

How to use Funding readiness

Super Deal Maker · step-by-step guide for your phone · Funding readiness

This guide shows every screen of funding readiness on a phone. The example is a sample spaza shop, Demo Spaza Mmapela (sample). Choose your own answers where the guide gives the example. Part A is funding readiness: the questions a funder asks, your score and your report. Part B is the Funding readiness project plan.

Before you start

- You need a Super Deal Maker account. Sign in first. Do your business plan first: funding readiness reads the amount you need from it.
- Have these ready if you have them: your CIPC company papers, tax compliance letter (SARS PIN), B-BBEE affidavit, proof of address, lease, trading licence, bank statements and last year's statements.
- There are 23 screens with about 350 questions. It takes long: do one or two screens at a time. Everything you save stays saved.
- Market readiness asks the same questions. What you answer here is already there.
- On every screen: **Save & exit** at the top stops for now. **?** gives help. **Next:** at the bottom takes you to the next screen.
- Funders on RMK's list are matched to your business. Your score and report show what a funder will ask for, so you can get it ready now.

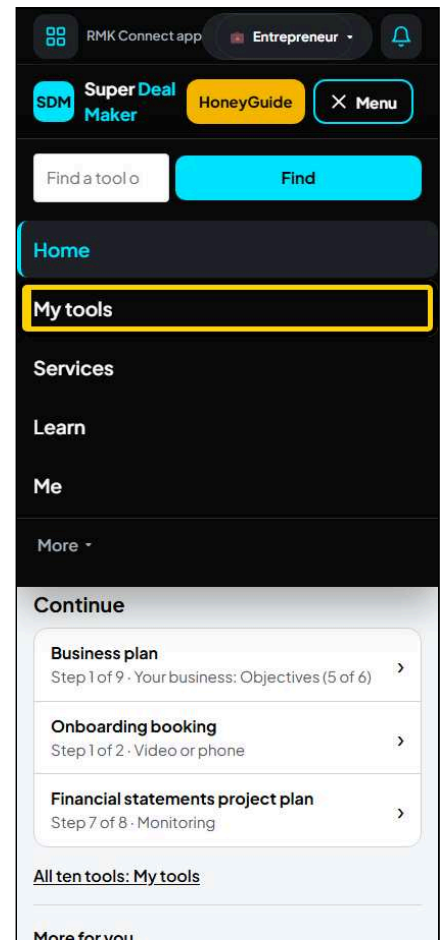
Part A. Start: open your funding readiness

1	Open the menu On <u>Home</u>, tap <u>Menu</u>. Tip: Home's <u>Your next step</u> card, or a row under <u>Continue</u>, may open your funding readiness straight away.	RMK Connect app Entrepreneur Menu SDM Super Deal Maker HoneyGuide Menu Dumela, Demo · Demo Spaza Mmapela (sample) Your next step Book your onboarding session A one-on-one onboarding consultation with your RMK consultant, by video call or telephone, about 30 minutes, within 5 working days of payment. We look at your business together and set up your next steps. Your tools are ready straight away. About 2 minutes Book my onboarding Continue Business plan Step 1 of 9 · Your business: Objectives (5 of 6) Onboarding booking Step 1 of 2 · Video or phone Financial statements project plan Step 7 of 8 · Monitoring All ten tools: My tools More for you
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My tools

Tap **My tools**.

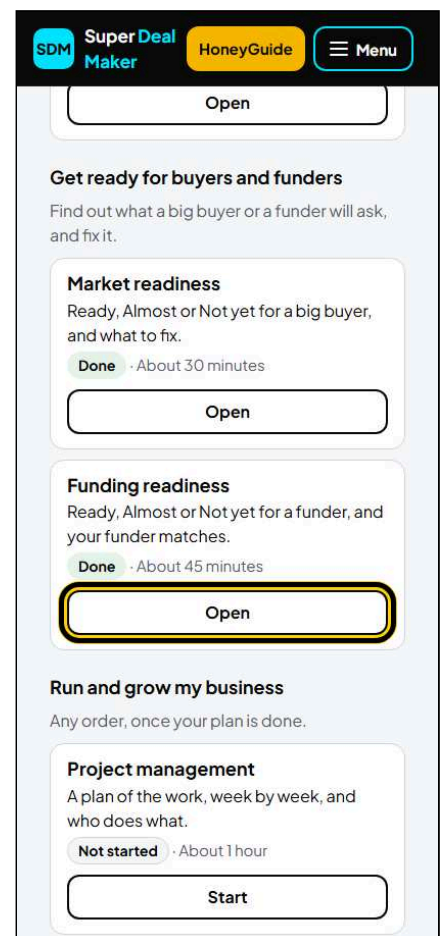


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Funding readiness

On the **Funding readiness** card, tap **Start**.

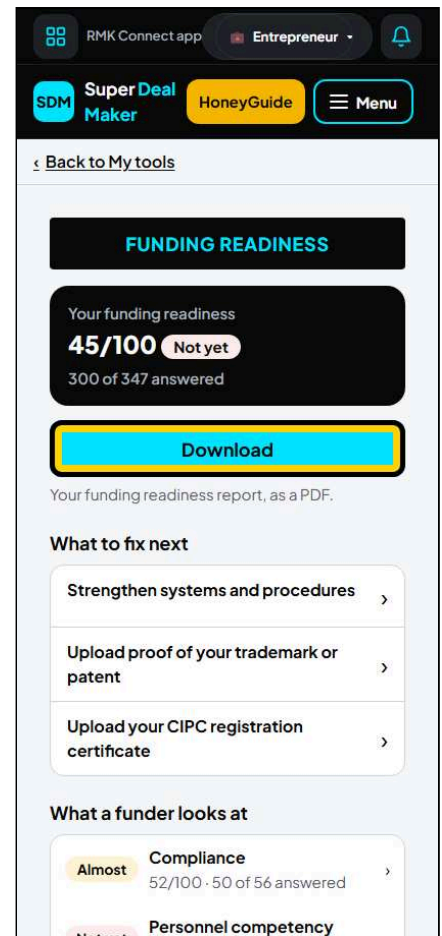
Tip: The first time the button says **Start**, later **Continue**. When every screen is answered it says **Open**.



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Your funding readiness page

At the top is your score, for example "45/100 Not yet", and how many questions you answered. The first time, tap **Start the questions**. Later the big button says **Continue where you left off**. When every screen is answered it says **Download**: your funding readiness report as a PDF.



Part A. How each of the 23 screens works

5

Your answers

Each screen first shows your answers and a score. Tap **Change your answers** (the first time: **Answer these questions**).

Tip: The bar at the top says where you are: "Step 1 of 24". There are 23 screens, then your result.

Funding readiness

Step 1 of 24

?

Save & exit

No

Reference letters date

The oldest letter date

Not answered yet

Reference letters attached

These are reference letter from your main customers

No

Shareholders agreement

Valid shareholders agreement

No

Shareholders agreement attached

Shareholders agreement copy attached and verified

No

Change your answers

ABOUT THIS TOPIC

Why this matters

Whether the business is registered, tax-compliant and holds the licences its industry needs, each shown by a

More

Next: Tax and related compliance

6

Choose an answer in each box

Tap a box and choose. Most questions are Yes, No, Not sure yet or Does not apply to me. Type a date where it asks one. Example, screen 1 (Organisation statutory information): CIPC papers Yes, uploaded No, proof of address Yes, lease Yes until 28 Feb 2027, permit to trade Yes.

