

The Capital Minute

November 2006



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The Capital Minute

Dear Readers:

Another year will soon be behind us. How are you progressing on your business plan?

Perhaps one of the articles in this month's issue can help: "The Fundamentals of Preparing an Effective Business Plan," "Five Crucial Components of a Business Plan," "How To "Present" Your Business Plan," and "Over a Cup of Coffee."

It's easy to get overwhelmed writing a plan. That's why we like to keep it simple.

So, let's start with the fundamentals. In our Insights column on page 3, William King tells how you should use planning to **contend with competitors and manage your resources**. He even looks at the fundamentals of an effective business plan and the factors to keep in mind when preparing it.

Next, make sure your Business Plan gets the attention it needs. On page 5, Cavyl Stewart walks you through the **five crucial components of a Business Plan** to do this.

Once you have a reader's attention and have peaked their interest, you're off to a good start. But, it's only a start. Flip to page 7 for this month's feature article, "How To 'Present' Your Business Plan," and learn the four steps you must follow to **ensure your business plan works for you**.

Finally, learn how three brothers built a business, sold it, and built another in "Over a Cup of Coffee" on page 14. It's light reading and enjoyable.

I hope you enjoy the issue. Please drop me a line and let me know what you think.



Mike Elia
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The Capital Minute

Insights

How should businesses use planning to contend with competitors and manage their resources? A look at the fundamentals of an effective business plan and the factors to keep in mind when preparing it...

>>> The Fundamentals of Preparing an Effective Business Plan

By William King

Commencing a new business can be easy or difficult and the most essential step when starting a new business is to have an effective business plan. So the question arises, what actually is a Business Plan?

A business plan includes an outline of the goals, expected expenditures, promotion materials and even the exit plan. As the business proceeds, these aims serves as a map and measure and it also helps the company be continuously reminded of their priorities.

The fundamentals of making the business plan will depend on the type of business being ventured on.

It will also depend on what is proposed by the capitalist.

Here are some of the guidelines that might help in coming up with an effective plan especially for a start-up or a new business:

Taking care of Vision and Mission:

In any organizational venture, the vision and mission is the first thing to take care of. This shall indicate the direction of the company's business, what are their goals, purpose and expected achievements.

Giving an Introduction:

Give a brief and comprehensive summary of how the plan or company came into existence. On what basis is the idea for the business? Who are the people linked and in charge of the idea? Why did you start a new business?

Define the Goals and Objectives of the Company:

Define both the short-term and long-term goals and what are the factors to focus on immediately? In long-term

period which areas will have to be addressed? How long will be the expansion time of the company? When is the expected date of realizing the profits?

Special attention to Products and Services:

It is vital to give special attention in presenting the products and services the company plans to offer and discuss the features of these products or services. Describe how your products and services will compete in the market and how the company shall react to the needs and demands of the market. This factor will be best supported by a market research that includes the appraisal and evaluation of the requirement for the product and services.

Short Biography of the Management:

The plan should also include a short biography of individuals in the management. It should provide the names and backgrounds of every person and indicate the positions and responsibilities they have to fulfill.

Implementation of Marketing Strategy:

An effective plan must also show the marketing strategy that shall be implemented. This will indicate how business is maintaining its place in the market. Promotional materials should be properly defined,

whether it will utilize the print, television, Internet or the combination of all three.

Financial forecast given for a target period:

The usual periods taken are three-year or five-year terms for the forecast of financial period. It includes spreadsheets, formulas, statements and even some assumptions that involve technical assistance. This part should be prepared carefully and professionals should be consulted if required to ensure that this is properly worded and presented.

Strategy of Alternative for the Company:

This is often be called as the exit strategy. It is a section that defines the alternative of the company. It also lists down the standards and situations when the company will have to end. Specific income generation, a target figure or even some actions that will be decided upon by the company leaders are the basis of this strategy.

