Creating a Business

Lecture Title: Presenting your Business

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Funding Methods (Last Lecture)

- Bootstrapping
- **Equity Funding**
  - Venture Captalist
  - Business Angels
  - Stock Market
- **Debt funding**
- Government funding
- Crowd Funding

Lenders' and Investors'

how to we tap them?

Funding Methods

Lenders’ expectations vs Investors’ expectations

Funding Methods

Lenders’ expectations vs Investors’ expectations

Funding Methods

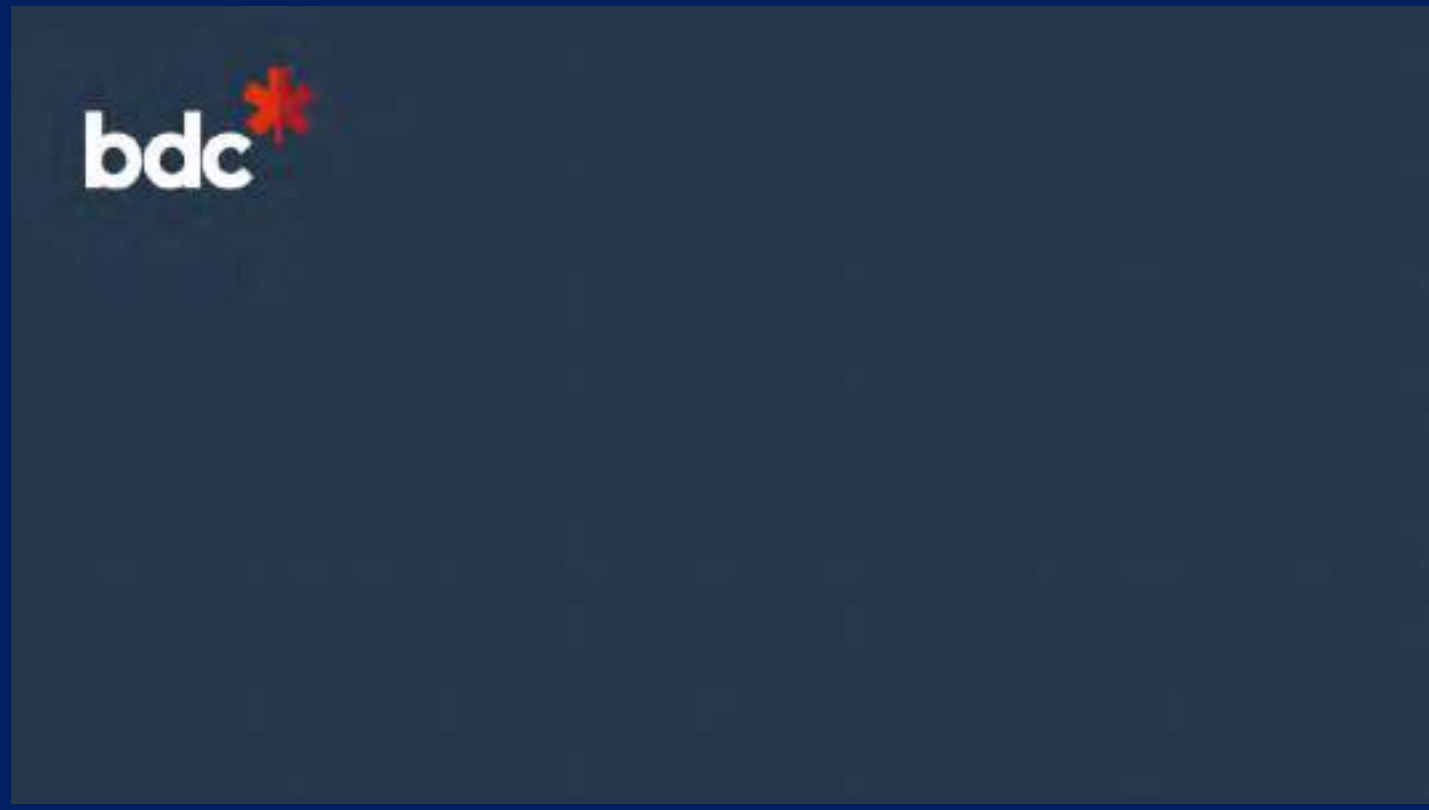
Lenders' expectations vs Investors' expectations

