US SBA Loan Business Plan Sample — Austin, Texas

This **sample business plan for US SBA loan** presents **Cedar Spoke Cycles LLC**, a fictional US company proposed for Austin, Texas. It is clearly labelled a **SAMPLE**: no real business, client engagement, operating result or investment offer is depicted. Use this example to understand how ten connected sections turn an operating idea into an evidence-based financing discussion. Return to the sample business plan hub to compare other models.

All company details, commercial prices, demand, capacity, costs and financial projections are illustrative assumptions. They are not observed market statistics, professional advice or promises of revenue, profit, occupancy or financing approval. The appendix distinguishes the fictional operating choices from official research starting points. Confirm current rules for the actual application and premises.

This sample covers the nine traditional components discussed in the SBA business plan guide: executive summary, company description, market analysis, organization and management, product or service line, marketing and sales, funding request, financial projections and appendix. It retains the library's ten-section order, with a separate operations section. SBA guidance allows adaptation of the structure; the receiving lender's requested documents remain decisive. The three-year statements below are the teaching core, not a claim that three years always satisfies a lender. Prepare the five-year outlook and detailed first-year monthly or quarterly schedules discussed in the guide when required.

Table of contents

1. Sample executive summary
2. Sample company overview
3. Sample services and revenue model
4. Sample market analysis
5. Sample operations plan
6. Sample marketing and sales plan
7. Sample management and staffing
8. Illustrative financial projections
9. Sample funding request
10. Sample appendix and official-source register

Five frequently asked questions

1. Sample executive summary

Cedar Spoke Cycles LLC proposes a specialty bicycle retailer and repair workshop serving everyday riders, commuters and recreational cyclists. Its initial customers are nearby adults who need dependable bicycle servicing, a correctly fitted replacement bicycle or practical commuting accessories. The proposed Austin, Texas location is fictional; no specific premises, supplier agreement or customer contract has been secured. The launch will remain within a defined scope and expand only when delivery resources and cash support the extra work.

The illustrative opening capitalization is USD $350,000, comprising $150,000 owner equity and $200,000 requested borrowing. Installed assets use $140,000, stock $70,000 and opening cash $140,000. The reserve is held at financing close before additional pre-opening operating expenses. The request is conditional on actual quotations, due diligence, permissions and lender underwriting. No unapproved grant fills a funding gap.

Year 1 illustrates revenue of $480,000 and net income / (loss) of $19,680. Sales are driven by the units and prices in section 3, with paid owner work included in payroll. Management must validate demand, reconcile the first-year monthly cash schedule and resolve launch conditions before making commitments. These numbers teach the relationship between operations and capitalization; they are not forecasts for an actual company.

> *What a reviewer reads for: a specific offer, an achievable delivery model, a traceable funding requirement and clear conditions before spending. A polished narrative cannot replace verified demand or sufficient cash.*

2. Sample company overview

Cedar Spoke is a fictional Texas limited liability company owned entirely by Maya Torres. In this scenario Maya has eight years of bicycle service and retail supervision experience, including work-order scheduling and stock purchasing. Those biographical details belong only to the invented owner. The proposed leased Austin storefront combines a service counter, two workshop stations and a deliberately narrow bicycle display. No actual address, signed lease, trading history or customer contract is represented.

The business is a startup rather than an acquisition. It requests lender consideration for an SBA 7(a) loan, with Maya contributing documented cash equity before drawdown. The plan does not assert eligibility, an SBA endorsement or an approved guarantee. Equipment, opening inventory and operating liquidity are presented separately so the lender can determine eligible uses and the actual structure. No Canadian financing program or Canadian tax assumption applies to this US operating company.

The founder will document ownership, signing authority, equity contributions and business banking before entering contracts. The fictional name is a teaching identifier and has not been checked for availability. Business receipts, customer obligations and owner funds must remain distinguishable in the accounting records. A founder's experience is relevant to execution but does not establish demand or replace competent help where the actual activity requires it.

Premises and major purchasing commitments follow due diligence rather than an unsupported opening date. A letter of intent should identify conditions, permitted use, landlord responsibilities and what happens if a necessary approval is refused. Installation, access, insurance, repairs and restoration terms affect the budget as well as the lease. The owner will obtain qualified advice on the actual structure and agreements before committing the reserve.