Thorough Revision of the Factors Defined:

When the plan is developed, now it is time to give it a thorough revision. Examine the people and their responsibilities related to your business, on what basis are you going to start your business and what are the possible challenges the business would face in the market? This will help in

making an effective and efficient business plan as it ensures cohesiveness of ideas and an intuition that one knows the business well.

So with these quick tips, plan for success, prepare a thorough business plan and good luck in your chosen endeavor! ^{CM}

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William King is the director of UK Wholesale, UK Wholesalers and Dropshippers Directory. He has 18 years of experience in the marketing and trading industries and has been helping retailers and startups with their product sourcing, promotion, marketing and supply chain requirements.

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The Capital Minute

Essentials

Make sure your Business Plan gets the attention it needs by including these crucial business plan components.

>>> Five Crucial Components of a Business Plan

By Caryl Stewart

The format of a Business Plan is something that has been developed and refined over the years and is something that should not be changed. Like a good recipe, a business plan needs to include certain ingredients to make it work.

When you create a business plan, don't attempt to recreate its format. Those reviewing this type of document have expectations you must meet. If they do not see those crucial decision-making components, they'll see no reason to proceed with their review of your business plan, no matter how great your business idea.

Executive Summary Section

Every business plan must begin with an Executive Summary section.

A well-written Executive Summary is critical to the success of the rest of the document. Here is where you need to capture the attention of your audience so that they will be compelled to read on. Remember, it's a summary, so each and every word must be carefully selected and presented.

Use the Executive Summary section of your business plan to accurately describe the nature of your business venture including the need that you plan to fill. Show the reasons why people need your product or service. Show this by including a brief analysis of the characteristics of your potential market.

Describe the organization of your business including your management team. Also, briefly describe your sales and marketing plan or approach. Finally include the numbers that those reviewing your business plan want to see - the amount of capital you seek, the carefully calculated sales

projections and your plan to repay the loan.

If you've captured your audience so far they'll read on. Otherwise, they'll close the document and add your business plan to the heap of other rejected ideas.

Devote the balance of your business plan to providing details of the items outlined in the Executive Summary.

The Business Section

Be sure to include the legal name, physical address and detailed description of the nature of your business. It's important to keep the description easy to read using common terminology. Never assume that those reading your business plan have the same level of technical knowledge that you do. Describe how you plan to better serve your market than your competition is currently doing.

Market Analysis Section

An analysis of the market shows that you have done your homework. This section is basically a summary of your Marketing Plan. It needs to show the demand for your product or service, the proposed market, trends within the industry, a description of your pricing plan and packaging and a description of your company policies.

Financing Section

The Financing section must show that you are as

committed to your business venture as you expect those reading your business plan to be. Show the amount of personal funds you are contributing and their source. Also include the amount of capital you need and your plan to repay this debt. Include all pertinent financial worksheets in this section: annual income projections, a break-even worksheet, projected cash flow statements and a balance sheet.

Management Section

Outline your organizational structure and management team here. Include the legal structure of your business whether it is a partnership, corporation or limited liability corporation. Include resumes and biographies of key players on your management team. Show staffing projection data for the next few years.

By now you're probably thinking that you don't need Business Plan just yet. Well you do, and there is business plan building software that can help you through this immense project. These software packages are easy to use and affordable. Use one today and produce a professional-quality Business Plan - including all critical components - tomorrow! ^{CM}

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The Capital Minute

Feature Article

How To "Present" Your Business Plan

By Mike Elia

What do you do once you grab your reader's attention?

Here are four steps you must follow to present your business plan:

- *Lead quickly to your description and explanation*
- *Visualize your venture*
- *Introduce your proof*
- *Following up with arguments*

If you want your business plan to work for you, it must lead your readers along, paragraph by paragraph. One break in the chain and you've lost their attention. Your plan must present your case so clearly that there is no chance of it being misunderstood. More important, your business plan must be coupled up with your reader's needs.

By the time you finish reading this article, you'll know just how to do all this and more.

