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Construction Business Plan Template

For general contractors, specialty-trade contractors and small builders

Company name: []

Owners: []

Date: []

Version: []

Template version 1.0, October 2026, by Let's Talk Business Plans.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- Fill in the schedules first: the license, bond and insurance register (5.2), backlog (6.1), job costing and work in progress (8.1) and retainage and cash timing (8.3). They give you the numbers the other sections ask for.
- Build the 5-year projections in the free Excel workbook from Let's Talk Business Plans, then copy the summary figures into section 8: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Section 8 says what the workbook can and cannot take from this file.
- The SBA says you don't have to stick to the exact business plan outline: use the sections that make the most sense for your business ([SBA: Plan your business](#)).

Scope

- Built for general contractors, specialty-trade contractors and small builders. Developers, federal prime contractors, architects and engineers, and any business that needs a license this file cannot name have rules this template does not cover: check with your regulator or the agency's contracting rules. This is a business plan, not a bid, an estimate or a project schedule.

Rules differ

- Rules differ by state, trade and local authority. Check with your state licensing board, your local building department, your surety agent and your insurer. This file states no rule.

Known limitations of this template

- No built-in calculations: Word has none. The schedules lay out the arithmetic; the Excel workbook does the 5-year model.
- The Excel workbook has no retainage, work-in-progress, job-costing or backlog lines and no monthly growth input (see section 8).
- This template gives no benchmarks: no margin, markup, overhead rate, retainage percentage, price or job-size figures to aim for. They vary by business, contract and state, and your own numbers are what count. Every number shown is a labelled example.
- No legal or regulatory rules for licensing, bonding, insurance, liens, retainage, safety or public work: check with your state, your surety and your insurer.
- The SBA surety figures are as read on [sba.gov](https://www.sba.gov) on October 17, 2026; confirm the current figures at [SBA: Surety bonds](#).
- The SBA asks for five years of forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets ([SBA](#)). This file holds summary tables only and does not cover everything the SBA lists.
- Checked in LibreOffice only. It has not been opened in Microsoft Word or Google Docs.
- Not legal, tax, accounting, surety, investment or lending advice.

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One-page summary

Fill this in last, from the sections that follow. Keep it to one page. On its own, this page can serve as a short version of the plan: the SBA says a lean plan can “take as little as one hour to make”, and that “Some lenders and investors may ask for more information.”

Source: [SBA: Plan your business](#).

Item	Your answer
The company and its trade	[]
Type of work and customers (section 5.1)	[]
What is in the backlog (section 6.1)	[]
Licenses and bonding position, in one line (sections 5.2 and 5.3)	[]
Job costing, in one line (section 8.1)	[]
The cash the company needs before it is paid (section 8.3)	[]
Funding request: amount, debt or equity, use (section 7)	[\$] as [debt / equity], for [use]

1. Executive summary

How to fill this in (delete before sending)

Write this section last, in one page. Say what the company builds, for whom, how much work is lined up and what the money is for. Keep it plain and short; a reader should know the whole plan from this page.

Questions to answer in this section:

- What does the company build or install, and for whom?
 - How much signed work is in the backlog?
 - What is the licensing and bonding position today?
 - How much are you asking for, as debt or equity, and for what?
-
- The company: [name], a [general contractor / specialty-trade contractor / small builder] doing [work types].
 - Customers: [owners / general contractors / public bodies / private], see section 3.
 - Backlog: [signed work in dollars] signed, [bidding in dollars] bidding (section 6.1).
 - Licenses and bonding: [one line from sections 5.2 and 5.3].
 - Funding request: [\$] as [debt / equity], for [uses] (section 7), or: no funding requested.

2. Company description

How to fill this in (delete before sending)

Give the facts a reader checks first: the legal form, the owners, where the company works and what it builds.

List who holds each license. That answer feeds the register in section 5.2. For what a license holder must be, check with your state.

Questions to answer in this section:

- Who owns the company, and who holds each license?
- Where does the company work (service area)?

Legal name and structure: [LLC / corporation / other]. Owners: [name, role, % owned].

Start date: [month, year]. Location and service area: [city, state / counties].

Trades and work types: [].

