



GRLGO: WOMEN'S SMART RIDE SERVICE

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LETTER OF SUBMISSION

Bachelor of Science (Hons.) Statistics (CDCS241)
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23 January 2026

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Madam,

Submission of the Business Idea Blueprint (ENT600)

With due respect, the members of Group N4CS2416T2, hereby submit the Business Idea Blueprint (ENT600) entitled “GRLGO – Women’s Smart Ride Service” as a part of the requirements for the course Technology Entrepreneurship (ENT600).

This blueprint has been prepared with diligence, teamwork and commitment to innovation. It demonstrates the application of entrepreneurial concepts, market research and technical development strategies in addressing women’s mobility and safety through technology-driven solutions.

It is sincerely hoped that this submission fulfills the academic requirements and meets the expectations set for the course. Deep appreciation is extended for the guidance, encouragement and constructive feedback provided throughout the preparation of this project.

Thank you for your time and consideration.

Respectfully submitted,

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1.0 EXECUTIVE SUMMARY

1.1 BUSINESS AND PRODUCT OVERVIEW

GRLGO is a mobile based ride hailing service that exclusively connects female passengers with verified female drivers through a secure digital platform. Rather than introducing an entirely new transportation model, GRLGO enhances the existing ride hailing framework through incremental innovation. The application integrates smart safety technologies such as real time GPS tracking, SOS emergency alerts, AI based route deviation monitoring, student verification, and ride sharing with trusted contacts. These features are designed to provide continuous protection throughout the journey while maintaining convenience, affordability, and ease of use. GRLGO's product concept emphasizes both functional efficiency and emotional reassurance, ensuring women feel safe, supported, and empowered during travel.

1.2 TARGET MARKET AND MARKET PROJECTIONS

The primary target market for GRLGO includes female university students, working women, working mothers, and women who frequently commute alone using ride hailing services. Secondary markets include women residing in semi-urban and rural areas where access to safe transportation options is limited. Market survey findings reveal strong interest in a woman only ride hailing service with safety related features such as female drivers, SOS buttons, real time tracking, and route monitoring rated as highly important. As awareness of women's safety continues to increase and mobile based transportation becomes more essential, demand for specialized services like GRLGO is expected to grow steadily. This position is GRLGO for gradual market expansion and long-term adoption.

1.3 COMPETITIVE ADVANTAGES

GRLGO's main competitive advantage lies in its women only ecosystem which directly addresses gender specific safety concerns ignored by conventional platforms. Unlike existing ride hailing service that primarily focus on convenience and pricing, GRLGO embeds safety as a core system feature rather than an add on. The use of verified female drivers, student verification, and AI based monitoring enhances trust and reliability. Additionally, the application's user-friendly interface and women centric design create a comfortable and

approachable user experience. These factors collectively differentiate GRLGO from mainstream competitors and strengthen its value proposition in a highly competitive market.

1.4 PROFITABILITY OVERVIEW

GRLGO demonstrates strong potential for financial sustainability through a scalable and flexible revenue model. Potential income sources include commission-based ride fees, premium safety features, institutional partnerships with universities or women focused organizations, and promotional collaborations. As an incremental innovation, GRLGO reduces development risks by building upon an established ride hailing structure while adding high value safety enhancements. With increasing willingness among users to pay for safer and more reliable transportation, GRLGO is positioned to achieve profitability while maintaining affordability for its target users.

1.5 MANAGEMENT TEAM OVERVIEW

The GRLGO project is developed by a dedicated and capable student management team with strong understanding of user needs, technology adoption, and safety driven innovation. The team has conducted comprehensive market research, survey analysis, product design, and concept testing to ensure the service aligns with real world demands. By applying structured new product development principles and customer centered design thinking, the team demonstrates the capability to execute, manage, and continuously improve the GRLGO platform. With further development and strategic partnerships, the management team is well equipped to scale the service and sustain long-term growth.

2.0 SERVICE DESCRIPTION

2.1 SERVICE OVERVIEW

GRLGO is a woman-only smart ride service designed to provide safe, reliable and inclusive transportation for female passengers and drivers. The service was created in response to growing concerns about safety in ride-hailing platforms, particularly for women who often face risks when traveling alone. By establishing a women-only ecosystem, GRLGO ensures that both passengers and drivers can engage in a trust environment where safety, dignity and empowerment are prioritized.

GRLGO offers a seamless digital platform that connects verified female passengers with verified female drivers. The onboarding process is built around strict identity verification, requiring government-issued identification and facial recognition to confirm that all users genuinely identify as women. This verification system is complemented by encrypted data handling, ensuring that personal information remains secure throughout the process.

The service is structured to meet diverse mobility needs. Passengers can choose from multiple ride categories while benefiting from transparent fare estimates and optional student discounts. Drivers, on the other hand, are supported with comprehensive dashboards that tracks trips, earnings and ratings, alongside flexible pay-out options through bank accounts or e-wallets.

GRLGO is more than just transportation service, it is a social innovation aimed at empowering women through mobility. By combining technology with community-driven values, the platforms create a safer for women to travel, work and thrive. Its dual focus on passenger safety and driver empowerment makes GRLGO a distinctive solution in the ride-hailing industry, particularly within the Malaysia context where inclusivity and trust are essential for sustainable growth.

2.2 APPLICATION AND END-USE SCENARIOS

GRLGO is designed to give women a safe and reliable way to move around in their daily lives. Its primary use is simple like helping female commuters travel with confidence whether they are heading to work, attending classes, shopping or visiting healthcare facilities. By combining verified female drivers, GPS tracking, SOS alerts and AI-powered risk detection, the service directly tackles the safety concerns that many women face when using conventional ride-hailing platforms.

Beyond this main purpose, GRLGO also has meaningful secondary applications. It can support students who need safe transport late at night, provide family-friendly options for mothers travelling with children or elderly relatives and strengthen community safety networks by working with NGOs and law enforcement. At the same time, it creates new economic opportunities for women by offering driving jobs and the anonymized data it collects can help policymakers and research better understand women's mobility needs. In this way, GRLGO is not just a transport service, but it is a social innovation that empowers women, build trust and contribute to safer communities.

2.3 UNIQUE FEATURES AND VALUE CREATION

By functioning as a women-only smart travel service with certified female drivers and passengers, GRLGO provides a unique value proposition. This fundamental feature establishes a trustworthy mobility environment and immediately tackles safety issues that women frequently encounter on traditional ride-hailing services. Strict identity verification that uses face recognition and government-issued identification guarantees platform authenticity, boosting user trust and service credibility.

GRLGO incorporates sophisticated safety features including real time GPS monitoring, SOS emergency alerts, trusted-contact ride sharing and AI-assisted risk identification in addition to gender-exclusive matching. Together, these functions actively monitor rides and react to possible safety risks, giving passengers peace of mind all along the way. GRLGO places a higher priority on proactive safety and emotional comfort as key service values than typical ride hailing services, which are mostly concerned with efficiency and cost.

Additionally, GRLGO adds value by giving women flexible work options as drivers, which empowers them economically. The platform offers customizable compensation choices via bank accounts or E-Wallets, transparent earnings tracking and safe access to money generating for female drivers. Both drivers looking for inclusive career possibilities and passengers seeking safer transportation gain from this two-way value generation.

All things considered, GRLGO stand out from other ride-hailing services thanks to its distinctive blend of women-only matching, intelligent safety technology and empowerment-focused service design. GRLGO adds significant social and functional value to the Malaysian ride-hailing ecosystem by meeting unmet safety demands and providing dependable, user-friendly transportation.

2.4 PRODUCT DEVELOPMENT STATUS AND COMMERCIALIZATION TIMELINE

GRLGO – Women’s Smart Ride Service is currently at the prototype and concept validation stage of product development. At this stage, the core system architecture, functional modules, and user interface design have been clearly defined and developed in the form of application mockups and workflow diagrams. A functional prototype has been created to demonstrate the primary features of the application including user registration, female driver verification, ride booking, real time tracking, SOS emergency functions, route monitoring, and

payment flow. This prototype serves as proof of concept and enables stakeholders and potential users to visualize the service and evaluate its practicality prior to full scale development.

To validate market acceptance and usability, concept testing and test marketing were conducted through online surveys and user feedback sessions using Google Forms. The feedback collected confirmed strong interest in a woman only ride hailing service and emphasized the importance of safety focused features. Based on these findings, refinements were made to the application's feature set and interface design to better align with user expectations. At present, GRLGO is not yet commercially launched but is positioned to move into the system development and pilot testing phase.

The next phase of development involves full application development including backend system implementation, database integration, GPS tracking services, SOS connectivity, and AI based route deviation monitoring. This phase is estimated to require approximately 6 to 8 months, depending on technical complexity and regulatory approvals. Additional time will be allocated for beta testing, security testing, and performance optimization to ensure system stability, data protection, and user safety. Pilot testing will be conducted in selected urban areas to evaluate service efficiency, driver availability, and user satisfaction before wider deployment.

From a financial perspective, initial development costs are expected to cover application programming, cloud infrastructure, safety technology integration, verification systems, and system maintenance. Additional costs will include marketing activities, user onboarding, driver recruitment, and compliance with regulatory and data protection requirements. While the exact monetary value may vary, the initial investment is anticipated to be moderate to high, reflecting the advanced safety features and technological infrastructure required. However, as GRLGO is an incremental innovation built upon an existing ride hailing model, development risks and costs are lower compared to creating an entirely new transportation system.

