



اوتو تكنولوجي مارا
UNIVERSITI
TEKNOLOGI
MARA

Cawangan Johor
Kampus Pasir Gudang

FACULTY OF CHEMICAL ENGINEERING

SUBJECT:

FUNDAMENTAL OF ENTERNUERSHIP (ENT300)

PALM OIL MANUFACTURING & APPLICATION (CHE 323)

ASSIGNMENT:

BUSINESS PROPOSAL REPORT

CLASS:

J4EH1105C

COMPANY'S NAME:

ARRUMAR DETERGENT BY NANS

DATE OF SUBMISSION:

29th JANUARY 2023

LECTURER'S NAME:

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| **01**

**EXECUTIVE
SUMMARY**

EXECUTIVE SUMMARY

Arrumar Detergent is a production of the new liquid laundry detergent brand that uses palm oil in the manufacturing that included with a softener cleaning power that helps the clothes to feel soft and stay fragrant for a long period of time that could last for 10 days. Arrumar Detergent is formulated with bio-based raw ingredients which is Palm Kernel oil. Palm Kernel oil derivatives are used as surfactants for our product to ensure an adequate cleaning functionality as they are able to remove dirt and clean any stain on the clothes. Our main objective is to ensure that our product become the top-leading palm kernel oil-based detergent in the world. We choose Mahkota Detergent Malaysia which is also the supplier of Palm Kernel oil-based product to become our collaborative partnership in our business. This detergent business has become our concern since there is not a lot of competitors detergent that implies a plant oil base ingredients in Malaysia and softener in one bottle. In a market, our company will be a part we dive in, we always try to innovate to stay ahead of the curve for the better for our consumer needs. Our business operations open every day per week through the internet, we choose to sell our product through Shopee application and our own website of Arrumar Detergent that we created especially for our customer.



02

**BUSINESS
BACKGROUND**

2.2 PURPOSE OF PREPARING BUSINESS PLAN

1. Opportunity for entrepreneurs to assess commercial ventures objectively, practically, and critically.
2. To review and assess the feasibility of the business.
3. To convince investors, venture capitalists and bankers to raise capital and obtain support for the business venture.
4. To be able to manage business resources more effectively.
5. The business plan is also for the guideline for the daily management of the business.

BUSINESS BACKGROUND

Business Main Activity	
Core activity	<p>We will only use natural resources to our detergent products. We will also continue to improve our product brands and create new formulas. Due to using natural materials, the prices we offer are not expensive. Consumers can enjoy quality products at low prices. Our product brands are suitable for use in all types of clothing. It can also provide a long-lasting fragrance effect to your clothes.</p> <p>Types of that fragrance we will provide:</p> <ul style="list-style-type: none"> ➤ Rose ➤ Lavender ➤ Daisy ➤ Sakura blossom.
Other activities	<p>In our business, we make manual packing of detergent in capsule. We will pack our product as many as 100 units a day. We also sell the capsules at a wholesale price to the laundry shop vendors. This is to ensure they also profit and are satisfied buying with us.</p>

2.2 SUPPLIER



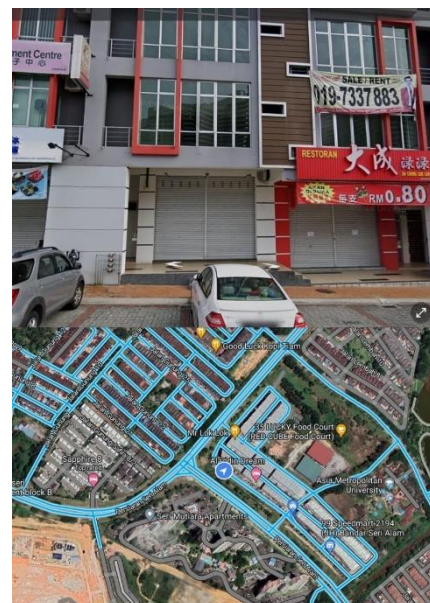
- Plant location:
 - Oxichem Resources Sdn Bhd, BK5, Kawasan Industri Mara, Batu 5 Jalan Gambang, 25250 Kuantan.
 - This factory produces a lot of products for creating our own brand. by sending the material characteristics and specifications that we want, the factory will produce it. Mahkota is a company that produces detergent from palm oil. we take supply of product from Mahkota then at Oxichem resources they make a change for our packing. it is because Mahkota packs in bottles.
- Types of palm oil contained in the product
 - Palm Kernal Oil (PKO)
- Advantage of crude palm oil (CPO)
 - Adds cleansing properties and bubbly lather
 - Economical and readily available
 - Red palm is high in vitamin A (carotenoids)
- Advantage of CPO in detergent product
 - Can remove dirt on clothes more quickly.
 - Does not harm clothes due to detergent ingredients it from natural sources.
 - Gives the effect of a long-lasting fragrance.

2.4 BUSINESS LOCATION

To start a new business, we need to prepare a good strategy to get many customers. So, that our business will have a high possibility to grown bigger in the future. One of our strategies that we must consider for our small business is a good location for our shop.

Arrumar shop is planned to be located at Bandar Baru Seri Alam in Masai, Johor. We are planning to rent a shop lot building in Bandar Baru Seri Alam. It will be on the ground floor and the first floor. We decided to open a Arrumar shop there because the location is very strategic. Our business is selling a detergent for wash clothes. The most important reason we choose this location is that there are many laundries in this area. This is our opportunity to start our small business. We will be a detergent supplier to a nearby laundry shop. In addition, the area is full of people who always buy glossary and that place is attractive spot on nearby residents. So, it is possible that they will also visit our store. This area is also close to residential areas and UiTM Pasir Gudang. Nearby residents, students or lecturers do not need to go to a mall to buy detergent.

We just need to beautify the store so that it looks beautiful and luxurious. The first floor is our office for this business and the ground floor will be the store and where we pack the detergent. Finally, convenience around the area is enough to help the development of our store. we also don't have to think about how to have lunch because there are many restaurants near our store.



90 Jalan Lembah 19

3 years ago · See more dates



03

**PARTNERS
BACKGROUND**



| **04**

**ADMINISTRATION
PLAN**

2.1 INTRODUCTION TO THE ORGANIZATION

VISSION

- To become a worldwide famous detergent product.
- To be a quality NO.1 of detergent product.
- To realize more innovations on Detergent products with the use of Palm Oil.

MISSION

- Helping people to clean clothes quickly.
- Cooperate with partnership to improve our product name.

MOTTO



“ FRESH, CLEAN, FRAGRANT ”

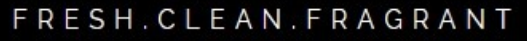

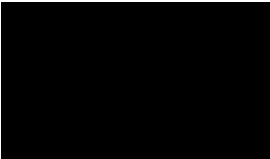
It is our motto for this Arrumar shop. This means that when customers purchase our products, they will repeat it again because of the effectiveness of our products. They will feel in love with our products because it helps their work in washing clothes and the time of washing clothes becomes less.

OBJECTIVE

- Introduce the benefit of Palm Oil for laundry purposes.
- Reach the global market.
- Helps to increase the sustainability of Palm Oil in Malaysia.
- To create a local brand detergent that can compete in the international market.

BUSINESS LOGO AND DESCRIPTION**FIGURE 1. Arrumar Logo**

LOGO	DESCRIPTION
	<p>Arrumar is a Portuguese word that means to clean. So, the name of our product is very unique. The gold writing shows that our product is always be number one.</p>
	<p>By: NNAS is the combined name of four people in the Arrumar business. The first N carries the meaning of Najuwa. The second N is Neylee. The letter A is Aishya and the letter S is Siti. This is to show the buyer who issued the product. It also shows that we always work together in advancing our products.</p>

	<p>Fresh, Clean, Fragrant is the motto for our business. From the motto the user can describe how the clothes are fresh, clean and smell good by using our products. When the clothes are clean it can refresh the body. A fragrant smell will prevent the body from smelling.</p>
	<p>Love symbol, it shows that our product will provide the good quality and cheaper prices that will be satisfied customer. The customer will feel love when the dirty clothes become clean very easily by using cheap products. Try our product and you would like repeat to buy again.</p>
	<p>The black background shows that our business is a premium business. it shows that we produce high quality products. it also gives a luxurious vibe.</p>