	Lenders	Investors
The Pitch	Want to see proof that the company has the **means to repay** the loan. Should include a **detailed and realistic cash flow forecast**, as well as **accountant-reviewed financial statements** or a tax assessment for the previous year.	Needs to be **exciting** with a **focus on growth** potential, hungry founders and an **inspiring story**.
Financial Projections	Projections should be **broken down by month and go out one or two years**. Should adjust for seasonality and scenarios.	Often stretch out to **five years** and are broken down by year.

Funding Methods

Lenders' expectations

- track record
- ability to repay
- staying in power
- collateral



Funding Methods

Investors' expectations

- competitive advantage
- huge market
- strong management team
- Huge returns
- exit strategy

Funding Methods

Pitch

- Pitching for new business is a make-or-break moment
- not just what you are pitching, but who you are pitching to

Tips

1. Be a master of the facts, but know that for an executive audience, your relevant experience matters most.
2. Avoid pitches where only one person speaks.
3. Be passionate about the problem, not just your product
4. Listen closely and respond carefully.

Funding Methods

Pitch

DRAGONS' DEN

Funding Methods

Pitch

Funding Methods

Your views on the pitch

Funding Methods

Funding Methods

Pitch

Funding Methods

Your views on the pitch

Funding Methods

Pitch

Video

Funding Methods

Tips

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Business Plan

It is a:

- Post feasibility study which documents
  - the operational and
  - financial objectives
  - detailed plans to achieve them

Business Plan

It is a:

- Plan to execute a new venture
- Shared vision
- Dynamic Document
- Snap shot
- Where the Company wants to go
- How is it getting there

Business Plan

Overview of a Business Plan

- cost of organising the business
- anticipated sources of revenue
- how the products and/or services are customer oriented
- anticipated profit margins

Business Plan

Business plans serve two main purposes.

- guide business owners use to streamline management and planning/organisation of the business.
- show potential share holders, bankers, and other lenders a comprehensive plan to encourage them to invest in the business.

Business Plan

Business Plan

Types

- One-pager
  - high level and easy to understand at a glance
- Startup
  - bigger focus on the financials as well as on other sections that determine viability of your business idea
- Internal
  - to keep your team on the same page and aligned toward the same goal

Business Plan

Types

- Strategic
  - bigger picture, more-long-term look (built on normal business plan)
- Feasibility
  - pre-business plan - many refer to it as simply a feasibility study
  - Business Model Canvas

Business Plan

Sublevels of a business plan include:

- Marketing plan
- Financial plan
- Human resource plan
- Production plan

Business Plan

Types

Strategic	Feasability	Start Up	One Pager	Internal	Strategic
Executive Summary		✔	✔	✔	✔
Company Description	✔	✔		✔	✔
Market Analysis	✔	in-depth	summarised	✔	comprehensive
Products and Services	✔	✔	summarised	✔	for launch & expansion
Marketing Plan		✔	summarised	✔	comprehensive
Logistics & Operations	✔	✔	summarised	✔	comprehensive
Financials	✔	in-depth	summarised	✔	comprehensive

Business Plan

Elements of a business plan include:

- Cover letter
- Title page
- Table of Contents
- Executive Summary
- Company background
  - Management and international organisation
  - Mission statement
- Products and services
- Marketing plan
- Competitive analysis
- Marketing/Realization
- Risk analysis
- Financial planning
- Conclusions
- Appendices

Business Plan

Cover Letter

- make a good first impression
- sell your business idea
- explain why your business is a good investment