* * * * *

Once you have a reader's attention and have peaked their interest, you're off to a good start. But, it's only a start. Now you have the hard task of holding their interest as you lay out your business plan. In the end, you want to single out your business from your competitors and other kinds of

investments so your reader sees your business as the clear investment choice. Just imagine. Your case is in court, the jury has been drawn, the judge is attentive and the opposing counsel is alert--it is now up to you to prove your case.

It's a snap to keep a reader's interest if you follow these four steps: description, explanation, argument and persuasion. Call them what you like, but they are in any business plan. Yet, the perfect business plan goes two steps further to include an inducement and a clincher.

Lead Quickly To Your Description And Explanation

A key part of all business plans is a clear description of the business. It gives the reader a graphic idea of what your business does and how it makes money. It should follow closely after an interest-getting introduction. To describe a business graphically you have to know every detail about it. The material it uses. The processes it employs. How it brings its products or services to market.

When describing a business, it's easy to get tripped-up by two common mistakes.

The first is being too technical. No one likes it when people use language and terms they only half understand. Writers who do this over look the fact that not

everyone knows the technical words or jargon that is so familiar to the writer.

Let's say you had to write a business plan for a company that makes and sells electric fans. It wouldn't do you much good to rely on technical descriptions. Would the typical reader of your plan understand terms like magnetic density, insulation quality, or kilowatts usage?

I doubt it. Such technical points usually make bad "talking points" unless you can tie them to your reader's own self-interests.

Now, compare the previous technical style to a plan written in a way that gives your readers specific, but not technical information. One that talks about how easy it is to control the fan speed, how the fan would never break, and that it only costs so much a month to run. When you use these as your talking points, your readers can see the value of your fan. More important, they start to see how this value converts into cash for your business.

The second common mistake is being too vague; too general using little more than bald assertions.

Let's go back to our fan example again.

How do you think readers would react to claims like: "This is the best fan ever manufactured," "It is the greatest fan ever produced," "It sells instantly upon demonstration."

Do you think they would believe these claims? Or, pass them off like water off a duck's back.

Let's suppose for the moment that you gave a little more specific information in the plan. For example, suppose you said that the fan only weighs three pounds, is made of a high-grade unbreakable plastic, and can be operated by a child. If you put this paragraph right after your introduction

and then went into further details, do you think your readers might stay interested?

You bet they would.

In fact, if you didn't they probably would never read far enough to learn these important facts.

When you draw people in with your first paragraph, or they have the interest to ask you for your business plan, you can rest assured that they'll read your description.

Here's an example from a company that makes work benches. It's not easy to describe one. But, notice how you can sway a reader's opinion with a little work:

"Just a word to help you will understand the superiority of our benches.

"Our benches are built primarily of maple, the very best Michigan hard maple. We carry this timber in upwards of a million feet at a time in our yards. Before using it, we let it air dry for at least two years. Then, we kiln dry it to make sure the lumber is free of moisture or sap. This stops warping and prevents glue joints from opening in the finished product.

"We keep up our state-of-the-art cutting machines to strict working standards. This allows us to get the best work from all our equipment. More important, it means we get true cuts that give perfect joints time and time again.

"Next, our competitors will tell you that any glue that sticks will do. We, however, insist that there be no question about the strength of glue joints. That's why the glue we use must pass tests that try more than just the quality of the joint. In fact, we scientifically test our glue

for tenacity, viscosity, absorption, and for acid or coloring matter--in short, we use every test that can be applied."

Would you agree that this description is neither too technical nor too general? Does it carry conviction? Is it specific enough to appeal to a possible investor who may not know a thing about benches?

Visualize Your Venture

It's hard to avoid long descriptions in business plans and circulars. So, inject enough originality into your description to make it easy reading.

What do I mean by this?

When given the task of writing a business plan for an automotive bearings manufacturer, most writers might simply write:

"The celebrated Blank Wheel Bearings only need to be oiled once in six months."

