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This business loan proposal template managed to secure funds to over 16,000 clients! If you're unsure of how your business loan requests should look, simply use this completely customizable template and get ready to close the deal! You can change the text, images, colors, your logo - it's all 100% editable. View Template EVERYTHING INCLUDED IN THIS TEMPLATE No matter which industry you're writing a business loan request for, the first impression always matters. In this business loan proposal template, the first thing your creditor sees is a nicely designed cover, fit for a world-class company like yours. From the text, logo, and background image, you can change everything to make it a better fit for your needs. View Template The best way to start your bank loan application is with a direct and straightforward cover letter or executive summary. Use this page to clearly and briefly describe who you are, your business background, the nature of your business or start-up, and how the loan will be used to help your company succeed. Like everything else in this proposal, it's completely editable - the colors, the text, images, layout - everything. View Template Explaining what your business does and the process of using and repaying the loan may sound a bit overwhelming to small business owners. That's why we created a business profile - a page dedicated to the history of your business, along with current activity and results. It is a perfect place to highlight your business plan, leave some links to your brochures or any other documents that will help soft sell your business. View Template The best way to show potential creditors how serious you are about your business is through management experience. Describing the experience, qualifications, and skills of key members of your management team gives you the perfect opportunity to show you understand exactly what your business needs to succeed. In this business loan proposal template, we've created a whole section for management experience. All you need to do is fill it in! View Template This section in the business loan proposal template is all about the numbers. Show precisely why you need business financing, the amount you are requesting, the interest rate, as well as what you will use it for. Whether you're looking for a small business loan or a large sum of money, this is the place to write it down. Like the rest of this template, every part is editable, from the text and logo to the background image. View Template This is the section the creditor will spend the most time looking at! It is also the perfect place to include your personal financial statements, balance sheets, credit history and reports, tax returns, and any other financial document you see fit for the cause. View Template Once the hard part of writing the loan proposal is done, use this section to attach the proof behind the story you have told. If you're feeling optimistic, you can even add a digital signature box that will allow your creditors to approve your business loan right away! View Template No more messing around with invoices, no more waiting for checks to clear. This proposal template lets you take payments directly from the proposal, using the integrations with PayPal, Stripe, and GoCardless. View Template SEE HOW IT WORKS Your browser does not support the video tag. Set up your logo, brand colors, and fonts once to have them automatically embedded in all your documents. Save your best work into the Content Library and use pre-built blocks to speed up your doc creation. Try it Free View Template Your browser does not support the video tag. Leave embarrassing mistakes in the past. Use merge tags to automatically populate docs with the right information. Try it Free View Template Give clients an onboarding experience they won't forget. Collect extra info with forms, let them book calls, get paid, or redirect them to your website. Try it Free View Template Your browser does not support the video tag. Common questions about plans, designs and security Yes, you can! Add, delete, or change sections as you see fit. Make a mistake? Just import the template from the marketplace again and you're good to go. Not to worry - all of our templates can be quickly adapted to suit your needs. Many users also prefer to import their own templates, so whether you want something all your own or something fast & easy, there's a template for you. That's up to you! Our Premium and Enterprise plans allow you to remove our branding and logo from your documents, giving a clean, white-label feel. Or, you can keep our logo and branding active and earn a commission when recipients sign up for Better Proposals. Yes, absolutely. Better Proposals uses 256bit SSL security to protect your account. Your documents are always private, and every recipient is given their own unique encrypted link that can't be intercepted or accessed by anyone else. Yes! Test out any of the plans above, and if it's not working, you can upgrade or downgrade whenever you want, as often as you want. Better Proposals handles font spacing, colour schemes, and design details by default. We'll take care of the minor details so you can focus on landing the sale. Feeling stuck? Contact Support and we'll help you along. Enterprise users can send unlimited documents and every plan allows you to add as many users as you need, so you have ultimate flexibility. Yes! We can answer questions in as little as 2 minutes, and we do that 24 hours a day. Start a chat in the bottom right for a quick answer or email us and we'll get back to you shortly. Start sending world-class, professional looking proposals, with no errors, in way less time. Blow your clients' minds and your competition out the water. Try it Free 14-day trial. No credit card required. Nothing to cancel. e-Sign with PandaDoc available Applicant: [Sender.FirstName][Sender.LastName][Sender.Company]

