

Explore Digital Entrepreneurship With



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# BUSINESS MANAGEMENT

Digital Commerce – Cross Border Commerce

Let's Get Started



# SWOT Analysis

SWOT analysis is a model that can be used to identify the **Strengths**, **Weaknesses**, **Opportunities** and **Threats** of your business.



## Strengths

- ▶ Attributes and assets
- ▶ Advantage of your product / service in comparison to your competitors
- ▶ Technology / resources / capital
- ▶ Expertise / knowledge



## Opportunities

- Value-add for your customers
- ▶ New technology and trends
- ▶ Organize activities and events to increase customer's engagement



## Weaknesses

- ▶ Knowledge and skills that needs improvement
- ▶ Resource allocation
- ▶ Stronger competition
- ▶ New technologies



## Threats

- ▶ External factors (Economy / industry) that may jeopardize your business
- ▶ Replacement product



## TIPS

Strength and weakness are internal factors. Meanwhile, Opportunity and Threat are external factors.

# Unique Selling Proposition (USP) & Target Audience

A product or service that is offered needs to have a Unique Selling Proposition (USP). USP sets you apart and differentiates your business from the others.



## Developing your USP



### Unique Aspect

- ▶ Innovative features
- ▶ Quality & premium material
- ▶ Efficient & professional customer service



### Understanding Customers

Understand the demography, psychography and consumer behavior



### Market Research

Identify trends and issues in the business world to remain competitive

# Unique Selling Proposition (USP) & Target Audience



## Branding Your USP

It is important to brand a business to make it identifiable to customers.

Branding maps a name and identity to a business. It is something relatable when a customer looks at a product, advertisement or social media.

This includes :

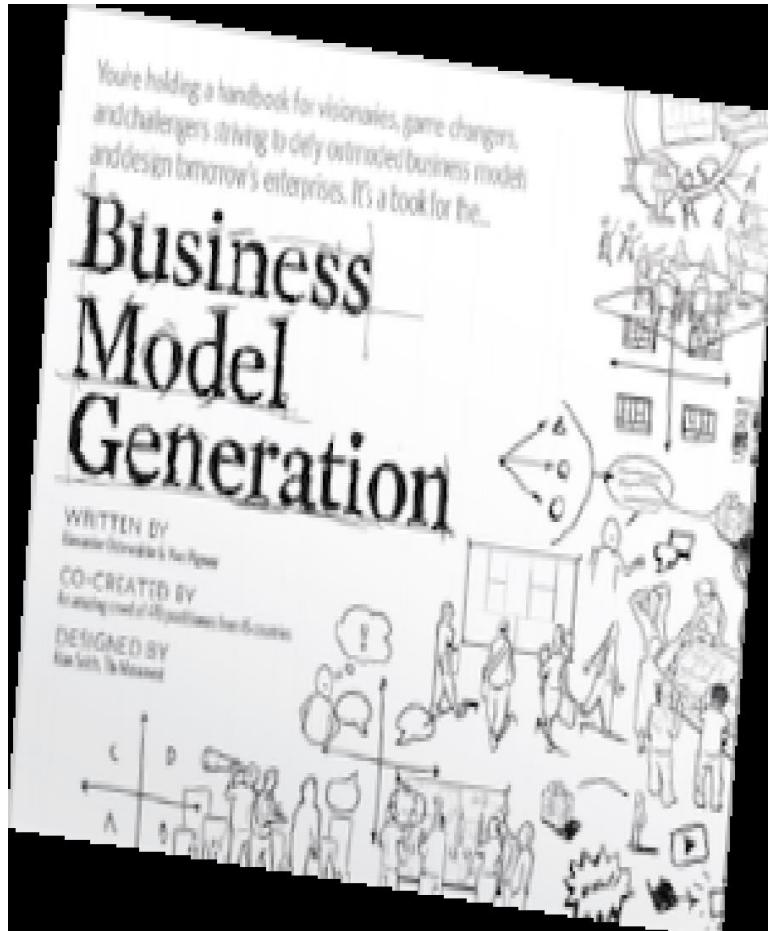
- ▶ Name
- ▶ Logo
- ▶ Packaging
- ▶ Social media and website
- ▶ Premise

The idea needs to be consistent and cohesive to create a strong branding.

Importance of branding:

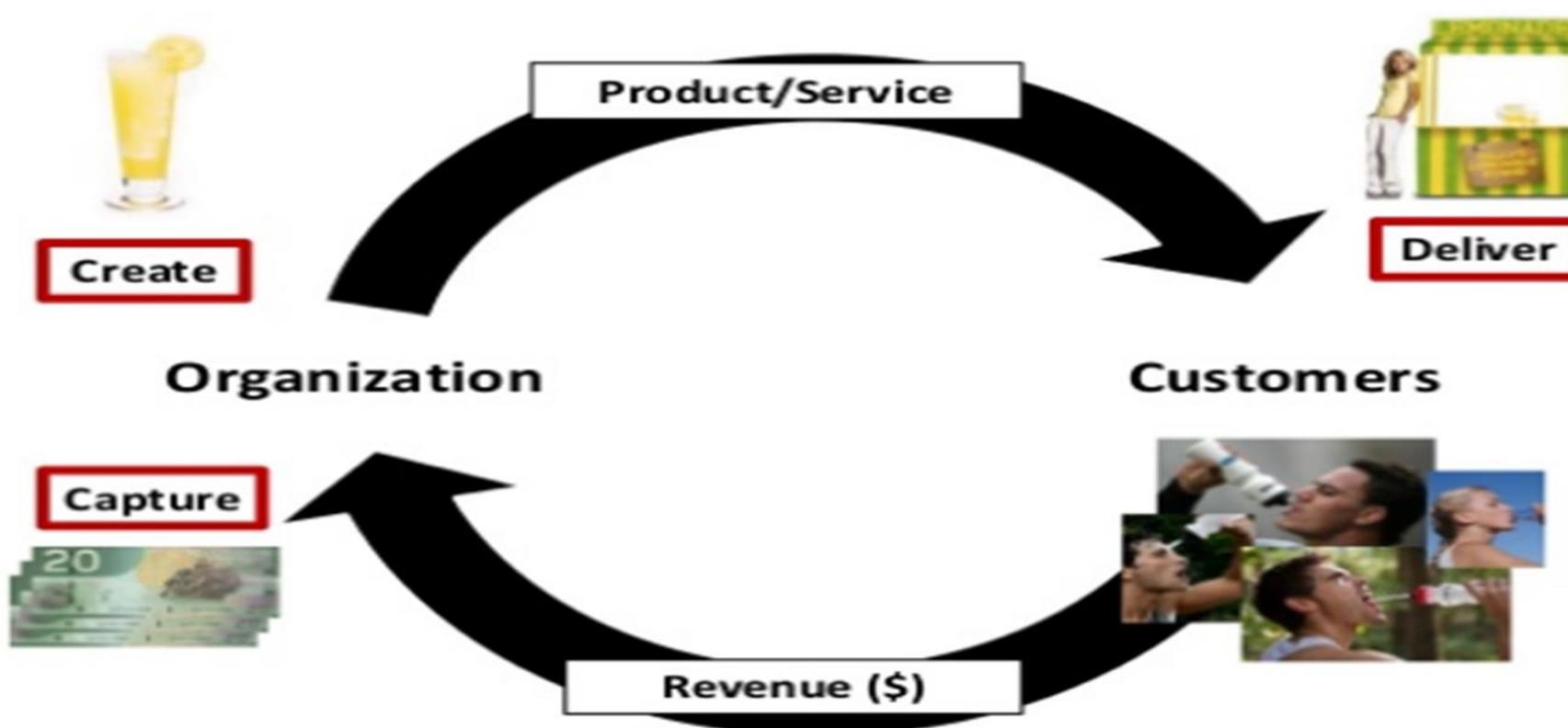
- ▶ Foundation for your marketing and advertising
- ▶ Promotes recognition for your business and product / service
- ▶ Sets the objective of the business
- ▶ Builds trust
- ▶ Set expectations and standards

# What is a Business Model?



- ***“A business model describes the rationale of how an organization creates, delivers, and captures value”***

# BUSINESS MODEL



# Three Business Model Types

- INFRASTRUCTURE- DRIVEN
- CUSTOMER SCOPE-DRIVEN
- PRODUCT-DRIVEN

## Infrastructure-Driven



## Scope-Driven



## Product-Driven



# Business Model Canvas (BMC)



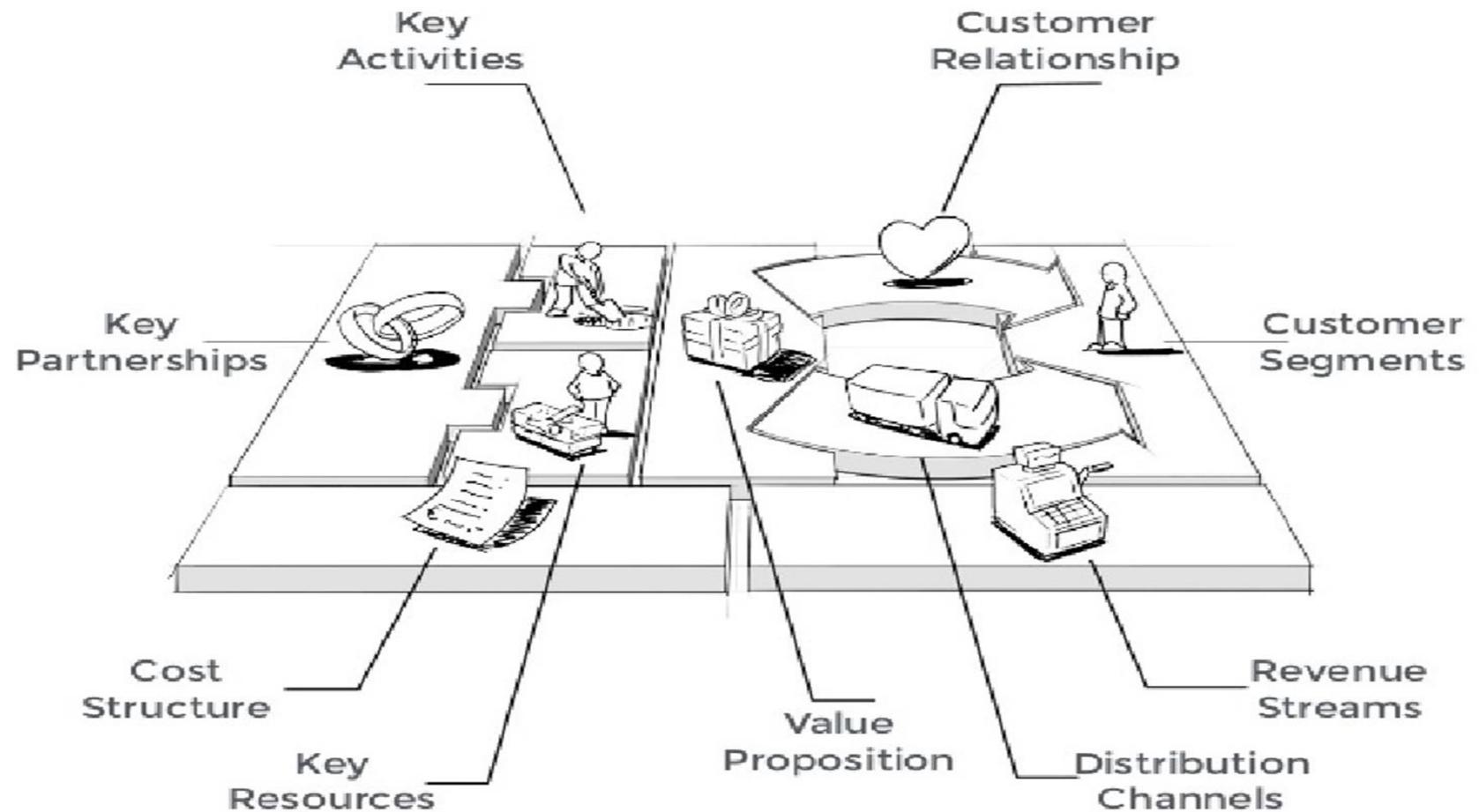
- The Business Model Canvas is a business tool used to visualise all the building blocks of starting a business, including customers, route to market, value proposition and finance.

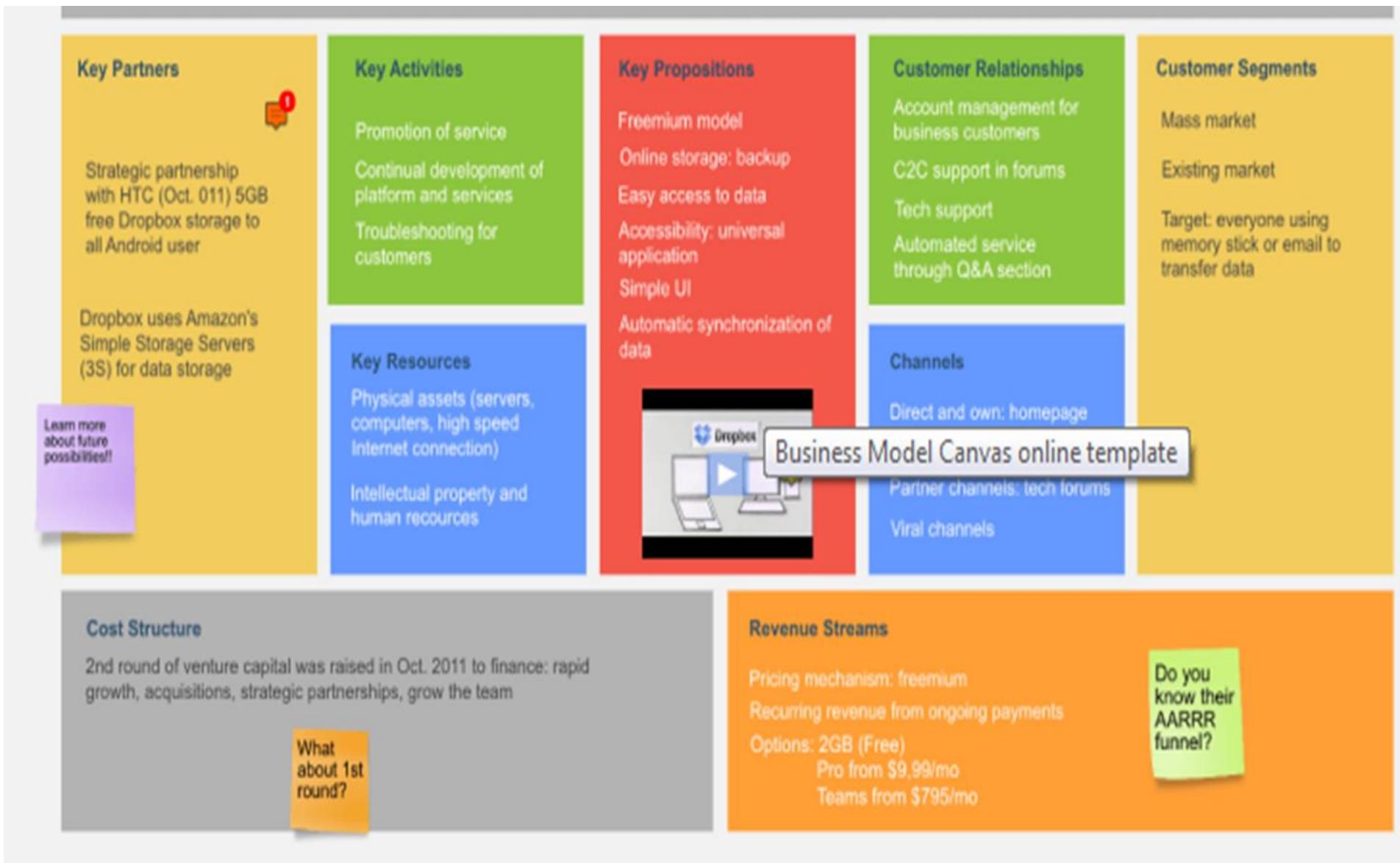
# **When to use Business Model Canvas**

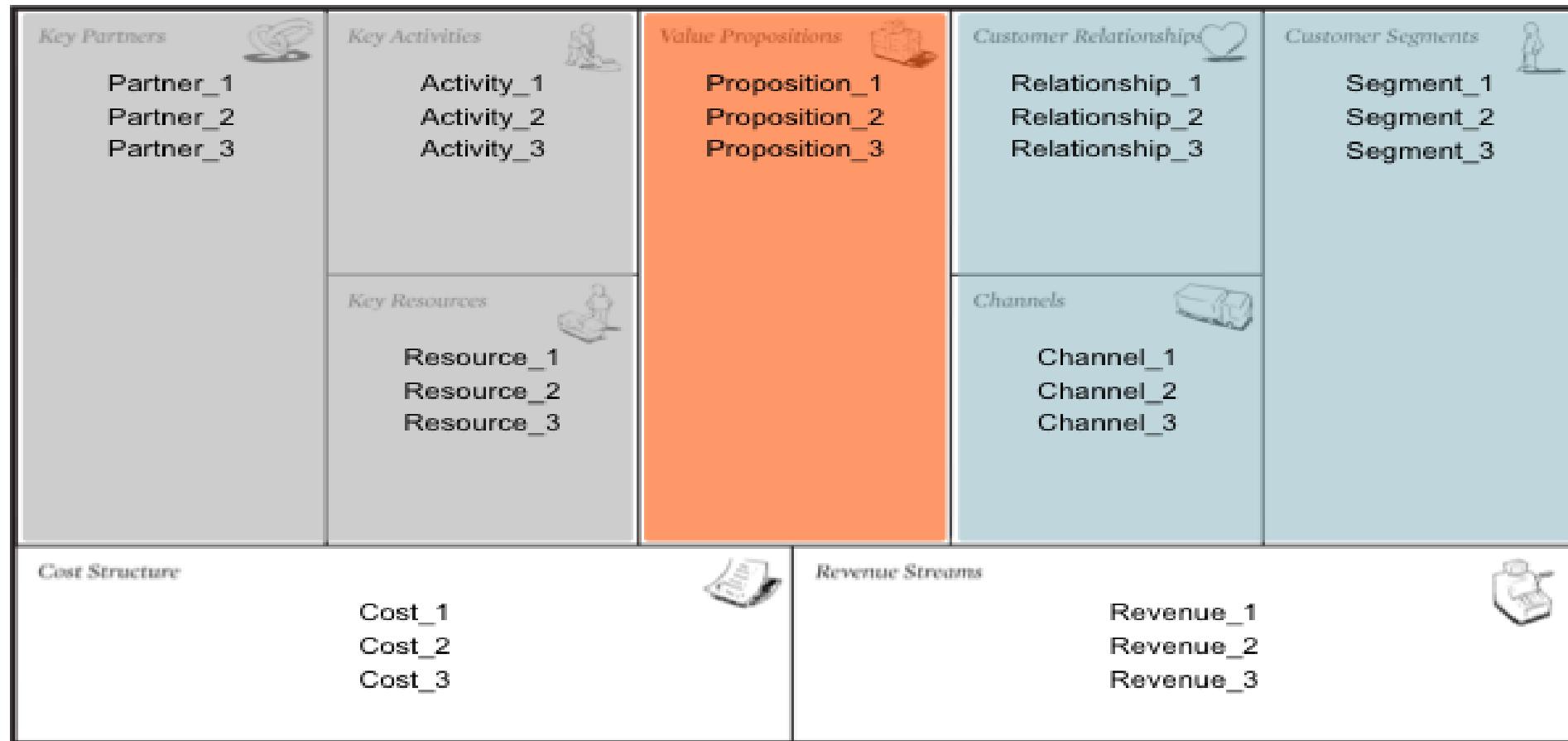
Use Business Model Canvas when you want to describe business model of your business. This canvas is more appropriate for existing businesses (not for emerging ones). Note that BMC is a document that should be reviewed periodically as all the factors listed there can change over time.

# 9 building blocks

# BMC







# Customer Segments



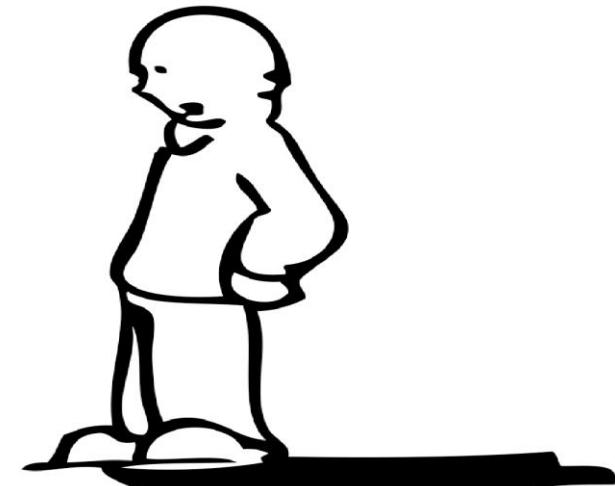
# Customer Segmentation

## Audience

Geolocation	Demography	Behavioral	Sociography	Psychography
<ul style="list-style-type: none"><li>► Address, education institute and travelling spot</li><li>► Rural or city</li><li>► Identify the state or district that you want to market your product to</li><li>► Raise the awareness of the residents within the area of your business premise</li></ul>	<ul style="list-style-type: none"><li>► Gender (Female / Male)</li><li>► Age (18-30), (35-50) etc</li><li>► Marital status (Married / Single)</li><li>► Occupation (Office worker, government servant)</li><li>► Language (Malay, English, Mandarin, Tamil)</li><li>► Income (2,000-3,000 / 5,000-10,000)</li></ul>	<ul style="list-style-type: none"><li>► Loyalty to a certain product or brand</li><li>► How often do they use the product</li><li>► Readiness to make a purchase</li></ul>	<ul style="list-style-type: none"><li>► People who like your page / photo / post / comments – these people are your fans</li><li>► Friends of people who like your page / photo / post / comments (friends of your fans)</li></ul>	<ul style="list-style-type: none"><li>► Interest, attitude, values and personality of your audience</li></ul>

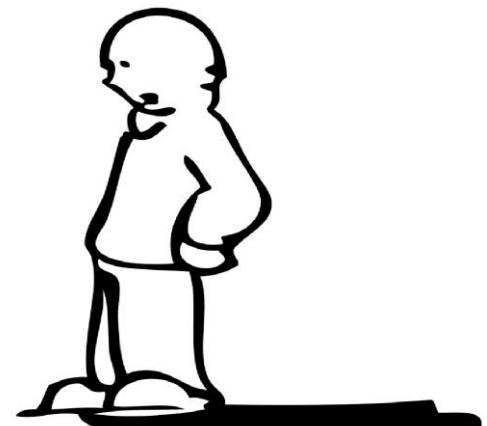
# ***CUSTOMER SEGMENTS***

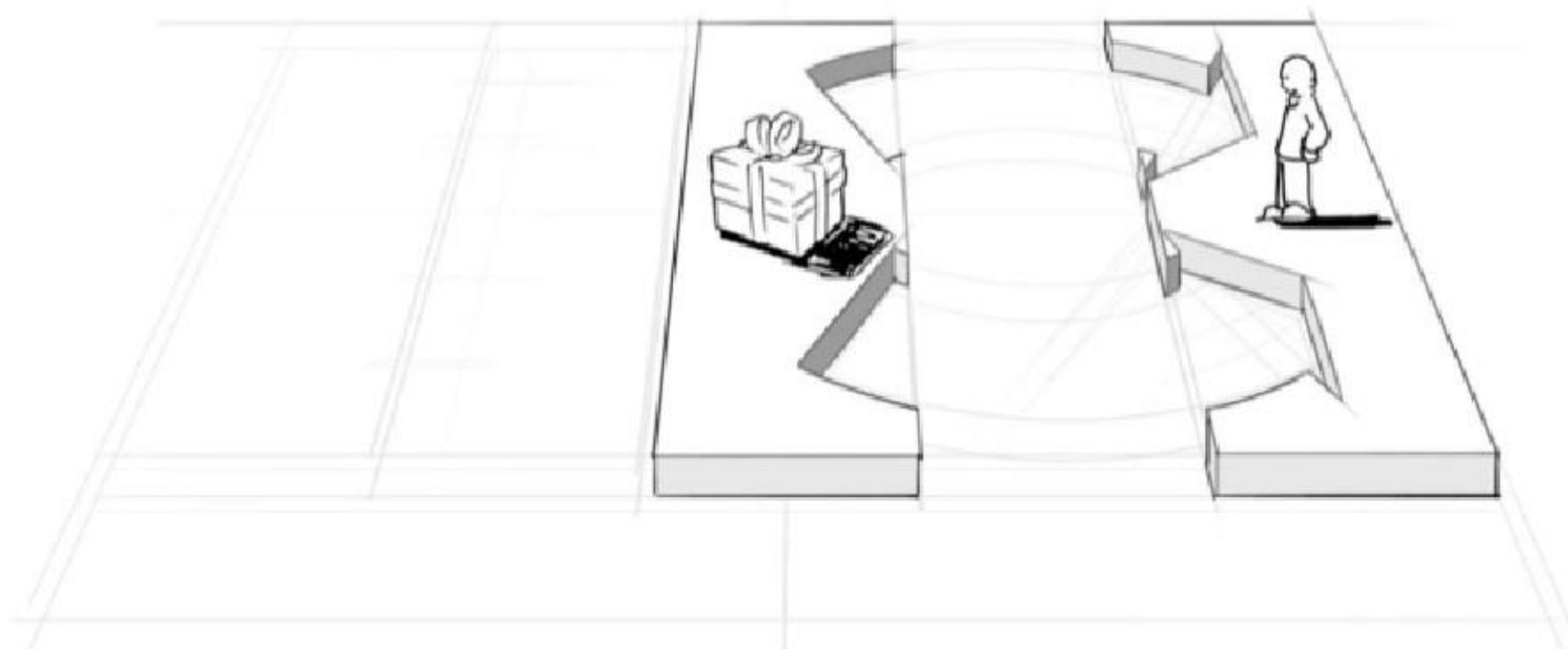
1. For whom are we creating value?
2. Who are our most important customers?
3. Who are our users?
4. Who's influencing them? Who decides?
5. Which are the customers' more important habits?
6. What type of customer segments should we address?



