

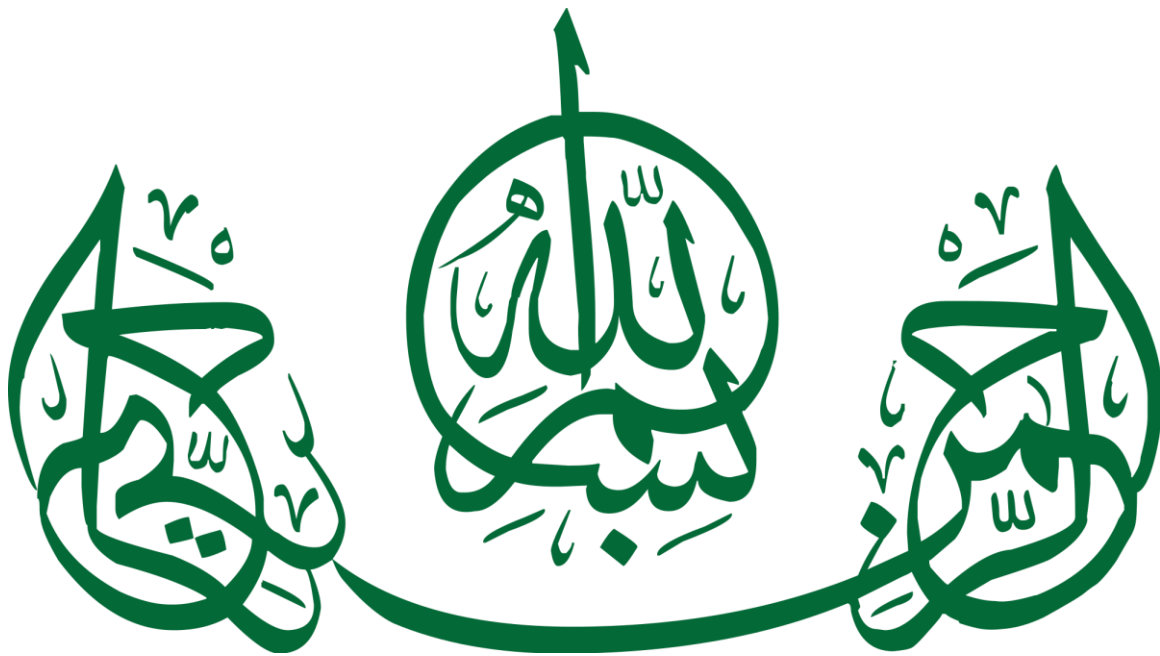
HIDAYAT

Learn, Share and Excel

Pakistan's first Islamic virtual education institution. Which offers you multiple Islamic and Conventional courses. With HIDAYAT you can learn you can Share and you can excel your knowledge.

LEARN
EARN HALAL

Main Business of "HIDAYAT" is distance learning(DL)/virtual education (VE). Islamic education is our primary area of service. The idea of institution based on the problem statement, which arises in seeking of Islamic education from Universities and Madaris in current scenario. So other services are contingencies of institution, if we are unable to earn from DL we will go for Trainings and seminars. Beside this we are offering consultancy services and Halal Certification services.



In the name of ALLAH, the most Merciful and Beneficial.

ACKNOWLEDGMENT

First of all, we would like to say Alhamdulillah, for giving us the strength and health to do this report until it done. We are very thankful to Allah Almighty who has given us the power and ability to think and judge the matters and then to make use of the blessed abilities.

Then we are heartily thankful to our teacher DR. MUHAMMAD USMAN whose encouragement, guidance and support from the initial to the final level enabled us to develop an understanding of the subject unable us to prepare it.

Last but not a least, we offer our regards and blessings to all our friends and Not forgotten to our 's family for providing everything, such as money, to buy anything that are related to this project work and their advice, which is the most needed for this project. Internet, books, computers and all that as our source to complete this report. They also supported us and encouraged us to complete this task so that we will not procrastinate in doing it.

Regards;
Hafiz Ammar Zafar
Muneeb Siddiqui
Imran shahid

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EXECUTIVE SUMMERY

The current situation in our country requires an Islamic institute which offers full fledged Islamic education on a virtual platform. People are more confused about their religious problems and they didn't have an idea about the solution. "**HIDAYAT**" foundation will solve all their problems regarding Islamic education, from basic knowledge to extreme level consultancy. Islamic education requires the immediate implementation of a strategic and systematic plan to insure your compliance with Shariah. Analysis of the existing programs offered through Madaris and Universities, we came to know that the structure of both does not meet the needs of people; like who wants to be educated religiously he/she may don't have sufficient time to attend Madaris or Community centers. Who are attending classes are unaware of practical knowledge.

To sort out the problem; there is a new start up named as "**HIDAYAT**", by virtual education we cultivate genius minds, by Online Dar-ul-Ifta we give you the solution of your daily problems, by Training and seminars we groom you to compete with the world, by pithy statements we consult you, how to deal with Shariah compliant issues in your financial matters and lastly we provide you the complete guidance of Halal assurance system.

There are two major issues in our daily lives; first one is the Halal earning and the second one is Halal consumption. So with us you can learn Halal, earn Halal and eat Halal.

It has become apparent over the last 10 years that the state of Pakistan is not able to fund the Islamic education system at a level commensurate with the operational costs of religious educating the citizenry. This dramatic decrease of Islamic education means that the historical model of Islamic state support is not keeping pace with the actual costs of higher education. The major focus of the "**HIDAYAT**" is to create new partnerships with the academic schools and implement a mutually beneficial revenue sharing model for cultivating new scholars and replacing old edifice to the virtual university because of the time efficiency. It is projected that through the development and delivery of new programs the "**HIDAYAT**" will gain revenues, and become pioneer of Virtual Islamic Education within two years.

It is self-financed independent private organization with its management team having experience in Islamic Training and education. Our team is competent enough to guide you and provide you the knowledge based consultancy. It is Halal Certification body to certify the preparation and processing of nutrition and food according to Islamic Principles. Design, develop and delivers assessment methodology to test and verify an

organization management system, product and services against the requirements of range of Halal standards leading to certification. It is a legal entity, owned/managed by Muslims; the management has profound belief and clear understanding of Islamic values, lifestyle and day to day matters.

MISSION

To provide Halal Services in different fields of life; Education, Food and Finance are the major highlighted areas of work. Guide and build a welfare society, equipped with Islamic knowledge.