License holders: [name: license or registration] (see 5.2).

3. Market analysis

How to fill this in (delete before sending)

Describe who buys your work from your own experience and records: property owners, general contractors, public bodies.

This template supplies no market-size figures. If you size the market, show your method and a source for every number.

List the competitors and alternatives a customer has, including doing the work themselves.

Questions to answer in this section:

- Who buys the work, and how do they choose a contractor?
- How is work found?
- Who else bids on it, and how do you differ?

Who buys the work: [property owners / general contractors / public bodies / other].

How the market was described: [method, sources, date checked].

Competitor or alternative	What they build	How you differ
[]	[]	[]
[]	[]	[]
[]	[]	[]
The customer does the work themselves	[]	[]

4. Organization and management

How to fill this in (delete before sending)

Show who runs the company, who holds the license (the qualifier), who manages projects and who builds. Say which workers are employees and which are subcontractors.

Planned hires go in the Excel workbook: Assumptions tab, payroll section (role, headcount, annual salary, start month); results on the Payroll tab.

Questions to answer in this section:

- Who are the owners, and what have they built before?
- Who is the qualifier or license holder?
- Who do you need to hire, and when?

Advisors: [accountant], [attorney], [surety agent], [insurance agent].

Person or role	What they do	Employee or subcontractor	Experience
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]

Planned hires (enter the same rows in the Excel workbook: Assumptions tab, payroll section)

Planned hire (role)	Headcount	Annual salary	Start month
[]	[]	[\$]	[month]
[]	[]	[\$]	[month]
[]	[]	[\$]	[month]

5. Services and project types

How to fill this in (delete before sending)

The SBA calls this section "Service or product line". Describe what you build and how the work gets done ([SBA: Plan your business](#)).

Then fill in the five parts below: services and work types (5.1), the license, bond and insurance register (5.2), bonding capacity (5.3), equipment (5.4) and safety (5.5).

Questions to answer in this section:

- What do you build or install?
- Which licenses, bonds and insurance does the work need?
- What would a surety agent want to see?

5.1 Services and work types

Item	Your answer
What you build or install	[]
Types of projects	[]
Who does the work (own crews / subcontractors)	[]
Work you do not take on	[]

5.2 License, bond and insurance register

Rules differ

- Rules differ by state, trade and local authority. Check with your state licensing board, your local building department, your surety agent and your insurer. This file states no rule.

One row per item. Every cell is your own entry: this register shows no example fee, premium, limit or deadline. Where a column asks who must hold a license or what a state requires, check with your state.

(a) Licenses and registrations

License or registration type	Issuing body	Who must hold it	Fee	Renewal date	Status
[general / specialty trade / local]	[]	[check with your state]	[amount]	[date]	[]
[general / specialty trade / local]	[]	[check with your state]	[amount]	[date]	[]
[general / specialty trade / local]	[]	[check with your state]	[amount]	[date]	[]
[general / specialty trade / local]	[]	[check with your state]	[amount]	[date]	[]

(b) Contract bonds are bonds for a job. SBA guarantees contract bonds, but doesn't guarantee commercial bonds. Contract bonds ensure the terms of a specific contract are fulfilled (SBA).

(b) Contract bonds (the job)

Job or contract	Bond type	Surety	Bond amount	Premium quote	SBA-guaranteed?	Status
[]	[bid / performance / payment / ancillary or maintenance]	[]	[amount]	[ask your surety agent]	[yes / no / not sure]	[]
[]	[bid / performance / payment / ancillary or maintenance]	[]	[amount]	[ask your surety agent]	[yes / no / not sure]	[]
[]	[bid / performance / payment / ancillary or maintenance]	[]	[amount]	[ask your surety agent]	[yes / no / not sure]	[]
[]	[bid / performance / payment / ancillary or maintenance]	[]	[amount]	[ask your surety agent]	[yes / no / not sure]	[]

(c) Commercial bonds. Bonds a government agency may require (SBA). Which ones your work needs: check with your state. SBA guarantees contract bonds, but doesn't guarantee commercial bonds.

