

BUSINESS PLAN

THANH'S BUSINESS SOLUTIONS LLC

Technology Consulting Services

Prepared: 8/11/2025

SBA 7(a) Loan Application

TABLE OF CONTENTS

- 1. Executive Summary 3
- 2. Business Description 4
- 3. Market Analysis 5
- 4. Organization & Management 6
- 5. Service Offerings 7
- 6. Marketing & Sales Strategy 8
- 7. Financial Projections 9
- 8. Use of Loan Proceeds 11
- 9. Repayment Ability Analysis 12
- 10. Risk Analysis 13
- 11. Appendices 14

1. EXECUTIVE SUMMARY

Thanh's Business Solutions LLC is a technology consulting firm specializing in small business digital transformation. Founded in 2021, we provide comprehensive IT solutions, software development, and digital marketing services to small and medium-sized businesses throughout the San Francisco Bay Area.

Our mission is to empower small businesses through technology, helping them compete effectively in the digital marketplace while maintaining cost-effective operations.

We have established ourselves as a trusted partner for over 50 clients, achieving a 95% client retention rate and consistent year-over-year growth.

LOAN REQUEST: We are seeking a \$250,000 SBA 7(a) loan to fund expansion initiatives that will enable us to:

- Increase working capital to support larger client projects
- Invest in advanced technology infrastructure and development tools
- Expand our marketing efforts to reach new market segments
- Hire additional skilled professionals to meet growing demand

FINANCIAL HIGHLIGHTS:

- 2023 Revenue: \$485,000 (32% growth from 2022)
- 2023 Net Income: \$58,200 (12% net margin)
- Current Assets: \$187,200
- Strong cash flow with consistent profitability
- Debt Service Coverage Ratio: 2.1x