2.2 ORGANIZATION CHART

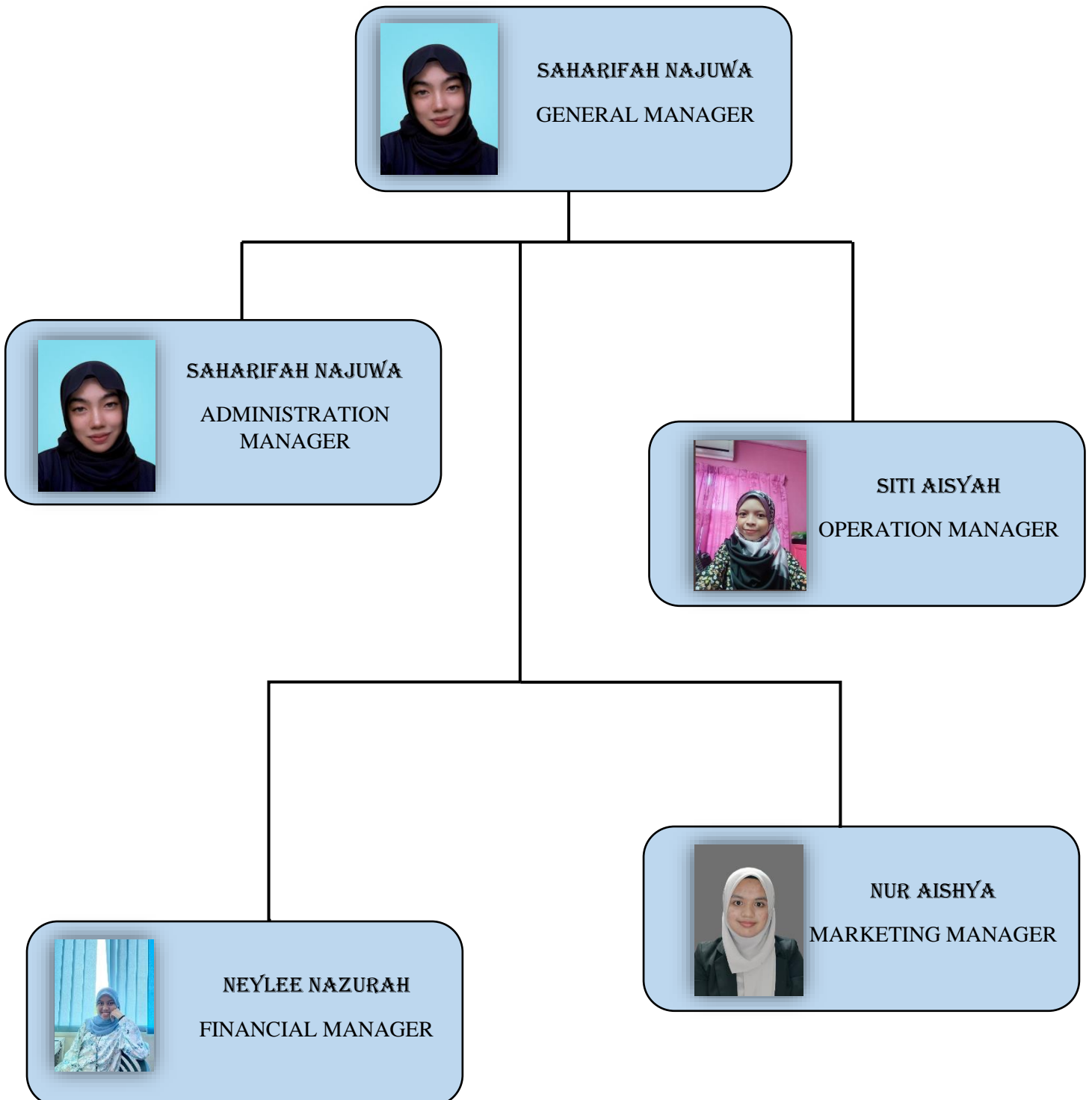


TABLE 1: List of Administration Personnel

POSITION	NO. OF PERSONNELS
GENERAL MANAGER	1
ADMINISTRATION MANAGER	1
OPERATION MANAGER	1
FINANCIAL MANAGER	1

Table 2: Schedule of Tasks and Responsibilities

POSITION	TASK AND RESPONSIBILITIES
GENERAL MANAGER	<ul style="list-style-type: none"> ▪ Provide training to all workers and supervise their performance from time to time. ▪ Maintain strong partnerships with suppliers, creditors, and customers.
ADMINISTRATION MANAGER	<ul style="list-style-type: none"> ▪ Recruits, selects, orients, and trains individuals to keep the administrative management in place. ▪ Coordinates and retrieves office, reception, mailroom, and kitchen supplies.
MARKETING MANAGER	<ul style="list-style-type: none"> ▪ Interacting with sales, finance, public relations, and production departments on marketing strategies. ▪ Generate marketing plans, conducts review and study of market trends, demographics, prices schedules, competitor products, and other pertinent data.
OPERATION MANAGER	<ul style="list-style-type: none"> ▪ Maintain regular interaction with management, workers, and vendors to ensure that the organization operates properly. ▪ Systematically identify the business' problems and prospects.
FINANCIAL MANAGER	<ul style="list-style-type: none"> ▪ Monitoring financial reports, keeping track of assets, and preparing activity reports and financial forecasts. ▪ Keeping track of the flow of money and financial instruments.

TABLE 3: Schedule of Remuneration

POSITION	NO. OF PERSONNEL	MONTHLY SALARY (RM) (A)	EPF (RM) (B)	SOCSSO (RM) (C)	TOTAL AMOUNT (RM) (A+B+C)
GENERAL MANAGER	1	7,000.00	910.00	86.65	7996.65
ADMINISTRATION MANAGER	1	5,000.00	650.00	86.65	5736.65
MARKETING MANAGER	1	3,600.00	486.00	62.15	4148.15
OPERATION MANAGER	1	3,900.00	507.00	67.35	4474.35
FINANCIAL MANAGER	1	5,600.00	728.00	86.65	6384.65
TOTAL					28740.45

LIST OF OFFICE EQUIPMENT AND FURNITURE

TYPE	QUANTITY	PRICE/UNIT (RM)	TOTAL AMOUNT (RM)
COMPUTER	3	2,000.00	6,000.00
TELEPHONE	2	80.00	160.00
WIRELESS ROUTER (Wi-Fi)	1	150.00	150.00
SUPPLIES			
STATIONERIES	2	50.00	100.00
CABINET	4	300.00	1,200.00
FIRST AID KID	1	50.00	50.00
FIRE EXTINGUISHER	1	90.00	90.00
REFREGERATOR	1	2500.00	2500.00
TABLE	5	190.00	950.00
CHAIR	5	160.00	800.00
AIRCOND	2	2000.00	4,000.00
TOTAL	14		16,000.00

ADMINISTRATION EXPENSES

ITEMS	UNITS	PRICE/UNIT (RM)	TOTAL AMOUNT (RM)
LEGAL AND AUDIT FEES	1	700.00	700.00
REGISTRATION FEE	1	200.00	200.00
BUSINESS LICENCING	1	600.00	600.00
TOTAL	3		1500.00

ADMINISTRATION BUDGET

ITEMS	FIXED ASET (RM)	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)	TOTAL AMOUNT (RM)
OFFICE EQUIPMENT	16,000.00	-	-	16,000.00
SALARIES, EPF, SOCSO	-	28,740.45	-	28,740.45
LICENSE, PERMITS, AND REGULATIONS	-		1,000.00	1,000.00
TOTAL				45,740.45

ADMINISTRATION BUDGET








ITEMS	FIXED ASET (RM)	MONTHLY EXPENSES (RM)	OTHER EXPENSES (RM)	TOTAL AMOUNT (RM)
FURNITURE	8,000.00	-	-	8,000.00
OFFICE EQUIPMENT	8,000.00	-	-	8,000.00
SALARIES, EPF, SOCSO	-	28,740.45	-	28,740.45
LICIENSE, PERMITS, AND REGULATIONS	-	-	1,000.00	1,000.00
TOTAL				45,740.45



05

**MARKETING
PLAN**

6.1 DESCRIPTION OF PRODUCTS

LOVE	
	
LAVENDER	SAKURA
	
FRAGRANT	DAISY
FLOWER	
	
OCEAN	LAVENDER
	
	ROSE
DESCRIPTION	
<p>❖ Benefits</p> <ul style="list-style-type: none"> ✓ Able to break up the oils, fats and grease associated with stubborn stains. ✓ Helps to moisturize our skin. ✓ Suitable to be used for any types of clothes. ✓ Eco-friendly packaging ✓ Lightweight to carry ✓ Require minimal storage space ✓ Fragrance help reducing in stress and anxiety ✓ Boost positive mood 	<p>❖ Ingredients</p> <ul style="list-style-type: none"> ✓ A Sodium lauryl ether sulfate (SLES) ✓ Coconut diathonol amide (CDA) ✓ Tripolyphosphate (STPP) ✓ Palm kernel oil (PKO) ✓ Table salt ✓ De-ionized or distilled water ✓ Fragrance ✓ Water-soluble dye ✓ Benzalkonium chloride <p>❖ Features</p> <ul style="list-style-type: none"> ✓ 3 in 1 detergent capsule <ul style="list-style-type: none"> ○ Softener ○ Fragrance ○ Detergent ✓ Use one capsule for 5 kg clothes

6.2 TARGET MARKET

6.2.1 Geographic Segmentation

We selected 90, Jalan Lembah 19, Bandar Baru Seri Alam, 81750, Masai, Johor as our company location selling our products (Arrumar Detergent). The property is close to residential neighborhoods and shopping centres. Because the population of the region is large, the location becomes appealing to our target market. As a result, our company will be able to expand and remain well-known in the international community. The location is also frequently frequented by foreign tourists who enjoy trekking and will undoubtedly be fascinated by our products.

6.2.2 Demographic Segmentation

This Arrumar detergent product is designed for families, students, hikers, and travelers. Because our detergent product is extremely small (one 400 g capsule), yet the functioning is quite competent. It is a three-in-one product that includes detergent (highly concentrated washing), softener (high-efficiency sterilizing solution), and fragrance (smoothing fragrance bead), and the capsule detergent dissolves in water in 5 seconds. For travelers and backpackers, the products may be taken anywhere and does not require a significant storage area. If you want to wash anything rapidly without using a washer machine, you can do it with Arrumar detergent product.