(c) Commercial and license bonds (the law)

Bond	Who requires it	Amount	Premium quote	Renewal date
[license or permit bond]	[check with your state]	[amount]	[ask your surety agent]	[date]
[license or permit bond]	[check with your state]	[amount]	[ask your surety agent]	[date]
[license or permit bond]	[check with your state]	[amount]	[ask your surety agent]	[date]

(d) Insurance: ask your insurer and your contract what each line needs to carry

Insurance line	Carrier	Limit (as the contract or insurer sets it)	Cost	Renewal date
General liability	[]	[]	[amount]	[date]
Workers' compensation	[]	[]	[amount]	[date]
Vehicle	[]	[]	[amount]	[date]
Builder's risk	[]	[]	[amount]	[date]
Professional or other, per the contract	[]	[]	[amount]	[date]

5.3 Bonding capacity and surety package prompts

The SBA describes the surety's review as "credit, capacity, and character requirements". The SBA does not define those three words, and neither does this file. Ask your surety agent what they require; this list is a prompt, not their checklist. It sets no thresholds and no ratios.

Prompt	Your answer
Largest job completed	[]
Work in progress (from section 8.1)	[]
Backlog (from section 6.1)	[]
Working capital (from your accountant)	[]
Owners' financial statements attached?	[yes / no]
Banking relationship or line of credit	[]
References	[]
This plan attached?	[yes / no]

If you look at SBA's surety program (check whether it fits; nothing here is promised)

- All performance and payment bond guarantees require small businesses to pay SBA a fee of 0.6% of the contract price. SBA does not charge a fee for bid bond guarantees. ([SBA: Surety bonds](#)). Read on sba.gov on October 17, 2026; confirm the current figures there.
- The SBA lists contracts of "Up to \$9 million for non-federal contracts and up to \$14 million for federal contracts" as part of its eligibility ([SBA: Surety bonds](#)). Read on sba.gov on October 17, 2026; confirm the current figures there.
- The SBA also lists that a business must "Qualify as a small business according to SBA's size standards." The SBA assigns a size standard to each NAICS code, with exceptions by industry; look up yours. The SBA says the exceptions by industry are listed in 13 CFR 121.201 and in its table of size standards; check yours ([SBA: Get started](#)). Read on sba.gov on October 17, 2026.
- The SBA also lists the surety's own review: a business must "Meet the surety company's credit, capacity, and character requirements." ([SBA: Surety bonds](#)). Read on sba.gov on October 17, 2026; confirm the current figures there.
- Ask your surety agent for a quote: the surety's own premium is separate from the SBA fee and is not shown here.

Example — replace with your numbers. A hypothetical contract

Line	Example
Contract price	2,000,000
SBA guarantee fee rate (the SBA's figure for performance and payment bond guarantees)	0.6%
Fee = contract price × 0.6%	12,000

5.4 Equipment plan

List the equipment the work needs and how it is paid for. Funding is a choice: owning, leasing or renting. This template supplies no rate. In the Excel workbook, equipment and vehicles are startup lines on the Assumptions tab (section 6), with depreciation lives.

Item	Owned / leased / rented	Purchase price or rent	Who maintains it	Hours or months needed	How it is paid for
[]	[]	[amount]	[]	[]	[]
[]	[]	[amount]	[]	[]	[]
[]	[]	[amount]	[]	[]	[]
[]	[]	[amount]	[]	[]	[]

5.5 Safety program summary

Check OSHA and your state plan for what applies to your work. This template states no safety rule.

Item	Your answer
Training	[]
Incident records	[]
Insurance experience (ask your insurer)	[]
Who is responsible	[]

6. Marketing and sales

How to fill this in (delete before sending)

Describe how work is found and won: bids, referrals, repeat customers, general-contractor relationships.

Describe the bid and estimating process.

Then fill in the backlog and pipeline schedule (6.1).

Questions to answer in this section:

- How does the company find work?
- How does a bid become a signed contract?
- Which customers come back?

- How work is found: [bids / referrals / repeat customers / general-contractor relationships / other].
- Bid and estimating process: [who estimates, how a bid is checked, how long it takes].

6.1 Backlog and pipeline schedule

One row per job or project. The probability is your own estimate, labelled as yours. This template supplies no default and no win rate.

