

Small Business Loan Proposal for Working Capital

Date: [Insert Date]

[Lender's Name]

[Lender's Title]

[Lender's Institution Name]

[Lender's Address]

[Lender's City, State, Zip]

Dear [Lender's Name],

I am writing to propose a loan for [Your Business Name], a small business located in [Location]. We are seeking a working capital loan of [Amount Requested] to support our operations and growth.

Business Overview

[Your Business Name] has been in operation since [Year Established] and specializes in [Brief Description of the Business]. Our mission is to [Your Business Mission].

Purpose of the Loan

The funds will be used for [Detail the Purpose - e.g., inventory purchase, payroll, marketing, etc.]. This support will enable us to [Explain how the loan will help the business].

Financial Projections

Based on our projections, with the additional working capital, we anticipate a revenue increase of [Anticipated Growth %] over the next [Time Period]. This will allow us to [Explain Benefits of Growth].

Loan Terms

We are requesting a loan term of [Preferred Loan Term], with an interest rate of [Proposed Interest Rate]. We believe these terms are reasonable based on our current financial position and projected growth.

Conclusion

We appreciate your consideration of this proposal and look forward to the possibility of working together to support [Your Business Name]'s growth. Please feel free to contact me at [Your Phone Number] or [Your Email] for any further information.

Thank you for your time and consideration.

Sincerely,

[Your Name]

[Your Title]

[Your Business Name]

[Your Business Address]

[Your Business City, State, Zip]