Commercialization of GRLGO is planned through a phased marketing entry strategy. The initial launch will target female university students and working women in high demand urban areas, followed by gradual expansion to semi urban regions. Strategic partnerships with universities, women focused organizations, and digital payment providers will support user acquisition and brand credibility. Promotional strategies will include social media campaigns, campus outreach programs, and referral incentives. With continued system improvement, user

feedback, and strategic scaling, GRLGO is projected to achieve sustainable market penetration within 12 to 18 months from the initial development phase.

In summary, GRLGO is currently at an advanced conceptual and prototype stage with strong market validation. With sufficient time, funding, and strategic execution, the service is well positioned for successful commercialization. Figures and diagrams such as applications mockups, system architecture flowcharts, and development timelines may be included to further illustrate the product's functional specifications and readiness for market entry.

2.5 INTELLECTUAL PROPERTY AND PROPRIETARY FEATURES

GRLGO – Women's Smart Ride Service includes a number of unique features that are intended to improve women's safety, trust and user experience. Although GRLGO's fundamental idea is service based, the platform has advanced operational and technological components that can be secured by a variety of intellectual property laws.

Intellectual property refers to the legal rights provided upon creators in order to protect unique designs, ideas and designs from unapproved use or duplication. The GRLGO Women's Smart Ride Service's software code, user interface design, system architecture, branding components like the application name and logo, and any unique documentation or material created for the platform are all considered intellectual property. By prohibiting competitors from stealing or using the fundamental concepts and designs of GRLGO, these intellectual assets guarantee that the developers retain have ownership and control over the program.

In contrast, proprietary features are special features that set the GRLGO apart from other ride-hailing services and provide users something special. These could include ride matching algorithms just for women, safety-oriented features like real-time tracking, emergency SOS systems and driver verification procedures. These features are protected by intellectual property rights, confidentiality protocols and limited system access and are not available to the general public.

Propriety features and intellectual property cooperate to maintain GRLGO's competitive edge and long-term profitability. GRLGO can preserve user confidence, preserve its creativity and guarantee that the app keeps providing a safe, women-focused transportation service in a competitive online market by protecting its unique concepts and features.

2.6 PRODUCT LINE EXPANSION AND FUTURE DEVELOPMENT OPPORTUNITIES

GRLGO has strong potential for product line expansion and future development as the demand for safe, reliable and women focused transportation continues to grow. Beyond its core women only ride hailing service, GRLGO can introduce several related products and services to enhance user value, strengthen brand loyalty and expand its market reach.

One key opportunity for expansion is the introduction of a premium subscription plan. Through this plan, subscribers may receive benefits such as faster driver matching, priority access during peak hours, matching with top rated drivers and discounted fares. This subscription model enables GRLGO to generate recurring revenue while improving service efficiency and ride experience for frequent users especially working women and students who rely on ride hailing services regularly.

In addition, GRLGO may expand into specialized ride categories tailored to different user segments. These may include student only rides with enhanced monitoring, night-time safety rides with stricter route supervision and long distance or intercity travel services designed specifically for women. Such offerings address mobility needs and further reinforce the platform's commitment to safety, trust and inclusiveness.

Strategic partnerships also present significant growth opportunities. Collaborations with universities, employers and women focused organizations could support the development of institutional ride plans, employee commuting solutions or campus safety programmers. These partnerships would not only expand GRLGO's user base but also strengthen its credibility and social impact.

From a technological perspective, future development may involve more advanced AI based safety monitoring, wearable device integration for emergency alerts and improved data analytics to predict high risk routes or time periods. Furthermore, GRLGO could gradually expand its services to semi urban and rural areas where access to safe transportation options remains limited. Overall, these expansion development opportunities position GRLGO as a scalable and sustainable platform with the potential to evolve beyond a single ride hailing service into a comprehensive women focused mobility ecosystem.

3.0 TECHNOLOGY DESCRIPTION

3.1 MATERIAL REQUIREMENTS NEEDS

No	Material	Total Quantity	Quantity needed	Price/unit	Total (RM)
1	Cloud Hosting Subscription (AWS/Azure)	12 months	12 months	28.00	336.00
2	Development Software Licenses (IDE, SDKs)	3 licenses	3 licenses	400.00	1,200.00
3	UI/UX Design Tools (Figma/Adobe XD)	3 licenses	3 licenses	300.00	900.00
4	Database Management System (MySQL/PostgreSQL setup)	1 set	1 set	1,200.00	1,200.00
5	Cybersecurity Tools (Encryption, Firewalls)	1 set	1 set	150.00	150.00
6	API Integration Services (Maps, Payment Gateway)	1 set	1 set	500.00	500.00
7	Testing & Debugging Tools (Appium, Selenium)	1 set	1 set	2,000.00	2,000.00
	TOTAL				6,286.00

3.2 MACHINERY, EQUIPMENT AND TOOLS

No	Item	Unit	Price/Unit (RM)	Total (RM)
1	Smartphones for App Testing	3	1,200	3,600
2	Wi-Fi Routers (High-speed)	2	400	800
3	Power Backup (UPS)	2	1,200	2,400
4	Office Printers (Documentation)	1	200	200
TOTAL				7,000

3.3 OPERATIONAL BUDGET

No	Item	Monthly Expenses	Fixed Assets	Other Expenditure	TOTAL (RM)
1	Office Rental	4,500	-	-	4,500
2	Internet (Office)	150	-	-	150
3	Utilities (Electricity & Water)	150	-	-	150
4	Office Cleaning & Maintenance	200	-	-	200
TOTAL					5,000

4.0 MARKET RESEARCH AND ANALYSIS

4.1 CUSTOMERS

a) Customer Segmentation

The primary customers of GRLGO are female passengers who regularly use ride hailing services for daily commuting and personal travel. These customers share common concerns regarding safety, trust, and comfort when using conventional e-hailing platforms. The target market can be segmented into several groups including university students, working women, and women who frequently travel alone.

University students, typically aged between 18 and 25 years old rely heavily on ride hailing services due to limited access to personal vehicles and irregular travel schedules, particularly during late hours. Working women including professionals and working mothers aged between 23 and 45 years old, require dependable and safe transportation for commuting, work related travel, and family responsibilities.

In addition, women residing in semi urban or rural areas form another important segment as they often face limited transportation options and cultural discomfort when travelling with male drivers. These groups are relatively homogeneous in their shared need for a secure and reliable transportation service, making them suitable target customers for GRLGO.

b) Geographic Market Coverage

The major purchasers and users of GRLGO are expected to be concentrated in urban and semi urban regions of Malaysia where ride hailing usage is high. Areas such as Klang Valley, Selangor, Johor Bahru, Penang, and Melaka represent key markets due to their dense populations, high smartphone penetration, and strong dependence on e-hailing services.

These regions also have large student and working populations which align with GRLGO's primary customer segments. While the initial focus is on the domestic Malaysian market, GRLGO also has long-term potential for expansion into other Southeast Asian countries with similar cultural contexts and safety concerns, subject to regulatory approval and market readiness. This phased geographical approach allows GRLGO to build a strong local presence before exploring regional opportunities.

c) Customer Accessibility and Purchasing Behaviors

GRLGO customers are easily reachable through digital channels due to their frequent use of smartphones, social media platforms, and mobile applications. The target users are generally receptive to technology-based services and are familiar with app-based ride hailing systems. Customers purchase the service directly through the GRLGO mobile application, selecting rides on demand and completing payments using cashless methods such as e-wallets, debit cards, or online banking.

The absence of intermediaries such as wholesalers or agents allows GRLGO to maintain direct communication with its customers and gather real-time feedback. Digital marketing strategies including social media advertising, university-based promotions, and referral incentives are expected to be effective in reaching and engaging the target audience.

4.2 MARKET SIZE AND TRENDS

a) Market Size and Potential Share

Market Size:

Market Volume = Number of target customers \times Penetration rate

$$= 200,000 \times 5\%$$

$$= 10,000$$

Market Value = Market volume \times Average value

$$= 10,000 \times 15$$

$$= \text{RM } 150,000$$

Year	2026	2027	2028
Market Share (%)	36.8%	40.48%	44.53%
Total sales in units	11,040	12,144	13,358
Total sales in RM	55,200	60,720	66,790

b) Potential Annual Growth of the Total Market

The total market of the GRLGO is expected to experience steady growth over the next three years, driven by increasing awareness of women's safety issues and rising demand for

gender-specific ride hailing services. In terms of sales performance, total sales volume is projected to grow from 11,040 rides in 2026 to 12,144 rides in 2027, reflecting a growth of approximately 10%. From 2027 to 2028, sales are expected to increase further to 13,358 rides, maintaining a similar growth rate. Correspondingly, total sales revenue is forecasted to rise from RM 55,200 in 2026 to RM 60,720 in 2027, and then to RM 66,790 in 2028. This steady increase demonstrates the strong potential for GRLGO to expand its presence within the women only ride hailing market over the three-year period.

c) Major Factors Affecting Market Growth

Several key factors are expected to contribute to the growth of the GRLGO market. From an industry perspective, the ride hailing sector continues to expand with increasing reliance on mobile applications, digital payments, and location-based services. At the same time, growing concerns regarding passenger safety have highlighted the limitations of conventional ride hailing platforms, creating demand for specialized services such as GRLGO.

Socio-economic trends also play a significant role in driving market growth. Rising female workforce participation, increasing numbers of women pursuing higher education, and greater urban mobility need contribute to higher demand for safe and reliable transportation options. Additionally, students, working women, and mothers increasingly prioritize safety, trust, and convenience when selecting ride hailing services, making women only platforms more attractive.

Government policies and public awareness further support market expansion. Increased attention to gender safety, stricter enforcement against harassment, and advocacy by women's rights organizations encourage the adoption of safer transport solutions. Population concentration in urban and semi-urban areas also expands the potential user base for GRLGO. These factors create a favorable environment for sustained growth of the women only ride hailing market over the next three years.