6.3 MARKET TREND & MARKET SIZE

6.3.1 Market Trend

The expanding relevance of healthier lifestyles, combined with rising consumer worries about pathogens, germs, dust, and filth, has resulted in increased per pupil spending on household cleaning products, including laundry detergent. In recent years, fragrance has played an increasingly important role in household cleaning products as consumers increasingly seek products with a strong pleasant odor, which, in turn, allows vendors to differentiate their products. Furthermore, factors such as an increase in household expenses and population increase in the real estate sector due to growth in residential units have increased demand for laundry detergents products globally. Consumers are now more aware of laundry detergent

goods because of enhanced marketing efforts by industry players. Using capsule of detergent other than bottle of detergent will give a big change to all consumers such as for old age can use easily without facing trouble to pour the detergent in the washing machines.

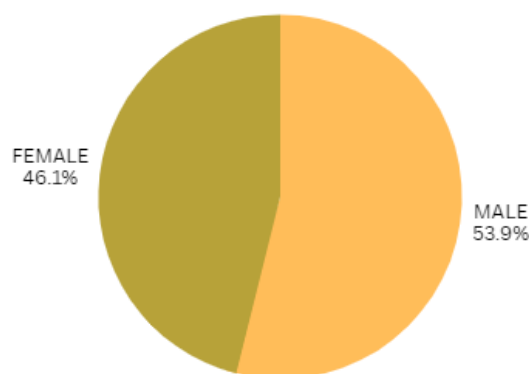
6.3.2 Market Size



Size of place in Pasir Gudang

Population of targeted customers in Pasir Gudang:

223, 473 people



Gender	Population
Male	120, 477
Female	102, 996

Pie Chart 6.3.2.1 Population percentage male and female

Population x Average Price = Market Size

$$223,473 \times \text{RM } 45 = 8,938,920$$

Average sales per month = RM 60,000

$$\begin{aligned} \text{No of output per month} &= \frac{\text{RM } 60,000}{\text{RM } 20} \\ &= 3000 \text{ units per month} \end{aligned}$$

3000 x RM20 = RM60,000 sales per month

= RM 60,000 X 12 month

= RM 720,000 (Sales per year)

6.5 COMPETITION- STRENGTH & WEAKNESS OF COMPETITORS

Competitors	Strength	Weakness
DAIA	<ul style="list-style-type: none"> • Washes off tough stains and bacteria quickly • Help eliminates bad odor and dirt • Long lasting fresh smell • Multifunction properties 	<ul style="list-style-type: none"> • Too strong smell of fragrance • Form a lot of bubbles
TOP	<ul style="list-style-type: none"> • Prevent color fading • Smell fresh even indoor drying • Outfight 99.9% Mite Dust • Produce low suds 	<ul style="list-style-type: none"> • Environmentally impact of manufacturing process
DYNAMO	<ul style="list-style-type: none"> • Help eliminates bad odour and dirt • Deep fiber cleaning • Cost friendly • Do not use toxic chemical to dispose • Reliable • Suitable for all types of washing machines • 7 in 1 capsule 	<ul style="list-style-type: none"> • Heavy to carry • High cost of raw materials
DOWNY	<ul style="list-style-type: none"> • Faster ironing • 4 times fragrance • Anti-Wrinkles Softener 	<ul style="list-style-type: none"> • Causing eczema for constantly use
BREEZE	<ul style="list-style-type: none"> • Penetrates into the fabric and leaves no residue • Moisturize skin • Reduces the potential environmental impacts • Retains clothes quality • Large quantity • Easy to find 	<ul style="list-style-type: none"> • Weak market linkage • Incompetent to clean a heavy load of clothes

6.5.1 RANKING OF THE COMPETITORS

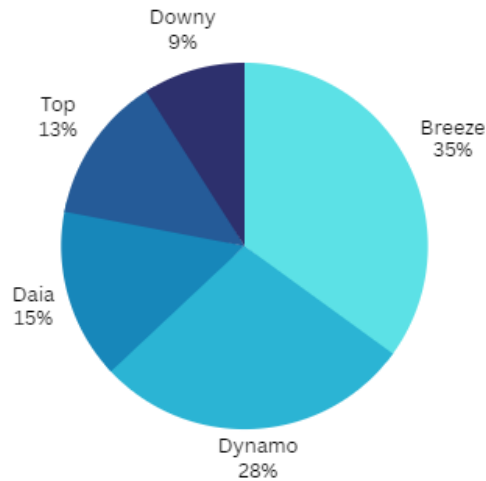
Rank No	Competitor
1	Breeze
2	Dynamo
3	Daia
4	Top
5	Downy

6.6 MARKET SHARE

Market sharing refers to the sharing of marketplaces or sellers among businesses that engage in the same type of commercial activity. It will consider the variety of competitors, experience, hand strength, and hand weakness. The table below shows how market share was distributed before and after our company joined the market.

6.6.1 Market share before the entry of our business

Competitor	Market Share (%)	Total Market Share (RM)
Breeze	35	2, 689,780
Dynamo	28	2,562,110
Daia	15	2,005,767
Top	13	1,100,890
Downy	9	580,373
Total	100	8,938,920



Pie chart 6.6.1 Market share before the entry of our business

6.6.2 Market share after the entrance of Arrumar Detergent:

Competitors	Market Share before entrance (%)	Market Loss (%)	Market Share after entrance (%)	Total Market Share (RM)
Breeze	35	1	34	2,612,929
Dynamo	28	1	27	2,470,606
Daia	15	1	14	1,872,049
Top	13	2	11	931,522
Downy	9	3	6	386,915
Arrumar Detergent	-	-	8	720,000
Total	100	8	100	10,300,295

6.7 SALES FORECAST

6.7.1 Sales Forecast for Year

Month	Sales Forecast (RM)
January	60,000
February	60,000
March	60,000
April	60,000
May	60,000
Jun	60,000
July	60,000
August	60,000
September	60,000

October	60,000
November	60,000
December	60,000
Total	720,00

Year	Percentage Increase (%)	Sales Forecast (RM)
1	-	720,000
2	10	729,000
3	15	910,800

6.8 MARKET STRATEGY

6.8.1 Promotion Strategy (Advertising)

By using social media such as Instagram, TikTok, YouTube and Facebook to introduce our product to publics. Since social media allows Arrumar Company and customers to connect, for us to enhance and expand our business globally. As a result of the size and raw materials contained in our detergent, our product will be characterized as a famous and distinctive product. When our product presence in social media, it will help our company in higher ranking.

In addition, our organisation will employ a signboard, distributed pamphlets, a banner, and business cards. The usage of a signboard and a banner to generate attention and direct people to the Arrumar Company to visit our business place. Giving business cards to our clients is the most effective direct marketing strategy for staying in touch with them, which will help Arrumar Company become more well-known globally and strengthen our business system.



ARRUMAR DETERGENT BANNER



BUSINESS CARD

6.8.2 Pricing strategy

Our Arrumar detergent will be marketed in RM 20 containers that include 18 capsules of the same design detergents. Our Arrumar Detergent has the best price that is neither too low nor too expensive compared to our competitors.

Competitors	Price (RM)
Breeze	40
Dynamo	65
Daia	25
Top	30
Downy	29
Arrumar Detergent	20

6.8.3 Place strategy

Our detergent sales point is very strategic and easily accessible to a large number of customers. The parking lot is also large enough for our visitors to park free of charge. The location is also secure, with security services and high-quality CCTV installations.

6.13 MARKETING BUDGET

MARKETING BUDGET				
Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Signboards	2,000			2,000
	-			-
	-			-
	-			-
Working Capital				
Banner		200		200
Online advertisement		1,000		1,000
Business Card		100		100
Flyers and Voucher		300		300
		-		-
		-		-
		-		-
Pre-Operations & Other Expenditure				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			1,000	1,000
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			1,000	1,000
Total	2,000	1,600	2,000	5,600



06

**OPERATIONAL
PLAN**

6.1 COMPONENT OF OPERATING.

6.1.1 Operations Objectives

In a business organization, one of the most crucial functions in operation. Managing operations is critical to ensuring the business can create products or deliver services according to the customer's specifications, quality, and timeframe. Furthermore, Operations management can be defined as the process of marshaling business inputs to transform them into output in the form of product or service. Thus, the operational objective should be reachable and detailed to provide clear direction for the day-to-day operations of our business. Setting operational goals that are understood and accepted by all personnel can take time since they may have different priorities and values. Hence, it's critical to include establishing acceptable operational objectives for each department, and business plans can be developed to meet those objectives.


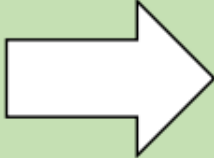

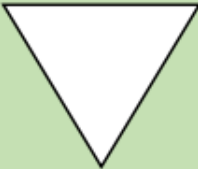
NO.	OPERATIONS OBJECTIVES OF ARRUMAR DETERGENT
1.	To create an operation that could satisfied the customers need.
2.	To have the best formulation in the making of detergent with a bio-based raw materials.
3.	To serve the best operation that have the best hygiene and sanitation procedure.
4.	To provide the best quality of detergent production.
5.	To be the leading local brand in Malaysia.

