**EMAIL TEMPLATE**

**LOAN APPLICATION LETTER**

Applicant’s Name

Applicant’s Address

City, State, Zip Code

**[DATE]**

Lender’s Name

Title

Lender’s Institution

Lender’s Institution Address

City, State, Zip Code

Re: Small business loan request for **[AMOUNT]**

Dear **[LENDER’S NAME],**

The aim of this letter is to request a small business loan in the amount of **[NUMBER]** for the purpose of **[ADD PURPOSE OF LOAN HERE]**. My business, **[BUSINESS NAME],** is a successful and well-established company, which is part of the **[TYPE]** industry.

**[BUSINESS NAME]** began operation in **[DATE]** with **[NUMBER]** employees and has shown consistent growth over the past **[NUMBER]** years. The business now employs **[NUMBER]** individuals. Our business is structured as a **[BUSINESS ENTITY TYPE].**

We have an established online presence, as you can see on our website **[LIST WEBSITE],** Facebook, Yelp, **[LIST URL OF ANY OTHER SOCIAL MEDIA].** Through these methods, as well as **[LIST ANY OTHER MARKETING AVENUES],** we continue to make industry contacts and cultivate new business.

Last year, our annual sales revenue was **[NUMBER]** with a net profit of **[NUMBER, IF PROFITABLE].** We have maintained a consistent cash flow over the past **[NUMBER]** years, and have operated with an annual net profit each year since opening.

**[EXPLAIN SPECIFIC REASON FOR LOAN REQUEST HERE] EXAMPLE:** We have completed preliminary market research in **[LOCATION OR TYPE OF EXPANSION],** and we have seen increased demand for **[PRODUCT OR SERVICE YOUR BUSINESS PROVIDES].** Therefore, we are seeking funding to grow the business by **[SUMMARIZE BUSINESS GROWTH PLAN].**

This business growth opportunity is immediate but will require more funding up front than our cash flow can currently accommodate. Although making the monthly repayments with interest over time will fit easily into our budget, we do not currently have access to a lump sum large enough to make the initial purchase. This loan in the amount of **[NUMBER]** will enable us to purchase **[WHAT YOU NEED]** immediately so that we can begin to generate business for loan repayment immediately as well.

Attached, please find our business plan, our most recent cash flow statement, and our annual profit and loss statement for your review. Based on these strong financial documents and our equally strong credit score of **[NUMBER],** we feel that **[YOUR BUSINESS NAME]** will be a safe credit risk for your bank.

Please take a moment to review this request letter and the accompanying financial documents. If you feel that you can help our company, we would love to hear from you.

Sincerely,

Applicant’s Signature

Applicant’s Name Printed