

# How to use Business plan

Super Deal Maker · step-by-step guide for your phone · Business plan

This guide shows every screen of the business plan on a phone. The example is a sample spaza shop, Demo Spaza Mmapela (sample). Type your own business where the guide types the example. Part A is the business plan. Part B is its project plan.

## Before you start

- You need a Super Deal Maker account and your business name. Sign in first.
- Have these ready: what you sell and your prices, how many you sell a month, your monthly costs (rent, electricity, wages), what you own (fridge, shelves), and how much money you need.
- It takes long. Do one part at a time. Everything you save stays saved.
- On every screen: **Save & exit** at the top stops for now. **?** gives help for that screen. **Next:** at the bottom takes you to the next part.
- The plan has 8 parts. The bar at the top says where you are, for example "Step 3 of 9" and "part 2 of 6".
- On each form, tick **This is correct**, then tap the button at the bottom (**Confirm**, **Save** or **Submit**). The tick marks that part as done.

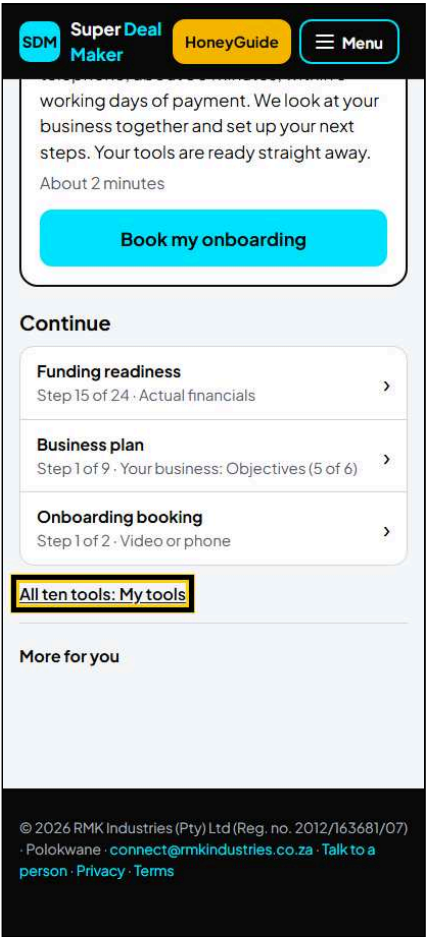
# Part A. Start: open your business plan

1

## Open My tools

On Home, tap All ten tools: My tools. (Or tap Menu, then My tools.)

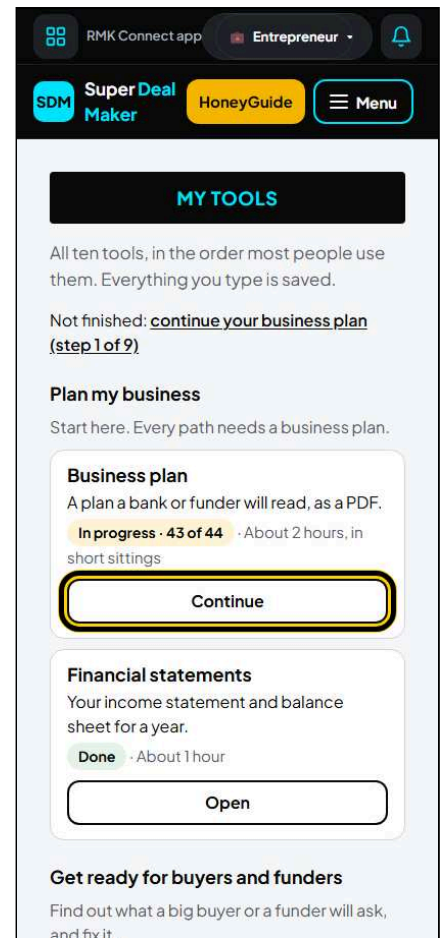
Tip: Already started? Home shows Business plan under Continue: tap it to go straight back.



2

## Open Business plan

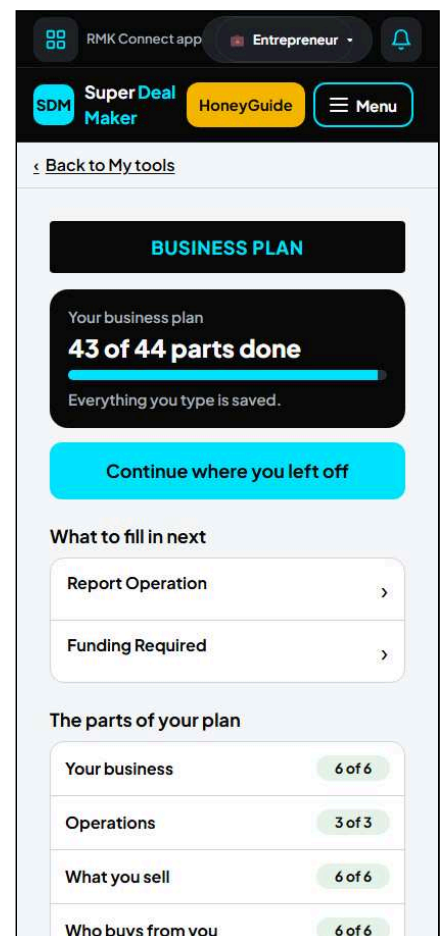
Under **Plan my business**, on the **Business plan** card, tap **Start** (later the button says **Continue**).



3

## Your business plan page

This is the home of your plan. At the top it says how many parts are done, for example "43 of 44 parts done".



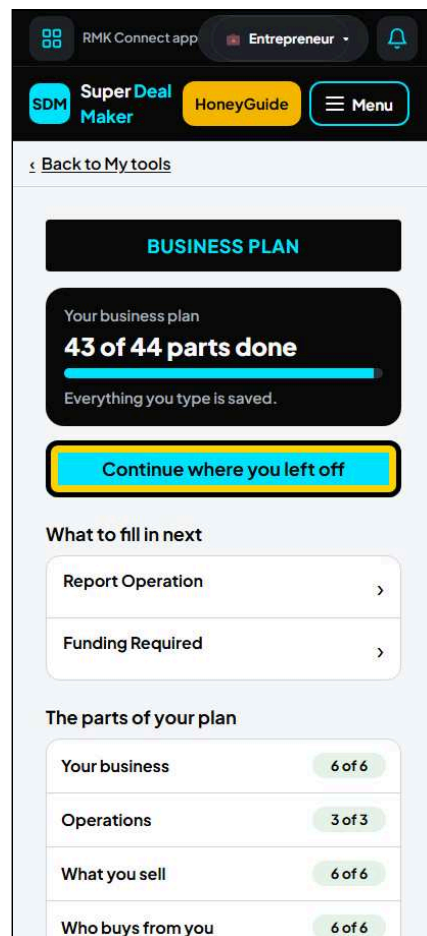
## 4

### Continue where you left off

Tap the big button **Continue where you left off**. It opens the next part to fill in.

Below it, **What to fill in next** lists the next parts: tap one to open it.

Tip: The very first time the big button says **Tell us who buys from you** or **Tell us when your plan starts**: answer that first, because your figures are worked out from it.

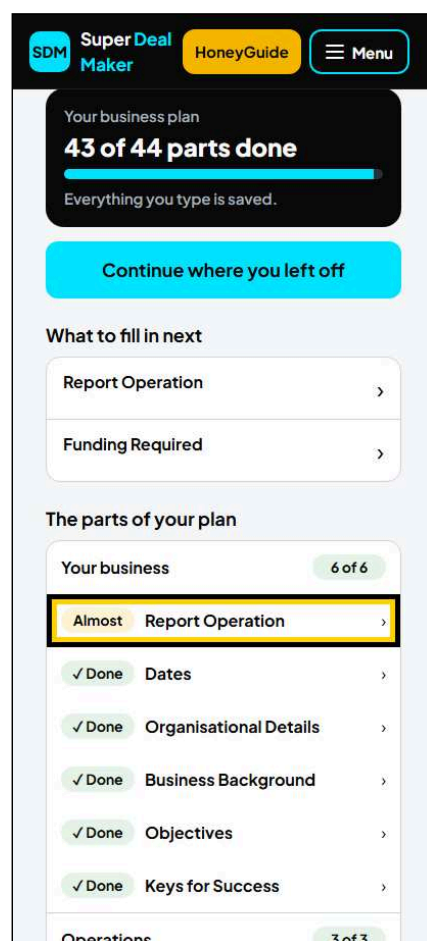


## 5

### The 8 parts of your plan

Under **The parts of your plan** are the 8 parts: Your business, Operations, What you sell, Who buys from you, Your people, Expenses, Assets and Funding Structure, What could go wrong. Each says how many are done (for example 6 of 6).

Tap a part to open it. Each tab says **Done**, **Almost** or **To do**. Tap a tab to open it.



# 6

## Who buys from you?

Tick everyone who pays you. The spaza ticks **Individuals** only. Tap **Save**.

SDM Super Deal Maker

Menu

Guide me

Tick everyone who pays you. We will only ask about the customers you have.

☒

**Individuals**  
People buying for themselves or their family.

☐

**Businesses**  
Shops, companies, wholesalers and distributors.

☐

**Government and institutions**  
Government departments, municipalities, schools, colleges and NGOs.

☐

**Buyers outside South Africa**  
You sell to people or businesses in another country.

Save

[Back to my business plan](#)

[Stuck? Talk to a person](#)

[Request a call back](#)

HoneyGuide

Part A, part 1 of 8. Your business

7

### What we know about your business

Check your business name, what it does and where you are. To change something, tap **Change something**.

Business plan · part 1 of 8

Step 1 of 9

?

Save & exit

Worked out for you, from the two answers above:

**Sector:** Retail Trade

**Sub-Sector:** Filling Stations and Fuel Dealers

**Industry:** Filling Stations

**District:** Waterberg

**Province:** Limpopo

**Country:** South Africa

**Size of your business:** small operation, with turnover between R1m and R5m per annum

**Your financial year ends:** Feb. 28, 2027

**Your projections start:** Dec 2026

Change something

Delete it

EDUCATIONAL MATERIAL

| How to complete | How to complete | Topic |
|-----------------|-----------------|-------|
| More            | Next: Dates     |       |

## 8

### Change one answer

Each answer has its own **Change this** button. When all is right, tap **Done**.

Tip: If the kind of business is wrong (the example says "Filling Stations with Convenience Stores"), tap ask us at the bottom of this screen and a person will put it right.

**Business plan · part 1 of 6** ? **Save & exit**  
Step 1 of 9

Your financial year ends  
**28 February 2027**  
worked out the end of February - change it if yours is different

Change this

Your projections start  
**25 December 2026**  
worked out the day the platform runs its month-end

Change this

We used to ask nine more questions here - your suburb, how many people you employ, who your customers are and six others. We do not need them to build your plan, so we have stopped asking. Nothing you already answered has been thrown away.