3. Sample services and revenue model

The core service is a booked inspection and repair with written approval before additional work. Illustrative completed repair orders of 1,200, 1,500 and 1,800 at average net tickets of USD $120, $125 and $130 produce service receipts of $144,000, $187,500 and $234,000. These tickets include the parts charged within each job. Parts costs are modeled at 20 per cent of service receipts, while technician pay appears in payroll rather than being counted again as parts expense.

Bicycle and accessory retail receipts of $336,000, $412,500 and $486,000 are separate from repair tickets. The first year assumes 240 bicycles at an average $1,000 and $96,000 of accessories and related products. Retail landed cost is assumed at 60 per cent of retail receipts. A repair part already included in a service order is excluded from retail revenue. E-bike battery rebuilding, frame fabrication and fleet rental are outside the launch scope; adding them would require separate training, insurance and costing.

Written customer terms will identify the unit sold, what is included, what costs extra, when delivery occurs and how a complaint or change is handled. A large sales total is useful only if the company retains enough contribution to cover paid work and overhead. Management will maintain a cost sheet for each offer showing net selling price,

purchased inputs, staff time and the constraint that limits delivery. Included products are not counted again as add-on revenue.

The forecasts describe completed, earned sales rather than every enquiry received. Refunds, discounts, credits and uncollectible balances require explicit treatment. Growth in a secondary channel needs its own demand evidence, staffing and cash; it is not an automatic reward for primary sales. Before adding an offer, management will revisit training, insurance, stock, permissions and working capital so the new line does not weaken delivery of the original promise.

4. Sample market analysis

The reachable market is customers willing to visit the proposed Austin shop or use its booked collection window, not every cyclist in Texas. Management will observe candidate locations at commuting and weekend times, interview prospective riders and compare service availability at nearby independent shops, chains and online sellers. The fictional proposition emphasizes clear repair authorization and reliable turnaround rather than claiming the lowest bicycle price.

The demand-validation file will separate service enquiries, booked appointments and completed paid jobs. An illustrative launch target of 100 repair orders a month is a sales assumption, not a count of actual customers. Management will test whether customers will pay for the proposed service scope through small permitted repair clinics and documented enquiries before committing to the full stock range. Competitor observations will record date, scope and availability; a posted tune-up price alone does not establish comparable work.

The evidence register will separate observed information from management assumptions. A supplier quotation supports purchase cost; it cannot prove customer demand. An interview describes that respondent's circumstances; it is not a representative market survey without a suitable method. Competitor prices require a date, scope and tax basis. National industry revenue cannot establish how many customers this particular operation can reach and serve profitably.

Use the TAM, SAM and SOM glossary to distinguish broad opportunity, reachable customers and the smaller share that practical launch capacity supports. Build the obtainable case from units, service time, buying frequency and net price. For each material forecast input, the owner will record its definition, evidence, uncertainty and next review date. Evidence that contradicts the concept should change the plan rather than be discarded to preserve the original revenue target.

> *Adaptation note: support the chosen customer, geography and delivery capacity with dated evidence. Keep fictional demand assumptions separate from researched facts.*

5. Sample operations plan

Two workshop stations provide a nominal 3,200 productive hours annually after allowing for non-billable duties. At an assumed 1.5 workshop hours per completed repair, Year 1 requires 1,800 productive hours and Year 3 requires 2,700. The roster must supply that productive time after leave, parts ordering, training and callbacks. The practical constraint is available technician time, not the number of stands alone. Retail assistance is scheduled separately so selling a bicycle does not repeatedly interrupt safety checks.

Each work order records customer authorization, bicycle identification, inspection findings, parts fitted, torque and safety checks appropriate to the work, final testing and collection. Staff refer work outside competence instead of improvising repairs. The owner will confirm Texas sales-tax treatment for each revenue line, payroll setup, occupancy permissions, insurance and disposal arrangements with the relevant authorities and advisers. Sales tax collected is excluded from revenue and held for remittance; this sample quotes no Texas tax rate or permit fee.

Inventory ordering starts with replacement parts and a limited selection of bicycle sizes. Weekly counts identify slow stock and reorder points. Supplier terms, freight damage, product warranties and returns require written confirmation. A stock shortage can defer a booked repair even when there is workshop capacity. Conversely, over-ordering seasonal bicycles can consume the cash intended for payroll and loan payments.

Opening follows named readiness gates: a viable operating site, acceptable contractual terms, required authorization, installed and tested systems, trained staff and a funded cash calendar. Each unresolved condition has an owner and a decision point. Rent, payroll preparation and finance charges can continue while a gate is delayed. A commercial launch announcement does not make an unresolved permission or supplier commitment disappear.