7.1.2 Process Planning

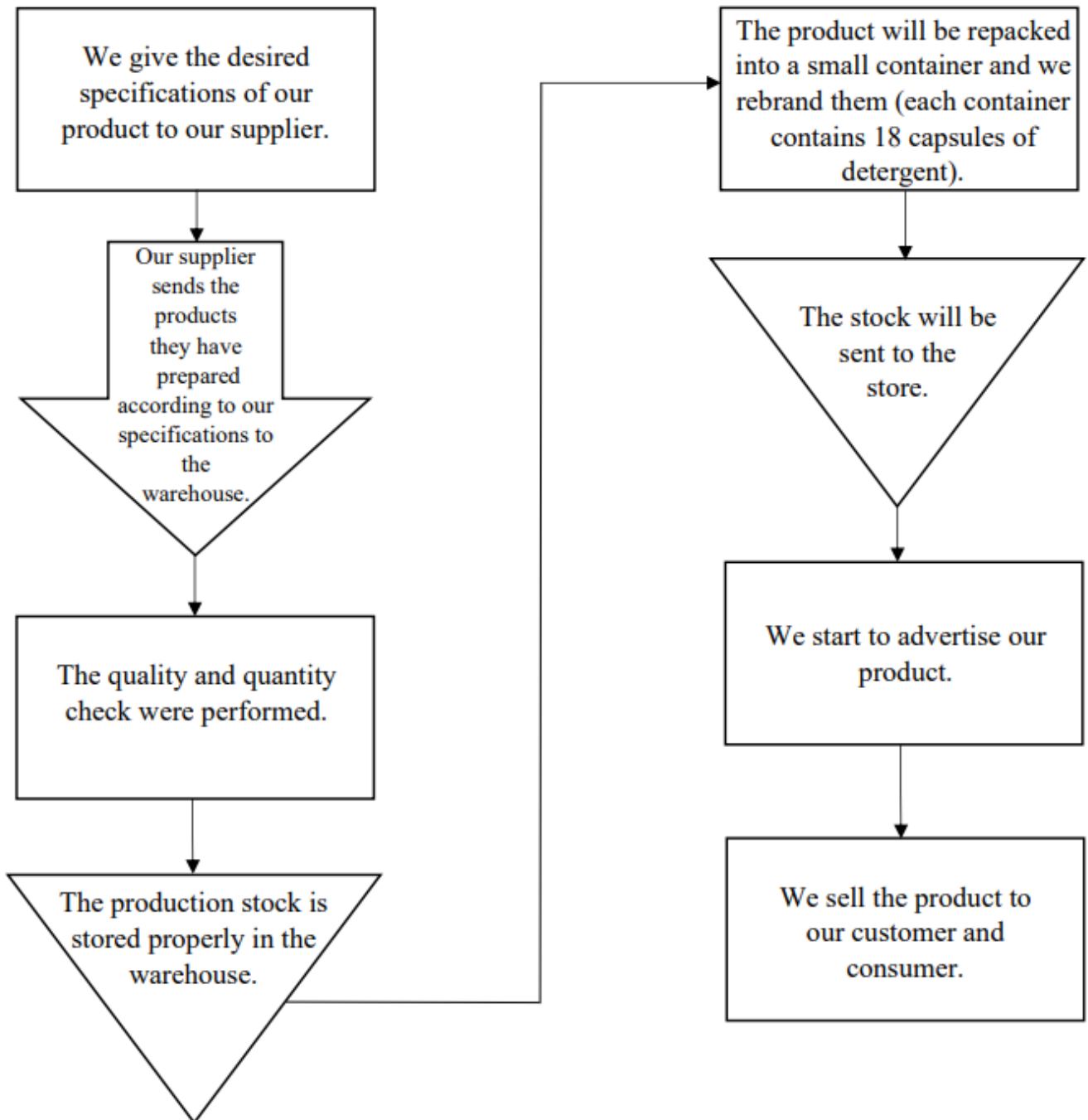
NO.	PROCESS PLANNING OF ARRUMAR DETERGENT
1.	The quality of the product that we received from our supplier will be checked properly.
2.	The production of detergent is 1000 capsules per day.
3.	The production stock is stored properly in the warehouse.
4.	Advertise the product of the product.
5.	The product is ready to sell to the customer.

If our organization fails to meet our objectives and prepare for fundamental changes, we may lose valuable lead time and momentum to combat them when they do occur. Lack of direction in a company result in morale problems because, as far as the employees are concerned, the future is uncertain, unpredictable, and out of control. These grim findings can only be interpreted as a danger to employment, which negatively influences productivity. That is why strategic planning is essential in business.

6.1.2 Process Planning

SYMBOL	ACTIVITY	DESCRIPTION
	OPERATION	Activity that modifies, transform, or give added value to the input
	TRANSPORTATION	Movement of materials or goods from one place to another
	INSPECTION/ SERVICE	Activity that measures the standard or quality or services
	STORAGE	Finished product or goods are stored in the storage area or warehouse

The following flowchart is the process planning for our product of Arrumar Detergent :



6.2 OPERATION LAYOUT.

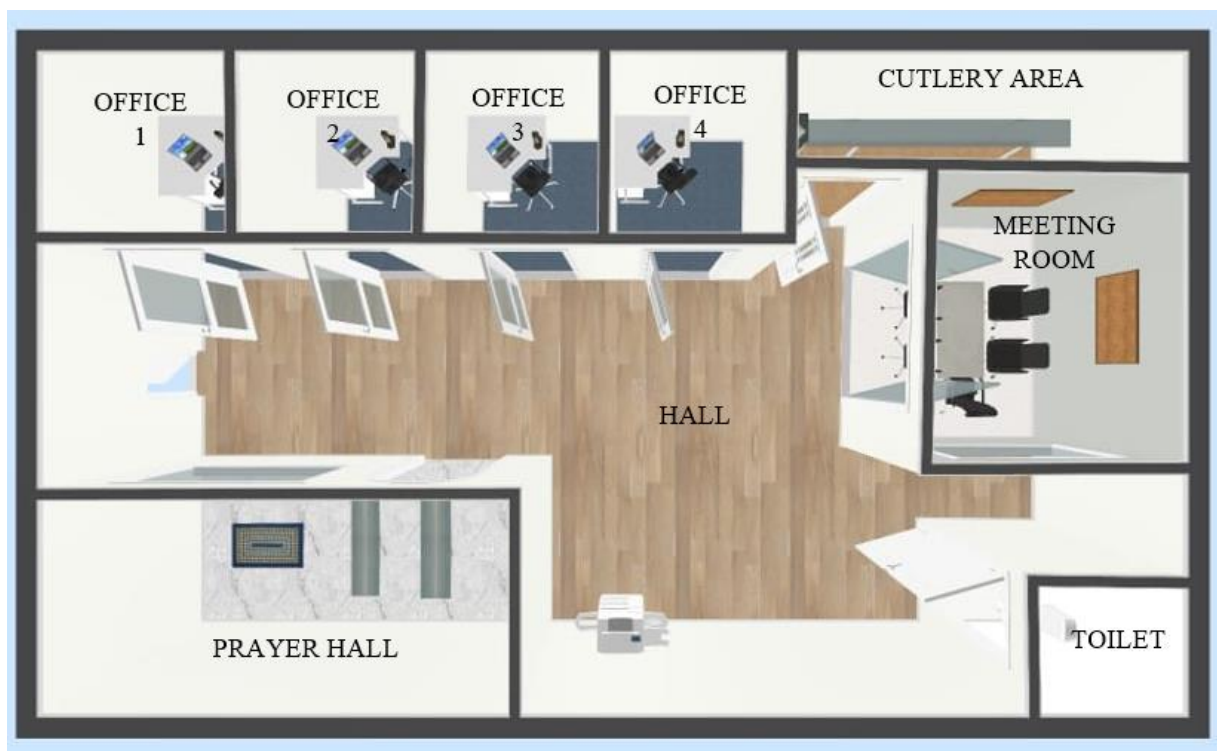
6.2.1 GROUND FLOOR

Ground floor is of the building in our operation site is where we do our business operation of Arrumar Detergent. In the shop section, it is where we exhibit our detergent and we sell it to our customer. In the ground floor also the place where the packing process of our detergent will be run in the packing area. Also, provided with 2 toilets each for female and male for sanitary uses.



6.2.2 SECOND FLOOR

The second floor is where the administration office is located for the admin of Arrumar. The main purpose of physical office space is to create a special work-focused environment that helps its occupants to get their jobs done easily. Based on the Figure 2., there are main sections that play an important role for the office environment of Arrumar. The first one is office where the workers or admin of Arrumar. The second one is the meeting room for teams to discuss issues, collaborate on projects, and make decisions together. The third one is cutlery area for the workers to eat their food. The fourth one is prayer hall which is the most important part for a Muslim to pray so they get to fulfil their obligations as a Muslim and the last one is toilet section.



6.3 PRODUCTION/ CAPACITY PLANNING.

6.3.1 CALCULATION OUTPUT PER DAY.

*Average sales per month = RM 60 000.00

*Average prices per unit = RM 20.00 per unit

*No. of output per month = $\frac{\text{RM } 60\,000}{\text{RM } 20} = 3000$ units per month

*Working days = 30 days

*No. of output per day = $\frac{3000 \text{ units}}{30 \text{ days}} = 100$ units per day

6.4 MATERIAL REQUIREMENT PLANNING.

In this section, it is very important that our company has a stable and good inventory management. This is because, if we have a good inventory management, a business can run smoothly without any shortage in terms of stocks, materials for manufacturing and so on.