**Done**

If any of this is wrong and you are not sure what to change, [ask us](#) and a person will sort it out with you.

Back More

## 9

### Dates

Type the month your plan starts and the end of your first year. Example: start 01 Dec 2026, first year end 28 Feb 2027, 5 years. Tick **This is correct**. Tap **Confirm**.

**Business plan · part 2 of 6** ? **Save & exit**  
Step 1 of 9

Name of the operation:  
Demo Spaza Mmapela (sample) ▾  
This is the segment you selected when you were completing your operations information

Start projection date:  
01 Dec 2026 □  
This should be the date that you want to start your financial projections

First year end date:  
28 Feb 2027 □  
This should be the next financial year end date of your organisation

Number of years projected:  
5  
This is the number of years you budgeting for, it is generally acceptable to budget for 6 financial years

☒ **This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel **Confirm**

Back More

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## Organisational Details: open it

Tap **Edit** next to your business.

Business plan · part 3 of 6  
Step 1 of 9

Back to Dashboard Home

ORGANISATIONAL DETAILS

| Actions            | Registered Name             | Trading Name                |
|--------------------|-----------------------------|-----------------------------|
| <b>Edit</b> Delete | Demo Spaza Mmapela (sample) | Demo Spaza Mmapela (sample) |

EDUCATIONAL MATERIAL

| How to complete this form handbook | Topic Handbook |
|------------------------------------|----------------|
|                                    |                |

Back More Next: Business Background

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## Organisational Details: fill in

Type your registration number (example 2022/000000/07), the date registered, your address, phone and e-mail.

Choose your Province first, then your District, then your Municipality, one after the other. Each list fills in after the one before it.

Type your B-BBEE level and ownership (example: women 100, black 100, youth 100). Tick **This is correct**. Tap **Save**.

Tip: If the Province box is empty, choose it again, then choose the District again.

Business plan · part 3 of 6  
Step 1 of 9 ✓ Saved

100

BBBEE rate according to sworn affidavit of rating agency

Black ownership:

100

BBBEE rate according to sworn affidavit of rating agency

Youth ownership:

100

BBBEE rate according to sworn affidavit of rating agency

Person disability ownership:

0

BBBEE according to sworn affidavit or rating agency

☒ This is correct

Tick this, then press Confirm, to mark this part done.

Save

Cancel

Back More

# 12

## Business Background

Write in short sentences what the owner has done and what you have achieved. Example: "Trading since March 2022, 7 days a week. About 120 households buy from us." Type the years trading (4), the money put in (30000), last year's sales (560000) and profit (30140). Tick **This is correct**. Tap **Confirm**.

Business plan · part 4 of 6
Step 1 of 9
?
Save & exit

Number years actually operating:

4

Indicate the number of years the business has been actually generating revenue

Amount invested so far:

30000

provide the total amount shareholders have invested so far in the business

Current revenue:

560000

indicate how much revenue the business is generating per annum

Current net profit:

30140

Provide latest profit amount if the business made profit, if made a loss leave the value at zero

☒

This is correct
Tick this, then press Confirm, to mark this part done.

Cancel
Confirm

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# 13

## Objectives

Say why the business exists and what you want to reach. Example: turnover target 840000, gross profit 25%, 4 employees. Choose your values from the lists. Tick **This is correct**. Tap **Confirm**.

Business plan · part 5 of 6
Step 1 of 9
?
Save & exit

airtime/electricity vending running.

Top key organisational value:

Truthful and sincere: fair in all our dealings

top ethical value of the organisation

Second key organisational value:

Caring for people and the environment

top ethical value of the organisation

Third key organisational value:

Reliable, trustworthy, looking after what is ent

top ethical value of the organisation

☒

This is correct
Tick this, then press Confirm, to mark this part done.

Cancel
Confirm

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## Keys for Success

Write five reasons customers choose you.

Example: "Close to home: open 7 days a week."

Tick **This is correct**. Tap **Confirm**.

Business plan · part 6 of 6  
Step 1 of 9

Save & exit

Forth factor

Success factor five:

Power always on: a solar back-up keeps drinks cold during load-shedding.

Fifth factyor

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Go to the next tab

After a save you see the list again. Tap **Next:** at the bottom (here **Next: Operations Process Flow**). Do this after every tab.

|                                                                          |                                |                                                       |
|--------------------------------------------------------------------------|--------------------------------|-------------------------------------------------------|
| week.<br>06:30<br>to<br>20:00.<br>in the<br>middle<br>of the<br>village. | wholesaler<br>and pay<br>cash. | and cold<br>drinks<br>are<br>checked<br>every<br>day. |
|--------------------------------------------------------------------------|--------------------------------|-------------------------------------------------------|

EDUCATIONAL MATERIAL

|                                       |                   |
|---------------------------------------|-------------------|
| How to complete<br>this form handbook | Topic<br>Handbook |
|---------------------------------------|-------------------|

Back More Next: Operations Process Flow

Part A, part 2 of 8. Operations

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### Operations Process Flow

Type how many hours a shift (13.5) and shifts a day (1). Give each stage of your work a short name and one sentence, for example "Buy stock", "Sell at the till", "Count stock". Tick **This is correct**. Tap **Confirm**.

Business plan · part 1 of 3

Step 2 of 9

?

Save & exit

detailed name of activities in stage eight of production

Stage nine:

Clean and lock up

three word summary stage nine of production

Details of stage nine:

Clean the shop and lock the burglar bars at 20:00.

detailed name of activities in stage nine of production

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

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More

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## Operational Requirements

Say what licences you need (example: a trading licence from the municipality) and choose what facilities you have. Tick **This is correct**. Tap **Confirm**.

Business plan · part 2 of 3  
Step 2 of 9

Save & exit

comments to support technical capacity

Physical facilities:

Available with capacity to service local inform

Required office, manufacturing, storage, or retail spaces to support your operations with focus on Production Capacity and Quality, Logistics and Distribution and Compliance and Regulations

Equipment and technology:

Available with capacity to service local inform

The necessary machinery, tools, and technology to produce or deliver your product or service efficiently with focus on Production Capacity and Quality and Meeting Customer Expectations

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Key Partners: the list

Tap **Edit** on each partner. Tap **Create** to add one. The example has 5: the wholesaler, the bread van, the landlord, the funder, the RMK consultant.

Business plan · part 3 of 3  
Step 2 of 9

Save & exit

Back to Dashboard Home

KEY PARTNERS

Create

| Actions            | Type of Key Partner | Name of Key Partner             |
|--------------------|---------------------|---------------------------------|
| <b>Edit</b> Delete | Suppliers           | Wholesaler in Mokopane (sample) |
| Edit Delete        | Suppliers           | Bread delivery van (sample)     |
| Edit Delete        | Landlord            | Aunt of the owner (landlord)    |

# 19

## Key Partners: one partner

Choose the type, type the name, why they matter, and how you work with them. Tick **This is correct**. Tap **Confirm**. Do the same for every partner.

Business plan · part 3 of 3

Step 2 of 9

?

Save & exit

Wholesaler in Mokopan

Reason:

Our main supplier of groceries and drinks

Provide details on why business will not able to function without them

Relationship management strategy:

Pay cash on time and visit every week.

Indicate strategy on how you will maintain the relationship

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

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Part A, part 3 of 8. What you sell

20

Product Breakdown: the list

Tap **Edit** on each thing you sell. Tap **Create** to add one. Delete examples you do not sell.

Tip: Your sales are worked out from this tab. Check the price and how many a month.

Business plan · part 1 of 6

Step 3 of 9

?

Save & exit

PRODUCT BREAKDOWN

Important Notice: Any changes made in **Product Breakdown** will automatically update the corresponding **Revenue** records. Please double-check your entries before saving, as the Revenue data depends on the figures entered here.

| Actions         | Product Name            | Average Price | Volume |
|-----------------|-------------------------|---------------|--------|
| <div>Edit</div> | Airtime and electricity | 30.00         | 20     |
| <div>Edit</div> | Paraffin                | 50.00         | 60     |

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Next: Revenue

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## Product Breakdown: one product

Type what you sell, the price and how many a month. Example: Bread and maize meal, price 40, 500 a month. Type who buys it and what problem it solves. Tick **This is correct**. Tap **Confirm**. Do the same for every product.

**Business plan · part 1 of 6** ? **Save & exit**  
Step 3 of 9

How many each customer buys a month:

4

estimated average consumption per month per customer per transaction

Other specific details:

Sample figure from the demo story (R20 000 a month)

provide specific useful information about the product

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

22

## Revenue

Type your gross profit % (example 25), days customers take to pay (0 if they pay cash), days stock stays on the shelf (18) and days you take to pay suppliers (0). Tick **This is correct**. Tap **Confirm**.

**Business plan · part 2 of 6** ? **Save & exit**  
Step 3 of 9

the average time a company keeps its inventory before it is sold.

Days you take to pay suppliers:

0

average number of days it takes your organisation to pay its suppliers who gave the business trade credit

Product details:

Groceries, cold drinks, airtime and electricity, paraffin

Provide your product and services important specific features

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

23

## Seasonality: the list

This list fills in by itself, one row for each month.

Tap **Edit** on each row.

Business plan · part 3 of 6  
Step 3 of 9

Save & exit

Back to Dashboard Home

### SEASONALITY

This list fills in by itself, one row for each thing you sell, after you fill in What you sell. Then open a row to say which months you sell more or less.

| Action      | Month                | Percentage | Product                                           |
|-------------|----------------------|------------|---------------------------------------------------|
| <b>Edit</b> | Dec.<br>25,<br>2026  | 105.26     | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | Jan.<br>25,<br>2027  | 86.71      | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | Feb.<br>25,<br>2027  | 96.45      | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | March<br>25,<br>2027 | 99.11      | Filling<br>Stations with<br>Convenience<br>Stores |

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## Seasonality: one month

Change the percentage if that month is busier (more than 100) or quieter (less than 100). Tick **This is correct**. Tap **Confirm**. Do the same for every row.

Tip: The screen says "Do you really want to delete" at the top. Do not worry: Confirm saves the row, it does not delete it.

Business plan · part 3 of 6  
Step 3 of 9

Save & exit

'Do you really want to delete Seasonality'

Report operation:  
Demo Spaza Mmapela (sample)

The business this belongs to. A projection belongs to ONE business, not to a person -- a consultant or apprentice holds several.

Month:  
25 Dec 2026

Percentage:  
105,26  
in percentages

Name revenue line:  
Filling Stations with Cor  
☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Ramp Up: the list

This list also fills in by itself. Tap **Edit** on each row.

