

A FREE GUIDE FOR FOUNDERS & SMES

# Before You Spend

The practical framework for evaluating any marketing investment before you commit to it.

THE FIVE FILTERS

THE SPEND DECISION SCORECARD

A WORKED EXAMPLE

BY

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FREE GUIDE

# The Decision Nobody Teaches You

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A practical framework for founders and small business owners who are tired of making expensive guesses.

There is a moment most small business owners know well. Someone presents an opportunity - an advertising package, an agency proposal, a sponsorship, a platform they swear will change everything - and you have to decide, usually faster than you'd like, whether to say yes. The pitch sounds reasonable. The timing feels right. Everyone else seems to be doing something similar. And so, more often than not, you commit.

Sometimes it works. More often, it doesn't deliver what you hoped, and you're left trying to work out whether that's because marketing doesn't work, whether you chose the wrong thing, or whether you simply didn't ask the right questions before you signed.

This guide exists because that moment - the spend decision - is one of the most consequential things a small business owner faces, and nobody ever really teaches you how to handle it well. Not the agency selling you the package. Not the platform promising you reach. Not the event organiser explaining why this year's audience is bigger and better than last year's. They all have their own reasons to want a yes.

What follows is a practical framework built from twenty years of making and reviewing marketing investment decisions inside major organisations, adapted specifically for founders and small business owners who don't have a marketing director, a procurement team, or the luxury of getting it wrong too many times.

# Why Most Spend Decisions Go Wrong

Before getting into the framework, it's worth being honest about how marketing spend decisions tend to fail - because understanding the failure modes is half the battle.

01

## Emotional Commitment

Excitement, anxiety or enthusiasm shifts the question from "is this right?" to "how do I justify this?" - a fundamentally different and more dangerous question. Decisions made in this state tend to over-weight the upside and under-weight the cost of being wrong.

02

## External Pressure

Artificial urgency compresses your decision window. When you're being pitched to, you're in their environment, on their timeline, responding to their framing. A framework applied before the conversation starts resets that dynamic.

03

## Imitation

What works for another business may be entirely wrong for yours. Different audience, stage, margin and team. Imitation without context is expensive - and the results another business claims are rarely the full picture.

Each of those failure modes has something in common: they bypass structured thinking in favour of instinct, pressure or imitation. The Five Filters exist specifically to counter that.

This isn't a character flaw in the people who make these decisions. It's a very human response to high-stakes situations with incomplete information and time pressure. What follows is a structure designed to interrupt that pattern and replace instinct with judgement.

**The common thread.** All three failure modes share one characteristic: they move you toward a decision before you've asked the right questions. Emotional commitment bypasses the questions entirely. External pressure reduces the time available to ask them. Imitation assumes someone else already asked them on your behalf.

The Five Filters on the next page exist to put those questions back in front of you - in the right order, before money changes hands.

# The Five Filters

Apply these five questions to any marketing spend decision before committing - whether you're evaluating a £500 experiment or a £50,000 annual programme. Work through them in order. If any produces an answer you can't complete with genuine confidence, that itself is important information.

1

## Who exactly is this reaching, and are they the right people?

Not a broad category - a genuine characterisation of the audience. Ask for breakdowns, targeting parameters, role profiles. Reach without specificity is noise.

2

## What specific behaviour is this designed to change?

Not "raise awareness" - a concrete shift. Visit a page, request a conversation, change a perception. If you can't define it, you can't evaluate it.

3

## How will you know if it worked?

Define measurement before committing, not after. Set the evaluation window correctly - SEO takes months, paid search produces data in weeks.

4

## What does it cost to find out you were wrong?

Cost includes time, distraction and opportunity cost - not just the invoice. A £500 auto-running experiment has a very different risk profile from a £3,000 event.

5

## What would you do with this resource if this option didn't exist?

The real competition is not "no spend" - it's a different use of the same resource. Make the alternative explicit before deciding.

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**How to use these filters in practice.** Run through them in order before any spend commitment - whether you're being pitched to in a meeting, evaluating a proposal that arrived by email, or reconsidering a channel you've already invested in. They work equally well as a pre-decision checklist and as a post-investment review tool.

The filters are deliberately sequential. Audience comes first because if the reach is wrong, nothing else matters. Behaviour comes second because it defines what success looks like. Measurement comes third because it locks in how you'll know. Risk and opportunity cost come last because they're comparative - they only make sense once you've established that the investment is directionally sound.

**A note on speed:** Running all five filters takes ten minutes at most. The Spend Decision Scorecard on page 9 gives you an even faster structured summary. For any investment over £1,000 or requiring more than a day of your time, both are worth doing.