Tip: "Uploaded" means the document is on Super Deal Maker. Say No until you upload it (see Part B).

Funding readiness
Step 1 of 24

ORGANISATION STATUTORY INFORMATION

► Why this screen matters

CHANGE YOUR ANSWERS

Your business:

Do you have your company registration papers from CIPC (registration certificate and memorandum of incorporation)?

Yes

Have you uploaded your company registration documents?

No

The date certified.

01 Sept 2026

Do you have proof of the business address (a utility bill or sworn affidavit, not older than 3 months)?

Back More

Save & exit

7

Save your answers

Scroll down. Tap Save your answers.

Funding readiness
Step 1 of 24

ORGANISATION STATUTORY INFORMATION

Expiry date of the operating permit.

28 Feb 2027

Do you have reference letters from your main customers?

No

The oldest letter date.

dd ---- yyyy

Have you uploaded the reference letters?

No

Valid shareholders agreement.

No

Shareholders agreement copy attached and verified.

No

Save your answers

[Leave without saving and go back to your organisation statutory information answers](#)

Back More

Save & exit

8

Go to the next screen

You see your answers again. Tap **Next:** at the bottom (here **Next: Tax and related compliance**). Do the same on every screen.

Funding readiness
Step 1 of 24
?
Save & exit

Not yet · 0 out of 100 · 18 of 20 answered

Company incorporation documents
documents include memorandum of incorporation registration certificate and notice of incorporation

Yes

Company documents attached

No

Company documents date certified
The date certified

1 September 2026

Proof of company address
utility bill / sworn affidavit (not older than 3 months)

Yes

Proof of company address attached
utility bill / sworn affidavit (not older than 3 months)

No

Proof of company address date
the date the document was certified

15 September 2026

Resolution to raise funding

More

Next: Tax and related compliance

Part A, part 1 of 7. Compliance

9	Screen 2. Tax and related compliance Tax clearance: <u>Yes</u>, and the date it runs out (example 28 Feb 2027). Business bank account and statements: <u>Yes</u>. Not on the government supplier list (CSD): <u>No</u>. B-BBEE affidavit: <u>Yes</u>, until 28 Feb 2027. CIPC annual fees paid: <u>Yes</u>, next due 31 Mar 2027. Tap <u>Save your answers</u>.	Funding readiness Step 2 of 24 ? Save & exit run out? 28 Feb 2027 This is sworn affidavit for organisation with turnover less than R10m. No This is proof of payment of annual fees to CIPC. Yes When are your next CIPC annual fees due? 31 Mar 2027 Letter of good standing verified. No What date is on the labour letter of good standing? dd ---- yyyy Save your answers Leave without saving and go back to your tax and related compliance answers BackMore
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Screen 3. Licences and regulations

If your business does not need an environmental, safety (OHS), SABS or food (HACCP) approval, choose **No, this business does not need one.**

Trading licence: **Yes**, the date it runs out, and its name (example: Trading licence, Mogalakwena Local Municipality). Franchise: **No**. Tap **Save your answers.**

Funding readiness
Step 3 of 24
?
Save & exit

License and accreditation required to operate.
Yes

License and accreditation approval copy attached and verified.
Yes

License and accreditation expiry date.
28 Feb 2027

Type of the license and accreditation.
Mogalakwena Local Municipality (sample)

Franchise Agreement entered into.
No, this business is not a franchise

Have you uploaded your franchise agreement?
No

Save your answers

[Leave without saving and go back to your licences and regulations answers](#)

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Part A, part 2 of 7. Your people

11	Screen 4. Key personnel information About the owner: ID copy, proof of address, share certificate: Yes if you have them. Uploaded yet? No until you upload them. Not married in community of property? Then the spouse questions are Does not apply to me. Tap Save your answers.	Funding readiness Step 4 of 24 ? Save & exit No If any of key personnel married in community of property, consent for raising capital and signing surety is required from spouse. Does not apply to me Consent from spouses for raising capital and signing surety verified. Does not apply to me If married In Community of Property, all spouses ID copies available. Does not apply to me Spouse ID copies certified date. dd ---- yyyy Spouse ID copies verified. Does not apply to me Save your answers Leave without saving and go back to your key personnel information answers Back More
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Screen 5. Team composition

The owner runs the shop: general manager **Yes**, Matric, more than 7 years of experience. No separate operations, marketing, money or staff manager: **No**. Tap **Save your answers**.

Tip: A small shop gets a low score here. That is normal: answer honestly.

Funding readiness
Step 5 of 24

[?](#) [Save & exit](#)

manager have?

Not sure yet

Finance Manager CV attached.

Not sure yet

Appointed Human Resource Manager with related experience.

No

Human Resource Management qualification.

Not sure yet

How much experience does the HR manager have?

Not sure yet

Human Resource Manager CV attached.

Not sure yet

Save your answers

[Leave without saving and go back to your team composition answers](#)

[Back](#) [More](#)

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Screen 6. Entrepreneur traits

Say how strong you are in each thing (example: vision Averagely, the rest Good). Write one short sentence for each, for example "Started the shop in 2022 with R30 000 of own money". Tap **Save your answers**.

Funding readiness
Step 6 of 24

[?](#) [Save & exit](#)

Overall focus on this specific project.

Good

Summary justification and basis of the focus rating.

Works full time in the shop (sample).

Leadership experience of the founders.

Entrepreneur/s with between 5 and 10 ye:

Save your answers

[Leave without saving and go back to your entrepreneur traits answers](#)

[Back](#) [More](#)

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Screen 7. Team business management skills

For each skill choose the highest school level in the business (Matric is level 4) and say in a few words what is missing. Tap **Save your answers.**

Funding readiness
Step 7 of 24

?

Save & exit

What is the highest technical or trade qualification?

level 4 qualification

Relevant key personnel wide have adequate operations and technical skills.

Yes

Identify specific gaps operations and technical skills that require training.

Bakery skills for the new bakery corner (sample).

Save your answers

[Leave without saving and go back to your team business management skills answers](#)

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Part A, part 3 of 7. Your market

15	Screen 8. Industry barriers to entry How hard is it for a new shop to start? Example: licence takes less than 6 months, low profits in this trade, customers compare prices (Neutral). Choose the closest answer when yours is not listed. Tap Save your answers.	Funding readiness Step 8 of 24 ? Save & exit The level of customer loyalty in the industry. Neutral This is comment on brand loyalty in the industry. Customers buy close to home but compare prices (sample). Save your answers Leave without saving and go back to your industry barriers to entry answers Back More
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Screen 9. Industry growth

How fast does your trade grow? Example: below 5% in the country and the province, 5% to 10% in your village. Proof from a report: **No** if it is your own estimate; write "Owner's estimate". Tap **Save your answers**.

Funding readiness Step 9 of 24 ? [Save & exit](#)

average growth of between 5% and 10% ▼

Reliable source of local annual growth over the last 3 years.

No ▼

Date of the data relied on.

dd ---- yyyy 

Where the local growth figure comes from: name the report, website or study, and its date.

Owner's estimate (sample): more houses built in Mmapela.

[Save your answers](#)

[Leave without saving and go back to your industry growth answers](#)

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Screen 10. Market security

How sure are your sales? Example: more than 50% from customers you already have, four or more customers and products, two kinds of customers (households, school learners), market share 5% to 10% now. Tap **Save your answers**.