OR

- explain why you are approaching the potential investor or lender
- what they can gain from investing

Business Plan

Cover Letter

- not long (half page)
- well-written and professional-looking (first impressions)
- tailor specifically for the recipient/s
- contact information should be included

Less formal when sent via email but still include the details above

Business Plan

Cover Letter

Letterhead

Barry Fenton, Owner/Operator
BF Innovative Apps Ltd.
84 Softwood Road
Naxxar, NXR 123

January 10, 2022

Mr John Smith
Bank Manager
ABC Bank
223 Main Street,
Valletta, VLT 999

Dear Mr. Smith,

I am very pleased to enclose my business plan for BF Innovative Apps Ltd. Inside, you will find a wealth of information about my business, a thorough assessment of opportunities in the marketplace, and a detailed plan for seizing them. I look forward to the possibility of working with your bank to make BF Innovative Apps Ltd. a success in the coming months and years.

I am eager to hear your comments and answer any questions you may have. You can reach me at 9999-9999.

Thank you for your time and attention.

Sincerely,

Barry Fenton

Business Plan

Title Page

Simple, clean, and powerful

- Company name
- Company logo (corporate colours)
- Title & date
- Contact Information
- Confidentiality Statement

Business Plan

Title Page

Business Plan

Table of Contents

Business Plan

Table of Contents

- major sections
- sub-categories
- logically with page numbers

Table of Figures

Business Plan

Executive Summary

- gives an overview of
  - business opportunity
  - entire business plan.
- explains the type of business
- summarises key facts and strategies
- provides the lender or investor a quick analysis

IT IS NOT AN ABSTRACT

Business Plan

Executive Summary

- keep it simple and succinct

IT SHOULD –

- grab the reader's attention
- convince them it is in their best interest to keep reading

Business Plan

Executive Summary

- The problem statement or business
- Your business
- Company
- The target market or customer
- Competition
- Milestones
- Financial plan
- Management Team