Business plan · part 4 of 6  
Step 3 of 9

Save & exit

Back to Dashboard Home

**RAMPUP**

This list fills in by itself, one row for each thing you sell, after you fill in What you sell. Ramp up is how quickly sales grow to their full level. If you are already trading, put 100%.

| Action      | Month                | Percentage | Product                                           |
|-------------|----------------------|------------|---------------------------------------------------|
| <b>Edit</b> | Dec.<br>25,<br>2026  | 100.00     | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | Jan.<br>25,<br>2027  | 100.00     | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | Feb.<br>25,<br>2027  | 100.00     | Filling<br>Stations with<br>Convenience<br>Stores |
| Edit        | March<br>25,<br>2027 | 100.00     | Filling<br>Stations with<br>Convenience<br>Stores |

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## Ramp Up: one month

If you are already trading, type 100. Tick **This is correct**. Tap **Confirm**. Do the same for every row.

Business plan · part 4 of 6  
Step 3 of 9

Save & exit

'Do you really want to delete RampUp'

Report operation:  
Demo Spaza Mmapela (sample)

The business this belongs to. A projection belongs to ONE business, not to a person -- a consultant or apprentice holds several.

Month:  
25 Dec 2026

Percentage:  
100  
in percentages

Name revenue line:  
Filling Stations with Cor  
☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Local Competitive Advantage

For each advantage choose Yes, Neutral or No. Choose **Yes for one only**: your main advantage (example: location). Set the others to Neutral or No. Tick **This is correct**. Tap **Confirm**.

Business plan · part 5 of 6  
Step 3 of 9

Save & exit

Provide the organisation other advantage over national competitors

Other strategy:

Open longer, credit for trusted families, delivery on foot

Articulate organisational other competitive advantage strategy to extent, develop competitive advantage

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## National Competitive Advantage

The same, compared with big shops in the whole country. A village shop can choose Neutral. Tick **This is correct**. Tap **Confirm**.

Business plan · part 6 of 6  
Step 3 of 9

Save & exit

Provide the organisation other advantage over national competitors

Other strategy:

Open longer, credit for trusted families, delivery on foot

Articulate organisational other competitive advantage strategy to extent, develop competitive advantage

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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Part A, part 4 of 8. Who buys from you

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Individuals Market Segment: the list

Tap Create.

Business plan · part 1 of 6

Step 4 of 9

?

Save & exit

Back to Dashboard Home

INDIVIDUALS/COMMUNITY  
MARKET SEGMENT

Create

Actions

Individuals  
Market

Country

Province

EDUCATIONAL MATERIAL

How to complete  
this form handbook

Topic  
Handbook

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Next: Market  
Secured

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## Individuals Market Segment: the form

Choose who your customers are (example: Households (families)). Choose South Africa, then your Province, District, Municipality and Suburb, one after the other. Type your share of the market (example 5) and one sentence about your customers. Tick **This is correct**. Tap **Submit**.

**Business plan · part 1 of 6** Step 4 of 9 ✓ Saved ? Save & exit

Suburb:

Mogalakwena

Select an area your organisation is targeting to service, if targeting all areas

Targeted market share percentage:

5

estimated % of the market your organisation can practically capture, generally a market share below 10% is practical DO NO CHANGE unless you have more reliable sector statistics

Specific market information:

About 120 households in Mmapela village and

Specific useful information about this targeted market

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel

**Submit**

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## Market Secured

Type the customers you already have. Example: Mmapela households, current customers, 120 customers, R400 each a month, for 12 months. Tick **This is correct**. Tap **Confirm**.

**Business plan · part 2 of 6** Step 4 of 9 ? Save & exit

120

confirmed average potential order quantities per month

Product unit of measure:

numbers

how is the sector measured units

Average price per unit:

400

estimated average price per unit as per the agreement or market study

Period of the agreement:

12

how long is the agreement, in months

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel

**Confirm**

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## Distribution

Choose how customers get your goods (example: customer collect) and type 100 for the share of sales. Tick **This is correct**. Tap **Confirm**.

Business plan · part 3 of 6  
Step 4 of 9

what makes this specific distribution channel the best strategy for the organisation

Other advantage:

Customers walk to the shop; we deliver on foot to trusted families nearby.

what makes this specific distribution channel the best strategy for the organisation

Percentage of revenue distributed:

100

figure in percentage. Provide the percentage of revenue of this specific product/services distributed through this channel

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Marketing Plan

Choose how you tell people about the shop (example: posters, WhatsApp) and how you set prices (example: mark up 25). Tick **This is correct**. Tap **Confirm**.

Business plan · part 4 of 6  
Step 4 of 9

Where the organisation will be based

Competition on price:

Competitive pricing strategy

how the organisation will compete on price

Industry pricing method:

Mark up

how does industry set price for this specific product

Current industry pricing:

25

Indicate the current industry pricing, i.e. the percentage of cost or mark-up percentage

Organisation pricing strategy:

Competitive

Pricing levels of the organisation in relation to the market

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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## Local Competition Analysis: the list

Tap **Edit** on each competitor. Tap **Delete** on examples you do not need.

Business plan · part 5 of 6  
Step 4 of 9

Save & exit

Back to Dashboard Home

### LOCAL COMPETITION ANALYSIS

| Actions     | Name of Competitor               | Market Size of Competitor | Stre         |
|-------------|----------------------------------|---------------------------|--------------|
| <b>Edit</b> | Spaza shop A in Mmapela (sample) | 30                        | Conv<br>acce |
| Edit        | Spaza shop B in Mmapela (sample) | 20                        | Conv<br>acce |

### EDUCATIONAL MATERIAL

| How to complete this form handbook | Topic Handbook |
|------------------------------------|----------------|
|                                    |                |

Back More Next: National Competition Analysis

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## Local Competition Analysis: one competitor

Type the name (example: Spaza shop A in Mmapela), its share of the market, its strength and weakness, and what it sells. Tick **This is correct**. Tap **Confirm**.

Business plan · part 5 of 6  
Step 4 of 9

Save & exit

what main weakness of this competitor

Strength of competitor:

Conveniently accessible

how do they approach the market

Product list of competitor:

Bread, maize meal, cold drinks, airtime

product and service offered by the competitor

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

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# 36

## National Competition Analysis

Do the same for a big competitor further away (example: Supermarket in Mokopane, 40%). Tick **This is correct**. Tap **Confirm**.

Business plan · part 6 of 6
Step 4 of 9
?
Save & exit

what main weakness of this competitor

Strength of competitor:

Efficient (Low-cost) operator

how do they approach the market

Product list of competitor:

Full range of groceries, fresh bread, airtime and electricity

product and service offered by the competitor

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

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|               |                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>37</div> | <div><div>Key Personnel</div><div>Type the owner's details: name, the 13 numbers of the ID, phone, position, shareholding (100%), education and experience. Tick <b>This is correct</b>. Tap <b>Confirm</b>.</div><div><div>Tip: Leave the ID number empty if you do not have it now.</div></div></div> | <div><div>Business plan · part 1 of 4</div><div>Step 5 of 9</div><div>Save &amp; exit</div><div><div></div></div><div>rand amount previous contributed by this key person in the business</div><div>New equity contributed:</div><div>10000</div><div>rand amount to be contributed by this key person to achieve the objectives of this plan</div><div>Politically exposed individual:</div><div>No</div><div>PEPs include heads of state, government ministers or equivalent politicians, senior government executives</div><div>Negative media exposure:</div><div>No</div><div>negative media coverage has the potential to cause immediate and long-term harm to your reputation.</div><div><input checked="" type="checkbox"/></div><div>This is correct</div><div>Tick this, then press Confirm, to mark this part done.</div><div>Identity is the account holder:</div><div><div>Cancel</div><div>Confirm</div></div><div><div>Back</div><div>More</div></div></div> |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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## Add New Employee: the list

Tap **Edit** on each worker. Tap **Create** for a new worker, also for one you will hire later.

Business plan · part 2 of 4  
Step 5 of 9

Save & exit

Back to Dashboard Home

EMPLOYEE DETAILS

Create

| Actions              |                        | Job Description | Employee Type      |
|----------------------|------------------------|-----------------|--------------------|
| <a href="#">Edit</a> | <a href="#">Delete</a> | General Worker  | operations general |
| <a href="#">Edit</a> | <a href="#">Delete</a> | General Worker  | operations general |
| <a href="#">Edit</a> | <a href="#">Delete</a> | General Worker  | operations general |

EDUCATIONAL MATERIAL

| How to complete this form handbook | Topic Handbook |
|------------------------------------|----------------|
|                                    |                |

39

## Add New Employee: one worker

Choose the job (example: General Worker), type the start date and the pay a month (example 3500). Tick **This is correct**. Tap **Confirm**. Do the same for every worker.

Business plan · part 2 of 4  
Step 5 of 9

Save & exit

Number of employees:

1

number of employees on this position

Employee start date:

01 Jun 2022

Average salary per month:

3500

total cost to company

Availability:

freely available

details of the supplier of the employees

Secured employee:

agreed with the employee regarding employr

availability of the input in the market

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

40

## Jobs

These numbers are worked out from your workers. Check them. Tick **This is correct**. Tap **Confirm**.

**Business plan · part 3 of 4** ? **Save & exit**  
Step 5 of 9

This is the segment you selected when you were completing your operations information

Existing jobs:

1,0

It is a read only field, a system calculated number of existing of jobs and to edit this should be done in the add employee model

New jobs:

2,0

It is a read only field, a system calculated number of existing of jobs and to edit this should be done in the add employee model

Total number of jobs:

3,0

It is a read only field, a system calculated number of existing of jobs and to edit this should be done in the add employee model

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

41

## Payroll Expenses: the list

This list is made from your workers. Tap **Edit** on each row to check it.

**Business plan · part 4 of 4** ? **Save & exit**  
Step 5 of 9

**PAYROLL EXPENSES**

This is a read-only tab, you just have to confirm that the data is accurate, otherwise edit/delete using Add Employee Tab

| Actions                             | Description                                | Category          | Co<br>Cor |
|-------------------------------------|--------------------------------------------|-------------------|-----------|
| <input type="button" value="Edit"/> | Owner<br>(Lerato<br>Sample) -<br>no salary | Management        | 0.0       |
| <input type="button" value="Edit"/> | operations<br>general                      | General<br>Worker | 8.20      |

**EDUCATIONAL MATERIAL**

|                                                    |                                |
|----------------------------------------------------|--------------------------------|
| <a href="#">How to complete this form handbook</a> | <a href="#">Topic Handbook</a> |
|----------------------------------------------------|--------------------------------|

# 42

## Payroll Expenses: one row

"Total pay a month for all these people" is the pay of everybody in the row together. Example: 2 workers, 4700. Type how many people. Tick **This is correct**. Tap **Confirm**.

