,743		-1,229,793	-3,350,599	
ENDING CASH BALANCE	275,864	319,026	135,066	-113,684	461,701	432,491	173,011	-6,470	-258,302	-502,782	-742,263	-991,743	-1,229,793	-1,229,793	-3,350,599	-5,467,872	

7.4 Income Statement

HAWA SCARVES PRO-FORMA INCOME STATEMENT			
	Year 1	Year 2	Year 3
Sales	1,851,850		
Less: Cost of Sales			
Opening stock			
Purchases	1,233,968		
Less: Ending Stock			
Carriage Inward & Duty			
Gross Profit			
Less: Expenditure			
Administrative Expenditure	1,132,440	1,132,440	1,132,440
Marketing Expenditure	135,900	135,900	135,900
Other Expenditure	3,743	3,743	3,743
Business Registration & Licences	4,100		
Insurance & Road Tax for Motor Vehicle	800	800	800
Other Pre-Operations Expenditure			
Interest on Hire-Purchase			
Interest on Loan	17,663	14,130	10,598
Depreciation of Fixed Assets	13,180	13,180	13,180
Operations Expenditure	763,140	763,140	763,140
Total Expenditure	3,304,934	2,063,333	2,059,801
Net Profit Before Tax	-1,453,084	-2,063,333	-2,059,801
Tax	0	0	0
Net Profit After Tax	-1,453,084	-2,063,333	-2,059,801
Accumulated Net Profit	-1,453,084	-3,516,417	-5,576,218

7.5 Balance Sheet

HAWA SCARVES PRO-FORMA BALANCE SHEET			
	Year 1	Year 2	Year 3
ASSETS			
Non-Current Assets (Book)			
Land & Building			
Office furniture	13,449	10,087	6,724
Signboard	300	600	400
Machinery & equipment	27,820	28,373	18,915
Vehicle	640	480	320
Other Assets			
Deposit	7,600	7,600	7,600
	60,319	47,139	33,959
Current Assets			
Stack of Raw Materials	0	0	0
Stack of Finished Goods	0	0	0
Accounts Receivable			
Cash Balance	-1,229,793	-3,350,599	-5,467,872
	-1,229,793	-3,350,599	-5,467,872
TOTAL ASSETS	-1,161,474	-3,295,460	-5,426,313
Owners' Equity			
Capital	1,000	1,000	1,000
Accumulated Profit	-1,453,084	-3,516,417	-5,576,218
	-1,452,084	-3,515,417	-5,575,218
Long-Term Liabilities			
Loan Balance	282,610	211,957	141,305
Hire-Purchase Balance			
	282,610	211,957	141,305
Current Liabilities			
Accounts Payable			
TOTAL EQUITY & LIABILITIES	-1,169,474	-3,303,460	-5,433,913

8.0 PROJECT MILESTONES

ACIVITIES	START DATES	END DATES
Incorporation of Hawa Scarves	1 st January 2021	20 th January 2021
Completion of design and development	3 rd March 2021	22 nd March 2021
Completion of prototypes	2 nd April 2021	6 th May 2021
Obtaining of sales representatives	2 nd May 2021	30 th May 2021
Signing of distributors and dealers	1 st June 2021	16 th June 2021
Ordering of materials in production quantities	20 th August 2021	15 th September 2021
Starting of production or operations	21 th September 2022	6 th November 2022
First product launching	2 nd January 2022	3 rd January 2022
Receipt of first orders	6 th January 2022	8 th January 2022
Delivery of first sales	9 th January 2022	15 th January 2022

9.0 CONCLUSION

As we can conclude, Hawa Scarves target customer who are wearing hijab in every region. Damia Scarves is our product that targeted those customers. Furthermore, the tools that we used for Damia Scarves are exclusive, it contains chiffon fabric, a magnetically attachable mask that is suitable in this pandemic. Not only that, the price is affordable as the tools.

We chose Damia Scarves as one of our main products because it has been targeted at every woman Muslim that wears a hijab in every country. Due to this pandemic, Damia Scarves has an attachable mask that attaches with the chiffon scarfs using the magnet. So that, it is easy to use and hijab friendly because of the mask is washable and by using the mask filter on it. The inner layer is from Global Original Textile Standard (GOTS) certified 100% organic cotton, comfortable against the skin, and also have hydrophilic and absorbent the mask is designed with filter pocket, nose, and chin cutting for breathability, stretchy and quick drying.

As the masks are organic cotton and synthetic knit woven polyester. Hawa Scarves Company is a social business that aims to enhance the villagers in Shah Alam, Selangor. Hawa Scarves also aims to assist members of society in commercializing and expanding their hijab business.

We are pleased to announce that, thanks to our efforts, Malaysia's unemployment rate has decreased. Because we create modern and easier scarves for all Muslim woman that wears a hijab in every region they are. Whether they are Arabic, Indian, or Chinese, as long as they are Muslim. Based on the effectiveness of the fabric, the Damia Scarves product is beneficial for the hijabis and feeling more confident when wearing it.

Hawa Scarves boutique will be in Shah Alam, Selangor, and we plan to keep growing it. We chose Shah Alam on purpose so that people from nearby would be drawn to the city by its uniqueness of the product. By doing this, we hope to attract more customers along with the villagers who will eventually buy our goods from the customers from every region. Moreover, the mask has an outer layer from Synthetic Knit Woven Polyester and Hydrophobic water repellent.

10.0 APPENDICES



