

BASIC BUSINESS SKILLS FOR ADS OWNERS Trainer's Guide

Module 4: ADS Business Planning



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MODULE 4: ADS BUSINESS PLANNING

Learning Objectives

As a result of actively participating in this module, the individual will be able to:

1. Given a list of the key sections of a business plan, briefly explain the purpose of each section.
2. Given an outline of a business financing strategy for an ADS, explain what should go into each section.
3. Create a rough draft of a business plan for his or her ADS.
4. Create a rough draft of a business financing strategy for his or her ADS.

SESSION ONE: BUSINESS PLANNING

LEARNING OBJECTIVES:	As a result of actively participating in this session, the individual will be able to:	
	<ol style="list-style-type: none"> 1. Given a list of the seven sections of a business plan, briefly explain each one. 2. Create a rough draft of a business plan for his or her ADS. 	
DURATION:	5 hours 35 min.	
METHODOLOGY:	Lecture, Q&A, discussion	
MATERIALS:	For all participants:	For the trainer:
	<ul style="list-style-type: none"> • Pen and pencil • Notebook • Name tags • Handouts 	<ul style="list-style-type: none"> • Flip chart/black board • Name tag • LCD projector • PowerPoint slides
PREPARE IN ADVANCE:	<ul style="list-style-type: none"> • The flipchart papers that show the various headings of a business plan (see below) 	

Business Plan Basics (45 min.)

SHOW	slides 1 and 2
INVITE	participants to take turns reading slide 2 out loud.
ASK	What is “business planning?”

WRITE	key words from their responses on flipchart paper.
SHOW	slide 3
INVITE	participants to take turns reading the slide out loud.
POINT OUT	the similarities between the two.
SHOW	slide 4
INVITE	participants to take turns reading the slide out loud.
SHOW	slide 5
INVITE	participants to take turns reading the slide out loud.
ASK	<p>participants to take a couple of minutes to close their eyes and answer the questions on the screen:</p> <ul style="list-style-type: none"> • Where do you see your ADS in 5 years? • Where do you see your ADS in 10 years? • Where do you see your ADS in 20 years?
GIVE	everyone a few minutes to reflect and to write their vision for their ADS at 5, 10, and 20 years in their notebooks.
INVITE	a few participants to share their visions of their ADS in 5, 10, or 20 years.
THANK	them for sharing their visions, and mention that once you have a vision of where you want to be in the future, you need to think about how you are going to achieve that vision.
SHOW	slide 6
INVITE	participants to take turns reading the slide out loud.
ASK	participants to take a minute to close their eyes and answer the question on the screen: "What will you do to reach your vision?"
GIVE	everyone a few minutes to reflect and to write in their notebooks what they will do to reach their visions.
INVITE	a few participants to share their missions.

THANK	them for sharing their missions.
SHOW	slide 7
INVITE	participants to take turns reading the slide out loud.
EXPLAIN	that now that we have talked in general about the business plan, it is time to look specifically at the key sections of a plan.
SHOW	slide 8
EXPLAIN	that there are seven key sections in a business plan, and together you will be examining all of them ... as you begin to create your own ADS business plan.

Background Section of Your ADS Business Plan (45 min.)

ASK	all participants to take out their notebooks, go to a blank page that has at least seven blank pages after it, and write "My ADS Business Plan" at the top of the <u>first</u> page.
SHOW	participants what this will look like by writing "My ADS Business Plan" at the top of a flipchart paper.
SHOW	slide 9
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write "1. Background" also on the first page, under "My Business Plan."
SHOW	participants what it will look like by writing "1. Background" on the same flipchart paper below the title.
ASK	participants to find their "Vision" and "Mission" statements that they developed earlier and take a moment to write them in their notebooks under "Background." <ul style="list-style-type: none"> • They should list the vision first, and then the Mission.
GIVE	them a couple of minutes to do so.
CIRCULATE	and provide support and assistance, as needed.
ASK	participants to find the lists of <i>opportunities and threats</i> and <i>strengths and</i>

	<p><i>weaknesses</i> they developed earlier and to take a moment to write them in their notebooks right below “Vision” and “Mission.”</p> <p>When they have finished ...</p>
TELL	them to list the address and contact information for the business below the section where they have listed “Opportunities and Threats” and “Strengths and Weaknesses.”
CIRCULATE	and provide support and assistance, as needed.
CALL	everyone together again when they have finished.
EXPLAIN	that they now have a rough draft of the “Background” section of their business plan.
ASK	What does “rough draft” mean?
ENSURE	<p>that the following factors are mentioned:</p> <ul style="list-style-type: none"> • It is a first version of a document. • You will be going over it and refining it before finalizing it.