Tip: Saving a worker again rebuilds this list. Check it once more at the end.

Business plan · part 4 of 4

Step 5 of 9

?

Save & exit

generated, this is a descriptive name of the payroll

Category:

General Worker

This is a read only field this is employee position category

Total pay a month for all these people:

4700

Add up what you pay everybody in this row each month. For example 2 workers at R2 350 each is 4700.

How many people:

2

This is a read only field, the number of employees is system generated from the Add Employee model

Employees start date:

01 Dec 2026

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

Back

More

Part A, part 6 of 8. Expenses

43

Fixed Expenses: the list

Tap **Edit** on each cost. Tap **Delete** on examples you do not pay.

Business plan · part 1 of 4

Step 6 of 9

?

Save & exit

Back to Dashboard Home

FIXED EXPENSES

Create

| Actions         | Description                                   | Category           |
|-----------------|-----------------------------------------------|--------------------|
| <div>Edit</div> | <div>Delete</div> Rent                        | Operating Expenses |
| <div>Edit</div> | <div>Delete</div> Electricity                 | Operating Expenses |
| <div>Edit</div> | <div>Delete</div> Airtime and data            | Admin Expenses     |
| <div>Edit</div> | <div>Delete</div> Transport to the wholesaler | Operating Expenses |
| <div>Edit</div> | <div>Delete</div> Bank charges                | Financial Expenses |
| <div>Edit</div> | <div>Delete</div> Trading licence and other   | Admin Expenses     |

44

## Fixed Expenses: one cost

Type the name and the amount a month.

Example: Rent, 1500. Choose the start month.

Tick **This is correct**. Tap **Confirm**. Do the same for electricity (900), airtime and data (200), transport (1200), bank charges (150) and licence (250).

Business plan · part 1 of 4  
Step 6 of 9

Save & exit

The business this belongs to. A projection belongs to ONE business, not to a person -- a consultant or apprentice holds several.

Description:

Rent

This is a descriptive name of the expense

Category:

Operating Expenses

Amount:

1500

in Rands

Fixed expenses start date:

01 Dec 2026

Fixed start date:

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

45

## Variable Expenses

Costs that grow with your sales. Type the percentage of sales. Example: plastic bags, 0.5 (that is 50 cents of every R100 you sell). Tick **This is correct**. Tap **Confirm**.

Business plan · part 2 of 4  
Step 6 of 9

Save & exit

Name revenue line:

Description:

Plastic bags and packaging

This is a descriptive name of the expense

Category:

Operating Expenses

Percentage of sales (%):

0.5

Out of every R100 you sell, how many rand go on this. For example 2 means R2 of every R100.

Variable expenses start date:

01 Dec 2026

Variable start date:

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

46

## Inflation

The price and salary increases are filled in for you. Check them. Tick **This is correct**. Tap **Confirm**.

Business plan · part 3 of 4  
Step 6 of 9

Year four percentage:  
5,3  
in percentages

Year perpetuity percentage:  
5,3  
in percentages

Inflation dates:  
Demo Spaza Mmapela (sample) ▾

Year two salary percentage:  
6,0  
in percentages

Perpetuity salary percentage:  
6,0  
in percentages

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

47

## Income Taxation

Type your tax number and say Yes or No for VAT, UIF, PAYE, COIDA and CIDB. Tick **This is correct**. Tap **Confirm**.

Business plan · part 4 of 4  
Step 6 of 9

Registered for injury-on-duty insurance (COIDA)?  
No  
is the company registered for Compensation for Occupational Injuries and Disease Act (COIDA)?

Injury-on-duty insurance (COIDA) number:  
N/A  
if registered provide COIDA number

Registered with the construction board (CIDB)?  
No  
Is the business registered with the Construction Industry Development Board (CIDB)? Only building and construction businesses need this.

Construction board (CIDB) grading:  
N/A  
If registered, your CIDB grading, for example 1GB or 3CE. Leave it as N/A if you are not registered.

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

48

### Owned Plant and Equipment: the list

Tap **Edit** on each item you own. Tap **+ Add New Asset** for an item you will buy.

Business plan · part 4 of 11  
Step 7 of 9

Save & exit

← Back to Dashboard Home

OWNED PLANT AND EQUIPMENT

+ Add New Asset

| Actions                           | Asset Name                      | Asset Status   |
|-----------------------------------|---------------------------------|----------------|
| <div>Edit</div> <div>Delete</div> | Second drinks fridge            | new asset      |
| <div>Edit</div> <div>Delete</div> | Drinks fridge                   | existing asset |
| <div>Edit</div> <div>Delete</div> | Solar back-up for load-shedding | new asset      |
| <div>Edit</div> <div>Delete</div> | Bakery oven and mixer           | new asset      |
| <div>Edit</div> <div>Delete</div> | Chest freezer                   | existing asset |

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More

Next: Leased Plant and Equipment

49

### Owned Plant and Equipment: one item

Type the name, cost and start date. Say if it is an existing or a new asset and if funding is needed.

Example: Second drinks fridge, 9000, January 2027, funding is required. Tick **This is correct**.

Tap **Confirm**. Do the same for every item.

Business plan · part 4 of 11  
Step 7 of 9

not bonded  
is the asset bonded to a financial institution

Asset motivation:  
increase capacity  
why the organisation need this plant\_and\_equipment

Equipment linked product:  
Shop sales

Equipment capacity:  
1  
capacity of each equipment to produce the linked product, per 8 hour shift

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel

**Confirm**

Back More

50

### Owned Furniture and Fittings

The same for shelves and furniture. Example: Shelving 3000 (have it), More shelves 6000 (to buy). Tick **This is correct**. Tap **Confirm**.

Business plan · part 7 of 11  
Step 7 of 9

funding is not required  
part of the application for funding

Asset start date:  
01 Mar 2022

Depreciation rate:  
20  
percentage per year

Bonded:  
not bonded  
is the asset bonded to a financial institution

Asset motivation:  
increase capacity  
why the organisation need this plant\_and\_equipment

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.

Cancel

**Confirm**

Back More

# 51

## Things you do not have

No vehicle, computer or property? Open the tab, tap **Edit**, choose **No** in the first box. Tick **This is correct**. Tap **Confirm**. Do this for Owned Vehicle, Owned Computer, Owned Property and Leased Plant and Equipment.

Business plan · part 6 of 11

Step 7 of 9

?

Save & exit

No

This indicates if the section is relevant and there is data available or not

Asset name:

No vehicle

Total cost:

0,0

Calculated as quantity x cost

Vehicle supplier name:

Unknown

details of the supplier of the assets

Asset start date:

25 Dec 2026

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

Back

More

# 52

## Leased Property

If you rent your shop, type the size (24 m<sup>2</sup>), the landlord, the rent a month (1500), the start date, the lease period and the yearly increase (5%). Tick **This is correct**. Tap **Confirm**.

Business plan · part 3 of 11

Step 7 of 9

?

Save & exit

Lease amount per month:

1500

rental per month if property is leased

Quotation:

No

The cost should be supported by quotations

Lease amount escalation:

5

escalation in percentages if property is leased

Motivation for the property:

provide easy access to markets

why the organisation need this property

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

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More

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## Funding Required

Type what the money is for and how much: example equipment 54000, furniture 6000, working capital 25000 (total 85000). Type your own money (10000) and the grant you ask for (75000). Type 0 for loans you do not want. Tick **This is correct**. Tap **Confirm**.

Business plan · part 11 of 11  
Step 7 of 9

Number of months given before you will start loan capital repayment

Debt interest:

12,0

Debt term:

5,0

Debt interest holiday:

6,0

Number of months given before you will start loan interest repayment

Debt capital holiday:

6,0

Number of months given before you will start loan capital repayment

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

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## Balance Sheet Items

Type what the business has and owes on the start day, one row each. Example: owner's loan 29900, share capital 100, cash in bank 6500. Tick **This is correct**. Tap **Confirm**.

Tip: If you also made your financial statements, rows marked "take-on" are already here. Do not type the same amount twice.

Business plan · part 9 of 11  
Step 7 of 9

General item interest rate:

0

in percentages

General item period:

0

in years

General item interest holiday:

0,0

in months

General item repayment holiday:

0,0

in months

Others start date:

Dec-2026

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

55

## Loans

Loans come from Funding Required. With no loan this list is empty. Nothing to do.

Business plan · part 10 of 11  
Step 7 of 9

Save & exit

**LOANS MANAGEMENT**

[← Back to Dashboard](#)

**i** This form contains read-only fields (Name, Loan Start Date and Loan Amount). You can only edit them under the funding required model. You cannot delete transactions on this form - if you want to delete, do it under funding required model.

| ACTIONS | NAME | LOAN START DATE | LOAN AMOUNT |
|---------|------|-----------------|-------------|
|---------|------|-----------------|-------------|

**EDUCATIONAL MATERIAL**

**i** **How to complete this form handbook**  
Step-by-step guide to filling out the loans form correctly  
[View Handbook >](#)

[Back](#) [More](#) [Next: Funding Required](#)

56

## Property Plant and Equipment: the list

This list is made from your assets. Tap **Edit** on each row.

Business plan · part 1 of 11  
Step 7 of 9

Save & exit

[Back to Dashboard Home](#)

**PROPERTY PLANT AND EQUIPMENT**

This is a read-only tab, you just have to confirm that the data is accurate, otherwise edit/delete under the relevant asset model, i.e Plant and Equipment should be edited under Plant and Equipment, similarLY all other asset should be edited under their model!

| Actions              | Name                                       | Equipment Start Date | Equipment Amount |
|----------------------|--------------------------------------------|----------------------|------------------|
| <a href="#">Edit</a> | Plant and Equipment - Solar light kit      | Mar 2022             | 1800.0           |
| <a href="#">Edit</a> | Plant and Equipment - Second drinks fridge | Jan 2027             | 9 000.0          |
| <a href="#">Edit</a> | Plant and Equipment - Drinks fridge        | Mar 2022             | 8 000.0          |

# 57

## Property Plant and Equipment: one row

Check the amount and date. Tick **This is correct**.

Tap **Confirm**. Do the same for every row.

Business plan · part 1 of 11

Step 7 of 9

?

Save & exit

model

Equipment start date:

25 Mar 2022

Equipment end date:

2027-03-25

Expected end of useful life of the asset

Equipment amount:

1800,0

This is a read only field, is generated under the relevant asset model, i.e Plant and Equipment should be edited under Plant and Equipment, similarLY all other asset should be edited under their model

Depreciation rate:

20,0

This is a percentage of depreciation of this asset

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

Back

More

Part A, part 8 of 8. What could go wrong

58

### Industry Sector Analysis

Type how fast your industry grows (example 4 and 5), your two biggest risks and what you do about them (example: theft, burglar bars and a camera). Choose the answers about competitors, customers and suppliers. Tick **This is correct**. Tap **Confirm**.

