

FSBO Academy Inc. Launches to Build a National Movement for Lender-Ready Small Businesses

New education nonprofit aims to strengthen borrower readiness, reduce avoidable loan declines, and create a small business pipeline for banks and credit unions.

MANASSAS, VA, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- [FSBO Academy Inc.](https://FSBOAcademy.com/) announces its formation as an education-focused nonprofit created to help small business owners become stronger, more bankable, and better prepared to access responsible capital.

The Academy was organized to address a persistent gap in the small business capital ecosystem: too many entrepreneurs apply for funding before their businesses are structurally, financially, and operationally prepared to qualify. FSBO Academy Inc. will help close that gap by delivering practical education, technical assistance, and lender-readiness training focused on business credit, cash flow, compliance, financial literacy, and capital preparation.

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“Creating lender-ready businesses is not just an education strategy. It is a community economic development strategy,” said Day.”

Sandy E. Day, Chairman

“The FSBO Academy was organized to fill a gap that has handicapped small businesses for more than 126 years in America,” said Sandy E. Day, Chairman of FSBO Academy Inc. “The Academy starts a movement that will create lender-ready businesses to receive bank and credit union funding and minimize loan application declines. My personal goal is to create a continuous, qualified, small

business pipeline for lending partners to provide capital.”



Creating Lender-Ready Businesses Through Education

At the center of the Academy's model is its flagship education pathway: Financial Literacy Cohort™ □ Business Financial Literacy Cohort™ □ Small Business Credit Procedures® □ 90-Day Lender-Readiness Cohort™

The pathway is designed to meet business owners where they are and move them through a disciplined readiness process. The Business Financial Literacy Cohort™ introduces entrepreneurs and startups to financial literacy fundamentals, business banking behavior, cash flow awareness, and business credit establishment. The Small Business Credit Procedures® program teaches business owners how to build, manage, and document credible business credit profiles. Finally, the 90-Day Lender-Readiness Cohort™ prepares qualified businesses to organize their compliance, cash flow, business credit, and lender documentation before approaching banks, credit unions, CDFIs, SBA lenders, or other capital providers.



Headshot of Chairman, Sandy Day.

FSBO Academy Inc. is built around a clear operating principle: Qualify First. Apply Second. Through that framework, the Academy will educate entrepreneurs on how lenders evaluate business credit profiles, bank account activity, financial consistency, compliance standing, entity structure, documentation, and repayment capacity before a capital application is submitted.

The Academy's model is designed to serve both small businesses and the institutions that support them. For entrepreneurs, FSBO Academy Inc. provides education that helps them understand the difference between wanting capital and being prepared to qualify for it. For banks, credit unions, CDFIs, nonprofit organizations, chambers of commerce, and academic institutions, the Academy offers a structured borrower-readiness platform capable of producing better-prepared business owners and more credible capital conversations.

FSBO Academy Inc. will seek strategic partnerships with financial institutions, community development organizations, universities, and entrepreneurship programs committed to expanding responsible access to capital, strengthening local economies, and improving the quality of small business loan readiness.

"Creating lender-ready businesses is not just an education strategy. It is a community economic

development strategy,” said Day. “When businesses understand how to qualify first and apply second, they become stronger candidates for capital, better partners for lenders, and more sustainable contributors to their communities.”

The Academy’s work will focus on helping business owners move beyond informal advice and into a disciplined readiness process. Core education areas will include business credit education, cash flow readiness, compliance alignment, lender documentation, business financial literacy, capital strategy, and bankability preparation.

FSBO Academy Inc. intends to function as a bridge between small business owners and the financial institutions as well as academia positioned to help them grow. By aligning borrower education with lender expectations, the Academy seeks to reduce avoidable application declines, improve business owner preparedness, and support a more efficient capital-readiness pipeline for institutional and financial partners.

The launch of FSBO Academy Inc. reflects a broader shift in small business development: moving from reactive funding applications to proactive borrower preparation. The Academy’s goal is to become a trusted education and capital-readiness platform for entrepreneurs, financial institutions, nonprofit partners, and academic organizations committed to long-term, sustainable business growth.

About FSBO Academy Inc.

FSBO Academy Inc. is an education-focused nonprofit organization dedicated to creating lender-ready businesses through business credit education, financial literacy, compliance awareness, and capital readiness training. The Academy works to equip entrepreneurs and small business owners with the knowledge, structure, documentation, and preparation needed to become more bankable, creditworthy, and positioned to receive responsible capital.

Website: fsboacademy.org

S.E. Day

FSBO Academy Inc.

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