Funding readiness Step 10 of 24 ? [Save & exit](#)

No ▼

How diversified are the products and services of the secured revenue.

four or more ▼

Diversified customer market segment from which market is secured.

two ▼

Structure of the current market and its ripeness for emerging player.

top three organisations owning more than ▼

Current market share controlled by the organisation.

owning more than 5% but less than 10% r ▼

Targeted market share by the organisation.

targeting more than 10% but less than 20' ▼

[Save your answers](#)

[Leave without saving and go back to your market security answers](#)

[Back](#) [More](#)

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Screen 11. Value proposition

Why customers choose you. Example: some uniqueness, quality Good, competitors likely to react. Tap **Save your answers**.

Funding readiness
Step 11 of 24
?
Save & exit

Good

This is the likelihood of competitors reacting to your business expansion/entry into the market.

Likely

Number of product and services substitute.

Likely

Cost of switching between competitors.

Unlikely

Likelihood of replication of the products and services.

Likely

The organisation is servicing mass market and the product is mass consumed.

Yes

Save your answers

[Leave without saving and go back to your value proposition answers](#)

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19	Screen 12. Operations and technical resources Stock easy to get (within 5 working days), the room is secured with a lease, equipment easy to buy, you keep a list of what you own: <u>Yes</u>. Tap <u>Save your answers</u>.	Funding readiness Step 12 of 24 ? Save & exit Layout of the operating facility and offices. No Fully approved building plans. No The uniqueness of the plant and equipment. Widely and readily available Supplier identified and availability of the plant and equipment confirmed. Yes Complete list of the asset register. Yes Equipment has adequate capacity? Based on the equipment specifications. Yes Save your answers Leave without saving and go back to your operations and technical resources answers Back More
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Screen 13. Operations systems

How you work. A shop: batch process, no special skill needed, gross profit below 40%, one shift, no trademark or patent. Tap **Save your answers**.

Funding readiness
Step 13 of 24

Not secured

Benefits derived from intellectual property.
Not sure yet

Level of technology of changes in the industry.
averagely changing

Assess the use of technology in operations (not admin) within the organisation.
Neutral

The organisation differentiation its self in the market by using technology.
No

Status of your organisation information technology hardware.
Neutral

Save your answers

[Leave without saving and go back to your operations systems answers](#)

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Screen 14. Systems and procedures

Are your ways of working written down? Example: stock and money "insufficiently documented"; staff, marketing and governance "No system". Tap **Save your answers**.

Funding readiness
Step 14 of 24

Is your marketing system written down?
No

Are your staff trained in your marketing system?
No

This is a collection of processes and procedures which the organisation is operated, regulated or controlled.
No system

All employees are provided corporate governance training.
No

All employees are provided corporate governance system training.
No

Save your answers

[Leave without saving and go back to your systems and procedures answers](#)

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Part A, part 5 of 7. The money

22	Screen 15. Actual financials Signed statements: No if nobody signed them yet; year end 28 Feb 2026; profitable Yes. Management accounts Yes (30 Sep 2026). Customers pay cash and you pay cash: choose "two times better". Tap Save your answers. Funding readiness Step 15 of 24 ? Save & exit dd ---- yyyy Are creditors inline with company policy and industry? Yes The average number days stock stays before it is sold. Within the industry norm Have you put a stock list, showing how long each item has been on the shelf, on the system? No Date of the report. dd ---- yyyy Stock holding is in line with the industry. Yes Save your answers Leave without saving and go back to your actual financials answers BackMore
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Screen 16. Capex funding

Money for equipment. The amount comes from your business plan (R60 000). Can the equipment be security? **Yes**. Quotes: **No quotes yet** until you have 3 quotes. No existing loans. Tap **Save your answers**.

Funding readiness
Step 16 of 24

[?](#) [Save & exit](#)

dd ---- yyyy

Opinion on the reputation of supplier.

Good

Existing asset finance loans.

No, there are no existing asset finance loans

Have you uploaded the statements of your existing loans?

Not sure yet

Is the organisation up to date with all existing loans.

Not sure yet

Opinion on the level of pricing of existing facilities.

Not sure yet

Save your answers

[Leave without saving and go back to your capex funding answers](#)

[Back](#) [More](#)

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Screen 17. Working capital funding

Money for stock and running costs. The amount comes from your business plan (R25 000). Answer like the screen before. Tap **Save your answers**.

Funding readiness
Step 17 of 24

[?](#) [Save & exit](#)

dd ---- yyyy

Opinion on the reputation of supplier.

Good

The organisation has an existing working capital loan.

No, there is no existing working capital loan

Working capital existing loans verified.

Not sure yet

Is the organisation up to date with all existing loans.

Not sure yet

Opinion on the level of pricing of existing facilities.

Not sure yet

Save your answers

[Leave without saving and go back to your working capital funding answers](#)

[Back](#) [More](#)

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Screen 18. Financial security

Will the owner sign surety? **Yes** (not unlimited).
What you own that is free of loans: 0% to 20% of what you ask. No other funder yet: "No co-funding". Tap **Save your answers**.

Funding readiness

Step 18 of 24

?

Save & exit

When were these assets last checked?

Asset register prepared and verified.

Secured co-funding and percentage of funding.

Co-Funding term-sheet verified.

Expiry date of the co funding term sheet.

This is the reputation of the cofunder/financier.

[Leave without saving and go back to your financial security answers](#)

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Screen 19. Financial projections

Compare your plan with the past. Example: sales 110% to 150% of before, net profit 5% to 10%, gross profit 20% to 50%. Tap **Save your answers**.

Funding readiness

Step 19 of 24

?

Save & exit

Comparison and consistency of historical and projected gross profit.

Attractiveness of the organisation and industry return on asset.

Comparison and consistency of historical and projected return on asset.

This total equity divided by total assets at peak, peak being at the stage that the funding.

Viability of the funding structure.

[Leave without saving and go back to your financial projections answers](#)

27

Screen 20. Key personnel tax and personal finances

About the owner's own money: personal tax clearance **No**, 6 months of bank statements **Yes**, a list of income and costs **Yes**, no credit check yet, not in public office, no bad news stories. Tap **Save your answers**.

Funding readiness
Step 20 of 24
?
Save & exit

Any of the entrepreneurs/founders exposed to negative media.

No

Consent for media exposure checks attached and verified.

No

Provide summary and context of the negative media exposure.

Save your answers

[Leave without saving and go back to your key personnel tax and personal finances answers](#)

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Part A, part 6 of 7. Legal claims

28	Screen 21. Legal litigation No court cases and no credit listings: choose No and "No litigation" / "No listings". Tap <u>Save your answers</u>.	Funding readiness Step 21 of 24 ? Save & exit Credit listing total amount. No listings Credit listing verified. No What date is the credit check from? dd ---- yyyy Anything about credit listings we should know? No credit listings (sample). Save your answers Leave without saving and go back to your legal litigation answers Back More
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29	Screen 22. Social empowerment Small business (EME). Black, women and youth ownership: 51% or more. Women and youth in leadership: <u>Yes</u>. Tap <u>Save your answers</u>.	Funding readiness Step 22 of 24 ? Save & exit No Employ at least one person with disability. No Employ at least 30% women in the executive position. Yes Employ at least 30% youth in the executive positions. Yes The business spend at least 2% of the payroll on training. No The preferential business spend at least 1% of net profit on social development. No Save your answers Leave without saving and go back to your social empowerment answers Back More
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Screen 23. Jobs growth

Jobs now: between 3 and 10. New jobs: fewer than 3. Permanent jobs, cost per job below R100 000, more than 50% rural. Tap **Save your answers**.

