

Elevate Your Hijab Experience

Business Plan

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Table of Contents

**Executive Summary**

**Opportunity**

**Expectations**

**Opportunity**

**Problem & Solution**

**Target Market**

**Competition**

**Execution**

**Marketing & Sales**

**Milestones & Metrics**

**Company**

**Overview**

**Team**

**Financial Plan**

**Forecast**

**Financing**

**Statements**

**Appendix**

**Profit Loss Statements**

**Balance Sheet**

**Executive Summary**

**Opportunity**

**Problem Summary**

**We are Muslims and live in Pakistan which is why women and girls here are fond of wearing hijab and nowadays it is in fashion so in simple words the demand for hijab is high and supply is low which a problem is.**

**Solution Summary**

**Rosh Company Sells girl’s hijabs and related products. They have hijabs of different colors and design. As we know that hijabs are very popular among girls and it is common to wear them so whoever wants hijab Rosh will give her hijab of her choice.**

**Market**

**As we know, hijab is a thing worn by girls Therefore, our main target audience is the women and girls of Pakistan and especially Karachi.**

**Competition**

**If I may speak, one of the people who are selling hijabs outside the Daraz is *THE HIJAB COMPANY* which is at the forefront at the moment. Which is one of our big competition.**

**And if we talk about Daraz, there is the *FB Enterprises* store which is at the top of the listing Hijab which is a competition for us.**

**Why us?**

**Because in both of us you have experience in business and life experience. And I am an energetic guy who gives his 100% so this team has potential that can make business successful.**

**Expectations**

**Forecast**

**My one year goal is that we will generate a profit of one lakh rupees in a one month and we will make a profit of twelve lakh or 1 million annually. This is my goal that we want to achieve in one year.**

**Financial highlights by year**

**Financing Needed**

**A large investment is required to start a business in Rosh as hijab money is quite high which is why an investment of at least RS. 200,000 is required to start a business on Daraz.**

**Opportunity**

**Problem & Solution**

**Problem worth Solving**

**As we know the population of girls and women in Pakistan is very high and therefore the demand for hijab is very high. Hijab is also a fashion nowadays and it is very common among girls as Muslims. That is why hijab is great demand. We are going to meet the demand.**

**Our Solution**

**We know that the demand for hijab is very high and to solve this problem, Rosh is also selling hijab and related items and also want to sell on these items on Daraz. Rosh will fill the gap that cannot meet the demand for hijabs and Rosh has hijabs of every color, design and sizes. That is the strength of Rosh.**

**Target Market**

**Market Size & Segments**

**As we know, hijab is used by girls and women these are our main target audience. And these are almost as 110,020,080 women and girls in Pakistan. Which is quite high and that is why the demand for hijab is very high here. And if we talk about the market size of Daraz.pk, it is about 9.18M visitors. And Daraz.pk has 13% shares of the entire Daraz Company. So the thing is that this is a big market and a good revenue generated by selling here.**

**Competition**

**Current Alternatives**

***The Hijab Company* and *the Hijab Shop Creative Trend* these are the competitors of Rosh. Which were in the market before Rosh. And if we talk about Daraz.pk there is the *FB Enterprises* and *Master’s Collection* store which is at the top of the listing Hijab which has 71 or 111 reviews on its listing. Both are quite strong competitors because both are already sell on the Daraz and already at the top ranking on the hijab keyword.**

**Our Advantages**

**Rosh is better than its competitor because it has hijabs of every color size and design. And if we look at our competitors, they don’t have the hijab of that quality and so much variation. And besides, their reviews aren’t so many that they can’t be beaten. And because of all this, Rosh has an advantage over competitors.**

**Execution**

**Marketing & Sales**

**Marketing Plan**

**There are several ways to market a Rosh product. Even Daraz itself gives enough promotion bundles and sales deals to market its product. In addition, Facebook and Instagram marketing is another way to market your product. And another way is proxy marketing that we can use to get our product marketing and reviews on our list. With all these methods we can market our product and get sales.**

**Sales Plan**

**The only thing I know about sales is that we will get more and more reviews through our product marketing and get top rankings which will automatically start getting us sales.**

**Milestone & Metrics**

**Milestones**

**My first milestone for Rosh’s business is to generate a profit of Rs 60,000 per month by June 30, 2020.which is possible when we sell for 7500 rupees a day so we can easily earn a profit of 60,000 which is my first milestone.**

**Key Metrics**

**In my opinion, when three or four orders start coming in our business daily, it means our business is in a good position. And in my view, our first success will be when we make a profit of 60,000 per month.**

**Company**

**Overview**

**Rosh is an online website company with only one owner, Faisal Rathore and all the profits and equity of this business is theirs. There is no partnership.**

**Team**

**Management Team**

**There are only two people to do Rosh’s business on Daraz as a team, one is Faisal Rathore who is the owner and the other is Sheikh Taseen who is the assistant.**

**Faisal sir, first of all, he has the entire investment of the business. Secondly, he has 20 years of working experience which will be very beneficial to this business. And they also have accounting experience that will come handy in this business.**

**And Sheikh Taseen, an energetic and passionate boy. Who wants to learn new things. Who is interested in doing business and who is also studying e-commerce and is a student of software engineering can also help in the success of the business.**

**Advisors**

**My advisors for me are Google, YouTube and an extreme commerce company and my mentor is Sir Sunny Ali. All of these help me and they will help me succeed in this business.**

**Financial Plan**

**Forecast**

**Key Assumptions**

**First of all I have researched the market which is a million dollar worth market and the revenue generation of the business here can be 135000 rupees comfortably according to me. And I think the number of people who search for hijab on Daraz is around 20000 which is recorded on one keyword of Daraz. At least 5000 or 3000 of them can buy our product if the pictures in our listing and its description are good. In my opinion, if the luck is good, our Daraz store is capable of earning a profit of at least Rs 1, 50000 per month and its growth is as follows. The expenses of this business is approximately is Rs 146600. And if we invest that much money, we will probably generate a profit of 35000.**