6.4.1 RAW MATERIAL AND OUR SUPPLIER.



In our business, we did not purchase the raw materials elsewhere. Still, we will buy the raw materials for our bio-based palm kernel oil detergent product from our supplier, Mahkota company, one of the Malaysia OEM & ODM Manufacturers. The Malaysia OEM is a manufacturer that can help to produce your brand with that OEM product. According

to **Kementerian Kesihatan Malaysia (KKM)**, OEM factories must produce products that are 100% organic.

6.5 MACHINE AND EQUIPMENT PLANNING.

6.5.1 LIST OF MACHINE AND EQUIPMENT

NO.	MACHINE/ EQUIPMENT	QUANTITY
1.	Cashier machine	1

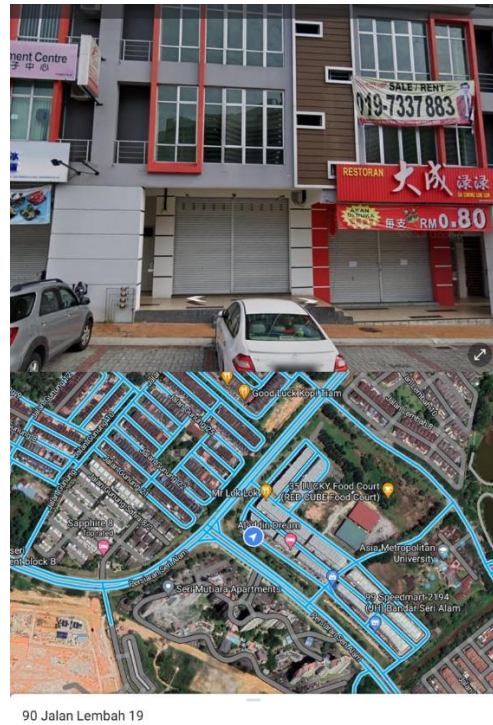
6.5.2 LIST OF MAHINE SUPPLIER

NO.	MACHINE/ EQUIPMENT	QUANTITY
1.	Cashier machine	1

6.5.3 FURNITURE AND FITTING EQUIPMENT

NO.	ITEMS	QUANTITY	PRICE/ UNIT (RM)	TOTAL (RM)
1.	Cashier table	1	1000	1000
2.	Ceiling lamp	20	20	400
3.	Shelf	5	800	4000
4.	Trash bin	2	30	60
TOTAL				5460

6.6 LOCATION



90 Jalan Lembah 19

LOCATION PLAN DETAILS:

NO.	TYPES	DETAIL
1.	ADDRESS DETAIL	N0. 90, Jalan Lembah 19, Persiaran Seri Alam, Bandar Baru Seri Alam, 81750, Masai, Johor.
2.	PROPERTY TYPE	Shop/ office to rent
3.	PROPERTY TITLE TYPE	Individual
4.	BUILDUP SIZE	1 st Floor= 4480 sq/ft 2 nd Floor= 5200 sq/ft
5.	RENTAL COST	1 st Floor= RM 1200 2 nd Floor= RM 800 Total cost= RM 2000
6.	BENEFITS OF THE LOCATION	<ul style="list-style-type: none"> - Near with residential area. - Near with the consumer services such as laundry.

6.7 BUSINESS AND OPERATION HOURS.

NO.	TYPES	OPERATION HOURS
1.	BUSINESS HOUR	9.00 a.m. – 9.00 p.m. (12 hours per day)
2.	OPERATING HOUR	8.00 a.m. – 10.00 p.m. (14 hours per day)
3.	WORKING DAYS	= 6 days per week (Monday ~ Saturday) = 6 days × 4 weeks = 24 days/ month

NO.	OPERATION	REST HOUR
1.	MONDAY TO SATURDAY (EXCEPT FRIDAY)	1 p.m. – 2 p.m.
2.	FRIDAY	12 a.m. – 3 p.m.

6.8 OPERATION PERSONNEL SCHEDULE.

6.8.1 ORGANIZATION CHART

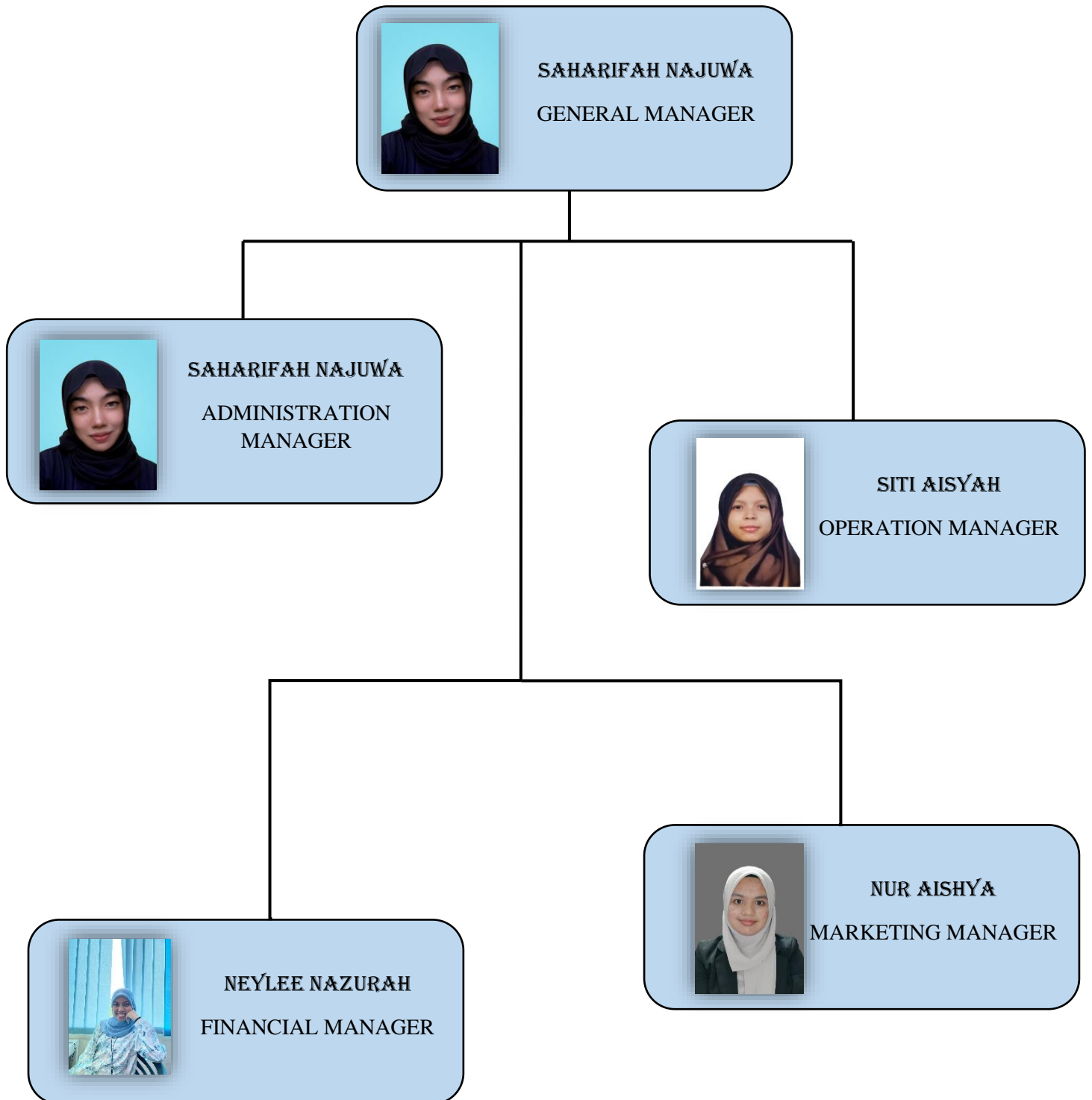


TABLE 1: List of Administration Personnel

POSITION	NO. OF PERSONNELS
GENERAL MANAGER	1
ADMINISTRATION MANAGER	1
OPERATION MANAGER	1
FINANCIAL MANAGER	1

Table 2: Schedule of Tasks and Responsibilities

POSITION	TASK AND RESPONSIBILITIES
GENERAL MANAGER	<ul style="list-style-type: none"> ▪ Provide training to all workers and supervise their performance from time to time. ▪ Maintain strong partnerships with suppliers, creditors, and customers.
ADMINISTRATION MANAGER	<ul style="list-style-type: none"> ▪ Recruits, selects, orients, and trains individuals to keep the administrative management in place. ▪ Coordinates and retrieves office, reception, mailroom, and kitchen supplies.
MARKETING MANAGER	<ul style="list-style-type: none"> ▪ Interacting with sales, finance, public relations, and production departments on marketing strategies. ▪ Generate marketing plans, conducts review and study of market trends, demographics, prices schedules, competitor products, and other pertinent data.
OPERATION MANAGER	<ul style="list-style-type: none"> ▪ Maintain regular interaction with management, workers, and vendors to ensure that the organization operates properly. ▪ Systematically identify the business' problems and prospects.
FINANCIAL MANAGER	<ul style="list-style-type: none"> ▪ Monitoring financial reports, keeping track of assets, and preparing activity reports and financial forecasts. ▪ Keeping track of the flow of money and financial instruments.

