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Import Export Business Plan Template

For importers, exporters and trading agents

Business name: []

Owners: []

State: []

Date: []

Version: []

Template version 1, 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.
- Start with the business-model switch below. Then work through the worksheets in section 5: suppliers (5.1), buyers (5.2), delivery terms (5.3), the landed cost sheet (5.4), the order-to-cash timeline (5.5), payment terms (5.6) and the compliance checklist (5.7).
- Build the full projections in the free Excel workbook, 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 do for a trading business.
- The SBA says you don't have to stick to the exact outline: use the sections that make the most sense for your business ([SBA: Write your business plan](#)).

Business-model switch: tick one

- ☐ Importer: I buy abroad and sell in the U.S.
- ☐ Exporter: I sell U.S. goods abroad
- ☐ Both
- ☐ Agent or broker: I earn a commission and do not own the goods

Where it changes	Importer	Exporter	Agent or broker
3.1 Product and market	Source countries and your U.S. buyers	Target countries and your foreign buyers	The suppliers and buyers you bring together
5.1 Suppliers	Your overseas suppliers	Your U.S. suppliers or your own production	The suppliers you represent
5.2 Buyers	Your U.S. buyers	Your foreign buyers	The buyers you find, and your commission basis
5.4 Cost sheet	Landed cost sheet	Delivered cost sheet	Your commission and your own costs; no goods to buy
5.5 Timeline	Supplier deposit to buyer payment	Production or purchase to buyer payment	When the commission is paid to you
5.7 Checklist	Importer rows	Exporter rows	Ask your adviser which rows apply
8.1 First-order cash	The first order's landed cost	The first order's delivered cost	Your costs before the commission arrives; no inventory

If you are both an importer and an exporter, fill in both columns.

If you act for others in customs business, that is a licensed activity (19 C.F.R. 111.2); this template does not cover it.

Get the numbers from the source

This template gives no duty or tariff rates, customs bond amounts, fees, classification numbers, export license decisions or loan limits. They depend on your product, where it comes from or goes, and the date, and import and export rules changed during 2026. Get them from U.S. Customs and Border Protection (CBP) or a licensed customs broker for imports, and from the Bureau of Industry and Security or your freight forwarder for exports. Write the date you checked beside every rate you enter.

Scope note

Not for customs brokerage or freight forwarding as a business. Selling online to consumers? The [e-commerce template](#) fits better. This is not legal, customs, tax or lending advice.

Known limitations of this template

- No built-in calculations: Word has none. The arithmetic is laid out for you; the Excel workbook does the 5-year model.
- No duty or tariff rates, bond amounts, fees, classification numbers, export license decisions, sanctions decisions or loan limits are given. Get them from CBP, a licensed customs broker, the Bureau of Industry and Security or your lender, with the date you checked.
- No delivery term and no payment term is recommended.
- Import and export rules change. Re-check every row of the checklist before you rely on it.
- The Excel workbook has no receivables, payables or inventory timing and no exchange-rate line. Section 8 shows how to work around each.
- Customs brokerage and freight forwarding as businesses are not covered.
- Every number shown is a labelled, made-up example.
- Checked in LibreOffice only. It has not been opened in Microsoft Word.
- Not legal, customs, tax, export-control or lending advice.

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One-page summary

Fill this in last, from the sections that follow. Keep it to one page.

Item	Your answer
Business model: importer / exporter / both / agent (switch, front matter)	[]
Products (section 3.1)	[]
Source and target countries, yours (section 3.1)	[]
Main suppliers and buyers, and where each stands (sections 5.1 and 5.2)	[] / []
Landed cost per unit and margin per unit, or delivered cost and margin (section 5.4)	[\$] / [\$]
Days cash is tied up per order, and peak cash need (section 5.5)	[] days / [\$]
Funding sought (sections 7 and 8.1)	[\$]
Compliance status: what is done, what is next (section 5.7)	[]

1. Executive summary

How to fill this in (delete before sending)

Write this section last, in one page. Say what the business buys or sells, where, for whom, how big the first order is, how much cash it ties up and what the plan asks for.

