

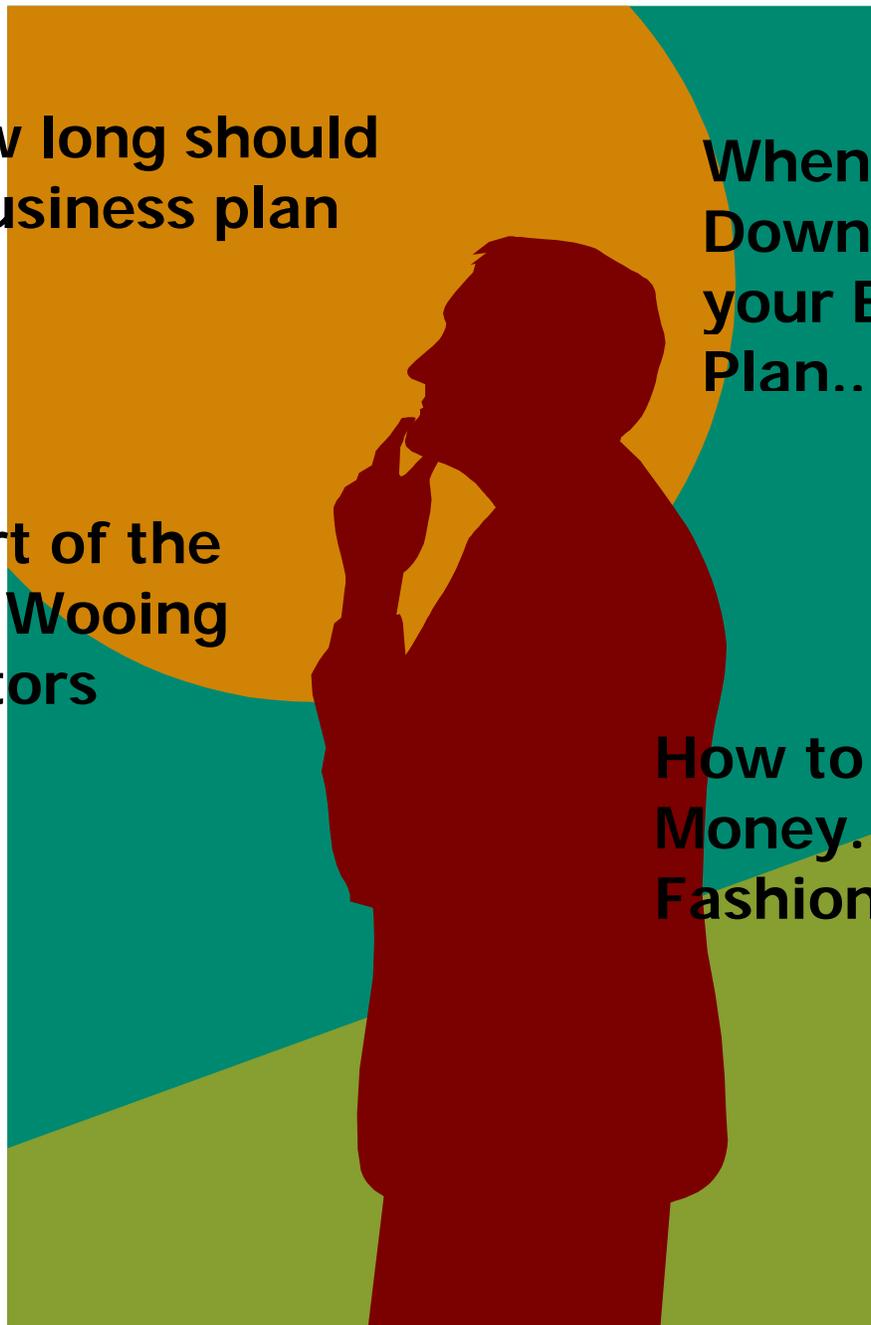
The Capital Minute

**How long should
a business plan
be?**

**When You "Sit
Down" To Write
your Business
Plan...**

**The Art of the
Pitch: Wooing
Investors**

**How to Raise
Money...The Old
Fashion Way**



From the editor

MIKE ELIA, CPA, MBA



Arousing Interest

What is the first thing to do in writing or communicating your business plan?

Well, if you want to emulate the strategies of successful business plans that engage readers and get them excited, then center your efforts on arousing your readers' feelings.

As you'll see in this issue, the length of your business plan has little to do with its success. That's why you'll want to read: *How Long Should A Business Plan Be?* I promise, you won't need to worry about the length of your plan again.