LAST TO COMPLETE

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Business Plan

Company Overview

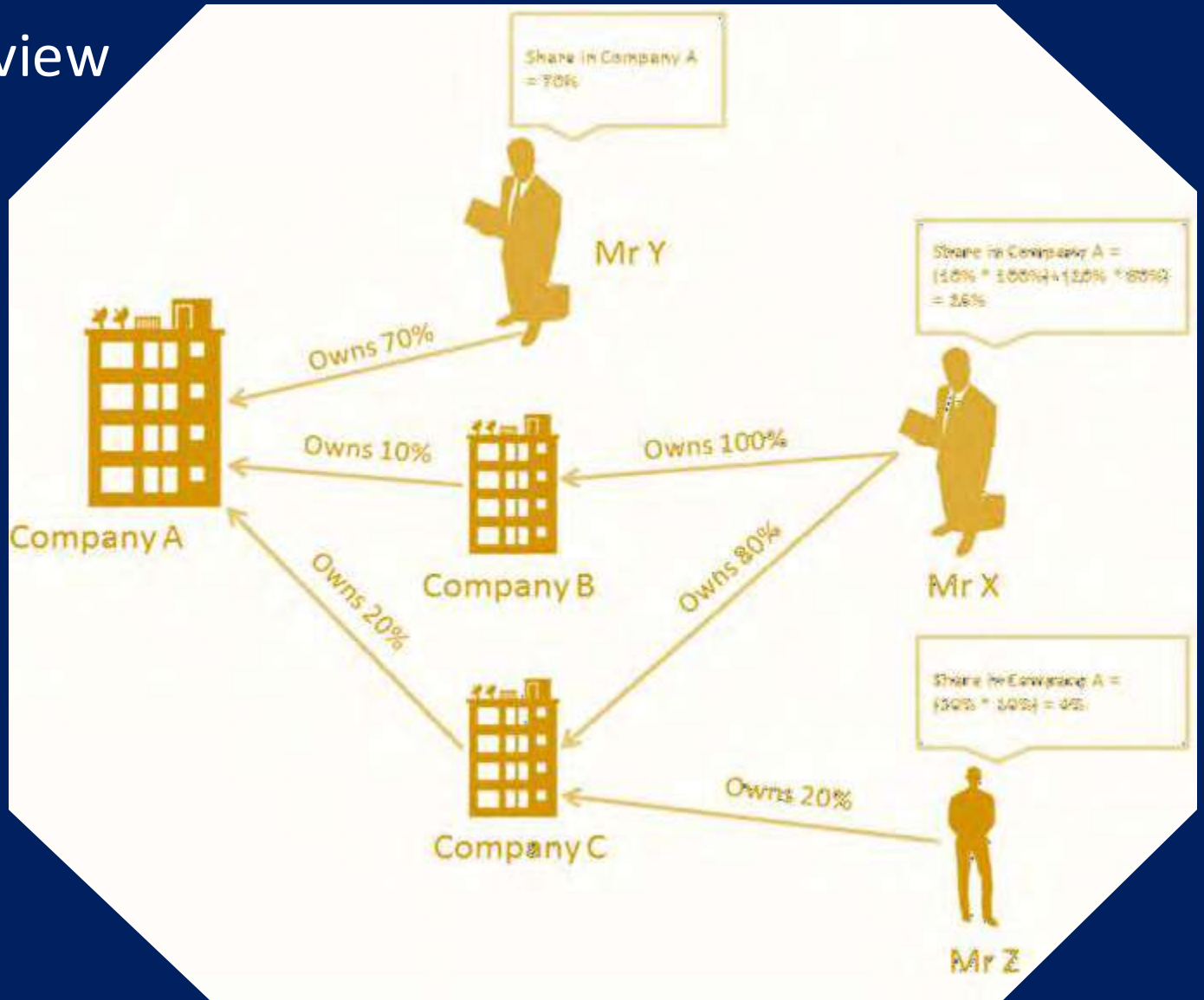
- Mission Statement
- Management and international organisation

- History
- Management team
- Legal structure and ownership
- Locations and facilities
- Mission, Vision & Values

