

# TIES 2006

Teachers in Industry for Educational Support

## Small Business Ownership

Developed by:

Annette Alex, Patterson Career Center  
Kelly Haws, Miami Valley Career Technical Center

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## Small Business Ownership Curriculum Unit Overview

### SUMMARY

The workplace is constantly evolving, technology is constantly changing, and integration of fields of study is constantly occurring. However, to enter into any business, big or small, a business plan is required. This curriculum will provide the students with an opportunity to prepare a functional business plan and presentation for the entrepreneurship business of their choice.

The recommended grade level would be junior or senior high school students. Prerequisites would include a foundation in keyboarding, knowledge and application of Microsoft Office Suite, use of the Internet, introduction to Economics, utilizing reference materials, and techniques in giving an oral business style presentation. Required time to successfully complete this module would be approximately 65 classroom hours (module and project).

### BIG PICTURE

A great way to begin this module would be to complete the following two (2) activities:

#### Activity One

Brainstorm as a class the following:

- Characteristics of an entrepreneur
- Advantages of being an entrepreneur
- Disadvantages of being an entrepreneur

Discuss as class – some items are both advantage and disadvantages. WHY? Explain.

#### Activity Two

Divide the class into groups of 3-4 students per group. Allow each group to get one object off the teacher's desk. (Object could include: water bottle, key chain, hair clip, mirror, salt shaker, ring, paper cup, toothpick, etc. –any variety of objects). Students will complete the following tasks:

- Brainstorm and list 15-20 uses for this item (other than normal use)
- Decide among group the best of these to have one main use for this product
- Decide on a name for this product
- Determine your target market (age, gender, income range .etc.)
- Create a slogan for this product
- Determine a price
- Write a webpage address ([www.rollypolly.com](http://www.rollypolly.com))
- Provide a contact telephone number
- Write a script and practice for a 30-second infomercial (every student must have a speaking part)

As a class, have each group give their 30-second infomercial. Rest of the class should take notes on item, price, and if they would buy. After all infomercials are heard, have class vote on each product over whether or not they would purchase the product. Did it appeal to the suggested target market? Did it catch the buyer's attention? Was it a fair price? Were you able to remember the web-address and/or phone number?

As a conclusion to this activity, share with the class that this is a very similar process that he/she will be creating this semester. The project will be writing a business plan and presenting it to the class.

### **Alternative Big Catch**

Another option is divide the class into small groups. Each group would be assigned a part of a business to plan and run. These different parts would be management, human resources, distribution, accounting, customers, and sales. Throughout the period the groups will be given tasks to perform. These tasks would be the normal operation of a business day. This is to allow the students to gain an understanding of how a business needs each level to function. Some of the tasks that should be given to the students would involve the positive side of business; such as making a big sale, investing in a building, etc. In addition, provide tasks showing the negative side of business; such as customers not paying bills, paying distributors, or preparing payroll for employees. This group activity should last approximately three days.

### **PREPARATION FOR THE UNIT**

Textbooks need to be gathered (textbook we are using is *Entrepreneurship Ideas in Action* by Cynthia L. Greene published by Thomson Southwestern 3<sup>rd</sup> Edition.), secure student access to computers and internet, and schedule guest speakers. Guideline packets need to be copied; this will include rubrics for business plan and presentation. Additional reference materials for students should be reserved for student access (media center/library could assist).

## **Curriculum Unit Summary Overview**

Each of the following lessons will reinforce different elements needed to create the final project of a business plan. The business plan will be a very simple business plan but will give the students an idea of the time and effort that is needed to begin to think about owning his/her own business. Students will be provided examples of real business plans so that they will be able to see that what they are being asked to do in this class is not as involved as what would need to be done if they chose to go into business for themselves. It is important to mention again that the format that is being used in this lesson is that of career-technical training (primarily the Business Professionals of America association) and will allow students the opportunity to compete at the regional, state, and national level. This plan, with some adaptation, will be able to be used for other student organizations (Skills USA, DECA, FCCLA, etc.) that have similar entrepreneurial events; the instructor should have those other standards and needed format changes available to the students.