But instead of worrying about the length of your business plan, you'll need ponder the viewpoint from which you write your plan. That means learning how to see the person you are writing and using the methods effective writers use to get yourself in the mood for writing. All this is what's covered in our feature article, *When You "Sit Down" to Write Your Business Plan*.

Now, you know writing isn't the only way to communicate your plan. You need to be able talk about your plan. And, that's just what fifty entrepreneurs had do when given just six minutes to win over deep-pocket investors in *The Art of the Pitch: Wooing Investors*. Read this short article to avoid the ultimate "pitch" disaster.

Finally, while the rules governing money raising activities are much more restrictive today, much can be learned from the methods and styles used back in the "old" days. Join me as I take a step back into the past in *How to Raise Money...The Old Fashion Way*. The tips you pick up here may just change your future.

As always, enjoy these articles and be sure to share your thoughts,



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Insights

How long should a business plan be?

By Mike Elia

When asked "How long should a business plan be for a subscription content Web site that already has some advertising revenue?" Susan Schreter, a business writer for the Seattle P-I, answered with a story about Mark Twain.

As she tells the story, when Twain was apologizing for a longwinded letter he wrote to a friend, he told his friend that if "he had had more time to improve the clarity of his writing, the letter would have been shorter!"

It's not the length of a business plan or cover letter that matters. It's the quality of the content. Content is what attracts your reader's attention; keeps them glued to what you have to say. If you cloud your plan with generalities and jargon, readers will miss your point.

Don't be fooled by people who tell you never to write a long business plan or those who say never to write a short one. There is no "one size fits all" business plan.

If you're really serious about writing a business plan, don't ask how long should my plan be...ask who is my target audience? Are they venture capitalists, Small Business Administration lenders, or corporate executives? Each group will look at your business plan differently.

That's why you must tailor your information to meet your audience's interests. For example, if you're trying to reach lenders then you'll want to show them your business is stable. You can do this by showing them the financial metrics that will allow you to repay your loans on a timely basis. On the other hand, let's say you're targeting venture capitalists. In this case, you'll want to show them how fast your business can grow. VC's aren't as concerned with your near-term cash flows as they are with your ability to grow revenues and profits. Their main interest is driving

up the value of the business for the eventual sale of their ownership position.

Did you know that the type of business you are in also influences the length of your plan? For example, Susan claims that an entrepreneur of a tech-oriented business can get in the door of a venture fund with a five-page summary and short, 10- to 15-slide PowerPoint. But the important thing is that these be well written and to the point.

Here are a few of Susan's suggestions to keep in mind when you write your business plan:

- Use timetables and costs to help readers understand the feasibility how you'll hit key milestones within your plan. They also make your plan more believable.
- Don't spend much money on printing and binding your business plan...chances are you will be updating the plan at least every three months while raising venture capital.
- Be cautious about "publishing" detailed technology information that might be the basis for a U.S. or international patent. Learn the rules by visiting <http://www.uspto.gov>.
- Talk about the obvious risks and concerns. Even add a section to the plan that specifically addresses market risks. Although some entrepreneurs worry that this might draw attention to potential business weaknesses, venture capitalists will view not addressing them as a lack of maturity or experience.

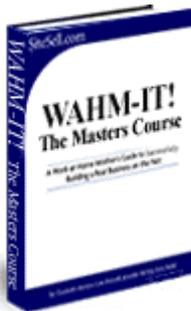
Now, if you insist on having a set number of pages, then it maybe helpful to know that the average length of a business plan for a startup is about 20-pages. If you are writing a plan for an established company, then figure on about 30 pages or more. "Still, because most investors stop reading when the first few pages are vague or full

of hype," says Susan, "the business plan length is less important than the quality of the executive summary."

So, get to the point. Put your best business attributes upfront, where time-strapped readers are sure to see them. CM

Who is Susan Schreter

Susan Schreter writes about startup planning and small-business financing for the Seattle P-I. She has an investment banking and buyout background and serves as a coach to entrepreneurs and consultant to corporations. You can find more Inside Entrepreneurship columns at <http://www.seattlepi.com/venture>. You can also send questions about small-business management or raising money to susan@insideentrepreneurship.com or by mail to Inside Entrepreneurship, c/o Seattle P-I Business Section, 101 Elliott Ave. W., Seattle, WA 98119.



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Now it's time to put it on paper...

By Mike Elia

When You “Sit Down” To Write your Business Plan...