Business Plan

Company Overview

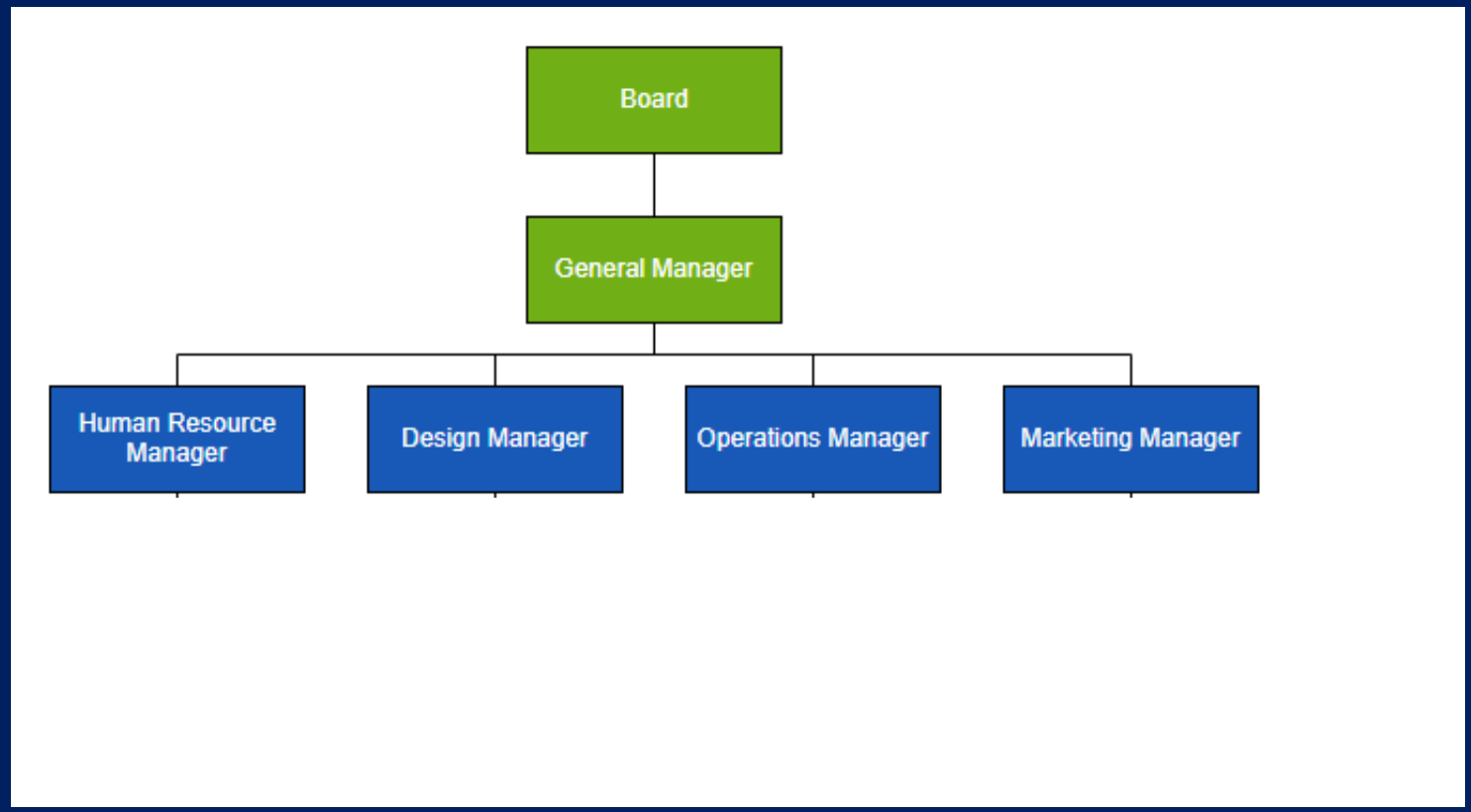
- Ownership



Business Plan

Company Overview

- Management Team



Business Plan

Company Overview - Mission Statement

- Comes after SWOT
- Describes the Company

- Mission (present)
- Vision (future)
- Values (belief)

Different styles

Business Plan

Mission, Vision & Values Statements

“Our business is your future”