4.3 COMPETITION AND COMPETITIVE EDGES

a) Competitor Strengths and Weaknesses

Competitors	Strengths	Weaknesses
Grab	<ul style="list-style-type: none">Market leader with strong brand recognition in Malaysia.	<ul style="list-style-type: none">No women only or gender specific service option.

	<ul style="list-style-type: none"> • Large user base and extensive driver coverage. • Advanced application features such as cashless payments and real time tracking. • High service availability and reliability. 	<ul style="list-style-type: none"> • Passengers are frequently matched with male drivers. • Safety features are mostly reactive rather than preventive. • Limited focus on women's specific safety concerns.
Maxim	<ul style="list-style-type: none"> • Lower fares and flexible pricing model. • Attractive to price sensitive users. • Simple and accessible application. 	<ul style="list-style-type: none"> • Similar safety limitations to other conventional platforms. • Less stringent driver verification processes. • Lower level of passenger trust compared to established platforms.
Riding Pink	<ul style="list-style-type: none"> • Strong emphasis on women's safety. • Exclusive use of female drivers. • Clear women centric service positioning. 	<ul style="list-style-type: none"> • Limited geographic coverage. • Small pool of female drivers. • Scalability challenges. • Higher operating and service costs.

b) Comparison of Competing and Substitute Services

When compared across key dimensions such as market share, service quality, pricing, performance, delivery time, and safety features, GRLGO offers a distinct value proposition. Conventional ride hailing services dominate market share and provide fast ride availability, but they prioritize efficiency and cost over passenger specific safety needs.

In terms of price, GRLGO is designed to remain competitive by adopting a commission-based pricing model like existing platforms, ensuring affordability for students

and working women. While delivery time may initially be slightly longer due to a smaller pool of female drivers, this is offset by enhanced safety assurance and user trust.

In terms of performance and service quality, GRLGO surpasses competitors by embedding safety features such as verified female drivers, SOS emergency alerts, real time tracking, AI based route monitoring, and student verification. Unlike substitute options such as public transportation or private vehicles, GRLGO provides door-to-door convenience while eliminating safety concerns associated with travelling with unknown male drivers.

c) Value Creation and Economic Benefits

GRLGO adds fundamental value by addressing both the functional and emotional needs of female passengers. While competitors focus primarily on transportation efficiency, GRLGO creates additional value through peace of mind, confidence, and perceived safety. This value translates into economic benefits such as higher customer loyalty, repeat usage, and positive word of mouth marketing.

From a cost perspective, users benefit from reduced reliance on alternative, potentially expensive transportation arrangements such as private drivers or companions. Compared to competitors, GRLGO's value lies not only in transporting users from one location to another but in creating a secure ecosystem that empowers women to travel independently.

d) Competitive Advantages and Unmet Customer Needs

Although existing ride hailing services offer convenience and availability, they fail to adequately meet women's safety expectations. Safety features in current platforms are often optional, reactive, or insufficiently monitored, leaving passengers vulnerable during critical situations. Additionally, conventional platforms do not account for cultural discomfort experienced by women travelling alone with male drivers, particularly in conservative or rural communities. GRLGO addresses these unmet needs by offering a woman only ecosystem, proactive safety monitoring, and identity verification processes that prioritize prevention rather than response.

GRLGO's competitive advantage lies in its focused market positioning, smart safety integration, and customer centric design. By refining the existing ride hailing model through incremental innovation, GRLGO delivers a differentiated service that competitors currently do not provide. This strategic positioning allows GRLGO to compete effectively despite the

presence of large industry players, making it a strong and sustainable entrant in the ride hailing market.

4.4 ESTIMATED MARKET SHARE AND SALES FORECAST

a) Estimated Market Share and Sales Forecast

Based on the assessment of GRLGO's competitive advantages, market size and trends, target customers, and existing competitors, the company is expected to gradually acquire a growing share of the women focused ride hailing market over the next three years. GRLGO's key advantages include its women only driver model, verified identity system, proactive safety features, and strong appeal to female students and working women who prioritize safety and trust. These differentiating factors allow GRLGO to compete effectively despite the presence of established ride hailing platforms.

Market Share

Company	Before entering market	After entering market
Grab	40%	38%
Maxim	35%	33%
Riding	25%	24%
GRLGO	0%	36%

Sales Forecast

Sales Forecast	
Month 1	RM 50,000
Month 2	RM 50,000
Month 3	RM 50,000
Month 4	RM 50,000
Month 5	RM 50,000
Month 6	RM 50,000
Month 7	RM 50,000
Month 8	RM 50,000
Month 9	RM 50,000

Month 10	RM 50,000
Month 11	RM 50,000
Month 12	RM 50,000
Total Year 1	RM 600,000

4.5 MARKETING STRATEGY

a) Overall Marketing Strategy

GRLGO adopts a customer oriented and safety driven marketing strategy that emphasizes women's safety, trust and emotional comfort when using ride hailing services. Unlike conventional ride hailing platforms that compete mainly on price and convenience, GRLGO positions itself around security, reliability and inclusivity as its core value proposition. This differentiation allows the service to appeal to women who place a higher priority on personal safety and peace of mind.

The service is delivered through a direct digital channel via a mobile application that connects female passengers with verified female drivers. This value chain allows GRLGO to maintain control over service quality, monitor safety features and communicate directly with users through the app and social media platforms. Such structure supports consistent brand messaging and strengthens user trust.

During the initial stage, GRLGO targets female university students and working women especially those who commute alone or travel at night as they are more aware of safety risks and more receptive to women only ride hailing solutions. In the later stage, the marketing focus to include women in semi urban areas, mothers and corporate female employees through partnerships with universities, employers and women focused organizations. This phased marketing approach allows GRLGO to build strong brand trust and user loyalty before expanding to a broader market.

b) Pricing Strategy

GRLGO adopts a value-based pricing strategy where prices reflect the added safety, comfort and trust provided by the service rather than competing solely on lowest fare. The platform remains affordable while delivering additional value through women only driver matching and enhanced safety features.

For standard rides, GRLGO's fares are set at levels comparable to existing ride hailing services such as Grab and Maxim to ensure price competitiveness. Base fares and distance-based charges follow prevailing market rates making the service accessible to students and working women who are price sensitive.

In addition, GRLGO offers an optional subscription plan priced at RM19.90 per month or RM199 per year offering better value for long term users. Subscribers receive benefits such as faster driver matching, priority access during peak hours, matching with top rated female drivers and selected fare discounts. Importantly, all core safety features remain accessible to all users ensuring that safety is not restricted to paying subscribers.

GRLGO also introduces a student discount program where verified students are eligible for reduced ride fares. Student verification is conducted through student verification to ensure authenticity. This pricing initiative supports affordability for students while encouraging early adoption among young female users who frequently rely on ride hailing services.

Compared to major competitors, GRLGO focuses on transparent pricing and avoids sharp fare increases during busy periods, ensuring users are not surprised by unexpected costs. While conventional ride hailing platforms prioritize cost efficiency and mass market pricing, GRLGO differentiates itself by offering fair pricing that balances affordability with enhanced safety and trust.

c) Sales Tactics

GRLGO adopts a direct-to-consumer digital sales approach where all services are offered and accessed through the mobile application. Users can download the app, register, book rides and subscribe to additional plans without the need for a physical sales force or intermediaries. This approach reduces operational costs and allows GRLGO to reach users efficiently through digital platforms.

Sales activities are primarily supported through in app features such as subscription prompts, promotional messages and notifications that inform users about available plans, student discounts and special offers. This method allows GRLGO to communicate directly with users at relevant points during their app usage.

In addition, GRLGO applies partnership-based sales tactics to expand its user base. Collaborations with universities, student organizations, women focused communities and employers enable GRLGO to promote its services to targeted female groups more effectively.

These partnerships support bulk user adoption through referral programs, campus-based promotions and institutional recommendations. Overall, GRLGO's sales tactics focus on digital self-service, direct user engagement and strategic partnerships ensuring efficient service distribution while maintaining strong control over customer experience and brand image.

d) Service and Warranty Policy

GRLGO places strong emphasis on service quality and user support as safety and reliability are critical factors influencing customers' purchasing and decisions in ride hailing services. Since GRLGO operates as a mobile application, the focus is on continuous service support rather than physical product warranties.

Customer service is provided primarily through app support features including a help centre, live chat assistance and in-ride support features. Users can report technical issues, safety concerns, payment problems or driver-related complaints directly through the application. A dedicated customer service team handles these requests with priority given to safety related cases such as SOS alerts or suspicious ride behavior to ensure timely resolution.

Instead of traditional warranty, GRLGO offers a service assurance policy that guarantees secure payment processing, data protection and reliable access to safety features such as real time tracking and emergency support. Any system errors, failed transactions or service disruptions are addressed through refunds, ride credits or appropriate compensation.

Training and guidance are also integrated into the service model. New users and drivers receive onboarding tutorials and safety guidelines while driver training focuses on safety protocols, professional conduct and emergency response procedures. Overall, GRLGO's service and assurance policy strengthens user trust, enhances satisfaction and supports long term loyalty.

e) Advertising and Promotion

GRLGO's advertising and promotional strategy focuses on building awareness, trust and emotional connection with women by highlighting safety, protection and empowerment as its core brand message. Rather than competing mainly on price, all promotional activities emphasized GRLGO's women only model, verified female drivers and smart safety features.

