



**Small to Medium Business Plan Template**

This pack includes:

Business plan template  
Funding pitch presentation template  
Tips on presenting



## Small to Medium Business Plan Template

### Business Plan Overview

The purpose of a business plan is not just for the banks but to help clarify what you and your business will look like in the future. This is a long and often tedious process but when it is done you will appreciate the advantage of having put in the time and effort. This document is a template of the best of breed content for a typical business plan focused on the small to medium startup business sector. If your business does not fit this profile then please feel free not to use this template. As you work through this document please add, delete and modify it as required by your business. This is not my plan for your business but your plan for your business and your future.

If you are completing this document in order to secure funding then please also add your personal financial documents to this that should prepare assets and liability statement, banking details and copies of account statements together with any form of liquid or investment profiles that could be used as collateral to secure your required finances.

*Good luck and welcome to your future.*



# Small to Medium Business Plan Template

## Business Plan Layout

1. Header page
2. Index
3. Personal Declaration
4. Executive Summary
5. General Overview
6. Business Analysis
  - 6.1 Environmental Analysis (PESTE Analysis)
  - 6.2 Benchmarking Analysis (5 Forces Analysis)
  - 6.3 Product Position Analysis
  - 6.4 Evaluate the resources (SWOT)
  - 6.5 Market Research
7. Business Strategy
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    - 7.1.1 Product Features
    - 7.1.2 Product Benefits
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11. Appendix



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## 1. Header page

Create a professional looking header page with the name of the business and logo. Add the month and year that you wrote the plan for future reference.

## 2. Index

Compose a good, easy to read index of the document with page numbers and point references that correspond to the actual contents. The index on the previous page is an typical example of what it should look like.

## 3. Personal Declaration

List your personal details including full name, id and contact details.  
Include your business name and registration details if you have already got this far.  
Sign and date this page when you are finished.

## 4. Executive Summary

Write a one-page summary of your business. This should include a description of the problem, what could be done, and what you are planning to do to solve the problem. Always write this section last once your business plan is almost complete.  
Remember that most people will only read this section so make sure it conveys your passion, business concept and why you need funding.

## 5. General Overview

Write a short summary of what your business will do. This should include product, people and process descriptions. The easiest way to do this section is to rewrite each section in just one or two sentences. Use their headings as they are in the business plan, with in this section. Once again if someone had to read just this section, they should get a comprehensive overview of what the business is all about and what it plans to achieve.



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### 6. Business Analysis

This section uses various analytical tools to assess the business in relationship to the various factors that will determine the success or failure of the venture. This section will require some research in the form of technical, business and customer interviews. This section is used to identify as many of the factors and issues you can find, do not try to solve each problem in this section, this will be addressed later in the plan.

When writing this section remember it is not designed to analyse your business, so position yourself outside your business looking out at the playing field that you will be operating in and use the tools to assess that environment. Any issues or opportunities that are identified in this section should not be answered yet. Use the following section to do this. Do not be afraid to identify issues that you do not have answers for or that you were previously unaware of. It is a good and bold business owner is able to complete the section with confidence.

Even though they may be overlaps and duplicate points identified within each subsection, remember the tools have been designed to do a very specific task. If you come across problems with access to information, or just unable to complete any assessments then make the appropriate notes under each heading.

#### 6.1 Environmental Analysis (PESTE Analysis)

This tool is used to assess the influences that pertain to your business that need to be taken into consideration when building your business. You do not need to offer any solutions to these in this section. List as many as you can think of using short sentences under each of the five headings:

1. Political Influence  
What political issues including politicians, laws, elections and by-laws or civil laws could have an influence on your business?
2. Economical Influence  
What economic issues will have an influence on your business? Think about the wealth of the community or access to fund to the affordability of your product.



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3. Social Influence  
What social issues will have an influence on your business? Consider the local social issues in the community of both your business and customer base.
4. Technological Influence  
What technological issues will have an influence on your business? These could range from local infrastructure, technological progress to support issues.
5. Environmental Influence  
What environmental issues will have an influence on your business? Consider any issues in and around the local community, access roads, transport, weather patterns and location.

### 6.2 Benchmarking Analysis (5 Forces Analysis)

Assess any outside forces or factors that may affect the development of your business. These are factors that originate from outside both your business and your control but need to be identified so you can manage their affect and lower the risk to your business. Identify both positive and negative forces for each heading.