CORE VALUES

- Educational Excellence
- Student-Centered
- Services
- Lifelong Learning
- Respect
- Diversity
- Entrepreneurship
- Partnership
- Sustainability

EXPERTISE

Our team comprising of Trainers, Auditors, Experts and Islamic scholars having subject specialty, in depth knowledge of Islamic Maxims, Halal certification and practical exposure in the field of Quality, Environment, Hygiene, Health and safety. Operations are conducted in impartial manner without involving conflict of interest.

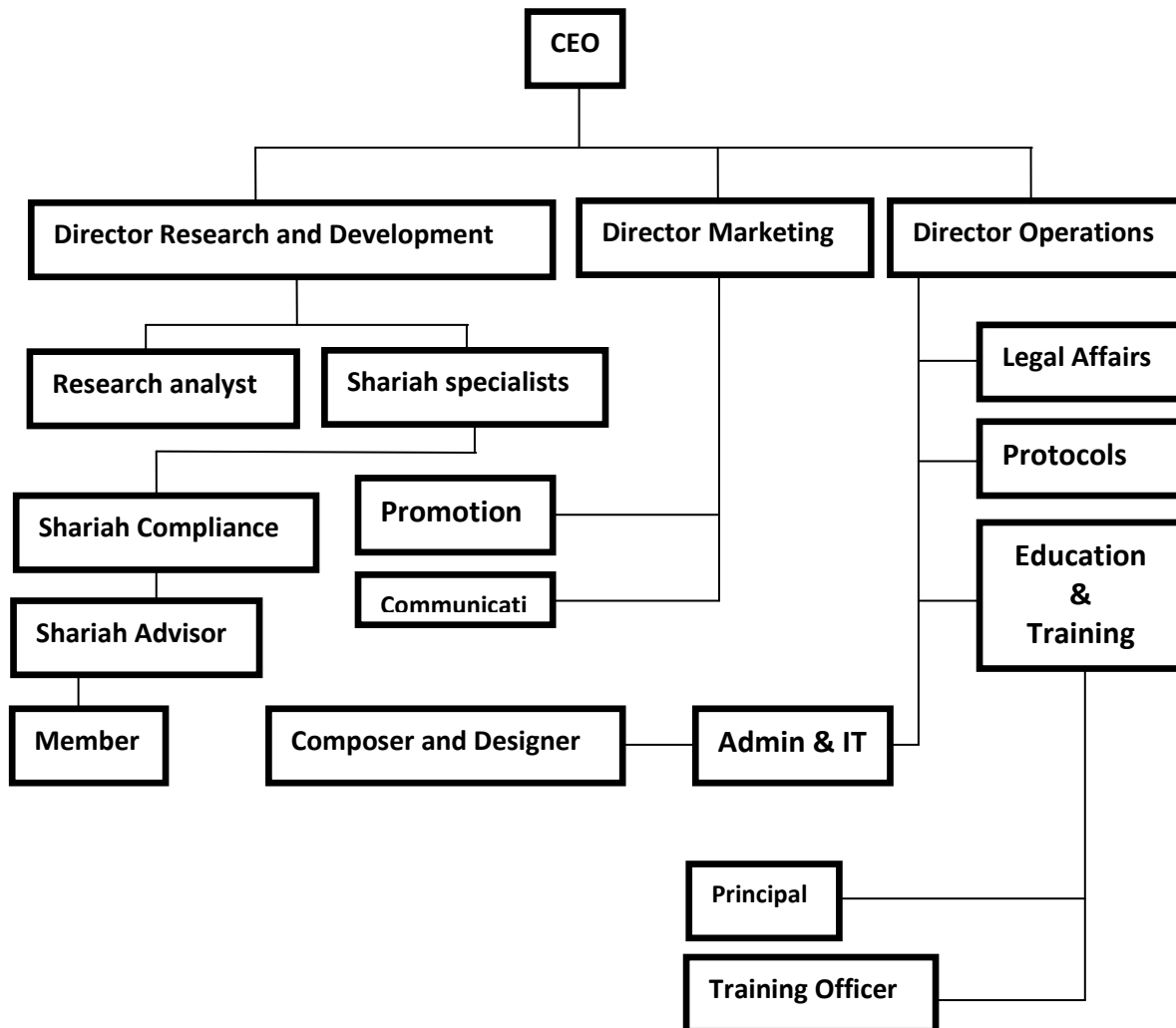
HIDAYAT RESEARCH CENTER (Learn, Share and excel)

Base of the edifice of organization is our research center, through which we develop course programs, and try to meet the need of society.

HRC Head is Hafiz Ammar Zafar who is enough competent to lead the research and development activities, as a Profession He is a researcher and trainer, by the virtue of GOD the built-in abilities of leadership is given.

If the base is strong enough no one can damage your entire structure, so we believe in learning process with pace of development in the industry, along with educational research we also conduct market research to become pioneer of the industry.

ORGANIZATIONAL STRUCTURE



Structure in an organization refers to the reporting relationships between employees. The **organizational chart** displays the reporting relationships between different staff members. In this chart, the **span of control** of the CEO is three - this is the number of people reporting directly to him. Also, this chart has three **layers** - this is the number of different positions in the reporting structure from the bottom row to the top position. **Flat organization structure** refers to having a relatively small number of layers in your company's organizational chart. The specific number will vary with the complexity of the business. A very small company with a flat organizational structure may have all staffers reporting directly to the president, whereas a multinational corporation might have a large number of levels of management - but still be flatter than its peers.

CORPORATE PROFILE

We are experienced professionals with skill in various segments of the Islamic financial, food and teaching industry.

Mufti Muhammad Muneeb Siddiqui

Chief Executive Officer & Managing Director

- 10 years Research Experience on Islamic Banking and related issues.
- M.Sc Economics
- MBA (Insurance and Risk Management)
- Specialist in Islamic Jurisprudence
- Fazil Dars-e-nizami
- Ex. Research Officer (JDUI, Lahore)

Hafiz Ammar Zafar

Director Research & Development

Having around 6 years of research and study of Islamic Economics & Finance and more than four years work experience of Training entrepreneurship, Product Development & Management, Shariah Compliance and Marketing.

The major qualifications are MBA (Lahore) and ACCA (Lahore). Beside these, he has certifications in Islamic Banking and Takaful from Centre for Islamic Economics, Karachi.

- MBA (Insurance and Risk Management).
- ACCA
- M.Sc Economics
- He holds professional memberships of Research Centre JDUI.
- Ex. Chairman Fore Port (Dubai).
- Founder of MADE Foundation.

