# Bank-Ready Business Plan Template

This business plan template is designed to meet the expectations of banks, lenders, and SBA-backed loan programs. Complete each section with clear, factual, and well-organized information. Where possible, include supporting data or documentation.

## 1. Executive Summary

Provide a clear and concise overview of your business.

- Business name, location, and mission

- Brief description of what you offer

- Summary of your funding needs and how you’ll use the funds

## 2. Company Description

- Legal structure (LLC, S Corp, Sole Proprietor, etc.)

- Ownership breakdown and brief bios of owners

- Business history and purpose

- Long-term vision or goals

## 3. Market Analysis

- Description of your target market

- Market size and trends

- Competitor analysis and your competitive advantage

## 4. Organization & Management

- Management team bios and roles

- Organizational structure (consider a simple chart)

- Advisors, consultants, or key partners

## 5. Products & Services

- Detailed list of what you offer

- Unique selling proposition (USP)

- Current pricing and future plans

## 6. Marketing & Sales Strategy

- How you plan to attract new customers

- Sales process (how they find you, buy from you, and return)

- Advertising and promotional strategy

## 7. Funding Request

- Amount of money you're requesting

- How funds will be used (be specific: equipment, payroll, inventory, etc.)

- Desired terms (loan length, repayment plan if applicable)

## 8. Financial Projections

- Projected Profit & Loss (12–36 months)

- Cash Flow Statement

- Balance Sheet

- Break-even Analysis

Include notes or assumptions behind the numbers.

## 9. Appendix

- Business licenses or registrations

- Resumes of owners or leadership

- Legal agreements or contracts

- Relevant product photos, charts, or letters of support