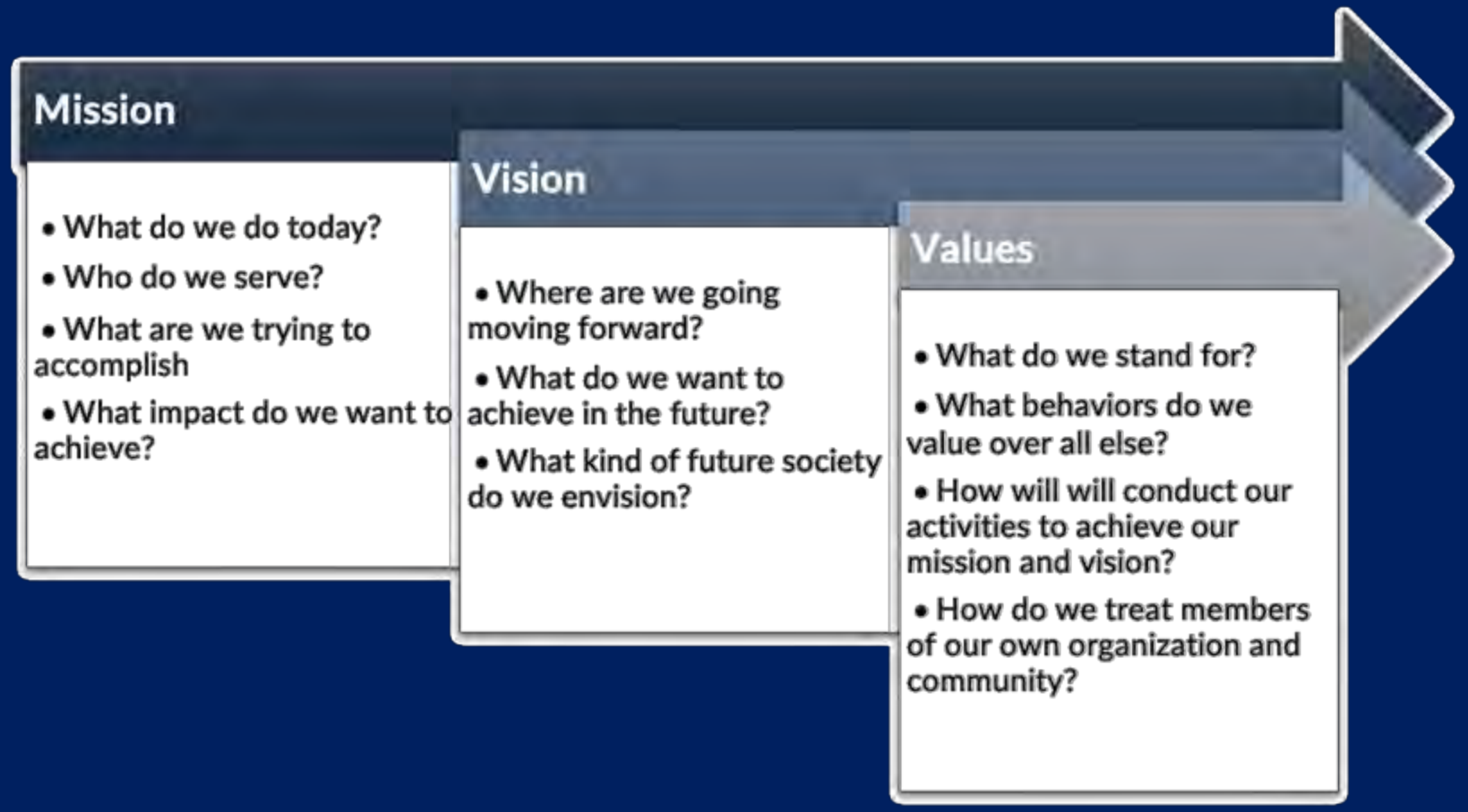
“to offer excellent face to face and online academic courses with the aim of providing students with a learning experience comprising of quality, of teaching, learning facilities, and a positive education experience”

Business Plan

Mission, Vision & Values Statements

Business Plan

Mission, Vision & Values Statements



Business Plan

Mission, Vision & Values Statements

Which company?

“to bring the best user experience to its customers through its innovative hardware, software, and services”

“We believe that we are on the face of the earth to make great products and that's not changing.”

Business Plan

Mission, Vision & Values Statements

company?

"We believe in the simple, not the complex.

We believe that we need to own and control the primary technologies behind the products we make.

We participate only in markets where we can make a significant contribution.

We believe in saying no to thousands of projects so that we can really focus on the few that are truly important and meaningful to us.

We believe in deep collaboration and cross-pollination of our groups, which allow us to innovate in a way that others cannot.

We don't settle for anything less than excellence in every group in the company, and we have the self-honesty to admit when we're wrong and the courage to change.."

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Create a Mission Statement

Mission

- What do we do today?
- Who do we serve?
- What are we trying to accomplish
- What impact do we want to achieve?

Create a Mission Statement

Travel Company

"To empower Maltese travellers with exceptional experiences abroad by providing personalised service and expert guidance. We strive to make exploring the world accessible and enjoyable, ensuring every journey is memorable and hassle-free."

Beauty Service

"To enhance the beauty and well-being of our clients in Malta through exceptional, personalised services in a welcoming environment. We are dedicated to empowering individuals to embrace their unique beauty and self-expression."