Mr. Imran Shahid

Director Operations

- MBA (Insurance and Risk Management).
- Certification in banking and Insurance product development.
- Food Processing analyst.

Muhammad Asadullah

Director Protocol
EMBA Finance

Yasin Haqqani

Director Legal Affairs
M.A, L.L.B, L.L.M

Shariah Department	
Mufti Muhammad Nadeem Director - Sharia Compliance Jamia Darul uloom Islamia.	Muhammad Ibrahim Salik Member Sharia Board. Research Analyst M.Phil Islamic Studies
Mufti Muhammad Aqeel Sharia Advisor M,A Islamic Studies	Mufti Abuzar Thanvi Hafiz e Quran, Alim e Deen and Specialization in Fiqh Trainer of Islamic Banking in different Institutes.
Communication & Marketing Department	
Muhammad Tayyab Thanvi Manager - Marketing & Communication MBA	
Idrees Alam Assistant Manager - Marketing. B.A L.L.B Fazil Dars-e-Nizami	Muhammad Abdullah Assistant Manager - Communications MS. GIS, Fazil Dars-e-Nizami
Education & Training Department	
Faisal Mehmood Manager Distant Learning Program (Pakistan) MA Islamic Studies, B-Ed AIOU Pakistan	Muhammad Kashif Training Officer
Admin & IT Department	
Awais Saleem MSCS UOL, Lahore Senior Software Engineer	Muhammad Ali MBA
Fahad Khalid M.Com Punjab University Accounts Manager	Nasir Jamal Graphic Designing and Composer
Ameer Usman Admin Officer	

PROGRAMS AND SERVICES

1. Distance Learning / Virtual Education

"HIDAYAT" has been established with the objective to do educational activities in the field of Islamic Economics, Halal Food, Business and Finance. In order to achieve objectives "HIDAYAT" is interested to do research, explore, develop, promote and implement the concepts and principles of Islamic Finance and Business.

The industry of Islamic Financial Institutions are spreading and developing at a rapid stage and it is quite difficult for Institutions to train their staff accordingly with respect to technical, operational and Shariah aspects of products and services to avoid Shariah compliance risk which leads to reputational risk of certain Institution.

Keeping in view of the need of time "HIDAYAT" now offers Online Specialized Post Graduate Diploma in Islamic Business (PGD in Islamic Business) with the intention to equip people with the knowledge of Shariah Compliance. PGD consists of 15 main stream course having 1.5 credit hours of every course, lectures would be held on weekends (Sat, Sun) Online. Slide and course material would be emailed and after completion of course credit hours, every student has to attempt 3 hours full fledged online exam, through which one can assure his/her knowledge.

Table 1: Courses of PGD Islamic Economics

Course Name	Instructor
Introduction to Economic System	Hafiz Ammar Zafar
Foundation of Islamic Economics	Mufti Muhammad Muneeb Siddiqui
Concept of Ownership and wealth	Mufti Nadeem Ahmad
Islamic Banking and Financial Mechanism	Mufti Nadeem Ahmad
Musharakah, Diminishing Musharakah and Mudarabah	Hafiz Ammar Zafar
Murabaha and Ijara	Mufti Nadeem Ahmad
Slam and Istisna	Muhammad Abdullah
Islamic modes of Contract	Mufti Muhammad Muneeb Siddiqui
Risk Management in Islam	Hafiz Ammar Zafar
Shariah Audit and Compliance check	Muhammad Abdullah
Islamic Insurance (Takaful)	Mufti Muhammad Muneeb Siddiqui
Sukuk (Islamic Bonds)	Mufti Muhammad Muneeb Siddiqui
Islamic Fund, Investment and Mutual Funds	Mufti Nadeem Ahmad
Stock Trading and REITs	Hafiz Ammar Zafar

Along with PGD in Islamic Economics, "HIDAYAT" is also interested in different category online courses like:

Table 2: Distance learning programs

Course	Duration
PGD in Halal Food (Annex B1)	One Year (8 Months/32 weeks)
Halal Food Lead Auditor Course (Annex B2)	5 days
Shariah Compliance and Audit	12 weeks
Fast Track Islamic Economics Certificate Course	4 weeks
Islamic Bank, Takaful Manager	5 weeks

Beside conventional courses "HIDAYAT" arranges many Islamic education online programs for overseas Muslims, people who are living in non-Islamic states they can easily approach us through our web portal, and ask for online education of Qur'an (Hifz and Nazra), and even we will offer multiple short, fast track Islamic courses for overseas Muslims, so that they can get knowledge at their door. Many Muslims are unable to understand even the basics of Islam due to insufficient resources of knowledge; they are wondering to seek proper guidance related their religion. For those we offer following:

Table 3: Islamic Educational Courses

Course	Duration
Hifz-e-Qur'an	5 Years (32 weeks per year)
Nazra Qur'an	One Year (32 weeks)
Tajweed and Islah-e-Talaffuz	12 weeks
Five Pillars of Islam	4 weeks
Masail-e-Fiqh (Jurisprudence)	12 weeks
Meeras (Succession)	5 weeks
Overcome your Confusion (Mazahib-e-arba'a)	4 weeks
Halal earning and learning	2 weeks
Narrative of Islam	4 weeks

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2. Online Dar-ul-Ifta

As a matter of fact, we all are facing a problem in getting Islamic Fatawa. Islam always shed light on every facet of our lives, there is a brief guideline for mankind, it is not only restricted to spiritual actions. But due to lower knowledge we seek guidance from Shariah scholars and Mufti Hazrat, over burden Madaris and Darul Ifta are failed to answer all the queries in time, delay in answers and late reply make a poor image of Ulama. For the solution of this we are developing an online platform where you can ask any of your problem and you will be answered within 24 hours, and from 5-7 at evening our Mufti Sahab will serve people online, and answer your all queries on spot basis.

A web portal serves you as an online Dar-ul-Ifta on which you can chat and discuss your problems regarding Islamic maxims, and daily issues.