<b>SMALL BUSINESS OWNERSHIP</b>			
English / Communication / Language Arts	Business / Technology	Media / Graphics	Economics / Marketing
<p><b>Alt 1 Writing Skills</b> Students will develop the skills to create an effectively written business plan.</p>	<p><b>Alt 1 Business Opportunities</b> Students will determine interests and strengths to discover a business venture.</p>	<p><b>Alt 1 Microsoft Word</b> Students will be able to format document in a business format to complete a business plan.</p>	<p><b>Alt 1 Supply &amp; Demand</b> Students will understand the changes and effects of supply and demand.</p>
<p><b>Alt 2 Organizational Skills</b> Students will develop skills of locate and structure necessary information to complete a business plan</p>	<p><b>Alt 2 Internet Research</b> Students will be able to research the web to locate information and complete needed forms to begin a business.</p>	<p><b>Alt 2 Microsoft Excel</b> Students will learn Excel to compile accounting data and create charts to add in presentation of business plan.</p>	<p><b>Alt 2 Type of Proprietor</b> Students will learn and understand the different business ownership types.</p>
<p><b>Alt 3 Speaking and Listening Skills</b> Students will develop skills to know how to ask questions and listen to the answers to gain needed information to complete a business plan</p>	<p><b>Alt 3 Business Presentation</b> Students will be able to present business ideas to a group of people.</p>	<p><b>Alt 3 Microsoft Power Point</b> Students will create a business presentation to convey their business plan</p>	<p><b>Alt 3 Marketing Research</b> Students will learn how and conduct a market research on the business of their choice to determine their target market.</p>
<b>Transfer Activity</b>			
Each student will be able to create a business plan and present that plan for competitive events at the high school level.			

**English / Communications / Language Arts**

**Alt 1: Writing Skills**

**Summary:**

Students will develop the composing skills to create an effectively written business plan.

**Competencies:**

As an entrepreneur, frequently there is need to communicate in writing. To communicate effectively students will need to develop their business communication skills. Students will need to communicate their idea clearly. Letters need to be written in a positive tone, the letter should be persuasive, and the letter should convince the reader of what the student is communicating to them. Letters should be typed, be dated, use of names and titles, be direct and positive, be persuasive and specific, avoid the use of fancy language, and be error-free. All letters will contain an appropriate closing and be proofread for spelling and grammatical errors.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Computer, printer, company address, and contact person (letter format document to show how to set up a letter).

**Instructions:**

Each student will construct a letter to a potential customer about the good or service that the student is planning on writing their business plan on. This letter will first introduce the student to the potential customer, then describe their good or service to the potential customer, and finally the student will inform the potential customer that they will be calling the potential customer to determine what they think about their idea for the good or service. Potential customers should be someone in the class or someone in the building that the student can get feedback from for a later lesson. Instructions located in the textbook on page 51, the first part of question 1.

**Evaluation/Assessment of Student's Competency**

Letters should demonstrate that students have mastered the competencies listed above. No more than three errors should be accepted—any more than that and the letter should be re-typed. Zero errors is an A, one error is a B, and three errors is a C.

**Closure**

Students will be completing this lesson of writing a letter to a potential customer. In the letter, the student informed the customer that they would be contacting the customer (this will be done in lesson Alt 3).

**Alt 2: Organizational Skills****Summary:**

Students will develop skills of locating information and structuring necessary information into a completed business plan.

**Competencies:**

Creating a business plan takes a great deal of information gathering. Once this information is gathered, students need to keep this information together and organized. Students will need to utilize a notebook with labeled dividers to organize the information.

**Time:**

This lesson will continue throughout the entire unit.

**Materials:**

Students will need a three-ring binder with dividers and a three-hole punch.

**Instructions:**

Students will be organizing all printouts, notes, etc. into a binder. Binder must be divided into sections that represent the business plan sections. There are seven sections that the students will be working with in this business plan process (there are eight but one is the executive summary and does not need a divider). The following are what the dividers should be labeled:

- 1) History and Description of Company
- 2) Product/Service Description
- 3) Marketing Analysis
- 4) Management of Business
- 5) Manufacturing/Operating Plan
- 6) Financial Analysis
- 7) Supporting Documents

As the students receive or retrieve information, they will be placing this information in the binder. This will allow them to have a reference guide as well as a location for all the information that they will need to construct an acceptable business plan.

