

SBA Loan Readiness Scorecard

Use this scorecard to evaluate how prepared your business is for SBA lending conversations.

How to score:

Rate each statement from 0 to 5. Add each section total, then calculate your overall score out of 100.

Scale: 0 Not started · 1 Weak · 2 Basic · 3 Good · 4 Strong · 5 Excellent

Business Model Clarity (max 20)

- Q1. I can explain the problem we solve in one sentence.
- Q2. I can define my target customer with specifics.
- Q3. I can explain how I will make money and my pricing logic.
- Q4. I can clearly explain what makes us different from competitors.

Market Validation (max 20)

- Q1. I have evidence of demand (orders, pilots, waitlist, interviews, or metrics).
- Q2. I understand my customer acquisition approach and expected costs.
- Q3. I can explain my sales cycle and realistic timeline to revenue.
- Q4. I can justify my pricing using market or customer proof.

Financial Readiness (max 20)

- Q1. I have a realistic startup cost list and use of funds plan.
- Q2. I have a 12 month cash flow forecast with assumptions I can explain.
- Q3. I have 3 year projections (income statement at minimum).
- Q4. My numbers are consistent and I can defend how I calculated them.

Risk and Mitigation (max 20)

- Q1. I can list the top risks to my business.
- Q2. I have mitigation actions for each major risk.
- Q3. I understand industry and economic risks affecting my plan.
- Q4. I can explain a realistic worst case scenario and my response.

Owner and Operational Preparedness (max 20)

- Q1. My background and experience support this business.
- Q2. I can explain daily operations, staffing, and key processes.
- Q3. I have a clear plan for compliance, licensing, and insurance where relevant.
- Q4. I can explain how the loan will be repaid from cash flow.

Score interpretation bands

90 to 100: Funding ready

70 to 89: Refinement needed

50 to 69: High risk significant gaps

0 to 49: Do not apply yet

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