Rincon Fish House LLC

Generated 20 August 2026 at 11:48 PDT

1. The venture

Concept

Coastal seafood restaurant, seventy covers, lunch and dinner six days.

Location

Astoria OR

Mode

trading

2. Market signals

Comparable operators

33 within 2000m of the site

Industry margin benchmark

Restaurant, 55%–70%

Site

Astoria, Clatsop County, Oregon, 97103, USA

3. Projections

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

4. SBA Benchmark Score

Assessed

77 of 85 points across the dimensions the figures could answer

SBA program screen

Clear — this activity is not named in the published list

Debt service coverage — 35 of 35 points

Measured: 1.45:1 business, 1.32:1 global

Published threshold: 1.10:1 business, 1.00x global

SBA Procedural Notice 5000-876777, effective 2026-03-01

Debt to worth — 20 of 20 points

Measured: 1.41:1 fiscal year, 1.29:1 current quarter

Published threshold: 9:1 or better, most recent fiscal year and current quarter

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

Collateral coverage — 12 of 20 points

Measured: $201,000 counted against a $310,000 request, 64.83% 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

Document completeness — 10 of 10 points
Measured: 4 of 4 in hand, 0 outstanding
Published threshold: every required document in hand
SBA SOP 50 10 8, effective 2025-06-01

Not yet assessed
- Equity injection (15 points, not counted): not assessed: the start-up equity injection requirement does not apply

5. Risk factors

None recorded from the figures supplied.

6. Execution plan

No plan was produced for this submission.

7. Documents held and outstanding

In hand
- SBA Form 1919, Borrower Information Form
- Business federal tax returns
- Interim financial statements
- Business debt schedule

Outstanding
Nothing outstanding.

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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