# **CUSTOMER SEGMENTS**

- **They represent separate segments if:**
  - Their needs require and justify a distinct offer
  - They are reached through different distribution channels
  - They require different types of relationship
  - They have substantially different profit abilities
  - They are willing to pay for different aspects of the offer.



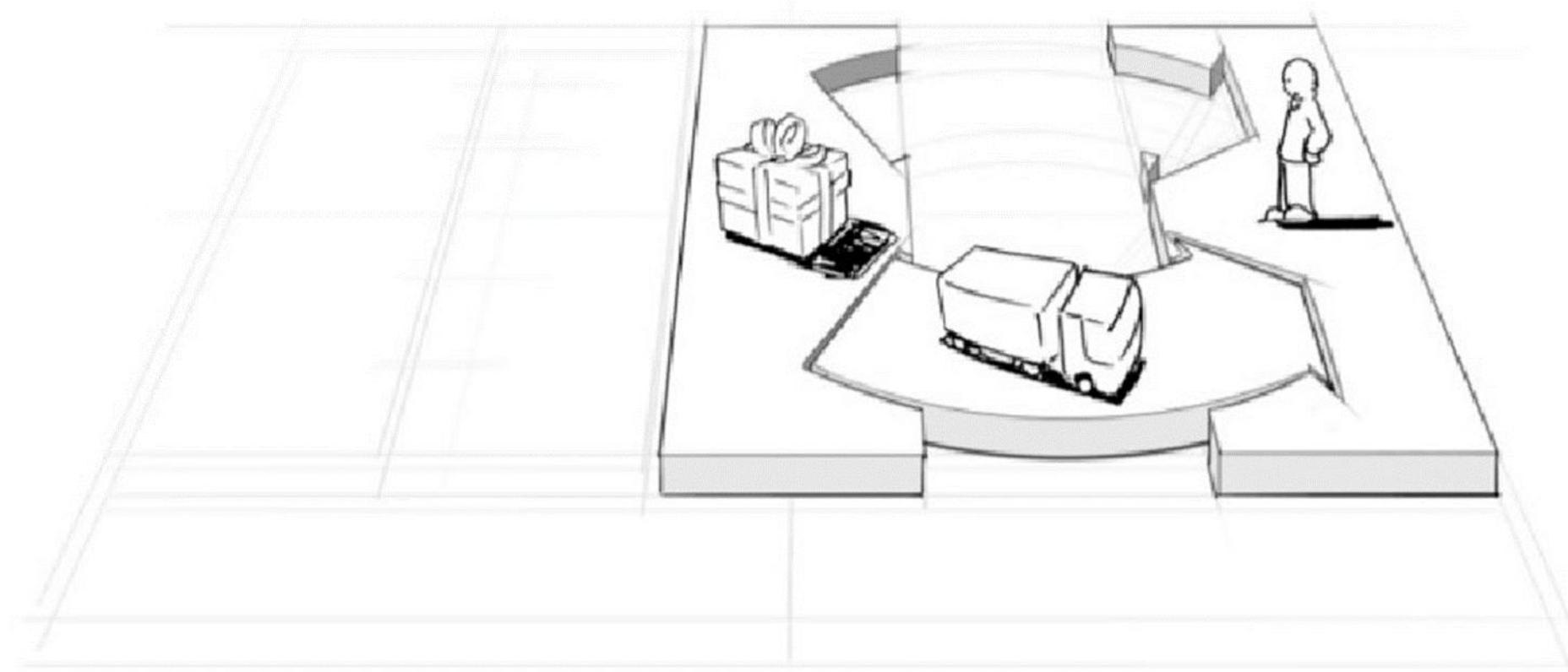


# **VALUE PROPOSITION**

## **VALUE PROPOSITION**

- “Getting the job done” (Xerox copier service)
- Performance (Amazon, eBay, Skroutz.gr)
- Customization (Dell computers, Nike shoes)
- Design (Apple)
- Brand (Rolex, VL)
- Price (Ryanair, EasyJet)
- Cost Reduction (Intale)
- Risk Reduction (Insurance services)
- Accessibility (Coursera)
- Convenience/Usability (iTunes and music)





# **CHANNELS**

# CHANNELS

1. Through which Channels, Do our Customer Segments Want to Be reached?
2. How are We reaching Them now?
3. How are Our Channels integrated?
4. Which ones work best?
5. Which ones are Most cost---efficient?
6. How are we integrating them with customer routines?



# Channels Phases

- **Awareness**

How do we Raise awareness About Our company's products and services?

- **Evaluation**

How do we help customers Evaluate Our organization's Value Proposition?

- **Purchase**

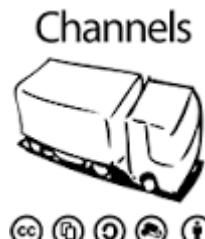
How Do we Allow customers To purchase Specific products And services?

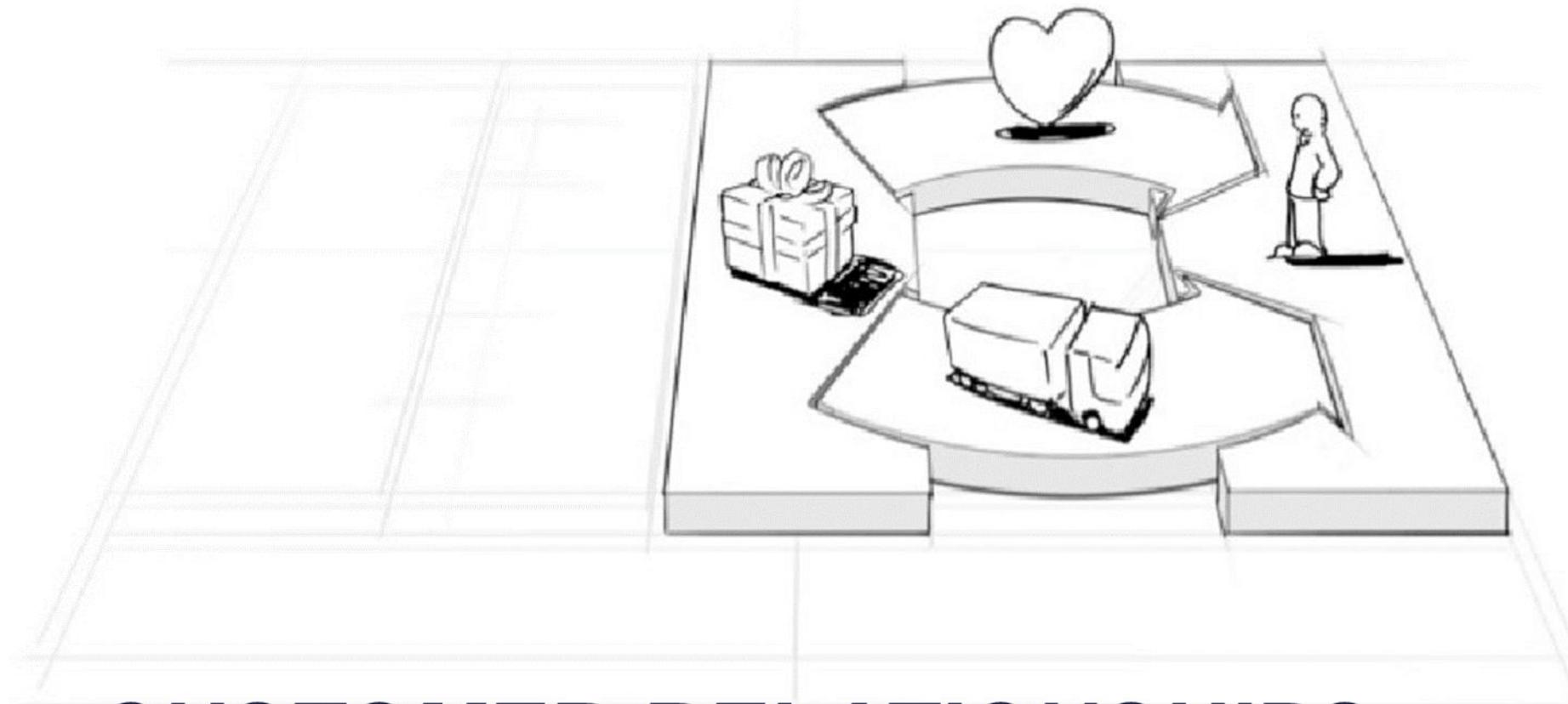
- **Delivery**

How Do We deliver A Value Proposition To customers?

- **After sales**

How Do we Provide post-Purchase Customer support?

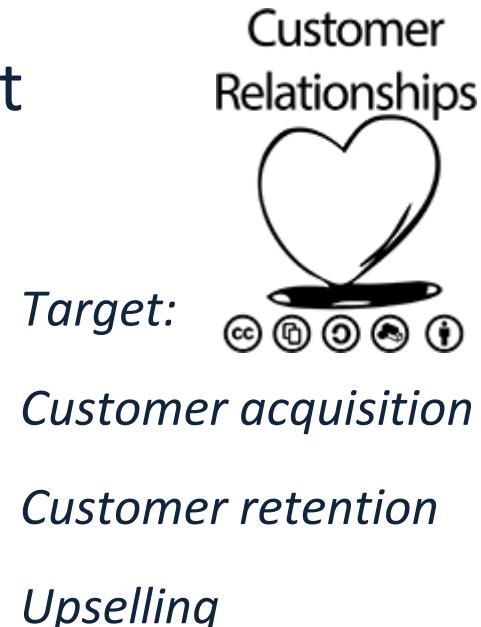




# ***CUSTOMER RELATIONSHIPS***

# Customer Relationships

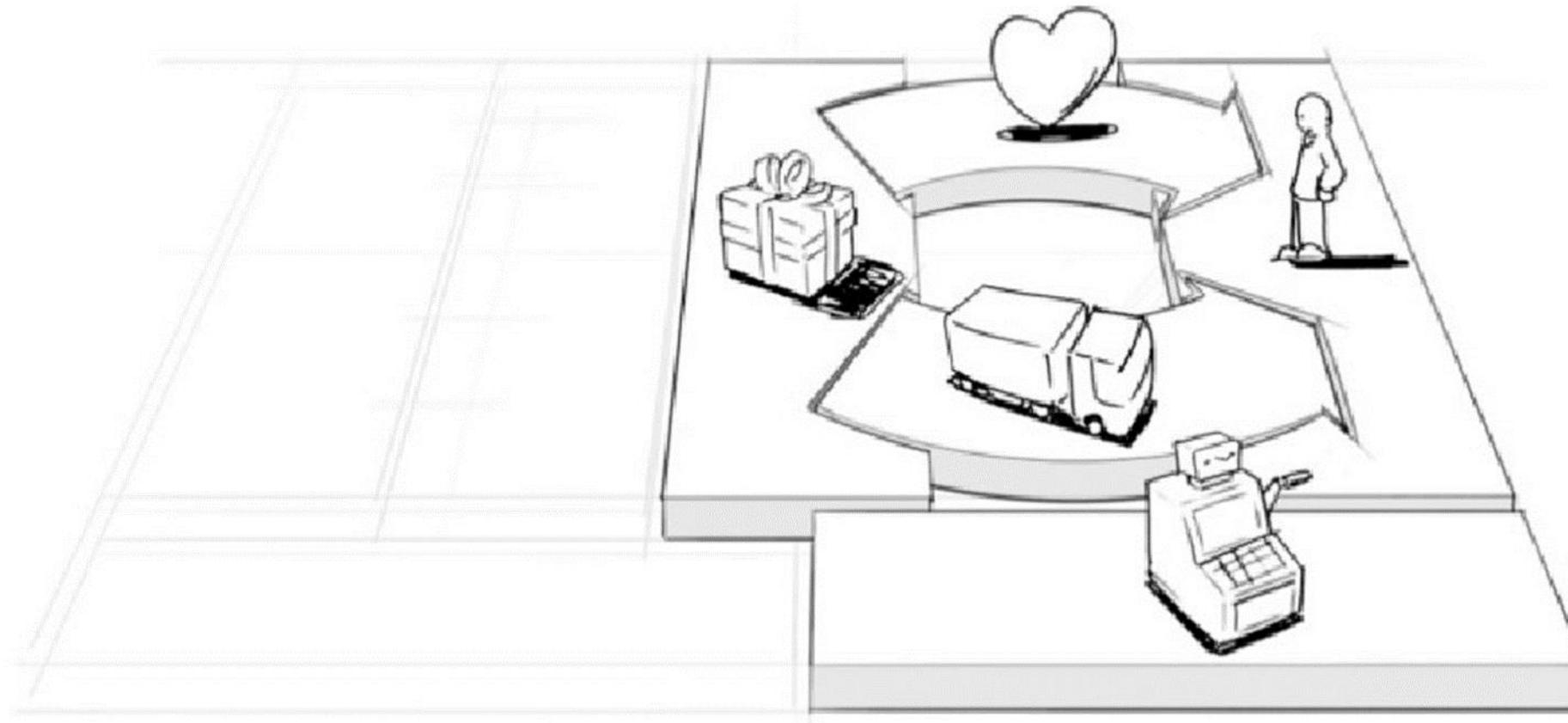
1. What type of relationship does each of our Customer Segments expect us to establish and maintain with them?
2. Which ones have we established?
3. How costly are they?
4. How are they integrated with the rest of our business model?



# Customer Relationships

- Personal assistance
- Dedicated personal assistance
- Self-service
- Automated services
- Communities
- Co-creation





## **REVENUE STREAMS**

# ***REVENUE STREAMS***

- For what value are our customers really willing to pay?
- For what do they currently pay?
- How are they currently paying?
- How would they prefer to pay?
- How much does each Revenue Streams contribute to overall revenues?



# Revenue Streams

- Asset sale
- Usage fees
- Subscription & fees
- Lending/renting/leasing
- Licensing
- Brokerage fees
- Advertising



# Price Mechanisms

## Fixed menu Price

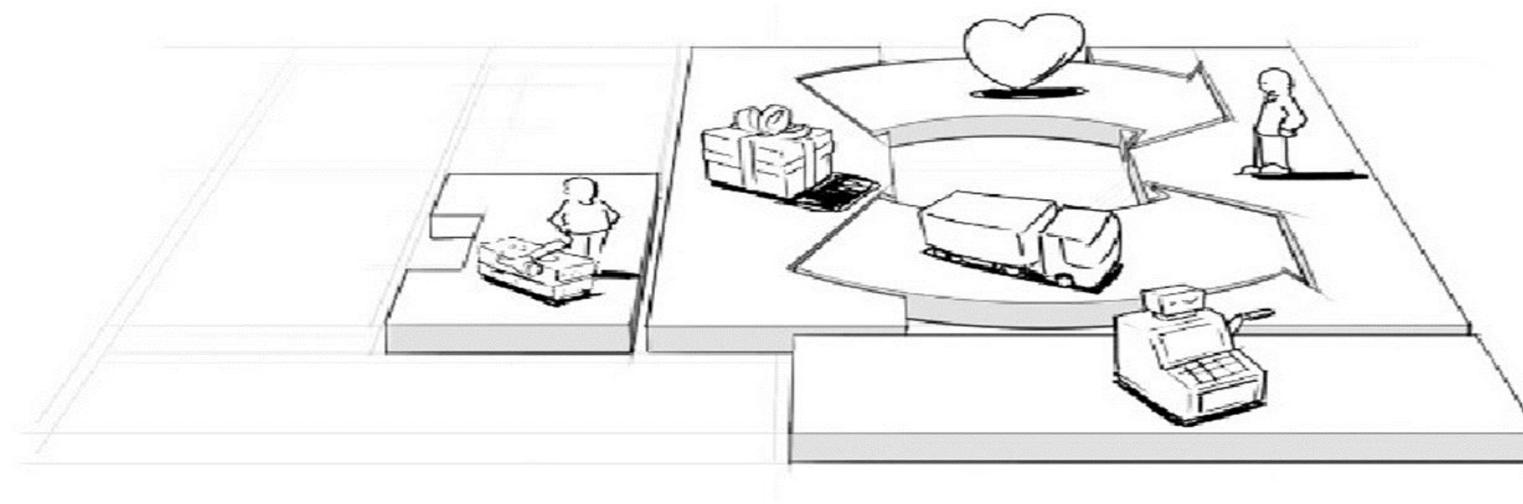
- List price
- Product feature dependent
- Customer segment dependent
- Volume dependent

## Dynamic menu price

- Negotiation
- Yield Management
- Real-time-market
- Auctions



# KEY RESOURCES



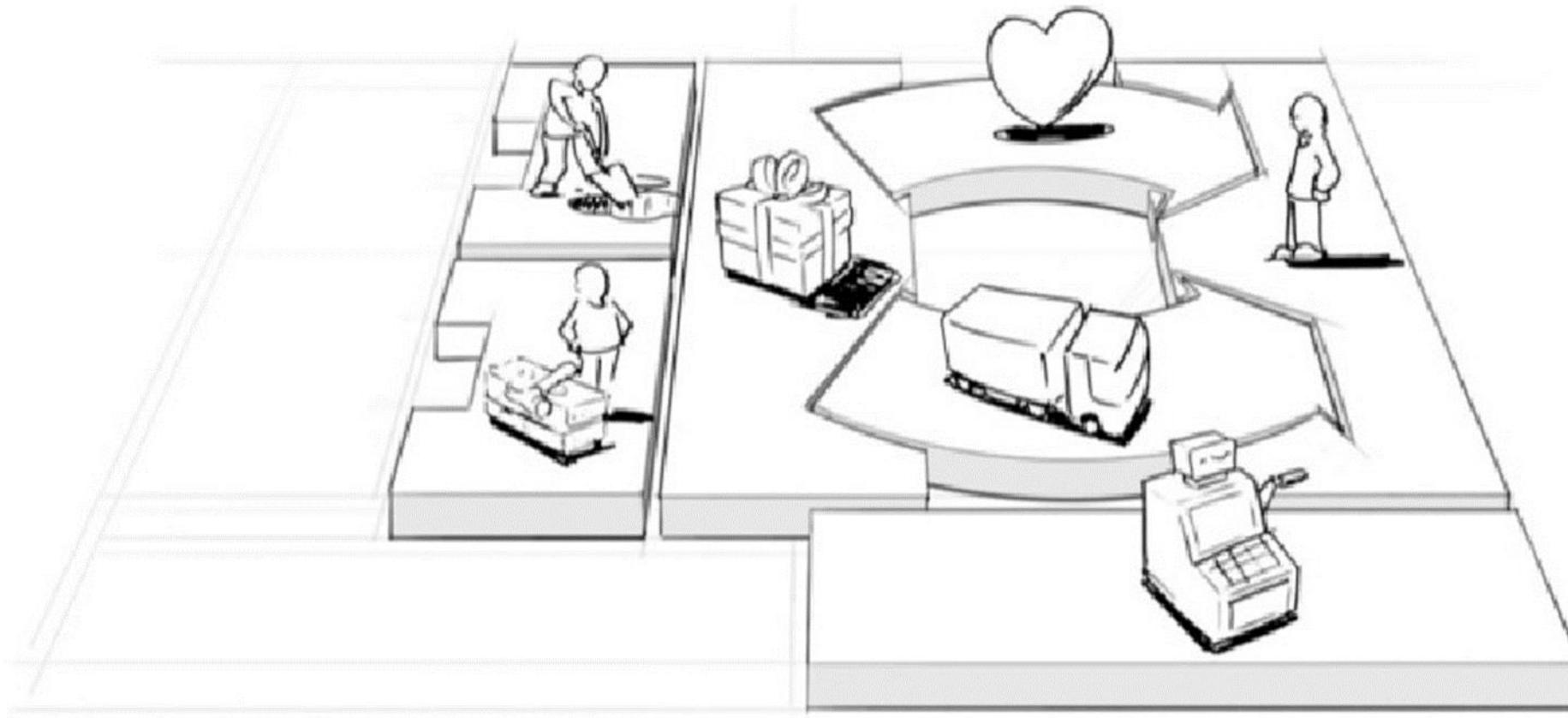
***KEY RESOURCES***

# Key Resources

- What Key Resources do our Value Propositions require?
- How can I minimize risk?
- What are the common characteristics of critical resources?
- What are the common characteristics of critical resources?