**Evaluation/Assessment of Student's Competency**

See appendix B for rubric.

**Closure**

Upon completion of the lesson, the students will be ready to complete the business plan. Students will use the information that they are found to expand and construct a business plan that will be used as classroom assignment and in their division's competition.

**Alt 3: Speaking and Listening Skills****Summary:**

Students will develop skills to know how to ask questions and listen to the answers to gain needed information to complete a business plan.

**Competencies:**

Much of communication for a business owner is done verbally either over the phone or face-to-face. Listening has a big impact on people. Students will need to speak clearly (talk directly into the phone), be cheerful (have a smile), speak politely, know what is going to be said before making the call, take notes, etc.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Students will need to work as partners, they need to have a phone if possible and a mirror (this will allow the students to see and hear the tone difference when they smile when talking).

**Instructions:**

Students will work together to conduct mock phone calls. Student will call the person that they wrote the letter to in an earlier lesson. This call will be to ask the potential customer what they thought of their idea and what problems that they would see in using the good/service. This is a survey call. This lesson is located on page 51 of the book question 1 part B.

**Evaluation/Assessment of Student's Competency**

The conversation should follow competencies listed above. Student should be pleasant and gain information to assist them with their business plan. Questions should be well thought out and students should demonstrate the ability to communicate with professionalism and pleasantries. Observations of their participation will be the evaluating tool for the instructor.

**Closure**

Students will need this information to gather information to begin the market research on their good/service that they have chosen.

**Business / Technology****Alt 1: Business Opportunities****Summary:**

Students will determine interests and strengths to discover a business venture.

**Competencies:**

Students need to be able to brainstorm and organize thoughts. They will also need to have knowledge of how to research information in the web to gather ideas.

**Time:**

Lesson will take approximately 90 minutes; if competencies are not achieved, this task will take 135 minutes.

**Materials:**

Students will need sheet of paper, pencil; computer with internet access, to assist with search teacher should have a few websites examples to assist students with where to search.

**Instructions:**

Students will divide a sheet of paper into two columns. The first column, the students should list their interests. The second column should list business opportunities that relate to each interest. Then, the students should make a list of strengths and weaknesses and compare this list to the first list. “Which opportunity matches more of the student’s strengths?” “Which of the opportunities would the weaknesses hurt?” Through these questions eliminate any opportunities that are no longer suitable. Have students take an aptitude test. It could be something as simple as: “Enjoy working with numbers?” “Enjoy working outdoors?” “Enjoy working with hands?” “Enjoy selling?” “Like working with people?” “Prefer to work alone?” “Like to supervise other people?” Based on these questions, eliminate any other opportunities from list that does no longer fits.

Students list should be limited and they will then research these opportunities to find types of businesses that they could go into based on what they have discovered. Students should write a statement on what information is available on the opportunity that they are researching. Students should then answer the following questions: Is there a market for this good/service in their community? Would people buy this product or service? What amount of money would be needed to start this type of business? Could they borrow that much money? How many hours would be needed to run this type of business for one week? Am I willing to commit that kind of time? Do I have the knowledge to run this type of business? What is the rate of business failure? What is the potential profit in this type of business?

After answering all of these questions and doing the research, students should be able to determine what type of business they are going to pursue for the remainder of the class. Book page 21 questions 1-6.

**Evaluation/Assessment of Student’s Competency**

A visual confirmation that the students have completed lists and researched the information is all that is needed because all assignments revolve around students completing this task before they can work on any other assignment.

**Closure**

This assignment will be one of the first assignments in the class. It will allow instructor to set up all the other assignments described in this entire lesson. The students will be able to begin all other tasks described in this lesson plan and be able to narrow down what they want to do for the remainder of the class.

**Alt 2: Internet Research****Summary:**

Students will be able to research the web to locate information and complete needed forms to begin a business.

**Competencies:**

Knowing the strengths and weaknesses of competitors will help to understand how to get customers to use your good/service rather than that of the competitors. Students will gain an understanding of their competitors: price, location, facility, strength (what they do, no one else does), weakness, and strategies.

**Time:**

Lesson will take approximately two 45 minute class periods.