The operating workbook will translate annual capacity into weeks and months, allowing for training, absence, downtime and cancellations. At least one trial of the full delivery process will test the assumptions before volume commitments expand. The manager will keep a continuity file with supplier contacts, backup responsibilities, system recovery and customer communication procedures. Alternatives count as usable capacity only when their availability, cost and scope are confirmed.

6. Sample marketing and sales plan

The first-year overhead envelope includes $8,000 for a small local search campaign, service-booking pages and community outreach. The owner will test enquiries, confirmed bookings, completed jobs and contribution separately. A proposed partnership with a workplace or apartment manager remains a prospect until its terms are agreed. No endorsements, customer testimonials or existing referral agreements are invented.

Service reminders require customer permission and an accurate record of previous work. Estimates specify the inspection scope, approval ceiling and collection terms. Retail bundles are costed as a single net offer rather than assuming an accessory margin without its discount. Seasonal campaigns will favour appointment utilization and sell-through of planned stock; blanket discounts that reduce cash available for repayment require an explicit margin check.

The sales register distinguishes an enquiry, a qualified prospect, an agreed order or booking, completed delivery and collected cash. Forecasting every enquiry as a sale hides both conversion risk and the collection delay. Management reviews the cost of acquiring customers against contribution after delivery costs, not against gross receipts alone. Repeat business is tracked separately from new acquisition so existing accounts do not make an unproven advertising campaign look effective.

Campaigns have spending limits and review points. If an offer attracts demand for a time, product or service the team cannot deliver, that demand is not usable revenue. The owner will record the reason for lost business, customer credits and cancellations and adjust scope or scheduling accordingly. Proposed partnerships remain prospects until their obligations are agreed. Published claims must reflect actual service and evidence rather than invented reviews or endorsements.

7. Sample management and staffing

Maya is the working owner and final approver for purchasing, customer remedies and cash commitments. A lead mechanic shares workshop delivery and performs independent checks on safety-critical work; part-time retail cover supports peak opening hours. Year 1 payroll of $125,000 includes a $48,000 owner compensation envelope and $77,000 for other wages and employer costs. These are fictional total budgets requiring a detailed wage-and-hours schedule, not claims about Austin wage levels.

The lead mechanic will be trained to open, close and approve routine jobs during an owner absence. External bookkeeping support is included in overhead, while the owner reviews bank reconciliations and a rolling thirteen-week cash forecast. The scenario assumes no distributions during the forecast. Hiring for Year 2 and Year 3 follows

the additional workshop hours and retail volume rather than an unsupported assumption that the same people can absorb unlimited growth.

The payroll envelope must become a roster of paid positions, hours, wages, employer costs, leave and relief coverage before the plan is used. Contractor status requires an assessment of the real working relationship. The model does not assume that giving someone a contractor label removes employment responsibilities. Sensitive staff and customer records have role-based access, a retention policy and a response procedure appropriate to the actual operation.

A weekly management review compares delivered units, net price, direct cost, paid hours, overdue balances, cash and upcoming commitments. Each material variance receives a cause, an action and a responsible person. Increasing sales cannot repair a persistent collection failure, and cutting maintenance can make a capacity problem worse. The founder will delegate routine authority and identify who can approve urgent decisions during an absence rather than assume the owner is always available.

A delayed premises opening, theft of saleable stock, a product recall or the loss of the lead mechanic can materially reduce cash. Management will verify security and insurance scope, retain supplier traceability, protect customer authorizations and limit stock concentration. If Year 2 repair demand is weaker, the owner will postpone optional purchases and revise opening hours only after checking the effect on sales. The plan does not assume an unapproved new loan will rescue a deficit.

8. Illustrative financial projections

All financial amounts, prices, volumes, percentages and projections below are illustrative assumptions, not market benchmarks, approved credit terms or promised results. Years 1–3 mean the first three operating years after an authorized opening. Annual totals do not establish adequate monthly liquidity. Sales exclude collected sales taxes; actual tax collected, recoverable purchase taxes and remittances require separate control accounts. Nonrecoverable taxes belong in the real cost quotes.