1. Threats of new entrants in the market  
How hard will it be to for others to gain access to the market with a similar or new product or service?
2. Determinants of supplier power  
What factors will you need to consider around your suppliers to your business? This could include import suppliers, lead-time, exclusive contracts, supplier rivalry, price changes or loss of key suppliers to your business.
3. Determinants of buyer power  
What factors influence your business from your buyers or customers side? This will include brand loyalty, education, awareness of your product or service, needs analysis and affordability.



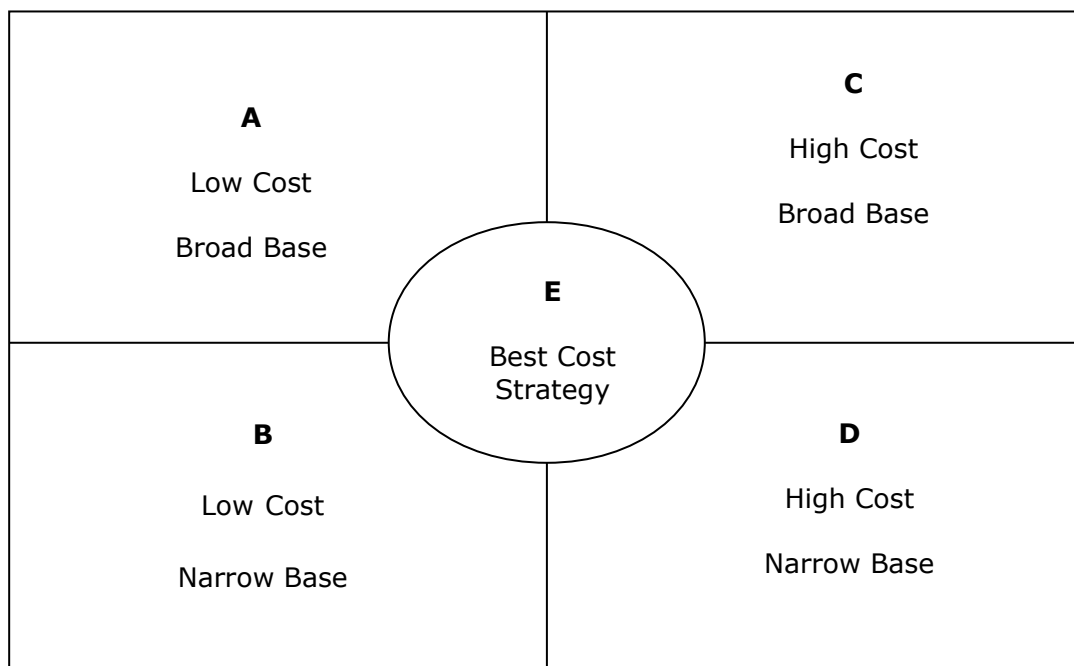
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4. Threat of substitute products  
What other products already exist or could exist that will lower your share of the pie in this market. Think also of other products outside your scope that could be substituted for your product. (Share of wallet)
5. Rivalry among existing market  
What existing product or service already exists that directly oppose your planned business? Consider other expanding chains or franchises and any new retail or office developments in your area.

### 6.3 Product Position Analysis

Define the product or service in the context of product positioning in relations to target market and competitive advantage.

1. Define the LSM (Living Standard Measure 1 - 10) of your target customer
2. Define what your customer base would ideally be. (broad or narrow)
3. Define your product cost structure (low cost or high cost)
4. Use the diagram below to position your business.





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### 6.4 Evaluate the resources (SWOT Analysis)

This evaluation identifies both internal and external forces that affect the business. All items identified here will need to be addresses later in this document.

#### Value Chain (External)

1. Opportunities  
What external opportunities exist that need to be realized within the next 3 years to maximize the effectiveness of your business?
2. Threats  
What external threats exist that could cause possible damage to your business that need to be watched, managed or eliminated?

#### Core Competencies (Internal)

1. Strengths  
What internal strengths do you and your business have that need to be leveraged to gain an advantage in the market?
2. Weaknesses  
What internal weaknesses exist within your business that need to be managed or eliminated to avoid possible future issues?

### 6.5 Market Research

Market research is an important part of any business plan. Most business owners just assume that their idea is important and of use to the community. This is often the wrong assumption.