[Sender.Company][Sender.StreetAddress][Sender.City][Sender.State][Sender.PostalCode][Sender.Phone][Sender.Email]Lender: [Lender.Company]Attn: [Lender.FirstName][Lender.LastName]Business operational dataA bank loan agreement or proposal is a document used by prospective borrowers for a loan application. It should include the amount of money you want to borrow, your business profile, why you are borrowing, how you will repay, etc. The introduction section is similar to a cover letter, so feel free to use a letter template as a reference when writing this section. Include a brief description of who you are, your background and qualifications, the type of startup you want to create, and where the loan money will be used. And so forth. You can include a photo of yourself and links to your social media pages to personalize your proposal. Dear [Lender.FirstName][Lender.LastName] I have been in the restaurant industry for more than two decades, holding both front of house and back of house positions. I've worked in several major U.S. markets, including New York City and the San Francisco Bay Area, and overseas in South America and Europe. I first started out in my grandfather's restaurant bussing tables and doing dishes, and for the past 5 years I have been the manager of a highly acclaimed and popular destination restaurant in San Francisco. I also hold a Bachelor's Degree in Food Business Management from the Culinary Institute of America. Since those early days in grandpa's kitchen, I have wanted to run my own restaurant. I believe my time is now, as I have the necessary experience, industry relationships and connections to make this happen. With help from those industry connections, I've created a sound business plan that borrows from established ventures but takes things a step further. The following proposal will show [Lender.Company] why I'm seeking a loan to launch my restaurant and how the money will be used to complement my existing capital. Sincerely, [Sender.FirstName][Sender.LastName] This bank loan proposal sample is for someone who works in the restaurant industry. You can change the wording of the letter for your industry. Give the lender a sense of your business history and where it stands today, along with your target market and clientele, and an overview of your fit in the industry. This will show your lender that you are qualified to do business in your desired sector. Also include applicable photos for example, photos of your logo or an interior shot of your business, your staff members, or renderings you've created. At its core, a restaurant is a gathering place to relax, refuel, and socialize with others. The world is full of different cultures, but one thing we all share are meals together. I've taken this ethos to heart, and it is the driving force behind my concept for a restaurant. In San Francisco, it's not enough to just serve good food; you are selling an experience as much as a meal. The city is one of the top markets for restaurants in the country. It was one of the first two regions, along with New York, in the U.S. reviewed by Europe's esteemed Michelin Guide, and it contains the most restaurants per capita of any U.S. city. In essence, San Francisco is a trend-setter in the food world. My restaurant is currently in the buildout phase, with an anticipated opening date of six months from now. We have secured a lease for a space in a neighborhood that has steady foot traffic, is popular with tourists and locals alike, and does not have any similar restaurants already. The space will be bright and open, with an exposed kitchen in the rear to show off food production and a 360 degree bar in the center with ample space to wait for a table and have a drink. We are aiming for seating of up to 50 at a time in order to give patrons a more personal experience. We envision a younger clientele, with plenty of out-of-towners due to the neighborhood being popular with tourists. Our prices will be very competitive in order to attract customers, but I also believe in living wages and benefits for our employees. To this end, all tips generated by the service staff are pooled together and dispersed equally depending on each employee's function in the overall operation of the restaurant. Tell your potential lender who has invested in your business and why they've chosen to do so. This will show your lender that you are qualified and well-connected in your industry. In addition to myself, there are two more investors in my restaurant. We each bring something unique to the concept, all having spent our careers in the restaurant industry. One investor is a veteran in beer, wine, and spirits who runs a bar consulting business in San Francisco. He has helped open some of the city's most popular and well-respected establishments. He has also won numerous industry awards. His focus is on using fresh ingredients to craft cocktails that pair well with food. The other investor is a seasoned chef who has worked for some of the finest restaurants in the U.S. for two decades. He studied cooking in France, and held two apprenticeships in Spain. His food has been lauded as "cutting-edge California cuisine." I bring to the team the front of house experience, handling the direct contact with customers and managing the service staff. I have over 10 years of direct restaurant management experience at high-volume locations in San Francisco and New York. I include detailed biographies of all officials, managers, stockholders, and key employees, including, but not limited to: professional experience, affiliations with other enterprises, training and experience (especially that corresponding to the industry), amount of time to be dedicated solely to the business, and stake in the company. If you have outside experts that have agreed to be a part of your venture through any agreement, actual or intended, include their names with the names of your investors and lawyers. Tell your potential lender how much you need and why. Provide specifics about how the money will be used and how you arrived at that particular figure. The below mentioned sample serves as a reference guide as to how you're supposed to create a summary of the money needed. Our budget for the restaurant is \$250,000. Of that, the three investors (myself and the two others mentioned) have raised \$125,000, meaning we need another \$125,000 to launch the restaurant. Our existing investment is being used to pay lease costs on the space while it's built out and construction expenses to renovate the interior. It's also going toward city and state permit and licensing costs associated with restaurant and bar operations. As stated previously, we anticipate an opening date of six months from now. The money we are requesting from [Lender.Company] will go toward the following needs: Kitchen equipment, \$75,000: We believe quality food comes from good products. We need to purchase general cooking utensils, tableware and silverware, a new industrial-size oven with a 10-top burner, and refrigeration equipment. Bar equipment, \$25,000: Our bar will use only the finest ingredients and spirits available, in addition to a small and well-curated beer and wine list. We have established relationships with beverage industry distributors for these products at competitive rates. Food, \$25,000: No restaurant is complete without its menu. Through our years of experience and vast connections, we have established relationships with food purveyors around the state of California and elsewhere in the U.S. to supply the restaurant. These products will be the last items ordered before opening. Tell your lender what kind of loan you desire and the terms for repayment, such as the interest rate. You also want to show how you will repay the loan based on sales and