BREEZE WEALTH SOLUTIONS™

Funding Strategy Playbook

The Exact Funding Vehicles, Lender Requirements & Positioning Strategies

The institutional-grade funding framework Breeze Wealth Solutions™ deploys for clients seeking $50,000 to $5,000,000+.

32 Pages | Free Resource Guide | breezewealthsolutions.com

500 S Australian Ave Suite 600, West Palm Beach FL 33401

info@breezewealthsolutions.com | 917-553-9042

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PART 1: FOUNDATIONS

CHAPTER 1 The Funding Landscape Overview

Access to capital is not a matter of luck — it is a matter of preparation, positioning, and knowledge of where to look. The funding landscape offers dozens of vehicles, each with its own qualification criteria, cost of capital, and strategic purpose.

The Three Categories of Business Funding

Debt Financing

You borrow money and repay it with interest. This includes bank loans, SBA loans, lines of credit, and alternative lenders. You retain full ownership of your business.

Equity Financing

You exchange ownership shares for capital. This includes angel investors, venture capital, and private equity. You give up a portion of future profits and control.

Non-Dilutive Funding

Capital that requires neither repayment nor equity. This includes grants, tax credits, and certain government programs. Highly competitive but the most favorable terms available.

For most small and mid-sized business owners, debt financing represents the most accessible and controllable path to growth capital. This playbook focuses primarily on debt and non-dilutive strategies.

MINDSET	Lenders are not gatekeepers — they are business partners seeking a return on their investment. Position yourself as the safest, most attractive use of their capital, and funding becomes inevitable.

CHAPTER 2 Lender Decision Criteria Decoded

Every lending decision — from a $10,000 microloan to a $5,000,000 commercial facility — is evaluated against a consistent framework. Understanding these criteria from the lender's perspective is the key to building an irresistible application.

The 5 C's of Credit

Factor	What Lenders Evaluate	How to Optimize
Character	Your credit history, business reputation, and track record of repayment	Strong personal & business credit; no derogatory history
Capacity	Your ability to repay — cash flow, revenue, debt-to-income ratio	Document consistent revenue; maintain low existing debt
Capital	What you personally have invested in the business	Show skin in the game; larger down payments improve approval odds
Collateral	Assets that can secure the loan if you default	Real estate, equipment, receivables, and business assets all qualify
Conditions	Industry, economic environment, and intended use of funds	Align loan purpose with lender's specialization

CHAPTER 3

Building Your Fundability Profile

Fundability is a composite score of how attractive your business appears to lenders. It encompasses your personal credit, business credit, financial statements, business structure, and industry positioning — and it can be deliberately engineered.

The Fundability Checklist

- ✓ Personal credit score 680+ (720+ for best rates)
- ✓ Business operating for 2+ years
- ✓ EIN registered and consistent across all accounts
- ✓ Business bank account with 3+ months of statements
- ✓ DUNS Number registered with D&B;
- ■ Business credit profile with 5+ trade lines
- ■ Professional website and business email domain
- ■ 2 years of business tax returns on file
- ■ Profit & Loss statement current within 90 days
- ■ Business plan with financial projections (for $100K+ requests)

STRATEGY

Address every fundability gap before submitting applications. Each denial creates an inquiry on your record and signals to the next lender that you were recently rejected elsewhere.

PART 2: FUNDING VEHICLES

CHAPTER 4 SBA Loans — The Gold Standard

Small Business Administration (SBA) loans are the most favorable debt financing available to small businesses. While the SBA does not lend money directly, it guarantees a portion of loans made by approved lenders — dramatically reducing the lender's risk and enabling them to offer lower rates and longer terms than they otherwise could.

SBA Program	Loan Range	Best For	Max Term
SBA 7(a)	$50K – $5M	Working capital, expansion, acquisitions	10–25 years
SBA 504	$125K – $20M	Real estate & heavy equipment	10–25 years
SBA Microloan	Up to $50K	Startups & very small businesses	6 years
SBA Express	Up to $500K	Fast approval (36-hour decision)	7 years

SBA 7(a) Requirements: 2+ years in business, 680+ personal credit, positive cash flow, and no recent bankruptcies or derogatory federal debt history.

ADVANTAGE

SBA loans offer the longest repayment terms of any business funding product — up to 25 years for real estate. This keeps monthly payments low and preserves cash flow for operations and growth.