The SBA describes it as: “Briefly tell your reader what your company is and why it will be successful.” ([SBA](#))

Questions to answer in this section:

- What does the business do: import, export, both or act as an agent?
 - What is the first order, and how much cash does it tie up and for how long?
 - How much funding is needed, for what, and where will it come from?
-
- The business: [name] is a [importer / exporter / both / trading agent] of [products], buying from [source markets] and selling to [target markets].
 - First order: [units] at a landed (or delivered) cost of [\$], cash tied up for [] days, peak cash need [\$] (section 5.5).
 - Margin: [\$] per unit, after customs costs you have checked with your broker (section 5.4).
 - Compliance: [what is done, what is next] (section 5.7).
 - Funding request: [\$] 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: who owns the business, its legal form, where it operates and where the goods are kept.

Importers: CBP Form 5106 asks for an identification number. Write your status here and see the first row of 5.7.

Questions to answer in this section:

- Who owns the business, and in what legal form?
- Where are goods stored between the supplier and the buyer?

Legal name and structure: [sole proprietor / LLC / corporation / partnership]. Owner(s): [name, share owned].

Start date: [month, year]. Business model: [importer / exporter / both / agent].

Location: [address or area]. Employer identification number status (the number CBP Form 5106 asks for): [].

Storage: [own warehouse / third-party warehouse / direct to the buyer]. Why this product and these markets: [].

3. Market analysis

How to fill this in (delete before sending)

Describe the product, the markets and the buyers from your own research. Say where each number comes from and the date.

This template supplies no market-size figure, price level, country or product. Use a figure only if you can name its source.

Questions to answer in this section:

- Which products, and which markets, and what is your evidence that buyers want them?
- Who buys, how do they buy and in what order sizes?

3.1 Product and market worksheet

Classification number: for an import, your customs broker or the official tariff schedule gives it. For an export, the Census Bureau says it provides a Schedule B Commodity Search Tool to help filers find the correct export commodity code (Schedule B number) on census.gov. This template supplies no number. Write the number and the date you checked it.

Yours: products and markets

Product	Classification number (yours; date checked)	Source or target country (yours)	Why there	Evidence of demand (source, date)	Competitors you found	Price points you found (date)
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]

3.2 Customers

Yours: your customers

Who buys (for example wholesalers, retailers, manufacturers, distributors)	How they find and buy	Order sizes (yours: source, date)	Notes
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]

4. Organization and management

How to fill this in (delete before sending)

Show who runs the business and who does what in each shipment. Name who files the customs paperwork: you, or a licensed customs broker.

The rules say: "An importer or exporter transacting customs business solely on his own account and in no sense on behalf of another is not required to be licensed" (19 C.F.R. 111.2). You may still choose to use a licensed broker. Either way, the importer stays liable for the duties: "Payment to a broker covering duties does not relieve the importer of liability if the duties are not paid by the broker." (19 C.F.R. 141.1). A customs bond "does not relieve the importer of liabilities" either (19 C.F.R. 141.1).

The SBA's export working capital rules refer to "sufficient export trade experience or other managerial experience" (13 C.F.R. 120.341). If you plan to ask a lender for that kind of loan, list your trade experience below.

Questions to answer in this section:

- Who runs the business, and what trade experience do they have?
- Who files the customs paperwork, and who pays the duties if something goes wrong?