TABLE 3: Schedule of Remuneration

POSITION	NO. OF PERSONNEL	MONTHLY SALARY (RM) (A)	EPF (RM) (B)	SOCSSO (RM) (C)	TOTAL AMOUNT (RM) (A+B+C)
GENERAL MANAGER	1	7,000.00	910.00	86.65	7996.65
ADMINISTRATION MANAGER	1	5,000.00	650.00	86.65	5736.65
MARKETING MANAGER	1	3,600.00	486.00	62.15	4148.15
OPERATION MANAGER	1	3,900.00	507.00	67.35	4474.35
FINANCIAL MANAGER	1	5,600.00	728.00	86.65	6384.65
TOTAL					28740.45

6.9 REMUNERATION SCHEDULE.

NO.	POSITION	NO. OF PERSONNEL	MONTHLY SALARY (RM) (A)	EPF CONTRIBUTION (RM) (B)	SOCSSO (RM) (C)	TOTAL AMOUNT (RM) (A+B+C)
1.	General Manager	1	7000.00	910.00	86.65	7996.65
2.	Administration Manager	1	5000.00	650.00	86.65	5736.65
3.	Marketing Manager	1	3600.00	486.00	62.15	4148.15
4.	Operational Manager	1	3900.00	507.00	67.35	4474.35
5.	Financial Manager	1	5600.00	728.00	86.65	6384.65
TOTAL						28740.45

6.10 PERMITS/ LICENSES REQUIREMENT.

In running a business, it is crucial to have a valid business license. Licenses, registrations, permits, and approval from the authorized property are all essential. These business licenses can be obtained from the Pihak Berkuasa Melesen (PBM) based on the location and type of business we run. In this case, our Arrumar Detergent shop must comply with some specific form of licensing before the operation of the business can be started. Some licenses need to comply which are:

1. GENERAL LICENSES:

- 1- Company Registration.
- 2- Company and Employees Income Tax Registration.
- 3- Employees Provident Fund (EPF).
- 4- Social Security Organisation (PERKESO).
- 5- Human Resources Development Fund (HRDF).
- 6- Business Premise Licenses and Signboard Licenses.

* Businesses in Malaysia are required to apply for business premises licenses and signboard licenses from the respective State Authorities. The requirements for the application may vary according to each local authority.

2. ACTIVITY-SPECIFIC LICENSES:

1- Sales Tax License.

2- Building Plan Approval.

For Enterprise (Sole-proprietor/ Partnership)

(i) Certificate of Registration of Business (Form D) – 1 copy.

(ii) e-SSM Business Profile – 1 copy.

(iii) Photos of business premise (front and interior of premise)

(iv) Copy of any Business owner/ Partner's NRIC as stated in Form 49 – 1 copy.

(v) Sample of signboard indicating design and colour (if applicable).

(vi) Photos showing location of signboard (if applicable).

6.11 OPERATION BUDGET.

OPERATIONS BUDGET				
Particulars	F.Assets	Monthly Exp.	Others	Total
<i>Fixed Assets</i>				
Machine cashier	1200			1,200
Air conditioner	3000			3,000
Furniture and fitting	5460			5,460
				-
<i>Working Capital</i>				
Raw Materials & Packaging		5,000		5,000
Carriage Inward & Duty		2,500		2,500
Salaries, EPF & SOCSO		-		-
Maintenance		1,500		1,500
Vehicles rental		800		800
		-		-
		-		-
<i>Pre-Operations & Other Expenditure</i>				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			2,000	2,000
Business Registration & Licences			2,000	2,000
Insurance & Road Tax for Motor Vehicle			2,000	2,000
Other Pre-Operations Expenditure			-	-
Total	9,660	9,800	6,000	25,460



07

**FINANCIAL
PLAN**

7.1 Objectives of financial plan:

Before describing the steps required to carry them out, a financial plan defines, groups, and prioritizes your financial objectives. A financial plan is, in the simplest terms, a thorough account of the present and future financial conditions of a business. Several financial projection tools are created based on this financial data to provide the entrepreneur a visual overview of the amount of money needed to start a business, source of finance, cash available, and the business's financial performance and status. A financial plan's output contains a timeframe for project implementation costs, sources of funding, a pro forma cash flow statement, income statement, and balance sheet.

Next, there are a lot of objectives of financial plan in every company which are:

- **Helps in avoiding business shocks**

Financial planning, which foresees financial requirements, reduces shock and uncertainty that organizations could otherwise encounter in unanticipated circumstances.

- **Helps in operational activities**

Financial decisions affect whether a company's production and distribution function is successful or unsuccessful because good financial decisions ensure a constant stream of cash and effective production and distribution.

- **Assists in the Establishment of the most appropriate**

Financial planning is crucial for utilising the appropriate sources at the appropriate time because long-term, medium-term, and short-term funds can be obtained from a variety of sources. Long-term funds are typically provided by shareholders and holders of debentures, while medium-term and short-term funds are contributed by financial firms and commercial banks, respectively.

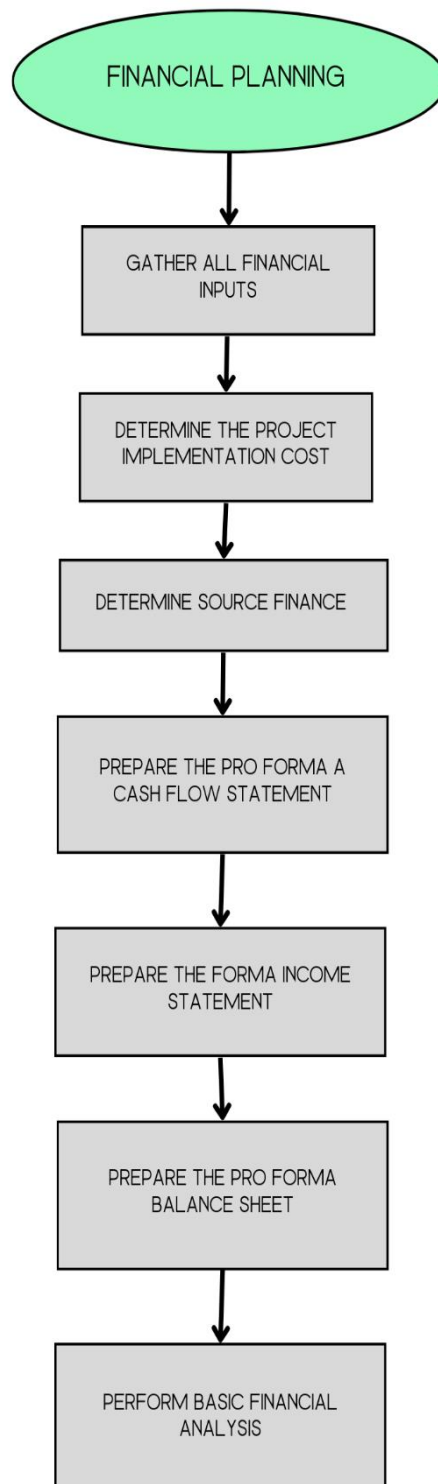
- **Ensure availability of funds**

The fundamental goal of financial planning is to ensure that enough funds are available in the firm for various objectives, such as the acquisition of long-term assets, meeting day-to-day costs, and so on. It guarantees that funds in addition to availability.

- **The fundamental goal of financial**

Financial planning connects current financial needs by predicting a company's sales and growth objectives.

7.2 Flowchart of financial



7.3 FINANCIAL PLAN BUDGET

7.3.1 Administrative Budget

ADMINISTRATIVE BUDGET				
Particulars	F.Assets	Monthly Exp.	Others	Total
<i>Fixed Assets</i>				
Land & Building	-			-
Furniture	8,000			8,000
Office Equipment	16,000			16,000
	-			-
	-			-
<i>Working Capital</i>				
Salaries , EPF, SOCSO		28,740		28,740
Electricity bills		800		800
Internet		130		130
Water bills		200		200
Rental		2,000		2,000
		-		-
		-		-
<i>Pre-Operations & Other Expenditure</i>				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			2,000	2,000
Business Registration & Licences			1,500	1,500
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			-	-
Total	24,000	31,870	3,500	59,370

7.3.2 Marketing Budget

MARKETING BUDGET				
Particulars	F.Assets	Monthly Exp.	Others	Total
<i>Fixed Assets</i>				
Signboards	2,000			2,000
	-			-
	-			-
	-			-
<i>Working Capital</i>				
Banner		200		200
Online advertiesment		1,000		1,000
Business Card		100		100
Flyers and Voucher		300		300
		-		-
		-		-
		-		-
<i>Pre-Operations & Other Expenditure</i>				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			1,000	1,000
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			1,000	1,000
Total	2,000	1,600	2,000	5,600

7.3.3 Operation Budget

OPERATIONS BUDGET				
Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Machine cashier	1200			1,200
Aircondition	3000			3,000
Furniture and fitting	5460			5,460
				-
Working Capital				
Raw Materials & Packaging		5,000		5,000
Carriage Inward & Duty		2,500		2,500
Salaries, EPF & SOCSO		-		-
Maintenance		1,500		1,500
Vehicles rental		800		800
		-		-
		-		-
Pre-Operations & Other Expenditure				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			2,000	2,000
Business Registration & Licences			2,000	2,000
Insurance & Road Tax for Motor Vehicle			2,000	2,000
Other Pre-Operations Expenditure			-	-
Total	9,660	9,800	6,000	25,460