CHAPTER 5 Business Lines of Credit

A business line of credit is revolving capital — draw what you need, repay it, and draw again. Unlike a term loan (which gives you a lump sum), a line of credit gives you on-demand access to funds and you only pay interest on what you use.

Two Types of Business Lines

Secured Line of Credit

Backed by collateral — typically receivables, inventory, or equipment. Larger limits ($250K–$5M+) and lower interest rates. Requires formal appraisal of collateral.

Unsecured Line of Credit

No collateral required. Based entirely on creditworthiness. Smaller limits ($10K–$250K). Higher rates but faster approval and greater flexibility.

Typical Requirements for a $100,000+ Business Line

- Personal credit 700+
- 2+ years in business
- Annual revenue $300,000+
- No recent bankruptcies or judgments
- Business bank account with 6+ months of history
- Positive monthly cash flow demonstrated over 3+ months

CHAPTER 6

Term Loans & Equipment Financing

Term loans provide a lump sum of capital repaid over a fixed period with a set interest rate. They are ideal for defined, one-time capital needs — expansion, hiring, inventory purchases, or acquiring another business.

Conventional Term Loans

Bank-issued term loans offer the lowest rates but the most stringent requirements. Community banks and credit unions are often more flexible with local businesses than national banks. Terms typically range from 1–7 years with fixed or variable rates.

Equipment Financing

Equipment loans use the equipment itself as collateral, making them easier to qualify for than unsecured funding. New equipment typically qualifies for 100% financing. Many lenders offer same-day approval for smaller equipment purchases under $150,000.

Alternative Lenders

Online lenders like OnDeck, Fundbox, and Kabbage offer faster approvals (24–72 hours) with less stringent requirements — but at significantly higher interest rates. Use these vehicles strategically for bridge financing or rapid-turnaround opportunities.

COST	Always calculate the total cost of capital — not just the interest rate. A 12% APR loan with a 5-year term costs dramatically less than a 36% factor rate merchant cash advance.

CHAPTER 7 Revenue-Based Financing

Revenue-based financing (RBF) and merchant cash advances (MCA) provide capital in exchange for a percentage of future revenue. While accessible for businesses with weak credit, they carry the highest cost of capital in the funding landscape.

How It Works

A funder advances you a lump sum — say $100,000 — in exchange for $140,000 of future revenue (a 1.4 factor rate). Repayment is collected daily or weekly as a fixed percentage of your card receipts or bank deposits, typically 10–30%.

When Revenue-Based Financing Makes Sense

- Bridge financing while qualifying for a lower-rate product
- Seasonal businesses with predictable revenue spikes
- Immediate capital needs that cannot wait for traditional underwriting
- Businesses with strong revenue but imperfect credit profiles

When to Avoid It

Never use high-cost RBF or MCA products as a long-term funding strategy. The daily remittance structures can strangle cash flow, and stacking multiple advances is one of the fastest paths to business insolvency.

WARNING

Merchant cash advances are not loans — they are purchases of future receivables and are not subject to state usury laws. Effective annual rates can exceed 200%.

CHAPTER 8 Commercial Real Estate Funding

Commercial real estate represents one of the most powerful wealth-building vehicles available to business owners — and one of the most accessible forms of large-scale capital for those who own property.

Commercial Mortgage Basics

Commercial mortgages fund the purchase of income-producing properties — office buildings, retail centers, warehouses, multifamily properties, and mixed-use developments. They are evaluated primarily on the property's net operating income (NOI) relative to the debt service.

Key Metrics Lenders Evaluate

Metric	Definition	Target
Debt Service Coverage Ratio (DSCR)	Net operating income / Annual loan payments	1.25x minimum
Loan-to-Value (LTV)	Loan amount / Property appraised value	65–80% maximum
Cap Rate	NOI / Property value	Market-dependent
Debt Yield	NOI / Loan amount	8–10% minimum

CHAPTER 9

Invoice Factoring & AR Financing

For B2B businesses with outstanding receivables, invoice factoring and accounts receivable (AR) financing offer a way to unlock capital that is already earned but not yet collected.

Invoice Factoring

You sell your outstanding invoices to a factoring company at a discount — typically 2–5% of the invoice value. The factor advances you 70–90% of the invoice amount immediately, then collects from your customer directly. When they collect, you receive the remaining balance minus fees.