Job or project	Customer type	Contract value	Status (signed / awarded / bidding)	Expected start	Expected finish	Probability you assign	Source of the lead
[]	[]	[\$]	[]	[date]	[date]	[your estimate]	[]
[]	[]	[\$]	[]	[date]	[date]	[your estimate]	[]
[]	[]	[\$]	[]	[date]	[date]	[your estimate]	[]
[]	[]	[\$]	[]	[date]	[date]	[your estimate]	[]
[]	[]	[\$]	[]	[date]	[date]	[your estimate]	[]
Total: signed		[\$]					
Total: bidding		[\$]					

7. Funding request

How to fill this in (delete before sending)

The SBA says: "Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover." It also asks you to explain "how much funding you'll need over the next five years and what you'll use it for." ([SBA: Plan your business](#))

Skip this section if you are not asking for money. Make the amount match section 8 and the uses match sections 8.1 and 8.3. Talk to an attorney about the terms before you offer any.

Questions to answer in this section:

- How much do you need, over what period?
- Debt or equity?
- What will each use of funds cost?

Item	Your answer
Amount requested	[\$]
Debt or equity	[loan / equity investment / other]: talk to an attorney about the terms
Terms you'd like	[]
Length of time the request covers	[months]

Use of funds by purpose (the funding source labels are the Excel workbook's own)

Use of funds	Amount	Funding source
Equipment	[\$]	[Loan / Owner equity / Investor equity]
Working capital for retainage and slow pay	[\$]	[]
Bonding costs	[\$]	[]
Payroll ahead of billing	[\$]	[]
Job start-up costs	[\$]	[]
Other	[\$]	[]
Total	[\$]	

The SBA gives its own examples of what a funding request may cover: "buy equipment or materials, pay salaries, or cover specific bills until revenue increases." The rows for retainage and slow pay, bonding costs and job start-up costs are this template's additions, not the SBA's. No example amount is shown.

Funding options the SBA describes (check whether each fits; none is promised)

- SBA-backed loans: 7(a) loans are delivered by SBA 7(a) lenders; 504 loans are available through SBA Certified Development Companies; microloans are provided by intermediary lenders. The SBA says businesses normally must meet SBA size standards, "be able to repay, and have a sound business purpose" ([SBA: Loans](#)).
- SBA surety bond guarantees are described on a separate SBA page: see 5.3 ([SBA: Surety bonds](#)).

8. Financial projections

How to fill this in (delete before sending)

The SBA asks for “a prospective financial outlook for the next five years”, with forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets, and quarterly or monthly projections for the first year ([SBA](#)).

Work the job schedules by hand below (8.1 to 8.3), then build the five-year numbers in the free Excel workbook: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Copy the summary figures into 8.4 to 8.7 and attach the printouts (section 10).

This file holds summary tables only. It has no capital expenditure budget or historical financials.

Questions to answer in this section:

- Do the projections match the funding request?
- What has to be true for these numbers to happen?

Workbook bridge: what the Excel workbook can and cannot take from this file

- Enter jobs per month at full Year-1 volume as units and your average contract value as the price. The workbook then applies a six-month ramp-up, seasonality by calendar month, and annual growth from Year 2.
- It has no monthly growth input, no retainage, no work-in-progress and no backlog lines, so months 7-12 cannot be entered job by job. Use the schedules in 6.1 and 8.1-8.3 for Year 1 by hand and the workbook for the 5-year model.
- The workbook's Cash Flow tab says: “No receivables or payables timing: cash follows profit in the same month.” Retainage and slow payment are worked by hand in 8.3.
- Enter bond premiums under 'Other fixed costs per month' or 'Other startup costs' and note it in your assumptions. That is a modeling choice, not a rule.
- Planned hires: Assumptions tab, payroll section; results on the Payroll tab. Funding: Assumptions tab, section 8 (Loan amount, Owner equity, Investor equity).

8.1 Job costing and work-in-progress schedule

One column per job. Enter the contract value, the cost to date, the cost to complete (by job-cost category if you like: labor, materials, subcontractors, equipment, other direct) and the amount billed to date. Then work each line by hand. This is one way to measure; ask your accountant and your surety which method they use. No margin column and no target margin is shown.

