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ENTREPRENEURSHIP

MPU22012



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MOHD HAFIZ BIN HASSAN
ROSELINDA BINTI SAMION



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ENTREPRENEURSHIP

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VIDE 2020

VIRTUAL EXPO OF INNOVATION PRODUCT AND SYSTEM DESIGN 2020

"SUSTAINABILITY OF INNOVATION IN THE NEW NORMAL"



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Silver Award

This certificate is awarded to

MOHD HAFIZ BIN HASSAN, ROSELINDA BINTI SAMION

(MOBILE BOOK FOR MPU22012 (ENTREPRENEURSHIP))

in **VIRTUAL EXPO OF INNOVATION PRODUCTS AND
SYSTEM DESIGN (VIDE) 2020**

on **19TH NOVEMBER 2020**

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SYNOPSIS:

MPU22012 - ENTREPRENEURSHIP focuses on the fundamentals and concept of entrepreneurship in order to inculcate the value and interest in students to choose entrepreneurship as a career. This course can help students to initiate creative and innovative entrepreneurial ideas. It also emphasizes a preparation of a business plan framework through business model canvas.

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ENTREPRENEURSHIP

Chapter 1

Introduction To Entrepreneurship

Define The Concept Of Entrepreneur And Entrepreneurship

► Entrepreneur

A businessman who takes risks to combine the factor of production, such as capital, labor and raw materials, and accepts the rewards through the profits made by the market value of his product.(Encyclopedia Americana)

► Entrepreneurship

The process of creating something new of value by devoting the necessary time and effort, assuming the accompanying financial, physical and social risks, and receiving the resulting monetary rewards, personal satisfaction and independence.

Differentiate Between Small Businessman And Entrepreneur

Characteristics	Entrepreneurs	Small Businessman
Time	Unlimited	Limited
Nature of Job	Flexible	Rigid in adapting to changes
Decision Making	Makes own decisions	Follows decisions made by others
Effort and Commitment	Continuous	Low
Risk Taking	Moderate	Low
Goal	Maximizes self potential by utilizing available opportunities	Solely for profit maximization

Types Of Entrepreneurship

Corporate Entrepreneurship

- Refers to the entrepreneurial activities carried out in large corporations. Large companies have to continually expand and diversify their entrepreneurial activities in order to sustain their existence by creating new products or services to their customers.
- Entrepreneurial activities in the corporate setting can be seen at different stages or scopes

Private Or Independent Entrepreneurship

- Refers to entrepreneurship activities of private or independent firms where the entrepreneurship process is most prevalent.
- Independent entrepreneurship contributes to the nations economy in terms of providing jobs and value added initiatives.

Intrapreneurship

- Innovative corporate management strategy that encourages employees within an organization to create new product ideas.
- Often associated with larger companies that have taken notice of the rise in entrepreneurial activity in recent years ; these firms endeavor to create an environment wherein creative employees can pursue new ways of doing things and new product ideas within the context of the corporation.

Social entrepreneurship

- Refers to the entrepreneurial activities carried out by social enterprises, NGOs and charitable organizations.
- Involves recognition of a social problem and the application of the entrepreneurial approach to organize, create and manage a venture to achieve the social objectives or social ROI (return on investement)

Public sector entrepreneurship

- Refers to entrepreneurial activities carried out by government-linked companies (GLCs) or state-owned enterprises.
- These companies were formed as part of the nations privatization programme
- Example: State Economic Corporations (SEDCs)

Academic entrepreneurship

- Entrepreneurial activities in academic and research institutions mainly involve research and development new products, processes, systems, materials, etc. with the objectives that these innovations will lead to intellectual property rights and commercialisation.
- Also known as knowledge entrepreneurship.

Entrepreneurship Theories

Economic perspectives

- Israel Kirzner (1978)

According to Kirzner, an entrepreneur is an arbitrageur: one who bears uncertain risk by acting as a mediator by buying at lower price from one party and selling back to another party at a higher price in order to cover cost incurred, and finally gaining profit from the sales. An entrepreneur is the one who identifies an opportunity that has been overlooked by others and resources that are unexploited by most people around.

Psychological perspectives

- Julian Rotter (1954)

As said by Rotter, entrepreneurs tend to have a strong internal locus of control and strongly believe in their own ability to control the consequences of their attempts and effort by influencing their own socio-economic development rather than leave anything to luck. Locus of control is one's perception of success as being either within or beyond his personal control.

Sociological perspectives

- Ibn Khaldun (Abdul Rahman Mohamed Khaldun) (1406)

According to Ibn Khaldun, entrepreneurs are the ones who have incentives for maximum efficiency, and greater production through trade and specialization to gain profits. Entrepreneurs are the ones who bear the consequences of their actions in terms of gains and losses. The increase in socialization and interaction within the community leads to higher civilization; therefore development, modernization, and entrepreneurial activities occur more in urban areas than in countryside.

- Manfred F. Kuratko and Richard M. Hodgetts (2004)

Kuratko and Hodgetts defined an entrepreneur as one who undertakes to organize, manage, and assume the risk of a business.

Attitudes And Attributes Of Entrepreneurs

- Attitudes of entrepreneur

Attitudes	Description
Risk taker	Businesses face risk. Entrepreneurs minimize risk through research, planning and skill development.
Perceptive	view problems as opportunities and challenges
Curious	Like to know how things work. They take the time and initiative to pursue the unknown
Imaginative	Creative. They imagine solutions to problems that encourage them to create new products and generate ideas
Hardworking	Need a great deal of energy to see a venture start and succeed. Yet they are not deterred by the long hours to achieve their goal.
Independent	Desire for control the ability to make decisions often makes it difficult for them to work in a controlled environment.

- Attributes of entrepreneur

Attributes	Description
Great entrepreneurs blend vision with execution.	Most ideas are going to have to be heavily revised when you get out to market. Successful entrepreneurs are highly goal oriented, blending their big-picture strategy with a laser focus on execution and results.
have an ability to find backdoors.	Good entrepreneurs tend to be skilled problem solvers and analytical, but they also approach problems in a creative fashion. The very good entrepreneurs that I have met are not trying to be eccentric or unconventional; they simply tend to think a little bit differently and creatively. Without question, there's a "cult of the entrepreneur" in this country. Part of this involves assigning an almost mystic quality to individuals who start successful companies from scratch

willing to work the long hours.	Facebook went from an idea in a dorm room to a billion dollar company in a flash. That is the exception not the rule. The truth is that the task of building a successful business is a thankless and grueling one. The hours are intense. The rate of success is relatively low. It takes a long time to generate momentum. The amount of work involved is unfathomable for those who haven't tried it yet.
They can either sell or build.	Good entrepreneurs tend to fall into one of two buckets: those who sell stuff or those who can build great products. Some of them, a rare breed, can do both. Companies live or die on the strength of their products and their ability to market and sell those products. To successfully lead a company, you have to be able to drive at least one of those pillars. Steve Jobs was a good communicator, but his skill lay in products. Even though Bill Gates had technical expertise, he was actually a sales and marketing specialist. Scott Cook at Intuit is a product entrepreneur. Donald Trump is a sales entrepreneur (among other things).
They can reduce complicated data into something manageable and actionable.	Even extremely complex business problems usually reduce down to three or four important components. Good entrepreneurs are able to identify the few key factors that are important to a decision or a business. Shark Tank is an entertainment show, without question. But notice how the judges on the show (all of whom are successful entrepreneurs) really know what they are talking about. They rapidly get to the success or failure points of the business almost every time. Regardless of the industry or product, they can almost immediately home in on the two or three key points that the business' success depends upon.
They are very effective with people.	Growing a business is a matter of getting people to work together; the probability of being able to build a business, without working well with others, is very, very low. This does not mean to say that good entrepreneurs, like the rest of us, do not have personal foibles, because they do. However, if you look a little bit more closely, it is obvious that the truly great entrepreneurs are very effective with people, or else they would not have achieved the same level of success.

Importance Of Entrepreneurship

To self

- An entrepreneur has to maximize his potential skills and credibility to face any challenges and obstacles in order to succeed his business.
- He must not be satisfied with his current achievement and should continue to maximize his skills and abilities to expand his business.
- He should be prepared to analyse his products, competitors, problems and opportunities from a holistic point of view.
- Entrepreneur faces risk. He must be aware of types of business risk that he might encounter, the strategies and tactics to overcome these risks and most importantly the techniques to change risk to opportunities.