Funding readiness

Step 23 of 24

?

Save & exit

Why this screen matters

CHANGE YOUR ANSWERS

How many people work in the business now?

Between 3 and 10 jobs

How many new jobs will the funding create?

Less than 3 jobs

What kind of jobs are they mostly?

permanent

Cost of investment into the business divided by the number of jobs.

cost per job below 100 000

Number of rural jobs.

Above 50%

Save your answers

Leave without saving and go back to your jobs growth answers

Back

More

Part A. Your result

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See my result

On the last screen (Jobs growth), tap See my result.

Funding readiness

Step 23 of 24

?

Save & exit

Almost 67 out of 100 5 of 5 answered

Number of existing jobs

Number exist jobs at the time of this report

Between 3 and 10 jobs

Number of new jobs

Number new of jobs expected to be created

Less than 3 jobs

Type of jobs

Main type of jobs created and sustain

permanent

Cost per job

Cost of investment into the business divided by the number of jobs

cost per job below 100 000

Rural jobs

Number of rural jobs

Above 50%

Change your answers

ABOUT THIS TOPIC

Why this matters

Back

More

See my result

How to use Funding readiness · page 25 of 50

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Your funding readiness is ready

You see your score and the 3 things to fix first. Tap a thing to fix it. Tap **See my funding readiness report** to read the whole report.

Funding readiness
Step 24 of 24

YOUR FUNDING READINESS IS READY

Your funding readiness: **46 out of 100, Not yet.**
300 of 347 answered.

What to fix first:

1. [Your CIPC company registration papers](#)
2. [Proof of your business address](#)
3. [A signed resolution saying the owners agree to borrow](#)

See my funding readiness report

More

Done

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More

Tap **More** for: **Download my report**, Share my business with funders, My documents, Funding that could suit you, side by side, Go through the questions again.

Funding readiness
Step 24 of 24

YOUR FUNDING READINESS IS READY

Your funding readiness: **46 out of 100, Not yet.**
300 of 347 answered.

What to fix first:

1. [Your CIPC company registration papers](#)
2. [Proof of your business address](#)
3. [A signed resolution saying the owners agree to borrow](#)

See my funding readiness report

More

Download my report

[Share my business with funders](#)

[My documents \(upload what is missing\)](#)

[Funding that could suit you](#)

[My market and funding readiness side by side](#)

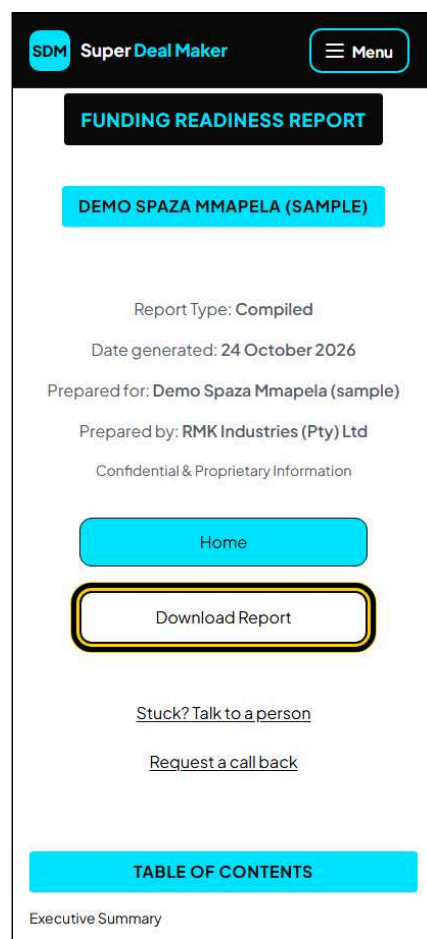
[Go through the questions again](#)

[My tools](#)

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Your report on screen

The report shows the 7 parts a funder looks at, what is missing and what to do. Tap **Download Report** to save the PDF on your phone.

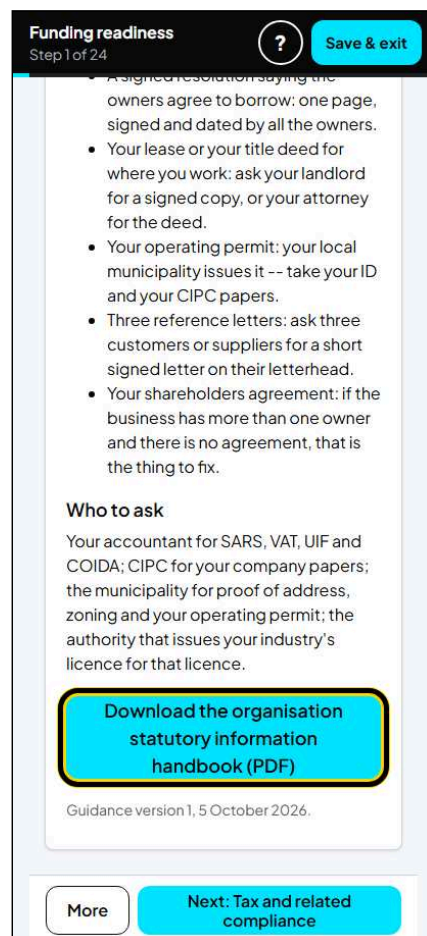


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A guide for each screen

Each of the 23 screens has a short guide that explains its questions. Scroll down on the screen and tap **Download the ... handbook (PDF)**.

Tip: The guide explains the questions. It does not hold your answers.

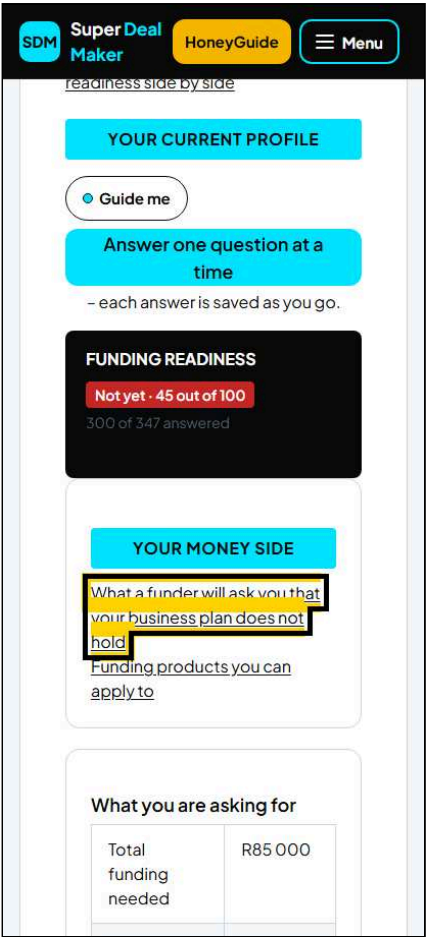


Part A. More on your funding readiness page

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What a funder will ask you

On your funding readiness page tap **More**, then **The full page with every control**. Under Your money side, tap **What a funder will ask you that your business plan does not hold**.