Digital marketing is the primary promotional channel for GRLGO. Social media platforms such as Instagram, TikTok and Threads are used to reach young women, university

students and working adults. Content includes safety awareness campaigns, short educational videos, user testimonials and feature demonstrations highlighting women only drivers, SOS emergency functions and real time ride tracking. Influencer collaborations with female content creators, student leaders and women safety advocates further enhance credibility and relatability among target users.

Campus based promotions are also used to attract students' users. These include collaborations with universities, student organizations and women focused societies through posters, digital posters and in app referral campaigns. Verified student users may receive promotional ride credits or subscription discounts to encourage early adoption and trial usage.

In addition, GRLGO employs referral and incentive programs where existing users are rewarded with ride credits or discounts for inviting friends to join the platform. This word-of-mouth strategy is effective in building trust as women are more likely to adopt services recommended by peers. Promotional offers such as free trial periods for premium subscriptions and limited time discounts are also introduced during the launch phase to increase user acquisition. Overall, this advertising and promotion approach strengthens brand trust, increases visibility and supports long term adoption among the target market.

f) Distribution Strategy

GRLGO adopts a direct digital distribution strategy as the service is delivered entirely through a mobile application. The primary distribution channel is the GRLGO smartphone application which is made available for download through major app platforms such as Apple App Store and Google Play Store. This approach enables wide market reach without physical distribution while ensuring convenience and accessibility for users across different locations.

As a platform-based service, GRLGO directly connects female passengers with verified female drivers through its in-app system. All service interactions including registration, identity verification, ride booking, payment processing and safety monitoring are conducted within the application. This centralized digital distribution model enables GRLGO to maintain control over service quality, safety standards and user experience.

In addition to app stores, GRLGO leverages partnerships as indirect distribution support. Collaborations with universities, workplaces and women focused organizations help promote app adoption by encouraging members to download and use the platform. These

partnerships serve as distribution enablers by expanding GRLGO's user base within specific communities such as students and working women.

For driver distribution, GRLGO uses an in-app driver onboarding system where female drivers register, complete identity and verification processes and receive access to the driver interface. This ensures that only eligible and verified drivers are distributed into the service ecosystem, maintaining safety and trust.

Overall, GRLGO's digital distribution strategy allows the company to scale efficiently, reduce operational costs and provide consistent service delivery while ensuring accessibility and reliability for both passengers and drivers.

4.6 MARKETING BUDGET

No	Item	Monthly Expenses	Fixed Assets	Other Expenditure	TOTAL (RM)
1	Social media advertising	1,500			1,500
2	Influencer & student ambassador campaign			1,800	1,800
3	Student promotion	300			300
4	Referral & promo credits	600			600
5	Office Signboard		2,000		2,000
TOTAL		2,400	2,000	1,800	6,200

5.0 MANAGEMENT TEAM

The management team represents the hearts of the organization's leadership. It is more than just a group of senior managers, but it is a collective of individuals who bring their strengths together to achieve more than they could alone. By working closely across different departments, the team ensures that daily operations run smoothly. Also shaping strategies that guide the organization toward future success. Their role is not only to manage but to inspire,

coordinate and create an environment where collaboration leads to results greater than the sum of each member's individual efforts.

5.1 ORGANIZATIONS

Key Management Roles	Name
General Manager	Nur'aina Nasuha binti Fared Fahishal
Administration Manager	Nur Iwana Batrisyia binti Razak
Marketing Manager	Aliyah Majdina binti Mudzaffar Alfian
Financial Manager	Hanna Sofea binti Mohd Zaid
Technical Development Manager	Nur Fatihah binti Sanusi
Operations & Outreach Manager	Nur Athirah binti Mohd Saber

5.2 KEY MANAGEMENT PERSONNEL

a) Carrier Highlight

Names & Positions	Career Highlights	
Nur'aina Nasuha binti Fared Fahishal (General Manager)	Qualifications	Bachelor of Business Administration (Hons) Business Economics
	Skills	Strategic leadership, comparative analysis and stakeholder communication
	Experience	Led GRLGO benchmarking research and academic R&D projects
	Professional Certification	Project Management Professional (PMP)
Nur Iwana Batrisyia binti Razak (Administration Manager)	Qualifications	Bachelor of Business Administration (Hons.) Business Economics
	Skills	Budgeting, scheduling and data management
	Experience	Internship in corporate administration, skilled in Microsoft Office and data mining

	Professional Certification	Salesforce & PMP
Aliyah Majdina binti Mudzaffar Alfian (Marketing Manager)	Qualifications	Bachelor of Business Administration (Hons.) Digital Marketing
	Skills	Communication, networking and creativity in campaign design
	Experience	Managed outreach campaigns for women mobility initiatives
	Professional Certification	Certified Business Analysis Professional (CBAP)
Hanna Sofea binti Mohd Zaid (Financial Manager)	Qualifications	Bachelor of Accountancy (Hons.)
	Skills	Financial reporting, ledger control and cost analysis
	Experience	Accountant trainee at Maybank
	Professional Certification	ACCA Qualification
Nur Fatihah binti Sanusi (Technical Development Manager)	Qualifications	Bachelor of Computer Science (Software Engineering)
	Skills	Mobile app development, UI/UX prototyping and API integration
	Experience	Developed safety-focused mobile applications with GPS and AI features

	Professional Certification	Certified Mobile Application Developer
Nur Athirah binti Mohd Saber (Operations & Outreach Manager)	Qualifications	Bachelor of Business Administration (Hons.) Operations Management
	Skills	Logistics coordination and community engagement
	Experience	Volunteer coordinator for NGO safety programs
	Professional Certification	Certified Business Analysis Professional (CBAP)

b) Duties and Responsibilities

Names & Positions	Duties & Responsibilities
Nur'aina Nasuha binti Fared Fahishal (General Manager)	Oversee strategic direction, coordinate all departments, manage stakeholder relations and ensure project milestone are achieved. Responsible for aligning GRLGO with long-term goals
Nur Iwana Batrisyia binti Razak (Administration Manager)	Manage schedules, documentation and administrative systems. Ensures smooth day-to-day operations and compliance with organizational policies
Aliyah Majdina binti Mudzaffar Alfian (Marketing Manager)	Designs and execute marketing campaigns, manages social media presence and builds partnerships with NGOs and communities to promote GRLGO
Hanna Sofea binti Mohd Zaid (Financial Manager)	Prepares financial reports, manage budgets, controls expenditures and ensures financial sustainability of the project

Nur Fatihah binti Sanusi (Technical Development Manager)	Leads app development, oversees coding and debugging. Ensuring integration of GPS, SOS alerts and AI-powered safety features
Nur Athirah binti Mohd Saber (Operations & Outreach Manager)	Coordinates pilot operations, manages drivers onboarding and ensures service delivery. Build community trust through outreach programs and feedback collection

5.3 MANAGEMENT COMPENSATION AND OWNERSHIP

GRLGO's management team receives monthly salaries based on role and responsibility with contributions to EPF, SOCSO and EIS in line with Malaysia regulations. To support long-term commitment, selected members also hold equity shares and have invested personal capital into the business. This structure ensures leadership accountability and aligns incentives with GRLGO's growth and mission.

Names & Positions	Monthly Salary (RM)	EPF (RM)	SOCSO (RM)	EIS (RM)	Total (RM)	Share of Ownership	Amount of Equity Invested (RM)
Nur'aina Nasuha binti Fared Fahishal – General Manager	3,500	420	19.75	7.90	3,947.65	30%	10,000
Nur Iwana Batrisyia binti Razak – Administration Manager	3,500	420	19.75	7.90	3,947.65	15%	5,000
Aliyah Majdina binti Mudzaffar	3,500	420	19.75	7.90	3,947.65	15%	5,000

Alfian – Marketing Manager							
Hanna Sofea binti Mohd Zaid – Financial Manager	3,500	420	19.75	7.90	3,947.65	15%	5,000
Nur Fatihah binti Sanusi – Technical Development Manager	3,500	420	19.75	7.90	3,947.65	15%	5,000
Nur Athirah binti Mohd Saber – Operations & Outreach Manager	3,500	420	19.75	7.90	3,947.65	10%	5,000
Total					23,685.90	100%	35,000

5.4 SUPPORTING PROFESSIONAL ADVISORS AND SERVICES

To ensure smooth operations, legal compliance, financial sustainability and effective promotion, GRLGO engages professional advisors and service providers. As a technology-based ride-hailing platform involving digital payments, data protection and public safety, specialized professional guidance is essential to minimize operational risks and support long-term growth. These advisors support GRLGO through consultancy and outsourced services, enabling access to expert knowledge while maintaining operational efficiency.

Name of Professional Advisors	Services Provided
Zaid Ibrahim & Co.	Advises on ride hailing regulations, business registration, driver contacts, data privacy compliance (PDPA) and legal risk management.
PwC Malaysia	Provides accounting advisory, financial reporting, budgeting, cost control, subscription revenue tracking, and tax compliance support.
Maybank Berhad	Provides business banking services, payment gateway integration, subscription billing support, and secure transaction processing.
Nuffnang Malaysia	Develops branding strategy, digital marketing campaigns, influencer collaborations, and promotional content focused on safety and women empowerment.
Fusionex	Supports mobile application development, system security architecture, AI-based safety monitoring, and data analytics optimization.

5.5 FURNITURE AND EQUIPMENT

To support administrative, technical, and operational tasks, GRLGO needs basic office furniture and necessary equipment. The company, which operates as a digital ride-hailing service, concentrates on affordable physical assets that facilitate management, system development and service monitoring. The 6 employees have a productive workspace thanks to office furnishings like desks, seats and meeting spaces. Computers and cell phones are necessary tools for administrative work, communication, application monitoring and system development. For everyday activities, reliable internet connectivity is ensured by additional networking equipment. All things considered, the equipment and furniture chosen are adequate to sustain GRLGO's operations while keeping startup costs under control.