Sales and Marketing Strategy Section (1 hour)

SHOW	slide 10
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write “2. Sales and Marketing Strategy” on the next page after “ADS Business Plan.”
SHOW	participants what it will look like by writing “2. Sales and Marketing Strategy” on a new flipchart paper.
EXPLAIN	that they are going to leave room on each page so that they can add more information to each section of their business plan later.
ASK	participants what kinds of information about their potential customers (point “a” on the list) would be helpful to add here.
ENSURE	<p>that the following information is mentioned:</p> <ul style="list-style-type: none"> • Ages • Income levels

	<ul style="list-style-type: none"> • Distribution (living close together or far apart) • Urban or rural
INVITE	participants to write "Potential Customers" and a brief description of their potential customers at the top of this page.
SHOW	participants what it will look like by writing "a. Potential customers" below "Sales and Marketing Strategy."
ASK	What they would list as "competition" (point "b" on the list).
ENSURE	that they mention: <ul style="list-style-type: none"> • Other drug shops (ADS or not) • Pharmacies
INVITE	participants to write "Competition" and a list of their potential competition below "Potential customers."
SHOW	participants what it should look like by writing "b. Competition" below "a. Potential Customers."
ASK	What does "competitive advantage" mean? (point "c" on the list)
ENSURE	that the following points emerge: <ul style="list-style-type: none"> • The advantage you have over your competitors. • What puts you in a better position than your competitors.
INVITE	participants to write "c. Competitive Advantage" and a brief listing of their competitive advantage below "b. Competition."
SHOW	participants what it should look like by writing "c. Competitive Advantage" below "b. Competition."
ASK	What does "promotion of your business" mean? (point "d" on the list)
ENSURE	that the following points emerge: <ul style="list-style-type: none"> • What you are going to do to market your services. • What it will cost to market your services.
INVITE	participants to write "d. Promotion of your business" and a brief listing of how they will market their services below "c. Competitive Advantage."

SHOW	participants what it should look like by writing “c. Competitive Advantage” below “c. Competitive Advantage.”
EXPLAIN	that participants now have a rough draft of their Sales and Marketing Strategy.

Supply or Procurement Plan Section (45 min.)

SHOW	slide 11
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write “3. Supply or Procurement Plan” on the next page after “Sales and Marketing Strategy.”
SHOW	participants what it will look like by writing “3. Supply or Procurement Plan” on a new flipchart paper.
EXPLAIN	that participants are now going to develop a rough draft of their Supply or Procurement Plan.
ASK	participants who their suppliers are or are likely to be.
ENSURE	that the following information is mentioned: <ul style="list-style-type: none"> • [local supplier should be listed here] • [local supplier should be listed here] • [local supplier should be listed here]
INVITE	participants to write “a. Suppliers” and a list of potential suppliers at the top of this page.
SHOW	participants what it will look like by writing “a. Suppliers” below “Supply or Procurement Plan.”
ASK	How many potential suppliers are there? (point “b” on the list)
ENSURE	that they mention: <ul style="list-style-type: none"> • [Number of suppliers as appropriate for location] • [Number of suppliers as appropriate for location]

INVITE	participants to write “b. Number of suppliers” and how many potential suppliers they think they have below “a. Suppliers.”
SHOW	participants what it should look like by writing “b. Number of suppliers” below “a. Suppliers.”
ASK	How far away are the suppliers? (point “c” on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Distance of supplier A • Distance of supplier B
INVITE	participants to write “c. Distance of suppliers” and how far away their suppliers are below “b. Number of suppliers.”
SHOW	participants what it should look like by writing “c. Distance of suppliers” below “b. Number of suppliers.”
ASK	How long does it take to receive orders? (point “d” on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Time for supplier A • Time for supplier B
INVITE	participants to write “d. Time to receive orders” and how far away the suppliers are below “c. Distance of suppliers.”
SHOW	participants what it should look like by writing “d. Time to receive orders” below “c. Distance of suppliers.”
ASK	What will be the terms of supply – cash or credit? (point “e” on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Cash or • Credit or • Both
INVITE	participants to write “e. Cash or credit” and how far away the suppliers are below “d. Time to receive orders.”
SHOW	participants what it should look like by writing “e. Cash or credit” below “d. Time to receive orders.”