To family

- An entrepreneur is an individual who actively forms his own business and nurtures it for growth and prosperity. The entrepreneur's family members also gain from business by achieving greater independence of action, greater resilience in hard times and better chance to obtain financial benefits without neglecting their responsibilities as members of family
- Increases family income
- Raises living standards
- Improves social status

To society

- Entrepreneur plays an important role in the development and introduction to the marketplace of new and innovative goods and services, each of which are valued by society.
- Improves the standard of living and lifestyle of the society
- Opportunity to contribute to society
- Fulfills society's needs and wants
- Create choices through innovative and creative production techniques

Ethics And Standards For Professional Conduct

Business ethics is a branch of ethics that examines ethical rules and principles within a commercial context and the various moral or ethical problems that can arise in a business setting as well as any special duties or obligations that apply to persons engaged in commerce.

Principle of ethics

Identify and accept the rights of customers

- Entrepreneur must ensure that activities will bring benefits to the society as a whole

Be trustworthy

- Entrepreneur must deliver product to their customers as claimed by them

Carry out a genuine profession

- They will not create any claims or baseless accusations, confusion, fraud or bad mouth their competitors.

Provide clear information

- Only reveal accurate and correct information

Adhere to fair competition

- The business activities carried out must be in line with moral values and society's expectations

Social responsibilities



Responsibilities towards customers

- Establish a code of responsibility that sets the guidelines for product quality and customer relations.
- Monitor complaints and follow-up on the matter then identify the necessary corrective action to be taken.



Responsibilities towards staff

- Always take care of the staff welfare, give adequate wages to the workers and provide guidance to staff
- Conduct courses and training to update staffs with the latest information and skills
- Rewards staffs with bonuses, allowances and other perks – extra holidays
- Appreciate and recognize dedicated and highly ethical staff



Responsibilities towards creditors

- Meet the financial obligation to the creditors
- Manage the business well so that creditors can be paid on time



Responsibilities towards suppliers

- Nurture good relationship with suppliers
- Pay any dues to suppliers at the agreed stipulated time
- Share opinions and experiences to create new ideas related to the business



Responsibilities towards competitors

- Practice healthy competition, share ideas and opinions on ways to prepare and provide the best services to customers.
- Work together to produce and create products that can give the most benefit to the customers and make improvements to the product to attract more customers.
- Healthy competition among entrepreneurs will lead to more job opportunities for the community.



Responsibilities towards society / community

- Produce , create and improve products
- Create choice through innovative and creative production
- Produce products of high quality
- Always be sensitive to the needs of customers
- Fulfill the needs and wants of customers
- Create more job opportunities
- Improve the lifestyle of the society



Responsibilities towards government

- Create job opportunities, assist in improving the lifestyle of the society.
- Create more infrastructure facilities for the society
- Improve socio-economical aspects and increase national income
- Diversify the national economy so as not to depend solely on one sector of the economy



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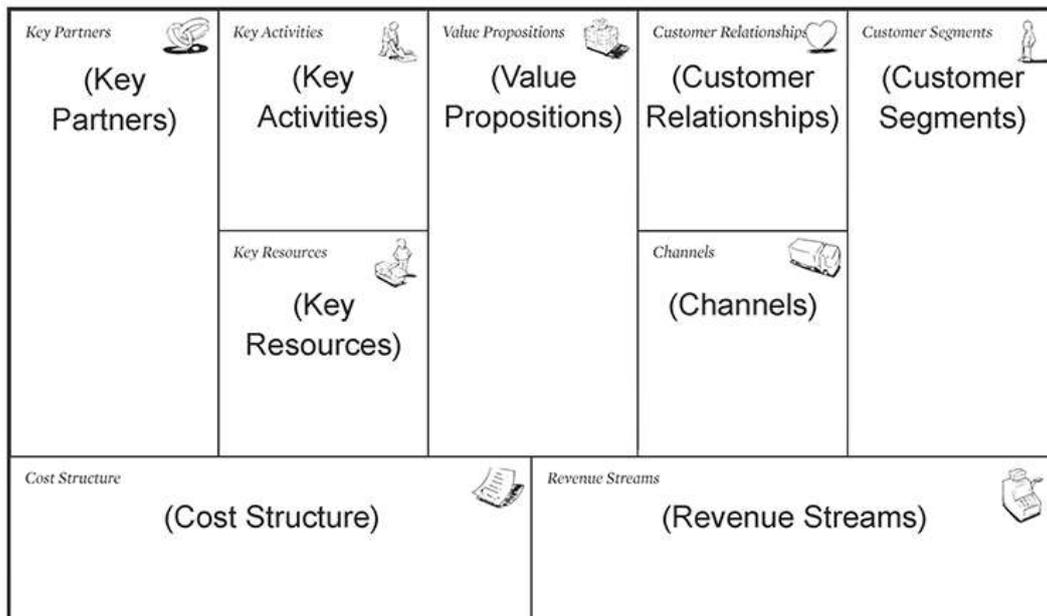
Chapter 2

BUSINESS MODEL CANVAS

What's the Business Model Canvas?

The Business Model Canvas (BMC) gives you the structure of a business plan without the overhead and the improvisation of a 'back of the napkin' sketch without the fuzziness (and coffee rings).

The Canvas has nine elements:



Together these elements provide a pretty coherent view of a business' key drivers:

1. Customer Segments: Who are the customers? What do they think? See? Feel? Do?
2. Value Propositions: What's compelling about the proposition? Why do customers buy, use?
3. Channels: How are these propositions promoted, sold and delivered? Why? Is it working?
4. Customer Relationships: How do you interact with the customer through their 'journey'?
5. Revenue Streams: How does the business earn revenue from the value propositions?
6. Key Activities: What uniquely strategic things does the business do to deliver its proposition?
7. Key Resources: What unique strategic assets must the business have to compete?
8. Key Partnerships: What can the company not do so it can focus on its Key Activities?
9. Cost Structure: What are the business' major cost drivers? How are they linked to revenue?

Why we use it?

To quickly draw a picture of what the idea entails.

It allows us to get an understanding of your business and to go through the process of making connections between what your idea is and how to make it into a business.

It looks at what kinds of customer decisions influence the use of your systems.

It allows everyone to get a clear idea of what the business will likely be.

How to use it?

1. Value Proposition:

The Value Proposition is foundational to any business/product. It is the fundamental concept of the exchange of value between your business and your customer/clients. Generally, value is exchanged from a customer for money when a problem is solved or a pain is relieved for them by your business.

Good questions to ask when defining your business/product:

- What is the problem I am solving?
- Why would someone want to have this problem solved?
- What is the underlying motivator for this problem?

Tips:

A good way to approach this for users/customers is by looking at your customer segments and figuring out where your product/service solves the problem for your customer, based on Maslow's Hierarchy of Needs.

If you are selling your product or service to another business, you are a key partner in them achieving their Value Proposition for their customers. It is important to have context around the goals the company is trying to achieve for their Customer Segments and where your business/product/service fits in the value chain.

2. Customer Segments

Customer Segmenting is the practice of dividing a customer base into groups of individuals that are similar in specific ways, such as age, gender, interests and spending habits.

Things to consider when determining your Customer Segments:

- Who are we solving the problem for?
- Who are the people that will value my value proposition?
- Are they another business?
- If so, what are the characteristics of those businesses?
- Or, are they other people?
- Does my value proposition appeal to men/women or both?
- Does it appeal to young adults aged 20 to 30 or teenagers?
- What are the characteristics of the people who are looking for my value proposition?
- Another thing to gauge and understand is your market size, and how many people there are in the Customer Segment. This will help you understand your market from a micro and macro perspective.



A good place to start understanding your customer is by creating customer personas for each of your customer segments.

3. Customer Relationships

Okay, so we know our Value Proposition and have developed Personas to better understand our Customer Segments or 'customers', but what is the relationship we have with our customers?

Customer Relationships is defined as how a business interacts with its customers. So, do you meet with them in person? Or over the phone? Or is your business predominantly run online so the relationship will be online too?

Some examples are:

- In person (one-to-one)
- Third party contractors
- Online
- Events (one-to-many)
- Phone

A great place to start understanding your customer is to create customer personas for each of your Customer Segments. This helps clarify the points of engagement between you and your customer and the modes used to relate to your customers. This will also help you start to define your operations as a business and also help you identify opportunities for automation.

4. Channels

Channels are defined as the avenues through which your customer comes into contact with your business and becomes part of your sales cycle. This is generally covered under the marketing plan for your business.

Good questions to ask when identifying the channels to reach your customers are:

- How are we going to tell our customer segment about our value proposition?
- Where are our customers?
- Are they on social media?
- Are they driving their car and listening to the radio?
- Are they at an event or conference?
- Do they watch TV at 7pm on a Friday night?

Examples of channels:

- Social media
- Public speaking
- Electronic mail (email marketing)
- Networking
- Viral marketing
- Targeting blogs
- Sales and promotions for commissions
- Affiliates
- Offline advertising (billboards, TV, radio)

Understanding how to reach your customers is so crucial to your business.