EV Charging Stations

"To support Malta's transition to sustainable transport by providing accessible, reliable EV charging solutions that empower drivers to embrace eco-friendly travel."

Asian Food Store

"To bring the vibrant flavours of Asia to Malta by offering a diverse selection of authentic ingredients and products, enriching the culinary experiences of our community."

Technical Training

"To empower individuals in Pakistan through innovative technical training, equipping them with the skills and knowledge needed to excel in their careers and contribute to the country's development."

Create a Vision Statement

Vision

- Where are we going moving forward?
- What do we want to achieve in the future?
- What kind of future society do we envision?

Create a Vision Statement

Travel Company

"To be the leading travel partner for Maltese adventurers, inspiring exploration and creating unforgettable experiences that connect our clients with the world."

Beauty Service

"To be Malta's premier destination for beauty and self-care, celebrated for our innovation, expertise, and commitment to empowering individuals to embrace their unique beauty."

EV Charging Stations

"To lead Malta towards a sustainable future by becoming the most trusted provider of EV charging solutions, fostering a greener, cleaner environment for generations to come."

Asian Food Store

"To be Malta's go-to destination for authentic Asian cuisine, promoting cultural diversity and culinary exploration through our exceptional range of products."

Technical Training

"To be a leading institution in Pakistan for technical education, shaping skilled professionals who drive innovation and contribute to a prosperous future."

Create a Values Statement

Values

- What do we stand for?
- What behaviors do we value over all else?
- How will will conduct our activities to achieve our mission and vision?
- How do we treat members of our own organization and community?

Create a Values Statement

Travel Company

"We prioritise personalised service, integrity, and excellence, ensuring that every journey is crafted with care and respect for both our clients and the destinations they explore. Sustainability, cultural appreciation, and community impact are at the core of our commitment to responsible travel."

Beauty Service

"We are dedicated to excellence, inclusivity, and client well-being, creating a welcoming environment where everyone feels valued. Integrity, innovation, and self-expression guide us as we empower clients to embrace their unique beauty with confidence."

EV Charging Stations

"We are committed to sustainability, reliability, and innovation, providing accessible and eco-friendly solutions that support Malta's shift towards a cleaner future. Integrity and customer satisfaction are at the heart of everything we do."

Asian Food Store

"We value authenticity, diversity, and community, offering high-quality Asian products that celebrate culture and inspire culinary exploration. Our commitment to customer satisfaction and integrity guides every interaction."

Technical Training

"We are dedicated to integrity, innovation, and excellence in education, empowering students with practical skills and knowledge. Our commitment to inclusivity and lifelong learning drives us to support individual growth and contribute to Pakistan's development."

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Business Plan

Products &/or Services

- What need are you fulfilling or what problem are you solving?
- Emphasize how and why you are competitive.
- How do you stand out, and why does this business have such a terrific chance at succeeding
- Try to answer why a client would want it.
- How will your offering make your customers' lives better or more profitable?

Business Plan

Products &/or Services

- Description
  - what is your product and/or service
  - how does it work?
  - how does it benefit customers?
  - how do you make it or how will you get it made?

Business Plan

Products &/or Services

- Comparison
  - what makes it unique or better?
  - why would someone choose to buy it or do business with you over someone else?

Business Plan

Products &/or Services

- Accreditations/Intellectual Property
  - have you had it tested or certified?
  - approvals from industry experts?
  - trademark, copyright, or patent?