Yours: owners and roles

Person or role	What they do	Trade experience (years, products, markets)
[]	[]	[]
[]	[]	[]
[]	[]	[]
[]	[]	[]

Yours: the people and firms around each shipment

Task	Who files or does it (you / licensed customs broker / forwarder / other)	Name and contact
Customs entry and paperwork (imports)	[]	[]
Export filing (exports)	[]	[]
Freight forwarder	[]	[]
Bank (trade payments)	[]	[]
Insurance agent (cargo and liability)	[]	[]
Surety or broker for the customs bond	[]	[]

5. Products and operations

How to fill this in (delete before sending)

Describe what you buy or sell, from whom, to whom and how it moves. Then fill in the worksheets: the supplier pipeline (5.1), the buyer pipeline (5.2), delivery terms (5.3), the landed cost sheet (5.4), the order-to-cash timeline (5.5), payment terms and currency (5.6) and the compliance checklist (5.7).

Questions to answer in this section:

- What does one shipment look like, from order to payment?
- What can go wrong between paying the supplier and being paid by the buyer?

5.1 Supplier pipeline

Exporters: your suppliers are your U.S. suppliers or your own production; use the same columns. Agents: list the suppliers you represent.

Yours: suppliers

Supplier and country	Product and minimum order	Unit price and currency	Delivery term and payment term (as written in the contract)	Lead time	Samples and quality check	Status (contacted / sample / quote / ordered)
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]

5.2 Buyer pipeline

Agents: add your commission basis in the last column.

Yours: buyers

Buyer	Country or channel	Product and expected volume	Price	Delivery term and payment term (as written in the contract)	Status (lead / sample / quote / order)	Commission basis (agents)
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]

5.3 Delivery terms, as a planning record

What a delivery term is

Delivery terms are “trade terms” that “define the respective obligations of the buyer and the seller in a sales contract” (as a USDA export program's rules define them, 7 C.F.R. 1493.210). This template does not recommend a term and names none. Ask your freight forwarder, and read the rules for the term your contract uses.

Yours: delivery terms per contract

Contract (supplier or buyer)	The term your contract names	Who pays the main freight	Who pays the insurance	Where your costs start	Where the risk of loss passes to you (as your contract says)
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]

5.4 Landed cost sheet, per shipment and per unit

Get the numbers from the source

This template gives no duty or tariff rates, customs bond amounts, fees, classification numbers, export license decisions or loan limits. They depend on your product, where it comes from or goes, and the date, and import and export rules changed during 2026. Get them from U.S. Customs and Border Protection (CBP) or a licensed customs broker for imports, and from the Bureau of Industry and Security or your freight forwarder for exports. Write the date you checked beside every rate you enter.

A U.S. import invoice must itemize “All charges upon the merchandise itemized by name and amount, including freight, insurance, commission, cases, containers, coverings, and cost of packing” (19 C.F.R. 141.86), so the rows below follow the invoice. Customs value starts from “the price actually paid or payable” (19 C.F.R. 152.103). Ask your customs broker which of these charges are part of the customs value.

Yours: landed cost sheet (importers)

Line	Per shipment (yours)	Per unit (yours)	Where the number comes from, and the date checked
Supplier price in its currency (the invoice shows the purchase price in the currency of the purchase)	[]	[]	[]
Exchange rate (yours; write the date)	[]	[]	[]
Supplier price in dollars	[\$]	[\$]	[]
Packing	[\$]	[\$]	[]
Freight to the U.S. port	[\$]	[\$]	[]
Insurance	[\$]	[\$]	[]
Other charges named on the invoice	[\$]	[\$]	[]
Duty = [rate from the official tariff schedule or your broker] × [customs value, ask your broker]	[\$]	[\$]	[rate and the date you checked it]
Any additional duties (yours; write the date)	[\$]	[\$]	[]
Customs fees (from your broker)	[\$]	[\$]	[]
Broker fee (your quote)	[\$]	[\$]	[]
Bond cost (quote from your surety or broker)	[\$]	[\$]	[]
Port and terminal charges	[\$]	[\$]	[]
Delivery to your warehouse	[\$]	[\$]	[]
Storage	[\$]	[\$]	[]
Other agency costs, if any	[\$]	[\$]	[]
Landed cost = the sum of the lines above	[\$]	[\$]	
Units in the shipment	[]		
Landed cost per unit = landed cost ÷ units		[\$]	
Selling price per unit		[\$]	[]
Margin per unit = selling price – landed cost per unit		[\$]	
Landed cost per unit ÷ selling price per unit (the workbook's direct cost share of sales)		[]	