Social media is just one of many channels where your customer comes into contact with your business.

5. Key Activities

The Key Activities of your business/product are the actions that your business undertakes to achieve the value proposition for your customers.

Questions to ask:

- What activities does the business undertake in achieving the value proposition for the customer?
- What is the resource used?
- Time?
- Expertise?
- Distribution of product?
- Technical development?
- Strategy?

Examples:

- Consulting
- Designing
- Web development
- Baking
- Driving

6. Key Resources

Next you should think about what practical resources are needed to achieve the key activities (actions) of the business? Key means the resources your business requires to do business. These resources are what is needed practically to undertake the action/activities of your business:

- Office space
- Computers
- Hosting
- People (staff)
- Internet connection
- Car
- Electricity



Key resources could include office space, computers and staff.

7. Key Partners

Key Partners are a list of other external companies/suppliers/parties you may need to achieve your key activities and deliver value to the customer. This moves into the realm of 'if my business cannot achieve the value proposition alone, who else do I need to rely on to do it?'.

An example of this is 'if I sell groceries to customers, I may need a local baker to supply fresh bread to my store'. They are a key partner to achieve the value my business promises to the customer.

8. Cost Structures

Your business cost structure is defined as the monetary cost of operating as a business.

- How much does it cost to achieve my businesses key activities?
- What are the cost of my key resources and key partnerships?
- How much does it cost to achieve the value proposition for my customers/users?
- Are there additional costs to running a business?
- Legal?
- Insurance?
- What is the cost of my business?
- It is important also to place a monetary value on your time as a cost.
- How much would it cost you to hire you?

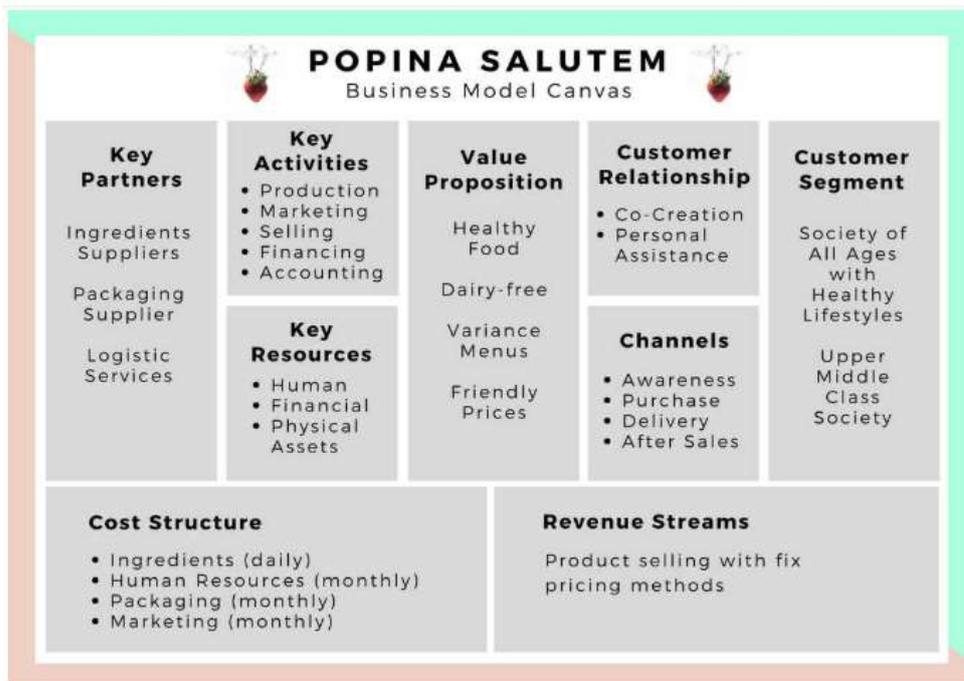
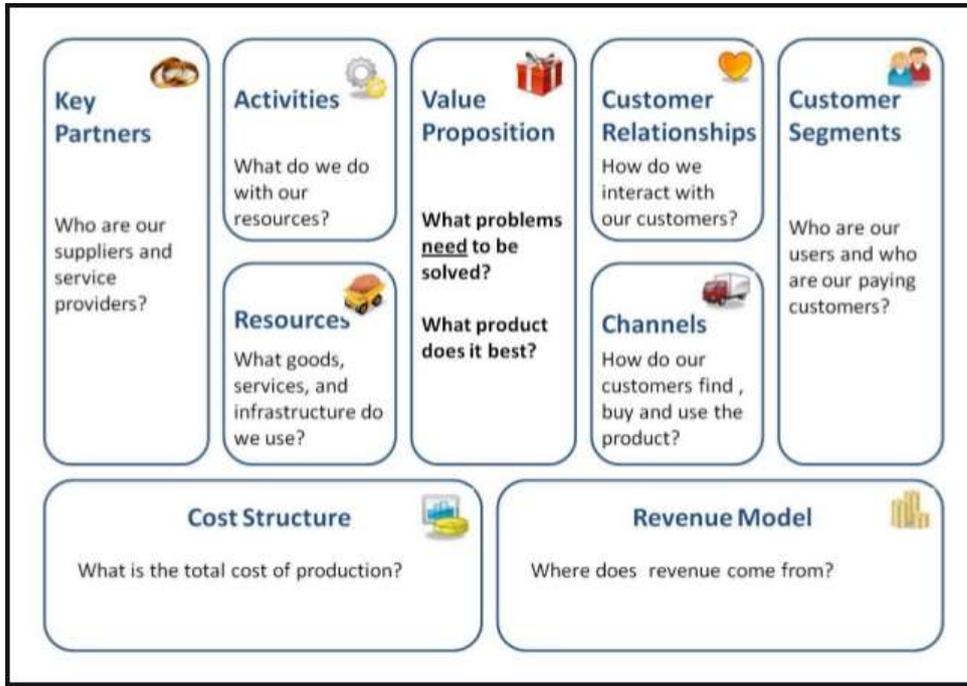
9. Revenue Streams

Revenue Streams are defined as the way by which your business converts your Value Proposition or solution to the customer's problem into financial gain. It is also important to

understand pricing your business accordingly to pain of purchase in exchange for the pain of solving the problem for your customer.

- But how do you gain revenue?
- There are many different revenue models here:
- Pay per product (pay per view)
- Fee for service
- Fixed rate
- Subscription
- Dividends
- Referral feeds
- Freemium
- Equity gain

Example of Business Model Canvas



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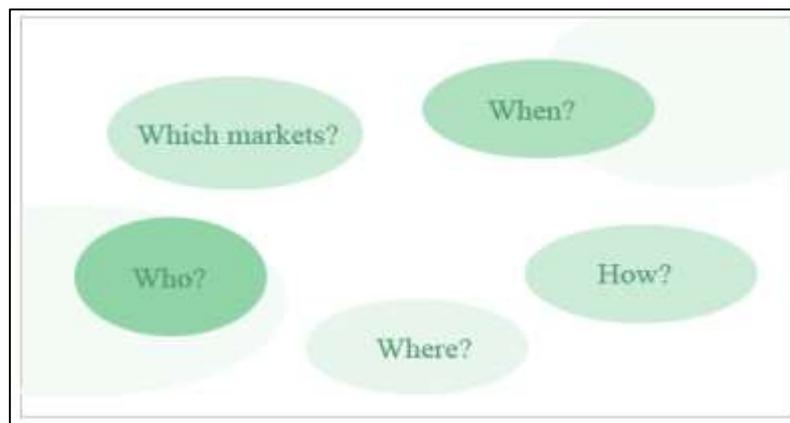
ENTREPRENEURSHIP

Chapter 3

Business Plan

What is a Business Plan?

- A Business Plan is a document in which a business opportunity, or a business already under way, is identified, described and analyzed, examining its technical, economic and financial feasibility. The Plan develops all of the procedures and strategies necessary in order to convert the business opportunity into an actual business project.
- It is an indispensable tool in order to start up a business project, independently of the size of the project and/or of the amount of business experience of the entrepreneur.
- It provides an answer to simple questions about a new business or a business already under way:
-



What is the purpose of a Business Plan?

The purpose of a Business Plan is to identify, describe and analyze a business opportunity and/or a business already under way, examining its technical, economic and financial feasibility. Moreover, it should serve as a business card for introducing the business to others: banks, investors, institutions, public bodies or any other agent involved, when it comes time to seek cooperation or financial support of any kind.

A Business Plan has a dual function:

- Management Tool.
- Planning Tool.

Management Tool:

- Provides economic/financial projections.
- Enhances the monitoring and control of the business by following up the results obtained and analyzing management indicators.
- Introduces an analysis of the supply and demand.
- Reflects the commercial strategy and the marketing policy.
- Identifies the guidelines for the management of human resources.
- Analyzes the key factors of success and the risks of a business.