Research & Development

Business Plan

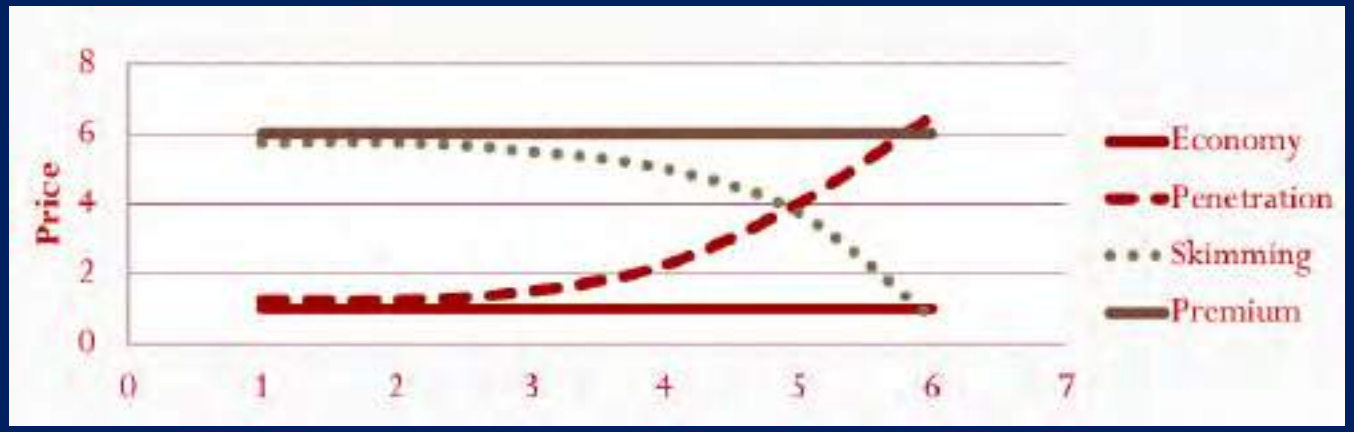
Products &/or Services

- Lifecycle
  - where are you currently with it?
    - idea stage or do you have a prototype?
    - produced some and are looking to expand?
    - started offering this service already or are you still in the planning stages?

Business Plan

Products &/or Services

- Pricing
  - how much will you charge for it?
  - where does this fit in with what is currently available?



Business Plan

Products &/or Services

- Sales and Distribution Strategy
  - How will you sell it?
    - online or in retail stores?
  - Have you lined up any vendors?
  - How will you distribute it or deliver it?

Business Plan

Products &/or Services

- Fulfilment
  - Will you need any special equipment or technology to provide your product or service?

Business Plan

Products &/or Services

- Requirements
- How will you fill orders or deliver it?
- Will you manufacture items yourself or outsource to someone else?
- Who will handle distribution, and how?

Business Plan

Products &/or Services

- Expansion
  - Do you envision future products or services as an extension of the business once it’s successfully launched?

Business Plan

Products &/or Services

- Photographs/Brochures
  - Refer and append

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Business Plan

Conclusions

Executive Summary vs Conclusions

What is the difference?

Convince to Keep Reading vs Convince to Invest

Conclusions have to have a Sales Pitch

Business Plan

Conclusions

Shoutout Entertainment is a business establishment that always wants to make it in the audio system service. Our business can compete well with other similar business as well. Moreover, Shoutout Entertainment has made lots of efforts during the survey for the establishment of business and in terms of its financial projections. In connection with that, we are aiming to provide our service according to our customers' wants, desire and needs. We are very confident and believe that our business venture will create and establish a very satisfactory investment return every year.

Our business will continuously make concentrate in the business strategies, especially in terms of marketing to ensure that the business is well known to the customers. We hope that we will be able to build a good loyal customer base in every year.

Business Plan

Appendices

- Resumes of management team
- Past three years of tax returns
- Current bank statements
- Copies of existing loans or notes
- Interim income statement and balance sheet
- Personal financial statement
- Copies of legal documents
- Copies of potential contracts
- Letters of reference
- Brochures

Business Plan

- Unrealistic Financial Projections
- Not Defining the Target Audience
- Over-Hype
- Bad Research
- No Focus on your Competition
- Hiding Your Weaknesses
- Not Knowing your Distribution Channels
- Including Too Much Information
- Being Inconsistent
- One Writer, One Reader

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