7.3.4 Project Implementation Cost and Sources of Finance

Arrumar Detergent Shop 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					
Furniture	8,000	8,000			
Office Equipment	16,000	16,000			
Signboards	2,000			2,000	
Machine cashier	1,200			1,200	
Aircondition	3,000			3,000	
Furniture and fitting	5,460			5,460	
Working Capital	1 months				
Administrative	31,870	21,870		10,000	
Marketing	1,600			1,600	
Operations	9,800	9,800			
Pre-Operations & Other Expenditure	11,500	11,500			
Contingencies	10%	9,043	9,043		
TOTAL	99,473	76,213		23,260	

7.3.5 Depreciation schedules

Arrumar Detergent Shop DEPRECIATION SCHEDULES							
Fixed Asset				Fixed Asset			
Furniture				Office Equipment			
Cost (RM)				Cost (RM)			
8,000				16,000			
Method				Method			
Straight Line				Straight Line			
Economic Life (yrs)				Economic Life (yrs)			
5				5			
Year	Annual Depreciation	Accumulated Depreciation	Book Value	Year	Annual Depreciation	Accumulated Depreciation	Book Value
	-	-	8,000		-	-	16,000
1	1,600	1,600	6,400	1	3,200	3,200	12,800
2	1,600	3,200	4,800	2	3,200	6,400	9,600
3	1,600	4,800	3,200	3	3,200	9,600	6,400
4	1,600	6,400	1,600	4	3,200	12,800	3,200
5	1,600	8,000	-	5	3,200	16,000	-
6	0	0	-	6	0	0	-
7	0	0	-	7	0	0	-
8	0	0	-	8	0	0	-
9	0	0	-	9	0	0	-
10	0	0	-	10	0	0	-

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

Fixed Asset		Furniture and fitting	
Cost (RM)		5,460	
Method		Straight Line	
Economic Life (yrs)		5	
<i>Year</i>	<i>Annual Depreciation</i>	<i>Accumulated Depreciation</i>	<i>Book Value</i>
	-	-	5,460
1	1,092	1,092	4,368
2	1,092	2,184	3,276
3	1,092	3,276	2,184
4	1,092	4,368	1,092
5	1,092	5,460	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

Fixed Asset		Machine cashier	
Cost (RM)		1,200	
Method		Straight Line	
Economic Life (yrs)		5	
<i>Year</i>	<i>Annual Depreciation</i>	<i>Accumulated Depreciation</i>	<i>Book Value</i>
	-	-	1,200
1	240	240	960
2	240	480	720
3	240	720	480
4	240	960	240
5	240	1,200	-
6	0	0	-
7	0	0	-
8	0	0	-
9	0	0	-
10	0	0	-

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

7.3.9 Loan and Hire-purchase amortisation schedules

Arrumar Detergent Shop									
LOAN & HIRE-PURCHASE AMMORTISATION SCHEDULES									
LOAN REPAYMENT SCHEDULE					HIRE-PURCHASE REPAYMENT SCHEDULE				
<i>Amount</i> 76,213					<i>Amount</i>				
<i>Interest Rate</i> 5%					<i>Interest Rate</i> 5%				
<i>Duration (yrs)</i> 5					<i>Duration (yrs)</i> 5				
<i>Method</i> Kadar tetap									
Year	Principal	Interest	Total Payment	Principal Balance	Year	Principal	Interest	Total Payment	Principal Balance
	-	-		76,213		-	-		-
1	15,243	3,811	19,053	60,971	1	-	-	-	-
2	15,243	3,811	19,053	45,728	2	-	-	-	-
3	15,243	3,811	19,053	30,485	3	-	-	-	-
4	15,243	3,811	19,053	15,243	4	-	-	-	-
5	15,243	3,811	19,053	-	5	-	-	-	-
6	0	0	-	-	6	-	-	-	-
7	0	0	-	-	7	-	-	-	-
8	0	0	-	-	8	-	-	-	-
9	0	0	-	-	9	-	-	-	-
10	0	0	-	-	10	-	-	-	-

7.3.10 Cashflow Pro Forma Statement

Arrumar Detergent Shop CASH FLOW PRO FORMA STATEMENT																
MONTH	Pre-Operational	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL TR 1	YEAR 2	YEAR 3
GASH INFLOW																
Capital (Cash)	23,260													23,260		
Loan	76,213													76,213		
Cash Sales		48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	576,000	632,600	728,640
Collection of Accounts Receivable				12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	120,000	156,000	178,200
TOTAL CASH INFLOW	99,473	48,000	48,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	795,473	789,600	906,840
GASH OUTFLOW																
Administrative Expenditure																
Salaries, EPF, SOCSO		28,740	28,740	28,740	28,740	28,740	28,740	28,740	28,740	28,740	28,740	28,740	28,740	344,885	412,862	517,328
Electricity bills		800	800	800	800	800	800	800	800	800	800	800	800	9,600	11,520	14,400
Internet		130	130	130	130	130	130	130	130	130	130	130	130	1,560	1,872	2,340
Water bills		200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,880	3,600
Rental		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	28,800	36,000
Marketing Expenditure																
Banner		200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,880	3,600
Online advertisement		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	14,400	18,000
Business Card		100	100	100	100	100	100	100	100	100	100	100	100	1,200	1,440	1,800
Flyers and Voucher		300	300	300	300	300	300	300	300	300	300	300	300	3,600	4,320	5,400
Operational Expenditure																
Cash Purchase		5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	60,000	68,000	75,900
Payment of Account Payable																
Carriage Inward & Duty		2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000	36,000	45,000
Salaries, EPF & SOCSO																
Maintenance		1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000	21,600	27,000
Vehicle rental		800	800	800	800	800	800	800	800	800	800	800	800	9,600	11,520	14,400
Other Expenditure																
Pre-Operational																
Deposit (rent, utilities, etc.)	5,000													5,000		
Business Registration & Licences	3,500													3,500		
Insurance & Road Tax for Motor Vehicle	2,000													2,000	2,000	2,000
Other Pre-Operational Expenditure	1,000													1,000		
Fixed Assets																
Purchase of Fixed Assets - Land & Building																
Purchase of Fixed Assets - Others	35,660													35,660		
Hire-Purchase Down Payment																
Hire-Purchase Repayment:																
Principal																
Interest																
Loan Repayment:																
Principal		1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	15,243	15,243	15,243
Interest		318	318	318	318	318	318	318	318	318	318	318	318	3,811	3,811	3,811
Tax Payable														0	0	0
TOTAL CASH OUTFLOW	47,160	44,858	44,858	44,858	44,858	44,858	44,858	44,858	44,858	44,858	44,858	44,858	44,858	585,459	638,148	785,821
GASH SURPLUS (DEFICIT)	52,313	3,142	3,142	15,142	15,142	15,142	15,142	15,142	15,142	15,142	15,142	15,142	15,142	210,015	151,452	121,019
BEGINNING CASH BALANCE	52,313	52,313	55,455	58,597	73,739	88,881	104,022	119,164	134,306	149,448	164,589	179,731	194,873	210,015	210,015	361,467
ENDING CASH BALANCE	52,313	55,455	58,597	73,739	88,881	104,022	119,164	134,306	149,448	164,589	179,731	194,873	210,015	210,015	361,467	482,485