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Security and your own money

What we already know comes from your business plan. Below it, type what you could offer as security (example: shop equipment, worth 12480), whether you would sign surety, what you own and owe, and what comes in and goes out each month.

SDM Super Deal Maker Menu

Where you are: Limpopo (from your business plan)

Ownership: 51% or more black-owned, 100% women-owned, 100% youth-owned (from your business profile and your readiness answers)

The size of your ask: R85 000 -- we have no funders on our list yet to check it against (from your business plan)

[Change these in your business plan](#)

WHAT ONLY YOU CAN TELL US

Security

What could you offer a lender as security? (a vehicle, equipment, a property, a debtors book)

Shop equipment: fridge, freezer, till, sola

About what is it worth, in rand?

12480.00

Would you sign surety -- promise to pay personally if the business cannot?

Yes

You, personally HoneyGuide

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Save

Say what the business owes and whether it is insured. Tap **Save**. It says "Saved". This does not change your score: a funder reads it beside your score.

SDM Super Deal Maker Menu

The business

What does the business owe today, in rand? (Your financial statements hold no loans yet.)

0.00

And what it pays back each month

0.00

Is the business insured?

No

What is insured? (optional)

Save

[Stuck? Talk to a person](#)

[Request a call back](#)

Step-by-step help: [Funding readiness and your funder matches](#)

HoneyGuide

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What a funder asks for

On the same full page, this list shows what funders usually ask for, with YES or not yet. Tap **Ask us about any of these** if you need help.

The screenshot shows the 'Super Deal Maker' app interface. At the top, there's a header with 'SDM Super Deal Maker' and a 'Menu' button. Below the header, there's a list of requirements with status indicators: 'not yet' for 'Your B-BBEE affidavit or certificate is current' and 'YES' for 'You have security to offer'. A blue button labeled 'Ask us about any of these' is visible. Below this, there's a section titled 'YOUR DOCUMENTS' with a 'Guide me' button. A 'HoneyGuide' overlay is present at the bottom right.

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Upload a document

On your funding readiness page tap **More**. Under **Your documents**, tap **Choose File** and pick the photo or PDF. Type the date on it and the date it runs out. Tap **Upload**. It then says "On file".

Tip: A document counts only when it is uploaded and not out of date. Example: the tax compliance letter, valid to 28 February 2027.

The screenshot shows the 'Super Deal Maker' app interface for uploading a document. It features a 'YOUR DOCUMENTS' section with a 'Guide me' button. Below this, there's a 'What to fix next' section with instructions on how to obtain CIPC registration papers. The main form area includes a 'Choose File' button, a date input field labeled 'Date on it (issued)', and an 'Upload' button. A 'HoneyGuide' overlay is present at the bottom right.

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What a funder looks at

Lower on the page, **What a funder looks at** shows the 7 areas. Each has a score, **Ready**, **Almost** or **Not yet**, and how many questions are answered. Tap an area to check or change its screens.

What to fix next above it lists the 3 things that would lift your score most: tap one to fix it.

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One question at a time

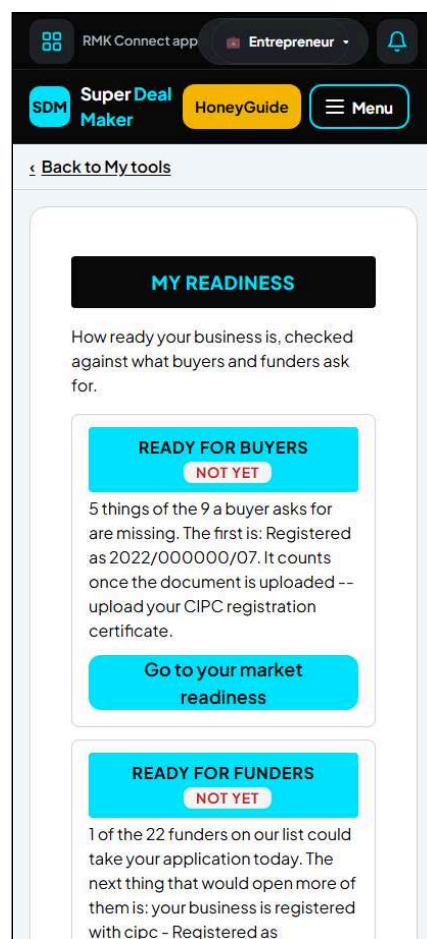
On your funding readiness page you can also tap **More**, then **Answer one question at a time**. Choose your answer and tap **Save and next**.

Tip: It shows how many questions are left and about how many minutes.

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Market and funding side by side

More, then **My market and funding readiness side by side** shows both. Market and funding readiness share the same questions: answer once.

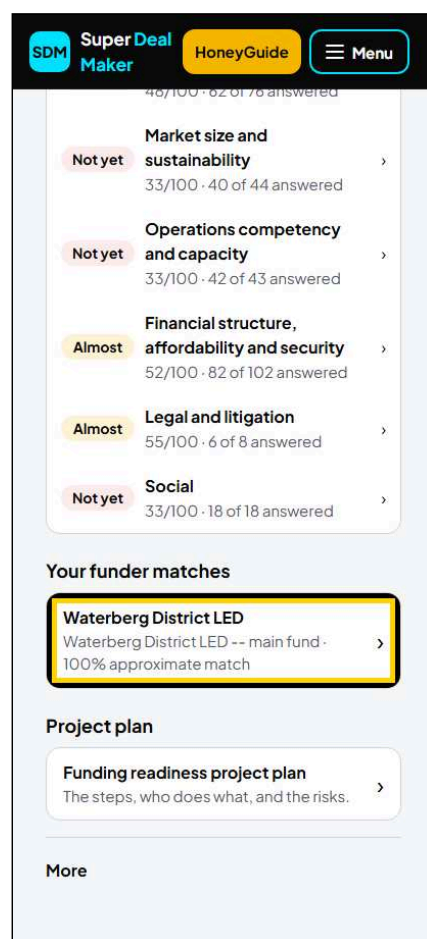


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Your funder matches

Under **Your funder matches** are the funding products that fit your business, with how well they match. Tap one to see all the funding products you can apply to, and what would open the others.

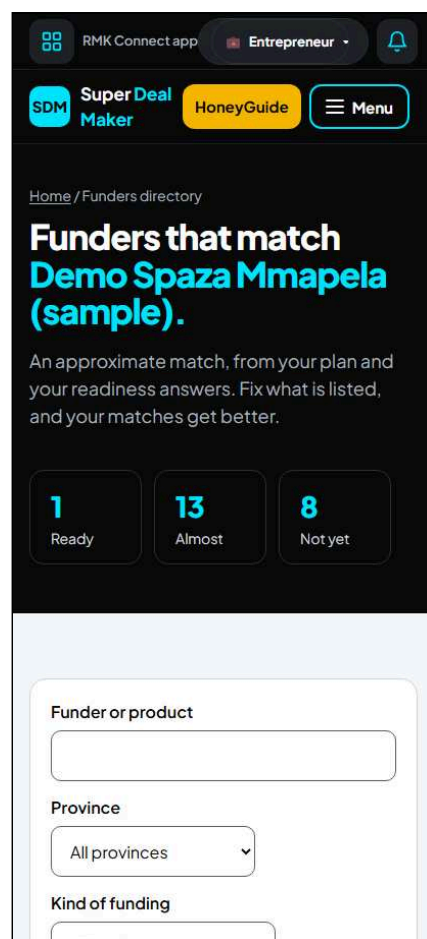
Tip: A match is worked out by the platform from your plan and your answers. It is not a funder's decision: every funder decides for itself.