Planning Tool:

The company assumes and takes responsibility for the definition of its objectives:

- With results-oriented actions.
- Strict fulfilment of its economic commitments.
- Orients decision-making processes.
- Provides qualitative and quantitative information.
- Planning conforms to a homogeneous pattern.
-

Why prepare a Business Plan?



Content of a Business Plan

The development of a BUSINESS PLAN consists of the following elements, which provide answers to the main questions that can be raised by third parties:



Analysis of The Present Situation

- What is the sector like? What is the present situation of the sector and the future outlook?
- Who are the competition in the sector in which the company participates and what is the degree of rivalry among competitors? Who are the potential competitors?
- What are the main factors that determine the success or failure of a competitor in the sector?
- In what way is our business different from the business of our competition?
- Identify weaknesses, threats, strengths and opportunities of the business.
- Is there a target market for this business?

Business Plan Objectives

- What are the reasons for investing in this business?
- What does my business consist of? What are the goods or services that I am going to offer?
- What strategy am I going to follow in order to maintain a competitive advantage overtime; specialization, differentiation or competition in costs?
- What areas or processes are critical for the development of the business? What areas are supports for the critical processes of the business?
- What are my perspectives on the evolution of the business?

Strategic Plan

- What is the mission of my company?
- How are the strategic lines of my project going to unfold as long-term objectives?
- Have specific action plans been defined for achieving the long-term objectives?
- Have resources been allocated to such plans?
- How is my marketing policy structured?
- Have I considered the price, location, product, promotional aspects?
- How many employees comprise my staff? And what are my personnel management policies?
- Have I planned for the financial needs that could arise in the long term?

Financial Plan

- The purpose is to analyze the profitability and economic feasibility of the business project.
- This analysis is the quantification of the strategy defined by the entrepreneur and will enable him or her to analyze the economic impact of the decision making.
- A full analysis includes a projection for the time horizon considered in the Business Plan.
- Income and Expenditure Projections
- Investment Budget and Depreciation Schedule
- Profit and Loss Account
- Borrowing Requirements
- Balance Sheet
- Cash Flow

- Net Present Value

Income Projection

- The step prior to drawing up the Profit and Loss Account is to project the income and expenditure on the time horizon considered in the Business Plan.
- An income projection is made for each product line or business line, if such lines exist. For each item of income, the most appropriate variable for an accurate projection is taken: sales volume, growth of the potential market, market share, etc. The revenues will be imputed to the relevant product or business line.
-

Unit price per product line:	Year 0	Year 1	Year 2
P1	35	35	35
P2	45	45	45
P3	0	0	0
Unit quantity per product line:	Year 0	Year 1	Year 2
Q1	3.650	4.380	5.475
Q2	2.850	3.420	4.275
Q3	0	0	0
Operating Income:	Year 0	Year 1	Year 2
Product line 1	127.750	153.300	191.625
Product line 2	128.250	153.900	192.375
Product line 3	0	0	0
Total Sales	256.000	307.200	384.000

Expenditure Projection

For the projection of expenses, an analysis is made of the items that make up each expenditure account used, estimating what their future trend is likely to be, and finally moving on to their quantification, both economic as well as in the expense unit itself (number of people, computers, etc.). For example, in order to project the financing charges, we must take the total amount of the debt owed to third parties and apply to it the interest rate estimated for the financial years being analyzed.

	Year0	Year 1	Year 2
No. People	3	3	3
Mean salary cost	24.000	24.000	24.000
	Year0	Year 1	Year 2
Cost of Direct manpower	72.000	72.000	72.000

Investment Budget

The expenditure is the flow of resources that is consumed in obtaining the product or service supplied or provided by the company. In contrast to investment, it is the application of financial resources to be used to increase the fixed or financial assets, in exchange for the expectation of obtaining future profits.

Example: machinery, equipment, public works, bonds, certificates, securities, etc.

Depreciation Schedule

- Depreciation is the depreciation or loss in value that investments in fixed assets undergo over time (equipment, machinery, etc.).
- In order to offset the depreciation undergone by the property elements, the entrepreneur must create a depreciation fund. This fund grows each year in an amount equal to the loss in value undergone by the assets, in such a way that by the end of the economic life of the depreciable element, the entrepreneur will be able to replace that element by using the money accrued in the depreciation fund. This item in the accounts does not signify an outlay of cash, but rather is an expenditure item that involves reducing the profit for the year.
- There are different fixed asset depreciation methods, in order to calculate the annual allotment for depreciation of each kind of asset: straight-line, accrual, etc.
- The straight-line depreciation method consists of keeping the depreciation allotments constant throughout the useful life of the element. A part of the depreciation value is assigned to each year.
- An example for calculating the depreciation increments:
-

Investment in fixed assets increments	Year 0	Year 1	Year 2
Tangible fixed assets	6.300	6.300	6.300
Intangible fixed assets	8.700	8.700	8.700
Period in years of tangible fixed asset depreciation		8	
Period in years of intangible fixed asset depreciation		5	
Depreciation	Year 0	Year 1	Year 2
Tangible fixed asset depr. increments	788	788	788
Intangible fixed asset depr. increments	1.740	1.740	1.740
Total depreciation increments year	2.528	2.528	2.528

Profit and Loss Account

- The basis for the economic analysis is found in the analysis of the Profit and Loss Account. This analysis enables us to assess issues such as:
- Performance of the turnover.
- Trends in the gross margin.
- Trends in overhead and financing charges.

- In the financial plan, the Profit and Loss Account is formed with the income projection, the expenditure projection and the depreciation schedule.
- The Profit and Loss Account will also be broken down into the product or business lines, if these exist, both for the current year as well as for the future years that are being estimated.
- The structure of the Profit and Loss Account is as follows:
-

Profit and Loss Account	
Sales	
	Product line 1
	Product line 2
	Product line 3
Variable costs	
	- Raw materials or products
	Product line 1
	Product line 2
	Product line 3
	- Direct manpower
	- Other gen. costs (manufacture or service)
Gross margin	
Fixed expenses	
	- Rentals
	- Communications
	- Transport
	- Services by independent professionals
	- Office supplies
	- Repairs and upkeep
	- Utilities
	- Indirect manpower
	- Taxes
	- Depreciation
	- Other expenses
EBIT	
Financial charges	
	Short-term debt financing charges
	Long-term debt financing charges
EBT	
Taxes	
Profit after taxes	

Balance Sheet

- The Balance Sheet reflects the company's net worth, which is made up by the property, rights, debts and capital which the company has at any given time.
- An analysis of a company's balance sheet makes it possible to assess aspects such as: its liquidity situation or payment capacity, indebtedness (quantity and quality), etc.
- A projection should be made of the balance sheet estimated for subsequent financial years, considering aspects such as the financing of the company in the short term (period less than one year) and in the long term (more than one year).
- Thus, it will be possible to analyze not only what the company's position is at the present time, but also where it could be going in the future. The balance sheet is not static, but rather

changes over time and therefore enables us to analyze the evolution of the different groups comprising the net worth.

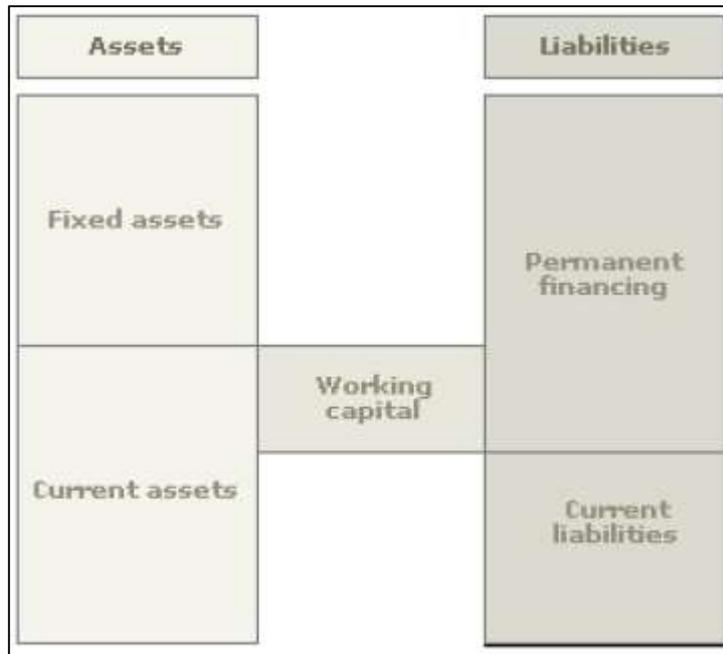
- The structure of the balance sheet is as follows:
-