ASK	What will be the terms of delivery – delivery or pick up? (point “f” on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Delivery or • Pick up or • Both
INVITE	participants to write “f. Delivery or pick up” and whether the wholesaler will deliver the products or the ADS will go to pick them up below “e. Cash or credit.”
SHOW	participants what it should look like by writing “f. Delivery or pick up” below “e. Cash or credit.”
ASK	What mode of transport will you use? (point “g” on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Mode of transport for delivery from supplier A • Mode of transport for delivery from supplier B
INVITE	participants to write “g. Mode of transport” and what the mode(s) of transport will be below “f. Delivery or pick-up.”
SHOW	participants what it should look like by writing “g. Mode of transport” below “f. Delivery or pick-up.”
EXPLAIN	that participants now have a rough draft of their Supply or Procurement Plan.

Stock Management Plan Section (30 min.)

SHOW	Slide 12
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write “4. Stock Management Plan” on the next page after “Supply or Procurement Plan.”
SHOW	participants what it will look like by writing “4. Stock Management Plan” on a new flipchart paper.

EXPLAIN	that participants are now going to develop a rough draft of their Stock Management Plan.
ASK	participants what type of medicines they will stock.
LISTEN	to the type(s) of medicines they will stock.
INVITE	participants to write "a. Medicines to stock" at the top of this page.
SHOW	participants what it will look like by writing "a. Medicines to stock" below "Stock Management Plan."
ASK	How much of each type of medicine will you stock? (point "b" on the list)
LISTEN	to the quantities of each type they will stock.
INVITE	participants to write "b. Quantities of medicines to stock" and the quantities of each type of medicine they will stock below "a. Medicines to stock."
SHOW	participants what it should look like by writing "b. Quantities of medicines to stock" below "a. Medicines to stock."
ASK	What is the minimum stock for re-ordering? (point "c" on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • The minimum stock for re-ordering NOTE: This may vary by type of medicine.
INVITE	participants to write "c. Minimum stock for re-ordering" and what the minimum stock is below "b. Quantities of medicines to stock."
SHOW	participants what it should look like by writing "c. Minimum stock for re-ordering" below "b. Quantities of medicines to stock."
ASK	What type of store will you have? (point "d" on the list)
LISTEN	as they mention: <ul style="list-style-type: none"> • Type of store
INVITE	participants to write "d. Type of store" and what type of store they will have below "c. Minimum stock for re-ordering."
SHOW	participants what it should look like by writing "d. Type of store" below "c. Minimum stock for re-ordering."

EXPLAIN	that participants now have a rough draft of their Stock Management Plan.
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Staff Plan Section (45 min.)

SHOW	slide 13
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write "5. Staff Plan" on the next page after "Stock Management Plan."
SHOW	participants what it will look like by writing "5. Staff Plan" on a new flipchart paper.
EXPLAIN	that participants are now going to develop a rough draft of their Staff Plan.
ASK	participants how many sales people they will employ.
LISTEN	to the number of sales people they will employ.
INVITE	participants to write "a. Sales people" below "5. Staff Plan" and the number of sales people they will employ.
SHOW	participants what it will look like by writing "a. Sales people" below "5. Staff Plan."
ASK	participants how many dispensers they will employ? (point "b" on the list)
LISTEN	to how many dispensers they will employ.
INVITE	participants to write "b. Dispensers" and the number of dispensers they will employ below "a. Sales people."
SHOW	participants what it should look like by writing "b. Dispensers" below "a. Sales people."
ASK	participants how many storekeepers they will employ? (point "c" on the list)
LISTEN	as they mention the number of storekeepers they will employ.
INVITE	participants to write "c. Storekeepers" and how many they will employ below "b. Dispenser."
SHOW	participants what it should look like by writing "c. Storekeepers" below "b.