Develop a set of both open and closed questions that cover all aspects of your product or service and interview as many people as you can. Develop your questions around some of the issues identified in the above analysis to help determine the strength of each statement.

Be prepared for a lot of abuse and shut doors for this exercise. If your venture is large enough you can outsource this to a





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research company or use email or Internet to compile an online questionnaire.

Collate the answers into a table and represent them with a brief learning description in graphical format such as line or pie charts. This information may be replicated in the marketing plan section but should be used here to represent the factors of risk and implementation.

### 7. Business Strategy

This section includes all the strategies and plans to get from where you are now to your planned future for your business. This section gives you the chance to explain or counteract any issues or opportunities identified in the previous section. This should include as much detail as possible without becoming too technical or specific. Use the Appendix section to add any long or technical document to support your strategy.

#### 7.1 Product or Service Description

Describe your product or service as you see them as well as how your customer may see them under each of the following headings.

##### 7.1.1 Product Features

Describe the most important features; what the product does, list the attributes and explain why is it so special. If technical specs are required add them to the appendix and refer to them in the notes here.

##### 7.1.2 Product Benefits

Describe the benefits; what will your product does for the customer, how will they benefit from using it. If required refer to any features in the previous section and then explain the benefits to the customer created by that feature.

#### 7.2 Procurement and Manufacturing

Describe the process that will be required for any purchasing and manufacturing of your product or service. Do not list any financials in this section but refer to your financial plan if required.



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This section is a narrative of the process. Include all import, carrier, storage, assembly, warehousing and packaging procedures. If any technical machines or processes are used add them to the appendix and refer to them in the text. Include the direct and indirect processes separately.

### **7.3 Distribution**

Describe the process of delivery of your product or service to your customers. This could be a simple delivery by car or a national network of courier transport. Include any agreed payment plans as far as COD, credit or consignment terms and refer to specific numbers in your financial plan.

### **7.4 Customer Care**

Describe the process of delivery of the service to the customer in terms of service that relates to your product. This may include presales, consultation, quoting, installation, training and any after sales service. Include any outsourced associated service that may be required to fully support your product. Refer to any costs involved to the financial plan.

### **7.5 Product Analysis**

Using the information from section 6.3 Product Position Analysis as a base, add other businesses to the diagram in a comparative analysis to your own. Add an additional note for each business on the diagram explaining how you see its position in relation to your own.

### **7.6 Pricing**

Detail your product pricing with a complete breakdown of all aspects of the product to include all raw materials, processes, packaging and delivery fees. Identify any expected increases in these costs over the next 3 years. Clearly identify your anticipated markup and margin for each stage or as a whole.



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### 8. Financial Plan

The financial plan should be as comprehensive as possible and include all figures referred to in the above strategy. Use the preferred financial table format with either 6 or 12 month projections. Separate tables can be used for each section but should all refer to each other and balance. Be sure of your values, if estimates have been used refer to a notes section to explain how you derived at the figure.

Add any notes to values that may appear inflated or out of the ordinary. Remember that it is always better to explain a value than have someone else assume their own story.

If your business has traded for more than a financial year then include the latest financial reports in the appendix.

#### 8.1 Capital Costs

Identify all the initial costs required for the setup of the business. This will include building, vehicle, machinery and licensing costs. See example in appendix A.

#### 8.2 Expenditure Budget

This will include all costs involved in running the business for 12 to 36 months. Include all fixed costs: loan repayment, rentals and salaries, as well as variable costs for the business. List costs related to the Cost of Sales separately. See example in appendix B.

#### 8.3 Income Budget

List all income from sales and related income anticipated over the next 12 to 36 months. Be realistic and make sure the values link back to the purchases and expenditure section. Make any notes if required to identify seasonal variation or lull periods in the sales cycle. See example in appendix B.



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### 8.4 Cash Flow Forecast

Create a cash flow forecast for 12 to 36 months detailing the liquidity of the business each month. Show the use of any overdraft or bridging finances required to keep the business afloat.

This section may look bad when you do it but it needs to be an honest reflection of your business situation.

If the cash flow shows any serious decline then make notes of how you plan to survive through this period. See example in appendix C.

## 9. Marketing Plan

Any good business will require a solid marketing plan that can be managed and measured on a regular basis. The sales cycle of any product includes: Awareness, Education and Sales. Use the following sections to identify how you plan to market your product with an initial push followed by a sustainable brand campaign.