Have you ever agonized over writing a sentence in your business plan? Writing it down, stopping, thinking, searching for the “right” word. Or spent hours to get your layout just perfect? I got news for you, bad grammar in your business plan or a lack of “style” isn't likely to cause an investor to walk away from a good deal. But, write your plan from the wrong prospective...and you may never get to tell your story at all.

When you write a plan about what excites you, you're writing from your view...not your reader's. But, when you start writing from your reader's view...picturing your reader, understanding their environment, needs, ambitions, and approaching them from these angles...you'll move much closer toward success.

By the time you finish this article, you'll understand this idea completely. You'll learn how to see the person you are writing and use the

methods effective writers use to get yourself in the mood for writing.

Now, think back to a time when you were going to call on or meet another person to talk about a business transaction. Going into the meeting, you probably had an idea in mind of what you wanted to achieve or a point you wanted to drive home.

It's also likely that you had some sort of a presentation in mind to put your proposition in a favorable light. Or, perhaps you had an inducement you wanted to offer, or a strategy to win your listeners over to your way of thinking, and get their buy in.

To get ready for the meeting, you may have thought about your tactics, what to say, and even considered your attitude. Then, looked for ways to fit these things to the personalities of the people you were meeting and the conditions around the meeting.

Finding The Right Perspective

Allow yourself to drift back to the turn of the century when much of today's technology wasn't even around. A time when getting your word out was restricted to word-of-mouth or letters. Video didn't exist and photos were at best rudimentary sketches.

Next imagine being assigned the task of writing a series of letters to miners telling them about the value of training in a night school that was about to open.

Now you know all about the courses that the school was going to offer. You grasp the value of education. Yet, after repeated tries, you are unable to write a compelling letter. Until, out of frustration, you ask yourself this important question, "What type of person am I really trying to reach?"

At this point you realize you've never met a miner face to face in your life. Because of this, you can't picture the miner. But more importantly, you can't see the miner's environment or understand his needs and ambitions.

So how do you approach the miner from his position?

You set out for the nearest coal mine. You spend two solid days there talking with miners. During this time, you get to know the miners, their needs, and education levels.

Now, when you get back to write the letter, you have stamped clearly in your mind a vivid picture of the miner and can write a powerful series of letters to sell the course.

That is how you write from your reader's perspective.

The Story of the Printer

There was a printer who owned a small shop in an Ohio city. He teamed up with a local druggist to perfect an ink dryer that helped printers handle work faster and without the costly process of "smut-sheeting."

The printer wrote fifteen letters to sell the product and eleven of them turned into orders. One day a banker took notice of his success and

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offered to pay the cost of sending out a hundred thousand letters that resulted in fifty-eight thousand orders.

Then, without knowing the reason behind the printer's successful letters, the banker asked the printer to write letters to sell real estate that the bank owned in Minnesota and Canada.

It was only a matter of time before the printer failed miserably.

Why? The printer knew the problems printers faced--the things that lost them money, the troubles that caused them sleepless nights. Because of this knowledge, his letters bristled with shoptalk. They went straight to the point, telling prospects how he could help them out of at least one difficulty--and sold his product.

But the same was not true when selling western land. He had never been a hundred miles away from his hometown. He'd never owned a foot of real estate. To him, "land hunger" was just a

phrase and the opportunities of a "new country" were mere academic arguments--not realities.

Later the printer moved to Kansas where he started a small paper--and began to study the real estate business. When there he asked people: "Why did you move out here?" And to prospective land buyers, "Why do you want to buy Kansas land? What attracts you?"

After a while, he turned the paper over to a partner and devoted his time to real estate. This time, he spent years buying and selling land with prospects "face to face" before he attempted to deal with them by letter. He talked and studied for months before he dipped his pen into ink.

Needless to say, through his letters and his advertising materials, he sold hundreds of thousands of acres to people who had never seen the land. The printer was finally able to tell prospects the things they wanted to know and peak their buying interest.

My point is that if you think about it you'll realize there is little difference between advertising and writing a business plan.

Before You Start Writing

Before you start writing a cover letter or business plan, call to mind your prospective reader.

MASTER THE ART OF ATTRACTING AND CONVINCING INVESTORS



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<http://www.business-plan-secrets-revealed.com/business-plan-manual.html> is the

prospective reader an angel investor, an investment banker, a venture capitalist, a banker, or friends and family?