**Revenue by Month**

**Expenses by Month**

**Net Profit (or Loss) by year**

**Financing**

**Use of Funds**

**The only fund for the Rosh business is the investment that will be Faisal’s sir and I have no other information. We use this money to pay marketing and Daraz commissions and taxes, salaries and other expenses.**

**Source of funds**

**I know that our source of funds is only the investment with which we are setting up this business. Other than that, I don’t know anything about funds.**

**Statements**

**Projected Profit & Loss**

**FY2021 FY2022 FY2023**

Rs 30, 10000

Rs 20, 45000

Rs 16, 20000

**Revenue**

Rs 2408000

Rs 12, 96000

Rs 1636000

**Direct Cost**

Rs 602000

Rs 409000

Rs 324000

Gross Margin

20%

20%

20%

**Gross Margin %**

**Operating Expenses**

Rs 264000

Rs 120000

Rs 96000

Rs 60000

Rs 336000

Rs 312000

Employee Related Expenses

Salary

Rs 324000

Rs 602000

Rs 409000

Rs 456000

Rs 408000

Rs 324000

**Operating Income**

**Total Operating Expenses**

**Rs 504320**

**Rs 328000**

**Rs 260880**

**Net Profit / Sales**

Rs 97680

Rs 81000

Rs 63120

Rs 27600

Rs 25200

Rs 21600

Rs 22080

Rs19800

Rs 17520

Rs 48000

Rs 36000

Rs 24000

**Total Expenses**

VAT Tax

Daraz Commission

Daraz Shipping Charges

**Projected Balance Sheet**

**FY2021 FY2022 FY2023**

Accounts Receivable

Rs 295000

Rs 283000

Rs 240000

Cash

Rs 742000

Rs 738000

Rs 735000

Rs 352000

Rs 334000

Rs362000

Inventory

**Rs 1389000**

**Rs 1355000**

**Rs 1166000**

**Total Current Assets**

Rs 1101120  64000

Rs 1081000 64000

Rs 1026000 64000

Long Term Assets

Rs 183520 64000

Rs 191000 64000

Rs 171000

Accumulated Depreciation

**Rs 917600** 64000

**Rs 890000**  64000

**Rs 855000**

**Total Long-Term Assets**

***Rs2306600***

***Rs 2245000***

***Rs 2192000***

**Total Assets**

Rs 30200

Rs 20800

Rs 140000

Rs 20400

Rs 218000

Rs 130000

Rs 212000

Rs 120000

Rs 200000

Sales Taxes Payable

Income Taxes Payable

Accounts Payable

VAT Tax Payable

Rs 27600

Rs 21600

Rs 25200

**Total Current LiabilitiesLiabilities**

**Rs 415800**

**Rs 362000**

**Rs 388000**

Long-Term Debt

Rs 525000

Rs 540000

Rs 530000

**Rs 955800**

**Rs 918000**

**Rs 887000**

**Total Liabilities**

Rs 45000

Rs 40000

Rs 35000

Paid in Capital

Rs 1260000

Rs 45800

Rs 1245000

Rs 42000

Rs 1230000

Rs 40000

Earnings

Retained Earnings

**Rs 1350800**

**Rs 1327000**

**Rs 1305000**

**Total Owner’s Equity**

***Rs 2306600***

***Rs 2245000***

***Rs 2192000***

**Total Liabilities & Equity**

**Statements**

**Projected Profit & Loss with monthly detail**

**January February March**

Rs 1, 50000

Rs 1, 35000

Rs 1, 20000

**Revenue**

Rs 1, 20000

Rs 96000

Rs 108000

**Direct Cost**

Rs 30000

Rs 27000

Rs 24000

Gross Margin

20%

20%

20%

**Gross Margin %**

**Operating Expenses**

Rs 22000

Rs 5000

Rs 5000

Rs 5000

Rs 22000

Rs 22000

Employee Related Expenses

Salary

Rs 24000

Rs 30000

Rs 27000

Rs 27000

Rs 27000

Rs 27000

**Operating Income**

**Total Operating Expenses**

**Rs 24740**

**Rs 21760**

**Rs 18740**

**Net Profit / Sales**

Rs 5260

Rs 5260

Rs 5260

Rs 1800

Rs 1800

Rs 1800

Rs 1460

Rs1460

Rs 1460

Rs 2000

Rs 2000

Rs 2000

**Total Expenses**

VAT Tax

Daraz Commission

Daraz Shipping Charges

**Statements**

**Projected Profit & Loss with monthly detail**

**April May June**

Rs 1, 80000

Rs 1, 70000

Rs 1, 65000

**Revenue**

Rs 1, 35000

Rs 123750

Rs 127500

**Direct Cost**

Rs 45000

Rs 42500

Rs 41250

Gross Margin

25%

25%

25%

**Gross Margin %**

**Operating Expenses**

Rs 22500

Rs 5050

Rs 5050

Rs 5050

Rs 22500

Rs 22500

Employee Related Expenses

Salary

Rs 41250

Rs 45000

Rs 42500

Rs 27550

Rs 27550

Rs 27550

**Operating Income**

**Total Operating Expenses**

**Rs 39740**

**Rs 37240**

**Rs 35990**

**Net Profit / Sales**

Rs 5260

Rs 5260

Rs 5260

Rs 1800

Rs 1800

Rs 1800

Rs 1460

Rs1460

Rs 1460

Rs 2000

Rs 2000

Rs 2000

**Total Expenses**

VAT Tax

Daraz Commission

Daraz Shipping Charges