Balance Sheet	
Assets	
Fixed assets	
-	Tangible fixed assets
-	Intangible fixed assets
-	Financial investments
-	Start-up expenses
Current assets	
-	Stocks
-	Accounts receivable
	Customers
	Government agencies
-	Cash and banks
TOTAL ASSETS	
Liabilities	
Fixed liabilities	
-	Equity
-	Long-term creditors
	Long-term loan
	Fixed assets suppliers
	Long-term leasing creditors
	Other long-term debts
Current liabilities	
-	Short-term creditors
	Suppliers
	Short-term leasing creditors
	Short-term load
	Government agencies
	Other short-term debts
-	Borrowing requirements
TOTAL LIABILITIES	

Borrowing Requirements

- In order to implement their business plan, some entrepreneurs will have to turn to outside financing (in addition to the capital and the initial debt). In order to determine the level of borrowing necessary, it should be noted that the capital required in the company will vary to the extent the company moves ahead.
- The volume of financial resources that a company is going to need depends on the investments in fixed and current assets as required each year.
- The company will have reached a financial balance when the working capital is positive (as a general principle). The working capital refers to the part of the current assets that is financed with long-term debt, or as the amount by which the current assets exceed the current liabilities.
- It is a financial guarantee of stability, because it means that the current assets are more than sufficient in order to attend to the short term debt (current liabilities). It is a kind of “cushion” that reflects the company’s financial capacity in order to meet its short-term commitments.
- The ideal Working Capital varies according to the sector and with a few exceptions

should be a positive value, in order to avoid possible problems of liquidity.



Cash Flow

- The Cash Flow measures the value of each business project through the amount of liquidity that it generates within a period of time, normally one year. It measures the company's capacity for generating funds through the activity it carries out.
- To sum up, the cash flow assesses the company's liquidity and its capacity to generate funds. An analysis of the cash flow is an efficient aid in an entrepreneur's decision making, as it:
 - Helps to ascertain whether the investment is financially possible for the entrepreneur, because he/she has the necessary resources.
 - Makes an assessment of the liquidity that each project generates throughout its life.
- The structure of the cash flow is as follows:
-

Cash Flow
Net Result
(+) Depreciation
Cash Flow
(-) Investment in Working Capital
(-) Investment in Fixed Assets
Free Cash Flow

- The depreciation is subtracted on the profit and loss account because it is an expense represented by the loss in value undergone by the fixed assets, buildings, furnishings, etc., through wear and tear and/or age, thus reducing the annual profit obtained by the entrepreneur.
- In order to calculate the cash flow, only the inflow and outflow of funds are taken into account; in this case the depreciation has not involved an outflow and thus the amount of depreciation must be added to the profit for the year, in order to calculate the flow generated by the project during the year.
- The working capital is defined as the difference between the current assets and the current liabilities. This is, the difference between the collectable short-term resources with a more or less immediate liquidity (customers, stocks, etc.) and the short-term liabilities (suppliers and short-term creditors).

Net Present Value And Cost of Capital

What criteria do I use in order to make an investment decision?

- When deciding to undertake business projects, you should make an assessment in order to learn whether they are economically and financially feasible. The general criterion used is the NPV (net present value), which calculates the difference between the collections and the payments made by the entrepreneur throughout the life of the project and considers all of them at the present time.
- In order to bring together all of the monetary flows (difference between collections and payments), a discount rate has to be used, that is, the rate at which the monetary flows of the projects are discounted is the cost of capital, which is what, on an average, each monetary unit being used (financing through own and outside resources) is costing the entrepreneur.

How can I decide between two investment projects?

- The projects should have the same cost of capital. Once the assessment of the projects has been made, the rule of thumb is:
 - To accept projects with $NPV > 0$, as in this case investing the money in the project generates higher returns than putting it in the bank
 - To reject projects with $NPV < 0$,
 - The recommendation is indifferent between accepting or rejecting projects with $NPV = 0$
- If the return generated by projects is greater than the cost, the rule is to go ahead; otherwise, they should be rejected.

What are the benefits to be derived from a Business Plan?

What are the benefits to be derived from a Business Plan?

- A written document helps the entrepreneur to clarify and understand his or her business project better.
- It identifies the critical points of the business project and gives an response to the problems that could arise.
- It focuses the resources on the attainment of the company's objectives and goals.
- It is a tool of communication in order to familiarize employees, sales staff, suppliers, etc.
- A business plan is a passport to sources of finance

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Chapter 4

Social Media Marketing

Social Media Marketing

Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success, and engagement of ad campaigns. Companies address a range of stakeholders through social media marketing, including current and potential customers, current and potential employees, journalists, bloggers, and the general public. On a strategic level, social media marketing includes the management of a marketing campaign, governance, setting the scope (e.g. more active or passive use) and the establishment of a firm's desired social media "culture" and "tone."

The key ingredient for doing social media marketing well is having a strategy.

Without a strategy, you might be posting on social media platforms for the sake of posting. Without understanding what your goals are, who your target audience is, and what they want, it'll be hard to achieve results on social media.

Whether you want to grow your brand through social media or to level up as a social media marketer, developing a social media marketing strategy is essential.

Here's one way to do it.



1. How to create a social media marketing strategy

It's interesting to note that a social media marketing strategy and a social media marketing plan have a lot of crossovers.

You can think of it this way: A strategy is where you're headed. A plan is how you'll get there.

One of the simplest ways to create your social media marketing strategy is to ask yourself the 5Ws:

- Why do you want to be on social media?
- Who is your target audience?
- What are you going to share?

- Where are you going share?
- When are you going share?

Here's another interesting point about strategy (or strategies): You can also have a strategy for each of your social media channels, such as a Facebook marketing strategy, an Instagram marketing strategy, and so on, which all lead up to your overall social media marketing strategy.



2. Why does your business want to be on social media?

This relates to your social media goals. Are you on social media to promote your products? To drive traffic to your website? Or to serve your customers?

In general, there are the nine social media goals you can have:

- Increase brand awareness
- Drive traffic to your website
- Generate new leads
- Grow revenue (by increasing signups or sales)
- Boost brand engagement
- Build a community around your business
- Provide social customer service
- Increase mentions in the press
- Listen to conversations about your brand
- You'll likely have more than one social media goal, and that's fine.

Generally, it's great to focus on just a handful of goals unless you have a team, where different people or groups within the team can take on different goals.

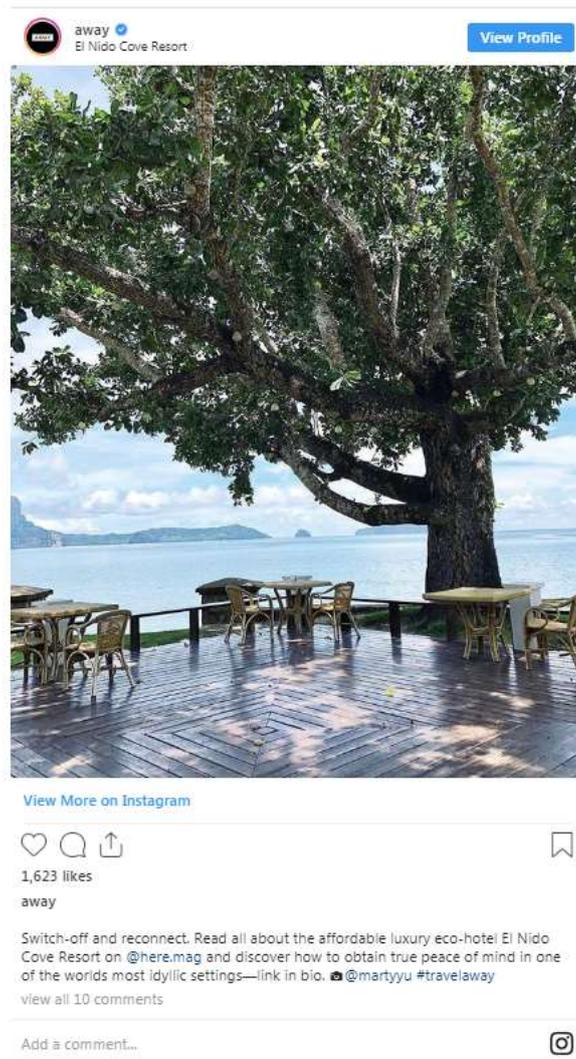
For example, the marketing team uses social media both to increase our brand awareness and drive traffic to our content while our Advocacy team uses social media to provide timely customer support.

3. Who is your target audience?

The next thing to consider is your target audience.

Understanding your target audience will help you more easily answer the following questions on what, where, and when you are going to share.

For instance, if a travel and lifestyle brand (like Away) knows that its target audience loves to read about new places and travel tips, it could share such content on its social media profiles.