If you're not sure, think about what stage your business is at and who is more likely to finance it. You can learn more about the different stages of business and financing sources in this article called "Startling Facts about Financing Small Businesses..." (<http://www.business-plan-secrets-revealed.com/wysd>)

And, if you don't know anything about your prospective reader, do as the printer...get out and meet them. If you can't do that then find someone who knows your prospects. Either way, learn how your prospects receive arguments. What appeals strike their "hot" buttons and then, in your business plan, talk to them honestly as if their future happiness depended on this one investment.

Your preparation for writing a business plan should be two-fold: knowing your business and knowing the reader you want to reach. You must see your business through the prospect's eyes.

Think back to the printer. He sold his ink dryer because he looked at it from the angle of the buyer and later he sold real estate, but not until he was able to present the proposition from the prospect's view.

What do successful letter writers do when they sit down to write? They most likely, consciously or unconsciously, roll through the faces and characteristics of friends and acquaintances until they find a person who most typifies the type of reader they want to reach.

When writing Berkshire Hathaway's annual report, Warren Buffet pretends he is talking to his sisters. "I have no trouble picturing them," he says. Buffet believes so strongly in writing with a specific person in mind that, if you have no siblings to write to, he suggests you borrow his: "Just begin with 'Dear Doris and Bertie,'" he says.

Picture your prospect. Fix firmly in your mind someone who represents the type of reader you are trying to reach. Forget that there are other prospects. Concentrate your attention and selling on this one individual.

If you are going to attract prospective readers with your business plan, you'll need a way to help you understand that reader. Whether you visit prospective readers yourself or use a writer who is already familiar with your target audience...bring your prospect to life.

Know how to overcome every objection and how to connect their desires and investment criteria with your business.

Getting In The Mood

But, when you sit down at your computer to write a business plan, how do you get into the right mood?

Some writers work themselves into a sort of trance before starting to write. Others write only when they're in a mood that generates nervous energy.

Still others go about it very methodically. They follow a specific business plan outline, point by point. They analyze each aspect of their business and out of all the possible arguments and appeals, select those that their experience and judgment show will appeal strongest to the type of investor they are addressing.

On a sheet of paper, one writer jots down the arguments that may be used. Then, by a process of elimination, scratches one after another off until only the ones most likely to press the right buttons are left.

Many writers keep within easy reach a folder containing market research, competitive intelligence, financial models, and other matter gathered from many sources.

One writer claims that no matter how dull she may feel when she reaches the office in the morning she can read over a few pages in her folder and gradually feel her mind clear. Her enthusiasm begins to rise and within a half hour she is keyed up to the writing mood.

You can draw writing inspiration from many sources. Study yourself to find out under what conditions you write best. Avoid writing a business plan when your energies and interest are at a low level, especially when it is so easy to stimulate this lagging enthusiasm and increase your power to write your business plan.

Amazing Possibilities

It's true more and more restrictions are being placed each year on "money-raising" campaigns and on how you contact possible investors. But, when done properly, cover letters and business plans offer amazing possibilities.

People will give, when you stir their emotions. People will invest, when you win their trust and confidence and arouse their greed. And, people want to know the future, so if you can persuade them that you have profound insight, they will follow you boldly into the future.

In the end, isn't that what a business plan is all about? 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>.



The Art of the Pitch: Wooing Investors

High Stakes for Upstart Tech Companies...Only Six Minutes to Win Deep-pocket Investors

By Mike Elia

Imagine. Fifty small-time tech entrepreneurs lined up like they were waiting for their turn on a popular reality show. But this is no show. These entrepreneurs are trying to attract real dollars and interest for their venture.

Think about it.

How often do you get a chance to pitch your plan to a room filled with about 100 venture capital investors and potential business partners.

All of them waiting to hear your pitch.

Get it right and you could open the door to an hour-long session with a high power investor. Blow it, and it's back to the streets.

Welcome to the AlwaysOn Summit at Stanford University in Palo Alto, Calif.

This is where upstart CEO's like Rex Wong of Dave.TV, an Internet TV distribution company, get the dream chance to pitch their plan to top flight venture capitalists.

"If we get partnerships or money out of this, it will have paid off," said Wong.

For Wong, the event was a success. He pulled off such a good pitch that he along with two other CEOs were asked to make a two-minute pitch at an evening reception. Investors shared their business cards with him and he had plenty of offers for "offline" talks after the event.

Wong's advice to aspiring entrepreneurs, "Pitch all the time — that's why they call us chief evangelist officers."

But, not all CEOs were as successful as Wong. In fact, some CEOs didn't even get through the full six minutes to pitch their case.

