SBA Business Plan Template

Follows the SBA's traditional business plan sections. Start with the funding request and projections, answer every prompt, attach proof in the appendix and write the executive summary last. SBA help from Natural Lending Co is free start to finish.

1. Executive summary

What the business is · Amount requested and SBA program · What the money pays for · How the loan gets repaid · Why this team

2. Company description

Legal name, structure and state · Location: own, lease or plan to lease · Owners and ownership shares · Start date · Problem you solve, and for whom

3. Market analysis

Your customers · Service area · Main competitors · What sets you apart · Where your market information comes from

4. Organization and management

Who runs it day to day · Experience of each owner and key manager · Advisors · First-year hiring

5. Products or services

What you sell · Pricing · Why customers choose you · Contracts, purchase orders or letters of intent

6. Marketing and sales

How customers find you · How a sale happens · First-year marketing budget · How this connects to your sales forecast

7. Funding request

Where the money comes from and where it goes. Totals should match. Attach a written quote for each major purchase.

Where it comes from	Amount
SBA loan requested	
Your own money going in	
Seller note or other financing	
Total sources	

Where it goes	Amount
Business, building or equipment	
Build-out or improvements	
Inventory and supplies	
Working capital, early months	
Closing costs and fees	
Total uses	

8. Financial projections

Five-year outlook, year 1 by month or quarter, every assumption written out (SBA guidance). Existing business: add the last three to five years of statements.

Line	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
Sales					
Cost of sales					
Operating expenses					
Owner pay					
New loan payments					
Other debt payments					
Net cash flow					

Key assumptions:

9. Appendix checklist

- ☐ Resumes for owners and key managers
- ☐ Licenses and permits
- ☐ Lease or letter of intent for location
- ☐ Quotes for major purchases
- ☐ Customer contracts or letters of intent
- ☐ Purchase: agreement and seller financials
- ☐ Franchise: agreement and disclosure
- ☐ Other proof for claims in the plan

Before you send it

- ☐ Numbers match in every section
- ☐ Every claim has proof attached
- ☐ Someone outside the business read it
- ☐ You can explain each assumption

When it feels right: SBA help from NLC is free start to finish, and applying is free with no hard credit pull to start. Apply and share your credit report, we review whether you qualify, and if you qualify you see your options from our SBA funding partners and choose. Start at naturallendingco.com/apply or call or text (702) 625-2891.

Every funding decision is made by the lender. Education only, not legal, tax or financial advice. Equity and cash flow standards are SBA policy; see the tools labeled SBA policy reference at naturallendingco.com/sba-loans. Source: SBA, Write your business plan (accessed November 25, 2026). Full guide: naturallendingco.com/learn/guides/sba-business-plan-template