The opening schedule describes financing close before additional pre-opening operating expenses. Cash reserves must therefore cover actual legal work, hiring, training, deposits, advertising and carrying costs as well as the operating ramp. The model does not pretend those costs disappear. Itemize them before launch, determine whether they are expenses, deposits or assets, and replace the opening balances accordingly. The illustrative opening model has no receivables, supplier payables or customer deposits.

Illustrative opening sources and uses

Use	Amount	Source	Amount
Fit-out and equipment	$140,000	Owner equity	$150,000
Opening inventory at cost	$70,000	Requested borrowing	$200,000
Opening cash and reserves	$140,000	Grants assumed	$0
Total uses	$350,000	Total sources	$350,000

Illustrative financing-close capitalization, USD

Illustrative revenue drivers

Line	Year 1	Year 2	Year 3
Primary annual units	1,200	1,500	1,800
Net revenue per primary unit	$120.00	$125.00	$130.00
Primary revenue	$144,000	$187,500	$234,000
Secondary revenue	$336,000	$412,500	$486,000
Total revenue	$480,000	$600,000	$720,000

Illustrative earned sales, USD; units are defined in section 3

Illustrative three-year pro-forma income statement

Line	Year 1	Year 2	Year 3
Revenue	$480,000	$600,000	$720,000
Direct supplies, merchandise and channel costs	$230,400	$285,000	$338,400
Gross contribution before employee payroll	$249,600	$315,000	$381,600
Employee payroll, owner work and employer costs	$125,000	$145,000	$165,000
Rent and occupancy	$36,000	$37,200	$38,400
Other operating overhead	$32,000	$36,000	$40,000
EBITDA	$56,600	$96,800	$138,200
Depreciation	$14,000	$14,000	$14,000
Interest	$18,000	$16,200	$14,400
Profit / (loss) before tax	$24,600	$66,600	$109,800
Hypothetical tax provision	$4,920	$13,320	$21,960
Net income / (loss)	$19,680	$53,280	$87,840

Illustrative annual income statement, USD

Direct costs follow the industry-specific assumptions in section 3. Employee payroll includes paid owner work and employer costs and is presented separately to avoid counting the same labour twice. Other operating overhead is an envelope for insurance, marketing, professional support, software, maintenance and activity-specific administration. Itemized quotes must replace it before a financing decision. No unpaid founder labour is used to make the business appear sustainable.

Depreciation is an illustrative accounting charge equal to ten per cent of the original installed asset pool annually; it is not a statutory tax allowance. Capital replacements start in Year 2 at three per cent of that original pool and are included in net assets. Interest is calculated on each year's opening debt solely for this simplified illustration. Actual monthly interest and amortization will differ. Principal is a cash outflow and does not reduce accounting profit.

A hypothetical twenty per cent provision is applied only to positive annual pretax income, with no modeled loss carryforward. It is a teaching convention, not a statutory rate or tax opinion. The scenario assumes the company is taxed at entity level for this illustration; the actual entity, elections, owner obligations and jurisdiction require professional review. Taxes and interest are assumed paid in the year charged. There are no dividends, new borrowing, grants or asset-sale proceeds after financing close.

Illustrative working capital and cash flow

Year-end receivables are assumed at 2 per cent of earned revenue and supplier payables at 6 per cent of direct costs. Interest is assumed at 9 per cent of each year's opening debt, with USD $20,000 of annual principal. These inputs are fictional commercial timing and debt conventions, not approved credit terms or industry benchmarks.

Working capital follows the explicit assumptions below. Receivables are earned but uncollected sales; stock is carried at cost, not selling price. Supplier payables are obligations, not free revenue. Opening inventory stays unchanged at the end of Year 1, then rises to fifteen per cent and thirty per cent above the opening stock balance in Years 2 and 3. Those are stock-planning assumptions, not regulatory ratios or evidence of optimum inventory.

The working-capital cash movement equals the increase in supplier payables less increases in receivables and inventory. A positive movement supplies cash; a negative movement consumes it. This model assumes no customer deposits or trust balances. A real business taking advance customer money must schedule the corresponding service obligation rather than classify every deposit as additional earned sales. Cash must be reconciled to the bank and to restricted obligations before it is described as available to spend.