3. Professional Trainings

Islamic Laws are clear and specific regarding the Islamic Financials, Halal food processing, manufacturing and services. If we don't follow these rules & laws a little ignorance or mistake can put the status of product/ services not acceptable as Halal. So the need of training & development should not be overlooked in all Halal processing/production and service activity. This places an important role in the effectiveness of Halal food production or delivery of Halal services. All organizations working or planning to adopt for Halal compliance should train their employees & develop their staff to play an effective role for the required Halal activity. "HIDAYAT" has designed in-house and public training modules. These training courses provide in depth knowledge to run the operations with more confidence for Halal compliance. These courses enable the organizations to develop a system of internal auditing to ensure the Halal operational activities in controlled conditions. The "HIDAYAT" has developed the training courses for following topics:

- **Islamic Economic System**

In order to achieve objectives "HIDAYAT" is interested to do research, explore, develop, promote and implement the concepts and principles of Islamic Finance and Business. The industry of Islamic Financial Institutions are spreading and developing at a rapid stage and it is quite difficult for Institutions to train their staff accordingly with respect to technical, operational and Shariah aspects of products and services to avoid Shariah compliance risk which leads to reputational risk of certain Institution. Keeping in view of the need of time "HIDAYAT" now offers Specialized Course in Islamic Economics with the intention to equip people with the knowledge of Shariah Compliance. Course consists of 15 main stream topics, lectures would be held on weekends (Sat, Sun).

- **Islamic Banking and Takaful**

It's a part of Islamic Economic system, in this course "HIDAYAT" aims to develop specific managerial qualities in Islamic Economic professionals. Technical knowledge of practical applications in Islamic Banking and Finance. Product development, key features of Musharikah/Mudarbah and other financial products of Islamic Banks. Takaful structure, pool management and waqf creation process.

- **Halal Food Certification; Process and importance**

Islam always shed light on every facet of our lives, there is a brief guideline for mankind, it is not only restricted to spiritual actions, but it allows the Muslims to live their lives as stated in Qur'an and Sunnah, consume wholesome food, and consider the permissibility of actions, intentions, and consumptions. Islam drew a boundary line around our lives and ordered all the Muslims to restrict up to that line, do not cross the boundary, otherwise you will be punished hereafter. That boundary is called Haram and prohibited item i.e. Pork, alcohol and swine flesh etc. At now the debate on Halal consumption is a heated topic among all the consumers and practitioners of respective industry. Although Halal is clearly defined or stated in the Islamic guideline, but some new shapes or trends in the industry like stunning, makes it doubtful for the consumption. Positioning of the food safety is also in a darker area till now, some researchers of the view that assurance of food safety is a separate topic than Halal assurance, but some of the view that, if one assures the Halal assurance as guided in Islam he/she has no need to indulge in safety measures or hazard analysis. On the global view there are many ambiguities regarding Halal and Haram food preparation. In this Course tried to state the prevailing issue in Halal industry and afterwards, addressed the spiritual guidelines or standards from sources of Islam. At the end of this course recommendations are made as to adapt a HACCP style program for Halal assurance system. Basics of certification process and importance are highlighted in the course.

- **Animal Feed and Input**

It is extremely important that halal animal feed and inputs do not contain any Haram or Mashbooh (prohibited or doubtful) ingredient. Mostly we do not give such importance on feed and inputs so that the status of animal sometimes changes from halal to haram. This course gives you the comprehensive knowledge about the preparation of halal feed and inputs, incorporating the Islamic school of thought (Mazahib) and local halal standards requirements. This course include production process flow, fertilizers, pesticides, pasture grazing and feed production, processing, storage and cleaning systems.

- **Animal Welfare**

Islam provides considerable evidence for the support of animal welfare during handling and husbandry. There is a rich tradition of Prophet Muhammad (SAW) concern for animal welfare to be found in Hadith and Sunnah. It is important that the halal concept is addressed from a holistic approach dealing with issues as animal rearing, health, handling, and transport and slaughtering. Islam emphasizes on animal welfare so with the reference of shariah this course includes animal health, veterinary services, farming and living conditions, feeding and transportation etc.

- **Slaughtering**

Islam provides considerable evidence for the support of animal welfare during handling and husbandry. It is important that the halal concept is addressed from a holistic approach dealing with issues as animal rearing, health, handling, and transport and slaughtering. A lot of meat labeled Halal (Zabiha) may not even be halal because many common, current practices of animal slaughtering do not follow strictly Islamic guidelines, every one of us should be aware of Halal Slaughtering procedures so that we can assure that what we are eating is actually halal. This course provides in-depth knowledge of the halal slaughtering process including stunning procedures with Islamic guidelines. This course is intended to provide comprehensive slaughtering guidelines for halal farm animal production, incorporating the Islamic school of thought and local halal standards.

- **Food Manufacturing and Processing**

Islamic principles require the controlling of Halal activities at all production & processing stages to avoid any cross contamination with non-halal ingredients/items. Manufacturing and processing of food is very important even after the slaughtering of animal. In manufacturing of food many ingredients are processed. The halal status of each ingredient should be intact during all stages of processing/ manufacturing especially where Halal Food manufacturing/ processing activity is combined with non-halal manufacturing/processing. This course provides in-depth knowledge to maintain the Halal status of product/ services during its manufacturing or processing, combined with pre-requisites program to provide/ produce a safe and Halal product/ services.

- **Food Services**

Food Services mainly include Restaurants and catering services. It is extremely important that Halal Food Preparation is segregated from non-halal food, to ensure that the preparation is consistent with Shariah principles. The concept of halal Food Services is incomplete without coupling it with best practice in food services that is, fulfilling all pre-requisite programs such as good hygiene practice, good manufacturing practice and traceability. This course gives you the comprehensive knowledge about the standardization for halal food services worldwide, incorporating the Islamic school of thought (Mazahib) and international food safety management system. Halal food services include restaurants, catering and retail outlets. This course enables you to have sufficient knowledge on procurement, storage, cleaning, packaging of food items and serving the food.

- **Cosmetics and Personal Care**

Cosmetics are substances used to enhance or protect the appearance of human body. It is extremely important that we have sufficient knowledge about those cosmetics and personal care products which we are using in our daily life. It is important to segregate halal cosmetics and personal care from non halal products, to avoid cross contamination and mistakes and to ensure that the production is consistent with the expectations of the stakeholders. The concept of halal cosmetics and personal care processing is incomplete without coupling it with best practice in cosmetics production, that is, traceability is in place, an unbroken supply chain, protection of shelf life by short supply chain, lead times and high hygiene and sanitation standards. This course gives you the comprehensive knowledge about the standardization for halal cosmetics and personal care, processing techniques, good manufacturing practices and Islamic ideology about halal cosmetics and personal care.