**Materials:**

Students need to have a computer with access to the internet. They will also utilize their researching skills to search the needed information. Paper and pencil to take notes will also be needed.

**Instructions:**

Students will need to determine if they have any competitors, even someone that is offering the same or similar good/service that the student is planning on doing. Students will then need to investigate and analyze each of those competitors. If there are a great many competitors student should be advised to look at a different business opportunity from their list. Students will need to look at price, location, facility, the competitor's strengths and weaknesses. The students will then determine a strategy of how they will do things better to win customers from these competitors. Refer to book page 151, question 4.

**Evaluation/Assessment of Student's Competency**

Instructors will read research to determine that students have not missed anything and then strategies should be placed into their notebook.

**Closure**

Students will use this information to create part III and also part VII of their business plan. Students will use strategies to begin their Microsoft PowerPoint presentation.

**Alt 3: Business Presentation****Summary:**

Students will be able to present business ideas to a group of people.

**Competencies:**

Students will demonstrate their communication skills as well as the ability to organize the information that they have gathered into a well organized flowing presentation. Students will learn how to pull ideas into Microsoft PowerPoint and make this presentation visually appealing to the viewer.

**Time:**

Lesson will take approximately four 45 minute class periods.

**Materials:**

Students will need their notebooks and computers with internet access.

**Instructions:**

Students will need to describe how they determined and came up with their business opportunity. Explain why they believe that there is a market need. How did the letter and phone conversation responses effect their decision to continue with their business opportunity? Students should discuss what they are planning on doing and how what they are doing is different from anything that is already out there. Students should list their goals for the first year, first five years, and their exit plan. What financial needs do they believe are going to be needed to open their business and then additional costs to continue their businesses continuing operation?

Make sure that the students know that they need to be prepared to explain this information and how they made their decisions. Refer to book page 125 questions 1, 2, 4, and 5.

### **Evaluation/Assessment of Student's Competency**

See appendix B.

### **Closure**

Students will take this information to begin Microsoft PowerPoint presentation that they will present to the class.

### **Media / Graphics**

#### **Alt 1: Microsoft Word**

#### **Summary:**

Students will be able to format document in a business format to complete a business plan.

#### **Competencies:**

Students will be able to construct the format of a business plan. These competencies are based on the Business Professionals of America format standards and should be adjusted based on individual student's competition standards. The business plan should be formatted with a top margin of 1", side margin of 1", and document should have single spacing, with all headings in bold font. All other pages should have a margin of 1" and in the top right should list the name of the company that the student has chosen.

#### **Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes. This lesson once explained should not take the entire period depending on classes' understanding of Microsoft Word. The remainder of the period should be used to allow the students to work on previous lessons.

#### **Materials:**

Students will need computer and format explanation page, examples of completed business plans.

#### **Instructions:**

Class should begin with an explanation of how a business plan should look. Pass out examples of business plans to the students that will allow them to see how a completed business plan should look. Explain to the students that they will not be completing an entire business plan to this level and give them the subheading that they will need. Students will then need to construct the format and headings.

### **Evaluation/Assessment of Student's Competency:**

See Appendix A.

### **Closure**

This lesson will lead directly to the students beginning to complete their personal business plan.

**Alt 2: Microsoft Excel****Summary:**

Students will learn Excel to compile accounting data and create charts to add in presentation of business plan.

**Competencies:**

Students will gain an understanding of how they currently manage money and see how spending habits or lack of financial cash flow will stop them from opening the business that they are considering opening.

**Time:**

Lesson will take approximately 45 minutes; however, students will need to have a listing of expenses for at least a week (this is out of class time).

**Materials:**

Students need computer with Microsoft Excel as well as access to the internet. Students will also need to keep track of their spending habits for one week.

**Instructions:**

Students will research and record information in a Microsoft Excel spreadsheet. Students need to determine a list of start-up costs and a personal financial statement. Refer to book page 183, question 1.

**Evaluation/Assessment of Student's Competency**

Instructors should visually determine if expenses listed are realistic as well as income. Students need to have a realistic personal financial statement.

**Closure**

Students will need this information to begin part VIII of their business plan.