A great exercise to try here is to build marketing personas.

There are many different ways of building marketing personas. My personal favorite approach is to, again, use the 5Ws and 1H.

- Who are they? (E.g. job title, age, gender, salary, location, etc.)
- What are they interested in that you can provide? (E.g. entertainment, educational content, case studies, information on new products, etc.)
- Where do they usually hang out online? (E.g. Facebook, Instagram, etc. or niche platforms)
- When do they look for the type of content you can provide? (E.g. weekends, during their daily commute, etc.)

- Why do they consume the content? (E.g. to get better at their job, to become healthy, to stay up to date with something, etc.)
- How do they consume the content? (E.g. read social media posts, watch videos, etc.)



4. What are you going to share?

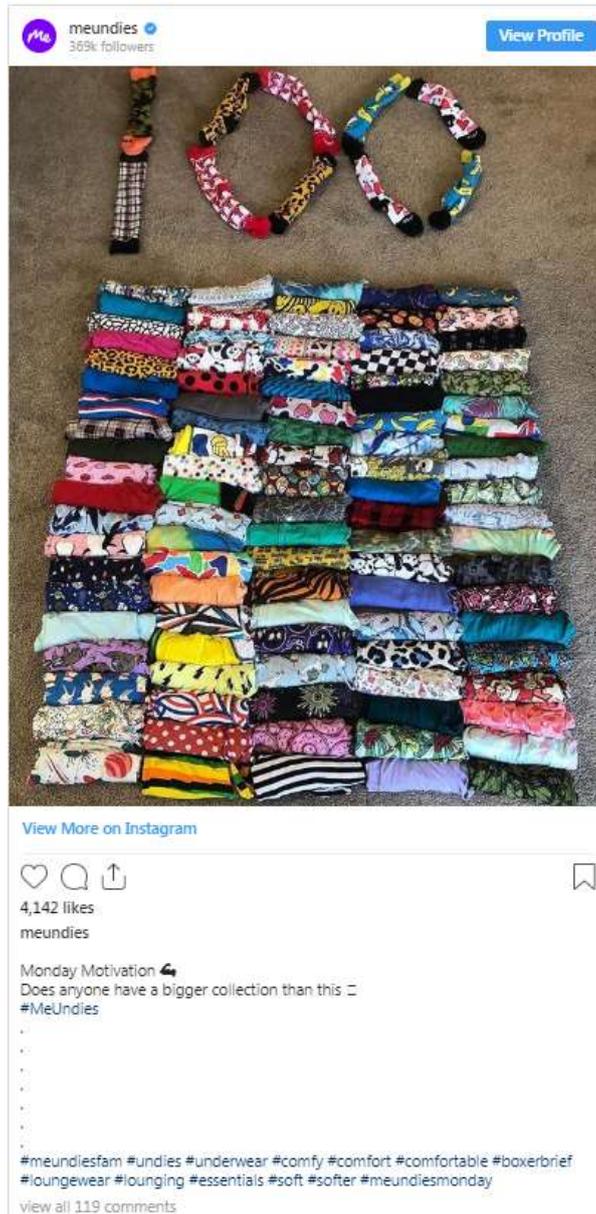
When you see this question, you might be thinking about the types of content to share. For example, do you want to share videos or images?

But hold on for a second!

We're talking about your social media marketing strategy here so let's take a step back and think on a higher level. Instead of the types of content to share, "theme" might be a better word.

Here are a few brands and their theme(s):

- MeUndies, an underwear brand, shares photos from their customers and photos of their products on their Instagram profile.
- Huckberry, an outdoor and adventure brand, shares their editorial content and high-quality photos of the outdoors on their Facebook profile.
- Burrow, a luxury couch brand, mostly shares memes on their Instagram profile.

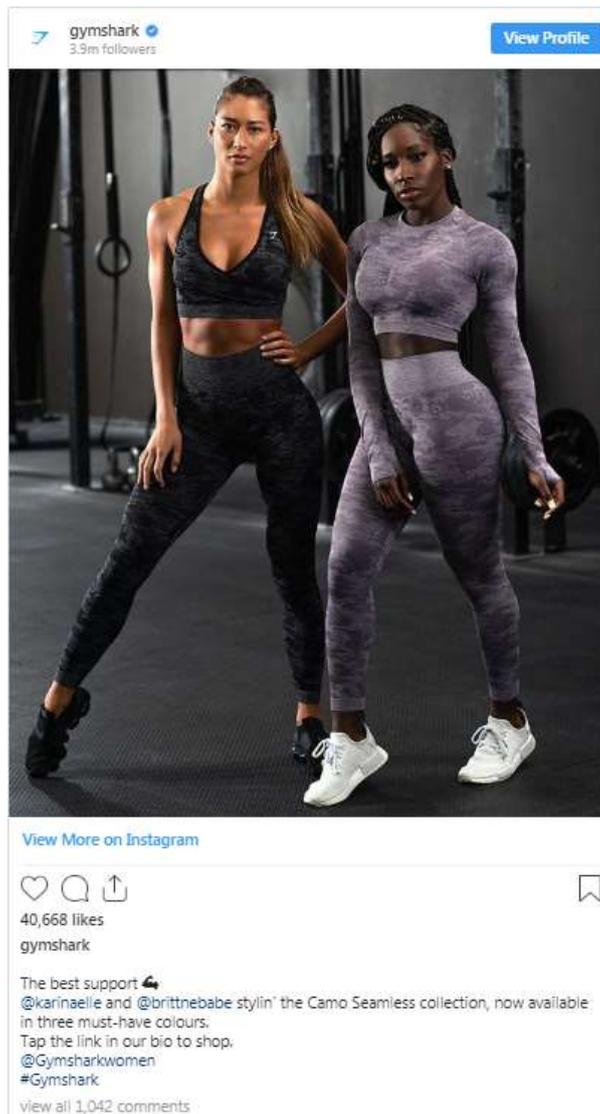


If you scroll through the social media profiles mentioned above, you might have noticed that the brands have more than one main theme. Having a handful of themes is perfectly fine as it gives you the space to share a range of content to keep your audience engaged without being seemingly unfocused.

This is where a good understanding of your target audience will be helpful. Look at your marketing personas and consider the following questions:

- What goals and challenges do they have?
- How can you help solve them?

For a fitness apparel and accessories brand (like Gymshark), a goal of its target audience might be to stay up-to-date with the latest fitness gears. In that case, it can share its latest products on its social media profiles.



(Would that be too promotional? Maybe not. Investment bank Piper Jaffray surveyed more than 8,600 American teenagers and found that 70 percent of them preferred brands to contact them about new products through Instagram. The key goes back to understanding your target audience.)

5. Where are you going share?

The next step is to determine where you are going to share your content. In other words, which social media platforms does your brand want to be on?

Before we go any further, remember that your brand doesn't have to be on every social media platforms. Being on fewer platforms gives you a better focus and more time to create better content.

Quick tip: That being said, it'll be wise to at least have a complete profile on the Big Four – Facebook, Instagram, Twitter, and LinkedIn – as they would often show up on the first page of Google search results when people search for your brand.

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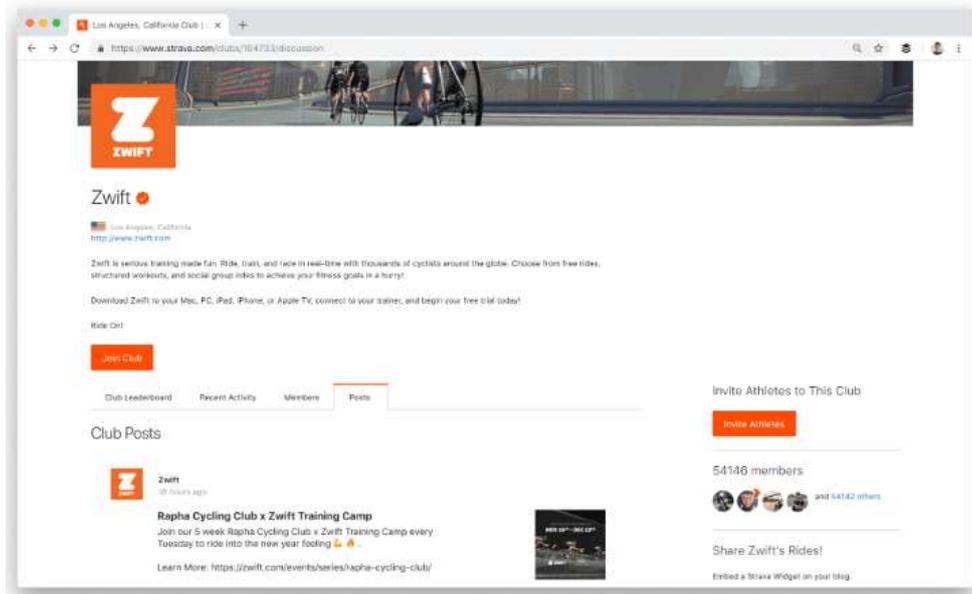
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Again, your understanding of your target audience will come in handy here. Which platforms are your target audience most active on? What makes them visit that platform? For example, teenagers and young adults might like scrolling through Instagram when they are bored to see what their friends are doing or whether their favorite brands have new products.