Item	Quantity	Purpose	Estimated Cost per Unit (RM)	Total Cost (RM)
Office desks	6	Working space for staff	150	900
Office chairs	6	Staff comfort	130	780
Filing cabinet	1	Document storage	200	200
Meeting table	1	Team discussions and meetings	500	500
Administrative laptops	3	Administrative and operational tasks	1,500	4,500
Desktop computer	1	Financial management and reporting	1,200	1,200
Printer	1	Printing official documents	200	200
Total			3,880	8,280

5.6 ADMINISTRATION BUDGET

No	Item	Monthly Expenses (RM)	Fixed Assets (RM)	Other Expenditure (RM)	Total (RM)
1	Internet & Communication	300			300
2	Office Supplies & Stationery			500	500
3	Miscellaneous Administrative Expenses			300	300
Total		300	0	800	1,100

6.0 FINANCIAL PLAN

6.1 START-UP COST

ADMINISTRATIVE EXPENDITURE		MARKETING EXPENDITURE		OPERATIONS EXPENDITURE	
Fixed Assets	RM	Fixed Assets	RM	Fixed Assets	RM
Land & Building		Signboard	2,000	Machine & Equipment	18,300
Furniture & Fittings	8,280			Transportation	63,245
				Software, Cloud & System Services	6,286
Working Capital		Working Capital		Working Capital	
Internet & Communication	300	Advertising budget	1,500	Raw Materials & Packaging	50
Office Supplies	500	Promotions	900	Carriage Inward & Duty	
Miscellaneous Administrative Expenses	300			Salaries, EPF & SOCSO	23,686
				Office Rental	4,500
				Internet (Office)	150
				Utilities (Electricity & Water)	150
				Office Cleaning & Maintenance	200
Other Expenditure		Other Expenditure			
Other Expenditure		Other Expenditure	1800		
Pre-Operations		Pre-Operations		Other Expenditure	
Deposit (rent, utilities, etc.)		Deposit (rent, utilities, etc.)		Other Expenditure	
Business Registration & Licences	1,000	Business Registration & Licences		Pre-Operations	
Insurance & Road Tax for Motor Vehicle	2,500	Insurance & Road Tax for Motor Vehicle		Deposit (rent, utilities, etc.)	10,000
Other Expenditure		Other Expenditure		Business Registration & Licences	
TOTAL	12,880	TOTAL	6,200	Insurance & Road Tax for Motor Vehicle	
				Other Expenditure	
				TOTAL	126,567

Year 1	SALES PROJECTION		PURCHASE PROJECTION	
	Month	Value	Month	Value
Month 1	50,000	Month 1	50	
Month 2	50,000	Month 2	15,300	
Month 3	50,000	Month 3	15,300	
Month 4	50,000	Month 4	15,300	
Month 5	50,000	Month 5	15,300	
Month 6	50,000	Month 6	15,300	
Month 7	50,000	Month 7	15,300	
Month 8	50,000	Month 8	15,300	
Month 9	50,000	Month 9	15,300	
Month 10	50,000	Month 10	15,300	
Month 11	50,000	Month 11	15,300	
Month 12	50,000	Month 12	15,300	
Total Year 1	600,000	Total Year 1	168,350	
ToTal Year 2	720,000.00	ToTal Year 2	168,518	
Total Year 3	1,008,000	Total Year 3	168,771	

CASH COLLECTIONS FOR SALES	
In the month of sale	
1 month after sale	100%
2 months after sale	
Total	100%

FIXED ASSETS	
	Econ. Life (yrs)
Furniture & Fittings	10
-	10
-	10
-	10
Signboard	10
-	10

CASH PAYMENTS FOR PURCHASES	
In the month of purchase	
1 month after purchase	50%
2 months after purchase	50%
Total	100%

DEPRECIATION METHOD (1=straight line, 2=declining balance)	1
INCREASE IN WORKING CAPITAL (%)	
Year 2	4%
Year 3	6%

ENDING STOCK OF RAW MATERIALS	RM
End of Year 1	1,500
End of Year 2	1,500
End of Year 3	1,500

ENDING STOCK OF FINISHED GOODS	RM
End of Year 1	1,500
End of Year 2	1,500
End of Year 3	1,500

TAX RATE	
Year 1	
Year 2	
Year 3	

BUSINESS LEGAL ENTITY	2
1 = Private Limited Company (Sdn. Bhd.)	
2 = Partnership	
3 = Sole Proprietorship	

NATURE OF BUSINESS	3
1 = Manufacturing	
2 = Trading	
3 = Service	

LOAN (if required)	
Interest rate	4%
Loan duration	10
Interest payment method*	1

* Method: 1 = flat rate 2 = annual rest

HIRE-PURCHASE (if required)	
Interest rate	4%
Hire-purchase duration	5

6.2 WORKING CAPITAL

GRLGO PROJECT IMPLEMENTATION COST & SOURCES OF FINANCE					
Project Implementation Cost		Sources of Finance			
Requirements	Cost	Loan	Hire-Purchase	Own Contribution	
Fixed Assets					
Land & Building					
Furniture & Fittings	8,280			8,280	
Signboard	2,000			2,000	
Machine & Equipment	18,300	18,300			
Transportation	63,245	63,245			
Software, Cloud & System Services	6,286	6,286			
Working Capital	1 months				
Administrative	1,100			1,100	
Marketing	2,400			2,400	
Operations	28,736	17,277		11,459	
Pre-Operations & Other Expenditure	15,300	15,300			
Contingencies	5%	7,282	7,282		
TOTAL	152,929	127,690		25,239	

6.3 START-UP CAPITAL AND FINANCING

ADMINISTRATIVE BUDGET				
Particulars	F. Assets	Monthly Exp.	Others	Total
Fixed Assets				
Land & Building	-			-
Furniture & Fittings	8,280			8,280
	-			-
	-			-
	-			-
Working Capital				
Internet & Communication		300		300
Office Supplies		500		500
Miscellaneous Administrative Expenses		300		300
	-			-
	-			-
	-			-
	-			-
Pre-Operations & Other Expenditure				
Other Expenditure			-	-
Deposit (rent, utilities, etc.)			-	-
Business Registration & Licences			1,000	1,000
Insurance & Road Tax for Motor Vehicle			2,500	2,500
Other Pre-Operations Expenditure			-	-
Total	8,280	1,100	3,500	12,880

MARKETING BUDGET

Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Signboard	2,000			2,000
	-			-
	-			-
	-			-
Working Capital				
Advertising budget		1,500		1,500
Promotions		900		900
	-			-
	-			-
	-			-
	-			-
	-			-
Pre-Operations & Other Expenditure				
Other Expenditure			1,800	
Deposit (rent, utilities, etc.)			-	-
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			-	-
Total	2,000	2,400	1,800	4,400

OPERATIONS BUDGET

Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Machine & Equipment	18300			18,300
Transportation	63245			63,245
Software, Cloud & System Services	6286			6,286
				-
Working Capital				
Raw Materials & Packaging		50		50
Carriage Inward & Duty		-		-
Salaries, EPF & SOCSO		23,686		23,686
Office Rental		4,500		4,500
Internet (Office)		150		150
Utilities (Electricity & Water)		150		150
Office Cleaning & Maintenance		200		200
Pre-Operations & Other Expenditure				
Other Expenditure			-	
Deposit (rent, utilities, etc.)			10,000	10,000
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			-	-
Total	87,831	28,736	10,000	126,567

6.4 CASH FLOW STATEMENT

GRLGO CASH FLOW PRO FORMA STATEMENT																	
MONTH	Pre-Operations	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL YR-1	YEAR 2	YEAR 3	
CASH INFLOW																	
Capital (Cash)	25,239													25,239			
Loan	127,690													127,690			
Cash Sales																	
Collection of Accounts Receivable		50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	710,000	984,000	
TOTAL CASH INFLOW	152,929	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	702,929	710,000	984,000	
CASH OUTFLOW																	
Administrative Expenditure																	
Internet & Communication	300	300	300	300	300	300	300	300	300	300	300	300	300	3,600	3,744	3,963	
Office Supplies	500	500	500	500	500	500	500	500	500	500	500	500	500	6,000	6,240	6,614	
Miscellaneous Administrative Expenses	300	300	300	300	300	300	300	300	300	300	300	300	300	3,600	3,744	3,963	
Marketing Expenditure																	
Advertising budget	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000	18,720	19,843	
Promotions	900	900	900	900	900	900	900	900	900	900	900	900	900	10,800	11,232	11,906	
Operations Expenditure																	
Cash Purchase																	
Payment of Account Payable																	
Carriage Inward & Duty	25	7,675	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	145,400	168,350	168,518	
Salaries, EFF & SOICSO	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	294,231	295,600	313,336	
Office Rental	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	54,000	56,160	59,530	
Internet (Office)	150	150	150	150	150	150	150	150	150	150	150	150	150	1,800	1,872	1,984	
Utilities (Electricity & Water)	150	150	150	150	150	150	150	150	150	150	150	150	150	1,800	1,872	1,984	
Driveway Cleaning & Maintenance	200	200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,496	2,646	
Other Expenditure	1,800													1,800	1,872	1,984	
Pre-Operations																	
Deposit (rent, utilities, etc.)	10,000													10,000			
Business Registration & Licences	1,000													1,000			
Insurance & Road Tax for Motor Vehicle	2,500													2,500	2,500	2,500	
Other Pre-Operations Expenditure																	
Fixed Assets																	
Purchase of Fixed Assets - Land & Building																	
Purchase of Fixed Assets - Others	98,111													98,111			
Hire-Purchase Down Payment																	
Hire-Purchase Repayment:																	
Principal	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	12,769	12,769	12,769	
Interest	426	426	426	426	426	426	426	426	426	426	426	426	426	5,108	5,108	5,108	
Loan Repayment:														0	0	0	
Principal																	
Interest																	
Tax Payable																	
TOTAL CASH OUTFLOW	111,611	35,476	33,701	41,351	48,976	662,918	592,279	616,660									
CASH SURPLUS (DEFICIT)	41,318	(35,476)	16,299	8,649	1,024	40,011	117,721	367,340									
BEGINNING CASH BALANCE	41,318	5,843	22,142	30,791	31,816	32,840	33,865	34,889	35,913	36,938	37,962	38,986	40,011	40,011	40,011	157,732	526,072
ENDING CASH BALANCE	41,318	5,843	22,142	30,791	31,816	32,840	33,865	34,889	35,913	36,938	37,962	38,986	40,011	40,011	40,011	157,732	526,072