Business plan · part 1 of 4

Step 8 of 9

?

Save & exit

Extend or new entrants into the industry:

medium

difficulty to enter the market

Time to market:

minimum

time for competitor to enter the market

Capital required:

low

capital required to enter the market

Barrier to market:

low

difficulty to enter the market

Impact of new entrants:

likely

will the organisation be affected by new entrants

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

Back

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## SWOT Analysis

Choose 3 strengths, 3 weaknesses, 3 opportunities and 3 threats. For each, write one sentence on what it means and what you will do.

Tick **This is correct**. Tap **Confirm**.

Business plan · part 2 of 4  
Step 8 of 9

how does these threats cause trouble for the organisation

Threat strategy three:

Solar back-up.

how the organisation will mitigate the threats

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

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## Pestle Analysis

The same for things outside the business: government, money, people, technology, environment and the law. Tick **This is correct**. Tap **Confirm**.

Business plan · part 3 of 4  
Step 8 of 9

how does these legal factor directly impact the organisation

Legal factor strategy two:

Fridge temperature check every day.

how does these legal factor directly impact the organisation

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

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## Operational Compliance

Choose your water, electricity and food safety answers (example: food safety, compliant).  
Choose the environmental risk (Low). Tick **This is correct**. Tap **Confirm**.

Business plan · part 4 of 4  
Step 8 of 9

Not required to comply

Product that require SABS approval

How you will get product standard approval (SABS):

Not required.

If SABS required, provide status and plans to secure sabs

Industry environmental risk:

Low

environmental impact of the project ☒

This is correct

Tick this, then press Confirm, to mark this part done.

Cancel Confirm

Back More

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## Check your plan

Go back to your business plan page. Open each part: every tab should say **Done**. A tab that says **To do** still needs you (here Funding Required).  
When every part is done, the big button at the top says **Download**.

SDM Super Deal Maker HoneyGuide Menu

✓ Done Owned Property

✓ Done Leased Property

✓ Done Owned Plant and Equipment

✓ Done Leased Plant and Equipment

✓ Done Owned Vehicle

✓ Done Owned Furniture and Fittings

✓ Done Owned Computer

✓ Done Balance Sheet Items

✓ Done Loans

To do Funding Required

What could go wrong 4 of 4

Project plan

Business plan project plan  
The steps, who does what, and the risks.

More

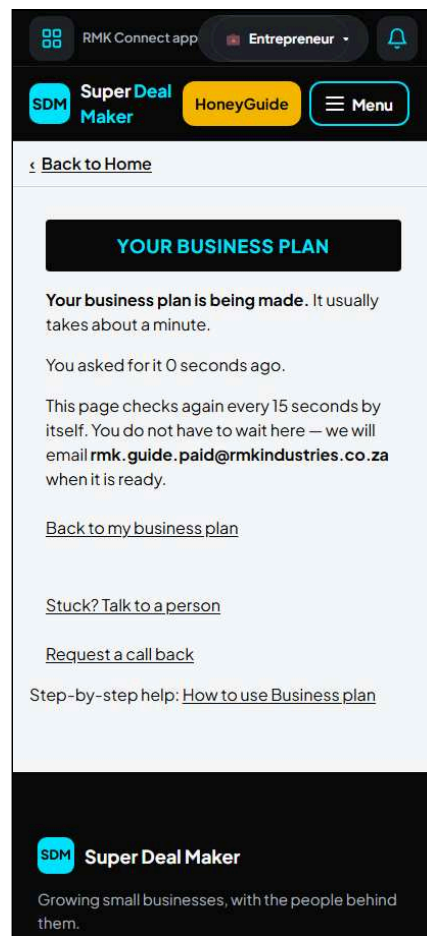
# Part A. Business plan: make and download it

|                                           |                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div data-bbox="132 235 202 293">63</div> | <div data-bbox="250 257 512 297"><b>Make your plan</b></div> <div data-bbox="250 320 994 501"><p>When every part is done, tap <b>Download</b>, the big button at the top of your business plan page.</p><p>Not all done yet? Tap <b>More</b>, then <b>Download what you have now</b>.</p></div> | <div data-bbox="1037 219 1463 1151"><div><div>SDM</div><div>Super Deal Maker</div><div>HoneyGuide</div><div>Menu</div></div><div><div>To do</div><div>Funding Required</div></div><div>What could go wrong4 of 4</div><div>Project plan</div><div>Business plan project plan<br/>The steps, who does what, and the risks.</div><div>More</div><div>How to use this tool</div><div>Talk to a person</div><div>Request a call back</div><div>Download what you have now</div><div>Ask RMK to review my plan, share it, and more</div><div>See your plan on screen</div><div>Download the business profile</div><div>Download the financial projections</div><div>Download the pitch deck</div></div> |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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## Wait a little

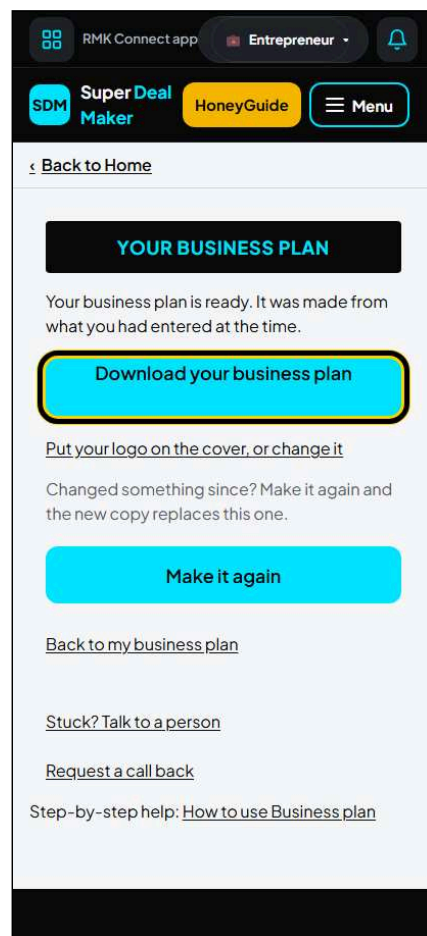
Your plan is being made. It takes about a minute. The page checks by itself. You may leave: we e-mail you when it is ready.



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## Download it

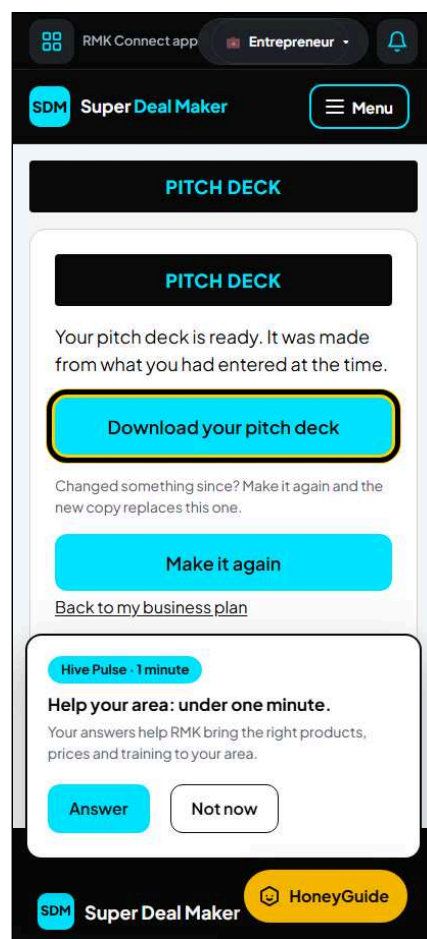
Tap [Download your business plan](#). The PDF saves on your phone.



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## Shorter documents

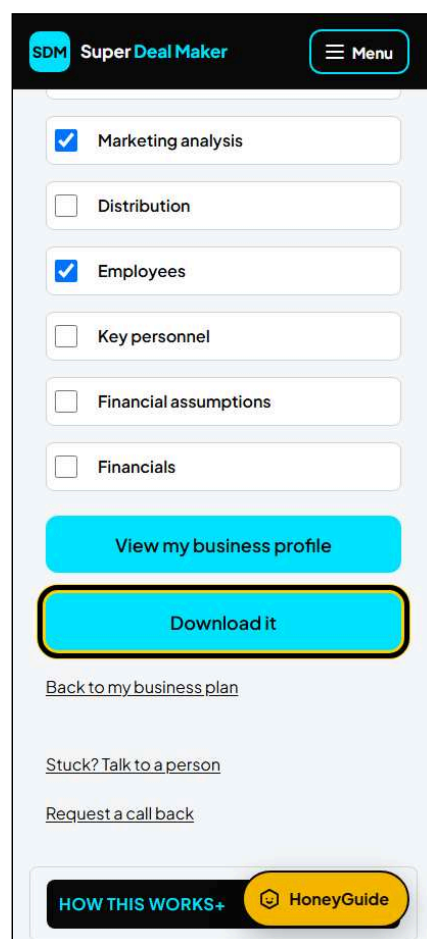
Under **More** on your business plan page are three shorter documents: **Download the business profile**, **Download the financial projections** and **Download the pitch deck**. Tap one. When it is ready, tap the button, for example **Download your pitch deck**.



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## Business profile: choose the parts

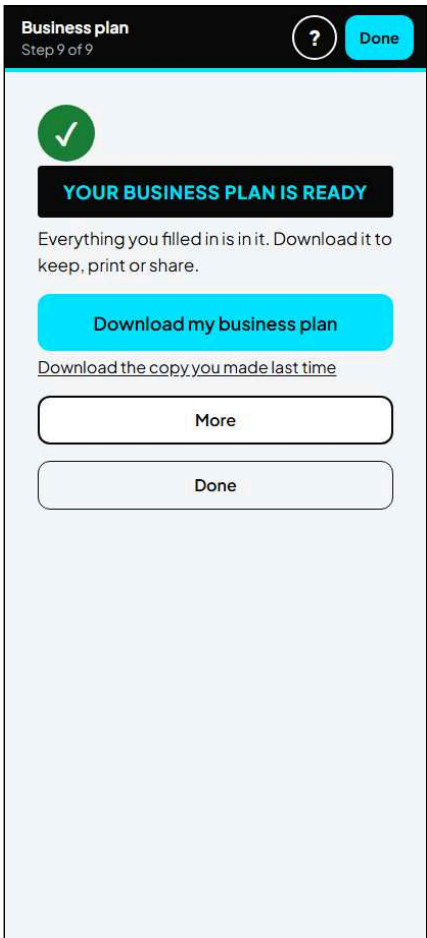
Tick the parts you want in your business profile. Tap **Download it**.



