

# Letter Template for Business Loan Debt Restructuring Plan

Date: [Insert Date]

To: [Investor's Name]

From: [Your Name]

Subject: Proposal for Debt Restructuring Plan

## Introduction

We are reaching out to present a proposed debt restructuring plan aimed at addressing our current financial obligations while ensuring sustainable growth for our business.

## Current Financial Situation

As of [Insert Date], our outstanding loan balances include:

- Loan A - \$[Amount]
- Loan B - \$[Amount]
- Loan C - \$[Amount]

Due to [brief explanation of circumstances affecting cash flow], we are seeking to restructure our debts to improve our financial stability.

## Proposed Restructuring Plan

We propose the following measures for restructuring our debts:

1. Negotiate reduced interest rates on existing loans.
2. Extend loan repayment terms to improve cash flow.
3. Consolidate smaller debts into a single loan with favorable terms.

## Expected Outcomes

By implementing this restructuring plan, we anticipate:

- Improved cash flow and operational efficiency.
- Enhanced capacity to service debt and mitigate default risk.
- Increased investor confidence and long-term business viability.

## **Request for Support**

We kindly request your support in our proposed plan. We are committed to maintaining transparent communication throughout this process and are open to discussing any concerns you may have.

## **Conclusion**

We believe that with your support, this restructuring plan will strengthen our financial foundation and deliver positive returns to our investors.

Thank you for considering our proposal. We look forward to your feedback.

Sincerely,  
[Your Name]  
[Your Position]  
[Your Company Name]  
[Contact Information]