*Key Resources: Physical, intellectual, Human, Finance*





## KEY ACTIVITIES

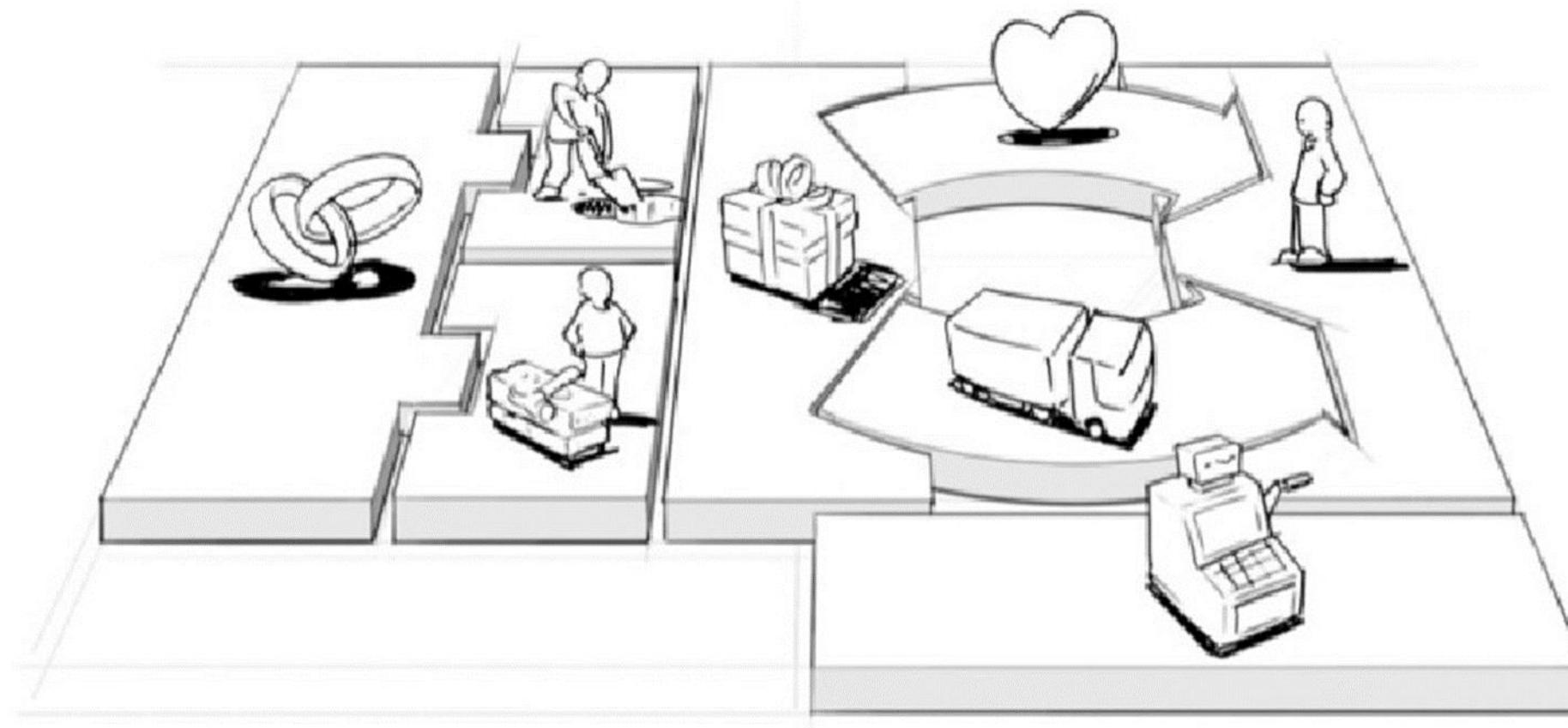
# Key Activities

- What are the critical activities of our business?
- How can they be optimized?
- Which activities can we automate?
- Which activities should we outsource?

## Categories:

Production, Marketing, Problem solving, network



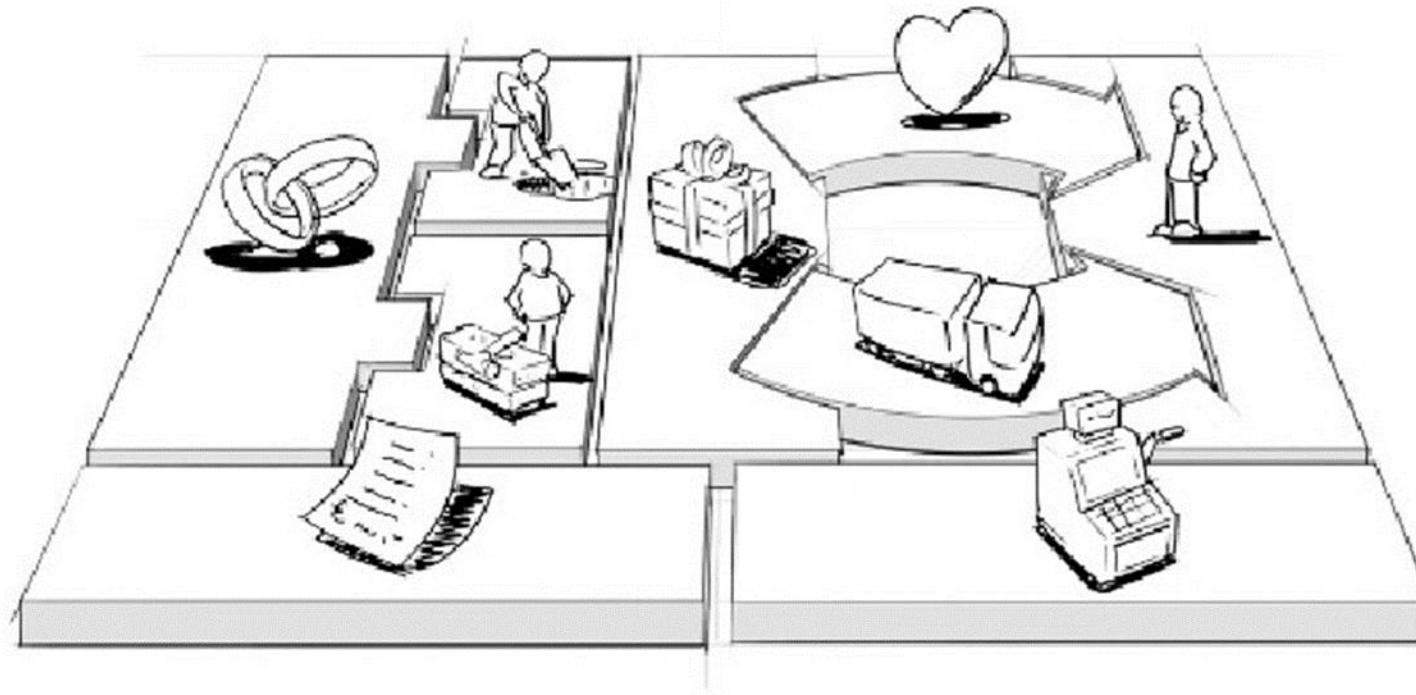


## KEY PARTNERS

# Key Partnerships

- Who are our critical partners?
- Who are our critical suppliers?
- Which key resources are we buying from suppliers and partners?
- What kind of partnerships should we seek?
- What is the best cluster/ supply-chain where I should be located?





# COST STRUCTURE

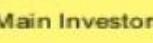
# Cost Structure

- What are the most important costs inherent in our business model?
- Which Key Resources are most expensive?
- Which Key Activities are most expensive?



YouTube  
video inside.

**EXAMPLES**  
**EXAMPLES**

<p><b>Key Partners</b> </p> <p>Local Photographers </p> <p>Main Investors </p> <p><b>YOU</b>NIVERSITY VENTURES <small>as part of</small></p> <p><b>SEQUOIA</b> + <b>CAPITAL</b></p> <p><b>Y</b> Combinator</p> <p>greylockpartners.</p> <p>Online and international payment </p> <p><b>PayPal</b> </p>	<p><b>Key Activities</b> </p> <p>Platform development and maintenance</p> <p>Community management</p> <p>Marketing</p> <p>Online and international payment</p> <p>Photographers management</p> <p><b>Key Resources</b> </p> <p>Base of places announced</p> <p>Community of travellers and hosts</p> <p>Platform</p> <p>Brand</p>	<p><b>Value Proposition</b> </p> <p>Great places to stay all around the world for low prices</p> <p>Rent out extra place effortlessly for a worldwide audience</p>	<p><b>Customer Relationships</b> </p> <p>Self-service on site with a support team, SMS, iPhone App</p> <p>Self-service on site with a support team, SMS, iPhone App</p> <p><b>Channels</b> </p> <p>Site, Youtube, iPhone App, Blog, Facebook and Twitter</p> <p>Site, Youtube, iPhone App, Blog, Facebook and Twitter</p>	<p><b>Customer Segments</b> </p> <p>Travelers that are looking for a good experience with a low price</p> <p>People with extra place that want to rent</p>
<p><b>Cost Structure</b></p> <p>Photographers</p> <p>Marketing</p>	<p>Insurance</p> <p>Servers</p> <p>Human Resources</p> <p>Online and international payment</p>		<p><b>Revenue Streams</b></p> <p>6-12% of booking fee</p> <p>3% of each successfully booking</p>	

# Online Business Model

There are several business models that you can apply to your business. A business model underlines profit generating methods of a business.



## Retail

This traditional model is the standard model that can be used. Retailers generate profit by selling to the customers at a markup cost.



Flexible pricing based on supply and demand conditions.



Responsible for the process of acquiring stock until product delivery.



## Dropshipping

This model is a method that can be used if entrepreneurs do not want to keep stocks or product inventories. The handling of the product is not required. The product handling is done by a third party. The product just needs to be ordered and it will be delivered by the dropshipping provider.



Stock keeping is not required. The dropshipper provider will handle packaging and delivery.



Products are limited and entrepreneurs have less control on the packaging and delivery.



## Affiliate

A company can generate profit by engaging other companies or individuals to be the middleman and in return, they market the products and earn commission. It is a collaborative effort between the company and affiliates. Affiliates promote the product / service by putting advertisement or links to the business via their website or social media account.



Product ownership is not required, entrepreneurs only need to promote it on their website or social media.



Bound by terms and conditions of the company.

# 3 Basics Elements To Be Mastered Before Executing Online Marketing

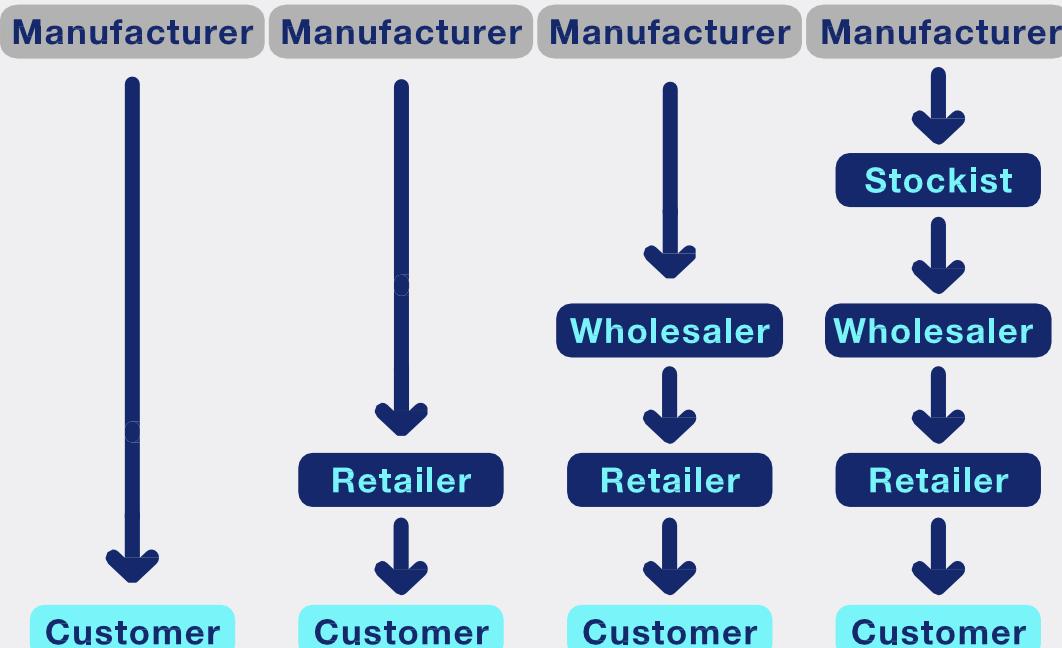
- Product Knowledge – understanding everything about the products or the services; the characteristics of the products (ingredients, labelling, packaging, benefits, the process)
- Prospect's Problems – identify the needs and wants of prospects. Find the problems and offer the solution by our products/services.
- Target Market – identify the characteristics of the prospect. Helpful when setting up for Paid Ads. Ex: age, gender, location, interest, occupation, religion, academic background, income.

Tips: Target Market focus is the person who has the purchasing power to buy the products/services and not necessarily be the person who is the user of the products/services.

Ex: The target market of a formulated baby milk is the parents and not the babies.

# Distribution Channel

Normally the goods or services go through a distribution channel. A distribution channel is a network or product delivery process to the customers. It can be direct, or it can involve several intermediaries.



Intermediaries are needed because the company cannot reach the customers themselves and the middleman makes the process faster and more efficient. Here are a few roles involved in a distribution or supply channel:



# How to Search for Suppliers

1. By using FB Marketplace – very effective to find nearest suppliers.
2. By using Social Media platform – searching on Facebook & Instagram.  
Concern with the searched account credibility.
3. By using search engine – searching through website.

# Affiliate Marketing



# Affiliate Marketing (Continued)

In Malaysia, you can register your website to display advertisements from websites such as:



Current Location: Home > Mobile Phone > Samsung > Samsung Galaxy J7 Pro Price in Malaysia & Specs

Last Update: Oct 19, 2017 [Facebook](#) [Twitter](#) [Share](#) 3636

**Samsung Galaxy J7 Pro Price in Malaysia & Specs**

Ori Price: From RM 1049 AP Price: N/A [\[ Compare Specs \]](#) [\[ Phone Plans \]](#)

**Top 3 Offers for Samsung Galaxy J7 Pro** [See All Offers >>](#)

	Samsung Galaxy J7 Pro SM-J730Y Dual SIM 3GB/32GB ORIGINAL Samsung Warranty	RM 1,049.00	<a href="#">BUY NOW</a>
	Samsung Galaxy J7 Pro 32GB/3GB Original Samsung Warranty 1Year	RM 1,049.00	<a href="#">BUY NOW</a>
	Samsung Galaxy J7 Pro 32GB (Silver Blue)	RM 1,049.00	<a href="#">BUY NOW</a>

**Phones** **Tablets** **Cameras** **Watches**

ALL	Apple	Samsung	Huawei
Asus	vivo	Oppo	Xiaomi
honor	Motorola	Sony	OnePlus
LG	Nokia	Lenovo	HTC
Meizu	Google	BlackBerry	Microsoft
Wiko	nubia	Acer	Dell
Alcatel	ZTE	Sharp	Coolpad

**Automated HTTPS and Integrated CDN**  
Free for All Your Client Projects!  
**PANTHEON®**  
Website Management Platform

**Daily Top 10 Hits**

**Best Offer For Samsung Galaxy J3 Pro (2017)**

Buy Samsung Galaxy J3 Pro (2017) From Lazada Malaysia **From RM699** [BUY NOW](#)

**Samsung Galaxy J3 Pro (2017) Specifications**

**General**

Platform	Android 7.0 (Nougat)
Chipset	Exynos 7570 Quad
CPU	Quad-core 1.4 GHz Cortex-A53
GPU	–
UI / ROM	–
Announced Date	June 2017
Release Date	▪ 14 July 2017 – <a href="#">Malaysia</a> ▪ July 2017 – <a href="#">Europe (€220)</a>
Price In Malaysia	▪ RM699 (RRP)
Price In Singapore	▪ SGD298 (RRP)

**Coverage**

2G Network	GSM 850 / 900 / 1800 / 1900
3G Network	HSDPA 850 / 900 / 1700(AWS) / 1900 / 2100
4G Network	LTE band 1(2100), 2(1900), 3(1800), 4(1700/2100), 5(850), 7(2600), 8(900), 17(700), 38(2600), 40(2300)
SIM Type	▪ Dual SIM Version (Nano-SIM) ▪ Single SIM Version (Nano-SIM)

**Design**

Type	Smartphone
Body	Metal
Dimensions	143.2 x 70.3 x 8.2 mm

# Affiliate Marketing *(Continued)*

1.
  - ▶ Register under an affiliate program. In this example, we are using Lazada
  - ▶ Your website will feature products from Lazada

The image shows the Lazada sign-up page for the Affiliate Program. At the top, there's a navigation bar with links for 'GET THE APP', 'SELL ON LAZADA', 'CUSTOMER CARE', 'TRACK MY ORDER', 'LOGIN', and 'SIGNUP'. The Lazada logo is on the left, and a search bar with a magnifying glass icon is in the center. Below the search bar is a red banner with the text 'SELL ON REVOLVER'. The main content area features the Lazada logo and the text 'LAZADA AFFILIATE PROGRAM'. It also includes a large image of a city skyline at night. Below the image, the text 'Join the largest Affiliates Program in South East Asia and start making profits!' is displayed. A 'Have an account?' link is on the right. The bottom section has a heading 'ONE GREAT STEP ACHIEVED!' and a list of steps: '1. Create login credentials'. It includes fields for 'E-mail Address', 'Password', and 'Retype password', each with a corresponding input box. A 'CONTINUE' button is at the bottom.

GET THE APP [SELL ON LAZADA](#) CUSTOMER CARE TRACK MY ORDER LOGIN SIGNUP [TUAN SAHADA](#)

Search for products, brands, shops

Electronics Women's Fashion Men's Fashion Home & Living Health & Beauty Baby & Toys Groceries & Pets Sports & Travel Motors & Media E-Vouchers & Partners

3. Additional information on your website/app that drive traffics to Lazada

What is the URL of the website(s) you will use to send traffic to Lazada?\*  [Add additional URLs](#)

What type of site is your website?\*  [Add additional website types](#)

Which of the following categories best describes your website audience?\*  [Add additional topics](#)

How do you drive traffic to your website?\*  Display Advertising  Shopping Portal  SEO  Forums  Email  Lead Generation  Social Networks  Offline  Blogs  Rebate  Other

Which tools will you use to promote

2. Now that you are registered, you can log in to Lazada and select the product that you want to display in your website / blog.

# Dropship Marketing



# Dropship Marketing (Continued)



First, you need to find a company that provides dropshipping services. You can search on Google or you can get recommendations from people. It is best if you are their customer and you know their product, quality and that they are reliable.

Google search results for "dropshipping services malaysia":

- Drop Shipping Online - Start a 14 Day Free Trial Now - shopify.com**  
Ad www.shopify.com/  
 Everything You Need To Start Selling Online Today.  
 Types: Create An Online Store, Sell On Facebook, Sell On Pinterest, Sell On Twitter, Sell On Your Website...  
 You visited shopify.com earlier today.
 

Free Trial \$0.00	Basic Shopify \$29.00/mo	Shopify \$79.00/mo
Free Trial for 14 Days	Start Your Business	Grow Your Business
- Drop Shipping Service - Easy To Start and Free - oberlo.com**  
Ad www.oberlo.com/  
 A Free App That Allows You To Start Your Dropshipping Business In No Time.  
 Easy Set Up · Starter Plan Is Free · Hundreds of Products · Time Saver  
 You visited oberlo.com 7 days ago.
   
Oberlo Reviews · Free eBooks · Oberlo Blog · Oberlo Traffic Calculator · Features · Pricing · Starter Plan - \$0.00 - Perfect for a beginner · More
- Kumoten | Southeast Asia Largest Dropship Platform | Dropship Made ...**  
<https://www.kumoten.com/>  
 Seamless Multichannel Marketplaces Integration, dropshipping online marketplaces, over 50k SKUs, ...  
 What makes us different from other dropship services?  
 You've visited this page 3 times. Last visit: 10/16/2017



Go to their website and register for the Dropship Program.

igesee.com/membership/

HOME | SHOP | MEMBERSHIP | PAYMENT | INFO | CONTACT | MY ACCOUNT | MY CART | ESBLOG

Home Page : Membership

Membership

- Prepaid Membership
- Wholesale Purchase
- Dropship Program
- Prepaid Subscription
- How to Order?

Step 1: You open an online shop & display product images. Markup your own price.

Step 2: Your customers want to buy from you and made payments to you.



Normally, you would have access to the photos, description and the price of the product.

# Dropship Marketing (Continued)



▶ Upload your photos and fill in the details as required

▶ Here you can markup the price to gain some profit

Home > My Products

All Live Sold out Banned

11 Products

Recent Top Sales Price

Add a New Product

Product Name	Price	Stock	Rating	Actions
Daisy Embroidered Muslimah Blouse (Pink)	RM47.00	Stock 29	27	Boost Now
Daisy Embroidered Muslimah Blouse (Cocoa)	RM47.00	Stock 30	8	Boost Now
Daisy Embroidered Muslimah Blouse (Black)	RM47.00	Stock 30	12	Boost Now
Daisy Embroidered Muslimah Blouse (Beige)	RM47.00	Stock 30	7	Boost Now
Daisy Embroidered Muslimah Blouse	RM47.00	Stock 30	24	Boost Now

Your product will be displayed on the Marketplace catalog

Seller Centre | Download | Follow Us On | notifications | Help | Sign Up | Login

daisy blouse

Search results for "daisy blouse"

SEARCH FILTER

By Category: Muslim Wear (26), Blouse (25)

Relevance, Latest, Top Sales, Price

Shipped From: Local, Overseas, West Malaysia, East Malaysia

Shoe Type

Daisy Embroidered Muslimah Blouse... RM47.00

Daisy Embroidered Muslimah Blouse (Pink)... RM47.00

Daisy blouse RM78.00

READY STOCK DAISY BLOUSE RM68.00

Daisy Blouse RM55.00

When you receive an order, you will send the order to the dropshipping company and they will arrange the packaging and delivery for you.

# AKTA PERLINDUNGAN DATA PERIBADI 2010

Sebarang data yang membolehkan seseorang individu yang masih hidup dikenalpasti adalah dilindungi di bawah Akta Perlindungan Data Peribadi. Beberapa contoh data boleh dianggap sebagai data peribadi selagi seseorang individu yang masih hidup boleh dikenalpasti daripada maklumat atau data tersebut:

- Nama dan alamat
- Nombor kad pengenalan
- Nombor pasport
- Maklumat kesihatan
- Alamat e-mel
- Gambar
- Imej dalam rakaman litar tertutup (CCTV)
- Maklumat dalam fail peribadi

Peniaga tidak boleh menyimpan dan memproses data peribadi prospek atau pelanggan tanpa kebenaran mereka. Penggunaan data peribadi tanpa kebenaran pemilik merupakan suatu kesalahan di bawah Akta Jabatan Perlindungan Data Peribadi Malaysia (JPDP) 2010

(Sumber: Laman Web Rasmi Jabatan Perlindungan Data Peribadi Malaysia 2010)

# ETIKA USAHAWAN

- 1) Usahawan perlu memberikan butiran peribadi dan perniagaan yang benar semasa melakukan perniagaan internet
- 2) Usahawan perlu jujur dalam perniagaan kerana hal ini penting bagi mendapatkan kepercayaan pengguna dan pelanggan di internet
- 3) Usahawan perlu memastikan produk yang hendak dijual diperakui produk baru dan terjamin kualitinya
- 4) Usahawan hendaklah bersaing secara sihat dan tidak menggunakan taktik pemasaran online yang berunsur negatif kepada pesaing
- 5) Usahawan perlu mengelakkan mengambil atau mencuri hasil kerja peniaga lain di internet untuk kepentingan peribadi (kecuali dengan kebenaran)

# SCAM ONLINE :

**Penipuan yang dilakukan diinternet oleh mereka yang ingin menguntungkan dari pengguna internet**

a) SCAM ASAS:

## EMAIL BANTUAN

Menerima email dari pihak yang memerlukan bantuan untuk mendapatkan “release” dana yang sangkut.