Yours: delivered cost sheet (exporters)

Exporter version: delivered cost	Per shipment (yours)	Per unit (yours)	Where the number comes from, and the date checked
Product cost	[\$]	[\$]	[]
Export packing	[\$]	[\$]	[]
Delivery to the port or airport	[\$]	[\$]	[]
Export filing (your forwarder's quote)	[\$]	[\$]	[]
Freight and insurance (as your delivery term assigns them)	[\$]	[\$]	[]
Bank charges for the payment method (ask your bank)	[\$]	[\$]	[]
Agent commission	[\$]	[\$]	[]
Delivered cost = the sum of the lines above	[\$]	[\$]	
Buyer's price	[\$]	[\$]	[]
Margin = buyer's price - delivered cost	[\$]	[\$]	

Example — replace with your numbers. A hypothetical importer of one made-up product line. Every number is made-up. No duty, fee, bond or exchange rate is shown: customs costs are the letter C, which you replace with your broker's estimate

Line	Example — replace with your numbers
Supplier price, 2,000 units × \$4.00	\$8,000
Freight and insurance to the U.S. port	\$1,200
Delivery to your warehouse	\$400
Customs costs (duty, fees, broker, bond)	C (yours)
Landed cost	\$9,600 + C
Landed cost per unit	$\$4.80 + C \div 2,000$
Selling price per unit (made-up)	\$9.00
Margin per unit before customs costs	\$4.20

Example — replace with your numbers: Your customs costs per unit must fit inside the \$4.20 before you earn anything. Get C from your broker before you order. The example does not imply any duty level.

5.5 Order-to-cash timeline

List each payment in the order it happens, by day, counting from the day you place the order. Cumulative cash = the running total of cash in minus cash out. Days cash is tied up = the day the buyer pays minus the day of your first payment. Peak cash need = the lowest cumulative figure. A second order placed before the buyer pays adds to it.

Yours: order-to-cash timeline (importers)

Day	Event	Cash out	Cash in	Cumulative
[]	Order placed; deposit paid to the supplier	[\$]	[\$]	[\$]
[]	Production	[\$]	[\$]	[\$]
[]	Balance due to the supplier	[\$]	[\$]	[\$]
[]	Goods leave the foreign port (ocean cargo: the Importer Security Filing goes in before loading; see 5.7)	[\$]	[\$]	[\$]
[]	Arrival and customs clearance (customs costs paid)	[\$]	[\$]	[\$]
[]	Delivery to you or to the buyer	[\$]	[\$]	[\$]
[]	You invoice the buyer	[\$]	[\$]	[\$]
[]	Buyer pays	[\$]	[\$]	[\$]

Yours: order-to-cash timeline (exporters)

Day	Event	Cash out	Cash in	Cumulative
[]	Production or purchase	[\$]	[\$]	[\$]
[]	Export filing and packing	[\$]	[\$]	[\$]
[]	Shipment	[\$]	[\$]	[\$]
[]	Buyer pays, by your payment term (5.6)	[\$]	[\$]	[\$]

Days cash is tied up: [] days. Peak cash need: [\$].