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Find funders

Tap **Menu**, **More**, then **Funders directory**: the funders that match your business, with how many are Ready, Almost or Not yet for you.

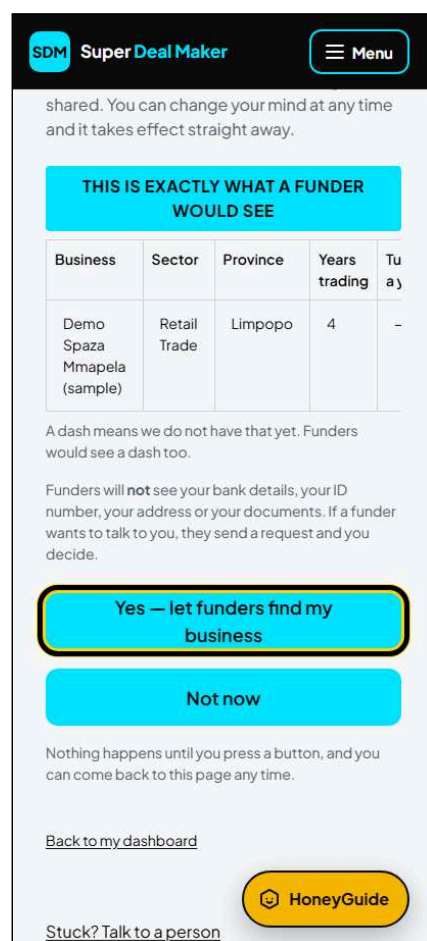


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Let funders find your business

"Share my business with funders" (under **More** on your result) shows exactly the one row a funder would see. Tap **Yes – let funders find my business** only if you want that. **Not now** keeps you hidden. You can change your mind any time.

Tip: Funders never see your bank details, ID number, address or documents. This is part of Standard.

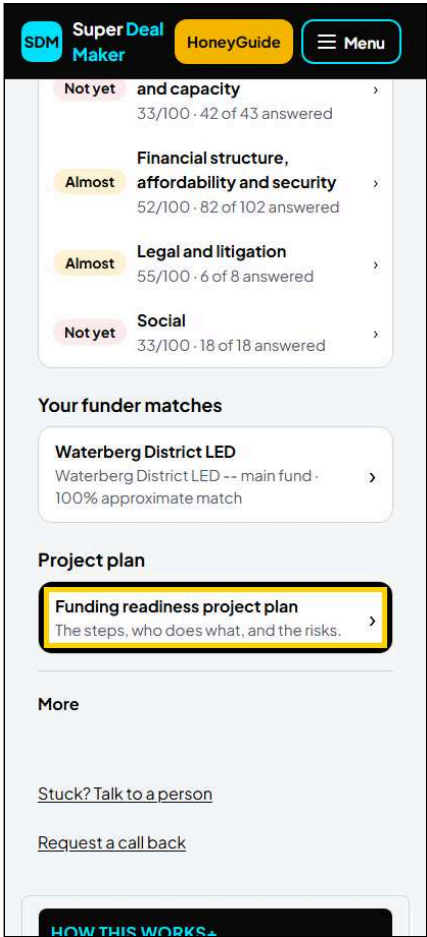


Part B. Funding readiness project plan

47

Open the project plan

On your funding readiness page, under **Project plan**, tap **Funding readiness project plan**. The first time it is under **More**: tap **Start your funding readiness 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 a part to open it.

Tip: The example rows are for a big company ("Secure R2 million"). Change them to your own, or delete them.

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

49

1. Project team: the list

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

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

TASK NAME	RESPONSIBLE MEMBER	APPROVING MEMBER	CONSUI TEAM
Get the papers ready	Lerato	Lerato	RMK
Get 3 quotes for	Lerato	Lerato	RMK

50

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**.

Funding access project pl... ? **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

51

2. Project activities: the list

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

Funding access project pl... ? **Save & exit**
Step 2 of 8

PROJECT ACTIVITIES

Add one

PLANNING ACTIVITIES

TASK NAME	RESPONSIBLE INDIVIDUAL	START DATE	END DATE	
Get the papers ready	Lerato	Nov. 2, 2026, midnight	Nov. 13, 2026, midnight	1
Get 3 quotes for the funding application	Lerato	Nov. 2, 2026, midnight	Nov. 16, 2026, midnight	1
Upload the papers and check my readiness	Lerato	Nov. 16, 2026, midnight	Nov. 20, 2026, midnight	4

EXECUTION ACTIVITIES

TASK NAME	RESPONSIBLE INDIVIDUAL	START DATE	END DATE	
Send the	Lerato	Nov. 23,	Dec. 18,	2

Back More **Next: Goals**

52

2. Project activities: one task

Type the task, what it is for, the start and end dates, and who does it. Example: Get the papers ready (CIPC papers, B-BBEE affidavit, proof of address), 2 to 13 Nov 2026, Lerato. Tick **This is correct**. Tap **Confirm**.

Tip: The stage (Planning, Execution, Feedback) cannot be changed on an example task. Edit an example task of the right stage, or tap Add one.

Funding access project pl... ? Save & exit
Step 2 of 8

limitations and constraints have been identified for this project

Assumptions:

A funder answers 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.

Funding access project pl... ? Save & exit
Step 3 of 8

Add one

PROJECT GOALS

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

ACTION	GOALS
Edit	Get the funding – R75 000 grant or small loan by December 2026 R75 000 from a development funder Measured over: Once
Edit	Grow sales – Sales of R70 000 a month by month 18 From R48 000 to R70 000 a month Measured over: Monthly
Edit	Create a job – 1 new shop assistant by month 6 One shop assistant at R3 500 a month Measured over: Once

Back More Next: Stakeholders

54

3. Project goals: one goal

Type the goal and how you will measure it.

Example: Get the funding, R75 000 by December 2026. Tick **This is correct**. Tap **Confirm**.

Funding access project pl... ? **Save & exit**
Step 3 of 8

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

Start time:
02 Nov 2026

End time:
31 Dec 2026

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

55

4. Stakeholders: the list

Tap a name to edit it. Tap **Add one** to add one.

Example: the funder, customers, the landlord, the wholesaler, the ward councillor.

Funding access project pl... ? **Save & exit**
Step 4 of 8

STAKEHOLDER MANAGEMENT

Add one

The following table describe the roles and responsibilities of stakeholders:

STAKEHOLDER NAME : DEVELOPMENT FUNDER		
Type: investor	Role: Approve	Nature: normative requirements
Method of engagement: Meeting	Frequency of engagement: Monthly	
How the project affect the stakeholder	Applying for R75 000 to grow the shop	
Stakeholder Interest	The money is used well and reported on	
Engagement Objective	Keep them informed and supportive	
Start Date: Nov. 2, 2026	End Date: April 30, 2027	

Back More **Next: Resources**

56

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**.

Funding access project pl... ? **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:

30 Apr 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

57

5. Project resources: the list

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

Funding access project pl... ? **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 the papers ready	Certified copies, printing and taxi to Mokopane	False	350
Get 3 quotes for the funding application	Owner's time and phone calls	False	0
Send the funding application	Owner's time: the business plan and readiness report	False	0
Upload the papers and check my readiness	Phone data to upload	False	50
Report to	Owner's	False	0

Back More **Next: Risks**

58

5. Project resources: one row

Type what the task needs and what it costs.