Biasanya penghantar emel dari negara afrika dan eropah

## LOTTERI

Mendapat email atau sms untuk memberitahu anda telah memenangi hadiah lumayan dan memerlukan anda menebus hadiah tersebut di pejabat mereka

## PENCURIAN DATA (PHISHING)

Anda menerima SMS atau PM dari pihak bank atau syarikat yang dikenali (Telco & Petco) untuk “update” data peribadi. Biasanya atas sebab sistem yang sedang dinaik taraf.

## b) SCAM CEPAT KAYA INTERNET:

### SKIM PERNIAGAAN INTERNET

Perniagaan terbahagi kepada produk atau perkhidmatan

Jarang berlaku penipuan



### SKIM PROGRAM INTERNET

Beberapa jenis program yang mana ad yang sah dan ada yang scam

Yang sah seperti Program Pegiklanan iaitu Google Ad Sense, Nuff Nang, dsb

Program Affiliate seperti Amazon.com, Paydotcom dsb

Program MLM dan Program Get Paid To

Perlu berjaga-jaga kerana dari menjual produk program ini disalah gunakan untuk mencari downline dan mencuri data peribadi

Bagi affiliate sepatutnya lapisan hanya dua diantara pemilik perniagaan dan affiliate (agen). MLM pula sepatutnya menjual produk dan bukan cari agen sahaja

### SKIM PELABURAN INTERNET

Ini merupakan skim yang paling selalu berlakunya penipuan.

Menjanjikan kekayaan dengan hanya melabur pada nilai yang kecil.

Contoh scam seperti skim cepat kaya:

- Emas
- FOREX
- Saham
- Crypto Currency

Tips:

Untuk kutip pelaburan perlu berdaftar (Bank, Unit Trust, Insurans)

Sila baca kontrak sebelum tandatangan dan setuju

### c) PERUNDANGAN MENGENAI BARANGAN TIRUAN (REPLIKA)

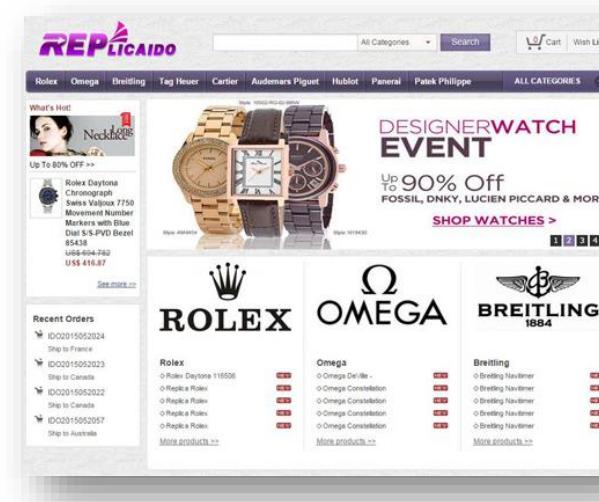
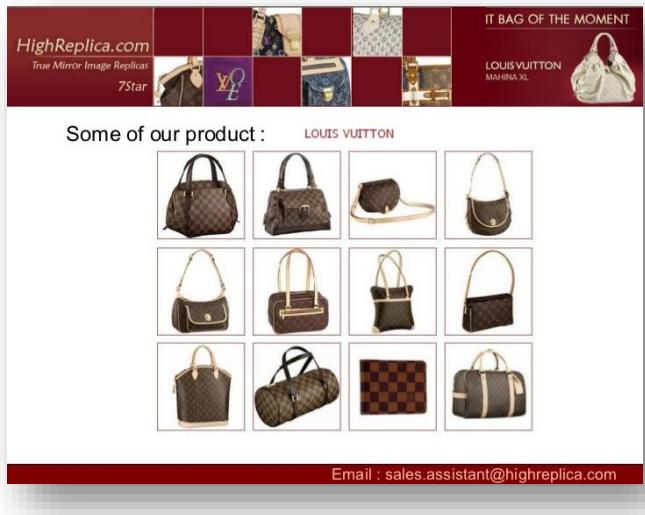
#### **Peraturan Akta Hakcipta**

Sek 8,Akta Perihal Dagangan 2011: Jika terbabit kesalahan boleh didenda RM10,000 untuk perseorangan dan RM500,000 untuk syarikat. Tindakan dibawah bidang kuasa Kementerian Perdagangan Dalam Negeri, Koperasi & Pengunaan (KPDNKK)

#### **eBay (Marketplace)**

Melarang sama sekali jualan barang tiruan di portal jualannya

Untuk menjual barang replika perlu mendapat izin dari pemilik trademark



# Intellectual Property Protection

Intellectual property are protected by laws in our country. When the rights are protected, they allow creators to benefit from their work and encourage investment and trade as it spurs economic growth, creates new products and jobs.

Some of the related acts:



## Patents Act (1983)

Patent protect processes, methods and inventions that are “novel”, “non-obvious” and “useful”.



## Trade Marks Act (1976)

- ▶ Trademark refers to the brand name of your business. It can be a name or symbol that represents your brand.
- ▶ Provides protection to trademarks and services in Malaysia
- ▶ When a trademark is registered it cannot be used by after parties.



## Copyright Act (1987)

- ▶ This includes work such as creative arts, literary work, music, graphic, motion picture and computer program
- ▶ The copyright holder has exclusive right to copy, modify, distribute, perform and display the work
- ▶ Ideas or concept do not have copyright protection

# Intellectual Property Protection

As business owners, you may come across issues such as:



## Copyright Infringement

- ▶ Stealing content that are produced by others is a form of copyright infringement
- ▶ This issue is quite common. For example, someone uses your photo / image for their advertisement campaign or they simply share your video on their page to get more Clicks and Likes



## Patent Infringement

Competitors see that your product is kicking off well so they come out with the exact same copy, violating your patent rights. Normally, the clone / replica products are sold at a cheap price.



Intellectual property is a form of capital asset and it is important for innovative entrepreneurs to protect their inventions.

# Intellectual Property Definition

Intellectual property (IP) refers to creations of the mind, such as inventions; literary and artistic works; designs; and symbols, names and images used in commerce. - WIPO



# Case Study: Diamondshine Oil

After his father's death, Salman was the sole heir to his family's heritage business, the Minyak Tok Rimau product. Salman late father, has discovered the **method** of extracting the rubber plant leaf, to obtain its oil, which has the ability to heal small wounds, in a short time. Salman is a graduate of a leading university in Malaysia, majoring in Chemical Engineering.

Salman has experimented with Minyak Tok Rimau, and found that it can tighten and smoothen cellulite and sagging skin. Salman recorded and kept the exact **composition** and percentage of the ingredients, to produce the Minyak Tok Rimau, with the main ingredient being rubber leaf oil. He place the composition formula in in a frame and **hang it in his office**.



# Case Study: Diamondshine Oil

After finished his experiments, Salman invited his best friend Jacky to produce a more technologically advanced **machine**, to extract rubber leaf oil using the methods invented by his father and replace his fathers old machine. Then Salman invite Jacky to grow the business together. Jacky is an engineer who specializes in fabricating machines for small and medium-sized industrial use.



Together with Jacky, Salman has re-branded the **Minyak Tok Rimau Oil**, to a more feminine name, Diamondshine Oil, which is dedicated to strengthening the complexion of women skin, and best of all to cure cellulite permanently. For 5 years Salman and Jacky have grown their business throughout Malaysia, and have been able to consistently average monthly sales of RM 1 million minimum monthly.

# Case Study: Diamondshine Oil

In the 6th year of business, Jacky became greedy, because according to the original agreement, he only earned 30% of the business profit. Then Jacky **copy the Diamondshine Oil composition that is hanged on Salman's office wall**. Jacky also **produces the same extraction machine**, to extract rubber leaf oil, and **produce a composition that is the same** as Diamondshine Oil. Jacky has also **produce a similar logo and product sticker** as the original Diamondshine Oil, to sell his own Diamondshine Oil.

Within 1 month Salman's Diamondshine's sales were down 70%, as Jacky dominated the market. Salman tried to file a police report, and complained to KPDNHEP, claiming that Jacky had stolen his Diamondshine Oil composition, produced a machine that could extract oil from rubber leaves using his father's extraction method, and sold Diamondshine Oil counterfeit products, but Salman had failed to find convincing evidence that Jacky has done all this.



# Case Study: Diamondshine Oil

**All of Salman's attempts to bring justice failed because:**

1. He did not file a patent for his father's rubber leaf extraction method and machine.
2. He did not file a patent for the Diamondshine Oil composition formula.
3. He didn't even try to keep Jacky from getting the Diamondshine Oil composition formula.
4. He cannot prove that he is the trademark owner of Diamondshine.
5. He cannot prove that he is the author or the owner of all his business expression medium.

**If Salman was aware and concerned about Intellectual Property, he might be able to protect his business with the following steps:**

1. File a **patent** for the rubber leaf oil extraction method and machine.
2. File a **patent** on the Diamondshine Oil composition formula.
3. Make an afford on keeping the Diamondshine Oil composition formula as a **Trade Secret**
4. Register **Trademarks** for Diamondshine Oil business.
5. Notifying MYIPO on all of his business's **Copyrights**

# Case Study: Diamondshine Oil

## What could be done beforehand?

- Non disclosure agreement
- Contract

## How to defend yourself during infringement?

- Provide evidence of use (refer common law – tort of passing off) for trademark

# Case Study: Diamondshine Oil

SO,

**What is exactly Intellectual Property?**

**Is it important?**

**What do you think?**

# The Analogy

**IP is like 'Insurance' to our business** - Let say we are driving a car on a highway, what are the insurance we have?



Many aspect in this scenario are **protected against a possible eventuality by an 'insurance'**

# Various Types of IP in Malaysia

Copyright MDEC

There are various types of IP's that give protection to our business.

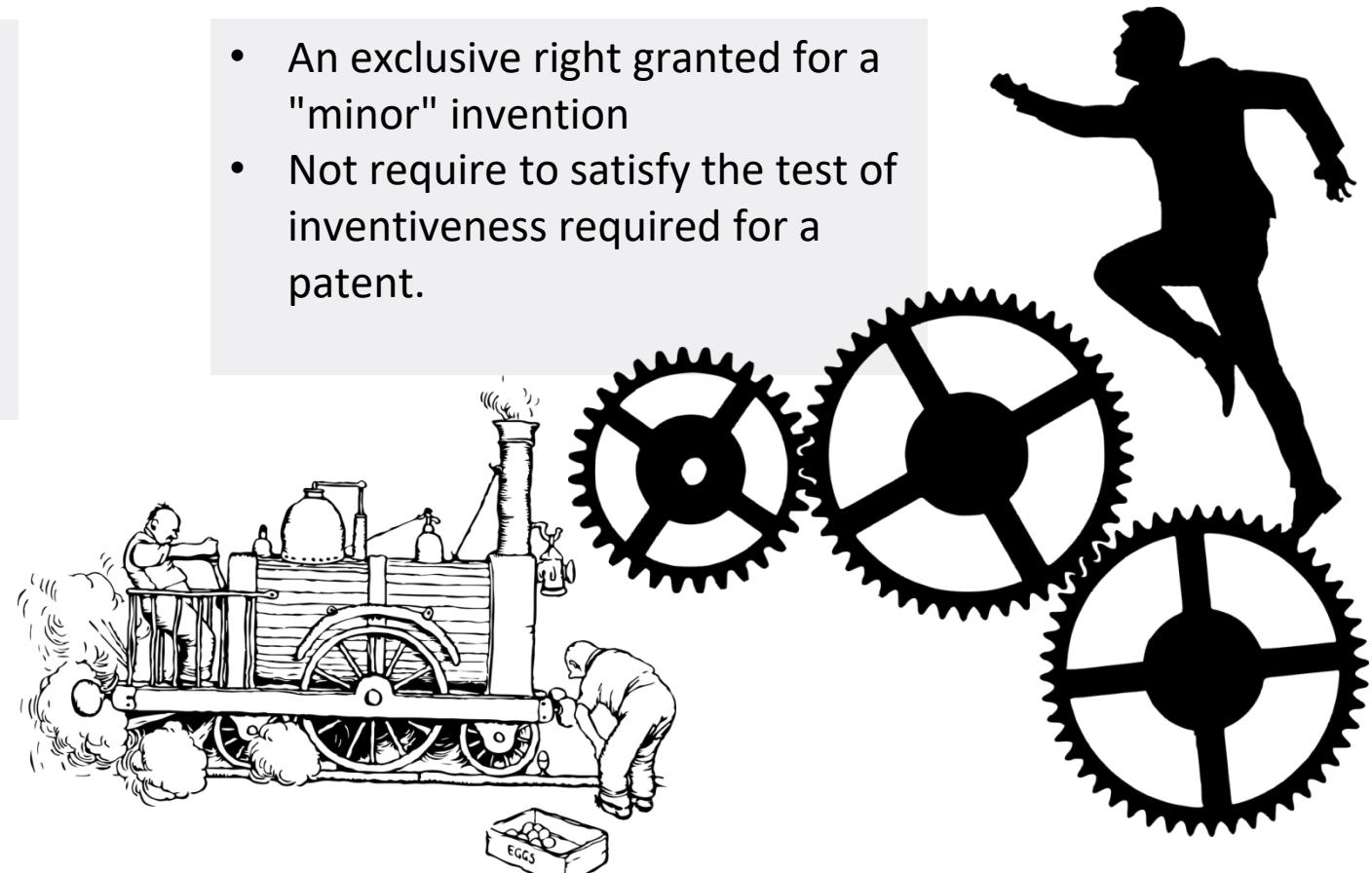
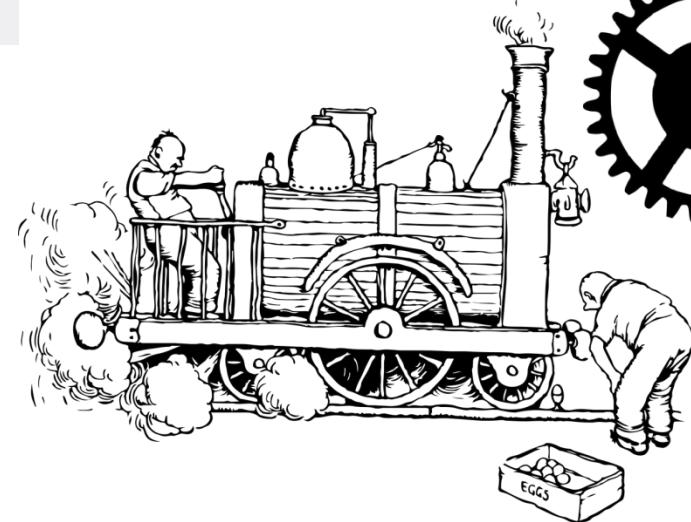
## Patent

- An exclusive right granted for an invention
- Invention : a product or a process that provides, in general, a new way of doing something, or offers a new technical solution to a problem.



## Utility Innovation (UI)

- An exclusive right granted for a "minor" invention
- Not require to satisfy the test of inventiveness required for a patent.



# Various Types Of Ip In Malaysia

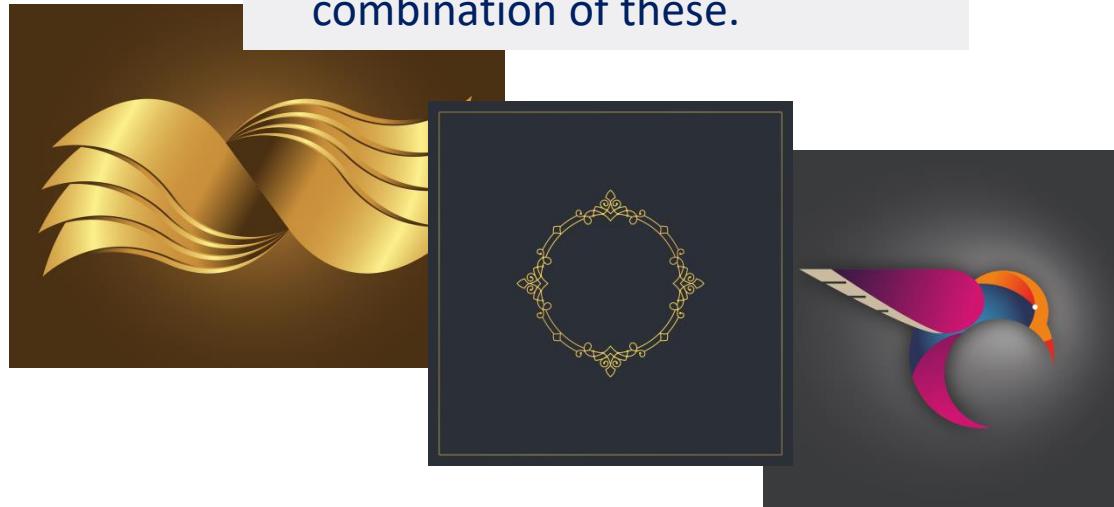
Copyright MDEC

There are various types of IP's that give protection to our business.

## Trade Mark

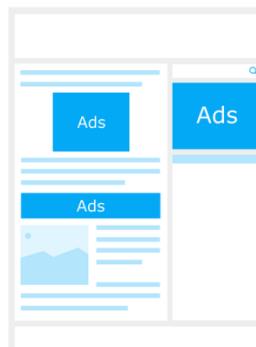
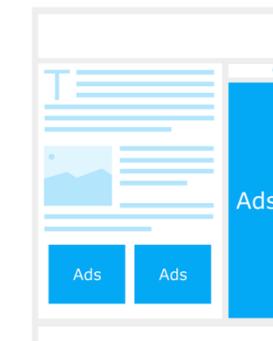
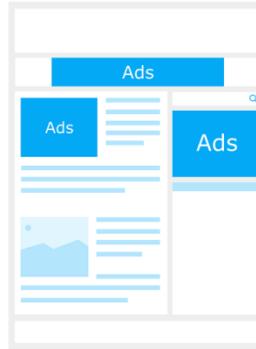
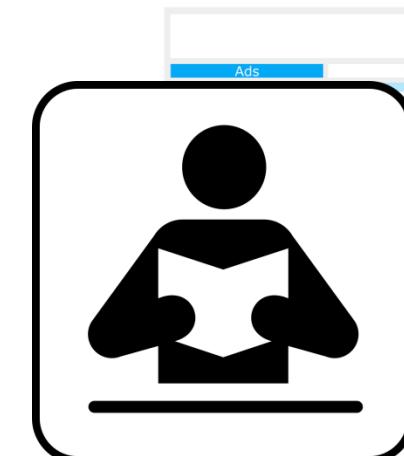


- A sign which distinguishes the goods and services of one trader from those of another.
- Includes words, logos, pictures, names, letters, numbers or a combination of these.



## Copyright

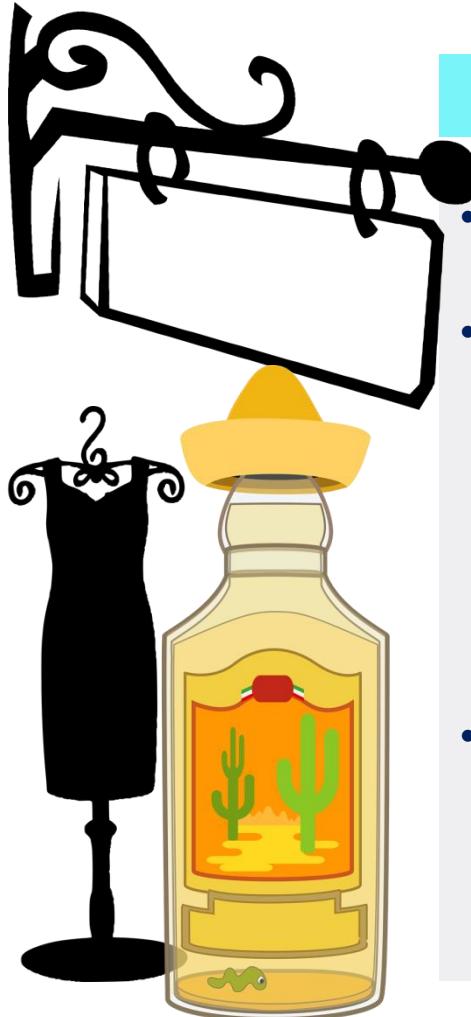
- Copyright is a protection given to authors, copyright owner and performer of their copyright work and performances.
- Prescribe under the Copyright Act 1987.



# Various Types Of Ip In Malaysia

Copyright MDEC

There are various types of IP's that give protection to our business.

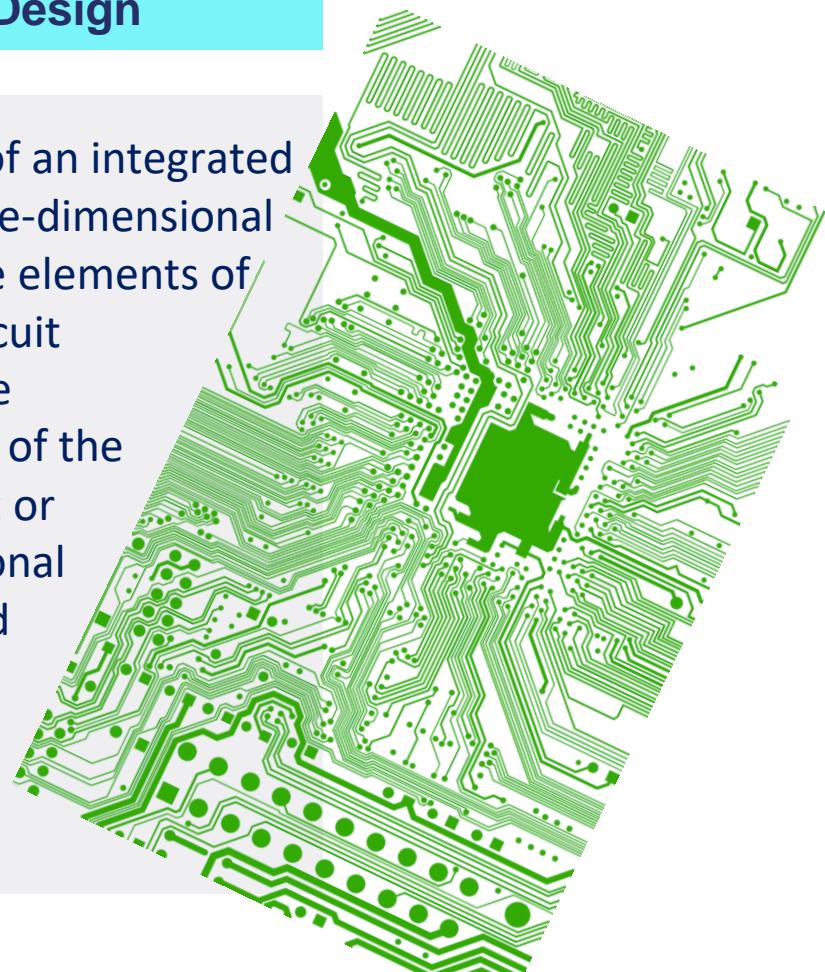


## Industrial Design

- The ornamental or aesthetic aspect of an article.
- May consist of three-dimensional features such as the shape and configuration of an article, or two-dimensional features, such as pattern and ornamentation, or a combination thereof.
- The design features must be applied to an article by any industrial process or means of which the features in the finished article appeal to eye.