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Your business plan is ready

This page says your plan is ready. Tap **Download my business plan** to get it again.

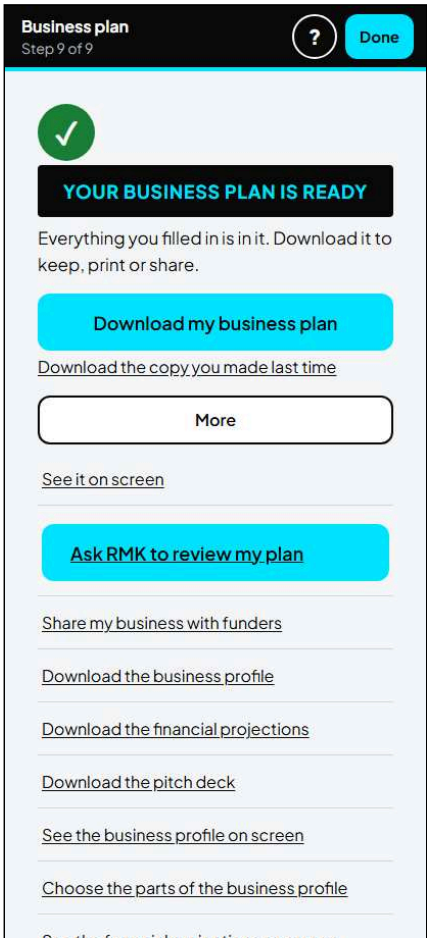


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More

Tap **More** to see it on screen, ask RMK to review it, share it with funders, or download the shorter documents.

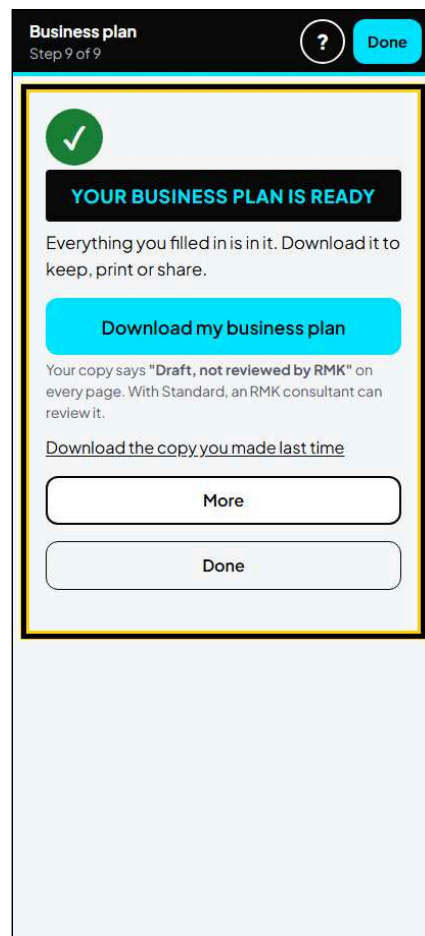
Tip: Asking for a review and sharing with funders are part of Standard.



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### Free account: your copy says Draft

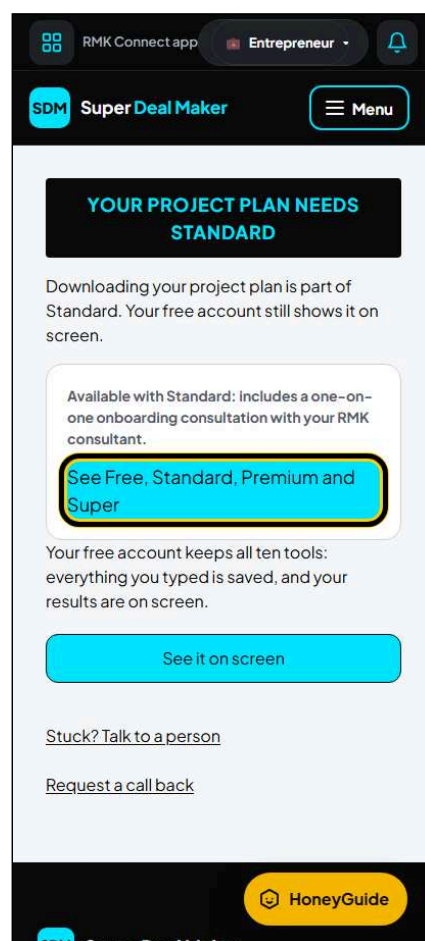
With a free account you can also download your business plan. Every page says "Draft, not reviewed by RMK". With Standard an RMK consultant can review it.



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### Free account: other downloads need Standard

A free account sees the project plan and the shorter documents on screen. To download them you see this note. Tap **See it on screen** to read it, or **See Free, Standard, Premium and Super** to compare.



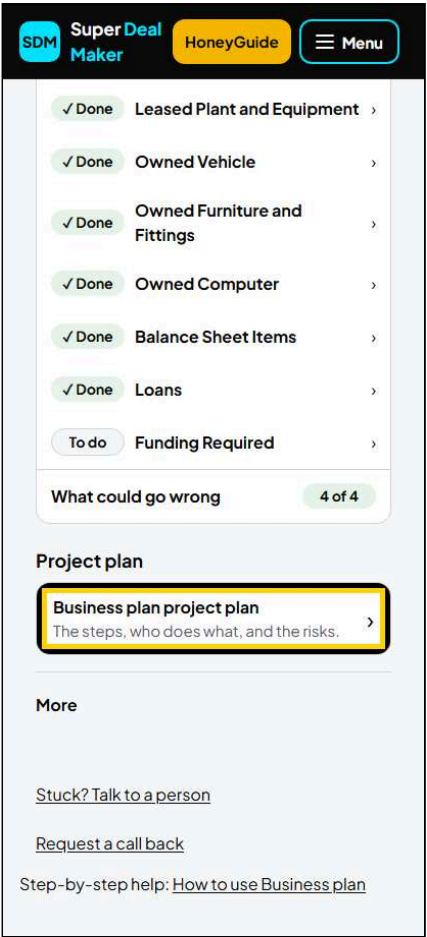
Part B. Business plan project plan

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Open the project plan

On your business plan page, under **Project plan**, tap **Business plan project plan**.

The first time it is under **More**: tap **Start your business plan project plan**. Your project is made with example rows.



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## Your project home

The project has 7 parts: Project Team, Project Activity, Project Goals, Stakeholder Management, Project Resources, Project Risk, Project Monitoring. Tap **Project Team** to begin.

| PROJECT SECTION NAME   | COMPLETION |
|------------------------|------------|
| Project Team           | Completed  |
| Project Activity       | Completed  |
| Project Goals          | Completed  |
| Stakeholder Management | Completed  |

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## 1. Project team: the list

Tap a name to edit it. Tap **Add one** to add a person. Remove example people you do not have.

**Business plan project plan** ? Save & exit  
Step 1 of 8

**PROJECT TEAM**

Add one

The following individuals are project stakeholders and are involved in project planning and execution. As needed, additional project team members are added.

| NAME   | SURNAME              | POSITION - IN THE PROJECT | EDUCATION LEVEL |
|--------|----------------------|---------------------------|-----------------|
| Thabo  | Sample               | Shop assistant            | Matric          |
| RMK    | Consultant (adviser) | Adviser                   | Degree          |
| Lerato | Sample               | Owner and project leader  | Matric          |

**TEAM ROLES & RESPONSIBILITIES**

The following table describe the Roles and Responsibilities of team members:

| TASK NAME                       | RESPONSIBLE MEMBER | APPROVING MEMBER | CONSULT TEAM |
|---------------------------------|--------------------|------------------|--------------|
| Get 3 quotes for the fridge and | Lerato             | Lerato           | RMK          |

More Next: Key activities

75

## 1. Project team: one person

Type the name, the position in the project and the education. Example: Lerato Sample, Owner and project leader, Matric. Tick **This is correct**. Tap **Confirm**. The example team: the owner, the shop assistant, the RMK consultant.

**Business plan project plan** ? **Save & exit**  
Step 1 of 8

Email address:  
rmk.guide.paid@rmkin

Nationality:  
South African

Race:  
Black

Gender:  
Female

Disability:  
Able

Educational level:  
Matric

☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.  
Cancel

**Confirm**

Back More

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## 2. Project activities: the list

Tap a task to edit it. Tap **Add one** for a new task.

**Business plan project plan** ? **Save & exit**  
Step 2 of 8

**PROJECT ACTIVITIES**

**Add one**

**PLANNING ACTIVITIES**

| TASK NAME                             | RESPONSIBLE INDIVIDUAL | START DATE              | END DATE                | NU OF |
|---------------------------------------|------------------------|-------------------------|-------------------------|-------|
| Get 3 quotes for the fridge and solar | Lerato                 | Nov. 2, 2026, midnight  | Nov. 16, 2026, midnight | 14.0  |
| Apply for funding                     | Lerato                 | Nov. 16, 2026, midnight | Dec. 16, 2026, midnight | 30.0  |
| Buy and install                       | Lerato                 | Jan. 4, 2027, midnight  | Jan. 18, 2027, midnight | 14.0  |
| Start the bakery corner               | Thabo                  | Feb. 1, 2027, midnight  | March 1, 2027, midnight | 28.0  |
| Train the new assistant               | Thabo                  | May 3, 2027, midnight   | May 10, 2027, midnight  | 7.0   |

Back More **Next: Goals**

77

## 2. Project activities: one task

Type the task, what it is for, the start and end dates, and who does it. Example: Get 3 quotes for the fridge and solar, 2 Nov to 16 Nov 2026, Lerato. Tick **This is correct**. Tap **Confirm**.

Tip: Check the dates each time you open a task: type them again before you tap Confirm.

Business plan project plan ? Save & exit  
Step 2 of 8

limitations and constraints have been identified for this project

Assumptions:

The funder says yes by December 2026

assumptions were made when developing ☒

This is correct

Tick this, then press Confirm, to mark this part done.  
Cancel

Confirm

Back More

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## 3. Project goals: the list

Tap **Edit** on each goal. Tap **Add one** for a new goal.