# The Five Filters in Depth

## FILTER 1 Who exactly is this reaching, and are they the right people?

Before committing, you need a clear, specific answer to who the activity will actually put you in front of - not a broad category, but a genuine characterisation of the audience. Ask for breakdowns, targeting parameters, role profiles.

### ✓ STRONG ANSWER

"Our audience is 80% UK-based founders and directors at businesses with 5-50 employees, primarily in professional services."

### ✗ RED FLAG

"We have a huge, highly engaged audience across a range of industries."

Audience size matters far less than audience relevance. Fifty genuinely relevant people are worth more than five thousand vaguely adjacent ones.

## FILTER 2 What specific behaviour is this designed to change?

Every piece of marketing spend should have a defined behavioural objective - something specific you want someone to do, think or feel differently as a result. Not "raise awareness" in abstract terms, but a concrete shift: visit a specific page, request a conversation, change their perception of your pricing.

If you find yourself unable to articulate the specific behaviour you're trying to change, the objective hasn't been defined clearly enough. If a supplier can't answer this question about their own product, that tells you something important about how they think about effectiveness.

**Worth noting:** Without a defined behavioural objective, you have no reliable basis for evaluating whether the spend worked - you're left trying to claim credit for things you can't prove.

## FILTER 3 How will you know if it worked?

Define your measurement approach before committing - not after the campaign has run. Even a simple framework gives you something real to evaluate against: fifty new website visitors from this source, three enquiries linked to this activity, a measurable improvement in a specific search ranking.

**For businesses earlier in their journey:** If you have no previous spend in a given channel, your first investment there is partly a data-gathering exercise. Set expectations accordingly, keep the initial spend modest, and use the data to calibrate everything that follows.

Where businesses most commonly go wrong is setting the evaluation window incorrectly. SEO and content investment take months to produce meaningful signals. Paid search can produce useful data within weeks.

**FILTER 4** What does it cost to find out you were wrong?

Cost here isn't only financial. It includes time invested in execution, opportunity cost of budget that could have gone elsewhere, and the distraction cost of managing an activity that isn't performing. A £500 experiment that runs largely on autopilot has a very different risk profile from a £3,000 event sponsorship that requires a stand, printed materials, travel and a full day away from the business. Start lean, learn fast, scale what works.

Before committing, write down the true all-in cost - invoice amount, hours required to set up and manage, time to evaluate, and what gets deprioritised as a result. The number is almost always higher than the headline figure, and seeing it in writing changes how you weigh the decision.

**FILTER 5** What would you do with this resource if this option didn't exist?

Your budget - and more importantly your time and attention - are finite. Saying yes to one thing is always, in some sense, saying no to something else. Making the alternative explicit forces you to weigh the opportunity against its real competition, which is not the absence of spending but a different use of the same resource. That comparison often reveals the opportunity isn't competing against nothing - it's competing against something you already believe in.

This filter is particularly useful when evaluating inbound opportunities rather than ones you've sought out. Inbound pitches often arrive in a context that makes yes feel easier than no. Answering Filter 5 honestly resets that dynamic. If the alternative use of the budget is genuinely stronger, the answer is no regardless of how good the pitch felt in the room.

**Applying all five together.** The filters work as a system, not a checklist. A strong score on audience relevance doesn't compensate for a weak behavioural objective. A clear measurement plan doesn't rescue a decision with poor opportunity cost. You're looking for a pattern of confident answers across all five - not a majority. Any filter that produces a genuinely uncertain answer is worth pausing on before proceeding. The Spend Decision Scorecard on page 9 translates this into a structured score you can use and revisit.

1

Audience  
relevance

2

Behavioural  
clarity

3

Measurement  
plan

4

Risk  
cost

5

Opportunity  
cost

All five filters must be answered with confidence. A weak answer to any one of them is a signal to pause - not a minor concern to override.

# How to Evaluate Any Proposal, Pitch or Platform

The Five Filters give you an internal framework. This section deals with the external side - how to assess what someone is actively trying to sell you, whether that's an agency, a media owner, a platform or an event organiser.

The quality of a pitch tells you very little about the quality of the underlying investment. Some genuinely strong opportunities are presented poorly. Some mediocre ones come wrapped in enormous polish, confident case studies and impressive client logos. Separating the quality of the presentation from the quality of the product is a skill worth developing deliberately.

## Ask for evidence, not examples

### ✗ EXAMPLE

"We worked with a business similar to yours and they saw excellent results." Easy to cherry-pick. Tells you about one client in one context.

### ✓ EVIDENCE

"Across our clients in your sector, the average cost per qualified lead over twelve months is X, and here's the distribution." Hard to fabricate. Far more useful.

