

BUSINESS PLAN

Business Plan

SBA 7(a) Loan Application | \$800,000 Term Loan

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DATE

March 2026

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SAMPLE

1. Executive Summary

Business Concept

Northstar Analytics is an early-stage B2B SaaS company that delivers revenue intelligence to mid-market sales and customer success teams. The platform analyzes CRM, billing, and product usage signals to identify at-risk accounts, surface expansion opportunities, and improve forecast accuracy. The company has achieved \$890K ARR with 34 paying customers and is seeking SBA financing to accelerate S&M hiring and product development ahead of a Series A raise targeted for Q4 2026.

Financing Request

Requesting \$800,000 SBA 7(a) term loan (10-year, estimated Prime + 2.75%). Proceeds fund: S&M hiring — 3 AEs and 1 SDR (\$360K), product engineering — 2 FTE (\$280K), working capital reserve (\$160K). Projected DSCR at 12 months post-funding: 1.68x (Base Case). All three scenarios produce DSCR above the 1.25x minimum covenant threshold.

The Opportunity

Revenue intelligence is one of the fastest-growing SaaS categories. Gartner estimates that 60% of B2B companies will adopt a dedicated revenue intelligence platform by 2027, up from 18% today. The total addressable market for revenue operations software reaches \$12.4B by 2028 at 19% CAGR. Northstar targets the underserved mid-market segment — companies with \$10M-\$200M revenue that need enterprise-grade insights without enterprise-grade complexity or pricing.

Financial Highlights

TTM ARR: \$890K | MoM ARR Growth: 8.4% | Gross Margin: 71% | NRR: 114% | CAC Payback: 16 months | Monthly Burn: \$62K | Runway: 9 months. Year 1 post-funding projection: \$2.1M ARR, (\$110K) EBITDA. Year 3: \$10.7M ARR, \$2.9M EBITDA, 28% EBITDA margin. EBITDA breakeven Month 18.

3. Market Opportunity

\$12.4B

TAM by 2028
(RevOps Software)

\$3.6B

SAM — Mid-Market
\$10M–\$200M Revenue

\$180M

5-Year SOM
(0.5% penetration)

19%

Market CAGR
2024–2028

Competitive Landscape

Company	Segment	Pricing	Strength	Weakness
Northstar (Us)	Mid-market	\$120–180/seat	Deep CRM + usage signals; fast TTV	—
Clari	Enterprise	\$300+/seat	Market leader, strong brand	Over-engineered for mid-mkt
Gong	SMB–Mid	\$200/seat	Best-in-class call intelligence	No retention/CSM features
Gainsight	Enterprise	\$50K+ ACV	CSM depth	Complex, expensive, no sales focus
ChurnZero	SMB	\$15–40K ACV	Good CS workflows	Limited sales-side visibility
Totango	Mid-market	\$25–80K ACV	Segmentation features	Dated UI, slow innovation

8. Loan Use of Proceeds

Total request: \$800,000 | SBA 7(a) | 10-year term | Est. rate: Prime + 2.75% | Est. annual debt service: ~\$102,400

Sales & Marketing — 3 AEs + 1 SDR (12-month salaries)	\$360,000	45.0%
Product Engineering — 2 FTE (12-month salaries + benefits)	\$280,000	35.0%
Working Capital Reserve (60-day operating buffer)	\$160,000	20.0%
Total	\$800,000	100%

CFO Note — Debt Service Coverage Analysis

Annual debt service: ~\$102,400. Year 2 EBITDA: \$1,102K. DSCR: 10.8x. Even Bear Case Year 2 EBITDA of \$412K produces DSCR of 4.0x — well above the 1.25x minimum covenant. Company reaches EBITDA positivity in Month 18 (Base Case), providing substantial covenant headroom throughout the loan term.