- **Halal Marketing; Islamic Marketing Principles**

Marketing is the backbone for any business. Without proper and effective marketing, your target audience will never know what your offerings are, nor will you be able to survive in the competitive environment of the industry you are trading in. Like every other aspect of life, Islam encourages Halal Marketing. It provides guidelines on how business should be promoted according to the Islamic code of conduct and ethics. The concept of Islamic marketing is rather new, and hence there is scarce or no literature on how marketing can be done within the boundaries of Islam (following Shariah). This course addresses this issue by using the 4Ps model of marketing, and incorporating Islamic norms and guidelines in each aspect of the marketing process. Clarification is made on how the proposed model is

different from the conventional mode of marketing. The need for the adoption of Islamic mode of marketing instead of contemporary approach has been illustrated. The current status of the research and practice in this arena has been addressed in addition to the discussion of the basic elements of this mode of marketing. The same Marketing Mix model that is employed in conventional marketing along with the incorporation of Islamic principles and Shariah compliance has been proposed. This course opens avenues for other researchers and practitioners in this field of research for further exploration and implementation of the Islamic mode of marketing in addition to legitimatizing their transactions.

4. Halal Food Certification

Food certification is a process flow operation, "HIDAYAT" offers their clients to certify their food products as Halal. We will give you a logo of Halal which shows to the people that your product is Halal and wholesome for consumption.

- **Application:**

Application form is forwarded to the client after the receipt of the inquiry. Filling of application by the client, providing all the details of product including all details of ingredients and additives of each category, process of the company. Application must be completed in full and signed by proprietor/ CEO/ Director or authorized person. Application must be returned to "HIDAYAT" Office in original.

- **Review of Application:**

Application is reviewed for:

- ✓ Scope
- ✓ Ingredients/additives (additional may be required from suppliers and manufacturers.)
- ✓ Man days required to conduct on site audits, ingredients evaluation to prepare report for approval and administration involvement.
- ✓ Availability of auditors and other resources.
- ✓ Additional information may be asked from the client to continue the process.

On acceptance of offer and conditions of certifications process of evaluation shall start by performing initial certification audit. it will include stage 1 and stage 2 audits.

- **Evaluation Stage 1:**

Stage 1 audit shall include the review of documentation related to implemented Halal Food Safety Management System by the client for Halal Certification with references.

- ✓ Analysis of food safety hazard points.

- ✓ Identification of key performance/significant aspects, process, objectives and operation of management system including the understanding regarding requirements of standards.
- ✓ Review of documents and arrangements in place of communication internally and with relevant ingredients/additives suppliers, customers and interested parties.

Additional documentation needed to review or knowledge required to be obtained in advance:

- ✓ Legal Requirements, in case of Halal Certification.
- ✓ Internal Audit.
- ✓ Management Review.
- ✓ Pre-requisite programs (PRPs).
- ✓ Identification of Halal Control Points.
- ✓ Product Lines, Machinery and Utensils.
- ✓ Packaging and Labeling System.
- ✓ List of client location during the normal procedure.
- ✓ Collect and Presence/Pressure, if possible, raw material, ingredients and packaging material with laboratory testing reports (if required).
- ✓ Evaluation of client's product(s)/Services.

Stage 1 audit will include the review and collection of documentation/record by conducting onsite and offsite activity.

Review of implemented program and resources justification proceeding for stage 2 audit.

▪ **Evaluation Stage 2:**

Stage 2 audit is performing to evaluate the implementation and effectiveness of client's Halal Management system. This audit will perform onsite.

- ✓ The audit date is finalized with client organization.
- ✓ Audit plan (for the normal production days) is communicated to the client organization, in advance, together with the information.
- ✓ Audit team will perform the audit including the checking of corrective actions, if any raised during the Stage 1 audit.
- ✓ Check the awareness of the concerned person, responsible for managing and monitoring Halal products manufacturing process.
- ✓ Information/test report, supplier's detail are collected for all ingredients/additives. Evaluation of ingredient's Halal status is must. It includes additives also. Collected samples of Halal production by audit team are tested and analyzed to verify the Halal status. Samples can be taken from normal production or from market for repeated evaluation and analysis.
- ✓ Test must be conducted, at the cost of client's organization, by independent accredited laboratory according to ISO 17025 and/or at organization's

laboratory if it deemed fit for the tests in question. The test reports with suppliers provided details (including test reports) are reviewed by audit team.

- ✓ Auditors will ensure the effective Halal management system relating to site layout, production/process layout, storage, and transport and associated facility like eating area, water tank, drainage, changing rooms, toiletries and hand washing facility.
- ✓ Review of customer's audit report/complaints related to product/process.
- ✓ In case of any observations and non-conformance, these shall be notified to client during the closing meeting for necessary corrective actions. All non-conformances should be explained to client and time plan should be agreed to check the corrective actions.

▪ **Review of Audit:**

Client's organization needs to submit the corrective action report within 28 days. For critical non-conformance, it is must to verify the corrective action taken by the client's organization. In case of non-acceptance of corrective action taken by client or in the event of other findings which in cumulative lead to production/delivery of non-Halal compliant product, the certification process is suspended. This suspension can be removed with a supplementary visit at client's premises, with additional cost, within 3 months. Audit report will be forwarded to approval committee for final decision about certification.

▪ **Issue of Certificate/Halal Logo:**

Approval Committee will release the decision for issuance of certificate after reviewing, an audit report. Approval committee will consist of the following minimum number of persons:

- ✓ Islamic affairs expert.
- ✓ Head of certification.
- ✓ Technical expert.
- ✓ Lead auditor and other auditors can be included for review.

▪ **Maintenance of Halal Certificate/Logo:**

For maintenance/validity of certificate, client will accept the surveillance, reassessment, terms and other related conditions/requirements specified by "HIDAYAT".

5. Halal Food Consultancy

Consultancy is the service which effectively attracts customers. We often work closely with the food manufacturers to get customer feedback, and to be more involved with corporate clients. Because of this, they should enjoy working with people; you must have excellent customer service skills. The scope of Consulting Services is very high. People who are looking for Consultancy, they reached a right place. "HIDAYAT" share and guide all food manufacturers in terms of Halal compliance. "HIDAYAT" is the best consultancy firm, its goal to improve food supplies in Pakistan and plan to work for it since 2003.

Our team also works on food section to provide you best guidance; here you can find all latest standards which help you to choose your ideal procedure. Hygiene advertisements are scattered, you want to apply the standards, and you will miss frequently. You can share your problems with your industry mates and professionals through "HIDAYAT". We have also provided safety alert service for you, which proves helpful for all manufacturers. Just leave your Email address and our staff will give you lots of information about Food Services.