	Dispenser.”
ASK	participants how many cashiers/accountants they will employ? (point “d” on the list)
LISTEN	as they mention how many cashiers/accountants they will employ.
INVITE	participants to write “d. Cashiers/accountants” and how many they will employ below “c. Storekeeper.”
SHOW	participants what it should look like by writing “d. cashiers / accountants” below “c. Storekeepers.”
ASK	participants how many cleaners they will employ? (point “e” on the list)
LISTEN	as they mention how many cleaners they will employ.
INVITE	participants to write “e. Cleaners” and how many they will employ below “d. Cashiers/Accountants.”
SHOW	participants what it should look like by writing “e. cleaners” below “d. Cashiers/Accountants.”
ASK	participants whether they will employ family members in their ADS business.
LISTEN	to their answers.
EXPLAIN	that this is a very personal and very important question to answer in the business plan.
INVITE	participants to write “f. Family members or not?” and whether they will employ family members AND if so, how many below “e. Cleaner.”
SHOW	participants what it should look like by writing “f. Family members or not?” below “e. Cleaner.”
EXPLAIN	that participants now have a rough draft of their Stock Management Plan.

Business Growth and Expansion Plan Section (30 min.)

SHOW	slide 14
INVITE	participants to take turns reading the slide out loud.

TELL	participants to write “6. Business Growth and Expansion Plan” on the next page after “Staff Plan.”
SHOW	participants what it will look like by writing “6. Business Growth and Expansion Plan” on a new flipchart paper.
EXPLAIN	that participants are now going to develop a rough draft of their Business Growth and Expansion Plan.
ASK	participants whether they will be opening more shops or branches.
LISTEN	to their answers.
INVITE	participants to write “a. More shops or branches” under the title, “6. Business Growth and Expansion Plan.”
SHOW	participants what it will look like by writing “a. More shops or branches” below the title AND whether they will be adding more shops or branches.
ASK	Will you be expanding the business in the same premises? (point “b” on the list)
LISTEN	to their answers.
INVITE	participants to write “b. Expansion in the same premises” and whether they will do so (YES or NO) below “a. More shops or branches.”
SHOW	participants what it should look like by writing “b. expanding the business in the same premises” below “a. More shops or branches.”
ASK	Will you be providing additional products and services? (point “c” on the list)
LISTEN	to their answers.
INVITE	participants to write “c. Additional products and services” and whether they will add them below “b. Expanding the business in the same premises.”
SHOW	participants what it should look like by writing “c. Additional products and services” below “b. Expanding the business in the same premises.”
EXPLAIN	that participants now have a rough draft of their Business Growth and Expansion Plan.

Community Responsibility Plan Section (30 min.)

SHOW	slide 15
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write "7. Community Responsibility Plan" on the next page after "Business Growth and Expansion."
SHOW	participants what it will look like by writing "7. Community Responsibility Plan" on a new flipchart paper.
EXPLAIN	that participants are now going to develop a rough draft of their Community Responsibility Plan.
ASK	participants what will be the maximum amount the business will donate to the community.
LISTEN	to their answers.
INVITE	participants to write "a. Maximum donation" under the title, "7. Community Responsibility Plan."
SHOW	participants what it will look like by writing "a. Maximum donation" below the title AND what their maximum donation will be.
ASK	Will it be given as a lump-sum or spread across many causes? (point "b" on the list)
LISTEN	to their answers.
INVITE	participants to write "b. Lump sum or spread across" and how it will be given below "a. Maximum donation."
SHOW	participants what it should look like by writing "b. Lump sum or spread across" below "a. Maximum donation."
EXPLAIN	that participants now have a rough draft of their Community Responsibility Plan.

Wrap-up (5 min.)

EXPLAIN	that participants now have a rough draft of their ADS business plan, which they will need to review carefully, continue to fill in with additional details
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	as they learn more, and update as things change.
REMIND	participants that their business plan is a “living document” that is, it will need to be changed as their needs and situation change.
THANK	participants for their good work during this session.

SESSION TWO: BUSINESS FINANCING PLAN

LEARNING OBJECTIVES:	As a result of actively participating in this session, the individual will be able to:	
	<ol style="list-style-type: none"> 1. Given a list of the three sections of a business financing plan, briefly explain each one. 2. Create a rough draft of a business financing plan for his or her ADS. 	
DURATION:	2 hours 30 min.	
METHODOLOGY:	Lecture, Q&A, discussion	
MATERIALS:	For all participants:	For the trainer:
	<ul style="list-style-type: none"> • Pen and pencil • Notebook • Name tags • Handouts 	<ul style="list-style-type: none"> • Flip chart/black board • Name tag • LCD projector • PowerPoint slides
PREPARE IN ADVANCE:	<ul style="list-style-type: none"> • The flipchart papers that show the various headings of a business financing plan (see below) 	

Business Financing Plan Basics (5 min.)