### 9.1 Demographics

Define your customer in as much detail as you can. Use the information from section 6.3 to expand on who, what, why, when and where your customer is or will be. Include all aspects of demographics from race, gender, hobbies, income, children, sport, shopping habits, entertainment and employment factors. If your product spans over more than one type of customer profile then list them separately with reasons why. You can go as far as creating names for each profile to be used later in your marketing plan.

For example:

*Susan a 32 year old single mom with 2 kids, she lives in a leafy suburb, works part time, drives a 1.4l car and plays tennis or gym twice a week. She earns between R 8 000 and R 10 000 per month. She attends a book club and social event each week. Her hobbies include sewing, pottery and school fund raising events. She shops at Shoprite and has an Edgars account and one credit card.*



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### 9.2 Possible Marketing Channels

List as many different marketing methods or channels that will be applicable to your business. Separate these under the headings **Awareness, Education** and **Selling**. Each campaign will use a selection of these to achieve the desired result. Be as specific as you can when it comes to print media by listing the magazine or newspaper together with the current circulation and target group.

### 9.3 Proposed Marketing Campaigns

For each campaign you will use, select the defined customer profile, the required marketing material and the delivery method. Describe your desired result together with the volumes of material and length of each campaign. List at least two campaigns under each heading, Awareness, Educate and Sell.

### 9.4 Feedback and Management

Describe how each campaign will be measured using feedback methods from customers of marketing codes. It is important to utilize some form of measurement for you can analyse the effectiveness and return on investment. A lot of businesses spend money that is never accounted for or managed resulting in huge losses on ineffective marketing. Just because others are doing it, it does not mean you need to do the same.

### 9.5 Marketing Budget

The marketing expense budget should be detailed for each campaign and should include all anticipated expenses. These numbers should be reflected in a summary format in your financial plan.

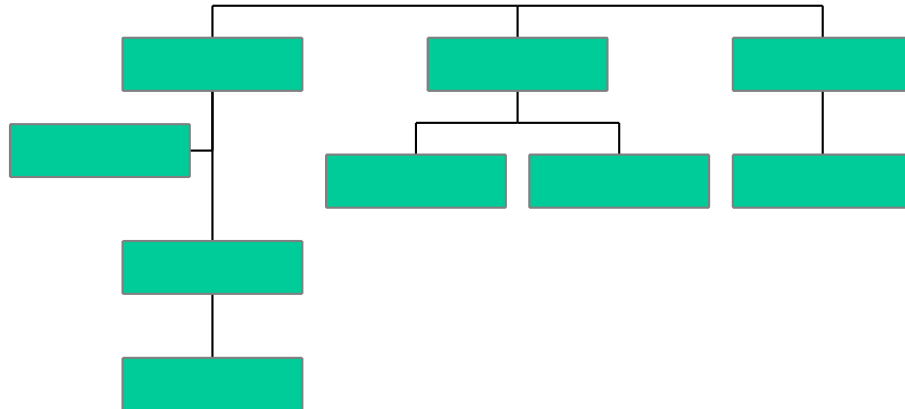
## 10. Management and Staff Resources

This section is dedicated to all the human relationship and employment issues related to your business. The three sections relate to the different groups of people you will need to work with within your business.



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Start off with a simple organisation chart detailing the positions and names of each team player. Add the people mentioned in 10.3 as unlinked blocks down one side.



### 10.1 Management

Management includes the business owners and those who will initially run the business. This will only include a small number to begin with but should grow as the business grows. List the names, qualifications and functions of each person on your team. If equity is shared amongst them, then indicate the percentage for each.

### 10.2 Staff

List the required job function and number of staff for each department within your business. Include the required qualifications, experience, cost to company and planned growth for each level. Make sure that all financial match up to the summary value in your business plan.

### 10.3 Professional and Advisory Support

List the external or outsourced tasks that will be required to successfully run your business. This will include all legal, financial, Mentoring, Coaching, Labour and other services you will require. For each service list the already allocated persons details or a brief description of the person you will still need to find.



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### 10.4 Labour Legislation Requirements

List any legal requirements that will need to be complied with in regard to labour, health and safety or trade unions within your business. It may be wise to consult a specialist in this field if you do not have any experience with these issues. Any non-compliance in this area is frowned upon by the authorities and could lead to hefty fines or penalties.