## IC Layout Design

- A layout-design of an integrated circuit is the three-dimensional disposition of the elements of an integrated circuit
- Some or all of the interconnections of the integrated circuit or such three-dimensional disposition prepared for an integrated circuit intended for manufacture.



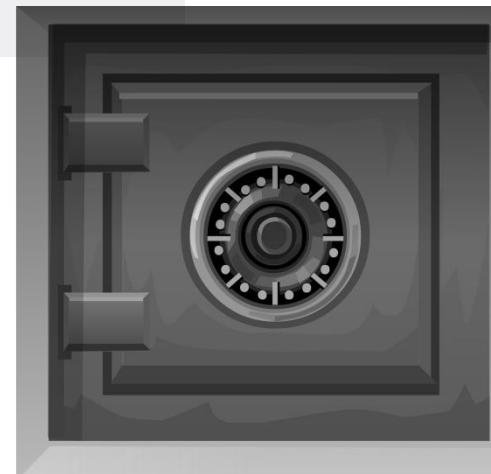
# Various Types Of Ip In Malaysia

Copyright MDEC

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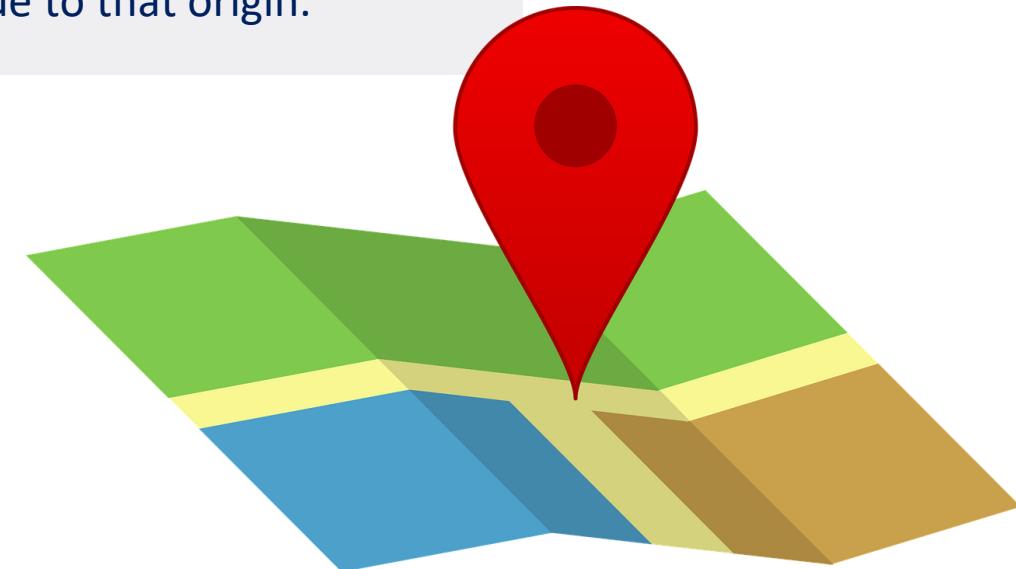
## Trade Secret

- Intellectual property (IP) rights on confidential information which may be sold or licensed.
- Does not require registration at MyIPO but requires effort by owner to maintain secrecy.
- Example, KFC recipe.



## Geographical Indication

- GI as acronym, is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin.



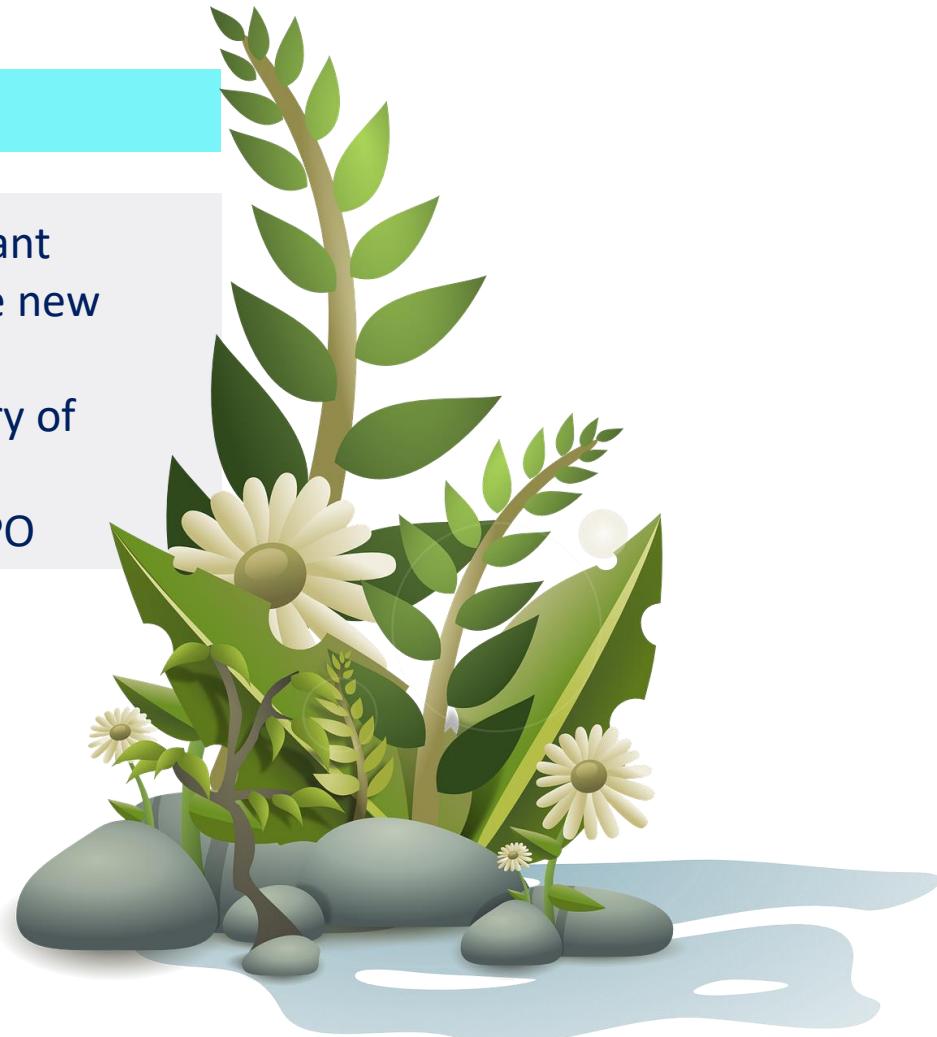
# Various Types Of IP In Malaysia

Copyright MDEC

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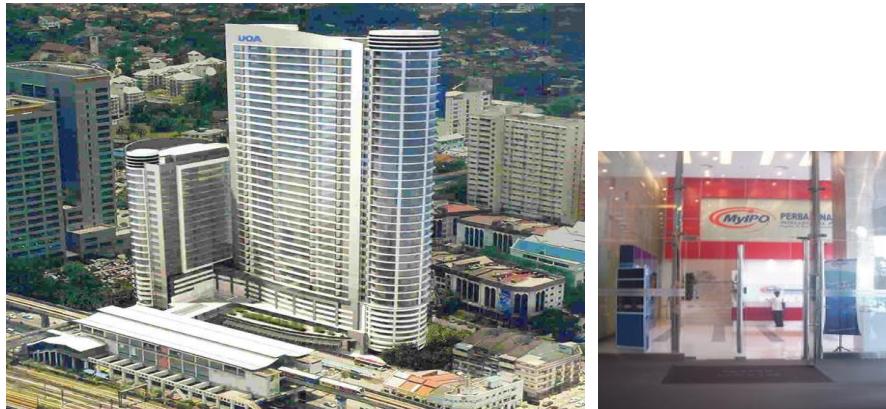
## Plant Variety

- Protection given to plant breeders that produce new variation of plants.
- Registration at Ministry of Agriculture.
- Not governed by MyIPO



# Introduction to Intellectual Property Corporation of Malaysia (MyIPO)

Copyright MDEC



- Statutory body under the Ministry of Domestic Trade, Co-operatives and Consumerism (KPDNHEP) since March 3, 2003
- Main function is to establish a strong and effective administration of Intellectual Property Legislation in Malaysia
- Governs and maintains IP Laws:
  - Patents and UI
  - Trademark
  - Industrial Design
  - Copyright
  - Geographical Indication
  - IC Layout Design
- Enforcement of IP (trademark and copyright) by Enforcement Division, KPDNHEP. MyIPO is only for registration of IP

# Online Entrepreneur Regulation & Etiquette

Entrepreneurs should abide by transaction regulation to increase the consumer's confidence in online transaction.

Entrepreneurs should:

1

Disclose these information on their business website:

- ▶ Online trader's name (individual / business / company)
- ▶ Business or company registration number
- ▶ Online trader's email address, telephone number or address
- ▶ Description of the main characteristics of the goods / services
- ▶ Full price of the goods / services including transportation costs, taxes and any other costs
- ▶ Methods of payment
- ▶ Terms and conditions
- ▶ Estimated delivery time of goods / services



2

Must provide the appropriate platform / method to enable the customers to rectify any errors prior to confirming the orders



3

Must acknowledge receipts of the payment to the customers without delay



# Ethical Issues in Online Business

## Consumer Data Privacy

Consider that most of online business transactions including providing personal information, ordering products, arranging payment via credit or debit cards occur indirectly throughout Internet without customers' control.

The greatest threat to customer's privacy :

<b>Identity theft</b>	Identity is stolen via Internet or used illegally by other people
<b>Invasion of personal information</b>	Personal data is revealed unintentionally, stolen or sold to another party
<b>Fake website</b>	The website where customers go to purchase products is fake for the purpose of stealing money from customers' credit card
<b>Victim of spying and hacking</b>	The customer's account is spied or hacked by employers or strangers

## Entrepreneurs should do :

1. Private information should be handled fairly and equitably
2. Private information should be collected for specific, accurate and authentic reason
3. Private information should be adequate and not be kept in longer than the necessary time
4. A person must be informed by which his or her personal data is subjected to any other processes including making decisions, being rectified, erased or blocked, or disclosed to other third parties
5. Appropriate security methods will be taken against any actions of violating rules of personal data privacy

# Ethical Issues in Online Business

## Counterfeit Products

Utilizing third-party suppliers, drop shipping, and some of the dynamic order fulfilment tactics that are available today can bring your business a lot of value. But, they also introduce some risk.

Counterfeitors create fake websites that mimic the 'look and feel' of the genuine brand's own web site. Some fake websites can be used by scammers to trick consumers into paying for goods that will never arrive, and also to harvest the consumer's credit card and bank details.

These fake sites can look very convincing, and it may be difficult to spot any differences between them and the real thing.

### Entrepreneurs should do :

#### **Check what you're selling**

You may not physically handle most of the goods you sell, but at least buy a few and check them out before you start fulfilling orders. Look for these common signs of counterfeit products.

#### **Verify with the manufacturer**

The manufacturer should be able to identify if a product is fake. Usually an item or serial number will be enough, but they could also help you with aesthetic identifiers, too.

#### **Only work with trusted suppliers**

Look for validation and verify their credibility with other buyers.

#### **Be extra careful with international suppliers.**

There are significant reasons to work with international suppliers: price, broader markets. Be extra careful with international deals. Suppliers are harder to check up on and sometimes they are pretty loosely regulated.

# Ethical Issues in Online Business

## Business Representation

By using a well-designed website, stock photographs, well-written copy, search engine optimization and paid-for social media followers, it is possible for a small business with a limited track record to represent itself online as larger, better-funded company that has leadership that is more experienced and competent than it actually is.

While it is understandable that a business owner would want to create a strong online brand, doing so can sometimes cross the line into misrepresentation, one of the more common ethics problems of onlines business.

## Entrepreneurs should do :

1. Avoid using stock photographs of large office buildings, professional conference rooms or employees at work on business websites. Using these photographs can give the impression that the business actually owns or rents the facilities or employs the pictured workers.
1. Include an "About" section on its website that conveys pertinent information about the company, including how long it has been in business.
1. Avoid paying for social media "likes" or followers. While doing so can be tempting, many social media companies now have algorithms that can detect real versus paid followers. Business owners should strive to build a social media following through the development of quality content and interaction

# Ethical Issues in Online Business

## Accurate Product Listing

Online business is different from traditional retail. Customers can't touch the product they want to buy. They'll look at pictures and videos that show the product in ideal lighting, Photoshop processing, and artistic touch. They'll read descriptions that may say very little about the product.

Online business customers don't get to see the exact item they'll receive. In a store, you take the item off the shelf and you carry it to the register. An online business transaction is instead "send me one of those".

Therefore, it's important that you make the effort to list your products accurately, completely, and honestly.

## Misleading Online Review

Online reviews are incredibly powerful, and online reputation management is an integral digital marketing strategy for most businesses.

According to recent statistics :

1. 90 percent of consumers read online reviews before visiting a business.
2. Online reviews impact 67.7% of purchasing decisions.
3. 74 percent of consumers say positive reviews increase their trust in local businesses.

Unfortunately, positive reviews aren't always elicited honestly. As competition in the online marketplace grows, there has been an onslaught of opinion spam the deceptive practice of hiring third parties to write fake online reviews in exchange for payment, discounts, or other incentives.

## Customer Service

Online business involves a barrier between customers and retailers. When a customer has a question, needs assistance, receives a damaged product or wants to inquire about a refund, he can't just walk into a store to get help.

Instead, customers have to rely on the contact methods made available by an online retailer. Many retailers are committed to providing quality customer service and offer online chat, phone-based customer service as well as email assistance.

Unethical online retailer can make it very difficult to get help. They may simply refuse to respond to emails and other attempts to contact them.

In addition, they may continuously promise a customer that they will deal with the customer's concern, but will continually delay taking action, until the customer gives up trying to get her problem resolved or when is too late for his/her to request a chargeback from his/her credit card company.

# Business Account

An entrepreneur needs to open an account for the business. It is important to segregate the company's account and personal account.

**Company's Account**



**Personal Account**

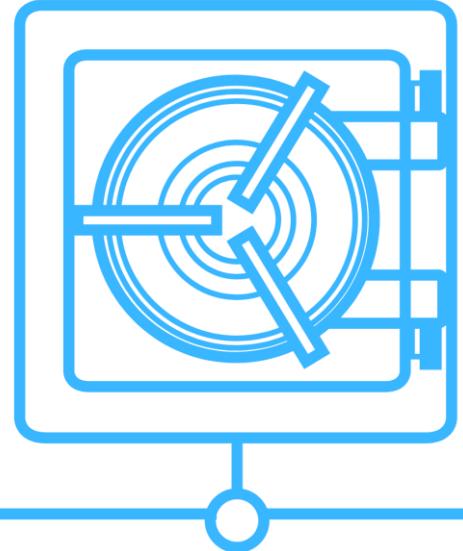


# Business Entity Concept

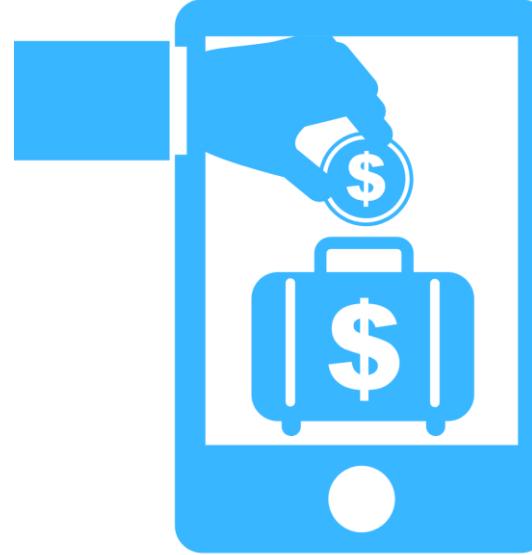
The **separate entity** assumption: the transactions conducted by a **business** are **separate** to those conducted by its owners.

Example:  
A **business** owner buy a car for his personal use, the car **is not** the property of the **business**.

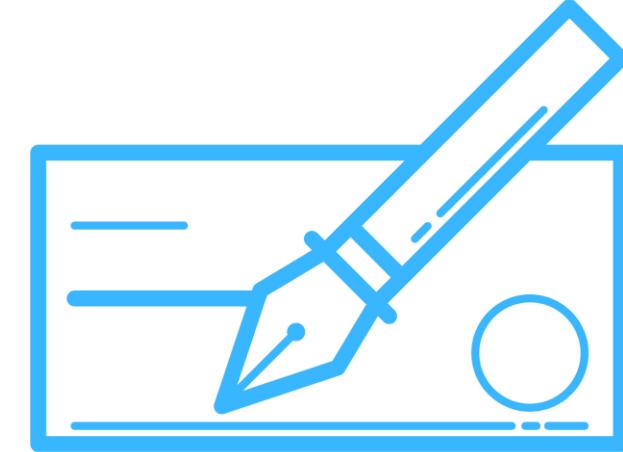




**Fixed Deposits**

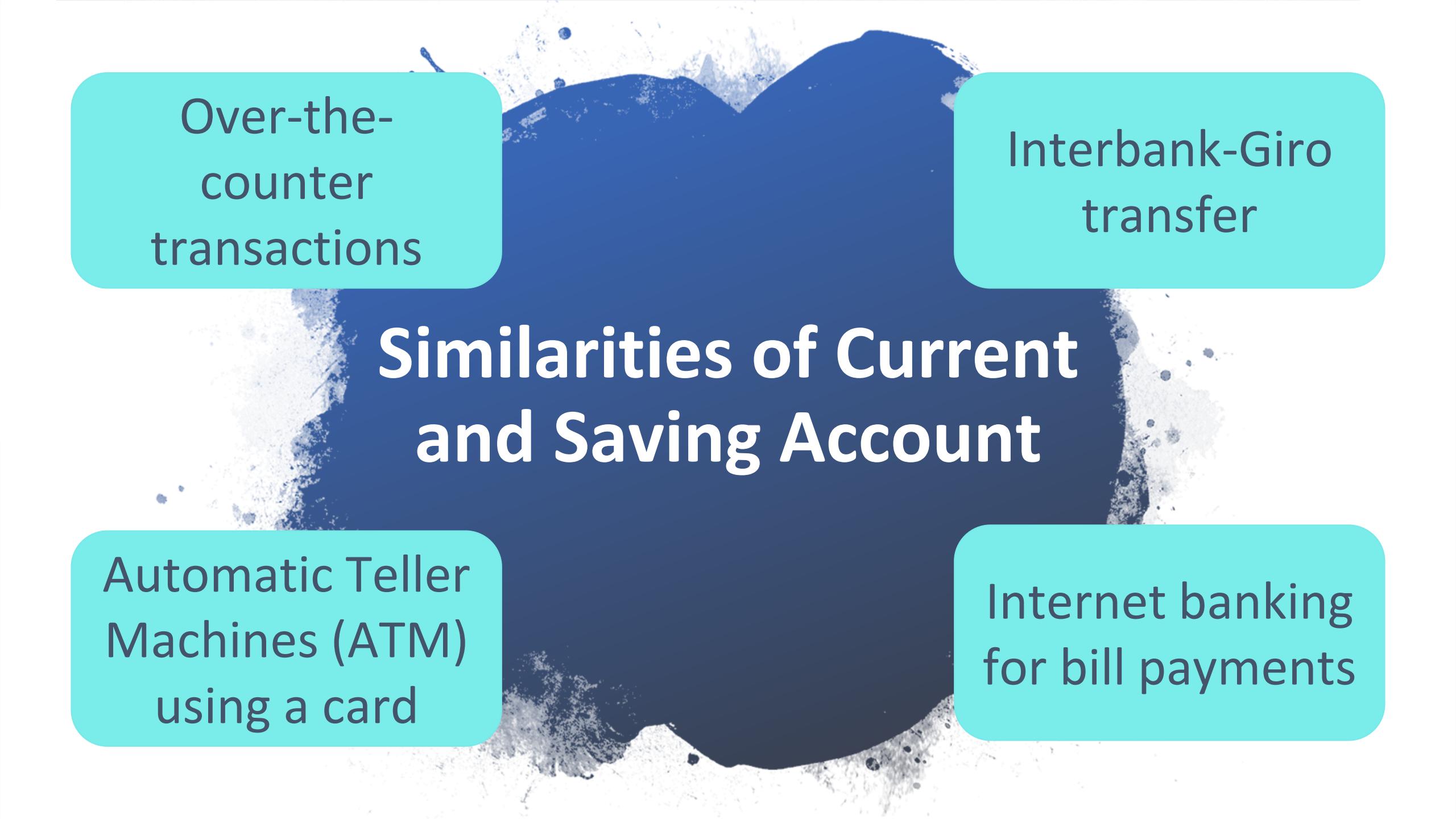


**Saving Account**



**Current Account**

# Types of Bank Account



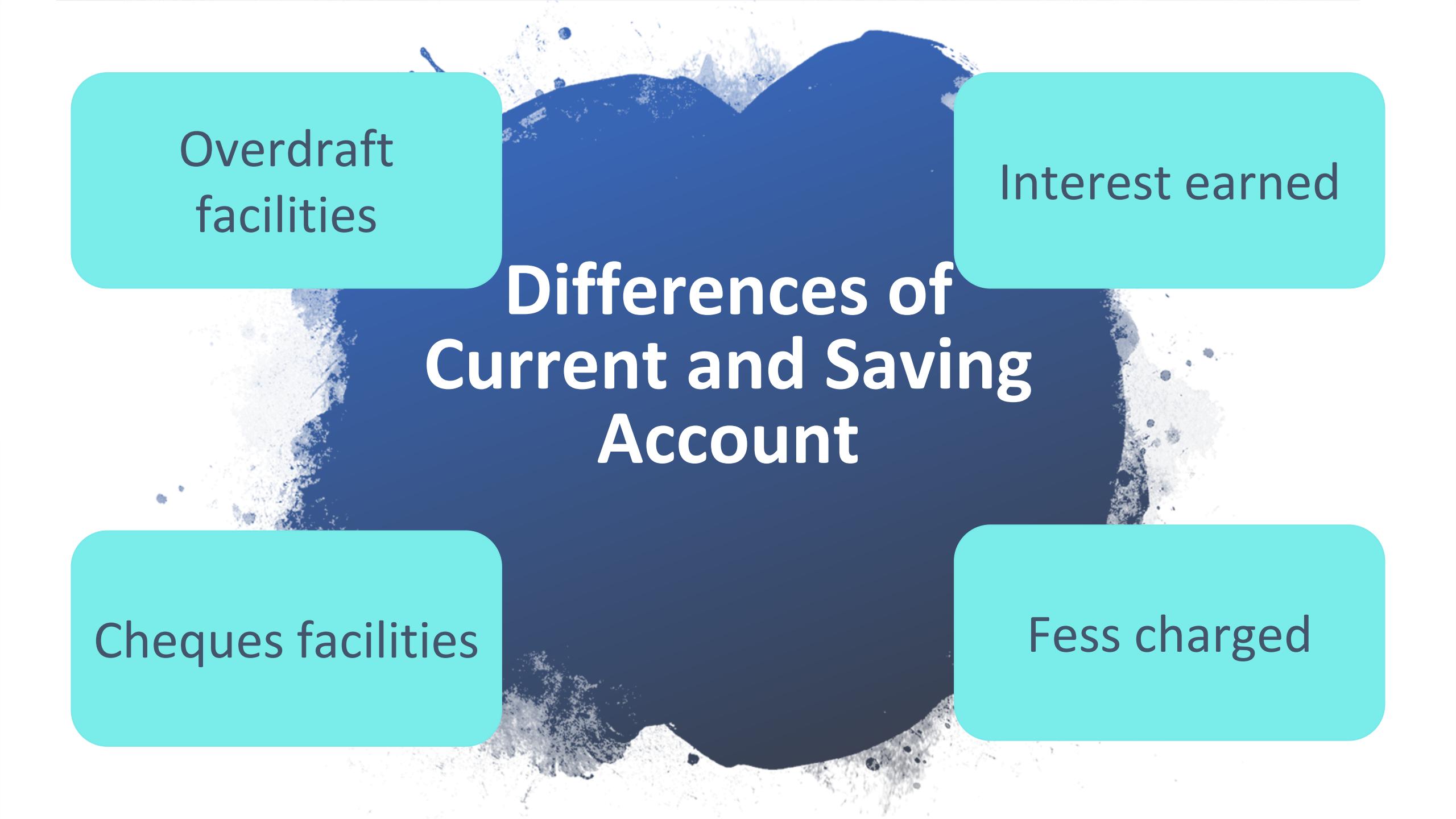
Over-the-counter transactions

Interbank-Giro transfer

# Similarities of Current and Saving Account

Automatic Teller Machines (ATM) using a card

Internet banking for bill payments



Overdraft  
facilities

Interest earned

# Differences of Current and Saving Account

Cheques facilities

Fess charged

# Savings Account VS Current Account Fees in Malaysia

Fees	Maintenance	ATM withdrawal from other banks	ATM/Bankcard replacement	Cheque
Current Account	up to RM10	<ul style="list-style-type: none"><li>RM1 within MEPS network</li><li>RM8 - RM12 if not within network</li></ul>	up to RM12	RM0.15* stamp duty
Savings Account	N/A	<ul style="list-style-type: none"><li>RM1 within MEPS network</li><li>RM8 - RM12 if not within network</li></ul>	up to RM12	N/A

# Source Of Business Financing



# Marketing Cost

## Marketing Cost Plan



### TIPS

Usually, a company allocates about 5-20%, depending on the development plan and company's financial position.