Another, a bit smaller, thing to consider is, what is your brand's "X factor"? Are you great at photography, videos, or writing? Certain platforms lend itself well to certain content types. For example, photos are great on Instagram, long-form videos on YouTube, articles on Medium. But this is a minor point because social media platforms are evolving to provide almost every type of content nowadays.

Finally, consider smaller, niche platforms, too. For example, Zwift, a multiplayer online cycling training software company, has started a club on Strava, a social network for athletes. Their club has more than 57,000 cyclists, and thousands engage with their posts on Strava.



6. When are you going share?

The last key part of your strategy is figuring out when you want to share your content. You might be tempted to jump into a research for the best time(s) to post.

Pause. And breathe.

Let's take a step back and look at this from a higher level again. Before deciding exactly which time of the day and days of the week you want to post, consider the behaviors of your target audience.

When do they usually use social media to find the type of content that you'll share?

Here are some examples to consider:

Sports fans are likely on social media just before, during, and just after sports events to find and interact with content about the event.

- Athletes might be on Instagram while they are cooling down after their morning or evening workouts.
- People who love to travel might be more active on social media during the weekends when they are planning for their next trip (or during their work breaks when they are dreaming about their next trip).
- Mothers of babies might be scrolling through social media when they are breastfeeding in the middle of the night.

You might have inferred from these few examples that there might not be a universal best time to post. It really depends on your audience. So for this step, focus on the general behavior patterns of your target audience.

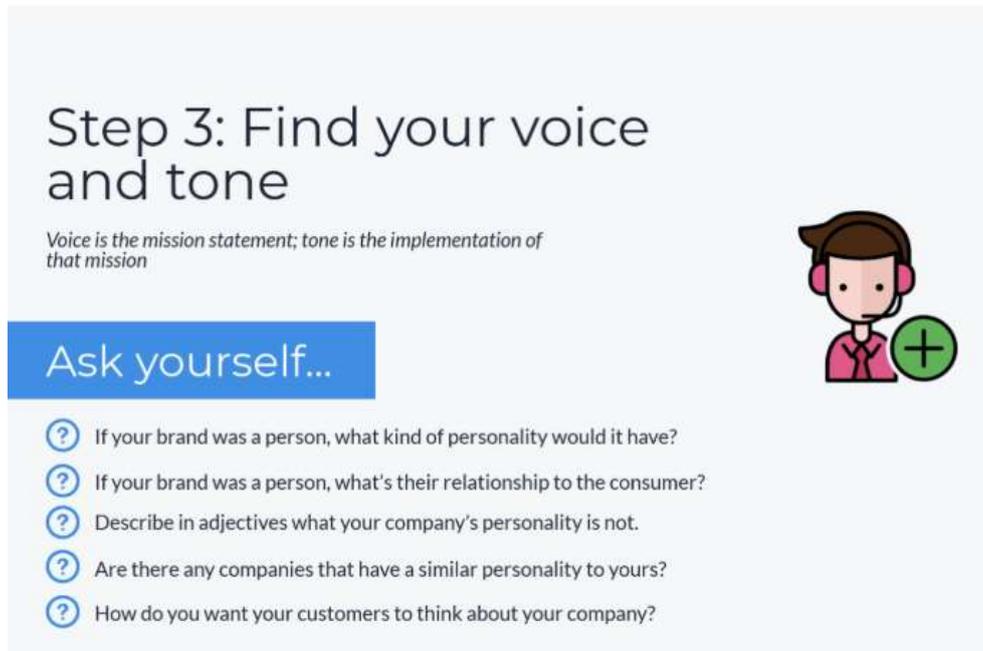
When you have created your social media marketing strategy, you can then find your brand's best time to post through experimentation.

Finally, how are you going to execute this strategy?

And there you have it — your social media marketing strategy!

But that's not the end. As mentioned above, a strategy is where you're headed; a plan is how you'll get there. You have decided where to head to; now you need a plan.

How should you fill out your social media profiles? What should your tone and voice be like? What posts type (i.e. image, link, video, etc.) should you use?



Step 3: Find your voice and tone

Voice is the mission statement; tone is the implementation of that mission

Ask yourself...

- ❓ If your brand was a person, what kind of personality would it have?
- ❓ If your brand was a person, what's their relationship to the consumer?
- ❓ Describe in adjectives what your company's personality is not.
- ❓ Are there any companies that have a similar personality to yours?
- ❓ How do you want your customers to think about your company?



7. Focus on the big picture

Developing a social media marketing strategy is probably one of the hardest things to do because it requires you to step back and look at the big picture. You have to shift your mindset away from your daily tasks like scheduling and replying to comments to higher-level thinking.

But it's greatly rewarding and helpful to have a social media marketing strategy so that you aren't just posting content just for the sake of posting content. It'll help you achieve your social media and business goals.

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Chapter 5

Business Ownership

Factors In Selecting A Business Ownership

Factors	Example
1. Capital	<ul style="list-style-type: none">•If the individual possesses a small amount of capital, he should venture in a sole proprietorship . It because the cost forming company is relatively high.•Capital also determines the probabilities to obtaining credit or loans from external sources.
2. Personal assets	<ul style="list-style-type: none">•Personal assets are liable to the creditor if losses are incurred either in a sole proprietorship.•Companies is a separate entity.
3. Span of control	<ul style="list-style-type: none">•Sole proprietorship have full power and authority in carrying out his business.•In a partnership , the span of control is shared among all partners.
4. Sharing of information	<ul style="list-style-type: none">•If an individual decides not to share information with his counterparts, it is advisable to form proprietorship.•In partnership, no confidential information among partners, members of the company or creditors.

Types of Business Ownership and Characteristics

Business ownership in Malaysia can be categorized into four types

- Businesses established under the Business Registration Act 1956 (Amendment 1978) and the rules of the Registration of Businesses Act 1957.
- Businesses established under Company Law 1965
- Businesses established under Co-operatives Act 1948
- Businesses established under Parliament Act and State Government Enactment.

Types of Business

- Sole Proprietorship
- Partnership
- Private Limited Company
- Public Limited Company.

1. Sole Proprietorship

Section 4, the Business Registration Act 1956 defines a single business as a business established, owned, financed in terms of finances and management handled by a single individual. It usually involves a small-scale business.

Examples of business sole proprietorships are tailors, beauty salon, convenience store and laundry.

No	Features	Description
1	Possession (pemilikan)	Sole proprietorship owned and operated by one person only
2	Establishment	Business established under Business Registration Act 1956 (Amendment 1978)
3	Registration	Ease to register
4	Capital	Require a small capital
5	The distribution of profits and losses	Owner will own and bear all profits and losses derived from business.
6	Business period / life	Business life is not guaranteed. Dissolution would happen if a disaster upon the owner

Advantages / Merits and Disadvantages Demerits Sole Proprietorship Business

Advantages	Disadvantages
Easy to manage	Limited capital
formation and dissolution is easy	Liability is not limited to - personal property can be used to cover liability
Business profits will be the overall owner	Business Development limited - depending on the owner
This business is not subject to government regulation and legislation	Business life is not stable / vulnerable

2. Partnership

According to section 3, the Partnership Act, defines a partnership as the relationship that exists between those who do business with for profit.