Line	Year 1	Year 2	Year 3
Opening cash	$140,000	$157,904	$191,360
Net income / (loss)	$19,680	$53,280	$87,840
Add back depreciation	$14,000	$14,000	$14,000
Working-capital cash movement	$4,224	($9,624)	($9,696)
Operating cash flow	$37,904	$57,656	$92,144
Capital replacements paid	$0	$4,200	$4,200
Loan principal paid	$20,000	$20,000	$20,000
Closing operating cash	$157,904	$191,360	$259,304

Illustrative annual cash flow, USD; capital and principal rows are outflows

Illustrative year-end balance sheets

Line	Year 1	Year 2	Year 3
Cash	$157,904	$191,360	$259,304
Accounts receivable	$9,600	$12,000	$14,400
Inventory at cost	$70,000	$80,500	$91,000
Fit-out and equipment, net	$126,000	$116,200	$106,400
Total assets	$363,504	$400,060	$471,104
Supplier payables	$13,824	$17,100	$20,304
Loan outstanding, total	$180,000	$160,000	$140,000
Owner share capital / contributed equity	$150,000	$150,000	$150,000
Cumulative retained earnings / (deficit)	$19,680	$72,960	$160,800
Total liabilities and equity	$363,504	$400,060	$471,104

Illustrative pro-forma balance sheets, USD

The loan line combines current and longer-term portions to keep the teaching balance sheet compact. A lender submission should classify them using actual repayment dates. Retained earnings equal cumulative modeled net income with no distributions. Net assets equal original installed cost plus replacements less cumulative depreciation; cash comes directly from the cash-flow statement. These links are necessary checks, not a substitute for a complete accountant-reviewed financial package.

The monthly workbook must show the sequence hidden by annual totals: pre-opening spending, trading ramp, customer collection, stock purchases, payroll, tax and debt payments. Test the lowest week of cash as well as year-end balances. A company can show annual profit while lacking money for next Friday's payroll. A negative cash point requires committed funding, a genuinely avoidable cost reduction or a redesigned launch before obligations are accepted.

Illustrative break-even, repayment and combined downside

Using Year 2's channel mix, contribution before employee payroll is $315,000 divided by $600,000, or 52.5 per cent. Fixed operating expenses are $218,200. Dividing those costs by the contribution fraction gives EBITDA break-even revenue of about $415,619 annually. Adding Year 2 interest and principal gives a simplified cash debt-service sales threshold of about $484,571, before tax, replacement capital and working-capital movements. The staffing and capacity plan must support that activity; the calculation itself is not evidence of demand.

For a separately defined repayment cross-check, Year 2 operating cash flow after modeled tax, interest and working-capital movements is $57,656. Adding back $16,200 interest gives $73,856 before debt service and replacement capital. Dividing by $36,200 of principal plus interest gives illustrative coverage of 2.04 times. Deducting $4,200 replacement capital would leave $69,656 before debt service. This is a disclosed teaching calculation, not an SBA standard or a lender's required definition or threshold.

A combined ten per cent Year 2 sales reduction at the same mix and ten per cent payroll overrun reduces EBITDA by approximately $46,000, leaving $50,800 before remedial action. This assumes direct costs vary with sales while scheduled payroll and other fixed costs do not fall automatically. Also test an opening delay, slower collections and the specific risks in section 7. Rebuild monthly cash under the stressed assumptions rather than subtracting a profit variance from annual cash and assuming timing is harmless.

9. Sample funding request

The fictional SBA 7(a) request is USD $200,000 alongside USD $150,000 owner equity. The proposed borrowing allocation is $100,000 equipment and fit-out, $50,000 opening inventory and $50,000 working cash. Equity supplies the remaining $40,000 assets, $20,000 inventory and $90,000 cash reserve. Total sources and uses are $350,000. This allocation is a request for lender assessment, not a conclusion about program eligibility or reimbursable costs.

Repayment is intended to come from shop operations after paid owner work and ordinary operating costs. The simplified model assumes nine per cent annual interest on opening debt and $20,000 annual principal, without representing a quoted rate, payment structure or SBA maturity. Real monthly amortization, fees, guarantee arrangements, collateral requirements and any lender covenants must replace that convention. The lender determines whether the cash case and the full application support approval.

Maya will provide the lender-requested personal financial statement, ownership and equity-source evidence, resume, proposed lease, supplier quotations, collateral descriptions and current application documents through the institution's secure channel. A listed asset has no assumed lending value merely because it appears in this plan. No personal account numbers, credit scores or fabricated tax returns belong in a public sample. The lender confirms who must supply each form and what guarantees or supporting records are required.

