



# STARTUP CAPITAL PLAYBOOK

BUSINESS FUNDING SIMPLIFIED





# Funding Should Be the Easiest Part of Your Business.

My name is Sunil Bhirani, and I am the founder of **INSPYRE FUNDING**.



I started this firm for one reason: I saw too many ambitious entrepreneurs getting sidelined by a confusing, impersonal, and frustrating funding process. You have the vision and the drive, but navigating the world of business capital can feel like learning a foreign language.

This playbook is your translator.

In the next few pages, we will **demystify the four most powerful financial tools** available to your business. My goal is to replace confusion with clarity, so you can stop wondering about your options and start making strategic decisions.

Think of this as the beginning of a conversation. Once you understand the plays, the next step is to design a winning game plan.

Let's get started.

*Sunil Bhirani*



# Your Goal Determines Your Tool.

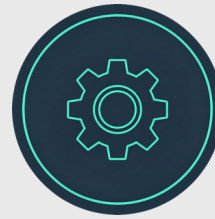
Every funding need falls into one of four categories.

Understanding your primary objective is the key to choosing the right capital.



## LAUNCH

Secure the initial capital to get your idea off the ground and build momentum.



## MANAGE

Master your day-to-day cash flow and have a safety net for the unexpected.



## INVEST

Make a significant, planned investment in a major growth project or asset.



## BUY

Acquire the essential physical equipment and tools you need to operate and scale.



# The Play:

## 0% Interest Business Credit

**Your Goal:** **LAUNCHING** Your Business

This is the smartest way for a new business to secure up to \$200,000 in seed capital without giving up equity or paying a dime in interest for 9-18 months.

**How It Works:** We help you strategically apply for high-limit business credit cards with long 0% APR introductory periods. This is unsecured capital, meaning you don't need to put up collateral.

### Use This Play To:

- **Fund Your Entire Startup:** Cover legal fees, website development, software, and initial marketing before you've made your first sale.
- **Bridge a Real Estate Deal:** Access funds for down payments or rehab costs while preserving your cash.
- **Launch a Marketing Blitz:** Scale your ad spend and acquire new customers, then use the revenue they generate to pay off the balance.

**The Bottom Line:** This is your launchpad. It's the most efficient way to fuel your first year of growth.



# The Play:

## Business Line of Credit

**Your Goal:** **MANAGING** Your Cash Flow

Business is unpredictable. A line of credit is your financial safety net and opportunity fund, giving you on-demand access to capital exactly when you need it.

**How It Works:** You get approved for a set credit limit. You can draw funds as you need them and only pay interest on what you use. As you repay, your available credit is restored.

### Use This Play To:

- **Cover Payroll:** Bridge the gap while waiting for a large client invoice to be paid.
- **Seize Opportunities:** Take advantage of a bulk inventory discount from a supplier that requires immediate payment.
- **Manage Seasonal Swings:** Cover upfront expenses during your busy season and repay when revenue is highest.

**The Bottom Line:** A line of credit provides the ultimate financial flexibility to run your day-to-day operations smoothly.



# The Play:

## Business Term Loan

**Your Goal:** **MAKING** A Major Investment

When you're ready to make a significant, calculated leap forward, a term loan provides the firepower and predictability you need.

**How It Works:** You receive a lump sum of cash upfront and repay it over a set term with fixed, predictable monthly payments. You know the exact cost of capital from day one.

### Use This Play To:

- **Expand to a New Location:** Finance the build-out, inventory, and launch of a second storefront or office.
- **Acquire a Competitor:** Purchase another business to grow your market share.
- **Refinance Existing Debt:** Consolidate other, higher-interest debts into one manageable payment.

**The Bottom Line:** A term loan is the ideal tool for a specific, large-scale project where stability is key.



# The Play:

# Equipment Financing

**Your Goal:** **BUYING** Essential Tools

The right equipment can be the engine of your growth. This specialized financing allows you to acquire those tools without draining your working capital.

**How It Works:** You get a loan specifically for the purchase of new or used equipment. In most cases, the equipment itself serves as the collateral for the loan, often resulting in better terms and faster approvals.

## Use This Play To:

- **Purchase Commercial Vehicles:** Acquire the trucks, vans, or trailers you need for your fleet.
- **Upgrade Technology:** Finance new computers, servers, or specialized software.
- **Buy Heavy Machinery:** Get the excavator, CNC machine, or manufacturing equipment you need to increase production.

**The Bottom Line:** This is the most direct and efficient way to get the physical assets you need to operate and grow.



# Knowing the Plays Isn't Enough.

**You Need a Guide to Help You Execute.**

You could spend weeks navigating the maze of lenders, filling out dozens of applications, and potentially damaging your credit with unnecessary inquiries.

**Or you can spend 2 minutes and fill out a form.**

**At Inspyre Funding**, we don't just know the plays; we know the players. We understand the specific appetites of hundreds of different lenders.

- **We build your game plan:** We analyze your unique situation to determine the right funding mix for your goals.
- **We package your story:** We present your application to the right lenders in a way that highlights its strengths.
- **We save you time and money:** We streamline the entire process, dramatically increasing your chances of a fast, successful funding outcome.



# See Your Funding Options Today!

Clarity is power. You now understand the plays, and the next step is to see which ones are available to you.

Our simple application takes less than 5 minutes to complete and gives our team the information we need to explore your options—all with **no impact on your credit score and zero obligation.**

Discover what's possible for your business.

**[CLICK HERE TO SEE YOUR FUNDING OPTIONS](#)**

Have a specific question? Email our team at  
**[info@inspyrefunding.com](mailto:info@inspyrefunding.com)**

or continue exploring at **[www.inspyrefunding.com](http://www.inspyrefunding.com)**



**Your Partner in Growth.**

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