6. Shariah Compliant Financial Consultancy

As Shariah Financial consultants we support our clients in implementing new finance, core industry and risk management solutions from the conceptual design phase to the processes and system deployment phase. With our unbiased, product and vendor independent views we can advise our clients in best-fit Shariah Compliant financing areas and guide for profit making.

HIDAYAT Consulting provides its clients, Business process improvement services that are based on a proven methodology and extensive industry experience. Our Business Process Management Services provide our clients a systematic and structured approach towards process optimization resulting in overall increased productivity and decreased cost of operations. HIDAYAT Pakistan's broad knowledge of financial services and experience in virtually all lines of business within the industry help our clients in identification and implementation of improvements to increase the value of Shariah financing.

MARKETING PLAN

1. What is Marketing?

Marketing is the process of planning and execution the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational goals.

2. Internal Marketing

- ✓ Focus on academic and admin groups and departments.
- ✓ Admissions.
- ✓ Registration.
- ✓ Course catalog.
- ✓ Student services.
- ✓ Student Newspaper/Magazines.
- ✓ Student Boards.
- ✓ Cards in library.

3. External Marketing

- ✓ High school students
- ✓ Alumni
- ✓ Adult learners
- ✓ Newspapers
- ✓ Search engines
- ✓ Educational portals
- ✓ Banners
- ✓ Newsletters

4. Target market

There are many knowledge learners in the world. And we have estimated that they have the potential to gain extra from the HIDAYAT services. All the knowledge lovers who belong to middle and upper income class are the target segment of HIDAYAT. Organization has segmented its target into following category:

- **Geographical segmentation:**

HIDAYAT is going to start up business in LAHORE; city of knowledge seekers. So it's geographical segmented target market is:

- ✓ Muslims living ABROAD
- ✓ Professionals who are unable to attend the classes due to their jobs and cannot manage their time
- ✓ Students that are already enrolled in some other courses and want to get Islamic knowledge in an easy way

▪ Psychological Segmentation

Psychology HIDAYAT main focus is on Elite class and middle class.

- ✓ People who are already educated and want to get professional qualification
- ✓ The people who are living in far areas.
- ✓ According to the above segmentation we are able to target our market. HIDAYAT targets knowledge lover of every age group. This target market covers all the areas of Muslim population. Now an average income person can enjoy education easily. HIDAYAT will provide them professional and skilled education in a nice and easily accessible environment by adding the value of training and courses.

5. Product features

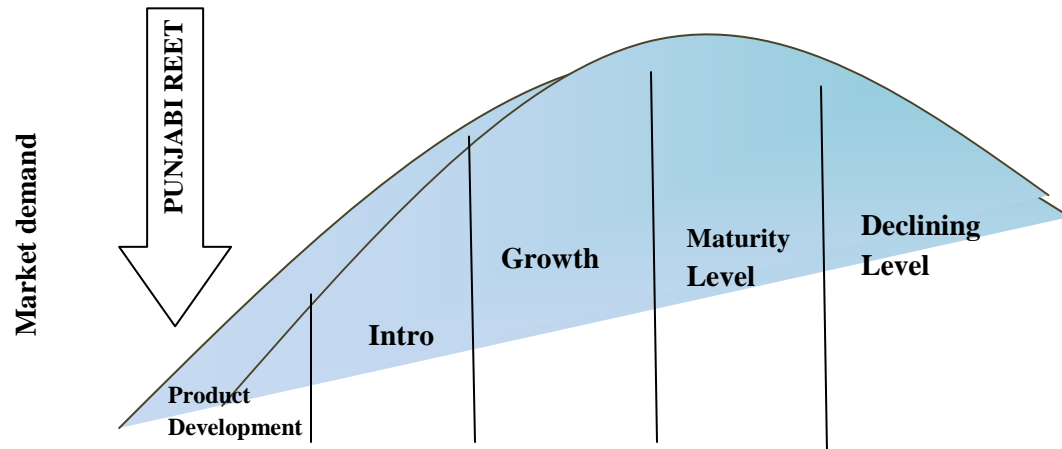
As we all are familiar with Virtual Education from among which we all have a favorite system of learning, these are some famous course we learn often but among them many have forgotten because of the places they are being sold and the way they are being made. So, HIDAYAT is introducing those courses keeping extra added features in mind. List of products will later be explained in financial projections.

6. Pricing

Prices and fees are competent and market ideal rates.

Course	Duration	Course Tuition Fee	Expected No of Students
Hifz-e-Qur'an	5 Years	160,000	12
Nazra Qur'an	One Year (32 weeks)	80,000	15
Tajweed	12 weeks	65,000	18
Five Pillars of Islam	4 weeks	20,000	-
Jurisprudence	12 weeks	45,000	22
Meeras (Succession)	5 weeks	25,000	28
Overcome your Confusion	4 weeks	20,000	40
Halal earning and learning	2 weeks	15,000	28
Narrative of Islam	4 weeks	12,000	-
PGD in Halal Food	One Year (32 weeks)	95,000	40
PGD in Islamic Economics	One Year (32 weeks)	95,000	40
HF Lead Auditor Course	5 days	45,000	20
Shariah Compliance and Audit	12 weeks	60,000	25
FT Islamic Economics	4 weeks	20,000	-
Islamic Bank, Takaful Manager	5 weeks	25,000	-

7. Product life cycle



- ✓ In introductory stage we would be using cost plus strategy as the pricing as been stated in the above table along with the markup rate.
- ✓ At stage of growth discounts can be offered 10 to 15% on all main course items. In this more customer can be attracted.
- ✓ Low prices are given in order to compete with our competitors as the area we are opening in there are only three main competitors which can be competed on price as most of our main product that is being is offered is given according to weight which gives benefits to customers.
- ✓ In declining new items can be introduced on the menu in order to retain and gain new customers respectively. In case if business plan doesn't work out in food business most of the inventory is purchased on a daily basis.

8. Placing

Our institution location is Lahore's main market which gives us an advantage that most of the people living there comes to shopping in this market from clothing to daily using products. We will be dealing with our customers directly. So, admin and marketing staff would be trained and will be wearing uniform serving on the basis that the customer is always right. As our business is not only product oriented it is also service oriented.

9. Promotional Techniques

- ✓ Posters can be made which can be pasted in liberty and nearby areas.
- ✓ Brochures will be made and distributed in the whole market and houses with the area's newspaper distributor
- ✓ Social marketing will also be done through Facebook and other social websites. Creating awareness among our own social circle first and news will automatically start circulating. Through social networking customers feedback can also be helpful.
- ✓ Discounts will be offered time to time in order to retain customers which would be of about 10 to 35 percent.