6.5 INCOME STATEMENT

GRLGO PRO-FORMA INCOME STATEMENT			
	Year 1	Year 2	Year 3
Sales	600,000	720,000	1,008,000
Less: Cost of Sales			
Opening stock			
Purchases	168,350	168,518	168,771
less: Ending Stock			
Carriage Inward & Duty			
Gross Profit			
Less: Expenditure			
Administrative Expenditure	13,200	13,728	14,552
Marketing Expenditure	28,800	29,952	31,749
Other Expenditure	1,800	1,872	1,984
Business Registration & Licences	1,000		
Insurance & Road Tax for Motor Vehicle	2,500	2,500	2,500
Other Pre-Operations Expenditure			
Interest on Hire-Purchase			
Interest on Loan	5,108	5,108	5,108
Depreciation of Fixed Assets	9,811	9,811	9,811
Operations Expenditure	344,231	358,000	379,480
Total Expenditure	574,800	589,489	613,955
Net Profit Before Tax	25,200	130,511	394,045
Tax	0	0	0
Net Profit After Tax	25,200	130,511	394,045
Accumulated Net Profit	25,200	155,711	549,756

6.6 BALANCE SHEET

GRLGO PRO-FORMA BALANCE SHEET			
	Year 1	Year 2	Year 3
ASSETS			
Fixed Assets (Book Value)			
Land & Building			
Furniture & Fittings	7,452	6,624	5,796
Signboard	1,800	1,600	1,400
Machine & Equipment	16,470	14,640	12,810
Transportation	56,921	50,596	44,272
Software, Cloud & System Services	5,657	5,029	4,400
	88,300	78,489	68,678
Current Assets			
Stock of Raw Materials	0	0	0
Stock of Finished Goods	0	0	0
Accounts Receivable	50,000	60,000	84,000
Cash Balance	40,011	157,732	525,072
	90,011	217,732	609,072
Other Assets			
Deposit	10,000	10,000	10,000
TOTAL ASSETS	188,311	306,221	687,750
Owners' Equity			
Capital	25,239	25,239	25,239
Accumulated Profit	25,200	155,711	549,756
	50,439	180,950	574,995
Long Term Liabilities			
Loan Balance	114,921	102,152	89,383
Hire-Purchase Balance	114,921	102,152	89,383
Current Liabilities			
Accounts Payable	22,950	23,118	23,371
TOTAL EQUITY & LIABILITIES	188,311	306,221	687,750

7.0 PROJECT MILESTONE

Project milestones represent key points in the development of GRLGO that indicate the completion of critical deliverables, the achievement of specific objectives, or the conclusion of important project phases. These milestones play a crucial role in project management as they enable effective progress tracking, set clear expectations, and highlight significant stages throughout the project lifecycle. There are 6 main phases of activities essential to the successful development and deployment of the GRLGO women only ride hailing application. The project milestones are presented below.

Milestone and Activities	Duration
Research and Development	1 January – 14 March
Product Design	3 February – 5 May
Concept Testing	10 May – 4 July

Build Prototype	18 July – 12 September
Test Marketing	15 August – 5 November
Analyze Feedback and Adjustment	7 October – 15 December
Launch and Deployment	18 December

8.0 CONCLUSION

In conclusion, GRGLO demonstrates strong viability as a women-focused ride hailing platform that directly responds to the growing demand for safer mobility solutions in Malaysia. By integrating advanced safety features such as verified female drivers, GPS tracking, SOS alerts and AI-powered monitoring, the service addresses critical concerns that conventional platforms often overlook. This unique value proposition not only enhances trust among users but also positions GRGLO as a socially impactful innovation that empowers women through both mobility and economic.

The proposal highlights a committed management team with diverse expertise in administration, finance, marketing, technical development, and operations. Supported by a realistic financial structure and clear organizational responsibilities, the team is well-prepared to sustain growth and ensure accountability. The inclusion of statutory contributions such as EPF, SOCSO, and EIS reflects compliance with Malaysia regulations, reinforcing the credibility and sustainability of the business model. Together, these elements provide a strong foundation for GRGLO to achieve long-term success in a competitive industry.

As the next step, GRGLO will move forward with pilot operations and outreach programs to build community trust and awareness. At the same time, the teal will seek startup grants and loan approval to strengthen financial capability, enabling full app development, operational launch, and strategic scaling. With proper funding and execution, GRGLO is well-positioned to achieve commercial success while delivering meaningful social impact by empowering women, enhancing safety, and contributing to inclusive innovation across Malaysia.

9.0 APPENDICES

NUR'AINA NASUHA BINTI FARED FAHISHAL

General Manager



Professional Summary

Results-oriented General Manager with a Bachelor of Business Administration (Hons.) in Business Economics. Skilled in strategic leadership, comparative analysis, and stakeholder communication. Experienced in leading benchmarking research and academic R&D projects. Certified Project Management Professional (PMP) demonstrating strong capabilities in project management.

Education

Bachelor of Business Administration (Hons.)
Business Economics

Skills

- Strategic Leadership
- Stakeholder Communication
- Comparative Analysis
- Stakeholder Communication

Professional Experience

General Manager

Lead GRLGO Benchmarking Research and Academic R&D Projects

- Led strategic benchmarking research initiatives to identify best practices
- Managed and executed academic R&D projects focusing on business economics and development
- Communicated and collaborated effectively with stakeholders to drive research outcomes

Professional Certification

- Salesforce Certified
- Project Management Professional (PMP)

NUR IWANA BATRISYIA BINTI RAZAK

Administration Manager



Professional Summary

Detail-oriented Administration Manager with a Bachelor of Business Administration (Hons.) in Business Economics. Skilled in budgeting, scheduling, and data management. Hands-on internship experience in corporate administration with expertise in Microsoft Office and data mining. Certified in Salesforce & PMP, demonstrating a strong proficiency in project management and CRM platforms.

Education

Bachelor of Business Administration (Hons.)
Business Economics

Skills

- Budgeting and Scheduling
- Microsoft Office
- Data Management
- Microsoft Office

Professional Experience

Intern, Corporate Administration

- Gained hands-on experience in administrative functions within a corporate setting
- Proficient in Microsoft Office applications for documentation, analysis, and presentation tasks
- Conducted data mining projects to aid in business decision-making

Professional Certifications

- Salesforce Certified
- Project Management Professional (PMP)

ALIYAH MAJDINA

Marketing Manager



Professional Summary

Results-driven Marketing Manager with a Bachelor of Business Administration (Hons.) in Digital Marketing. Skilled in communication, networking, and creativity in campaign design. Experienced in managing outreach campaigns promoting women's mobility initiatives. Certified Business Analysis Professional (CBAP) committed to driving effective and impactful marketing strategies.

Education

Bachelor of Business Administration (Hons.)

Digital Marketing

Skills

- Communication
- Networking
- Creativity in Campaign Design
- Digital Marketing Strategy
- Digital Marketing Strategy

Professional Experience

Marketing Manager

Women Mobility Initiatives

- Managed outreach campaigns aimed at increasing women's access to mobility solutions
- Developed and executed digital marketing strategies for targeted initiatives
- Collaborated with stakeholders to create and implement creative marketing campaigns

Professional Certification

Certified Business Analysis Professional (CBAP)

HANNA SOFEA BINTI MOHD ZAID

Financial Manager



Professional Summary

ACCA-qualified Financial Manager holding a Bachelor of Accountancy (Hons.) degree. Skilled in financial reporting, ledger control, and cost analysis. Gained practical experience as an accountant trainee at Maybank, where I developed strong analytical abilities and meticulous attention to detail in managing financial operations and analyses.

Education

Bachelor of Accountancy (Hons.)

Skills

- Financial Reporting
- Ledger Control
- Cost Analysis

Experience

Accountant Trainee

Maybank

- Assisted in preparing financial statements, maintaining ledger control, and conducting cost analysis.

Professional Certification

- ACCA Qualification

NUR FATIHAH BINTI SANUSI

Technical Development Manager



Professional Summary

Proficient Technical Development Manager with a Bachelor of Computer Science (Software Engineering). Skilled in mobile app development, UI/UX prototyping, and API integration. Experienced in creating safety-focused mobile applications incorporating GPS and AI features. Certified as a Mobile Application Developer, demonstrating expertise in mobile application development.

Education

Bachelor of Computer Science (Hons.)
Software Engineering

Skills

- Mobile App Development
- API Integration
- UI/UX Prototyping
- API Integration

Technical Experience

Technical Development Manager
Safety-Focused Mobile Application Developer

- Developed mobile applications with integrated GPS and AI-driven safety features
- Conducted UI/UX prototyping and usability testing to improve app design and user experience
- Implemented secure API integrations for enhanced functionality and data exchange

Professional Certification

- Certified Mobile Application Developer

NUR ATHIRAH BINTI MOHD SABER

Operations & Outreach Manager



Professional Summary

Dedicated Operations and Outreach Manager with a strong background in operations management, logistics coordination, and community engagement. Experienced in managing volunteer programmes and supporting NGO safety initiatives. Certified in Business analysis with the ability to support operational planning and stakeholder coordination.