### 11. Appendix

List each Appendix on a separate page. Make sure that all references within the document point to the correct appendix.

If you are inserting glossy specification sheets or copies of your advertising campaigns then create a header page before each one with the appropriate heading and explanation.

Remember that your business plan may be photocopied and distributed to other people within the funder organisation so make sure your appendix attachments are not stapled together or unable to be copied without losing their clarity.

Appendices are numbered alphabetically.



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### Appendix A – Capital Costs

ACME Industries Capital Cost Budget				
	Months			Total
	1	2	3	
<b>Capital Expense</b>	800	800	800	2,400
Motor Vehicle 1	100	100	100	300
Motor Vehicle 2	100	100	100	300
Printing press	100	100	100	300
Computers	100	100	100	300
Network and accessories	100	100	100	300
Office Furniture	100	100	100	300
Rental Deposit	100	100	100	300
Telephone	100	100	100	300





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### Appendix B – Income and Expenditure Budget

ACME Industries													
BUDGETED Income Statement for the year ended 31 December 2008													
	Months												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
<b>Sales / Turnover</b>													
Product 1	100	100	100	100	100	100	100	100	100	100	100	100	1,200
	100	100	100	100	100	100	100	100	100	100	100	100	1,200
<b>Cost of Sales</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>600</b>
<i>Opening Stock</i>	-	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	-
<i>(Add:) Purchases</i>	1,050	50	50	50	50	50	50	50	50	50	50	50	1,600
<i>(Less:) Closing Stock</i>	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
<b>Gross Profit</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>600</b>
<b>Operating expenses</b>	800	800	800	800	800	800	800	800	800	800	800	800	9,600
Advertising	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Bad debts	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Depreciation	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Discount allowed	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Insurance	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Salaries and wages	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Stationery	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Telephone	100	100	100	100	100	100	100	100	100	100	100	100	1,200
<b>Operating Profit (EBIT)</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-750</b>	<b>-9,000</b>
Interest expense	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net income before tax</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-650</b>	<b>-7,800</b>
Income tax	-195	-195	-195	-195	-195	-195	-195	-195	-195	-195	-195	-195	-195
<b>Net income for the year</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-845</b>	<b>-10,140</b>



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### Appendix C – Cash Flow Forecast

		Months											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>A</b>	<b>CASH ON HAND</b>	100	-700	-1,500	-2,300	-3,100	-3,900	-4,800	-5,600	-6,400	-7,200	-8,000	-8,800
<b>B</b>	<b>CASH INFLOW</b>												
	<b>Sales/Turnover</b>												
	Product 1												
	Cash Sales	100	100	100	100	100	100	100	100	100	100	100	100
	Credit Sales	100	100	100	100	100	100	100	100	100	100	100	100
	<b>TOTAL CASH RECEIVED</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>	<b>400</b>
<b>C</b>	<b>CASH OUTFLOW</b>												
	<b>Cost of Sales</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>
	<i>Purchases</i>												
	Cash Purchase	100	100	100	100	100	100	100	100	100	100	100	100
	Credit Purchases	100	100	100	100	100	100	100	100	100	100	100	100
	<b>Operating expenses</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>	<b>800</b>
	Advertising	100	100	100	100	100	100	100	100	100	100	100	100
	Bad debts	100	100	100	100	100	100	100	100	100	100	100	100
	Depreciation	100	100	100	100	100	100	100	100	100	100	100	100
	Discount allowed	100	100	100	100	100	100	100	100	100	100	100	100
	Insurance	100	100	100	100	100	100	100	100	100	100	100	100
	Salaries and wages	100	100	100	100	100	100	100	100	100	100	100	100
	Stationery	100	100	100	100	100	100	100	100	100	100	100	100
	Telephone	100	100	100	100	100	100	100	100	100	100	100	100
	<b>Cash outflow from loan repayments</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>
	Interest expense	100	100	100	100	100	100	100	100	100	100	100	100
	Loan principle repayments	100	100	100	100	100	100	100	100	100	100	100	100
	Tax payments	-	-	-	-	-	100	-	-	-	-	-	100
	<b>TOTAL CASH PAID OUT</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,300</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,200</b>	<b>1,300</b>
	<b>CASH AVAILABLE / (DEFICIT)</b>	<b>-700</b>	<b>-1,500</b>	<b>-2,300</b>	<b>-3,100</b>	<b>-3,900</b>	<b>-4,800</b>	<b>-5,600</b>	<b>-6,400</b>	<b>-7,200</b>	<b>-8,000</b>	<b>-8,800</b>	<b>-9,700</b>