**Alt 3: Microsoft PowerPoint****Summary:**

Students will create a business presentation to convey their business plan

**Competencies:**

Students will learn how to create a professional business presentation.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Computer with Microsoft PowerPoint, projector, and students' notes and/or materials.

**Instructions:**

Students will take information from previous lessons to demonstrate what they are planning to do and what information that they have gathered. Students should use background so presentation is visually appealing.

**Evaluation/Assessment of Student's Competency**

See Appendix B.

**Closure**

Students will be prepared to present their completed presentation at the judge events for their competition.

**Economics /Marketing****Alt 1: Supply/Demand****Summary:**

Students will understand the changes and effects of supply and demand.

**Competencies:**

Supply and demand determine what customers are willing to buy and the quantity of goods or service to produce. Students need to understand this. Supply is how much of a good or service a producer is willing to produce. Demand is an individual's need or desire for a product or service at a given price.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Graph paper, ruler, pencil, and students' market research will be needed for this lesson.

**Instructions:**

Students will need to draw a supply and demand graph for the good or service they are planning to provide. This graph will be used to determine the price to charge to customers. Refer to book page 75, question 1.

**Evaluation/Assessment of Student's Competency**

Students should have demonstrated the supply line and demand line for their product.

**Closure**

Students will use this lesson to determine the price to charge for their product or service. This is needed for their business plan to determine their balance sheet.

**Alt 2: Type of Proprietor****Summary:**

Students will learn and understand the different types of business ownership.

**Competencies:**

There are many different types of possible ownership possibilities. Students need to understand what the different ones are. Students need to understand advantages and disadvantages of each.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Paper and pencil as well as notes on types of ownership.

**Instructions:**

This lesson will focus just on the type of ownership using an S Corporation. Make a list of all the advantages and disadvantages of becoming an S corporation. Determine how much stock to sell and the value of each share. Refer to book page 101, question 5.

**Evaluation/Assessment of Student's Competency**

Students will have a completed list of advantages and disadvantages as well as be able to explain with convincing understanding how much shares they would sell and the price that they would sell for.

**Closure**

Student must know what type of business that they are going to establish for part II of their business plan. Student needs to communicate this information with knowledge and be able to answer questions during presentation and interview process in competitive events.

**Alt 3: Marketing Research****Summary:**

Students will learn how to prepare and conduct a market research on the business of their choice to determine their target market.

**Competencies:**

Entrepreneurs need to estimate demand for their product or service. In this lesson, students will learn how to identify the interest in their product or service, students will learn how to determine their target market and if that target market is willing and able to pay the estimated price for that good or service.

**Time:**

Lesson will take approximately 45 minutes; if competencies are not achieved, this task will take 90 minutes.

**Materials:**

Students will need to have access to a computer with internet access and paper and pencil.

**Instructions:**

Student will need to identify the target market for the student's business. Student will need to determine who their customers are? Determine the demographics of the customer? What are the needs of that the product or service will satisfy for the customer? How many customers live near your possible location? How far do the customers currently travel to get a similar good or service (if this can be determined)? What price is currently being charged for this good or service? What can be offered to the customer that is not currently being offered? Refer to the book page 151, question 1.

**Evaluation/Assessment of Student's Competency**

Visual evaluation will determine if students have completed this assignment. Assignments need to be completed to allow students to complete the marketing research of the business plan.

**Closure**

Students will use this information to complete the marketing survey in the next lesson.

**Overall Project****Business Plan:****Part I—Executive Summary**

The Executive Summary describes the business plan in enough detail to encourage the reader to turn the page and read the information contained in the section that follows. You should pay close attention to what is written in this section. Often the reader will attempt to pass judgment based on what is contained in this part of the plan. With this in mind, the individual must generate a desire in the reader to want to invest and/or participate in the company. This is typically the last segment of the Business Plan to be written. This may also be the only section a bank/lender/investor may read.

**Part II—History and Description of the Company**

This section describes the company: what the company is, where the idea came from, and other information that will intrigue the reader. This section is where you will state the organizational structure of the business (sole proprietorship, partnership, corporation, LLC, LLP, S Corp, etc.)

**Part III—Mission and Vision (Objective of Business)**

This section will contain the Mission and Vision statements of the company.

