THE MATH

Five businesses you can buy with $250K down.

Real structures under the 2026 SBA rules.

THE FRAME

$250K controls up to $2.5M.

With ten percent down and SBA financing on the rest, a quarter million in cash buys a business earning far more than the money would earn anywhere else. Five real world shapes, smallest to largest.

Numbers are illustrative medians from our screener data.

DEAL 1 OF 5

Pool service route

Price	$500K
Earns (SDE)	$140K
Down payment	$50K
Loan payments	$72K / yr

Keeps after debt $68K / yr

Illustrative numbers at 2026 SBA terms, 10 year amortization.

DEAL 2 OF 5

Laundromat

Price	$650K
Earns (SDE)	$160K
Down payment	$65K
Loan payments	$94K / yr

Keeps after debt $66K / yr

Illustrative numbers at 2026 SBA terms, 10 year amortization.

DEAL 3 OF 5

Septic pumping company

Price	$950K
Earns (SDE)	$240K
Down payment	$95K
Loan payments	$137K / yr

Keeps after debt **$103K / yr**

Illustrative numbers at 2026 SBA terms, 10 year amortization.

DEAL 4 OF 5

Commercial cleaning company

Price	$1.2M
Earns (SDE)	$310K
Down payment	$120K
Loan payments	$173K / yr

Keeps after debt $137K / yr

Illustrative numbers at 2026 SBA terms, 10 year amortization.

DEAL 5 OF 5

HVAC shop

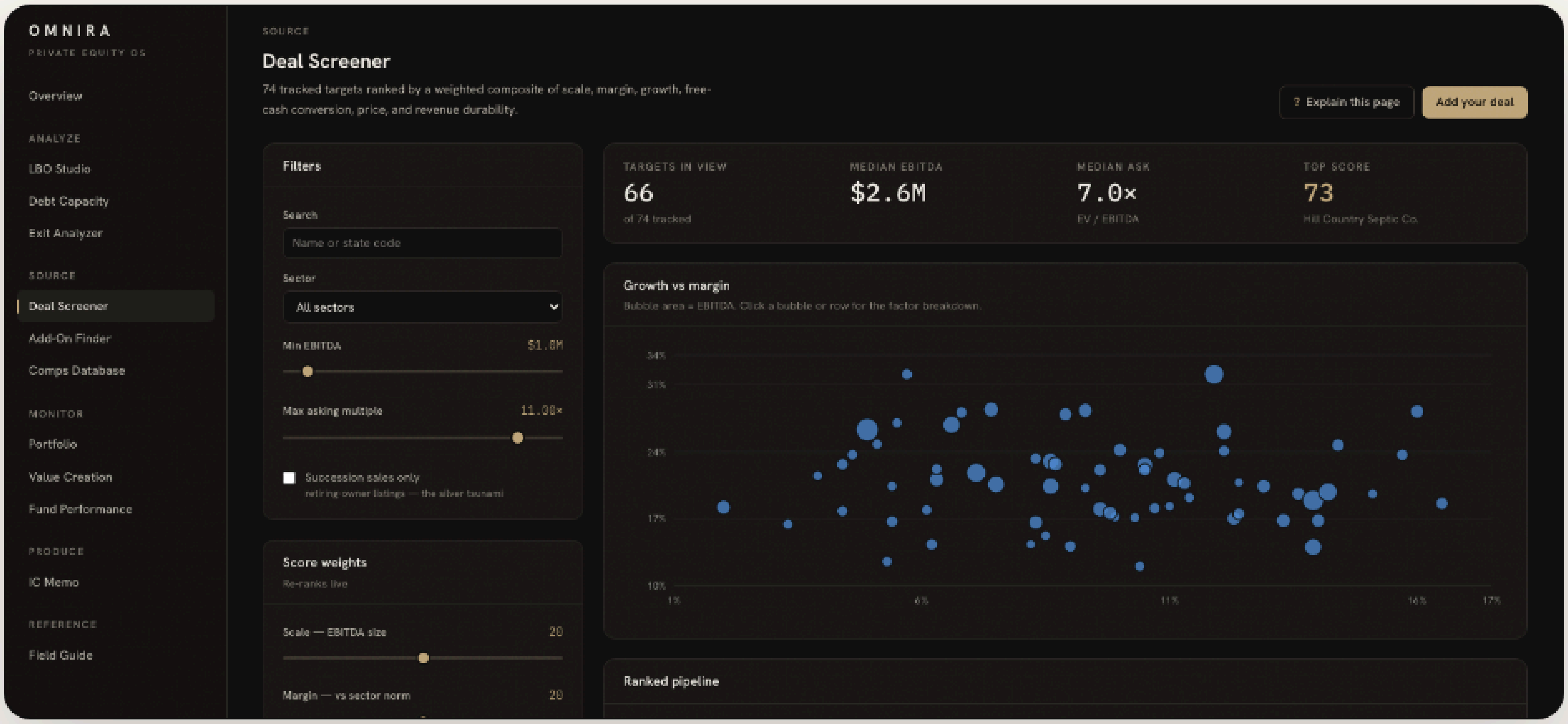
Price	$1.6M
Earns (SDE)	$400K
Down payment	$160K
Loan payments	$231K / yr

Keeps after debt $169K / yr

Illustrative numbers at 2026 SBA terms, 10 year amortization.

TRY IT

All five live in the terminal.



Filter the screener to Main Street scale and model any of them end to end.

DM the word TERMINAL for access