# Example

Calculate the budget needed for marketing.

1

Assuming the earnings for the previous year was

**RM500,000**

and the budget allocated for marketing is

**7%**

2

Marketing Budget

$$\begin{aligned} \mathbf{RM500,000 \times 7\%} \\ = \mathbf{RM35,000} \end{aligned}$$

3

Monthly Marketing Budget

$$\begin{aligned} \mathbf{RM35,000} \\ \hline 12 \\ = \mathbf{RM2,916} \end{aligned}$$

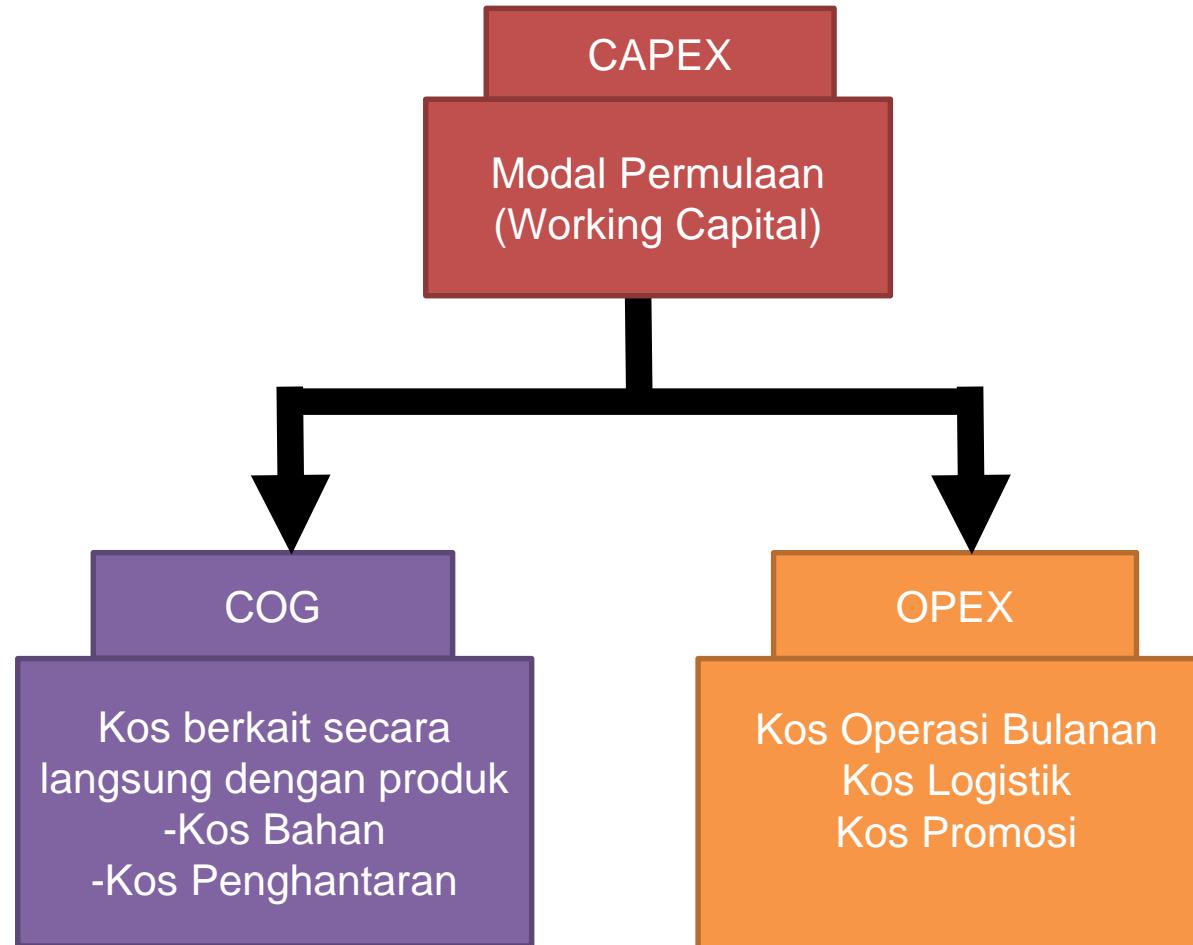
4

The budget can also be determined according to the breakdown of expenses

# BINA STRUKTUR PERNIAGAAN YANG KUKUH MELALUI ASAS KEWANGAN



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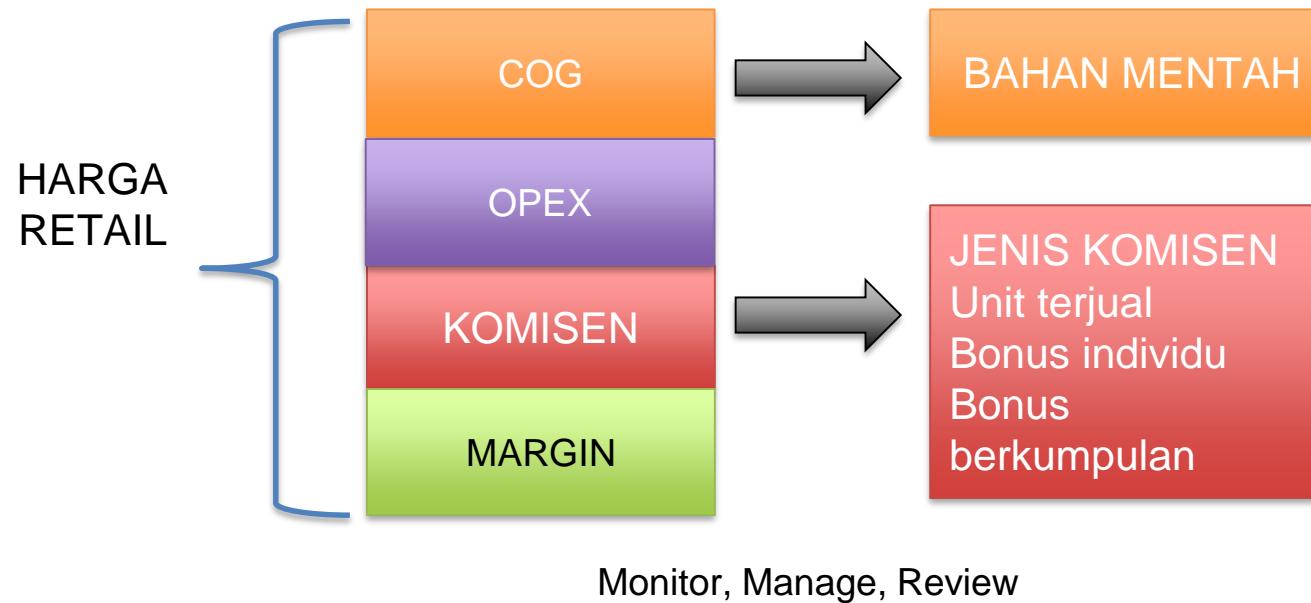
**OBJEKTIF UNTUK KENALPASTI KOS KESELURUHAN UNTUK  
MENAMPUNG PERNIAGAAN SEHINGGA MENGHASILKAN  
KEUNTUNGAN**  
- Copyright MDEC 2016 -



# MEMAHAMI MARGIN YANG SEBENAR



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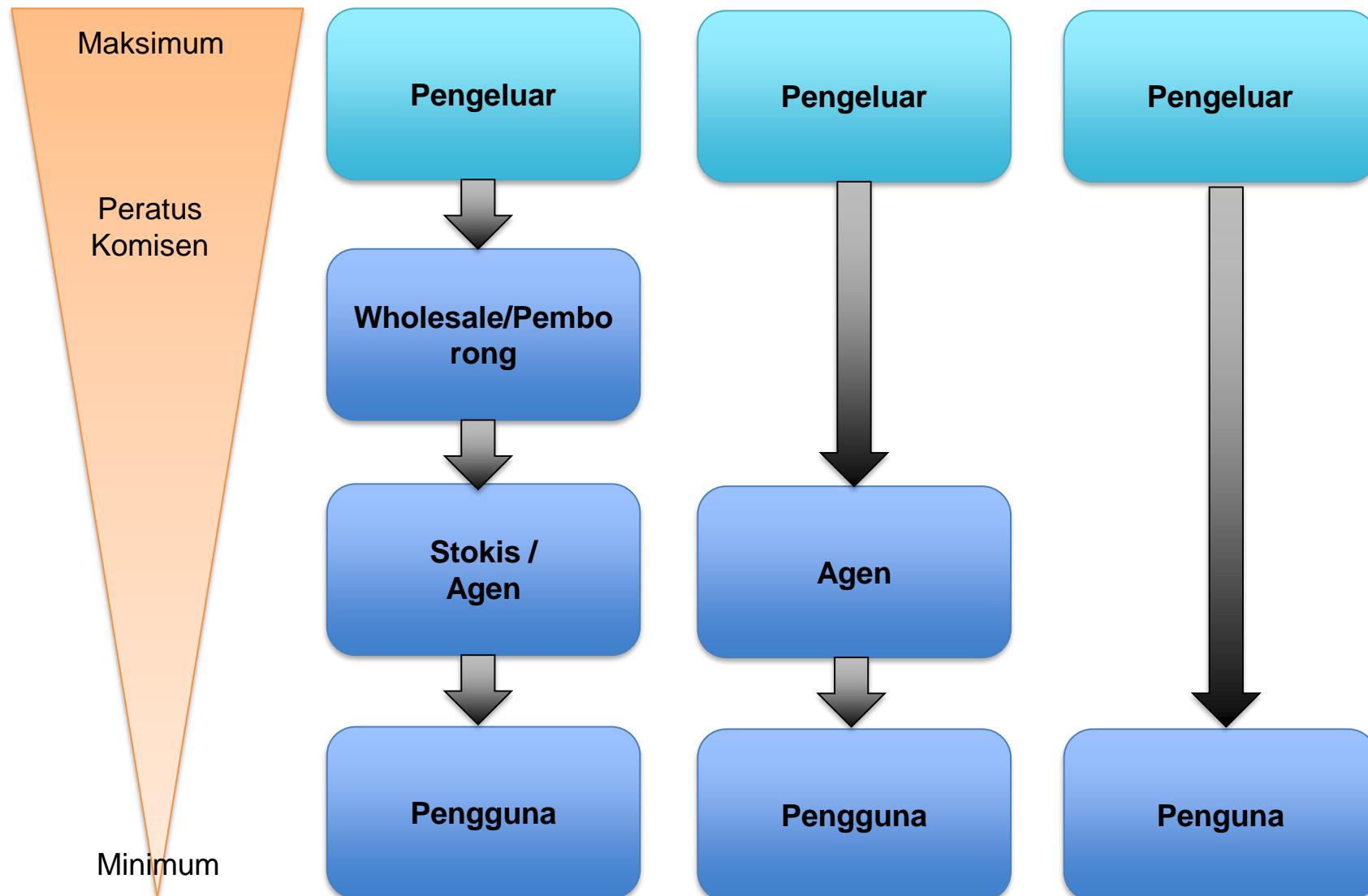
- PASTIKAN JUMLAH KOS SENTIASA TERKAWAL
- PASTIKAN SKIM KOMISEN TIDAK MEMPUNYAI IMPAK YANG NEGATIF PADA MARGIN
- MARGIN DILABURKAN KEPADA INVENTORI DAN JUGA UNTUK TUJUAN PEMBANGUNAN  
PRODUK  
OBJEKTIF

AGAR DAPAT MENENTUKAN MARKUP YANG PERLU DIBERI  
KENALPASTI TAHAP QUANTITI JUALAN DAN TEMPOH UNTUK PULANGAN MODAL

**OLEH ITU TETAPKAN HARGA BERSESUAIAN**

# SISTEM PENGEDARAN & KOMISEN

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# REALITI PERNIAGAAN

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SUNGGUPN SUDAH BERNIAGA AGAK LAMA TETAPI MASALAH TETAP WUJUD.  
KENAPA PERKARA INI BERLAKU?



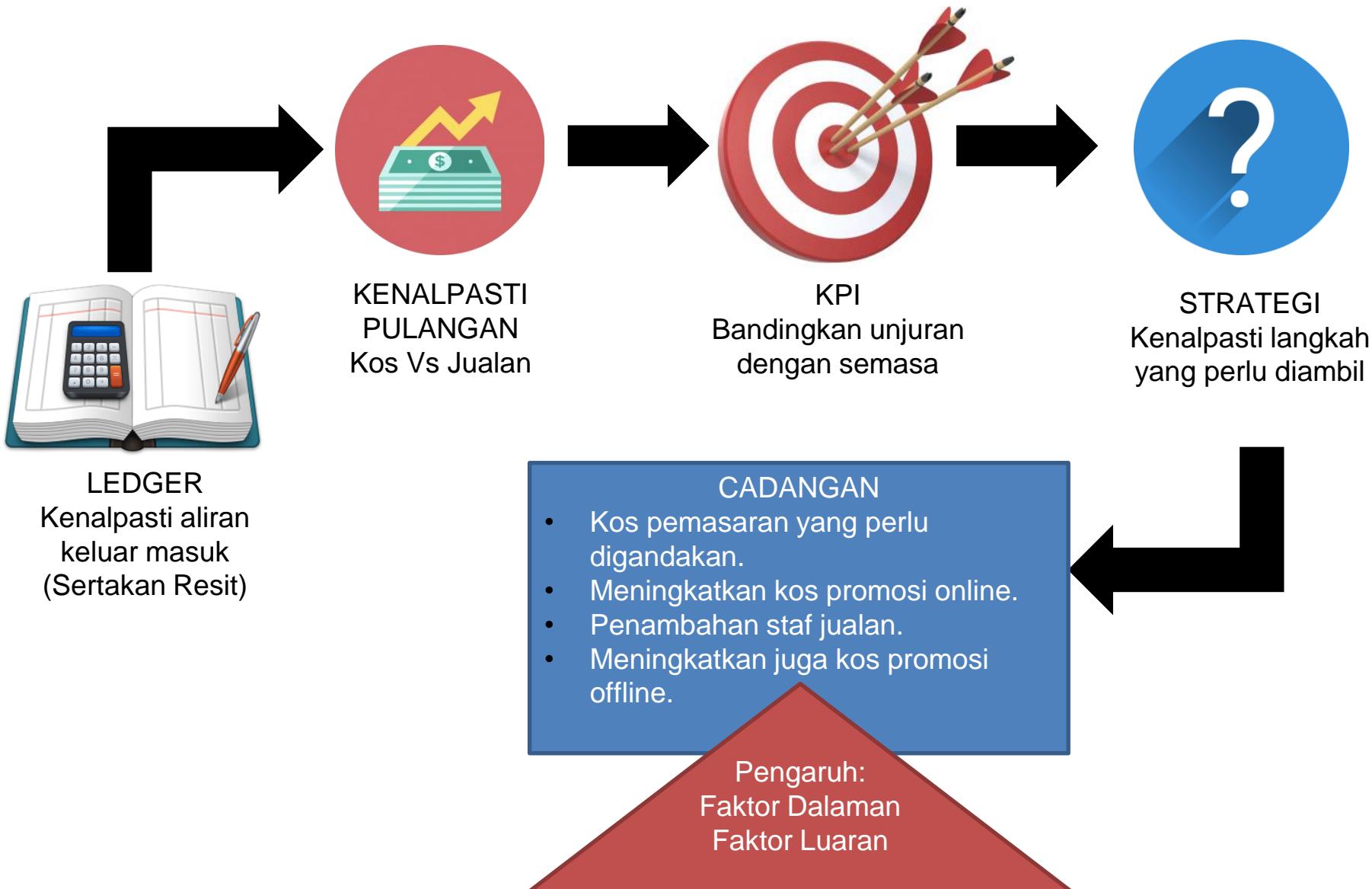
# RANGKA STRATEGI YANG JELAS

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# ANALISA KPI JUALAN & ALIRAN KEWANGAN

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# ANALISA SENARIO BISNES

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Penyata Aliran Tunai Syarikat ABC			
Quatiti Bahan (Unit)	1000		
Kos Bahan (RM)	40		
Harga Jualan (RM)	150		
Quantiti Terjual	500	600	
Quantiti Jualan Agen	250	300	
	Januari (RM)	Ramalan (RM)	+/- (RM)
Jualan	75,000.00	90,000.00	-15,000.00
COGS - Kos Bahan Terjual	20,000.00	24,000.00	-4,000.00
<b>Margin Atas Jualan</b>	<b>12,500.00</b>	<b>24,000.00</b>	<b>-7,500.00</b>
OPEX (Kos Operasi)			
Sewa	1,000.00	1,000.00	0.00
Utiliti	500	400	100.00
Gaji	3,000.00	3,000.00	0.00
Logistik	500	300	200.00
Pemasaran	2,000.00	2,000.00	0.00
<b>Jumlah OPEX</b>	<b>7,000.00</b>	<b>6,700.00</b>	<b>300.00</b>
<b>Untung Kasar</b>	<b>5,500.00</b>	<b>17,300.00</b>	<b>-11,800.00</b>
<b>Komisen (10%)</b>	<b>3,750.00</b>	<b>4,500.00</b>	<b>-3,000.00</b>
<b>Untung/Rugi Bersih</b>	<b>1,750.00</b>	<b>12,800.00</b>	<b>-7,050.00</b>

KAJI TURUN NAIK SETIAP KOMPONEN

# KAEDAH MENGKAJI SECARA SISTEMATIK

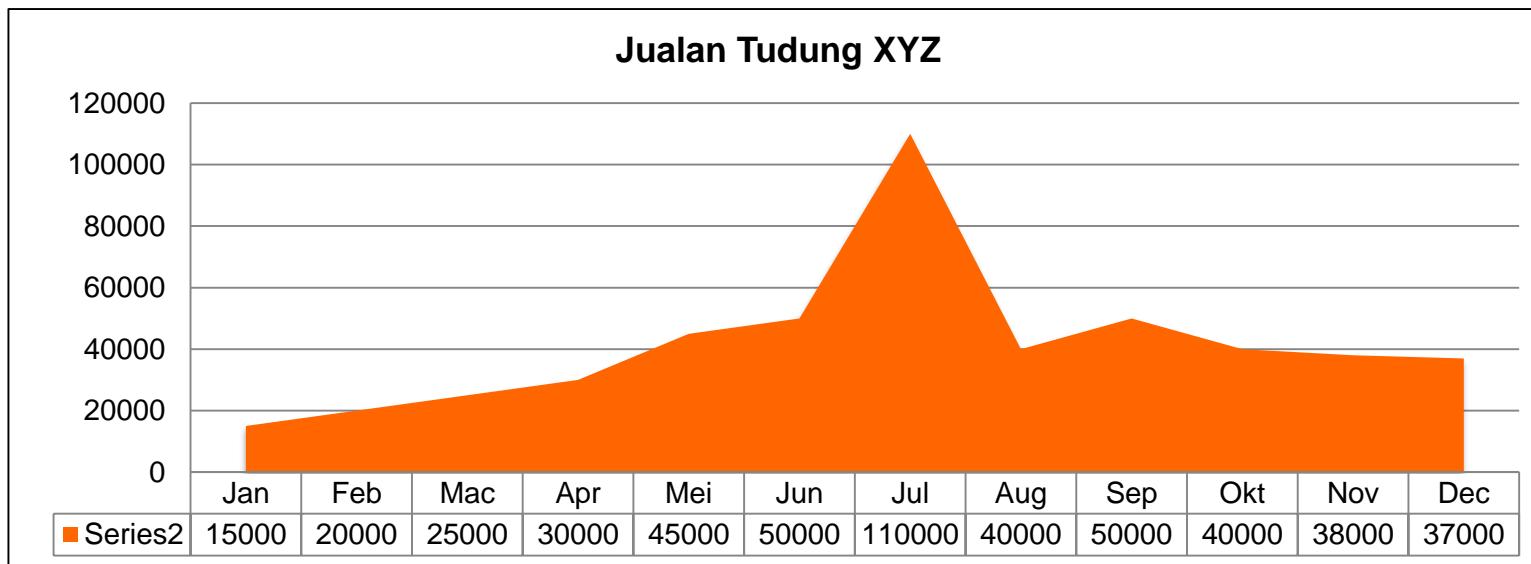
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<b>Pecahan Komponen Aliran Tunai</b>	<b>Faktor-faktor yang mempengaruhi</b>	<b>Persoalan yang perlu dijawab</b>
1 Margin atas jualan	Segmentasi	Adakah segmen sasaran yang betul ? Adakah segmen terlalu spesifik atau terlalu am?
	Kos Bahan & Harga Jualan	Adakah kos bahan pada tahap optimum ? Adakah harga jualan berpatutan berbanding pasaran ?
	Pemasaran	Adakah medium pemasaran sesuai ? Adakah mesej USP (Unique Selling Point) yang disampaikan menepati segmen ? Adakah bajet pemasaran mencukupi ? Adakah tempoh pemasaran sesuai dan mencukupi ?
	Sistem Pengedaran	Adakah struktur pengedaran sesuai atau perlu diadakan beberapa lapisan lagi (agen, stokis, pemborong). ? Adakah sistem. pengedaran mendapat sokongan yang cukup dari HQ. Adakah sistem pengedaran dipantau dengan kemas dan sistematik (Standard Operating Procedure – SOP) ?