Example — replace with your numbers. The same hypothetical order, made-up days and terms

Day	Event	Cash out	Cash in	Cumulative
0	Order; deposit to supplier	\$2,400		(\$2,400)
45	Goods shipped; balance to supplier; freight and insurance	\$6,800		(\$9,200)
75	Arrival and customs clearance	C		(\$9,200) – C
78	Delivery to your warehouse	\$400		(\$9,600) – C
80	You invoice your buyer (made-up 30-day terms)			(\$9,600) – C
110	Buyer pays, 2,000 × \$9.00		\$18,000	\$8,400 – C

Example — replace with your numbers: Your cash is out for 110 days, and the most you need at once is \$9,600 plus your customs costs. That is the working capital to fund before the first order. A second order placed before day 110 adds to it. Day 45 is the supplier's balance of \$5,600 (the \$8,000 price less the \$2,400 deposit) plus freight and insurance of \$1,200.

5.6 Payment terms and currency

This template recommends no payment method. Ask your bank which methods fit your orders and what each costs. Letters of credit are one example: the SBA's export working capital rules name "insured accounts receivable or letters of credit" as collateral examples (13 C.F.R. 120.343).

Yours: payment terms and currency

Contract (supplier or buyer)	Payment method (ask your bank)	Currency	When paid	How you will handle exchange-rate changes
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]
[]	[]	[]	[]	[]

5.7 Compliance checklist

Get the numbers from the source

This template gives no duty or tariff rates, customs bond amounts, fees, classification numbers, export license decisions or loan limits. They depend on your product, where it comes from or goes, and the date, and import and export rules changed during 2026. Get them from U.S. Customs and Border Protection (CBP) or a licensed customs broker for imports, and from the Bureau of Industry and Security or your freight forwarder for exports. Write the date you checked beside every rate you enter.

Each row says what a source says, and where to check. It states no amount, rate or threshold, and it is not a decision about your product. Write the status and the date you checked in every row.

Importer rows	Applies	Status	Where to check	Date checked	Who files
Importer identity. CBP Form 5106 (Create/Update Importer Identity Form) is filed with the first formal entry. The identification number is your IRS employer identification number or, if none has been assigned, your Social Security number (19 C.F.R. 24.5).	[]	[]	CBP or your licensed customs broker	[]	[]
Customs bond, single transaction or continuous (19 C.F.R. 113.12). A single-transaction application identifies the value and nature of the merchandise; a continuous-bond application states the general character of the merchandise and the duties and taxes on what you imported in the calendar year before the application (19 C.F.R. 113.11). CBP considers your record of paying duties and the value and nature of the merchandise (19 C.F.R. 113.13). The amount: ask your surety or customs broker.	[]	[]	Your surety or licensed customs broker; CBP	[]	[]
Entry. All merchandise imported into the United States is required to be entered, unless specifically excepted (19 C.F.R. 141.4). Entry documents include the entry form (CBP Form 3461 or its electronic equivalent), evidence of the right to make entry, the commercial invoice, a packing list where appropriate, and "Other documents which may be required by CBP or other Federal, State, or local agencies for a particular shipment" (19 C.F.R. 142.3).	[]	[]	CBP or your licensed customs broker	[]	[]
Classification and duty rate. Get the classification number and the rate from the official tariff schedule or your customs broker and enter them in 5.4 with the date. CBP gives "full and careful consideration to written requests" for rulings on a specifically described, prospective transaction, and oral advice is not binding (19 C.F.R. 177.1, where "the Customs Service" means CBP, 19 C.F.R. 101.1). Ask your broker about a written ruling before your first order.	[]	[]	The official tariff schedule; CBP; your licensed customs broker	[]	[]