Ask what percentage of their clients achieve similar results. Ask what the median outcome looks like, not the best one. In a live pitch, a direct way to ask this is: *"Can you show me how this typically performs across your client base as a whole, not just the selected results?"* The response will tell you a great deal.

## Understand the incentive structure

Every supplier recommendation is shaped by an incentive. An agency on a retainer has a commercial interest in recommending ongoing activity. A media owner has a strong interest in recommending their own channels. None of this makes their advice wrong, but apply your own judgement to any recommendation that aligns neatly with their commercial interest. The most trustworthy suppliers are those who tell you when something isn't the right fit - that honesty is commercially counterintuitive, which is precisely why it signals genuine confidence.

## Ask what happens if it doesn't work

Before committing, ask directly: what happens if the results fall short? What flexibility exists in the contract? What have they done in the past when a client hasn't seen the results they expected? This reveals how the supplier thinks about their own accountability - whether they consider themselves responsible for outcomes or simply for delivering what was agreed on paper.

## Red flags worth watching for

These signals don't guarantee a bad investment, but they change the burden of proof. When you see several of them together, the onus shifts to the supplier to explain why you should proceed despite them - not to you to explain why you're hesitating.

- 🚩 **Urgency that serves them more than you.** Real deadlines exist, but manufactured urgency is a compression tactic designed to reduce scrutiny. If the opportunity genuinely disappears in 48 hours, it will come back.

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- 🚩 **Guaranteed results without meaningful qualification.** No legitimate marketing supplier can guarantee outcomes. Anyone who does is either misleading you or has defined "results" so loosely as to be meaningless.

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- 🚩 **Pricing structures that lock you in upfront.** Asking for long commitments before you have any performance data transfers all the risk to you. Confident suppliers offer flexibility because they expect to earn the renewal.

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- 🚩 **Case studies without context.** Why did those clients succeed? What was their starting point? What did they do alongside the campaign? Without this, a case study tells you almost nothing useful.

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- 🚩 **Inability to explain how their product actually works.** If a supplier can't clearly articulate the mechanism by which their product produces results, that's a significant problem - either they don't understand it themselves, or the mechanism doesn't hold up to scrutiny.

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- 🚩 **Resistance to a smaller pilot.** A supplier confident in their product's performance welcomes a pilot. Resistance to starting small is often a signal that the product performs better on paper than in practice.

The goal isn't to approach every conversation with suspicion. It's to know which signals warrant a harder question before you commit.

# The Spend Decision Scorecard

For faster assessments - or as a quick sense-check before going deeper - score each criterion from one to five, where one means significant concern and five means strong confidence. Total your scores at the bottom and use the band guide to interpret the result.

You can use this scorecard in real time during a pitch conversation, or take it away afterwards before making a final decision. Either way, the act of scoring forces explicit thinking about each dimension - which is most of the value.

CRITERION	SCORE (1-5)
<b>Audience relevance</b> The people this reaches are genuinely the right people for my business	<input type="text"/>
<b>Behavioural clarity</b> I can clearly define the specific action or shift I want this to produce	<input type="text"/>
<b>Measurability</b> I have a clear and realistic plan for evaluating whether this worked	<input type="text"/>
<b>Risk manageability</b> The cost of being wrong - financially and in time - is one I can absorb	<input type="text"/>
<b>Opportunity cost</b> This is a better use of this resource than the realistic alternatives available to me	<input type="text"/>
<b>Supplier confidence</b> The supplier has given me evidence not just examples, and has been honest about limitations	<input type="text"/>
<b>Strategic fit</b> This activity reinforces where I'm trying to take the business, not just where it is today	<input type="text"/>

**30-35** Strong investment signal. Proceed with a clear measurement plan in place.

**22-29** Reasonable opportunity with gaps. Understand the lower scores before committing. Consider a pilot first.

**15-21** Significant concerns. Don't proceed until lower-scoring areas can be addressed.

**<15** The case for this investment isn't strong enough yet. Revisit when criteria can be met with confidence.

**Using the scorecard retrospectively.** The scorecard works as well after a spend commitment as before one. If you're mid-campaign and results are underperforming, scoring the original decision objectively reveals which filter produced a weak answer - and whether the issue is execution, timing or a fundamentally flawed premise. A 14/35 that's underperforming is a different problem from a 28/35 that hasn't yet hit its evaluation window.

**Tracking decisions over time.** Keep a simple log of scored decisions - the opportunity, the score, the outcome. After six to twelve months, patterns emerge: which criteria you tend to underweight, which investments consistently underperform despite high scores. This is how you build genuine marketing judgement rather than accumulated intuition.