For example, an article in Forbes claimed that the CEOs in the enterprise and information technology services categories suffered from "audience jargon fatigue."

The ultimate "pitch" disaster.

It's when the audience struggles to follow a pitch filled with tech ridden terms like "recentralized infrastructure," "enablement" and "back-end data services." These empty words fail to add any clarity to the pictures listeners try to form in their mind's eye while listening to the presentation.

Once you have made your pitch, be ready to field all sorts of questions from your listeners.

Keep in mind that investors typically don't like to waste much time. So what do you do? Stay away from your technology and what's wrong with the world. Instead focus on what's important to your audience. Your business model -- how you'll make money -- and on your competition --how long you can sustain your advantage.

When you only have six minutes, you better hit on what VCs really want to know: who are your customers and how you're going to make money. .
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>.

Financing

How to Raise Money ...The Old Fashion Way

By Mike Elia

In the "old" days people raised money through letters like many fundraisers still do today. The most successful letters had a specific appeal directed to certain kinds of investors. The safety appeal was used for investors with low risk levels, while investors with an appetite for risk were offered more speculative investments with higher returns.

Times have changed. And, people being people have abused this system. As a result, stock offering or for that matter offerings of any kind have been greatly restricted by the Security and Exchange Commission.

Robert Collier was a master marketer in the 1920's and 1930's when selling stock and bonds through the mail was much less restrictive.

I had a unique chance to see some of the letters he used to market securities. While I don't suggest you run out and raise money with the sample letter I'm about to reveal, I do suggest you take notice of the level of detail and style of communication he used in his letters. Study his plain English style and apply it within today's legal guidelines to write your business plan and letters.

The following is a letter used in the late 1920's, early 1930's by Collier to promote a mining stock...

Here Is A Plan Which Has Helped Thousands To End Their Money Worries for Good!

Dear Sir:

Here is a plan which has already brought more than a hundredfold increase to those who were courageous enough to take a chance on the Lake Shore Gold Mine, about two and half miles away from us. Every 32 ½¢ put into their stock when



they were preparing for their first 50-Ton Mill in 1918 has grown to \$58.50, besides receiving rich dividends from the very first year after the mill was installed right down to now.

The same plan showed a profit of many thousand percent to those who invested in the stock of Teck Hughes--less than two miles northeast of us and on a line with Lake Shore--back in 1921 when it sold for as low as 11 cents a share. It brought ten-fold increase to investors in Wright-Hargreaves--on the same ore-bearing strata about two and three-quarters miles northeast of us. In the past two years alone, it has multiplied by fourteen the money put into Macassa--just to the northeast of us. And it is paying goodly dividends to everyone who has followed this plan and invested money in any of the seven producing mines in this Kirkland Lake Area.

Today this same plan promises even greater possibilities of profit from seemingly the richest discovery in this Kirkland Lake Gold Belt--the Trout Creek "Treasure Chest."

But before telling you a thing about this very real chance at fortune, we want to say that this letter does not ask you for a single penny. All we want from you now is an expression of interest.

You see, most of the preliminary work has already been done on this Trout Creek property. A Mill has been bought and is ready to set up. It needs only to do this and the underground work necessary to block out large quantities of commercial ore, to bring the mine into active operation. But that, it is estimated, will require in the neighbor of \$100,000, and until we are

assured that all of this will be available when and as we need it, we don't want to sell you any stock.

So the purpose of this letter is to learn if you will be interested in putting up \$10 or more, up to \$100--provided enough others will pledge themselves for similar amounts to make up the necessary \$100,000.

It was back in August, 1928, that one of the most spectacular discoveries yet made in the Kirkland Lake Gold Belt, which is now the second largest gold producing area in the world, was made on the property of the Trout Creek Gold Mining Co., Ltd., near Swastika, Ontario. To quote E.H. Orser, the Mining Engineer in charge of the work:

"In 1928, on August 14th, men working under my direction uncovered what has been one of the most spectacular gold finds in the north country. My assays on the surface of this material ran up to \$1425 per ton, and records which I have seen of ore shipped to smelter indicate ore of exceptional values at this point. Channel samples taken by me over the top of the original show on a width of 12 inches gave as follows: \$1425.00--\$41.25--29.20--\$1163.00 per ton. Later assays by other officials gave the following results: \$295.00--\$2231.00--\$2217.00--\$280.00--\$44.20--\$5201.00--\$1594.00 per ton. Test shipments to the smelter gave \$14,295.60 per ton gold value. Another shipment of 47 lbs. with no free gold showing, averaging \$3716.00 per ton value. Very little of this value of ore is ever seen around a gold mine which operates on what we call a high grade ore. This find was an exceptional one."