Importer rows, continued	Applies	Status	Where to check	Date checked	Who files
Invoice contents. The invoice shows the purchase price in the currency of the purchase, all charges itemized by name and amount, the country of origin, and goods or services furnished for the production of the merchandise that are not in the invoice price; it is in English or has an accurate English translation, and each invoice states what is in each package (19 C.F.R. 141.86).	☐	☐	Your supplier; your licensed customs broker	☐	☐
Country-of-origin marking. Unless excepted by law, every article of foreign origin (or its container) imported into the United States must be marked to show the English name of the country of origin (19 C.F.R. 134.11).	☐	☐	CBP or your licensed customs broker	☐	☐
Importer Security Filing (ISF). For cargo arriving by vessel, the ISF importer or its authorized agent submits the listed ISF elements "before the cargo is laden aboard the vessel at the foreign port" (19 C.F.R. 149.2). Ask your broker for the elements and the timing.	☐	☐	CBP or your licensed customs broker	☐	☐
Other agencies' requirements for your product. The SBA lists federal licenses or permits for some activities, including: the U.S. Department of Agriculture (the import or transport across state lines of animals, animal products, biologics, biotechnology or plants); the Alcohol and Tobacco Tax and Trade Bureau (importing alcoholic beverages); the Bureau of Alcohol, Tobacco, Firearms and Explosives (importing firearms, ammunition and explosives); and the U.S. Fish and Wildlife Service (importing or exporting wildlife). FDA's prior notice rules apply to all food for humans and other animals that is imported or offered for import (21 C.F.R. 1.277); ask your broker what to submit and when.	☐	☐	The agency for your product; the SBA licenses page; your licensed customs broker	☐	☐
State and local business licenses and permits.	☐	☐	The SBA licenses page; your state and local offices	☐	☐

Exporter rows	Applies	Status	Where to check	Date checked	Who files
Electronic Export Information (EEI). The EEI is filed through the Automated Export System (AES) by the U.S. principal party in interest (USPPI), the USPPI's authorized agent, or the foreign party's authorized U.S. agent, for exports of physical goods, with exceptions (15 C.F.R. 30.2). The USPPI is "The person in the United States that receives the primary benefit, monetary or otherwise, from the export transaction" (15 C.F.R. 30.1). Ask your freight forwarder whether an exception applies to your shipment.	☐	☐	Your freight forwarder; the Census Bureau	☐	☐
Export classification and license check. The export control rules say five facts determine your obligations: what it is, where it is going, who will receive it, what they will do with it, and what else they do (15 C.F.R. 732.1). They also restrict exports to certain end users and end uses unless authorized (15 C.F.R. 744.1). This template makes no license or classification decision.	☐	☐	The Bureau of Industry and Security, or a trade compliance adviser	☐	☐
Schedule B number. Find your export commodity code with the Census Bureau's Schedule B Commodity Search Tool and write the date.	☐	☐	The Census Bureau, Schedule B page	☐	☐
Sanctions and restricted-party screening. Transactions subject to the prohibitions in OFAC's regulations that are not authorized by general license may be effected only under specific license (31 C.F.R. 501.801). Screen each new buyer and their country before you quote, and ask a trade compliance adviser.	☐	☐	OFAC (its website publishes general licenses); a trade compliance adviser	☐	☐
The buyer's country's import rules.	☐	☐	Your buyer; your freight forwarder	☐	☐

Rules changed during 2026. Re-check each row before your first order and at least before each new product or market. Write the date you checked in the table.

6. Marketing and sales

How to fill this in (delete before sending)

Say how buyers or customers find you and what you spend to win them.

The SBA names places to ask about exporting (none is a promise of funding): its Office of Manufacturing and Trade, U.S. Export Assistance Centers (“USEACs help you explore the process of exporting at centers across the country”) and Small Business Development Centers (“SBDCs can also help”) ([SBA: Export products](#)).

STEP: SBA gives financial awards to state and territory governments. STEP grants are for “established U.S. small businesses seeking to complete” eligible activities such as trade missions, trade shows, export training workshops, translation fees and consultancy. Contact your state or territory's STEP representative to learn more ([SBA: Grants](#)).

Questions to answer in this section:

- How do buyers find you, and what does a first order cost you to win?
- Which trade shows, missions or services will you use, and what do they cost?

Yours: marketing and sales

Channel or activity	Who it reaches	Cost and timing (your quote, date)	Result you expect
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]

7. Funding request

How to fill this in (delete before sending)

The SBA says: "If you're asking for funding, this is where you'll outline your funding requirements." ([SBA](#))

This template gives no loan limit, rate or term: ask your lender for current terms.