Merits	Demerits
Ease of establishment	The action of a partner can involve all the partners.
easy to get credit financing	Capital is still limited.
More capital resources than sole proprietorships	The existence of non-permanent partnership.
Business risk is spread	Prone to misuse power
The burden of income tax is low	Simple occurrence of conflicts between partners.
Established division of labor and specialization.	
Limited liability of limited partners. (According to the total capital partners)	

No	Features	Description
1	Possession	<ul style="list-style-type: none"> ○ This business is owned by more than one and not more than 20 people. ○ form of business professionals such as legal services, accountants and architects, the membership can be increased up to 50 people.
2	Establishment	<ul style="list-style-type: none"> ○ registered pursuant to Business Registration Act 1956. Business establishment must comply ○ matters which are under the Partnership Act 1961. ○ avoid any confusion or misunderstanding, between partners is good if held Deed or the Partnership Agreement Contract
3	Registration	<ul style="list-style-type: none"> ○ Establishment of business is simple

4	Capital	Partners do business together and share capital. Total capital contributions by partners are determined based on the discussions between them.
5	Profit & Loss Distribution business	<ul style="list-style-type: none"> ○ According to the Partnership Act 1961, all gains and losses earned by them must be divided equally between the partners. ○ In addition, the ratio can be determined by agreement between the partners.
6	Business Life	Business life is not guaranteed. It can be dissolved if one partner dies, retires, on the instructions of the court or the expiration of a contract

3. Limited Company

- Company Limited under discussion here is a Company Limited by shares.
- It consists of two types: Private Limited Companies and Public Limited Company

Private Limited Company

No	Features	Description
1	Possession	The company may be formed by two persons and a maximum of 50 students only
2	Establishment	This business establishment must comply with the matters covered under the Companies Act 1965. States must use the word "Sdn" or "Limited" at the end of its name.
3	Registration	Business establishment is more difficult compared to other business. Establishment procedures must comply with the subject matters under the Companies Act 1965. It has a foreign name in its own name
4	Capital	The accumulated capital of the Company limited is greater than other types of business. Capital raised through stock issuance. States should not make an invitation to the public for subscription of any shares.
5	Distribution Profit & Loss	All profits are the property of the company. Shareholders will receive distribution of profits through dividend payments
6	Business Life	business life is more secure. It does not depend on the members where the business will continue to exist despite changes in the death of a member

Private Limited Company Advantages and Disadvantages

Advantages	Disadvantages
Easy access to financial resources through changes of ownership of shares or financial institutions.	Company shares can not be trade in the stock market.
Shareholders are not burdened with business management	The Company is subject to tax business
Liability of members of the company is limited to the capital contributed.	Financial statements must be audited by an auditor of a person appointed and the documents must be complete and updated
Business span does not depend on the age of its members.	People can know the financial affairs of the company.
The Company may sue and be sued in its name because it is a separate entity	The high cost of establishment
	These companies must comply with all provisions of the Companies Act 1965

Public Limited Company

- Characteristics of a public limited company is quite similar to the characteristics of a Private Limited Company.
- The difference is in terms of business ownership.

- There is no limit for those wishing to become members or shareholders of the company of this type.
- According to the law, at the end of each name of a public limited company must be written the name "Berhad".
- Shareholders are free to buy and sell shares on the stock market without the need for approval from anyone.
- Other matters such as formation, company registration, distribution of profits and business is the same life expectancy as a Private Limited Company.

Public Limited Company Advantages and Disadvantages

Advantages	Disadvantages
Easy to raise capital through the issuance of more shares to the public.	Establishment of a public limited company is more complicated and expensive.
Business is a more permanent existence.	Business management is more complicated. This is because it is regulated by law.
Stock performance easily transferable	Possession and management are separate
Business activities may be conducted on a large scale. (Economies of scale)	Bear a high tax
Liability incurred by the members is limited.	

Sole Proprietorship And Partnership Registration

The prohibition imposed on the use of names using the word "National", "ASEAN", "Royal" and others.

Second: Applicants complete and submit Form P NA 1A To Register Business

- The applicant shall submit the information and personal details.
- For a partnership, all partners of the information to be filled.
-

Third: To obtain the Registration Certificate, Form D.

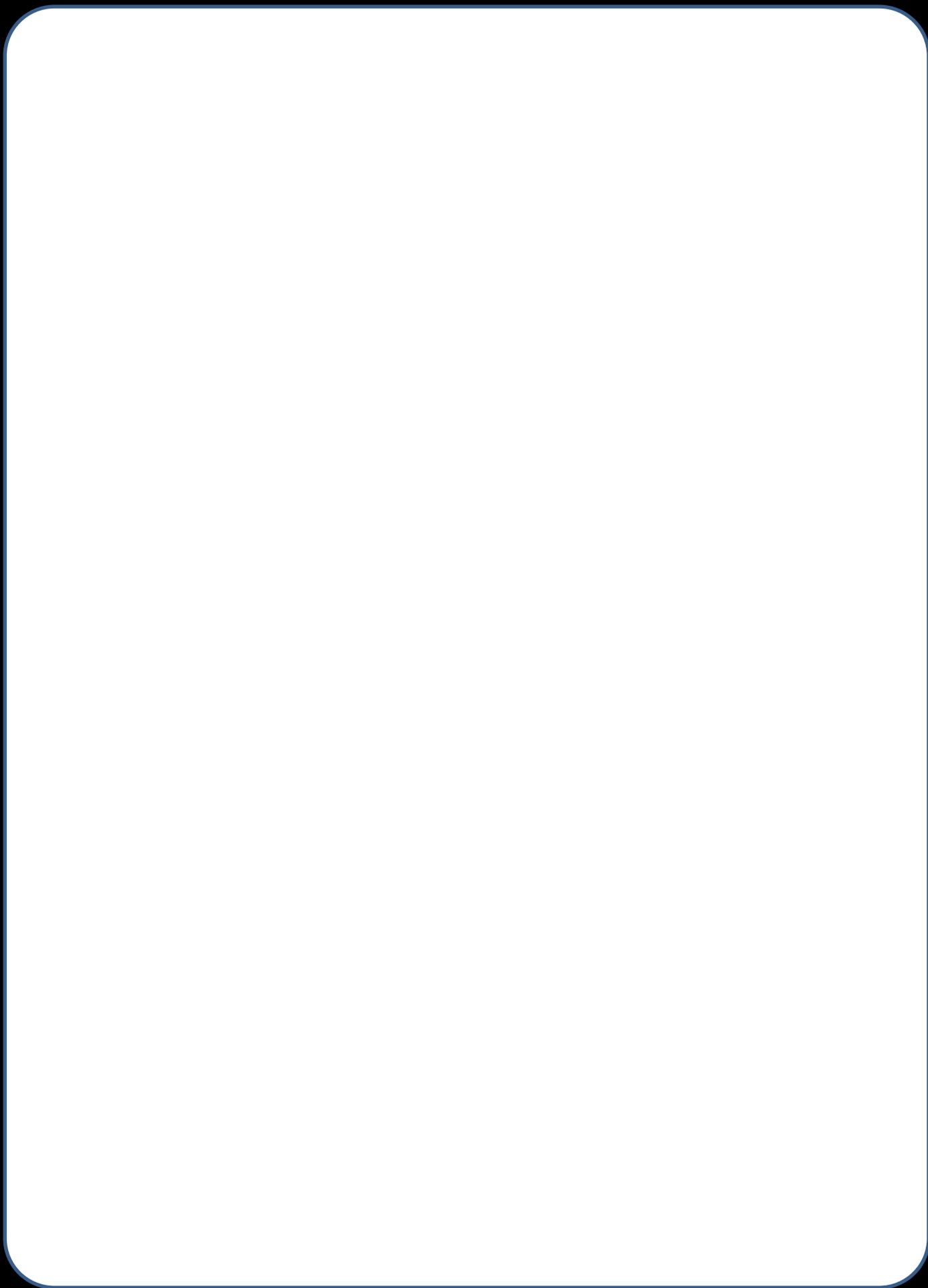
- Certificate of registration certificate issued within seven days after the Form A was submitted.
- This certificate must be displayed at a business address.
- Failure to do so allows the business owner a fine.
- Applications should be made to renew the certificate each year using Form D.

Changes in business information - Form B (P. NA 2)

- For owners who wish to change any information in the Form A as name, address and type of business, they must fill in Form B (P. NA 2) and inform within seven days of it happening.

Private Limited Company Registration

- First: Apply for permission to use the proposed business name - Form 13A
- Applications should be made to suggest the company name using the Form 13 A in duplicate to the Registrar of Companies.
- The proposed name must be one hundred percent in Malay or English and not exceed 50 characters including the word 'Limited'.
- Second: Provide the following documents as soon as the establishment of the company name approved by the Registrar of Companies –
 - This document must be submitted within three months from the date of approval.
- Memorandum of Company - Document that will inform the activities of the company and the powers and limitations.
- Articles of Association, document that outlines the internal management policy and the rights and responsibilities of the Board of Director.
- Form 6 - Statutory Declaration of compliance of all regulations.
- Form 24 - Form fraction of shares allocated.
- Form 44 - Notification of a registered office address.
- Statutory Declaration Form 48A, before the appointment of a director or promoter.
- Form 49 - Statement of particulars of Directors, Managers and Company Secretary
- Form 9 - Certificate of Corporation Account.
- The applicant must pay the registration-payment amount depends on the authorized share capital.

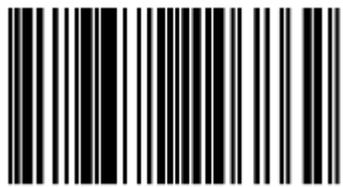


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