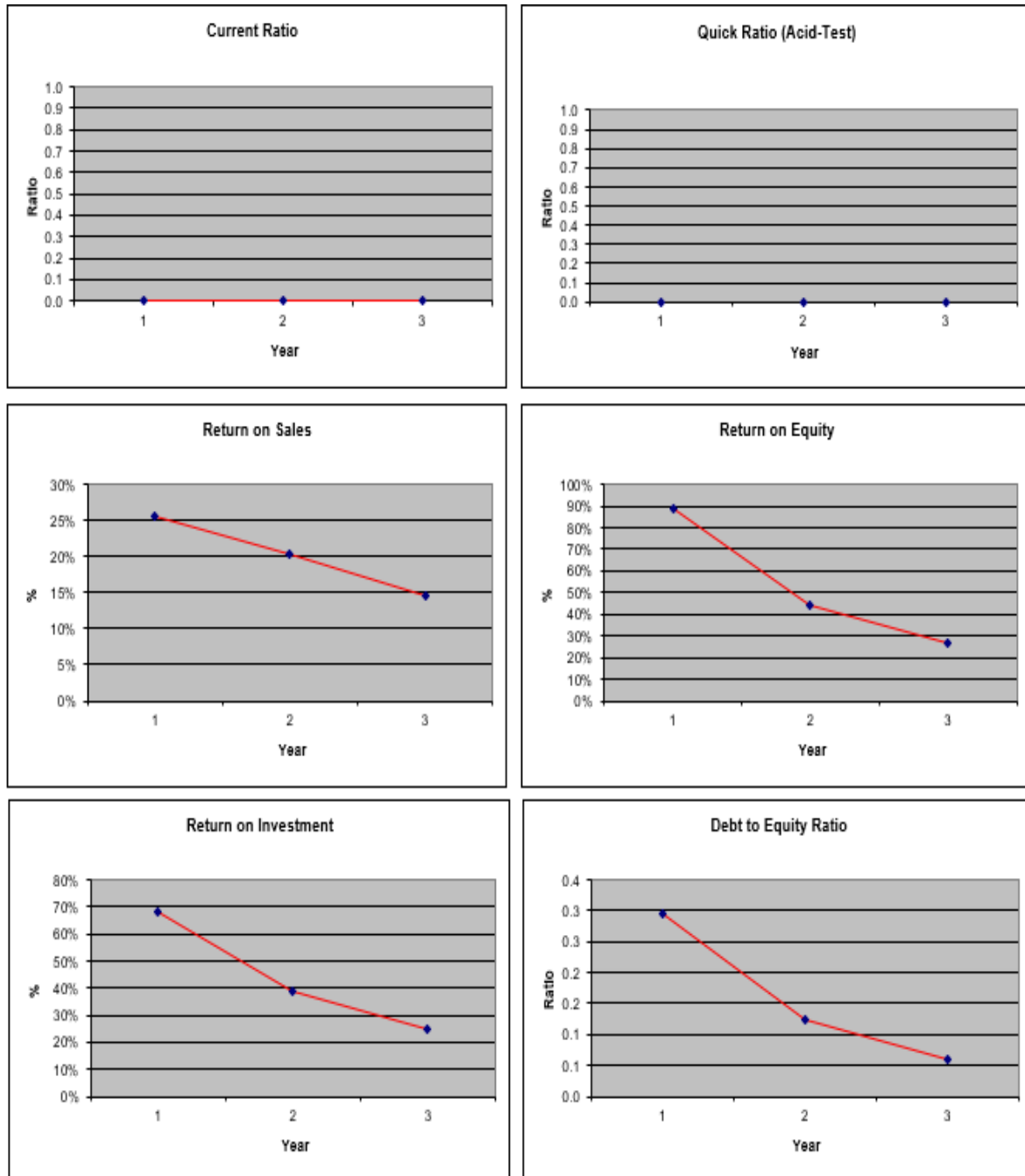
7.3.11 Pro-Forma Income Statement

Arrumar Detergent Shop PRO-FORMA INCOME STATEMENT			
	Year 1	Year 2	Year 3
Sales	720,000	792,000	910,800
Less: Cost of Sales			
Opening stock			
Purchases	60,000	66,000	75,900
less: Ending Stock			
Carriage Inward & Duty	30,000	36,000	45,000
Gross Profit			
Less: Expenditure			
Administrative Expenditure	382,445	458,934	573,668
Marketing Expenditure	19,200	23,040	28,800
Other Expenditure			
Business Registration & Licences	3,500		
Insurance & Road Tax for Motor Vehicle	2,000	2,000	2,000
Other Pre-Operations Expenditure	1,000		
Interest on Hire-Purchase			
Interest on Loan	3,811	3,811	3,811
Depreciation of Fixed Assets	7,132	7,132	7,132
Operations Expenditure	27,600	33,120	41,400
Total Expenditure	536,688	630,037	777,711
Net Profit Before Tax	183,312	161,963	133,089
Tax	0	0	0
Net Profit After Tax	183,312	161,963	133,089
Accumulated Net Profit	183,312	345,275	478,364

7.3.12 Pro-Forma Balance Sheet

Arrumar Detergent Shop PRO-FORMA BALANCE SHEET			
	Year 1	Year 2	Year 3
ASSETS			
Fixed Assets (Book Value)			
Land & Building			
Furniture	6,400	4,800	3,200
Office Equipment	12,800	9,600	6,400
Signboards	1,600	1,200	800
Machine cashier	960	720	480
Aircondition	2,400	1,800	1,200
Furniture and fitting	4,368	3,276	2,184
	28,528	21,396	14,264
Current Assets			
Stock of Raw Materials	0	0	0
Stock of Finished Goods	0	0	0
Accounts Receivable	24,000	26,400	30,360
Cash Balance	210,015	361,467	482,485
	234,015	387,867	512,845
Other Assets			
Deposit	5,000	5,000	5,000
TOTAL ASSETS	267,543	414,263	532,109
Owners' Equity			
Capital	23,260	23,260	23,260
Accumulated Profit	183,312	345,275	478,364
	206,572	368,535	501,624
Long Term Liabilities			
Loan Balance	60,971	45,728	30,485
Hire-Purchase Balance	60,971	45,728	30,485
Current Liabilities			
Accounts Payable			
TOTAL EQUITY & LIABILITIES	267,543	414,263	532,109

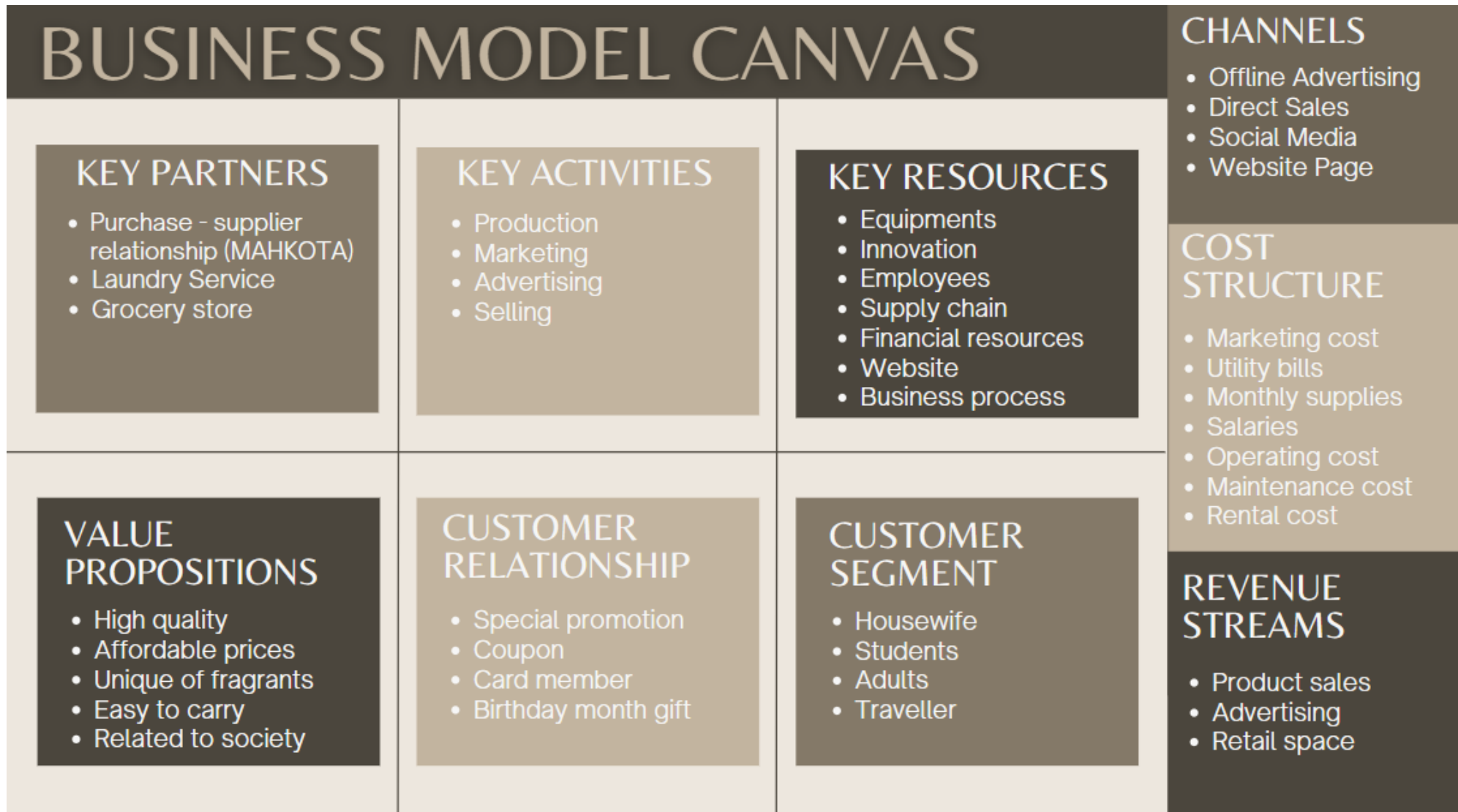
7.3.13 Financial Performance





08

**BUSINESS
MODEL
CANVAS**





09

CONCLUSION

9.0 Conclusions

In conclusions, our company possibilities would the best product when we have a good employer and management after researching the business prospect. We also can gain popularity from other country since our product is easier to recognize in the community. Furthermore, Arrumar detergent is involved in the laundry detergent market, and the uniqueness of the product would attract the customer. Apart from that, Arrumar detergent do promotional strategies through the social media specially to attract people out there to buy one of our products. Besides, we also do some online advertisements and using influencers from other country if we decided to sell our product out of our country. This is one of our ways to gain attention from other country and increasing the viewers for our social media. We also do some offline advertisement like business card, banner, signboards, and more to attract people in this country too based on the population at Malaysia.

Arrumar detergent will require improvement in operation and marketing also financial planning in the future. We should always need to ensure the quality of our product in a good condition and create new more product. Financial planning is one of the important departments that need to be careful in investment and profit of the company to prevent the losses. Lastly, we hope our company will become more successful and have a novelty of the company every year in the future.