# What Good Looks Like: Meridian IT in Action

Marcus Okafor has been running Meridian IT Solutions for six years. The business provides managed IT support and cybersecurity services to small and mid-sized professional services firms across the South East of England. Eleven people, turnover approaching £1.2 million, client base built almost entirely through referrals. He has approximately £18,000 to invest in marketing this year. Three opportunities have landed on his desk in the same month.

## OPTION A

### LinkedIn Advertising Campaign - £6,000 over three months

Proposed by a digital agency. Targeting finance directors and operations leads at professional services firms with 20 to 100 employees.

- Filter 1 - Audience** Marcus confirms targeting parameters match the job titles and company sizes he wants to reach. Agency provides comparable campaign data. **PASS**
- Filter 2 - Behaviour** Initial proposal said "brand awareness and lead generation" - too vague. Marcus pushes back. They agree on eight qualified inbound leads as the success threshold. **PASS** (mild red flag on initial vagueness)
- Filter 3 - Measurement** Reliable LinkedIn reporting plus UTM tracking added to the landing page URL. Marcus can verify attribution in his own analytics. **PASS**
- Filter 4 - Risk** Monthly reviews mean Marcus can pull back after month one if data is significantly off. Agency handles creative and placement. Risk is proportionate. **PASS**
- Filter 5 - Opportunity cost** The site rebuild Marcus wants would cost considerably more. This doesn't prevent that investment later. Reasonable allocation. **PASS**

Scorecard: 26 / 35

74%



Reasonable candidate with one gap - initial vagueness on the behavioural objective. Marcus proceeds but negotiates a formal review at week four before the remaining budget is committed, and gets the eight-lead target written into the proposal.

**What this evaluation reveals.** The initial vagueness on Filter 2 was the most important moment in this process. Without pushing back, Marcus would have signed a contract with no agreed definition of success - the most common failure mode in agency relationships. Both parties proceed on different assumptions about what the investment is supposed to achieve, and neither has any basis for a productive conversation when results fall short. Getting the eight-lead target in writing isn't aggressive - it's the minimum necessary condition for an accountable relationship. Most agencies will agree immediately. Those who resist the specificity are telling you something important about how they think about their own accountability.

**26 / 35**  
**OVERALL SCORE**  
Reasonable candidate. Proceed with structured review clause.

**Filter 2**  
**KEY RISK**  
Vague initial objective. Resolved by pushing back on the brief.

**Week 4**  
**REVIEW POINT**  
Formal checkpoint built into contract before remaining budget commits.

## OPTION B

### Regional Technology Summit Sponsorship - £4,500

Stand, logo placement, ten-minute speaking slot, delegate list access. Approximately 300 delegates.

- Filter 1 - Audience** Events company provides headline numbers but can't profile who actually attended. "Technology and business professionals" could mean enterprise buyers, freelancers, students or vendors. No basis for assessing relevance. **FAIL**
- Filter 2 - Behaviour** The best Marcus can define is "generate interest" or "raise awareness" - neither is a behaviour. No specific action, no defined response from a specific type of person. No way to design the activity purposefully or evaluate it afterwards. **FAIL**
- Filter 3 - Measurement** Events are notoriously difficult to attribute. Counting business cards is activity, not outcome. A contact who met Marcus at the event and searched independently three months later won't register as an event conversion. The measurement problem isn't solvable with tools available to him. **FAIL**
- Filter 4 - Risk** True cost is higher than £4,500. Stand design, printed materials, speaking preparation, full day attendance and delegate list follow-up represent significant time on top of the financial spend. **BORDERLINE**
- Filter 5 - Opportunity cost** £4,500 applied to Option C would accelerate the SEO programme meaningfully. Applied to Option A it would extend the campaign by more than two months. Either has a clearer evidence base. **FAIL**

Scorecard: 14 / 35

40%

Marcus passes. He asks the events company to provide a proper delegate profile for next year's event, leaving the door open to reconsider if the audience can be demonstrated as genuinely relevant.

**Why this one fails so completely.** Option B scores 14/35 not because events are inherently poor investments - they aren't - but because this particular opportunity can't answer the most basic questions a buyer should ask. The events company doesn't know who attends in any meaningful way. That's not a minor gap. It's a fundamental breakdown in the supplier's ability to demonstrate value.

The right version of this decision looks different: a well-curated event with a defined delegate profile, a speaking slot tied to a topic relevant to Meridian's buyers, and a clear follow-up plan. That version might well pass the filters. This one doesn't come close. Passing on Option B isn't timidity - it's the correct application of the framework to an opportunity that can't justify itself on its own terms.