cash flow projections in your loan proposal. If you are unsure of what to expect, do some online research and plan to negotiate with the lender. Add additional requests if needed, such as opening a line of credit. We are asking [Lender.Company] for a loan of \$125,000 to be repaid over one year at a rate of 6% interest, making payments of \$11,041.67 monthly. Our estimates for revenue are an average of \$6,000 per day over 22 operational days per month for a total revenue stream of \$132,000 a month. After factoring in staff costs of \$25,000 per month and operational costs of \$75,000, we are left with enough money to comfortably repay a loan under those terms. Lenders will ask for security for your loan. Collateral is essentially insurance for the lender in case cash flow projections don't materialize. You and your business partners will need to put together assets that can be used as collateral. This can be done in a simple Excel-style spreadsheet and should be attached to your loan request proposal (you can also send a Word doc or a PDF file). Spreadsheets for each partner are attached showing various forms of collateral we are putting up as security for our loan request. Among them are mutual fund investments, equity from ownership of two separate residential properties, and savings accounts. These are more documents that you will need to attach with your loan request. Each partner/investor in your business who has more than a 20% stake should include personal financial statements that are less than 90 days old. You may also be asked for tax return documents for up to three years. As for the business financial statements, if you are asking for a loan for an existing business, then include balance sheets, loss statements, income statements, tax return documents and reconciliation of net worth for a three year period. If you are requesting a loan to launch a business, then include projections of income and a balance sheet. In general, it is essential to include details about your Income Statement, Cash Flow Statement, and Balance Sheet. These are the three major financial statements you must include, as they will supply the basic general financial information about the borrower. Attached to this loan request are personal and business financial statements for each partner. Mention your income statement details here. The company's expenses and sales revenue are broken out on the income statement to indicate where the company's net profit comes from. The income statement enables the bank to respond to queries like how much it costs to produce a good or service when expressed as a percentage of the sale price, or how much fixed expenditures, such as rent, reduce earnings. The income statement reflects if the firm follows a discounted price/high volume strategy or offers a premium product with a significant profitability ratio but fairly low demand. Given the anticipated shifts in the competitive environment and the economy in general, they show whether the profit levels are feasible over the coming months and years. Mention your income statement details here. Lenders require proof that your regular business activities will earn adequate money to pay back the loan, and to achieve that end, financial institutions study both the statements of cash flow and the net income in addition to the financial statements. The origins of both inflows and outflows of cash are described in this section. Cash inflows and outflows within a certain financial period could be the results of decisions made in the past. The cash flow sheet clearly displays the payback of a debt taken out years ago, which will result in a substantial financial outflow. It won't appear on the income statement because it is neither a gain nor a loss. Therefore, the bank must carefully examine how the business handled its financial resources to determine if the borrower will be able to repay the borrowed loan. A balance sheet is simply a description of a firm's assets and liabilities. One portion of the balance sheet shows all assets, including real estate, machinery, buildings used as offices and factories, cash, and other items. On the right side of a balance sheet are obligations, such as anticipated income taxes, accounts payable to merchants for goods acquired on debt, and loan commitments to other lenders. These facts must be disclosed to the bank since the revenues from the sale of the properties are the sole source that may be used if earnings are insufficient to cover the loan. Attached to this loan request are personal and business financial statements for each partner. Its likely that if you seek a loan, you will be required to submit a fiscal projection for your company. Your existing financial situation will be a key component of the selection process. A lender will also desire to know your economic goals for the company and your proposed path to achieve them. A successful firm must have the ability to make accurate financial predictions and forecasts. The majority of firms depend on bank financing for expansion. For your enterprise to be approved for credit, an equipment loan, or a lease on real estate, you will need to provide all necessary documents proving the viability of your operation, how you plan to use the cash, and your capacity regarding repayment of the loan. Include such details here. As mentioned above, you'll need to give your potential lender income and cash flow projections if you're requesting a loan for a new business. If your loan is for an existing business, then you'll be required to present recent income and cash flow documentation. You will also want to show your lender how you will adjust operations in the event that your projections do not materialize. Other documentation attached to this request includes income and cash flow projections for the restaurant, and alternative operational structures in the event our projections do not materialize. The relevant issues that are discussed in narrative form in this portion: (a) A description of the business as it is carried out, as indicated by the SIC code, including the main goods supplied or services provided. (b) The overall evolution of the goods and/or services as during the past three years or since launch. (c) The percentage impact of each main product or offering to the size of the business and its earnings. (d) Material variations in item or service kinds. (e) A rough five-year plan outlining the firm's aims and goals, together with expected income and sales. I, [Sender.FirstName][Sender.LastName], attest that all information mentioned above is true to the best of my knowledge and understanding. [Sender.FirstName][Sender.LastName][Lender.FirstName][Lender.LastName]

**Example of business loan proposal. How to write a small business loan proposal. Business proposal for bank loan pdf. Business proposal for bank loan sample.**