Education

Bachelor of Business Administration (Hons.)

Operations Management

Professional Certification

Certified Business Analysis Professional (CBAP)

Skills

- Logistics Coordination
- Community Engagement
- Operations Management
- Volunteer Coordination
- Stakeholder Communication
- Programme Support & Planning

Professional Experience

Volunteer Coordinator

NGO Safety Programs

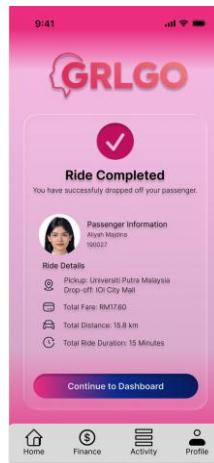
- Coordinated volunteers for community-based safety programmes
- Assisted in planning and executing outreach initiatives
- Supported logistics and operational arrangements for NGO acitivities
- Liaised with community members and stakeholders to ensure programme effectiveness

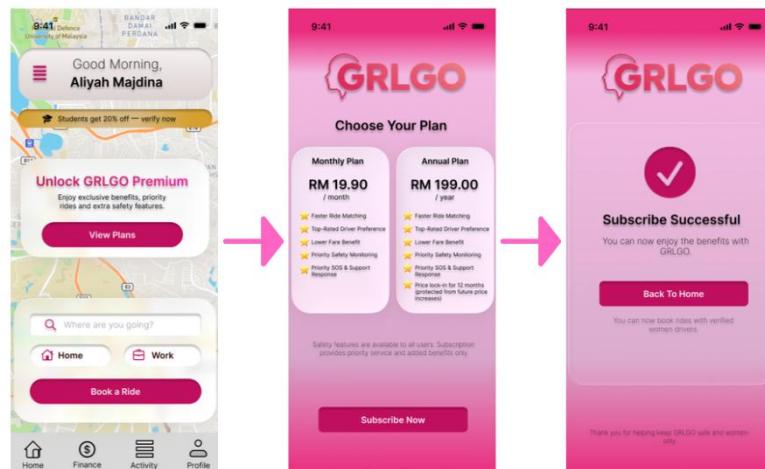
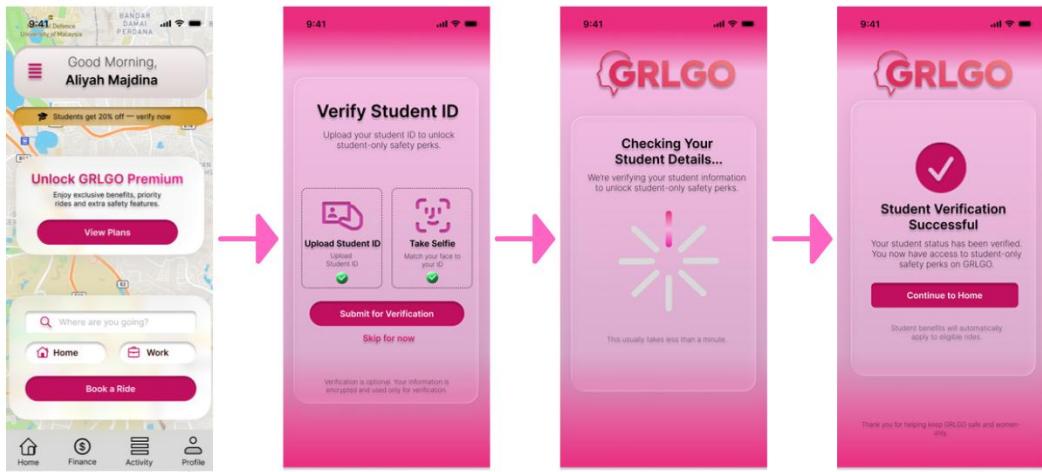
Additional Information

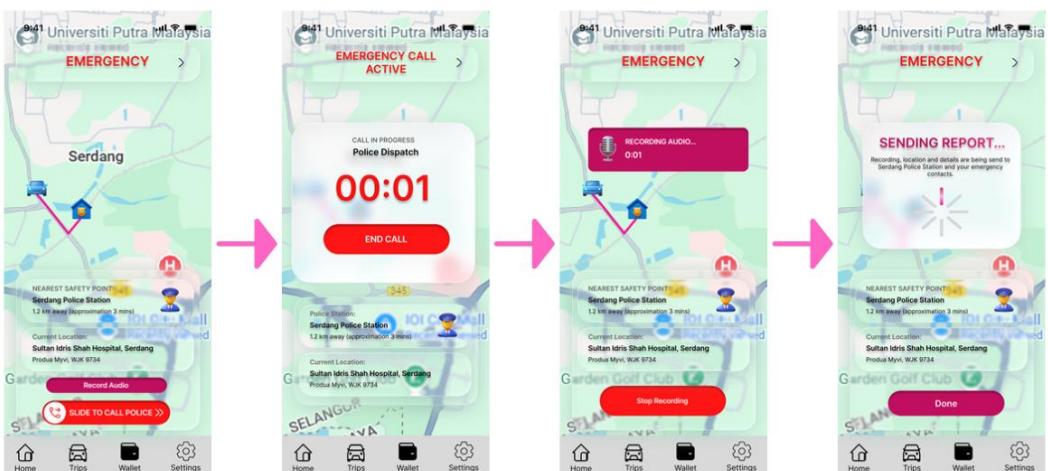
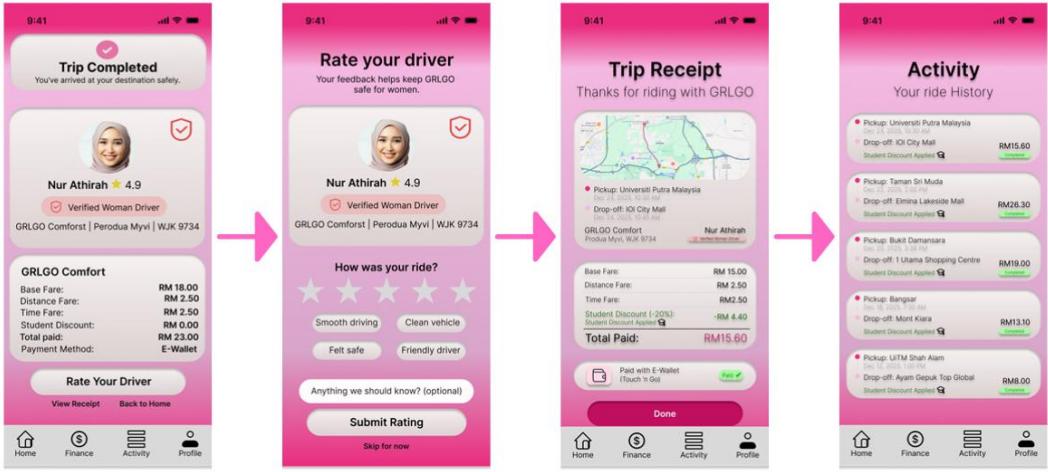
- Strong organizational and coordination skills
- Experienced in working with diverse community groups
- Committed to social impact and operational efficiency











ADMINISTRATIVE EXPENDITURE		MARKETING EXPENDITURE		OPERATIONS EXPENDITURE	
Fixed Assets	RM	Fixed Assets	RM	Fixed Assets	RM
Land & Building		Signboard	2,000	Machine & Equipment	18,300
Furniture & Fittings	8,280			Transportation	63,245
				Software, Cloud & System Services	6,286
Working Capital		Working Capital		Working Capital	
Internet & Communication	300	Advertising budget	1,500	Raw Materials & Packaging	50
Office Supplies	500	Promotions	900	Carriage Inward & Duty	
Miscellaneous Administrative Expenses	300			Salaries, EPF & SOCSO	23,686
				Office Rental	4,500
				Internet (Office)	150
				Utilities (Electricity & Water)	150
				Office Cleaning & Maintenance	200
Other Expenditure		Other Expenditure			
Other Expenditure		Other Expenditure	1800	Other Expenditure	
Pre-Operations		Pre-Operations		Pre-Operations	
Deposit (rent, utilities, etc.)		Deposit (rent, utilities, etc.)		Deposit (rent, utilities, etc.)	10,000
Business Registration & Licences	1,000	Business Registration & Licences		Business Registration & Licences	
Insurance & Road Tax for Motor Vehicle	2,500	Insurance & Road Tax for Motor Vehicle		Insurance & Road Tax for Motor Vehicle	
Other Expenditure		Other Expenditure		Other Expenditure	
TOTAL	12,880	TOTAL	6,200	TOTAL	126,567

SALES PROJECTION			PURCHASE PROJECTION		
Year 1	Month 1	50,000	Month 1	50	
	Month 2	50,000	Month 2	15,300	
	Month 3	50,000	Month 3	15,300	
	Month 4	50,000	Month 4	15,300	
	Month 5	50,000	Month 5	15,300	
	Month 6	50,000	Month 6	15,300	
	Month 7	50,000	Month 7	15,300	
	Month 8	50,000	Month 8	15,300	
	Month 9	50,000	Month 9	15,300	
	Month 10	50,000	Month 10	15,300	
	Month 11	50,000	Month 11	15,300	
	Month 12	50,000	Month 12	15,300	
	Total Year 1	600,000	Total Year 1	168,350	
Year 2	ToTal Year 2	720,000.00	ToTal Year 2	168,518	
Year 3	Total Year 3	1,008,000	Total Year 3	168,771	