Questions to answer in this section:

- How much do you need, for what, and for how long?
- Which lender or program is it, and what does it ask for?

7.1 Funding crosswalk

Under the SBA's Export Working Capital Program (EWCP), participating lenders make short-term working capital loans to exporters, and "Proceeds can be used only to finance export transactions." (13 C.F.R. 120.340). These are examples of what programs ask for; nothing here says you qualify. Ask a lender.

What the lender or program asks for	Where it is in this plan	Done?
Cash flow projections that support the need for the loan and the ability to repay (EWCP, 13 C.F.R. 120.344)	5.5 and 8.3	☐
What the money is for: inventory; manufacturing costs of goods for export; goods or services for export; standby letters of credit; pre-shipment working capital; post-shipment foreign accounts receivable financing (EWCP, 13 C.F.R. 120.342)	8.1	☐
Export trade or other managerial experience (EWCP, 13 C.F.R. 120.341)	4	☐
Collateral, such as insured accounts receivable or letters of credit (EWCP, 13 C.F.R. 120.343)	5.6 and 10	☐
For STEP: the eligible activity you want support for	6	☐
For the 7(a) Working Capital Pilot: financing for domestic and/or export purposes (SBA)	7.2 and 8.1	☐

Some lenders and programs ask for items like these. Use their own list; programs change.

7.2 Request

Yours: funding request

Amount	Debt or equity	Use of funds	Source (lender, program, owner)	Terms (ask your lender for current terms)
[\$]	[]	[]	[]	[]
[\$]	[]	[]	[]	[]
[\$]	[]	[]	[]	[]

8. Financial projections

How to fill this in (delete before sending)

The SBA says: "For the first year, be even more specific and use quarterly — or even monthly — projections." ([SBA](#)) Section 8.3 is the monthly view that does the cash timing the workbook cannot.

Build the 5-year model in the Excel workbook and copy the summary figures into 8.1, 8.2 and 8.4.

Questions to answer in this section:

- What does the first order cost, and when does the money come back?
- Over five years, does the business cover its costs, and how much cash does it need?

Using the Excel workbook with this template

- Fits: units × price per revenue line (Assumptions: “Units are whatever you sell”); Initial inventory (Assumptions; Startup & Funding), where you enter your first order's landed cost; Loan amount and Owner equity (Assumptions); Lowest month-end cash in the year (Key Ratios).
- Direct cost: the workbook asks for each line's direct cost as a share of that line's sales. Work it out in 5.4 as landed cost per unit ÷ selling price per unit, and enter it.
- There is no receivables, payables or inventory timing: the workbook pays suppliers and collects from customers in the month of the sale, and inventory stays at its opening value. A supplier deposit paid months before the buyer pays cannot be modeled there; use the monthly cash table in 8.3.
- There is one currency label (Assumptions: Currency label) and no exchange-rate line. Convert supplier prices to dollars in 5.4 first.
- Direct costs are a fixed share of sales, so the workbook does not change your unit cost over time.

8.1 Start-up and first-order cash, sources and uses

Initial inventory in the workbook = the first order's landed cost from 5.4 (importers) or delivered cost (exporters). Agents hold no inventory.

Yours: start-up and first-order cash

Uses of cash	Amount	Notes
First order: landed (or delivered) cost	[\$]	[]
Customs bond and registrations (your quotes)	[\$]	[]
Deposits paid before the first order	[\$]	[]
Insurance	[\$]	[]
Samples, trade shows and marketing	[\$]	[]
Working-capital reserve	[\$]	[]
Total uses	[\$]	
Sources of cash: owner	[\$]	[]
Sources of cash: loan or program	[\$]	[]
Sources of cash: other	[\$]	[]
Total sources (equals total uses)	[\$]	

8.2 Profit and loss summary, Years 1-5

Copy these from the workbook's P&L tab. Direct costs use the share you worked out in 5.4.