FINANCIAL MODELS; BUDGET AND ANALYSIS

1. Installed and operational capacity

The total installed capacity of the project is assumed at 480 students in a year. The initial operational capacity of the project will be 60% with an annual growth of 15%. Maximum capacity utilization of the project is assumed at 90%.

As it is forecasted that we will facilitate approx. 480 students in a year but we will tune our feasibility on 60% capacity which is 288 students first year, afterwards we state 15% increment every year in our strength, in the third year we will foresee that we will achieve approx. 80% and 95% in the fourth year of operations.

Table 4: Installed and Operational Capacity

Description	Total Capacity	Operational Capacity 60% Year 1	Maximum Operational Capacity 95%
No of Students	480	288	456

2. Geographical potential for investment

All the urban areas of Pakistan are the potential areas for investment in virtual education institute business, as education is a basic necessity for every person. It is suggested to open the institute in populated residential areas so that target market could easily access the physical evidence. The proposed institute will cater the middle and low-income group of society; therefore, it is important to identify the area where these classes reside. Entrepreneur also needs to investigate the market dynamics like market competition, current market growth rate and purchasing power of target market. Reasons to propose a large city is that all institutes have already entered in metropolitan cities and the physical educational institute markets of metropolitan cities have already become saturated, but no one is offering virtual education services.

3. Project Financing

Active partners will provide the capital investment to fulfill the need of startup cost of HIDAYAT.

Table 5: Project Financing

Investors name	Equity Share	% Share
Hafiz Ammar Zafar	440,250	25
Muneeb Siddiqui	440,250	25
Imran Shahid	440,250	25
Dawood Zaman	440,250	25
Total	1,761,000	100

4. Project Cost

Following fixed and working capital requirements have been identified for operations of the proposed business:

VEHICLE & TRANSPORTATION REQUIREMENTS			
Transportation requirements for the project are as follows:			
Initial vehicle requirements			
Item	Qty	Per unit cost	Total cost
Car	0	0	0
Bike	2	50,000	100,000
Total			100,000

Initially project does not need any four-wheel vehicles, project just need two motor bikes for its riders who would be involve in marketing activities. Manager and Mufti Sahab will use their own vehicle.

HR Requirements				
Human Resource required for the project is as follows:				
Initial HR requirements				
Description	Qty	Salary/Month	Total Salary	Annual salary
Mufti Sahab	1	50,000	50,000	600,000
Manager	1	30,000	30,000	360,000
Admin staff	5	12,000	60,000	720,000
Web Developer	1	25,000	25,000	300,000
Rider	1	15,000	15,000	180,000
Guard	2	10,000	20,000	240,000
Total	10		125,000	1,800,000

Initially it is projected that 5 persons should be hired as admin staff, so that business can utilize them as per requirement.

FURNITURE COST			
Furniture required for the project is given in tables below:			
Furniture Cost			
Item	Qty	Rate	Total cost
Chairs	15	5,000	75,000
Office Table	3	6,000	18,000
Office equipment			100,000
Total	18		193,000
Office Equipment			
Item	Qty	Rate	Total Cost
Computer (Laptops)	3	75,000	225,000
Multimedia Projector	1	40,000	40,000
Printer	1	25,000	25,000
UPS	1	65,000	65,000
Camera	1	65,000	65,000
Air Conditioner	2	110,000	110,000
Water Dispenser	1	12,000	12,000
			0
Total			542,000

It is projected that Furniture and office equipment will cost Rs735,000 initially, it will deprecate on 10% annual basis.

For the start-up Entrepreneurs, can purchase and build and office premises as per their requirement, but they will acquire an office building on rent initially, so that initial

capital requirement can reduce. It is projected that an office building in a well-established commercial area is available on Rs25-40 thousands per month, so we added office building cost at Rs35000 per month rent, and 6 months advance rent is about Rs210,000.

Company registration and web development expenses are added in the final project cost summery as Rs10,000 for registration and web development along with domain registration cost as Rs21,000 approx.

As it is an IT educational institute so we don't need to add tax. For the final projected capital requirement, we added administrative salaries and fuel expenses for coming three months, after that it will be bear from the cash flow of the organization.

Table 6: Total Project Cost

Total Project cost summery		
Total Project Cost Summery		
Description	Total Cost	Remarks
Initial Capital Cost		
Office Building (Acquire on rent 10 Marla) (Annex D1)	Advance = 210,000 Rent per month = 35,000	
Company Reg	10,000	
Furniture (Annex D2)	193,000	
Web Development and Domain	21,000	
Office Equipment	542,000	
Office vehicle	100,000	
pre-operating cost	100,000	
Total Capital Cost	1,176,000	
Initial Working Capital Cost		
Administrative salaries for 3 months	375,000	
Petrol for 3 months	50,000	
Electricity for 3 months	60,000	
Cash in hand	100,000	
Total working capital	585,000	
Total Project Cost	1,761,000	

An essential cost to be borne by the project is the cost of electricity. The electricity expenses and direct electricity for the first three months are estimated to be around Rs60,000. Furthermore, promotional expense being essential for marketing of institute is estimated as 03% of revenue, which is not mentioned in proposed project cost, because it will be borne from operational generations and free cash flows of the business.

5. Distance Learning programs fee and student composition

Table 7: Fee and student composition

Course	Duration	Course Tuition Fee	Expected No of Students
Hifz-e-Qur'an	5 Years	160,000	12
Nazra Qur'an	One Year (32 weeks)	80,000	15
Tajweed	12 weeks	65,000	18
Five Pillars of Islam	4 weeks	20,000	-
Jurisprudence	12 weeks	45,000	22
Meeras (Succession)	5 weeks	25,000	28
Overcome your Confusion	4 weeks	20,000	40
Halal earning and learning	2 weeks	15,000	28
Narrative of Islam	4 weeks	12,000	-
PGD in Halal Food	One Year (32 weeks)	95,000	40
PGD in Islamic Economics	One Year (32 weeks)	95,000	40
HF Lead Auditor Course	5 days	45,000	20
Shariah Compliance and Audit	12 weeks	60,000	25
FT Islamic Economics	4 weeks	20,000	-
Islamic Bank, Takaful Manager	5 weeks	25,000	-

