

Formal Business Loan Request Template

Subject: Business Loan Application - [Business Name]

Dear [Bank Manager/Lending Institution],

I am writing to request a business loan of \$[amount] for [Business Name], a [business type] established in [year]. This funding will enable us to [specific business purpose - expansion, equipment purchase, working capital, etc.].

Our company has demonstrated consistent growth over the past [time period], with annual revenues of \$[amount] and a proven track record of profitability. We are seeking [loan amount] over [term length] to capitalize on [specific opportunity/need].

The requested funds will be allocated as follows: [detailed breakdown of fund usage]. We project this investment will result in [specific ROI/benefits] within [timeframe].

Our business model is solid, with [key strengths - established customer base, proven management team, market position, etc.]. The management team brings [total years] of combined industry experience, and our financial projections show strong potential for growth and loan repayment capacity.

Enclosed please find our complete business plan, three years of financial statements, cash flow projections, personal financial statements of principals, and collateral documentation. We maintain banking relationships with [other banks if applicable] and have never defaulted on any business obligations.

We would appreciate the opportunity to present our proposal in person and answer any questions you may have. Please contact me at [phone/email] to schedule a meeting at your convenience.

Thank you for considering our loan application. We look forward to building a long-term banking relationship with your institution.

Respectfully,

[Your Name]

[Title]

[Business Name]

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