Now, ask yourself: What could I do to throw some light on this key talking point? What writing tools could I use? Here's an idea. What if you made this point a sub-heading? Like this:

*"Blank Wheel Bearings:
Grease Twice A Year And Forget"*

Do you see how the "and forget" might carry your reader through the rest of the section? Breaking up your description keeps readers from getting bored with the figures and detailed description.

Or, what if you needed a lead in to describe a motor and its capacity for a company that manufactures motorcycles? Rather than bore your reader with a heading that said "Engine" and putting a description beneath it, how about making this brief statement a heading or sub-head:

"No Limit To Speed But The Law"

Forget about boring signposts. They put your reader to sleep. Instead, make your "talking points" shine bright. When you do this, you'll spark your readers' imaginations and carry their interest to the end of each section in your plan. Just like the above example.

Do you have a hard time writing technical descriptions? If so, look at this example. It stays clear of technical jargon. Yet, it leaves no doubt about the quality of the product:

"If you want to know how good your metal is, you run it through a series of severe accelerated corrosion tests. Not just any tests. But tests conducted under the rigid standards of the American Society for Testing Material. In test after test, our material proved to corrode much less than charcoal iron, wrought iron, or steel sheet.

"You can see the records and results of these tests in the Appendix of this plan."

When you present a business plan you are presenting a new idea to your reader. That's why it is important to explain your business fully.

Twelve areas you must cover to present your business plan fully.

- 1) Nature of your business
- 2) History of the company
- 3) Manufacturing plan
- 4) Production Personnel
- 6) Products or services
- 7) Market
- 8) Competition
- 9) Research and development

- 10) Management team
- 11) Financial history and projections
- 12) Proposal

How deep you get into each area depends on your proposition. If your plan is for a business that makes writing pens you will not waste valuable space explaining to your readers what the pen is good for and why every person should have one. Instead, you will focus on the reasons that make your particular pen different from other pens. You will explain how it is easier to write with and the new-patented design that lets you wear it on your finger, so it is always available.

You won't always be able to separate description and explanation.

Take this example from a mail-order shoe company:

"Here are all the advantages of owning a pair Blank shoes:

1. Genuine custom style
2. Highest grade material and workmanship
3. The best fit--thanks to our quarter-sized system--it is possible to get more exact shoe sizes
4. Thorough foot comfort and long wear
5. Perfect mail-order service
6. The guaranteed Proof Of Quality given in the specification tag sent with every pair."

Introduce Your Proof

You can also use an explanation and an argument at the same time. A good example would be the following for a time-recording device business about the advantages of their new system:

"Every employee keeps their own time and cannot question the record. The "brain" of the device lays hidden and locked. No one can tramper with it. The clock cannot be stopped. The record cannot be beaten.

"This device fits into any cost system. It gives an accurate record of the time every worker puts in on every job. It feeds small business owners the correct time-on-the-job cost and stops loafing. It plugs costly leaks and lets owners figure profit to the last penny."

Now, lets talk about explanation for a minute. It can take on many forms. For example, you might point out that the careful way you select the raw materials you use allows you to build a better product. Or, why the unique machinery you use or the skills of your workers help you build barriers that block out your competitors.

Perhaps people need to know how your system for testing parts assures the greatest value. Why not explain how you keep up your machinery and how the patents you have on them let you build better products.

Of course, your descriptions and your explanations will depend on what you plan to propose. But, as a general rule, they must help your reader grasp just what your business is all about. So, no matter what section of your plan you're writing, your readers must know who, why, where, when, and how. If you are writing about your product or service, tell them how it is made, how it looks, how it is used, and what its points of superiority are. And, where you can, add samples or illustrations to help paint a clear picture of your business.

Even if your reader knows your business very well you still need to describe and explain it. These steps are the supports to your campaign. While this is true, keep in mind that the description and explanation alone do not make a strong appeal to the will. Yes, they may arouse interest and excite desire. But, they won't carry conviction the same way an argument does.

Following up with arguments

I see too many business plans that are full of explanation and description. What they lack is argument. That's why, like a trial lawyer, you must learn how to back your explanations with argument and persuasion.

What kind of arguments are the best? Good question.

