



CERVITUDE

SBA Business Plan Checklist

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Your Guide to a Bank-Ready SBA Business Plan

An SBA business plan must be **clear, detailed, and compliant** with lender and SBA guidelines.

Below is a checklist of the items we recommend gathering before we begin writing.

1. Executive Summary

- Business name, location, and contact info
- Brief company description
- Mission statement & vision statement
- Business objectives (short- and long-term)
- Loan request amount & purpose

2. Company Description

- Legal structure (LLC, Corporation, Partnership, etc.)
- Ownership breakdown & bios of owners
- History of the business (or startup details)
- Products and/or services overview
- Unique selling proposition (USP)

3. Market Research & Industry Analysis

- Target market demographics
- Market size & growth trends
- Competitive analysis (direct & indirect competitors)
- Industry outlook (3–5 years)
- Market positioning strategy

4. Organization & Management

- Organizational chart
- Key team member bios & relevant experience
- Advisory board / consultants (if any)
- Staffing plan (current & projected)

5. Marketing & Sales Strategy

- Branding & messaging plan
- Pricing strategy
- Distribution channels
- Advertising & promotions plan
- Sales process & customer acquisition strategy

6. Service or Product Line

- Description of products or services offered
- Production or fulfillment process

- Supplier relationships
- Intellectual property (patents, trademarks, copyrights)
- Future product/service expansion plans

7. Funding Request

- Loan amount requested
- Loan term & type (SBA 7(a), SBA 504, etc.)
- Use of funds breakdown (equipment, working capital, real estate, etc.)
- Collateral offered
- Repayment plan outline

8. Financial Projections

- 3–5 year financial forecast:
 - Profit & Loss Statements (P&L)
 - Cash Flow Statements
 - Balance Sheets
- Break-even analysis
- Assumptions behind projections

9. Supporting Documents

- Business licenses & permits
- Resumes of owners & key staff
- Leases, contracts, or agreements

- Letters of reference or intent
- Past 3 years of business tax returns (if applicable)
- Personal financial statements of owners

 **Tip from Cervitude LLC:**

Banks and the SBA value **clarity, credibility, and completeness**.

We prepare your plan to not only **meet SBA requirements** but also to **impress lenders** with professional design, clear financials, and a compelling growth story.