About 5,000 feet of diamond drilling and some 200 feet of underground development has since been done on the property, with the result that two important facts have been established. 1st, Trout Creek is in the same highly mineralized zone as the big gold producers of the area, like Lake Shore, Teck Hughes, Wright-Hargreaves, etc., and has the same geological conditions. 2nd,

Gold values typical of Kirkland Lake's average have been proven in underground development.

If Trout Creek had nothing more than these two facts on which to base its expectations, it would offer a wonderful chance at fortune, because out of this small district has already been taken \$145,000,000.00 worth of gold. But Trout Creek has much more. Trout Creek has found at the surface gold ore of almost unbelievable riches. And ore does not rain down from heaven. It is forced up from the inner fastnesses of the earth. So if ore that rich is found at the surface, the chances are that even greater and richer finds will be encountered as the development work is pushed deeper and deeper.

That this belief is shared by mining authorities is indicated by the headlines that ran in the newspapers when the first discovery became known. "Croesus-like Discovery near Kirkland Road," read the Financial Post. "Remarkable Find near Swastika," reported the Northern Miner. "Spectacular Sample of Gold," said the Toronto Evening Star while the Mail and Empire wrote-- "Your correspondent examined the rich material in the discovery on Trout Creek property, and is glad to confirm the earlier report that it compares with the richest surface discoveries ever made in the Kirkland Lake area."

Then why, you may well ask, have not investors' come forward with all the money we need to develop the property and bring it into profitable operation? For the same reason that most other rich mines went begging in their early development stages. The history of our own country is full of the records of small investments that quickly grew into fortunes, simply because people generally are looking for sure things, and are reluctant to take a chance. Back in 1926, for instance, the Sunshine Mine in Idaho was begging at 30c a share. Today it is selling around \$19.00 and has paid big dividends in cash. According to the Spokes-man Review, a sixteenth interest in the Hercules Mine was once offered for \$160.00. Since then it has paid in dividends just about a million dollars!

What the Trout Creek Gold Mine will pay, nobody knows. We don't offer it as a "sure

thing." It is a speculation. But it seems to us so good a speculation that we, the men now interested in it, have put into the company \$90,000.00 of our own money. We believe it will be worth your while to put into it any money that you can spare, too.

But we don't want you to put in a penny until we are assured that we can get all the money we estimate will be needed to develop the mine up to commercial operation. Will you invest \$10 or more (not exceeding \$100)--if enough other people pledge themselves to provide a total of \$100,000.00?

If you will, please put your name on the enclosed card and send it back at once. The books close in two weeks. If we have not reasonable assurance by then that the money will be available, no subscriptions will be accepted, and we shall use other channels for raising the money.

We don't pretend to be prophets, and we are not going to tell you that the enclosed card is a sure key to fortune. But we do know a number of men and women who are today retired and living on comfortable incomes, solely because they saw the possibilities in the stock of our neighbors, Lake Shore or Teck-Hughes, or Wright-Hargraeves. Now Macassa--which almost adjoins our property--has just declared its first dividend, and those who bought its stock only eighteen months ago can sell it today at a profit of 1400%!

Our mining claims are astride the same highly mineralized zone as these rich producers, and we believe are by far the richest yet uncovered. This may prove to be your chance to end your money worries for good.

Sincerely,

###

Clearly times are different today. There are more restrictions on raising capital through the mail. But there is no denying the power of writing your business plan and cover letters from your reader's viewpoint. So, choose your talking points based on your readers view. Use them to stir your readers' emotions; arouse their greed and, above all, to win their trust. ^{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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300-600 words, in plain text format, on current news events. Must relate to business plans and financing.

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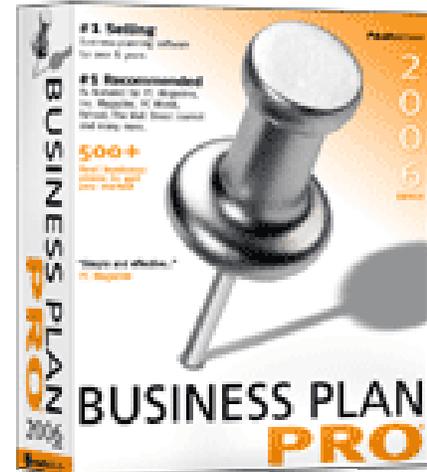
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