Business plan project plan ? Save & exit  
Step 3 of 8

Add one

PROJECT GOALS

The project has the following objectives that it aims to accomplish:

| ACTION             | GOALS                                                                                                                                         |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>Edit</u></b> | <b><u>Grow sales – Sales of R70 000 a month by month 18</u></b><br>From R48 000 to R70 000 a month<br>Measured over: Monthly                  |
| <b><u>Edit</u></b> | <b><u>Create a job – 1 new shop assistant by month 6</u></b><br>One shop assistant at R3 500 a month<br>Measured over: Once                   |
| <b><u>Edit</u></b> | <b><u>No stock lost to load-shedding – Solar back-up keeps the fridges cold</u></b><br>R0 of cold stock thrown away<br>Measured over: Monthly |

Back More Next: Stakeholders

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### 3. Project goals: one goal

Type the goal and how you will measure it.  
Example: Grow sales to R70 000 a month by month 18. Tick **This is correct**. Tap **Confirm**.

Business plan project plan ? Save & exit  
Step 3 of 8

Over what period is this measured? For example, one financial year.

Start time:  
01 Dec 2026

End time:  
31 May 2028

Completion level:  
0,0

Project state of completion in percentages  
☒

This is correct  
Tick this, then press Confirm, to mark this part done.  
Cancel

Confirm

Back More

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### 4. Stakeholders: the list

Tap a name to edit it. Tap **Add one** to add one.  
Example: customers, the landlord, the wholesaler, the funder, the ward councillor.

Business plan project plan ? Save & exit  
Step 4 of 8

STAKEHOLDER MANAGEMENT

Add one

The following table describe the roles and responsibilities of stakeholders:

|                                                 |                                          |                                |
|-------------------------------------------------|------------------------------------------|--------------------------------|
| STAKEHOLDER NAME : AUNT OF THE OWNER (LANDLORD) |                                          |                                |
| Type:<br>creditor                               | Role:<br>Inform                          | Nature: normative requirements |
| Method of engagement:<br>Meeting                | Frequency of engagement:<br>Monthly      |                                |
| How the project affect the stakeholder          | Growing the shop (fridge, solar, bakery) |                                |
| Stakeholder Interest                            | Rent paid on time and a clean yard       |                                |
| Engagement Objective                            | Keep them informed and supportive        |                                |
| Start Date: Nov. 2, 2026                        | End Date: Dec. 31, 2027                  |                                |

Back More Next: Resources

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#### 4. Stakeholders: one stakeholder

Type the name, choose the type and role, say what they want and how often you meet. Tick **This is correct**. Tap **Confirm**.

**Business plan project plan** ? **Save & exit**  
Step 4 of 8

**Primary method of engagement**

Meeting

The primary method of engaging with the stakeholder

**Frequency of engagement:**

Monthly

Averagely how often will you engage with the stakeholder

**Start time:**

02 Nov 2026

**End time:**

31 Dec 2027

**Completion level:**

0,0

Project state of completion in percentages

☒

**This is correct**

Tick this, then press Confirm, to mark this part done.

Cancel

**Confirm**

Back More

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#### 5. Project resources: the list

One row for each task. Tap the task to edit it.

**Business plan project plan** ? **Save & exit**  
Step 5 of 8

**PROJECT RESOURCES**

**Add one**

**Estimated budget and resources for the project:**

| ACTIVITY                              | RESOURCES REQUIRED                                                           | FUNDING SECURED | BUDGETED / COST |   |
|---------------------------------------|------------------------------------------------------------------------------|-----------------|-----------------|---|
| Get 3 quotes for the fridge and solar | Owner's time                                                                 | False           | 0               | € |
| Apply for funding                     | Owner's time and the business plan                                           | False           | 0               | € |
| Buy and install                       | Fridge, shelves, oven, mixer, solar back-up (R60 000) and bakkie hire (R600) | False           | 60 600          | € |
| Start the bakery corner               | Extra stock (R25 000)                                                        | False           | 25 000          | € |
| Train the                             | The new                                                                      | False           | 0               | € |

Back More **Next: Risks**

83

5. Project resources: one row

Type what the task needs and what it costs.  
Example: Buy and install, fridge, shelves, oven  
and solar back-up plus bakkie hire, 60600. Tick  
**This is correct**. Tap **Confirm**.

Business plan project plan

Step 5 of 8

?

Save & exit

How much does the item cost - market value

Waiting period:

0,0

How much does the item cost - market value

Re order level quantities:

0,0

How much does the item cost - market value

Mark up:

30,0

percentage expected to be added to the total cost

☒

This is correct

Tick this, then press Confirm, to mark this part done.

Start time:

02 Nov 2026

End time:

10 May 2027

Cancel

Confirm

Back

More

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6. Project risks: the list

Tap a risk name to edit it. Tap **Add one** for a new risk.

Business plan project plan

Step 6 of 8

?

Save & exit

RISK MANAGEMENT

Add one

The project manager working with the project team and project sponsors will ensure that risks are actively identified, analyzed, and managed throughout the life of the project. Risks will be identified as early as possible in the project so as to minimize their impact.

Name : Theft

Area of impact:

Asset

Protection

Description : Break-ins and shoplifting

Treatment:

Burglar bars and a camera

Mitigation: Burglar bars and a camera

Update: : None

Date: : None

Name : Load-shedding

Area of impact:

Continuity of operations

Back

More

Next: Monitoring

How to use Business plan · page 51 of 61

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## 6. Project risks: one risk

Type the risk, choose the impact, the likelihood and the action, and type what you will do.

Example: Theft, burglar bars and a camera.

Choose every box before you save. Tick **This is correct**. Tap **Confirm**.

**Business plan project plan** ? **Save & exit**  
Step 6 of 8

Burglar bars and a camera

Start time:  
01 Dec 2026

End time:  
31 Dec 2027

Completion level:  
0,0

Project state of completion in percentages  
☒

**This is correct**  
Tick this, then press Confirm, to mark this part done.  
Cancel

**Confirm**

Back More

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## 7. Monitoring: the list

One row for each task. Tap the task to edit it.

**Business plan project plan** ? **Save & exit**  
Step 7 of 8

**FEEDBACK AND REPORTING ACTIVITIES**

Add one

| TASK NAME                             | STATUS | NO. OF ENGAGEMENT | OBJECTIVE ACHIEVED | I L |
|---------------------------------------|--------|-------------------|--------------------|-----|
| Get 3 quotes for the fridge and solar | 4.0    |                   | In planning        | N   |
| Apply for funding                     | 4.0    |                   | In planning        | N   |
| Buy and install                       | 4.0    |                   | In planning        | N   |
| Start the bakery corner               | 4.0    |                   | In planning        | N   |
| Train the new assistant               | 4.0    |                   | In planning        | N   |

Back More **Finish my project plan**

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## 7. Monitoring: one row

Say how you check the task. Example: meeting, weekly sales book check every Sunday and a monthly review with the consultant. Tick **This is correct**. Tap **Confirm**.

Business plan project plan ? Save & exit  
Step 7 of 8

None yet

Lessons learned:

None yet

☒

This is correct

Tick this, then press Confirm, to mark this part done.  
Cancel

Confirm

Back More

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## Finish my project plan

On the Monitoring list, tap **Finish my project plan**.

Business plan project plan ? Save & exit  
Step 7 of 8

FEEDBACK AND REPORTING  
ACTIVITIES

Add one

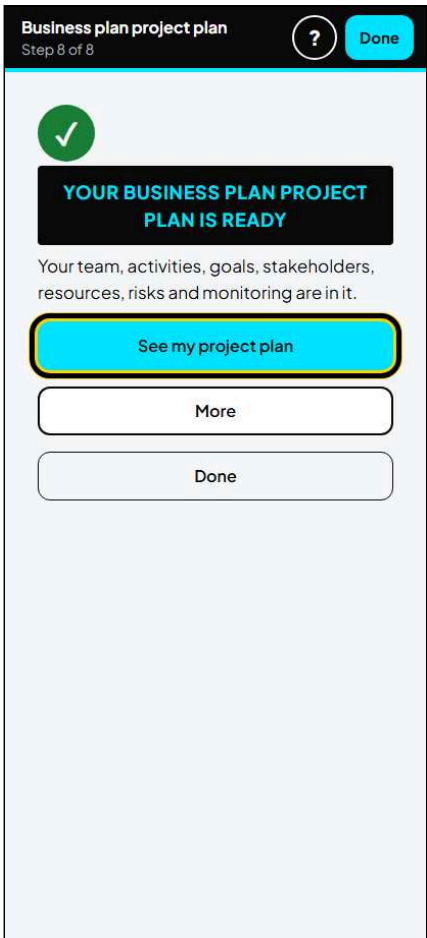
| TASK NAME                             | STATUS      | NO. OF ENGAGEMENT | OBJECTIV ACHIEVEI |
|---------------------------------------|-------------|-------------------|-------------------|
| Get 3 quotes for the fridge and solar | In planning | 4                 | Not yet           |
| Apply for funding                     | In planning | 4                 | Not yet           |
| Buy and install                       | In planning | 4                 | Not yet           |
| Start the bakery corner               | In planning | 4                 | Not yet           |
| Train the new assistant               | In planning | 4                 | Not yet           |

Back More Finish my project plan

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Your project plan is ready

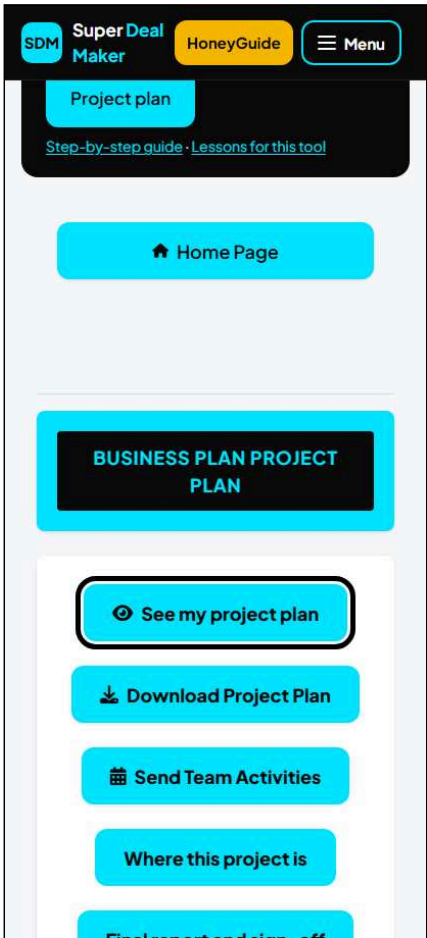
This page says your project plan is ready. Tap **See my project plan** to read it. **More** has the download, the status report and the final report.



