SBA Business Plan Template

Built around what SBA lenders review. Replace the grey guidance text with your own words.

Business legal name and DBA:

Owner name(s) and ownership %:

Business address:

Loan program requested (7(a), 504, Express or Microloan):

Loan amount requested:

Date:

1. Executive Summary

One page. The lender should know the request and how it gets repaid before page two.

- What the business does, where, and since when.
- Loan amount, program, and what the money is for.
- How the loan is repaid: projected cash flow and your debt service coverage ratio.
- Your equity injection: how much of your own money goes in.

2. Company Description and Ownership

Lenders need every owner of 20% or more, because each one is asked for a personal guarantee.

- Legal name, structure, state, EIN and start date.
- Every owner with their ownership percentage.
- Affiliated businesses, if any.

Owner	Title	Ownership %

3. Products and Services

What you sell, at what price, and the evidence that customers buy it.

- Products or services with prices and margins.
- Contracts, purchase orders or letters of intent you can attach.

4. Market Analysis

Show the lender the demand is real and local.

- Target customer and service area.
- Market size and growth with sources.
- Competitors and how you win against them.

5. Marketing and Sales Plan

It must match the revenue in your projections.

- Channels, monthly budget, and expected customers per month.
- How the sales numbers in section 8 were built.

6. Management Team

For a startup, experience is the main thing a lender can judge.

- Each owner and manager: industry experience and prior results.
- Who handles finance and bookkeeping.

7. Use of Funds

Every dollar of the loan, plus your own injection, line by line.

- List each use with its amount and the source (loan or your equity).
- Attach quotes or invoices for equipment and build out.

Use	Loan amount	Your equity	Total
Total			

8. Financial Projections

Three years, with Year 1 by month. State every assumption.

- Projected profit and loss, balance sheet and cash flow.
- Monthly cash flow for Year 1 showing the loan payment every month.
- Assumptions: prices, volumes, growth rate, payroll, rent.

	Year 1	Year 2	Year 3
Revenue			
Operating expenses			
Net operating income (A)			
Annual loan payments (B)			
Debt service coverage ratio (A divided by B)			

9. Collateral and Personal Guarantees

What secures the loan, and who guarantees it.

- Business and personal assets offered, with estimated values.
- Owners providing personal guarantees.

Asset	Owner	Estimated value	Existing loans on it

10. Appendix and Lender Checklist

Most lenders ask for these with the plan. Confirm the exact list with your lender.

- SBA Form 1919 (Borrower Information Form).
- SBA Form 413 (Personal Financial Statement) for each owner of 20% or more.
- Business and personal tax returns (usually three years).
- Year to date profit and loss statement and balance sheet (existing businesses).
- Business debt schedule.
- Resumes of owners and managers.
- Licenses, leases, articles of organization, franchise agreement if any.

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