The best arguments I've found include proofs--cold, hard logic and facts that cannot be questioned. Think about that trial lawyer again trying to prove his or her case, working the jury for the verdict.

It's amazing how many writers don't grasp the need for arguments. Instead they fill their pages with boastful claims of superiority. Never giving their reader even a scrap of proof or a logical reason for them to take an interest in the plan.

Let me show you what I'm talking about. Each day, people mail out thousands of plans filled with phrases like:

- "We know you will make a mint of money if you invest in our business."
- "This is the largest and most complete line in the country."
- "Our factory has doubled its capacity during the last three years."
- "You are missing the opportunity of your lifetime if you do not accept this proposition."

- "We hope to receive your investment, for you will never have such a wonderful opportunity again."

Now, let's look at an argument that is worth while:

"When we inspect our parts, we use special micrometer gauges. This makes certain that all our parts are perfect. It also means that when customers get replacement parts for their engines they know the parts will fit so repairs can be made quickly. In fact, if we charged twice as much for the Blank engine, we could not give our customers a better product."

What do you see when you read the above statement?

Surely it is a company that puts out such a precise engine that repairs to it can be made quickly, and new parts will fit without a moment's trouble. Note even the last sentence. It is nothing but an assertion said in a way that carries conviction. Other writers would have made the mistake of bluntly declaring that this was the best engine ever manufactured. And, in doing so, left no impression at all on the minds of their readers. But, when this writer says that the company could not make a better engine, even if it charged twice as much, it sinks in.

It's a fact that proof of quality is always one of the strongest arguments you can use. Your readers want to feel sure that there is real value to your plan before they put time and resources on it. The next most powerful argument is return on investment. If I put money into this plan, how much might it make? Look at how a maker of gummed labels and advertising stickers falls short in this sentence:

"We would rather talk quality than price because no other concern

prints better stickers than ours--but we can't help talking price because no other concern charges as little for stickers as we do."

Sure, this is a strong statement. But, the writer never comes forward with argument and proof to support it. What if the writer said this?

"We make a specialty out of making gummed labels. In fact, we do nothing else. We even design our own equipment. Thus, keeping it out of the hands of other companies. This lets us produce better stickers at a much lower cost than our competitors.

"All of our stickers are printed on [describe] stock, and double gummed. Third party comparisons of our stickers with those of other companies proved the gumming of our stickers lasted 10 times longer. As a result, we have built up a business and reputation on stickers that stick and stay."

If you were in the market for a label company, you would want to learn more about this firm. The writer tells how the company beats its competitors in terms of quality and costs. The argument is clear, concise, and convincing.

There is nothing quite like an argument that points out a chance for gain. See how this wholesaler shares an idea for a new brand of coffee:

"Grocers put in this brand of coffee and we push sales. We guarantee our quality and tell the grocers to ask all their customers for their opinion of the coffee. If they are the least bit dissatisfied, the grocer can refund the customer the price of the coffee and deduct it from our next bill. We are so confident that

their customers will be satisfied with this coffee that we agree to take back any remaining stock they have on hand at the end of six months--if they decide not to handle the brand any longer.

"Based on our initial test results, less than 1% of the grocers elected not to carry our coffee.

"Most grocers never sold guaranteed coffee before. This offer allows us to get the brand out at no risk to the grocer. The profit on our coffee is as large as those on other brands. Plus, the grocer's customers will be impressed with the guarantee placed on every pound."

The guarantee and the offer of the free trial are two of the strongest arguments you can use in straightforward selling or selling to dealers. Showing in your business plan how you plan to use these methods helps investors see how you will market your products.

Remember to build trust with testimonials and references from satisfied customers. If you can refer to some well-known firm or person as a satisfied customer in your plan, it will strengthen your point.

"When we showed this fixture to John Blank, Vice President of Blank Company, it took just about three minutes to close the deal for six fixtures. Since then they have ordered seventy-four more."