Line	How to work it out	Job 1	Job 2	Job 3	Total
Contract value	Enter	[\$]	[\$]	[\$]	[\$]
Cost to date	Enter	[\$]	[\$]	[\$]	[\$]
Cost to complete	Enter	[\$]	[\$]	[\$]	[\$]
Estimated total cost	Cost to date + cost to complete	[\$]	[\$]	[\$]	[\$]
Estimated profit or (loss)	Contract value – estimated total cost	[\$]	[\$]	[\$]	[\$]
Percent complete	Cost to date ÷ estimated total cost	[]	[]	[]	
Earned to date	Percent complete × contract value	[\$]	[\$]	[\$]	[\$]
Billed to date	Enter	[\$]	[\$]	[\$]	[\$]
Billed ahead of work, or (work ahead of billing)	Billed to date – earned to date	[\$]	[\$]	[\$]	[\$]

Example — replace with your numbers. A hypothetical company with three jobs; dollars

Example — replace with your numbers. Three made-up jobs; dollars.

Line	Job A	Job B	Job C	Total
Contract value	400,000	250,000	100,000	750,000
Cost to date	160,000	86,000	88,000	334,000
Cost to complete	160,000	129,000	22,000	311,000
Estimated total cost	320,000	215,000	110,000	645,000
Estimated profit or (loss)	80,000	35,000	(10,000)	105,000
Percent complete (cost to date ÷ estimated total cost)	50%	40%	80%	
Earned to date (percent × contract)	200,000	100,000	80,000	380,000
Billed to date	220,000	75,000	80,000	375,000
Billed ahead of work, or (work ahead of billing)	20,000	(25,000)	0	(5,000)

Example — replace with your numbers: These jobs are made up to show the arithmetic; no margin, cost split or completion pattern is implied. One job is at a loss on purpose, so the schedule shows a problem job.

8.2 Overhead and markup worksheet

Your overhead rate is your own calculation: annual overhead divided by annual direct job cost. Overhead is the cost of running the company that is not charged to one job. Direct job cost is the labor, materials, subcontractors, equipment and other costs charged to jobs. This template shows no example value and sets no target markup. Ask your accountant how to treat each cost.

Line	Your number
Annual overhead (list each cost below)	[\$]
Annual direct job cost	[\$]
Overhead rate = annual overhead ÷ annual direct job cost	[your calculation]
Markup you apply to bids, and why	[your decision]

Overhead cost	Annual amount
Office and administration	[\$]
Owner and management pay	[\$]
Vehicles and fuel not charged to jobs	[\$]
Insurance	[\$]
Bonding costs	[\$]
Licenses and fees	[\$]
[Other]	[\$]

8.3 Retainage and cash timing

Retainage is an amount a customer holds back from each payment until a later date. Your contract sets these terms; the law on retainage differs by state, so check with your state. Fill in the inputs from your contract, then work the months by hand.

Input from your contract	Your answer
Contract value	[\$]
Percent held back (from the contract)	[]
Billing dates	[]
Payment terms (days from billing to payment)	[]
Date the held-back amount is released	[]

Cash timing by month

Month	1	2	3	4	5	6	7	8	9	10	11	12
Billed (end of month)	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]
Held back	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]
Cash in (paid billings + released amount)	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]
Cash out (job costs)	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]
Net	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]
Cumulative	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]	[\$]

Lowest cumulative cash: month [], [\$].

Example — replace with your numbers. A hypothetical job: contract 200,000, 6% held back; dollars

Example — replace with your numbers: the example bills 50,000 at the end of each of months 1 to 4, holds back 6% of each billing, pays each billing in full (less the held-back amount) in the next month, releases the held-back total in month 6, and pays job costs of 40,000 in each of months 1 to 4. The 6% and the payment terms are made-up contract terms, not a rate to use or expect.

Example — replace with your numbers. One made-up job, months 1 to 6.