#### WHAT THIS OPPORTUNITY LOOKS LIKE NOW

- Vague audience ("technology professionals")
- No defined success behaviour
- No attributable measurement
- High time cost relative to uncertain return

#### WHAT WOULD MAKE IT WORTH RECONSIDERING

- Verified delegate breakdown by role and company size
- Speaking topic tied to a specific buyer problem
- Structured delegate list follow-up with defined timeline
- Budget closer to £2,500 reflecting the uncertainty

## OPTION C

### SEO and Content Investment - £7,500 over six months

Eight long-form articles targeting high-intent search terms. IT support for accountancy firms, managed cybersecurity for law firms. Keyword research, on-page optimisation, monthly reporting.

- Filter 1 - Audience** Search intent targeting means the audience self-selects by searching for exactly what Meridian offers. Agency shows keyword volumes and competitive landscape in advance. **PASS - strongly**
- Filter 2 - Behaviour** Organic traffic growth to specific service pages and enquiry form completions attributed to organic search. Both clearly defined and measurable. **PASS**
- Filter 3 - Measurement** Google Search Console is free and tracks rankings, clicks and impressions. Agency raises proactively that months one and two will show limited results. Marcus sets his evaluation window at six months. The honesty about timelines is itself a positive signal. **PASS**
- Filter 4 - Risk** Investment builds a compounding asset - content that generates traffic long after publication. Marcus negotiates a month-three review point with the option to pause. Agency agrees. **PASS**
- Filter 5 - Opportunity cost** Directly addresses the gap in Meridian's approach - there is no inbound channel other than referrals. Produces something durable rather than ephemeral. Strongest candidate for this budget. **PASS**

Scorecard: 28 / 35

80%

Marcus proceeds with Option C, treats the month-three review as a genuine checkpoint, and parks Option A for consideration in month four once he has baseline organic performance data.

**The outcome:** One yes, one structured deferral, one no. Not a perfect set of decisions - the LinkedIn campaign may yet underperform, and the summit might have been where three ideal clients were sitting. But they are decisions Marcus can explain, revisit and learn from. Over time, that is the difference between a business that gets progressively smarter with its marketing spend and one that keeps making the same expensive mistakes.

# The One Rule That Overrides Everything

There is a version of this guide that could leave you more cautious than when you started - more likely to say no, more likely to wait for certainty that never quite arrives, more likely to treat every opportunity as a risk to be managed rather than a decision to be made well. That would be a significant misreading of what the framework is for.

The goal is not to spend less. Businesses that don't invest in reaching their customers don't grow, and the quiet false economy of holding a marketing budget back while hoping the phone rings is one of the most common and most damaging mistakes a founder can make. The goal is to spend with genuine confidence - to make decisions that are grounded in clear thinking, evaluated against honest criteria, and structured in a way that allows you to learn from them regardless of the outcome.

A decision made well and a decision that produced the hoped-for results are not the same thing, and it's important to hold that distinction clearly. Not every sound investment pays off, and not every impulsive one fails. But over time, a structured approach produces better outcomes than an instinctive one - not because the framework is smarter than your judgement, but because it ensures your judgement is applied consistently, not just when you happen to be feeling cautious.

The most sophisticated marketing operations in the world are not perfect at this. They make bad investments. They back the wrong channels. They misjudge timing. What they do consistently well is evaluate rigorously, measure honestly and course-correct faster than their competitors. That's a standard any business can reach, at any scale, with the right thinking behind it.

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## WITHOUT A FRAMEWORK

Decisions driven by pitch quality, timing and instinct. Some work, many don't. Hard to know which is which or why.

## WITH THE FIVE FILTERS

Every decision is evaluated on the same criteria. You build a track record you can learn from and a pattern of spend that compounds over time.

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*"Every pound you spend on marketing should be a decision you made - not one that happened to you."*

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WANT TO GO DEEPER?

# The Full Framework

The Five Filters and the Spend Decision Scorecard in this guide are drawn from a broader framework - one that covers not just how to evaluate marketing spend, but how to build marketing that is structured, deliberate and genuinely effective from the ground up.

If this guide has been useful and you want to understand the full picture - how big brands think about market, message, brand, acquisition, conversion and retention, and how those principles translate to a business without a large team or a large budget - that thinking is set out in full in *The Big Brand Blueprint*.



AVAILABLE NOW ON AMAZON

## The Big Brand Blueprint: How Startups and Small Businesses Can Win Big

No jargon, no academic frameworks for the sake of them, no list of 101 tactics you'll never find time to try. A clear, structured approach to building marketing that works - written for founders and small business owners who want to make better decisions and waste less money doing it.

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