Better questions. Better owner decisions.

A reusable playbook for her own AI account - supported by personal training, source checking and judgement.

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A PERSONAL DECISION COMPANION

One business. Two complementary ways to use AI.

Staff gain consistency on defined tasks. The owner gains a structured partner for growth, margins and capital choices.

FOR THE TEAM / Guided task interface

Quotation checks, customer replies and handovers.
Existing concept: a visual teaser with scripted examples. A live service would require separate implementation.

FOR THE OWNER / A personal playbook

Copy a prepared request into her AI workspace, add suitable sources, ask follow-ups and save a reviewed decision note.
This document is the tool, not a connected app.

THREE HORIZONS FOR THE OWNER

01 LOCAL
Sabah / Kota Kinabalu
Where is profitable growth hiding?

02 REGIONAL
Malaysia
Which market is worth a small test?

03 INTERNATIONAL
Malaysia / Thailand / Vietnam
Does sourcing abroad improve economics?

QUICK START / 15 MINUTES

Choose one decision. Add an anonymised summary and dated sources. Copy the matching request from pages 2-5. Ask AI to separate facts, assumptions and unknowns. Check the numbers, challenge the answer, then save the decision and next review date.

Use only information permitted for the chosen account. AI can miss context or make errors. The geographic scopes here are analysis lenses, not claims about Pharmex's current footprint.

Grow the right accounts, not just sales.

Example 1: identify where a local distribution business can grow contribution without losing service discipline.

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LOCAL / SABAH AND KOTA KINABALU

Where should we focus the next month of sales effort?

Start with customer economics, then test a small growth hypothesis. All figures below are synthetic, monthly and in RM.

BRING TO THE CONVERSATION

Last 12 months by account: sales, cost of goods, discounts, returns, delivery/service cost and payment days. Add visit notes and anonymised reasons for lost orders.

Customer group	Sales	Gross profit	After service*
Pharmacies	120,000	26,400	18,400
Clinics	80,000	22,400	12,400
Retail accounts	60,000	10,800	5,800

*Gross profit less allocated delivery/service costs: RM8,000 / RM10,000 / RM5,000. This contribution excludes fixed overhead and is not net profit.

SAMPLE USEFUL OUTPUT

Pharmacies contribute RM18,400: about 50.3% of the RM36,600 total. Clinics have a higher gross margin (28%) but need more service cost per sales ringgit.

DECISION TO TEST

Try cross-selling to existing pharmacy accounts. A hypothetical RM12,000 uplift at 22% gross margin, less RM1,000 extra service cost, adds **RM1,640** contribution. Validate demand before stocking.

COPY INTO HER AI WORKSPACE

Using my account summary, calculate contribution after service cost by segment. Separate results from assumptions. Identify two growth tests, explain the cash and service implications, and tell me what missing data could reverse the ranking. Show your arithmetic.

DOSM: Sabah GDP 2025 [official PDF] 1 Jul 2026; reviewed 22 Sep 2026. Services grew 4.5%.

Context only: statewide services growth does not establish demand for Pharmex products or justify this synthetic sales uplift.

Choose the next market with evidence.

Example 2: compare a deeper Sabah presence with a proposed Sarawak or Klang Valley commercial pilot.

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REGIONAL / MALAYSIA

Which opportunity deserves discovery funding first?

These are proposed comparison areas, not verified gaps in Pharmex coverage. No competitor sales or market shares are invented.

SOURCES TO COLLECT

Internal: geographic contribution, freight, receivables and lost-order reasons. External: dated competitor catalogues, official branch/service pages, product listings and direct customer interviews.

Option	Working hypothesis	Evidence needed
Deepen Sabah	Existing routes may support cross-selling	Account demand; route capacity
Sarawak pilot	A focused category may fill a service gap	Customer interviews; service coverage
Klang Valley pilot	A specialist offer may differentiate	Competitor range; landed margin

PUBLIC CONTEXT, NOT A SALES CASE

MIDA describes Malaysia's medical-device value chain as spanning equipment, components, packaging and supporting services. That breadth suggests categories to investigate; it does not identify an unmet need.

SAMPLE RESEARCH OUTPUT

A competitor evidence grid: category, listed products, claimed coverage, source date and unknowns.
Proposed next step: interview five suitable prospects in each candidate market. Do not rank an unverified gap as an opportunity.

COPY INTO HER AI WORKSPACE

Compare these three market options using my internal summary and dated official sources. Build an evidence grid, link each external claim and mark unknowns. Do not invent competitor revenue or market share. Propose a small validation test and a stop/go rule for each.

MIDA: Medical Technology - Medical Devices Undated sector page; accessed 22 Sep 2026.

Suggested pilot gate: evidence of repeatable demand, positive contribution after service and acceptable payment terms - owner to set thresholds.

A cheaper quote can tie up more cash.