SHOW	slide 16
INVITE	participants to take turns reading the slide out loud.
EXPLAIN	that as they all examine the sections of a business financing plan, each participant will develop a rough draft of his or her own plan, which can then be updated later.

Key Objectives and Financial Review Section (1 hour)

ASK	all participants to go to a blank page in their notebooks that has at least four blank pages after it, and write "My ADS Business Financing Plan" at the top of the page.
SHOW	participants what this will look like by writing "My ADS Business Financing Plan" at the top of a flipchart paper.
SHOW	slide 17
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write "1. Key objectives and financial review" also on the first page, under "My Business Financing Plan."
SHOW	participants what it will look like by writing "1. Key objectives and financial review" on the same flipchart paper below the title.
TELL	participants to write "a. Financial objectives" also on the first page, under "1. Key objectives and financial review."
SHOW	participants what it will look like by writing "a. Financial objectives" on the same flipchart paper below "1. Key objectives and financial review."
POINT	to the first bullet under "a. Financial objectives" on slide 17.
ASK	participants what do they have in mind as sales or profit targets .
LISTEN	to their answers.
ENSURE	that participants have mentioned things like making enough money to pay employees and other expenses; having enough left over after paying expenses to pay their own household expenses; having enough left over to expand the business if that is an objective; having enough left over to put money aside in savings.
INVITE	participants to write their sales or profit targets as one or more bullet points under "a. Financial objectives" in their notebooks.
POINT	to the second bullet under "a. Financial objectives" on slide 17.
ASK	participants what do they have in mind as cost reduction targets .
LISTEN	to their answers.

ENSURE	that participants understand that profits can be increased if costs of the business are reduced; can name ways to reduce costs, such as: renegotiating your lease to a lower rent, finding a cheaper supplier and transporter; joining with other owners to buy in larger quantities for a discounted price; cutting back on hours that the shop is open during slow periods; selling popular non-pharmaceutical items, such as cosmetics.
INVITE	participants to write their cost reduction targets as one or more bullet points under “a. Financial objectives.”
TELL	participants to write “b. Finance required” also on the first page, leaving some space after “Cost reduction targets.”
SHOW	participants what it will look like by writing “b. Finance required” on the same flipchart paper, leaving some space after “Cost reduction targets.”
POINT	to the first bullet under “b. Finance required” on slide 17.
ASK	participants how much money they need upfront.
LISTEN	to their answers.
ENSURE	that participants understand what their costs will be, including: renovations to bring their premises up to standards for accreditation, additional products, money for business license and other related permits, training, etc.
INVITE	participants to write how much money they think they need upfront as a bullet point under “b. Finance required” in their notebooks.
POINT	to the second bullet under “b. Finance required” on slide 17.
ASK	participants what do they have in mind as potential sources of money.
LISTEN	to their answers.
ENSURE	participants mention some of the sources from slide 19, such as family, savings, reinvested profits, microfinance loans.
INVITE	participants to write their potential sources of money as one or more bullet points under “b. Finance required.”
POINT	to the third bullet under “b. Finance required” on slide 17.
ASK	participants what do they have in mind as what portion they will get from each source.

LISTEN	to their answers.
INVITE	participants to write what portion they think they will get from each source as one or more bullet points under “b. Finance required.”
POINT	to the fourth bullet under “b. Finance required” on slide 17.
ASK	participants what do they have in mind as how much of their own money they can contribute towards the business.
LISTEN	to their answers.
ENSURE	That participants are knowledgeable about their own financial situation when they share answers.
INVITE	participants to write how much of their own money they think they can contribute towards the business as one or more bullet points under “b. Finance required.”
EXPLAIN	that participants now have a rough draft of their “Key objectives and financial review,” the first section of their business financing plan.