<b>Pecahan Komponen Aliran Tunai</b>	<b>Faktor-faktor yang mempengaruhi</b>	<b>Persoalan yang perlu dijawab</b>
2	Jumlah OPEX	Kos Bulanan
		Tenaga Kerja
3	Komisen	Struktur Komisen
		Nilai Komisen

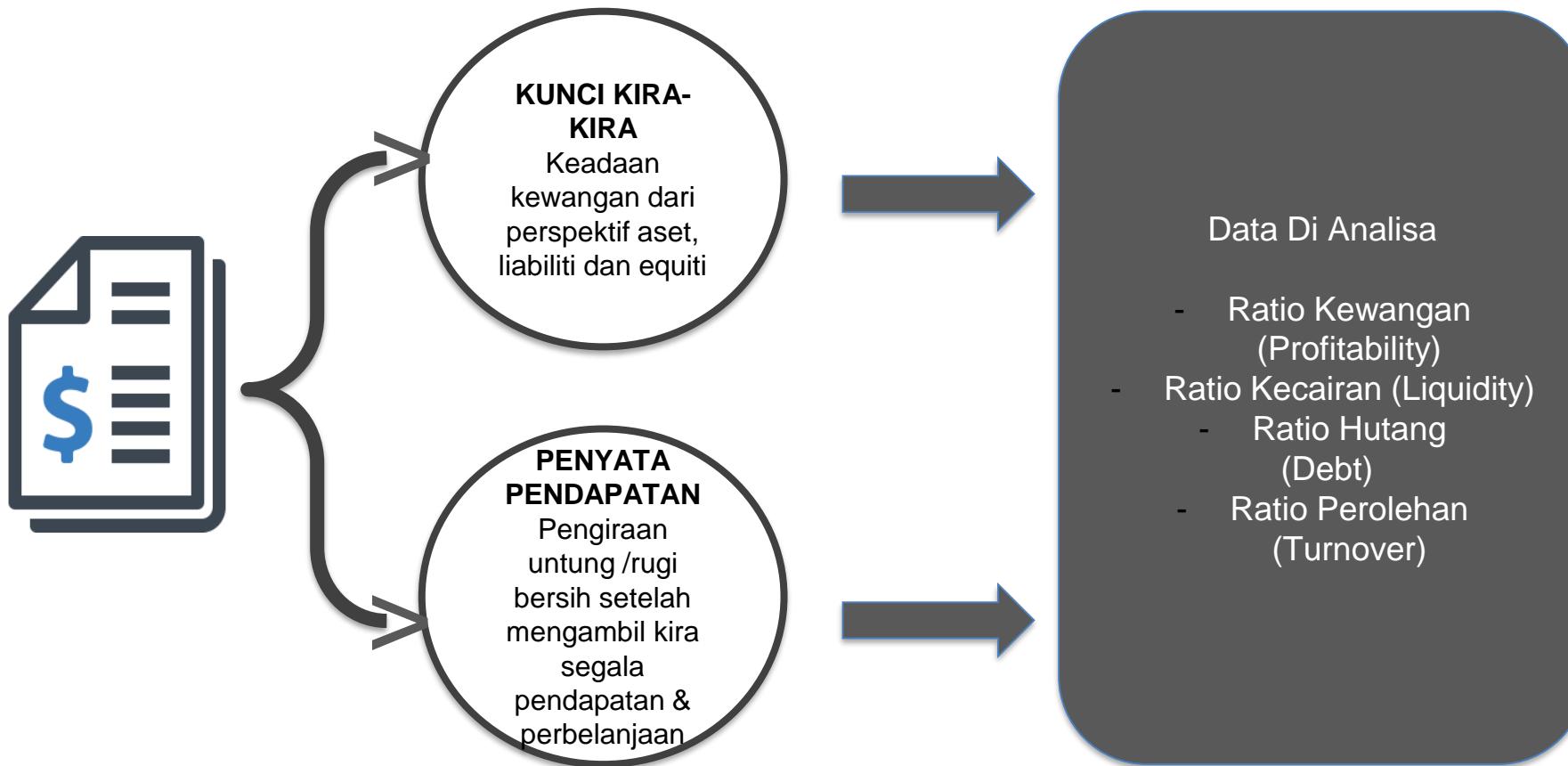
# RUMUSAN ANALISA SECARA SISTEMATIK

- PASTIKAN TETAPAN KPI YANG REALISTIK
- TETAPAN KPI BERDASARKAN DATA 'HISTORICAL'
- KPI BULANAN DAN TAHUNAN YANG JELAS



# REVIU DATA KEWANGAN (ANALISA RATIO)

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# FORMULA ANALISA RATIO

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## Ratio Keuntungan (Profitability)

Quick Ratio (Ratio Mudah)

$$\begin{aligned} &= (\text{Aset Semasa-Inventori}) / \text{Liabiliti Semasa} \\ &= (80,000-5,000) / 10,000 \\ &= 7.5 \end{aligned}$$

Perniagaan mempunyai nilai aset RM7.5 untuk menampung setiap RM1 nilai liabiliti semasa tanpa mengambil kira inventori yang sedia ada. Lebih tinggi nilai Quick ratio maka semakin tinggi kecairan aset perniagaan

## Ratio Keuntungan (Profitability)

Gross Profit Margin (Margin Untung Kasar):

$$\begin{aligned} &= (\text{Jualan} - \text{Kos Bahan Jualan}) / \text{Jualan} \\ &= (500,000 - 250,000) / 500,000 \\ &= 250,000 / 500,000 \\ &= 0.5 \end{aligned}$$

Setiap RM1 terjual akan menghasil pendapatan sebanyak RM0.50. Secara dasarnya lebih tinggi nilai GPM, lebih kemas perniagaan tersebut mengurus kos untuk meningkatkan margin .

## Ratio Hutang (Debt/Leverage)

Total Debt Ratio (Ratio Jumlah Hutang)

$$\begin{aligned} &= \text{Jumlah Liabiliti} / \text{Jumlah Aset} \\ &= 40,000 / 130,000 \\ &= 0.31 \end{aligned}$$

Perniagaan mempunyai nilai liabiliti yang agak rendah berbanding dengan aset. Aset lebih 3x ganda dari nilai liabiliti. Kebiasaanya jika nilai ratio adalah melebihi 0.5 atau 50% maka perniagaan tersebut agak “highly leverage”.

## Ratio Perolehan (Turnover)

Inventory Turnover Ratio (Ratio Pulangan Inventori)

$$\begin{aligned} &= \text{COGS} / [(\text{Inventori Awal-Inventori Akhir}) / 2] \\ &= 250,000 / (50,000-5,000) / 2 \\ &= 11 \end{aligned}$$

Ini bermaksud perniagaan menguruskan inventori dengan baik dimana pusingan inventori telah dilakukan sebanyak 11 kali dengan nilai kos inventori sebanyak RM250,000.

# STRUKTUR & OPERASI

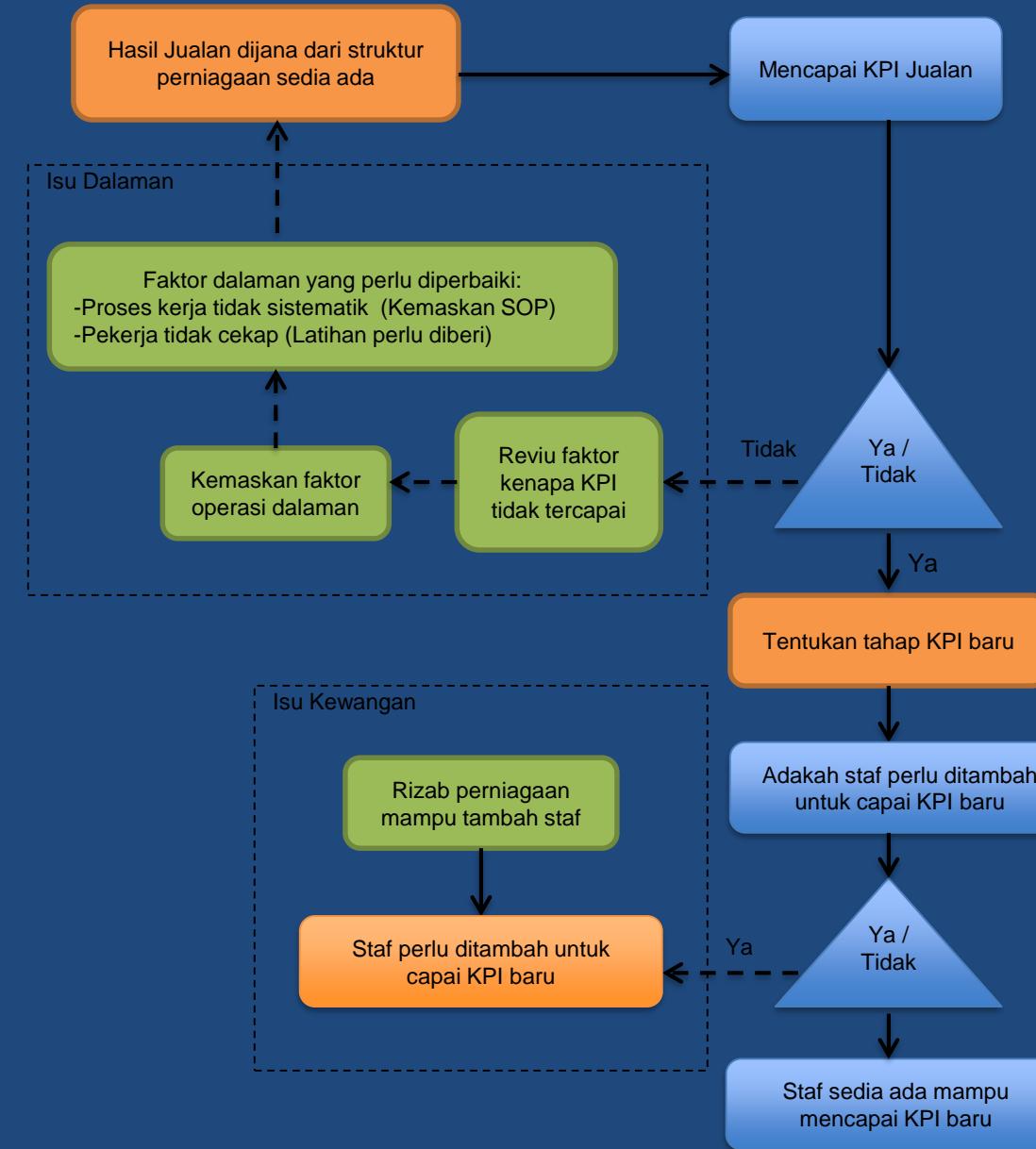
## 1) Isu operasi secara am

- Pelbagai isu mungkin timbul ketika menjalankan operasi perniagaan
- Faktor dalaman & luaran yang perlu dipertimbangkan:

	Faktor
1	Keupayaan tenaga kerja sedia ada disamping SOP kerja
2	Keadaan pasaran semasa dari segi permintaan dan juga saingan

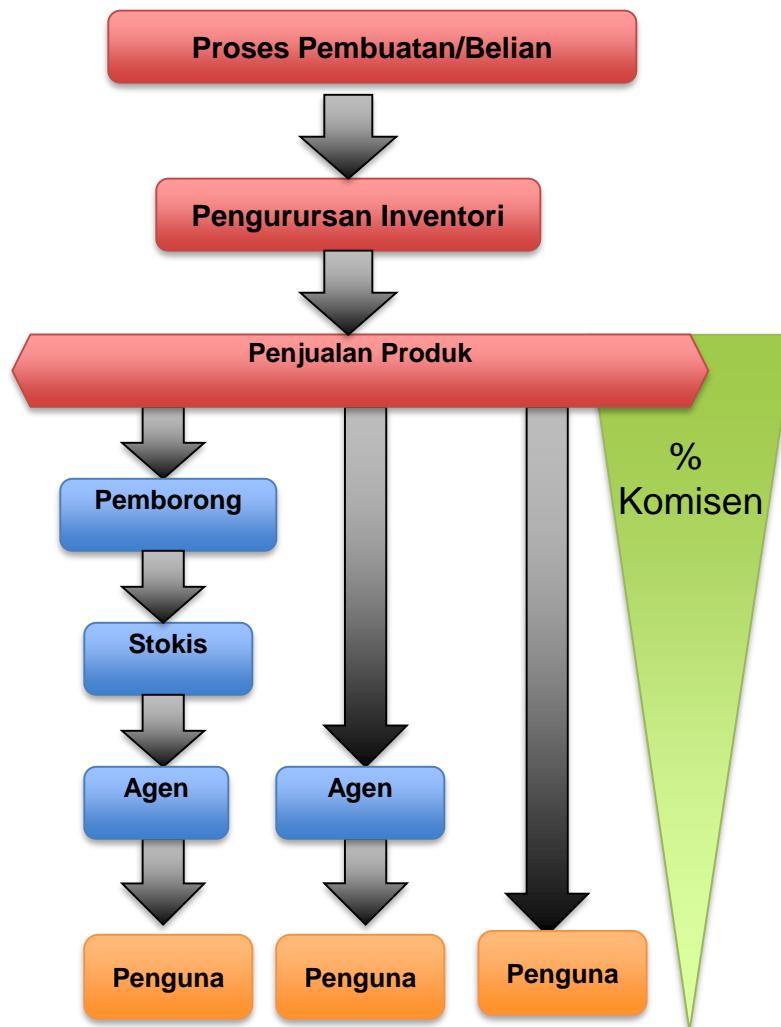
## Carta Aliran Isu-Isu Operasi

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# ANALISA STRUKTUR INVENTORI, PENGEDARAN & KOMISEN

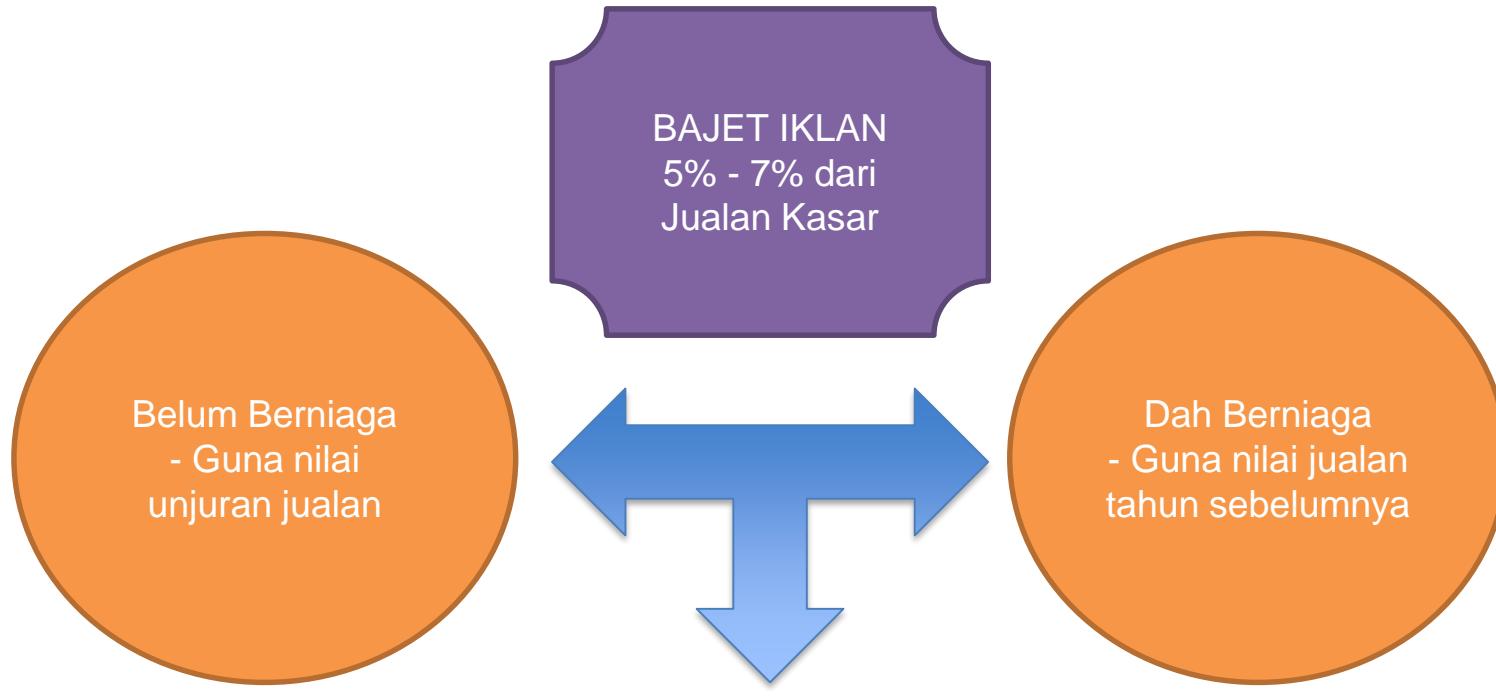
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Pendekatan	Komisen	Positif	Negatif
Jual secara terus	Komisen staf rendah kerana ada gaji pokok.	Margin 90% ke HQ. Jenama terkawal.	Kos pemasaran yang tinggi. Ambil masa yang lama.
Melalui Agen	Komisen sehingga 30%	Kos pemasaran HQ kurang Pemasaran lebih meluas.	Perlu kawal jenama. Latihan perlu sentiasa diberikan.
Melalui Stokis	Komisen sehingga 40%	Quantiti belian besar. Stokis urusakn agen.	Perlu kawal jenama dan harga dipasaran.
Melalui Pemborong	Komisen sehingga 60%	Stok cepat dijual. Sistem pengedaran yang luas.	Perlu kawal jenama dan harga dipasaran

# ANALISA KOS PENGIKLANAN

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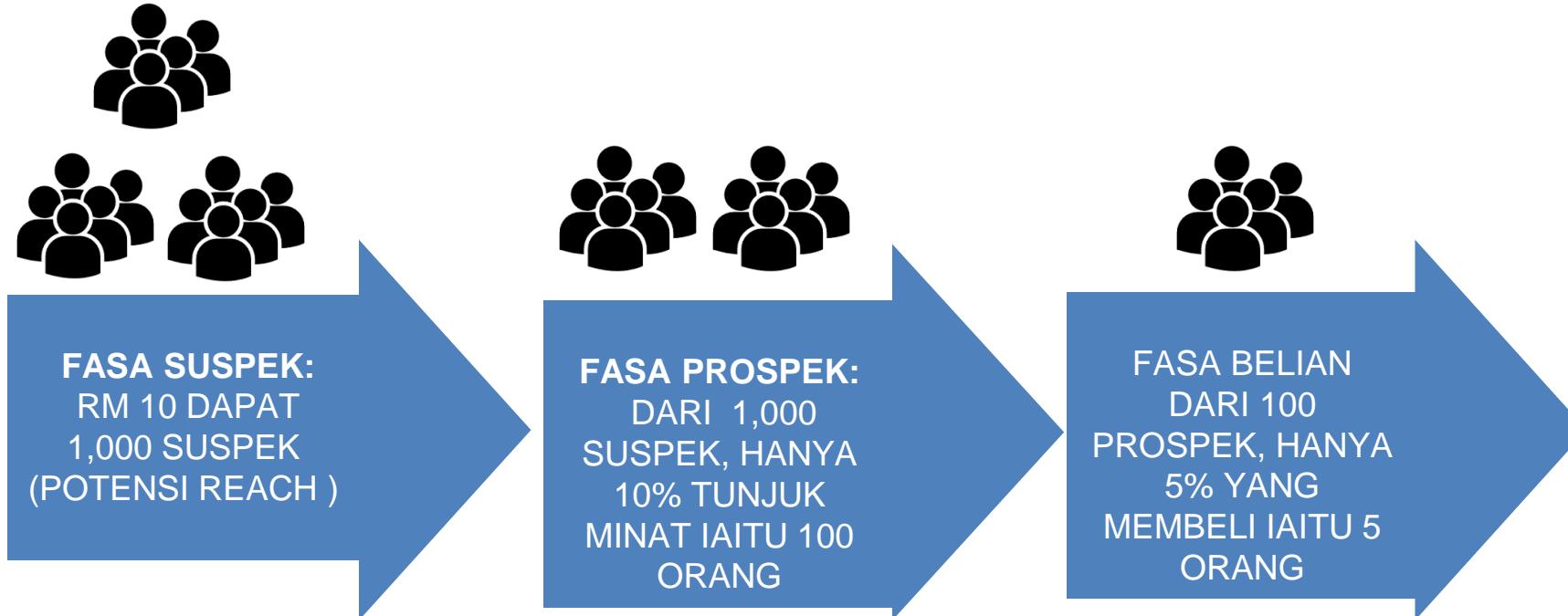


Contoh Kiraan:  
Jualan kasar RM600,000  
Peruntukan pengiklanan 5%  
maka peruntukan bulanan secara purata adalah:  
$$=(RM600,000 \times 5\%) / 12$$
  
= RM2,500

**Peruntukan diantara online & offline jika mampu**

# BAJET PEMASARAN DIGITAL

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- *SUNGGUHPUN “COST PER CLICK (CPC)” TINGGI, PERLU AMBIL KIRA JUGA MARGIN PRODUK*
- *JIKA CPC RENDAH TAPI MARGIN PUN SANGAT RENDAH MAKA KEUNTUNGAN TETAP AKAN TIDAK TERLALU TINGGI*