Example: Get the papers ready, certified copies, printing and taxi, 350. Tick **This is correct**. Tap **Confirm**.

Funding access project pl... ? **Save & exit**
Step 5 of 8

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:
08 Apr 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.

Funding access project pl... ? **Save & exit**
Step 6 of 8

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 : Load-shedding	Area of impact: Continuity of operations
Description : Power cuts stop the fridges	
Probability: High	
Treatment: Solar back-up from the funding	Mitigation: Solar back-up from the funding
Update: : None	Date: : None

Name : Skills risk	Area of impact: Business
---------------------------	---------------------------------

Back More **Next: Monitoring**

60

6. Project risks: one risk

Type the risk and what you will do about it.
Example: Funding not approved, apply to two funders. Choose every box: area, impact, likelihood, ranking and action. Tick **This is correct**. Tap **Confirm**.

Tip: If you leave a box empty, the page shows an error. Choose every box, then tap Confirm again.

Funding access project pl... ? **Save & exit**
Step 6 of 8

Apply to two funders; start small with the R10 000 own money

Start time:
02 Nov 2026

End time:
30 Apr 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.

Funding access project pl... ? **Save & exit**
Step 7 of 8

FEEDBACK AND REPORTING ACTIVITIES

Add one

TASK NAME	STATUS	NO. OF ENGAGEMENT	OBJECTIVE ACHIEVED
Get the papers ready	4.0		In planning
Get 3 quotes for the funding application	4.0		In planning
Send the funding application	4.0		In planning
Upload the papers and check my readiness	4.0		In planning
Report to the funder	4.0		In planning

Back More **Finish my project plan**

62

7. Monitoring: one row

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

Funding access project pl... ? 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**.

Funding access project pl... ? Save & exit
Step 7 of 8

FEEDBACK AND REPORTING ACTIVITIES

Add one

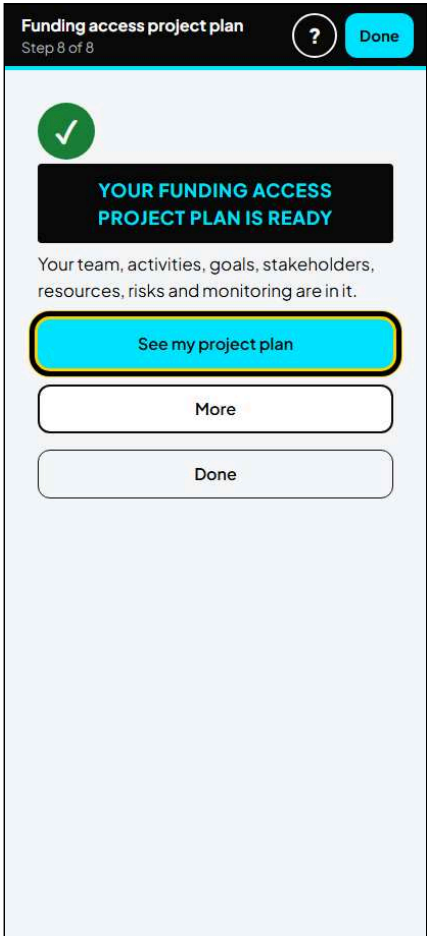
TASK NAME	STATUS	NO. OF ENGAGEMENT	OBJECTIVE ACHIEVED
Get the papers ready	4.0		In planning
Get 3 quotes for the funding application	4.0		In planning
Send the funding application	4.0		In planning
Upload the papers and check my readiness	4.0		In planning
Report to the funder	4.0		In planning

Back More Finish my project plan

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Your project plan is ready

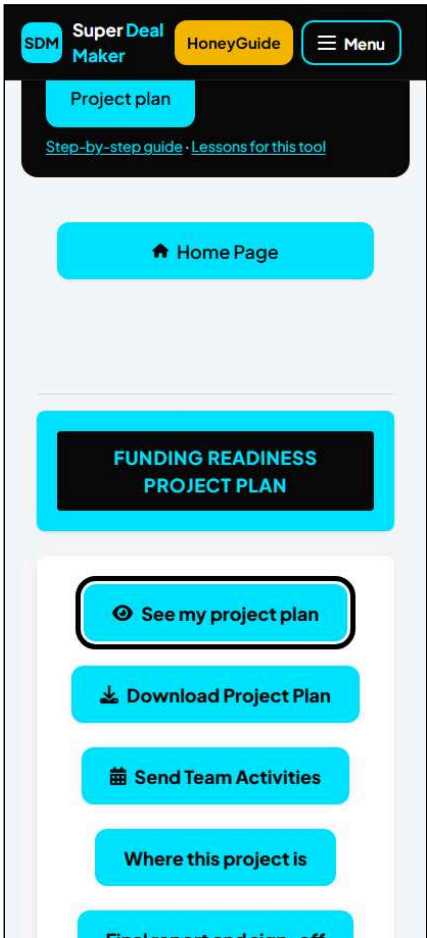
This page says your project plan is ready. Tap See my project plan to read it. More has the download, the status report and the final report.



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See your project plan

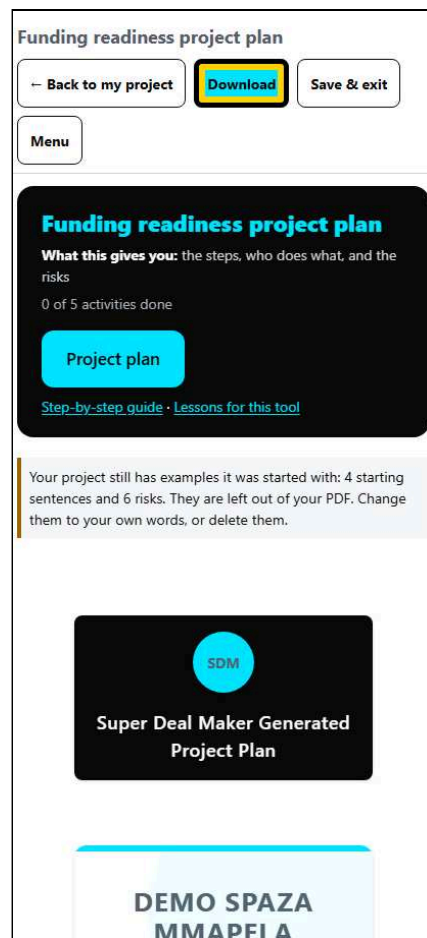
On your project home, tap See my project plan.



66

Your project plan on screen

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



67

Download the project plan

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



Stop, carry on, and get help

68

Stop for now

Tap **Save & exit** at the top. First tap **Save your answers** so your last answers are saved.

Funding readiness

Step 15 of 24

?