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### Presentation Pitch Template

When pitching to a Funder, make sure you are well prepared and have taken the following into consideration:

1. You know what your product and business is all about
2. You have done your research and are sure of your details within your business plan
3. You have prepared and read through your business plan
4. You are confident in yourself and your business
5. You are pitching to the right type of funding company
6. You are sure of what you need from the funder
7. You are confident that you can pay your loan back
8. You have prepared a good presentation and practiced until you can do it in your sleep

### Defining your Funding Pitch

When pitching to a funder whether a banker, Angel or VC, your pitch needs to follow a certain formula to cover all the required aspects. It follows a similar process flow to your business plan.

This pitch should be no longer than 20 minutes or 10 slides. Before we begin on the presentation format a few notes on the slides.

### PowerPoint Slide Rules

- Less is more – do not clutter your slides with graphics and colours
- Use a simple colour background with a contrasting font colour
- Design a good cover slide
- Display your logo on every page
- Use no more than 6 points per slide
- Have no more than 6 words per point
- Your slides are a visual aid, not a text to read from
- Do not use sound effects or fancy transitions
- Do not use automatic timing on the slides
- Keep any animation to a minimum
- Remember simple is good



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### Presentation tips

When presenting, you will get better with practice as you get more confident. Here are some pointers to begin with.

- Stand on both feet, do not shift around
- Use your hands or let them hang at your side
- Maintain eye contact with the room
- Do not look back at your slide show or talk to the screen
- Speak slowly and clearly
- Pause for effect to allow complex issues to sink in
- Point with an open hand
- Speak with conviction and confidence

### Presentation Format

Your presentation should be compiled from the eight sections detailed below, each related back to your business plan. You need to assume that the people listening to you have not yet read the plan and do not know about who you are or what you do, so start from the basic beginnings and work up to the climax at the end.

Please write out your speech by answering all the questions below, then create your slides. Doing this in reverse will always result in a poor presentation. Your slides need to complement you and your speech, not lead them.

Header slide

- Create a good looking header slide with your logo in your corporate colours

1. Tell them why they are here and what to expect

- Who are you?
- What do you do?
- Why should they care?

2. What is it that your business does?

- What is the problem you have identified and hope to address?
- What is the opportunity or advantage in having this problem fixed?

3. Does anyone care about what you do? (how viable is your business)

- How many people need what you are offering?
- Why do they need what you are offering?



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- How do you deliver your service or product?
4. How do they know you are not just making this stuff up?
- Who has used you before?
  - Why did they choose your solution?
5. Describe your product or service
- Show a brief overview of the product
  - You need to make this brief (2 minutes) this pitch is more about the business than your product
  - Try to avoid any live demo unless you can guarantee that it will work
6. Explain your sales cash flow cycle
- How do you make money in the business
    - Procurement
    - Manufacturing
    - Packaging
    - Delivery
    - Sales
    - After sales
7. Why should they believe that you can do this?
- Talk about yourself and your team
  - Give brief overviews of surety members
  - Touch on staff expertise
  - Touch on contractors and consultants
  - Remember to emphasize the passion together with the expertise and experience
  - Do not highlight your inadequacies
8. What do you want or need?
- How much money do you need?
  - What are you going to use it for?
  - How do you plan to pay it back?

Each section should be on a different slide with points easily identified back to what you are saying.



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### Final Words

- Prepare your speech then your slides.
- Practice, practice, practice
- Update your slides as you practice so they compliment your speech
- Make a set of queue cards or highlight key points on your written speech to use as speaker notes
- Make a printout of your slides to use as handouts if required (you never know when technology or electricity will fail you)
- If you are going to do a live demo of your product make sure it will work and it is ready to use. Do not waste time in setting things up while the panel is waiting
- Make a copy of your presentation in the final format onto a memory stick or CD or both
- Confirm the required Audio Visual equipment is available or bring your own
- Always be ready to stop and answer questions from the panel and then be able to continue with your presentation.

Good luck, remember that this is just a process in the development of you business. Embrace it, learn from it and enjoy it.



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Notes