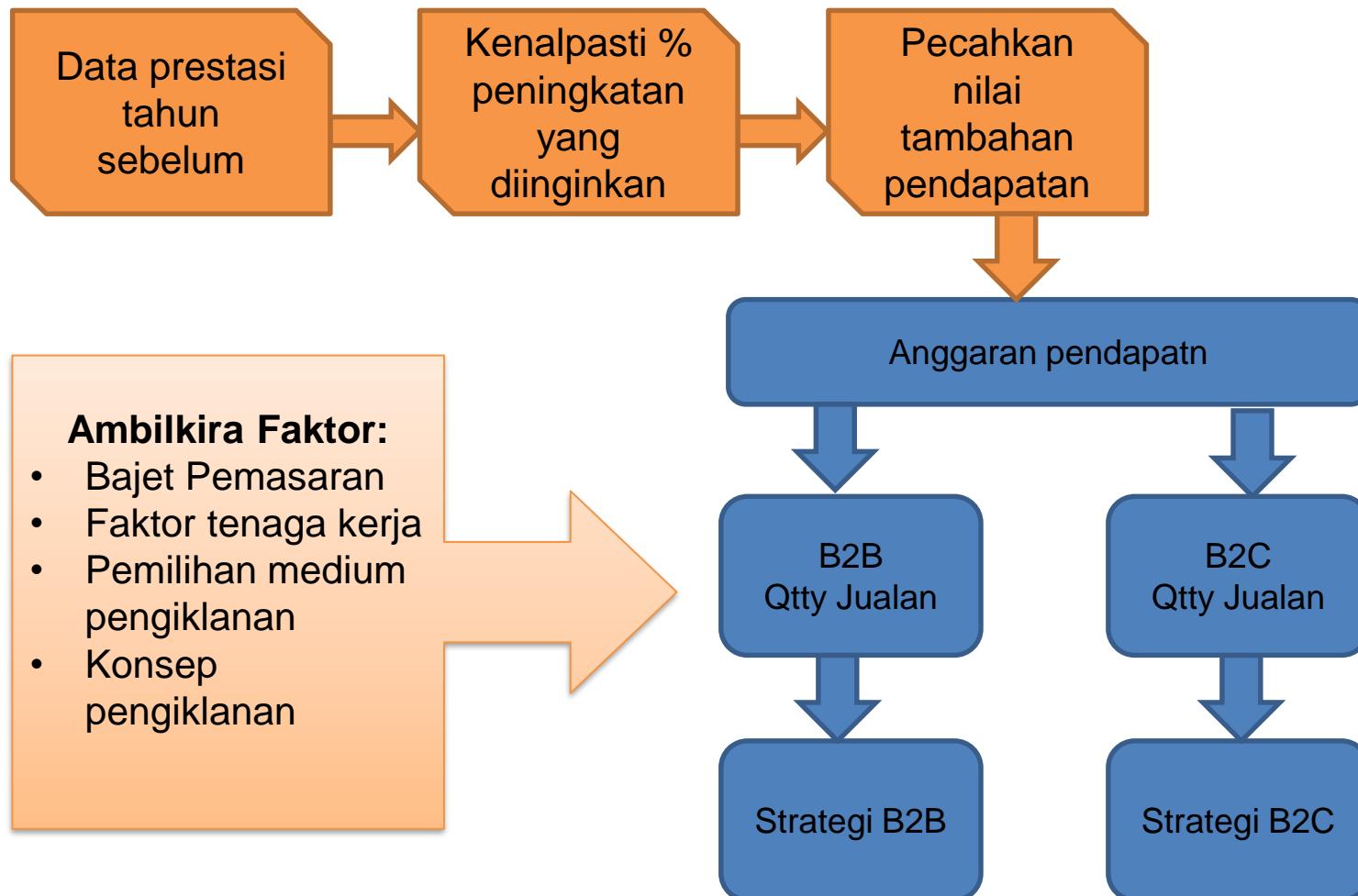
➤ **PASTIKAN BAJET PEMASARAN DITENTUKAN MENGIKUT NILAI PRODUK ATAU SERVIS**

➤ **BAJET PERLU LAH UNTUK MENCAPAI SATU NILAI KPI YANG DIINGINKAN**

# PELAN STRATEGI MENGEMLANGKAN PERNIAGAAN

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Keadah merangka strategi



# CUKAI PERNIAGAAN

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CUKAI PERNIAGAAN	
Tahun Pencukaian	12 Bulan
Laporan lengkap	4 deklarasi yang dinyatakan dalam laporan tahunan; deklarasi pendapatan, kunci kira-kira, aliran kewangan dan pergerakan stok.
Keperluan Penerbitan	Maklumat pemilikan (Majikan, Perbelanjaan, Hutang)
Akauntan	Berdaftar MIA
Kadar Pencukaian	Rujuk Jadual pencukaian LHDN
Insentif Pencukaian	Yang diluluskan kerajaan setiap tahun

GST	
Kadar	6%
Tahun Pencukaian	Nilai Jualan tahunan melebihi RM500,000
Pendaftaran	Bahagian Kastam Diraja Malaysia
Tempoh Bayaran	Setiap 3 bulan

# Registering your taxation file

## e-Daftar registering

1. To register as a taxpayer
2. To get a copy of Income Tax Return Form
3. To complete Form B (Sole Proprietor)
4. To prepare statement of accounts and other statements such as rental statements and commission statements
5. To engage qualified tax agent to prepare business accounts (if required)
6. Refer to supporting documents such as life insurance receipts, donation receipts, receipt books, zakat receipts for deductions, reliefs and rebate
7. Refer to Explanatory Notes as guide – Form B Explanatory Notes
8. Husband and wife have to fill separate Income Tax Return Forms
9. To compute their tax payable
10. To check and **SIGN** duly completed Income Tax Return Form
11. Keep all business records, supporting documents for deductions, reliefs and rebate for a period of 7 years.
12. Business records include profit and loss account, balance sheet, sales records, purchase records, stock receipts, bills and bank statements
13. The last date for submission of Form B and P is 30th June

## Gross income from business

1. Cash Receipts from sale of goods or from services provided
2. All debts incurred from sale of goods and services provided.
3. Receipts in Kind
4. Recovery of Bad Debts
5. Insurance compensation received for business loss
6. Withdrawal of business stock or stock taken for personal use

## Adjusted income from business source

1. Allowable business expenses
2. Allowable specific expenses
3. Double deduction expenses allowable under Income Tax Act 1967
4. Export Allowances

# Registering your taxation file

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## Business Expenses

### 1. Allowable

- a) Payment for wages/salary
- b) EPF payment
- c) Rental of business premise
- d) Interest on business loan
- e) Expenses for repair of premise and vehicles used for business purpose

### 2. Not Allowable

- a) Personal expenses  
(eg : accommodation benefit)
- b) Purchase of personal assets  
(eg : personal car)
- c) Initial expenses  
(eg : Advertisement expenses)

## Specific Expenses

### 1. Allowable

- a) Expenditure incurred in providing equipment for disabled employee (OKU)
- b) Expenditure incurred in respect of publication in National Language
- c) Donation to libraries
- d) Expenditure incurred in providing services, public amenities and contribution to a charity or community project
- e) Expenditure incurred in providing and maintenance of a child care centre for the benefit of employees
- f) Expenditure incurred in establishing and managing a musical or cultural group
- g) Expenditure incurred in sponsoring any art or cultural event

## Capital Allowance

Is given as deduction from business income in place of depreciation expenses incurred in purchase of business assets. Examples of assets used in a business are motor vehicles, machines, office equipment, furniture and computers. Conditions for claiming capital allowance are :

- a) Operating a business
- b) Purchase of business assets
- c) Assets are being used in the business
- d) Owner of the assets

Rates are determined according to the types of assets. Types and rate of Capital Allowance are as follows :

Type of allowances	Type of assets	Rate (%)
Initial allowance	All type of assets	20%
Annual allowance	a) Motor vehicle and heavy machinery b) Plant and machinery c) Office equipments, furniture and fittings d) Computer	20% 14% 10% 40%

# Registering your taxation file

1

**MAKLUMAT PERNIAGAAN-JIKA ADA (sila klik)**  
**BUSINESS INFORMATION ANY (click here)**

Anda Perlu Muat Naik / Menghantar Dokumen Daftar Perniagaan Bersama Dokumen Pengesahan Diri Anda.  
 (Jika Anda Bukan Warganegera)

**Nama Perniagaan**  
**Name of Business** :

**Jenis Perniagaan Utama**  
**Main Business Type** :

**Senarai Kod Perniagaan / Business Codes**

**No. Pendaftaran Perniagaan**  
**Business Registration No.** :

**Tarikh Mula Operasi**  
**Commencement Date of Operations** :  Hari  Bulan  Tahun  Day / Month / Year  
 Dalam Negeri  Luar Negara  
*Local* *Overseas*

**Alamat Premis Perniagaan**  
**Address of Business Premise** :

**Poskod / Postcode** :

**Bandar / City** :

**Negeri / State**  
**No Telefon (Premis Perniagaan)**  
**Telephone No. (Business Premise)** :  **Sila pilih negeri**  **Please Select State**

**To register as a taxpayer through e-Daftar and complete all the business information**


**LEMBAGA HAJI, DALAM NEGERI MALAYSIA**  
 RETURN FORM OF A INDIVIDUAL  
 RESIDENT WHO CARRIES ON BUSINESS  
 UNDER SECTION 112(3) OF THE INCOME TAX ACT 1967  
 This form is prescribed under section 152 of the Income Tax Act 1967

**Form B**      **YEAR OF ASSESSMENT  
2018**  
1 MAY - 30 APRIL

**COMPLETE THE FOLLOWING ITEMS**

**Name:**

**Identification / passport no.\*** 
  
(\*Leave blank if not required)

**Income tax no.:**

**Correspondence address:**

**Postcode:**

**Town:**

**State:**

---

## **FORM B 2018**

### RESIDENT INDIVIDUAL WHO CARRIES ON BUSINESS

**IMPORTANT REMINDER**

- 1) Due date to complete this form and pay the balance of tax payable: **30 June 2019**  
 Failure to furnish a return on or before the due date will result in a late payment penalty.  
 Penalty under subsection 112(3) of the Income Tax Act 1967 (ITA 1967) shall be imposed.
- 2) Failure to furnish a return on or before the due date - A further increase in tax of 10% under subsection 105(3) of the ITA 1967 shall be imposed.
- 3) Failure to furnish a return on or before the due date - A further increase in tax of 5% under subsection 103(4) of the ITA 1967 shall be imposed.
- 4) Please tick the box if you are carrying on business in Malaysia  
 a) If you are not carrying on any business  
 b) If you are carrying on a relevant item in BLOCK 1, please tick the box and use Block 1 pen.
- 5) **METHOD OF PAYMENT**
  - a) Payment can be made via:
    - i) **Bank Transfer** via LHDN MyBank (LHDN) Official Portal: <https://lhdn.my/lhdn.gov.my/>.
    - Payment via FPX (Financial Payment Exchange) at <https://lhdn.my/lhdn.gov.my/fpx.php>.
    - Payment via Visa/MasterCard via ATM or mobile banking credits cards at <https://lhdn.my/lhdn.gov.my/mobilecard/>.
  - b) **Automatic deduction** is available at <https://lhdn.my/lhdn.gov.my/autodeduct/>.
  - c) **LHDN payment counters** in the Kuala Lumpur Payment Centre, Kota Kinabalu Branch and Kuching Branch or by **post**.
  - d) **Cash** payment
    - If sent by post, payment must be sent separately from the form. Payment by CASH must not be sent by post. Cheques, money orders and bank drafts must be crossed and made payable to the Director General of Inland Revenue.
    - If sent by post, payment must be sent separately from the form. Payment by CASH must not be sent by post. Cheques, money orders and bank drafts must be crossed and made payable to the Director General of Inland Revenue.
- 6) **Post/Email Address Change**  
 a) Write down the **name, address, telephone number, income tax number, year of assessment, payment code 884** and **instrument no. 99** on the reverse side of the financial instrument. Check the **receipt** / bank payment slip/s before leaving the post office or sending via email.
- 7) Pursuant to section 89 of ITA 1967, a change of address must be furnished to LHDN within 3 months of the change. Notification can be made via <https://lhdn.my/lhdn.gov.my/> (Change of Address Notification Form) which can be obtained at the LHDN Official Portal: <https://lhdn.my/lhdn.gov.my/>.
- 8) The use of e-Filing (e-B) is encouraged. Please access via <https://itz.lhdn.gov.my>.
- 9) For Enquiry, please contact the Helpline Call Centre: **1-800-88-5436 (LHDN)** / **603-77136969**

**FOR OFFICE USE**

Date received 1      Date received 2


**3**

**LEMBAGA HASIL DALAM NEGERI MALAYSIA**  
**RETURN FORM OF AN INDIVIDUAL**  
**1. RETURN FORM OF AN INDIVIDUAL (FORM 25)**  
**UNDER SECTION 77 OF THE INCOME TAX ACT 1967**  
**This form is prescribed under section 152 of the Income Tax Act 1967**

**Form B** **YEAR OF ASSESSMENT 2018**

BASIC PARTICULARS		
1. Name (As per identification document)	2. Income tax no.	3. Identification no.
4. Current passport no.	5. Passport no. - registered with LHDN	

PART A: PARTICULARS OF INDIVIDUAL				
A1. Citizen	A2. Non-citizen (includes SPN & MyKad holder)	A3. Gender	A4. Status as at 31/12/2018	A5. Status as at 31/12/2019
A6. Date of birth	A7. Date of birth	A8. Status as at 31/12/2018	A9. Status as at 31/12/2019	A10. Status as at 31/12/2020
A11. Date of marriage / divorce / death	A12. Date of marriage / divorce / death	A13. Record-keeping	A14. Record-keeping	A15. Record-keeping
A16. Type of assessment	1 = at the rate of income 2 = at the rate of assets 4 = Reference spouse to his income, no source of income or has tax exempt income 5 = Reference spouse to his assets, no source of income or has tax exempt income 6 = Reference spouse to his assets, no source of income or has tax exempt income			
A18. Entitled to claim incentive under section 127 (subsec. 2)	Paragraph 127(3)(b)		Subsection 127(3)(a)	Not relevant

PART B: COMPUTATION OF INCOME		RM	SAR
B1. Statutory income from business	B2. Statutory income from partnerships	B3. Statutory income from business (B1 + B2)	B4. Statutory income from partnerships (B1 + B2)
B5. LESS: Business losses brought forward (Reverses to A4)	B6. TOTAL (B3 - B4)	B7. Statutory income from employment	B8. Statutory income from rental
B9. Statutory income from interest, discounts, royalties, premium, pensions, annuities, other	B10. AGGREGATE INCOME (B3 + B4 + B7 + B8)	B11. LESS: Other expenses (allowances, professional expenses, etc.)	B12. LESS: Other expenses (allowances, professional expenses, etc.)
B12. LESS: Approved donations, gifts & contributions (Reverses to A4)	B13. TOTAL (B11 - B12 - B13) After 4% of A4 is deducted	B14. TAXABLE PIONEER INCOME	B15. TAXABLE PIONEER INCOME
B15. TOTAL INCOME (SELF) (B14 + B15)	B16. TOTAL INCOME TRANSFERRED FROM HUSBAND / WIFE * FOR JOINT ASSESSMENT	B17. TOTAL INCOME TRANSFERRED FROM HUSBAND / WIFE * FOR JOINT ASSESSMENT	B18. Total relevant amount from Form 25
* Type of income transferred from HUSBAND / WIFE 1 = Wifey Income 2 = Mutual Income			
B19. AGGREGATE OF TOTAL INCOME (B16 + B17)	B20. Total relevant amount from Form 25	B21. CHARGEABLE INCOME (B16 - B19) or (B18 - B19) (show -0 if value is negative)	B22. INCOME TAX COMPUTATION (Refer to the tax rate schedule provided at the LHDN Official Portal: <a href="http://www.held.gov.my">http://www.held.gov.my</a> )
B23. Tax on the final	B24. Tax on the balance	B25. TOTAL INCOME TAX (B23 + B24)	B26. TOTAL TAX CHARGED (B22 - B25) (Enter -0 if value is negative)
B27. LESS: Total rebate	Self Spouse Wife Wifey Joint and Spouse	B28. TAX PAYABLE (B26 - B27)	B29. TAX PAYABLE (B26 - B27) * Monthly Tax Deductions paid (MTD) for 2018 income - SELF and HUSBAND / WIFE for joint assessment
B30. LESS: Other expenses (B26 - B29)		B31. Balance of tax payable (B26 - B29) * Tax paid in excess (B26 - B29)	

HOLD REFERENCE ONLY

DECLARATION	
1. I hereby declare that the information regarding the income and claims for deductions and reliefs given by me in this return form and in any document attached is true, correct and complete.	2. This return form is made on my own behalf 3. This return form is made on behalf of the individual in item 1 4. As an executor of the deceased person's estate (If No. 4 is checked, please furnish Form CPD1 (Notification of Taxpayers' Death) which is available at the LHDN Official Portal: <a href="http://www.held.gov.my">http://www.held.gov.my</a> )
Date	Signature

# Registering your taxation file

4

Name: \_\_\_\_\_ Income Tax No. \_\_\_\_\_

**PART C: PARTICULARS OF HUSBAND / WIFE**

C1 Name of husband / wife (as per identification document)	C4 Passport no. _____		
C2 Identification no. _____	C3 Date of birth _____		
C5 Address of business premises _____			
D1 Telephone no. _____	D2 e-Mail _____	D3 Name of bank _____	D4 Postcode _____ Town _____ State _____
D5 Bank account no. _____ (Note: If you have more than one account no. for the purpose of electronic delivery of income tax return, reflect only one account no. in this field)			
D6 Employer's no. _____			
D7a Is there any preference of tax? (1 = Yes 2 = No)			
D7b Website / blog address _____			
D7c Is there any preference of tax? (1 = Yes 2 = No) _____			
D7d Is there any preference of tax? (1 = Yes 2 = No) _____			
D7e Disposal declared to LHM&N _____ (1 = Yes 2 = No)			
E1 Gift of money to the Government / State Government / local authority _____	.00		
E2a Gift of money to approved institutions / organisations / funds _____	.00		
E2b Gift of money for any sports activity approved by the Minister of Finance _____	.00		
E2c Gift of money for any cultural activity approved by the Minister of Finance _____	.00		
E2d Gift of money for any educational activity approved by the Minister of Finance _____	.00		
E3 Gift of artefacts, manuscripts or paintings _____	.00		
E4 Gift of money for the provision of medical facilities or services _____	Restricted to 20,000 .00		
E5 Gift of money or medical equipment for the benefit of disabled persons _____	.00		
E6 Gift of money or medical equipment to any healthcare facility approved by the Ministry of Health _____	Restricted to 20,000 .00		
E7 Gift of paintings to the National Art Gallery or any state art gallery _____	.00		
E8 Total approved donations / gifts / contributions (E1 to E7) _____	.00		
F1 Individual and dependent relatives _____	9,000 .00		
F2a Medical treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner) _____	1,000 Restricted to 5,000 .00		
F2b Parent: Identification / Right _____ No. of individuals _____ Who claim _____	1,000 Restricted to 1,500 for only one mother _____		
1 Mother _____ 1 Father _____	1,000 Restricted to 1,500 for only one father _____		
F3 Basic supporting expenses for disabled wife, spouse, child or dependant _____	6,000 .00		
F4 Disabled individual _____	6,000 .00		
F5 Education relief (i) _____	7,000 .00		
F6 _____	6,000 .00		
F7 Complete medical examination for wife, spouse or child (Restricted to 2,000) _____	6,000 .00		
F8 Lifeline - Expenses for the use / benefit of wife, spouse or child in respect of (i) purchase of books, reading materials, periodicals, audio-visual materials, audio-visual equipment or similar publications (not banned reading materials) (ii) purchase of personal computer, smartphone or tablet (Not for business use) (iii) payment of monthly bill for broadband connection (iv) payment of monthly bill for internet subscription (Under one name) _____	2,500 .00		
F9 Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Glasses, spectacles, contact lenses, breast pump, etc) _____	1,000 .00		
F10 Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below _____	7,000 .00		
F11 Net deposit in 2016 into the MySecond Pension Plan _____	6,000 .00		
F12 Husband / wife / payment of alimony to former wife _____	4,000 .00		
F13 Disabled husband / wife _____	2,000 .00		
F14 Child _____ No. 100% Eligible No. 60% Eligible _____	F14a _____ .00		
F14a Child - Under the age of 18 years	2, 2,000 = X 1,000 = .00		
F14b Child - 18 years and above and studying	2, 2,000 = X 4,000 = .00		
F14c Child - Disabled child	2, 6,000 = X 3,000 = .00		
F14d Child - 14,000 = X 7,000 = .00	F14c .00		
F15 Life insurance and EPF _____	6,000 .00		
F16 Private retirement scheme and deferred annuity _____	3,000 .00		
F17 Education and medical insurance _____	3,000 .00		
F18 Contribution to the Social Security Organization (SOCSO) _____	250 .00		
F19 Total relief (F1 to F18) (Transfer the amount to A16) _____	.00		

5

Name: \_\_\_\_\_ Income Tax No. \_\_\_\_\_

**PART G: NON-EMPLOYMENT INCOME OF PRECEDING YEARS NOT DECLARED**

G1 _____	Type of income _____	Year of Assessment _____	Amount (RM) _____ .00
G2 _____			

**PART H: PARTICULARS OF BUSINESS INCOME**

H1 Losses carried forward _____	H2 Pioneer loss carried forward _____
H3 Business capital allowances carried forward _____	H4 Partnership capital allowances carried forward _____

**PART J: FINANCIAL PARTICULARS OF INDIVIDUAL (MAIN BUSINESS ONLY)**

J1 Name of business _____	J2 Business code _____	J3 Type of business activity _____
<b>BALANCE SHEET</b>		
<b>FIXED ASSETS:</b>		
J3 Sales or turnover _____	J28 Land and buildings _____	.00
<b>LESS:</b>		
J4 Opening stock _____	J29 Plant and machinery _____	.00
J5 Purchases and cost of production _____	J30 Motor vehicles _____	.00
J6 Closing stock _____	J31 Other fixed assets _____	.00
<b>TOTAL FIXED ASSETS</b> (J28 to J31) _____ .00		
J7 Cost of sales (J4 + J5 - J6) _____	J32 Investments _____	.00
<b>GROSS PROFIT / LOSS</b> (J3 - J7) _____ .00		
▲ (Order X if negative) J34 Stock _____ .00		
<b>TRADE DEBTORS</b> _____ .00		
<b>OTHER INCOME:</b>		
J9 Other business(es) _____	J36 Sundry debts _____ .00	
J10 Dividends _____	J37 Drawings / advance _____ .00	
J11 Interest and discounts _____	J38 Cash at bank _____ .00	
J12 Rents, royalties and premiums _____	J39 Other current assets _____ .00	
J13 Other income _____	J40 <b>TOTAL CURRENT ASSETS</b> (J34 to J39) _____ .00	
J14 TOTAL (J9 to J13) _____	J41 <b>TOTAL ASSETS</b> (J32 + J33 + J40) _____ .00	
<b>EXPENSES:</b>		
J15 Loan interest _____	<b>LIABILITIES:</b>	
J16 Salaries and wages _____	J42 Loans and overdrafts _____ .00	
J17 Rents / leases _____	J43 Trade creditors _____ .00	
J18 Contractors _____	J44 Sundry creditors _____ .00	
J19 Commissions _____	J45 <b>TOTAL LIABILITIES</b> (J42 to J44) _____ .00	
J20 Bad debts _____	<b>OWNER'S EQUITY:</b>	
J21 Travelling and transport _____	J46 Capital account _____ .00	
J22 Repairs and maintenance _____	J47 Current account balance _____ .00	
J23 Promotion and advertisement _____	J48 Current account balance issued forward _____ .00	
J24 Other expenses _____	▲ (Order X if negative) J49 Current account balance _____ .00	
J25 <b>TOTAL EXPENDITURE</b> (J15 to J24) _____	J50 Drawings / advance (Net) _____ .00	
J26 <b>NET PROFIT / LOSS</b> (J41 to J25) _____	▲ (Order X if negative) J51 Current account balance capital forward _____ .00	
▲ (Order X if negative) J50 Current account balance capital forward _____ .00		
▲ (Order X if negative) J51 Current account balance capital forward _____ .00		
<b>PART K: PARTICULARS OF TAX AGENT WHO COMPLETES THIS RETURN FORM</b>		
K1 Name of firm _____	K2 Telephone no. _____	
K3 Tax agent's approval no. _____	K4 Signature _____	