When you can put a story like that in your plan it will easily inspire confidence. You can also use extracts from letters with great effect. Just be sure to provide the name and address of the writer, to prove that it is genuine.

What if you don't have a story?

Then, put a list of references in your business plan. It may prove to be your most convincing argument, especially if you refer to some well-recognized person or firm. This lists forms a sort of connecting link that is a pulling force even though the reference is never looked up. In fact, people often don't investigate these kinds of lists. In most cases, the list will inspire confidence that your idea is "right on the money."

* * * * *

There you have them. The four steps you must follow to present your business plan:

- Lead quickly to your description and explanation
- Visualize your venture
- Introduce your proof
- Following up with arguments

Follow them and your business plan will work for you. It will lead your readers along, paragraph by paragraph...never breaking the chain and keeping your reader's attention glued to your plan. More important, your case will be presented so clearly that there is no chance of it being misunderstood. ^{CM}

About the Author

Mike Elia is a chief financial officer and an advisor to venture capitalists and leverage buyout specialists. For more information about business plans and raising capital for your business or to review his business plan manual, visit <http://www.business-plan-secrets-revealed.com>.

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Vision

"We hope to reach \$100 million in annual sales by 2008"

Curtis Lewerke, President of Woodharbor.

>>> Over a Cup of Coffee...

By Mike Elia

For most people just getting one business off the ground is enough. Yet, three brothers from Mason City, Iowa love to tell their story of how they built a company, sold it, and then built another company.

"Our objective today is to show the real-life example of building a company," said Curtis Lewerke, president of Woodharbor, as he started the brother's presentation at the annual Iowa Venture Capital and Entrepreneur Conference in Des Moines.

Curtis with his brothers Dennis and Jon Lewerke are the entrepreneurs behind two of North Iowa's biggest business success stories in recent decades, Fieldstone Cabinetry and Woodharbor.

They started as building contractors in the 1970s. Then, when a housing recession hit, they needed new income sources to ride it out. So, they decided to start building kitchen and bathroom cabinets.

In 1978, they moved the cabinet business, Fieldstone Cabinetry, to a new factory in Northwood. Over the years the company grew to become a national leader in its field.

According to Jon Lewerke, much of their growth was because they paid attention to details, like using three-quarter-inch wood on kitchen drawers instead of half-inch wood. The customers liked the heavy, sturdy feel of the thicker wood and gave the brothers a leg up over their competitors.

As Fieldstone grew to \$15 million in annual sales, it attracted the attention of

Masco Corp., a multi-billion dollar home improvement company. In 1986, the brothers sold Fieldstone to them and stayed with the company as managers.

However, they were not prepared for many of the changes that came with being part of a big company and, in 1993, Masco let them go.

Using the lessons from their successes and failures, the brothers started a new business, Woodharbor, shortly after being let go from Fieldstone.

In 2003, seeking to expand their new business, they bought the old Fieldstone plant in Northwood, which Masco had closed.

"We hope to reach \$100 million in annual sales by 2008," said Curtis Lewerke.

The brother's revealed their secret to success in the title of their presentation: "Over a Cup of Coffee." Because they met for coffee each morning when they were struggling to build their businesses and made many of their major business decisions while drinking coffee together.

So, when Curtis Lewerke advises young entrepreneurs to "Learn to like coffee," you know he's serious. ^{CM}

The Capital Minute

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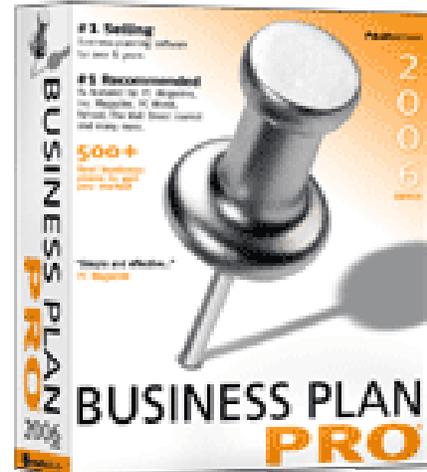
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