Yours: profit and loss summary

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	[\$]	[\$]	[\$]	[\$]	[\$]
Direct costs (landed or delivered cost of goods sold)	[\$]	[\$]	[\$]	[\$]	[\$]
Gross margin	[\$]	[\$]	[\$]	[\$]	[\$]
Operating expenses	[\$]	[\$]	[\$]	[\$]	[\$]
Net income	[\$]	[\$]	[\$]	[\$]	[\$]

8.3 Year-1 monthly cash with order timing

Put each payment in the month it leaves your account and each buyer payment in the month it arrives. Net = cash in – cash out. Cumulative = the running total of net from month 1. Your lowest cumulative figure is your peak cash need; compare it with 5.5. Exporters: use the first rows for production or purchase costs, freight and insurance as your delivery term assigns them, and export filing and bank charges.

Yours: Year-1 monthly cash, months 1–12

Month	1	2	3	4	5	6	7	8	9	10	11	12
Supplier deposits and balances paid	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Freight and insurance paid	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Customs costs paid (duty, fees, broker, bond)	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Delivery and storage paid	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Other costs paid	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Cash in from buyers	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Net	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Cumulative	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

8.4 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: [order sizes and timing, landed or delivered cost per unit, selling price, payment terms, exchange-rate assumption, loan terms].

9. Risks and what you'll do

How to fill this in (delete before sending)

For each risk, change the matching input in 5.5, 8.3 or the Excel workbook and note what happens to cash. Then write the reserve or action. No probabilities are needed.

Questions to answer in this section:

- What could stop an order from paying off, and how long could you cover the bills?

Risk	What to change or check	Effect on cash	Your plan (reserve or action)
The exchange rate moves against you	Exchange rate and payment terms (5.4, 5.6)	[]	[]
A supplier ships late or the quality is not what you ordered	Lead time and samples (5.1); timeline (5.5)	[]	[]
Shipping is delayed or goods are damaged	Timeline (5.5); insurance (4)	[]	[]
A duty or tariff changes before the goods arrive	Duty and additional duties lines, with the date (5.4)	[]	[]
Customs holds or examines a shipment	Timeline (5.5); storage and port charges (5.4)	[]	[]
A buyer pays late or not at all	Buyer payment term (5.2, 5.6); timeline (5.5)	[]	[]
A broker does not pay the duties; the importer is still liable	Who files and pays (4); duty line (5.4)	[]	[]
Your importer identity information is wrong or out of date	Importer identity row (5.7)	[]	[]

10. Appendix checklist

This appendix is an addition to the SBA's sections. Attach what your reader asks for and tick it.

- ☐ Supplier quotes and pro forma invoices; broker and freight forwarder quotes
- ☐ Contracts showing delivery terms and payment terms
- ☐ Bond confirmation and CBP Form 5106 status
- ☐ Licenses or permits; insurance certificates
- ☐ Buyer letters of intent or orders
- ☐ Excel workbook printouts: P&L, Cash Flow, Balance Sheet, Key Ratios

Sources for the rules named in this template, as read on October 23, 2026 (eCFR, current as of October 21, 2026): 19 C.F.R. 24.5, 101.1, 111.2, 113.11, 113.12, 113.13, 134.11, 141.1, 141.4, 141.86, 142.3, 149.2, 152.103 and 177.1; 15 C.F.R. 30.1, 30.2, 732.1 and 744.1; 31 C.F.R. 501.801; 13 C.F.R. 120.340 to 120.344; 7 C.F.R. 1493.210; 21 C.F.R. 1.277; and these pages: [SBA: Write your business plan](#); [SBA: Export products](#); [SBA: Grants](#); [SBA: Licenses and permits](#); [SBA: 7\(a\) loans](#); and the Census Bureau's Schedule B page. Rules change; check each source again before you rely on it.