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See your project plan

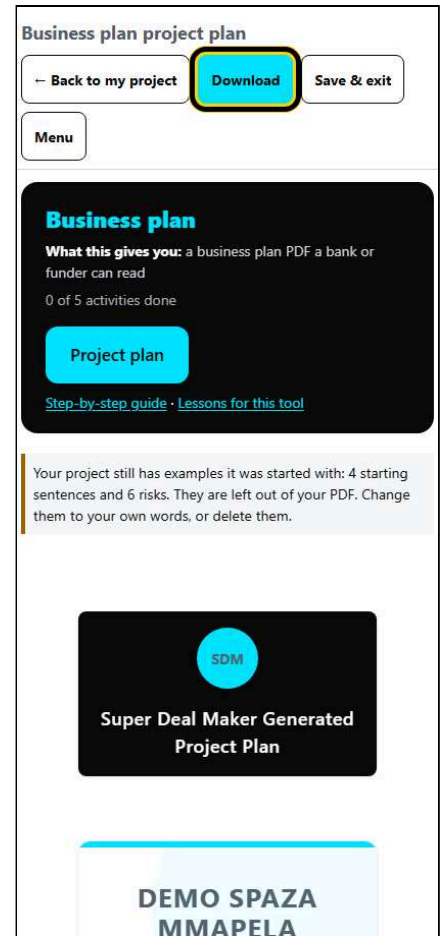
Go back to your project home (on your business plan page tap **Business plan project plan**). Tap **See my project plan**.



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## Your project plan on screen

Read it on your phone. Tap **Download** at the top to save the PDF, or **Back to my project**.



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## Download the project plan

On your project home you can also tap **Download Project Plan**.



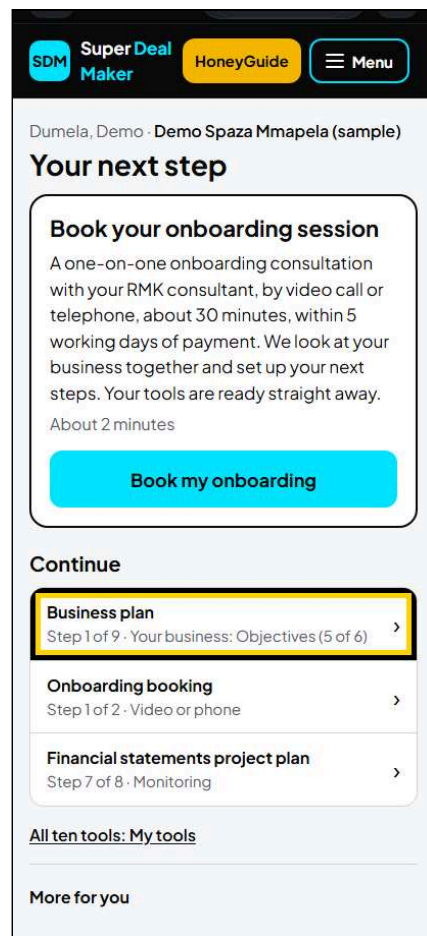
# Stop, carry on, and get help

|                                           |                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div data-bbox="132 235 202 293">93</div> | <div data-bbox="250 257 472 297">Stop for now</div> <div data-bbox="250 320 987 400">Tap <b>Save &amp; exit</b> at the top. What you saved stays saved.</div> <div data-bbox="250 427 997 539"><div data-bbox="276 443 909 519">Tip: Tap the form's own button (Confirm, Save or Submit) first, so your last answers are saved.</div></div> | <div data-bbox="1037 221 1463 1151"><div data-bbox="1037 221 1463 286"><div data-bbox="1037 221 1276 257">Business plan · part 5 of 6</div><div data-bbox="1037 257 1125 275">Step 1 of 9</div><div data-bbox="1276 221 1332 286"><div data-bbox="1276 221 1332 286">?</div></div><div data-bbox="1332 221 1463 286"><div data-bbox="1332 221 1463 286">Save &amp; exit</div></div></div><div data-bbox="1037 286 1463 1151"><div data-bbox="1037 320 1463 400"><div data-bbox="1037 320 1463 347">Business:</div><div data-bbox="1037 347 1463 400"><div data-bbox="1037 347 1463 400">Demo Spaza Mmapela (sample)</div></div></div><div data-bbox="1037 400 1463 454"><div data-bbox="1037 400 1463 454">This is the segment you selected when you were completing your operations information</div></div><div data-bbox="1037 454 1463 492"><div data-bbox="1037 454 1463 492">Reason for existence:</div></div><div data-bbox="1037 492 1463 766"><div data-bbox="1037 492 1463 766">To sell everyday groceries close to home, so Mmapela families do not have to travel 25 km to Mokopane.</div></div><div data-bbox="1037 766 1463 819"><div data-bbox="1037 766 1463 819">motivation on why this operation was established and the value it will add to the world</div></div><div data-bbox="1037 819 1463 857"><div data-bbox="1037 819 1463 857">Opportunities identified:</div></div><div data-bbox="1037 857 1463 1077"><div data-bbox="1037 857 1463 1077">Families want cold drinks, fresh bread and prepaid electricity in the village, also during load-shedding.</div></div><div data-bbox="1037 1077 1463 1151"><div data-bbox="1037 1077 1153 1151">Back</div><div data-bbox="1153 1077 1248 1151">More</div></div></div></div> |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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## Carry on later

On **Home**, under **Continue**, tap **Business plan**. It says where you stopped, for example "Step 1 of 9 · Your business: Objectives".



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## Help for this screen

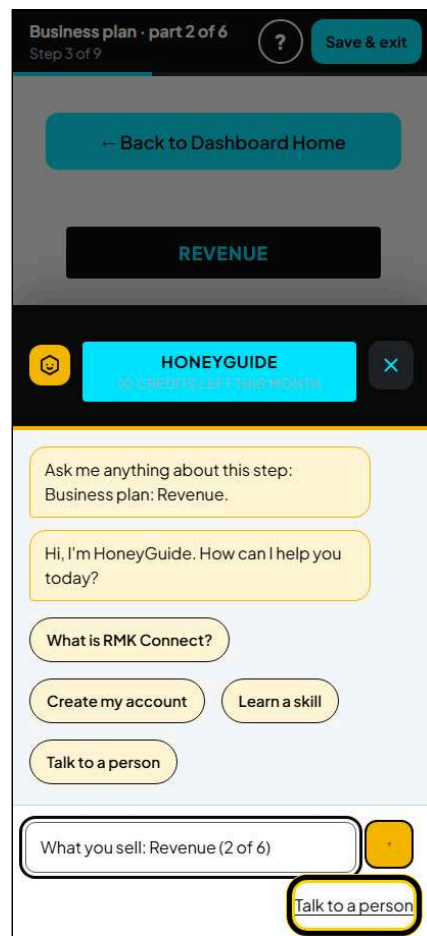
Tap **?** at the top of any screen.



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## HoneyGuide

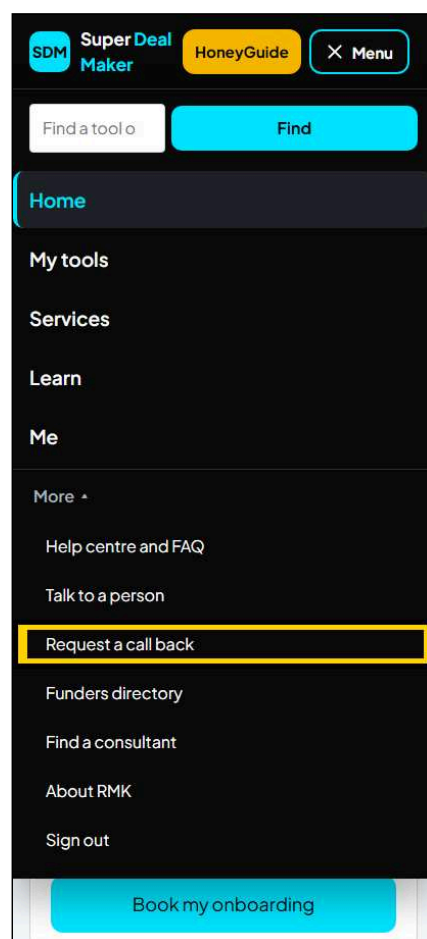
HoneyGuide, the RMK assistant, opens over the screen and already knows which step you are on. Type your question, or tap **Talk to a person**. Tap **X** to close it.



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## Get help from a person

Tap **Menu**, then **More: Talk to a person** (WhatsApp) or **Request a call back**. Many pages also have **Stuck? Talk to a person** and **Request a call back** at the bottom.



# 98

## Ask us to phone you

Choose what the call is about, tap **Next**, and follow the 3 short steps. Someone from RMK will phone you. It is free.

Request a call back  
Step 1 of 3

tree.

Choose one

☐ My account or signing in

☐ Learning and courses

☐ My business and the business tools

☐ Shopping and orders

☐ A payment or an invoice

☐ Something else

In a few words (if you chose "Something else")

More Next

## Stop now and carry on later

- Tap **Save & exit** at the top of any screen. First tap the form's button (Confirm, Save or Submit) so your last answers are saved.
- Next time, on **Home** under **Continue** tap **Business plan**. Or open **My tools**, tap **Continue** on Business plan, then **Continue where you left off**.
- Your business plan page shows each tab as **Done**, **Almost** or **To do**: open the ones that say To do or Almost.

## How to download

- Business plan: when every part is done, tap **Download** at the top of your business plan page (before that: **More**, **Download what you have now**), wait about a minute, then tap **Download your business plan**.
- Business profile, financial projections, pitch deck: on your business plan page tap **More**, then **Download the business profile**, **Download the financial projections** or **Download the pitch deck** (Standard and up).
- Project plan: on your project home tap **Download Project Plan**, or **See my project plan** and then **Download** (Standard and up).
- Free account: the business plan downloads too, marked "Draft, not reviewed by RMK" on every page. The other documents show a note that they are part of Standard; you can still see them on screen.
- You can download up to 10 documents a day. After that a page says to come back tomorrow.

## If something goes wrong

- "Something went wrong on our side": tap **Go back**, check your last answers and save again. If it happens again, tap ask us to phone you.
- A form does not save and shows red words: read the red words next to the box, correct it, and tap the button again.
- "Choose Yes for one only" on Competitive Advantage: set only your main advantage to Yes and the others to Neutral or No.
- A list that should have Province, District, Municipality is empty: choose them again from the top, one after the other.
- A risk will not save: choose the impact, the likelihood, the ranking and the action, then tap Confirm.
- A tab stays **To do** after you saved it (for example Funding Required): your answers are saved. Ask us to phone you and we will check it.
- The plan is taking long: you may leave the page; we e-mail you when it is ready. If it says "This is taking longer than it should", tap **Try again**.

## How to ask for help

- Tap **?** at the top of any screen for help on that screen (HoneyGuide).
- Tap **Menu**, then **More: Talk to a person** on WhatsApp, or **Request a call back** (free).
- On many pages: **Stuck? Talk to a person** and **Request a call back**.
- With Standard: your RMK consultant helps you in the onboarding session and the monthly group session, and can review your plan.