Save & exit

ACTUAL FINANCIALS

► Why this screen matters

YOUR ANSWERS

Almost - 54 out of 100 - 17 of 20 answered

Signed latest financial statement

No

Signed financials date

financial year end date of the signed financials

28 February 2026

Signed latest financial attached

Latest Financial Statement compiled, signed and available

No

Signed latest financial profitable

The organisation is currently profitable

Yes

Latest management account

the latest management accounts must not be older than 3 months

Back

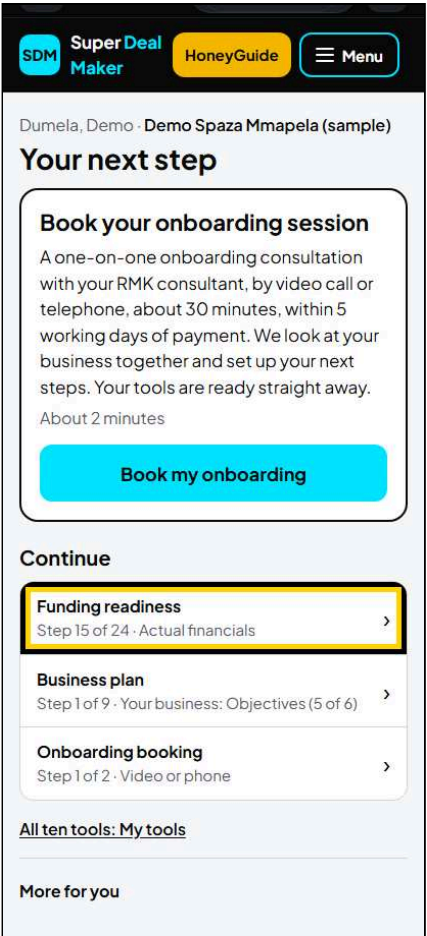
More

Next: Capex funding

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Carry on later

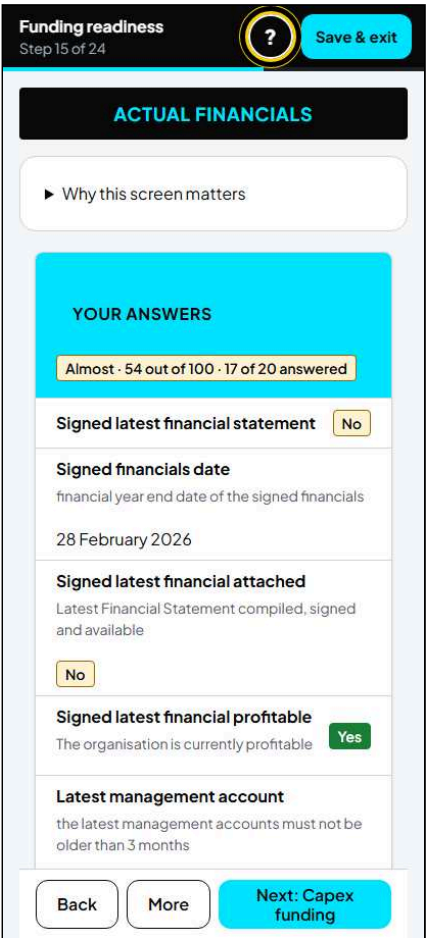
On Home, under Continue, tap Funding readiness. It says where you stopped, for example "Step 15 of 24 · Actual financials".



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Help for this screen

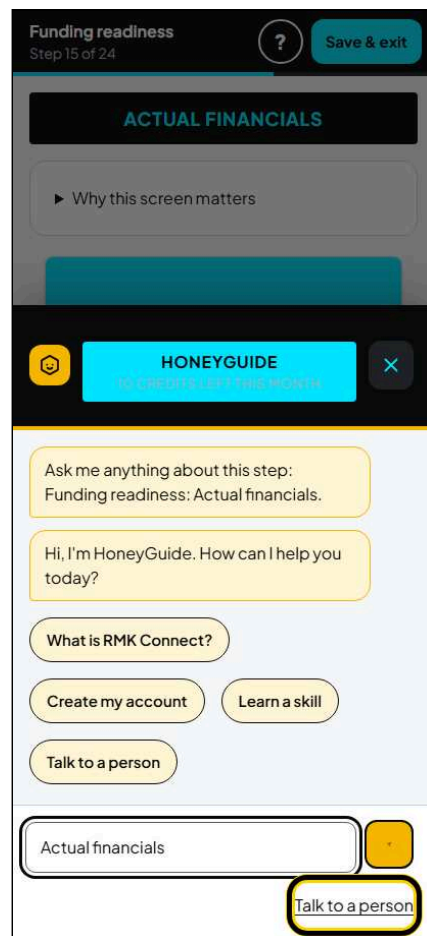
Tap ? at the top of any screen.



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HoneyGuide

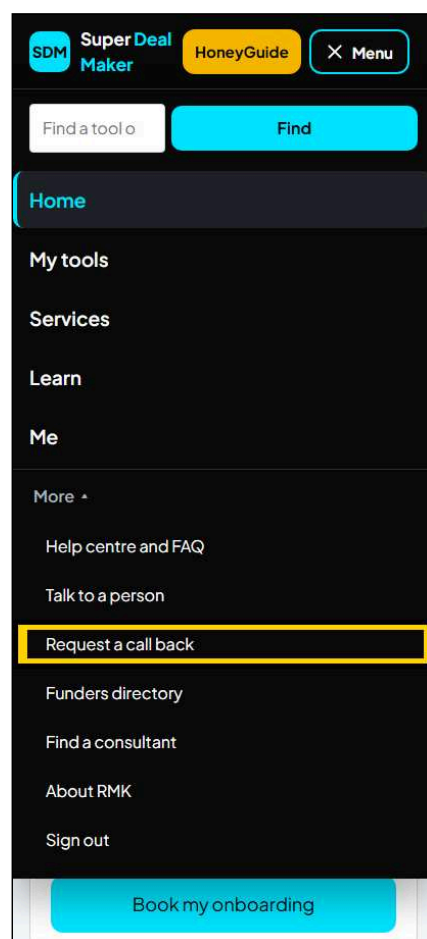
HoneyGuide, the RMK assistant, opens over the screen and already knows which step you are on. Type your question, or tap **Talk to a person**. Tap **X** to close it.



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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.



73

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 ? **Save & exit**
Step 1 of 3

WHAT IS THE CALL ABOUT?

Someone from RMK will phone you. It is free.

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")

Stop now and carry on later

- Tap **Save your answers** first, then **Save & exit** at the top of the screen.
- Next time, on **Home** under **Continue** tap **Funding readiness**. Or open **Menu**, **My tools**, **Funding readiness**, and tap **Continue where you left off** or an area.
- Your funding readiness page shows each area with "n of m answered": open the ones not yet answered.

How to download

- Funding readiness report: on your result page tap **More**, then **Download my report**. Or open the report and tap **Download Report** (Standard and up). About 4 seconds, 12 pages.
- Guide for one screen: on that screen tap **Download the ... handbook (PDF)** (everybody).
- Project plan: on your project home tap **Download Project Plan**, or **See my project plan** and then **Download** (Standard and up).
- Free account: you see your score and report on screen; to download the report you see a note that it is part of Standard.
- 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, ask us to phone you.
- Your answer is not in the list (for example a municipal licence or a start-up cost below R250 000): choose the closest answer and write the real one in the comment box.
- A screen says "0 out of 100" although you answered: some screens count only when the document is uploaded. Read the line "Scored 0 until this is fixed" and upload that document.
- A project risk will not save: choose the area, impact, likelihood, ranking and action, then tap Confirm.
- An example project risk cannot be deleted: change it to fit your business instead.
- A funding product says "Not open to you yet": it says what is missing. Fix that and your matches get better. A match is not a funder's decision.

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**. On the full funding readiness page: **Ask us about any of these**.
- With Standard: your RMK consultant helps you in the onboarding session and the monthly group session.