Example 3: compare sourcing routes for the same specified non-clinical countertop display stand. No real supplier offers.

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INTERNATIONAL / ILLUSTRATIVE ASEAN SOURCING

Would an overseas sourcing pilot improve our economics?

Required: 1,000 identical stands. Fictional quotes converted to RM. Freight/handling included below; duties and tax assumed zero for illustration.

BUILD A LANDED-COST PICTURE

Route	Buy qty	Goods	Freight / fees	Total
Malaysia	1,000	20,000	1,000	21,000
Thailand	1,000	16,000	3,000	19,000
Vietnam	1,500	21,000	4,000	25,000

Synthetic terms: Malaysia 14 days / 30-day credit; Thailand 35 days / 50% goods deposit; Vietnam 45 days / 100% goods upfront. Required by day 40. Vietnam MOQ causes 500 excess units and misses the deadline.

SAMPLE USEFUL OUTPUT

Thailand is RM2,000 lower in total outlay than Malaysia. Vietnam has the lowest landed unit cost (RM16.67) but requires RM25,000 cash outlay versus RM19,000 for Thailand.

STRESS TEST BEFORE COMMITTING

If the foreign-currency goods cost for Thailand rises 10%, total becomes **RM20,600**. The saving falls to RM400. Confirm timing, specifications, actual duties/tax and supplier capability before deciding.

COPY INTO HER AI WORKSPACE

Normalise these quotations to my exact specification and required quantity. Show landed cost, MOQ overbuy, deposit and delivery fit. Stress-test foreign-currency goods costs at +10%. Separate missing charges from zero charges. List the checks needed before a sourcing pilot.

Bring: exact specifications, written quotations, currency/FX date, freight terms, fees, payment schedule and sample inspection results. Trend watch: track quote validity, FX exposure, lead times and MOQ over repeated quotes; no country cost advantage is asserted here.

Choose a test. Protect your options.

Compare the same time horizon, contribution definition and downside before committing resources.

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DECISION / CAPITAL AND MANAGEMENT ATTENTION

If we have RM40,000 available, what should we test first?

Three independent synthetic 90-day scenarios. Cash committed is a capital requirement, not an expense to subtract again from contribution.

90-day option	Peak cash committed	Downside contribution	Base case contribution	Owner/team hours	Main unknown
Local cross-sell	RM12,000	RM4,800	RM1,640 x 3 = RM4,920	25 hours	Repeat demand
Regional pilot	RM40,000	RM6,000	RM3,600 x 3 = RM10,800	80 hours	Acquisition cost
Sourcing pilot	RM25,000	-RM4,000	RM2,000	50 hours	Sell-through

Contribution = incremental gross profit less incremental service and pilot costs, before fixed overhead and tax. Sourcing benefit is a one-off 90-day case. Downside cases are independent assumptions, not probabilities or expected returns.

Conditional starting point: local cross-sell preserves RM28,000 of the cash envelope. Reassess after actual orders and collections. Regional has more base-case contribution but commits all RM40,000.

COPY INTO HER AI WORKSPACE

Compare these options over 90 days. Show cash committed, contribution, hours and downside separately. Challenge the assumptions. What evidence would justify the larger pilot? Give me a reversible first step, a spending cap and explicit review gates.

Illustrative management exercise only. No probability-weighted forecast, investment recommendation or automatic approval is implied.

A playbook that gets better with use.

Copy a recipe, supply the evidence and keep a reviewed decision record in her own chosen workspace.

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REPEAT / A REUSABLE OWNER ROUTINE

A good answer should lead to a better next question.

Keep the original sources beside the answer. Save the reviewed conclusion and open questions, not just a polished AI response.

THE REUSABLE REQUEST

Decision: what must I decide, by when?
Context: scope, constraints, sources and dates.
Task: compare options and show calculations.
Output: facts / assumptions / unknowns / next action.
Review: what could change the conclusion?

FOLLOW-UP REQUESTS

"Which statement has the weakest evidence?"
"Show the arithmetic and source for each number."
"What if sales fall 20% or payment is 30 days late?"
"Argue against your preferred option."
"What is the smallest useful next test?"

SAVE A ONE-PAGE DECISION NOTE

Decision and date; source list; checked calculations; assumptions; alternatives considered; chosen test; owner; cash cap; success/stop criteria; review date. **Human sign-off belongs in the business process.**

A SIMPLE OWNER TRAINING SESSION

Start with one real decision and anonymised material. Practise a source check, a calculation check and a challenge question. Finish with a decision note the owner can explain in her own words.

COPY AS THE CLOSING REQUEST

Turn our reviewed discussion into a one-page decision note. Separate evidence from assumptions, retain unresolved questions and record the agreed next action, spending cap, owner and review date. Do not describe any unapproved action as authorised.

Company context: Pharmex About Us Site contains historical material; current internal practices not verified.