6. Expected Revenues DL (One Year)

Table 8: Expected Revenues from DL

Course	Course Tuition Fee	Expected No of Students	Revenues
Hifz-e-Qur'an	160,000	12	384,000
Nazra Qur'an	80,000	15	1,200,000
Tajweed	65,000	10	650,000
Jurisprudence	45,000	12	540,000
Meeras (Succession)	25,000	28	700,000
Overcome your Confusion	20,000	40	800,000
Halal earning and learning	15,000	18	270,000
PGD in Halal Food	95,000	40	3,800,000
PGD in Islamic Economics	95,000	40	3,800,000
HF Lead Auditor Course	45,000	20	900,000
Shariah Compliance and Audit	60,000	15	900,000
Total			11,852,000*

*15% drop offs are assumed

7. Expected Operational Costs DL

Table 9: Expected Operational Cost (DL)

Course	Expected No of Students	Expected cost 1 student/year	Operational Cost/year
Hifz-e-Qur'an	12	12,000	144,000
Nazra Qur'an	15	12,000	180,000
Tajweed	18	12,000	216,000
Five Pillars of Islam	-	8,000	-
Jurisprudence	22	20,000	440,000
Meeras (Succession)	28	12,000	336,000
Overcome your Confusion	40	10,000	400,000
Halal earning and learning	28	5,000	140,000
Narrative of Islam	-	5,000	-
PGD in Halal Food	40	35,000	1,400,000
PGD in Islamic Economics	40	35,000	1,400,000
HF Lead Auditor Course	20	30,000	600,000
Shariah Compliance and Audit	25	40,000	1,000,000
FT Islamic Economics	-	8,000	-
Islamic Bank, Takaful Manager	-	10,000	-
Total			6,256,000

Operational costs include course designing, lecture recording, speaker/teacher charges, course material, Certificates and marketing expenses of the course. Complete operational expenses are divided on the students, so that we can easily extract the true picture of earnings of the business.

It is forecasted that every student will cost us in approx. Rs14,500 on average, and we are gaining in terms of fee Rs52,000 so by the rule of thumb we can say that we are earning Rs37,500 from a single student.

Some of our courses stated here are not having students, because we assume that we have to face difficulties in getting students in some of our courses, so we did not include them in our revenue calculations.

It is assumed that we have to face inflations and other unforeseen problems in revenue generations so we will charge them in our income statement as unforeseen expenses.

8. Profit and Loss Statement

Years	1	2	3	4
Sales	11,852,000	13,037,200	14,340,920	15,775,012
cost of goods sold	6,256,000	6881600	7569760	8326736
gross profit	5,596,000	6,155,600	6,771,160	7,448,276
less: expenses				
operating selling and admin expense				
Rent	420,000	462,000	580,200	559,020
Advertisement	120,000	100,000	80,000	70,000
Repair & Maintenance cost	20,000	10,000	10,000	10,000
Salaries	1,800,000	1,980,000	2,178,000	2,395,800
Electricity charges	300,000	310,000	320,000	330,000
Recruitment Expenses	50,000	5,000	5,000	5,000
Communication Expenses	54,000	54,000	54,000	54,000
Water Expenses	21,600	21,600	21,600	21,600
Office Expenses	40,000	45,000	50,000	55,000
Takaful Fee				
Charity				
Misc. expense	100,000	50,000	50,000	50,000
Domain fee	9,000	9,000	9,000	9,000
<u>Depreciation</u>				
on furniture and fixture	73,500	73,500	73,500	73,500
on vehicle	10,000	10,000	10,000	10,000
total expenses	3,018,100	3,130,100	3,441,300	3,642,920
profit before tax	-	--		
Tax	0	0	0	0
profit after tax	2,577,900	3,025,500	3,329,860	3,805,356

9. Statement of Financial Position

	0	1	2	3	4
Assets					
Current Assets:					
Cash in Bank	585,000	1,582,400	2,125,150	2,497,145	3,033,513
Account Receivables	-				
Pre-paid rent	-				
Total Current Assets	585,000	1,582,400	2,125,150	2,497,145	3,033,513
Fix Assets:					
Furniture	193,000	173,700	156,330	140,697	126,627
Office Equipment's	542,000	487,800	439,020	395,118	355,606
Vehicles	100,000	90,000	81,000	72,900	65,610
Building security	210,000	210,000	210,000	210,000	210,000
Total Fix Assets	1,045,000	981,500	886,350	818,715	757,843
Intangible Assets					
Reg Fee	10,000	5,000	5,000	5,000	5,000
Web Fee	21,000	9,000	9,000	9,000	9,000
Pre-Operational	100,000				
Total I.A	131,000	14,000	14,000	14,000	14,000
Total Assets	1,761,000	2,577,900	3,025,500	3,329,860	3,805,356
Liabilities & Shareholders' Equity					
Current Liabilities	-	-	-	-	-
A/c Payable	-	-	-	-	-
S.T.L	-	-	-	-	-
Total C. liabilities	0	0	0	0	0
Long Term Liabilities					
L.T.L	-	-	-	-	-
Security	-	-	-	-	-
Total L.T. Liabilities	0	0	0	0	0
Shareholders' Equity					
Paid-up	1,761,000	1,761,000	1,761,000	1,761,000	1,761,000
Retained Earnings	-	816,900	1,264,500	1,568,860	2,044,356
Total Capital & Liabilities	1,761,000	2,577,900	3,025,500	3,329,860	3,805,356

10. Contingency plans

As we discussed above, if we did not get ideal revenues from DL we will go for Trainings and seminars. After making good reputation in market we will go for Halal Certifications. Through both (Trainings and Certification) we will earn handsome amount of profits.

In this brief business plan, we did not give details of the financials of trainings and certification because they are not primary sources of income, they would be our promotional techniques.

As per our market research we came to know that approx. Rs7,000 per person per day is the usual training fee charged from different training institutions, whereas the cost incurred is just Rs3,000 per person per day. So we are confident enough to gain good revenue from our training programs.

When we are including Halal Certification in the boundary of our services, we came to know that it would also give good margins in the profit. So as a contingency plan we will offer certification services, but for this we have to get accreditation from PINAC and it is not so difficult. We already have personal to deal with the service.

11. Exit Strategy

If we did not foresee a potential in the industry we will quit our services with a 6 month exit plan, by hook or by crook we will end up our ongoing courses and exit from the industry. Programs having more than 6 months' curriculum are quite difficult to exit, so we are planning to give 50% of total fee (Portion which is charged) refund to the students who are enrolled currently on pro-rata basis.