

Financial Proforma Overview

This proforma assumes a buyer acquires the property for \$275,000 and builds a 700 sq ft drive-thru kiosk (e.g., coffee or small QSR), with SBA financing covering 90% of total costs.

Acquisition: \$275,000

Hard costs: \$250/sq ft for building (\$175,000) + \$15,000 landscaping + \$35,000 other site work \$225,000 total hard.

Soft costs: 25% of hard costs (\$56,250) for permits, design, fees.

Total project cost: \$562,500.

Financing: 90% SBA 504 loan at 5.72% fixed rate, 25-year term (current as of March 2026; actual rates fluctuate).

Income: \$400,000 annual gross revenue (mid-range for small drive-thru; adjust based on concept).

Expenses: 70% of revenue for operations (labor, COGS, etc.), excluding debt/lease.

Category	Amount
Property Acquisition Costs	\$275,000
Total Hard Costs	\$225,000
Soft Costs	\$56,250
Total Project Cost	\$562,500
Loan Amount (90%)	\$506,250
Equity (10%)	\$56,250
Annual Debt Service	\$39,140
Annual Gross Revenue	\$400,000
Annual Operating Expenses	\$280,000
Annual Net Operating Income	\$80,860
Cash-on-Cash Return (%)	143.70%

All figures are illustrative — consult a lender/CPA for personalized projections.