Table Six Provisions LLC

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1. The venture

Concept

Wood-fired bakery and lunch counter, twenty-four seats.

Location

Missoula MT

Mode

early

2. Market signals

Comparable operators

83 within 2000m of the site

Industry margin benchmark

Bakery, 55%–68%

Site

Missoula, Missoula County, Montana, USA

3. Projections

Not yet assessed. No figures were supplied to project from.

4. SBA Benchmark Score

Assessed

24 of 45 points across the dimensions the figures could answer

SBA program screen

Clear — this activity is not named in the published list

Collateral coverage — 7 of 20 points

Measured: $105,750 counted against a $265,000 request, 39.90% secured

Published threshold: no collateral required at or below $50,000; above it, the liens the applicable 7(a) paragraph requires, valued at the published percentages

SBA SOP 50 10 8 Section B, Ch. 2, Para. C.3.a, effective 2025-06-01

Equity injection — 15 of 15 points

Measured: 16.66% of total project cost

Published threshold: 10% of total project cost for start-ups

SBA SOP 50 10 8, effective 2025-06-01

Document completeness — 2 of 10 points

Measured: 1 of 5 in hand, 4 outstanding

Published threshold: every required document in hand

SBA SOP 50 10 8, effective 2025-06-01

Not yet assessed
- Debt service coverage (35 points, not counted): not assessed: the cash-flow figures were not supplied
- Debt to worth (20 points, not counted): not assessed: the balance-sheet figures were not supplied

5. Risk factors

- Cash generation would be lower than planned if daily bread sales do not approach the stated 160 loaves or if lunch covers do not approach the stated 90.
- Cash generation would be lower than planned if the business opens later than June and the stated nine months of trading are reduced.
- Cash generation would be lower than planned if build-out costs for the oven, hood, fire suppression, refrigeration, or fit-out exceed plan or delay opening.
- Cash generation would be lower than planned if the 7am bread window or the 11am to 2pm lunch window does not match actual purchase times on this West Broadway stretch.
- Cash generation would be lower than planned if nearby operators respond with added bread offer, longer lunch hours, or price changes on this corridor.
- Cash generation would be lower than planned if wood-fired overnight production, staffing, or equipment uptime do not support the planned first-shift output.

6. Execution plan

No plan was produced for this submission.

7. Documents held and outstanding

In hand
- SBA Form 1919, Borrower Information Form

Outstanding
- Business federal tax returns
- Interim financial statements
- Business debt schedule
- Projections with supporting assumptions

8. Disclaimer

Prepared by the applicant from self-reported, unverified information. Not a credit decision, not a credit report, not a recommendation.
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