Line	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Billed (end of month)	50,000	50,000	50,000	50,000	0	0
Held back (6%)	3,000	3,000	3,000	3,000	0	0
Cash in	0	47,000	47,000	47,000	47,000	12,000
Cash out (job costs)	40,000	40,000	40,000	40,000	0	0
Net	(40,000)	7,000	7,000	7,000	47,000	12,000
Cumulative	(40,000)	(33,000)	(26,000)	(19,000)	28,000	40,000

Example — replace with your numbers: totals. Cash in 200,000 (188,000 paid + 12,000 released). Cash out 160,000. Ending cumulative cash 40,000 = 200,000 – 160,000. The lowest cumulative cash is month 1 at (40,000).

Example — replace with your numbers: the company needs working capital to cover the first months of this job; change the contract terms and the table changes.

8.4 Startup costs and funding (sources and uses)

From the Excel workbook, Startup & Funding tab

Uses of funds	Amount	Sources of funds	Amount
Equipment	[\$]	Loan	[\$]
Vehicles	[\$]	Owner equity	[\$]
Licenses and permits	[\$]	Investor equity	[\$]
Other startup costs (bond premiums: note it)	[\$]		
Working-capital reserve	[\$]		
Total uses	[\$]	Total sources	[\$]

8.5 Profit and loss summary, Years 1 to 5

From the Excel workbook, P&L tab (annual columns)

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	[\$]	[\$]	[\$]	[\$]	[\$]
Direct costs	[\$]	[\$]	[\$]	[\$]	[\$]
Gross profit	[\$]	[\$]	[\$]	[\$]	[\$]
Payroll	[\$]	[\$]	[\$]	[\$]	[\$]
Operating expenses	[\$]	[\$]	[\$]	[\$]	[\$]
EBITDA	[\$]	[\$]	[\$]	[\$]	[\$]
Net income	[\$]	[\$]	[\$]	[\$]	[\$]

8.6 Cash, lowest month-end cash, break-even and the loan

From the Excel workbook: ending cash from the Cash Flow tab; lowest month-end cash and debt service from the Key Ratios tab

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Ending cash	[\$]	[\$]	[\$]	[\$]	[\$]
Lowest month-end cash in the year	[\$]	[\$]	[\$]	[\$]	[\$]
Annual debt service	[\$]	[\$]	[\$]	[\$]	[\$]

Break-even sales per month (Excel: Break-Even tab): [\$]. Loan payment per month (Excel: Loan tab): [\$].

Lowest cumulative cash on your largest job (section 8.3): [\$]. Does the lowest month-end cash stay above zero? [yes / no; in which month it goes below].

8.7 Balance sheet

The balance sheet at each year-end (total assets, liabilities and equity) is on the Excel workbook's Balance Sheet tab. Copy the five year-end columns here or attach the printout in section 10: [].

Main assumptions: [jobs per month at full Year-1 volume and how you chose it, average contract value, annual growth, hires, bond premiums, funding].

9. Risks and what you'll do

How to fill this in (delete before sending)

For each risk, change the matching input in the Excel workbook or the schedule in section 8 and note what happens to cash. Then write what you would do. No probabilities needed.

Questions to answer in this section:

- What could stop a job or delay payment, and how long could your cash last?

Risk	What to change	Effect on cash	Your plan (reserve or action)
Weather and delays	Move job finish dates later in 6.1 and 8.3	[]	[]
Material or labor cost changes	Raise cost to complete in 8.1	[]	[]
A subcontractor defaults	Add the cost to finish the work to 8.1	[]	[]
A customer pays late or disputes a bill	Move cash in later in 8.3	[]	[]
A bond or license lapses	Note the renewal date in 5.2	[]	[]
A key person leaves	Add a replacement hire later (Payroll)	[]	[]
An accident or claim	Add the cost of the response	[]	[]

10. Appendix checklist

This appendix is an addition by Let's Talk Business Plans, not one of the SBA's sections. Attach what your reader asks for and tick it.

- ☐ License copies
- ☐ Bond and insurance certificates
- ☐ The latest financial statements
- ☐ Work-in-progress and backlog schedules (8.1 and 6.1)
- ☐ Equipment list
- ☐ Resumes
- ☐ References
- ☐ Excel workbook printouts: P&L, Cash Flow, Balance Sheet, Key Ratios (monthly for Year 1)

Sources for the rules quoted in this template: SBA pages (Plan your business; Surety bonds; Loans; Get started), opened October 17, 2026. The links are in each section.