Financial Projections Section (1 hour)

SHOW	slide 18
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write “2. Financial Projections” on the next page of their notebooks.
SHOW	participants what it will look like by writing “2. Financial Projections” on a new flipchart paper.
POINT OUT	that as part of their planning, they will have to decide how much money to put into “a. Seed Capital” and how much into “b. Growth Capital.”
ASK	participants what do they have in mind as to how much they will put into seed capital and how much into growth capital.
LISTEN	to their answers.
TELL	participants to write “a. Seed Capital” also on the first page, under “2. Financial Projections.”

SHOW	participants what it will look like by writing “a. Seed Capital” on the same flipchart paper below “2. Financial Projections.”
POINT	to “a. Seed Capital” on slide 18.
ASK	participants how much money they need to start the business as a bullet point under “a. Seed Capital.”
TELL	participants to write “b. Growth Capital” also on the first page, under “2. Financial Projections.”
SHOW	participants what it will look like by writing “b. Growth Capital” on the same flipchart paper below “a. Seed Capital.”
POINT	to “b. Growth Capital” on slide 18.
ASK	participants to write how much money they need to expand the business as a bullet point under “b. Growth Capital.”
TELL	participants to write “c. Expenses” also on the first page, under “b. Growth Capital.”
SHOW	participants what it will look like by writing “c. Expenses” on the same flipchart paper below “b. Growth Capital.”
POINT	To the first bullet under “c. Expenses” on slide 18.
ASK	participants how much money they think they need for rent or building premises.
LISTEN	to their answers.
ENSURE	that participants who are knowledgeable about local rents and expenses share the information with any participants who are not.
ASK	participants to write how much money they think they need for rent or building premises upgrades as a bullet point under “c. Expenses.”
POINT	to the second bullet under “c. Expenses” on slide 18.
ASK	participants how much money they think they need for furnishings.
LISTEN	to their answers.
ENSURE	that participants who are knowledgeable about local furnishing costs share the information with any participants who are not.

ASK	participants to write how much money they think they need for furnishings as a second bullet point under “c. Expenses.”
POINT	to the third bullet under “c. Expenses” on slide 18.
ASK	participants what “Working capital” is.
LISTEN	to their responses.
ENSURE	that participants understand that working capital is the money they have available after they have paid everything they owe.
ASK	participants how much money they think they need for working capital.
LISTEN	to their answers.
ENSURE	that participants say that somewhere between 20% and 100% of their expenses. So, if they pay \$100 in expenses each month with \$200 left over, they have \$100 in working capital (100% or 2 x their monthly liability).
ASK	participants to write how much money they think they need for working capital as a third bullet point under “c. Expenses.”
EXPLAIN	that participants now have a rough draft of “ Financial Projections ” – the second section of their business financing plan.

Sources of Business Financing Section (20 min.)

SHOW	slide 19
INVITE	participants to take turns reading the slide out loud.
TELL	participants to write “3. Sources of Business Financing” on the next page of their notebooks.
SHOW	participants what it will look like by writing “3. Sources of Business Financing” on a new flipchart paper.
POINT OUT	that in this component of their plan, participants will document the various sources they will draw upon for the money to start and run their businesses.
POINT	to the “a-g” list that appears below “3. Sources of Business Financing” on slide 19.

ASK	participants to copy the list onto their notebook page under “3. Sources of Business Financing,” leaving one or two spaces between items.
SHOW	participants what it will look like by writing the list “a-g” below “3. Sources of Business Financing” on the flipchart paper. (Be sure to leave space between each item.)
EXPLAIN	that at this time, participants will write next to each item the amount they <i>think</i> they can count on from each of the sources in the list. However, they will probably update the list as they learn the specific amounts they can count on, based on conversations with family and friends, experience with the business, discussions with customers, etc.
ADD	that participants will find a brief description of each one of these items in their ADS Business Manual, starting on page 8 and that they may wish to read those descriptions on their own for a fuller understanding of each one.
INVITE	participants to write down the amount they think they can count on from each of the sources listed.
CIRCULATE	to answer any questions participants may have as they complete their list.
EXPLAIN	that participants now have a rough draft of their business financing plan .
ADD	that participants should now use both plans to help them ensure that their ADS businesses are successful.

Wrap-up (5 min.)

EXPLAIN	that their ADS Business Manuals have a handout at the back of the manual titled, “Business Planning Framework,” which they may find very useful as they further develop their business and financial plans. The Framework includes many helpful questions that they will need to answer to flesh out their business and financial plans.
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