

# 30 Day Funding Advantage

## *5 Ways to Strengthen Your Funding Profile in 30 Days*

A Step-by-Step Guide to Getting  
Funded by Increasing Lender  
Confidence



**Your Partner  
in Growth**



# Why Lenders say “No” – and how to make them say “Yes”

For too long, the fear of rejection has stopped ambitious founders from even applying for capital. Many entrepreneurs believe their personal credit score is the only factor.



**That is simply not true.**

At Inspyre Funding, we specialize in getting approvals by looking beyond the credit report. We know that lenders fund consistency and confidence.

This 30-day guide is your roadmap. It breaks down the process into **5 actionable steps.**

immediately to boost your appeal, lower your risk profile, and transform your application from a hopeful request into a compelling investment case.

**Our Guarantee:** If you follow this plan, you will drastically increase your odds of success. **Let's get your business funding-ready.**

**Sunil Bhirani**

Founder & CEO

*Sunil Bhirani*



# Step 1: Master Cash Flow Consistency

**Goal:** Prove that your revenue is reliable, not random. This is often the single most important factor for modern lenders who look past your credit score.

**The Lender Secret:** It's Not Your Balance; It's Your Flow.

Lenders are obsessed with your Average Daily Balance (ADB). A stable ADB signals control; sudden spikes or drops signal instability.

Action Item	30 Day Plan	Why it Matters
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<b>Stabilize Deposits</b>	For 7 days, deposit funds at roughly the same time/frequency. Avoid depositing large, erratic lump sums.	Shows predictable operations, which lenders love.
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<b>Avoid NSF/Overdrafts</b>	Review your statements. You must go 30 days without any Non-Sufficient Funds (NSF) fees.	One NSF fee in the last 90 days can be an automatic rejection for many programs.
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<b>Maintain ADB cushion</b>	Aim to keep your ADB above the amount of money you are requesting.	Proves that your normal cash flow could handle the payment.
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**PRO TIP:** If you have large monthly expenses (like rent), schedule them for the 15th, not the 1st. Keeping your balance high at the start of the month gives lenders a better first impression of your financial health.



# Step 2: *Build Your Document Arsenal*

**Goal:** Eliminate "scrambling" and present yourself as a professional, organized operator. Slow documentation kills deals.

## The Checklist for Confidence

Lenders see disorganized documentation as a sign of disorganized management. Prepare these core documents in a dedicated digital folder now.

- **Financial Records:**

- Most recent 2 years of Business Tax Returns.
- Most recent 2 years of Personal Tax Returns.
- Up-to-date P&L (Profit & Loss) and Balance Sheet statements.

- **Bank Statements:**

- The last 6 months of your business bank statements (digital PDFs, not screenshots).

- **Legal:**

- Articles of Incorporation / LLC Operating Agreement.
- Owner's Photo ID (Driver's License).

**PRO TIP:** Name your files clearly. Disorganized file naming is a small detail that can create a large negative perception of your competence.



# Step 3: Establish Your Business Credit File

**Goal:** Distance your business's financial identity from your personal credit profile.

## Building a Separate Financial Entity

A strong business credit file opens doors to unsecured funding and better terms, protecting your personal assets.

Action Item	30 Day Plan	Why it Matters
<b>Get a D&amp;B number</b>	Apply for your free DUNS Number (Dun & Bradstreet). This is mandatory for business credit establishment.	It is the unique identifier lenders use to track your business credit history.
<b>Secure Vendor Accounts</b>	Open net-30 accounts with vendors who report to business credit agencies (e.g., Uline, Quill).	Your first step in establishing a trade line and building a positive business credit score.
<b>Update Legal Details</b>	Ensure your business name, address, and phone number are identical on your D&B file, bank account, and IRS records.	Discrepancies here are a massive red flag that can immediately trigger a denial.

**PRO TIP:** Do not apply for new personal credit while setting up business credit. Every new personal inquiry can temporarily lower your personal score, which lenders still use to approve initial business credit applications. Wait until this 30-day window closes.



# Step 4: *Reduce Personal Risk*

**Goal:** Show that you, the founder, are financially responsible and not overextended.

## Showing Financial Responsibility

Lenders are funding you as much as they are funding your business. Reducing personal liabilities is critical.

Action Item	30 Day Plan	Why it Matters
<b>Calculate Your DTI</b>	Determine your Debt-to-Income Ratio (Total monthly debt payments / Gross monthly income).	Lenders prefer DTI ratios under 40%. Know your number.
<b>Attack Credit Utilization</b>	Strategically pay down credit cards to bring your balances below 30% of your total limit.	Lower utilization instantly signals lower risk and boosts your personal score.
<b>Clean Up Inquiries</b>	Avoid all new personal credit applications (mortgages, cars, personal cards) during the application phase.	Too many recent inquiries signals desperation or instability.

**PRO TIP:** Focus on paying down the highest-balance credit card, even if you can't pay it off completely. Your credit utilization ratio is one of the fastest metrics you can improve in 30 days.



# Step 5: Master the Narrative

**Goal:** Transform your loan application from a "risk" into a "predictable investment" for the lender.

## The Power of the ROI Statement

The single strongest reason a lender approves a loan is the expectation of reliable repayment. Your application needs to demonstrate exactly how the loan will increase your ability to repay.

- **The Problem with "Expansion":** "I need \$50,000 for expansion" is a risk to a lender.
- **The Power of ROI:** The strongest applications connect the loan directly to revenue generation.

**YOUR MISSION:** Write a one-paragraph Use of Funds Statement.

### WEAK STATEMENT

I need \$50,000 to improve my working capital flow and market my business more effectively.

### POWERFUL STATEMENT

We are requesting \$50,000 to implement a new CRM system and hire a sales coordinator, which is projected to increase our client retention rate by 15%, adding \$10,000 to monthly recurring revenue.

**PRO TIP:** Always cite verifiable results. If you say you need money for equipment, provide the expected ROI.



# You Are Now Funding-Ready.

You have done the work. You have organized your finances, built your confidence, and eliminated the common mistakes that block 90% of applications.

## **Don't Stop Here. Get Your Approval.**

You have the preparation. Now you need the execution. The next step is leveraging your preparedness to secure the best possible terms.

At Inspyre Funding, we don't just process applications; we provide guidance. We know which specific lenders in our network are the best fit for your newly strengthened profile.

## ***Ready to turn your preparation into funding?***

*Our simple application takes **less than 5 minutes** to complete, and it is the fastest, most effective path to seeing your real-world funding options.*

**APPLY NOW**



**Your Partner in Growth.**

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