CASH COLLECTIONS FOR SALES		CASH PAYMENTS FOR PURCHASES	
In the month of sale		In the month of purchase	
FIXED ASSETS	Econ. Life (yrs)	FIXED ASSETS	Econ. Life (yrs)
Furniture & Fittings	10	Machine & Equipment	10
-	10	Transportation	10
-	10	Software, Cloud & System Services	10
-	10		10
Signboard	10		
-	10		

DEPRECIATION METHOD (1=straight line, 2=declining balance)	1
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INCREASE IN WORKING CAPITAL (%)	
Year 2	4%
Year 3	6%

ENDING STOCK OF RAW MATERIALS		ENDING STOCK OF FINISHED GOODS	
END of Year 1	RM	END of Year 1	RM
End of Year 1	1,500	End of Year 1	1,500
End of Year 2	1,500	End of Year 2	1,500
End of Year 3	1,500	End of Year 3	1,500

TAX RATE	
Year 1	
Year 2	
Year 3	

BUSINESS LEGAL ENTITY	2	NATURE OF BUSINESS	3
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- 1 = Private Limited Company (Sdn. Bhd.)
 2 = Partnership
 3 = Sole Proprietorship

LOAN (if required)	
Interest rate	4%
Loan duration	10
Interest payment method*	1

* Method: 1 = flat rate 2 = annual rest

HIRE-PURCHASE (if required)	
Interest rate	4%
Hire-purchase duration	5

GRLGO PROJECT IMPLEMENTATION COST & SOURCES OF FINANCE					
Project Implementation Cost		Sources of Finance			
Requirements	Cost	Loan	Hire-Purchase	Own Contribution	
Fixed Assets				Cash	Existing F. Assets
Land & Building					
Furniture & Fittings	8,280			8,280	
Signboard	2,000			2,000	
Machine & Equipment	18,300	18,300			
Transportation	63,245	63,245			
Software, Cloud & System Services	6,286	6,286			
Working Capital	1 months				
Administrative	1,100			1,100	
Marketing	2,400			2,400	
Operations	28,736	17,277		11,459	
Pre-Operations & Other Expenditure	15,300	15,300			
Contingencies	5%	7,282	7,282		
TOTAL	152,929	127,690		25,239	

ADMINISTRATIVE BUDGET

Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Land & Building	-			-
Furniture & Fittings	8,280			8,280
	-			-
	-			-
	-			-
Working Capital				
Internet & Communication		300		300
Office Supplies		500		500
Miscellaneous Administrative Expenses		300		300
		-		-
		-		-
		-		-
		-		-
Pre-Operations & Other Expenditure				
Other Expenditure			-	-
Deposit (rent, utilities, etc.)			-	-
Business Registration & Licences			1,000	1,000
Insurance & Road Tax for Motor Vehicle			2,500	2,500
Other Pre-Operations Expenditure			-	-
Total	8,280	1,100	3,500	12,880

MARKETING BUDGET

Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Signboard	2,000			2,000
	-			-
	-			-
	-			-
Working Capital				
Advertising budget		1,500		1,500
Promotions		900		900
		-		-
		-		-
		-		-
		-		-
Pre-Operations & Other Expenditure				
Other Expenditure			1,800	
Deposit (rent, utilities, etc.)			-	-
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			-	-
Total	2,000	2,400	1,800	4,400

OPERATIONS BUDGET

Particulars	F.Assets	Monthly Exp.	Others	Total
Fixed Assets				
Machine & Equipment	18300			18,300
Transportation	63245			63,245
Software, Cloud & System Services	6286			6,286
				-
Working Capital				
Raw Materials & Packaging		50		50
Carriage Inward & Duty		-		-
Salaries, EPF & SOCSO		23,686		23,686
Office Rental		4,500		4,500
Internet (Office)		150		150
Utilities (Electricity & Water)		150		150
Office Cleaning & Maintenance		200		200
Pre-Operations & Other Expenditure				
Other Expenditure		-		-
Deposit (rent, utilities, etc.)			10,000	10,000
Business Registration & Licences			-	-
Insurance & Road Tax for Motor Vehicle			-	-
Other Pre-Operations Expenditure			-	-
Total	87,831	28,736	10,000	126,567

GRLGO CASH FLOW PRO FORMA STATEMENT																
MONTH	Pre-Operations	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL YR 1	YEAR 2	YEAR 3
CASH INFLOW																
Capital (Cash)	25,239													25,239		
Loan	127,690													127,690		
Cash Sales																
Collection of Accounts Receivable	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	500,000	710,000	984,000
TOTAL CASH INFLOW	152,929	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	702,929	710,000	984,000
CASH OUTFLOW																
Administrative Expenditure																
Internet & Communication	300	300	300	300	300	300	300	300	300	300	300	300	300	3,600	3,744	3,888
Office Supplies	500	500	500	500	500	500	500	500	500	500	500	500	500	6,000	6,240	6,514
Miscellaneous Administrative Expenses	300	300	300	300	300	300	300	300	300	300	300	300	300	3,600	3,744	3,969
Marketing Expenditure																
Advertising budget	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000	18,720	19,843
Promotions	900	900	900	900	900	900	900	900	900	900	900	900	900	10,800	11,232	11,906
Operations Expenditure																
Cash Purchase																
Payment of Account Payable																
Carriage Inward & Duty	25	7,675	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	15,300	165,400	168,350	168,538
Salaries, EPF & SOCSO	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	23,686	294,231	295,600	313,336
Office Rent	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	54,000	56,360	59,530
Internet (Office)	150	150	150	150	150	150	150	150	150	150	150	150	150	1,800	1,872	1,984
Utilities (Electricity & Water)	150	150	150	150	150	150	150	150	150	150	150	150	150	1,800	1,872	1,984
Office Cleaning & Maintenance	200	200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,486	2,646
Other Expenditure	1,800													1,800	1,872	1,984
Pre-Operations																
Deposit (rent, utilities, etc.)	10,000													10,000		
Business Registration & Licences	1,000													1,000		
Insurance & Road Tax for Motor Vehicle	2,500													2,500		
Other Pre-Operations Expenditure																
Fixed Assets																
Purchase of Fixed Assets - Land & Building																
Purchase of Fixed Assets - Others	98,111													98,111		
Hire Purchase Down Payment																
Hire Purchase Repayment:																
Principal																
Interest																
Loan Repayment:																
Principal	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	12,763	12,763	12,763
Interest	426	426	426	426	426	426	426	426	426	426	426	426	426	5,108	5,108	5,108
Tax Payable														0	0	0
TOTAL CASH OUTFLOW	111,611	35,476	33,701	41,351	48,976	662,918	592,279	616,660								
CASH SURPLUS (DEFICIT)	41,318	(35,476)	16,299	8,649	1,024	40,011	117,721	367,340								
BEGINNING CASH BALANCE	41,318	5,843	22,142	30,791	31,816	32,840	33,865	34,889	35,913	36,938	37,962	38,986	40,011	40,011	157,732	525,072
ENDING CASH BALANCE	41,318	5,843	22,142	30,791	31,816	32,840	33,865	34,889	35,913	36,938	37,962	38,986	40,011	40,011	157,732	525,072

GRLGO
PRO-FORMA INCOME STATEMENT

	Year 1	Year 2	Year 3
Sales	600,000	720,000	1,008,000
Less: Cost of Sales			
Opening stock			
Purchases	168,350	168,518	168,771
less: Ending Stock			
Carriage Inward & Duty			
Gross Profit			
Less: Expenditure			
Administrative Expenditure	13,200	13,728	14,552
Marketing Expenditure	28,800	29,952	31,749
Other Expenditure	1,800	1,872	1,984
Business Registration & Licences	1,000		
Insurance & Road Tax for Motor Vehicle	2,500	2,500	2,500
Other Pre-Operations Expenditure			
Interest on Hire-Purchase			
Interest on Loan	5,108	5,108	5,108
Depreciation of Fixed Assets	9,811	9,811	9,811
Operations Expenditure	344,231	358,000	379,480
Total Expenditure	574,800	589,489	613,955
Net Profit Before Tax	25,200	130,511	394,045
Tax	0	0	0
Net Profit After Tax	25,200	130,511	394,045
Accumulated Net Profit	25,200	155,711	549,756

GRLGO
PRO-FORMA BALANCE SHEET

	Year 1	Year 2	Year 3
ASSETS			
Fixed Assets (Book Value)			
Land & Building			
Furniture & Fittings	7,452	6,624	5,796
Signboard	1,800	1,600	1,400
Machine & Equipment	16,470	14,640	12,810
Transportation	56,921	50,596	44,272
Software, Cloud & System Services	5,657	5,029	4,400
	88,300	78,489	68,678
Current Assets			
Stock of Raw Materials	0	0	0
Stock of Finished Goods	0	0	0
Accounts Receivable	50,000	60,000	84,000
Cash Balance	40,011	157,732	525,072
	90,011	217,732	609,072
Other Assets			
Deposit	10,000	10,000	10,000
TOTAL ASSETS	188,311	306,221	687,750
Owners' Equity			
Capital	25,239	25,239	25,239
Accumulated Profit	25,200	155,711	549,756
	50,439	180,950	574,995
Long Term Liabilities			
Loan Balance	114,921	102,152	89,383
Hire-Purchase Balance			
	114,921	102,152	89,383
Current Liabilities			
Accounts Payable	22,950	23,118	23,371
TOTAL EQUITY & LIABILITIES	188,311	306,221	687,750