Funding release should follow the actual readiness gates and dated invoices. Do not buy equipment that cannot be installed, promise service before qualified coverage exists or consume the reserve while an essential condition remains unresolved. If a lender offers less than the requested amount, the owner must reconcile the revised sources and uses and prove the smaller launch can work before accepting the facility.

A business plan cannot guarantee approval. The lender evaluates the actual borrower, evidence, repayment, security and its current requirements. The requested route and the owner's commercial ambition do not establish program eligibility. For help connecting your verified operating evidence and financial schedules, explore our business plan writing services; scope and deliverables need to be agreed for the real project.

10. Sample appendix and official-source register

The appendix makes the operating and financial case reviewable. Organize ownership and signing records, relevant resumes, premises terms, itemized supplier quotations, insurance, applicable permissions, staffing and training records, customer terms and the monthly workbook. Reference each attachment from the section it supports. Keep sensitive personal and commercially confidential documents in the receiving institution's designated secure channel rather than publishing them with a sample plan.

Maintain an assumptions index recording the input, unit, source, date, owner, uncertainty and review trigger. Mark each item as verified evidence, provisional quotation or management estimate. When a price, volume or payment term changes, update the narrative, financial statements and funding request together. A quote can expire, a

premises condition can change and a prospective customer can decline; the evidence register should make those changes visible.

The official links below are research starting points for the stated topics, not a claim that this fictional operation has been licensed or that every current requirement has been verified. No regulatory fee, approval timeline, statutory tax rate or entitlement is reproduced. Confirm the current rules for the actual location, activities and transaction with the responsible authority and qualified advisers before relying on the plan.

- SBA — Write your business plan — Reference for the traditional plan components and prospective financial outlook; confirm the live guidance and lender checklist before applying.
- SBA — 7(a) loans — Official starting point for program research and lender application requirements; no eligibility, rate or approval conclusion is drawn here.
- Texas Comptroller — Sales and Use Tax — Starting point for classifying actual taxable sales and registration obligations; no rate is reproduced.

Details deliberately left for verification include the actual site, product or service permissions, employment treatment, transaction taxes, financing conditions and the current official requirements. This sample quotes no regulatory rate or automatic approval entitlement. Use the related planning guide to frame further research, while keeping the company's assumptions separate from rules governing the actual application.

Final adaptation checks: confirm the exact scope and premises, verify demand, cost the roster, obtain current supplier terms, classify opening expenses and deposits, reconcile all three statements and test the lowest monthly cash point. Resolve any condition preventing lawful delivery before taking unconditional commitments. The PDF reproduces this sample; a real submission requires the business's own evidence and the receiving lender's current checklist.

Frequently asked questions

What does this US SBA loan business plan sample include?

It includes Cedar Spoke Cycles LLC, a fictional company in Austin, Texas, ten connected plan sections, an operating model, linked three-year USD income statements, cash flow and balance sheets, a conditional funding request and a supporting-source register. Replace all fictional details with your own evidence.

How much funding does this fictional business need?

The scenario uses USD $350,000 of opening capitalization: $150,000 owner equity and $200,000 requested borrowing. That is a teaching scenario, not a typical startup cost. Actual quotes, launch expenses, staffing and payment delays determine the real requirement.

How does this sample relate to an SBA 7(a) application?

It shows a fictional US borrower, USD sources and uses, repayment assumptions and supporting-document index. It does not establish eligibility or constitute an application. Ask the receiving lender for current documentation, the forecast horizon and its debt-service calculation.

Are the three-year financials a forecast or profit promise?

No. Every commercial input and statement is illustrative. The tables show how revenue drivers, costs, working capital, debt payments and capitalization connect. Neither profit nor financing approval is assured. Prepare a detailed monthly model and the further forecast horizon requested by the lender.

Can I download and adapt this US SBA loan example?

Yes. The linked PDF reproduces the online sample. Use it as a structural reference, replace fictional company details and every commercial assumption, obtain current quotations and official confirmations, and reconcile the operating narrative and financial model before using the plan for a real decision.

Try TheBizPlanAI — the free AI business plan generator

Create a structured draft plan with an executive summary, market analysis and financial projections.

Try TheBizPlanAI



Written by Atul Jagga, CPA Ontario

Founder of The Biz Plans, Toronto. MBA Finance & Strategy (UBC); 20+ years in corporate finance and consulting involving RBC, BMO, and CIBC. Since 2016, Atul has written bank-financing and investor business plans for Canadian startups and small businesses. About Atul · Professional plan writing services

Browse all sample business plans by industry