**Part IV—Product/Service Description**

The product and/or service to be provided by the company is described in this section. Included in this write-up could be an explanation as to why people will buy the product or service. What is unique about the

product in relation to the competition is illustrated. Any special information about the product is shown in detail and a physical representation of the product or service needs to be presented (i.e., prototype or brochure).

## **Part V—Marketing Analysis**

This section of the plan describes the target market and why these individuals were chosen as the primary customers. Identifying your business and its competitive edge will be illustrated in this section. The target customer needs to be described. Methods of identifying and attracting customers, the type of sales force, and any specific distribution channels is to be included, as is the company's pricing policy.

## **Part VI—Management of Business)**

You will identify the “key” players in the organization. Included are the company's officers and their roles and responsibilities. Outside investors and members of the Board of Directors are identified. The descriptions of the company's officers are to illustrate their competencies and qualifications for filling their roles.

## **Part VII—Manufacturing/Operating Plan**

How are you going to do business? What is the manufacturing process? What equipment is needed, and what might be desired but not immediately needed? The facility, its location, size, and use of space are to be included and in detail. Additionally, why a location was selected over other sites is related in this section. Suppliers/Vendors are listed, especially if they provide unique products or services.

## **Part VIII—Financial Analysis**

This section contains detailed financial information about the organization. The source of start-up cash and major capital expenditures is to be identified. This section will provide a balance sheet as it pertains to the opening day of business. This will define the financial standing and situation when the customer is served.

This section is easiest if keyed in an Excel spreadsheet first. You make adjustments easily. Once it is finished, you can insert your Excel spreadsheets into this section.

## **Part IX—Supporting Documentation**

Include any and all information that supports your efforts in other sections. This may include layouts, brochures, flyers, business cards, résumés, product designs, prototypes, etc. These items and pages are not included in the total number of pages.

## **Transfer, or Culminating, Activity**

### **SMALL BUSINESS OWNERSHIP**

#### Transfer Activity

Using the skills previously mastered, each student will be able to create a Business Plan as well as an oral presentation. Using the format provide (see appendix A), the student will be able to take this finished project and compete in the Business Professionals of America's Entrepreneurship contest at regional, state, and national levels. If the student expands on the business plan, (using graphs, art clips, and on additional marketing plan) he/she could enter the DECA's Business Operations Project contest at regional and state levels.

This project of a business plan and oral presentation could equally transfer to a competitive activity in Skills USA, FBLA, or FCCLA.

## **APPENDIX A**

## Rubric for Business Plan:

<b>Items to Evaluate</b>	<b>Below Average</b>	<b>Average</b>	<b>Good</b>	<b>Excellent</b>	<b>Points Earned</b>
Title page and table of contents	1-2	3-5	6-8	9-10	
Executive summary for business	1-2	3-5	6-8	9-10	
Description of business	1-2	3-5	6-8	9-10	
Vision(objectives) of business	1-2	3-5	6-8	9-10	
Mission (business strategies)	1-2	3-5	6-8	9-10	
Market Analysis	1-2	3-5	6-8	9-10	
Product(s) and/or service(s) description	1-2	3-5	6-8	9-10	
Management structure (ownership of business)	1-2	3-5	6-8	9-10	
Operating plan (short-range goals)	1-2	3-5	6-8	9-10	
Financial Analysis (requested loan amount)	1-2	3-5	6-8	9-10	
Supporting Documentation	1-2	3-5	6-8	9-10	
Overall appearance, conciseness, and completeness	1-2	3-5	6-8	9-10	
<b>Total points</b>					

## **APPENDIX B**

## Rubric for Oral Presentation:

<b>Items to Evaluate</b>	<b>Below Average</b>	<b>Average</b>	<b>Good</b>	<b>Excellent</b>	<b>Points Earned</b>
Opening and summary	1-2	3-5	6-8	9-10	
Content of presentation	1-2	3-5	6-8	9-10	
Effectiveness of presentation	1-2	3-5	6-8	9-10	
Answers to teacher's questions	1-2	3-5	6-8	9-10	
Presentation lasted no more than ten(10)minutes	1-2	3-5	6-8	9-10	
<b>Total Points</b>					