AR Line of Credit

An AR line of credit uses your receivables as collateral for a revolving credit facility. Unlike factoring, you retain control of collections and your customer relationships. The lender advances a percentage of eligible receivables as a line of credit that you draw against as needed.

Best Candidates

- Government contractors awaiting payment
- Staffing and professional services firms
- Wholesale distributors with net-30/60/90 terms
- Healthcare providers awaiting insurance reimbursements

CHAPTER 10

Grants & Non-Dilutive Capital

Grants are free money — you do not repay them and you do not give up equity. The trade-off is competition and compliance. Understanding where to look and how to position your application separates grant winners from the rest.

Federal Grant Sources

SBA Small Business Grants

Focused on research, innovation, and underserved communities. SBIR and STTR programs provide up to $1.5M+ for qualifying technology businesses.

USDA Business Grants

Target rural businesses and agricultural enterprises. Programs include the Rural Business Development Grant and Value-Added Producer Grant.

Minority Business Development Agency (MBDA)

Provides targeted resources and grant access for minority-owned businesses.

State & Local Grants

Every state maintains its own portfolio of small business grants and incentive programs. Florida's Office of Small and Minority Business Assistance (OSBMA) and Enterprise Florida both maintain active funding programs accessible to West Palm Beach-area businesses.

RESOURCE

Visit Grants.gov for a complete database of federal grant opportunities. Set up keyword alerts for your industry and business type to receive notifications when new programs open.

PART 3: POSITIONING STRATEGY

CHAPTER 11 The Lender Presentation Framework

How you present your business to a lender is as important as your financials. Lenders make both quantitative and qualitative judgments. The qualitative dimension — how organized, prepared, and credible you appear — can tip the scales when numbers are borderline.

The Lender Package: What to Prepare

- ✥ Executive Summary (1 page): Business overview, funding request, and use of funds
- ✥ Business Plan (10–20 pages): Market analysis, competitive positioning, team bios, growth strategy
- ✥ Financial Statements: 2 years of P&L;, balance sheets, and cash flow statements
- ✥ Tax Returns: 2 years business + personal federal returns
- ✥ Bank Statements: Most recent 3–6 months
- ✥ Accounts Receivable/Payable Aging Reports (if applicable)
- ✥ Collateral Documentation: Property appraisals, equipment titles, accounts receivable schedule
- ✥ Personal Financial Statement: Assets, liabilities, income summary

EDGE	Deliver your lender package in a professional, branded folder or PDF presentation. Presentation quality signals the quality of your business operations.

CHAPTER 12 Business Plan & Financial Projection Essentials

For funding requests above $100,000, lenders will expect a formal business plan with financial projections. Your projections must be realistic, well-supported, and demonstrate clear capacity to service the proposed debt.

Financial Projection Requirements

Income Statement Projection (3 years)

Monthly for Year 1, quarterly for Years 2–3. Include assumptions for each revenue and expense line.

Cash Flow Projection (3 years)

Demonstrates your ability to service debt. Lenders focus heavily on monthly cash flow — the company's ability to make loan payments.

Balance Sheet Projection (3 years)

Shows projected assets, liabilities, and equity at each year-end. Must reconcile with income statement and cash flow projections.

Break-Even Analysis

Identify exactly what revenue level is required to cover all expenses. This demonstrates financial fluency and reassures lenders of your planning discipline.

CREDIBILITY

Support every projection assumption with data — industry benchmarks, historical performance, signed contracts, or market research. Unsupported 'hockey stick' projections are the fastest way to lose lender confidence.

CHAPTER 13 Stacking Multiple Funding Sources

The most sophisticated borrowers never rely on a single source of capital. Strategic funding stacking — combining multiple instruments to achieve total capital goals — minimizes cost, maximizes flexibility, and reduces dependence on any single lender.

A Sample Funding Stack: $500,000 Total Capital

Source	Amount	Purpose	Rate/Terms
SBA 7(a) Loan	$250,000	Equipment + working capital	Prime + 2.75%, 10 years
Business Line of Credit	$100,000	Operating expenses, inventory	8–12% variable
Business Credit Cards (Tier 2)	$75,000	Day-to-day business expenses	0% intro / rewards
Equipment Financing	$50,000	Specific equipment purchase	6–8%, 5 years
State Grant	$25,000	Training & technology upgrade	No repayment required
TOTAL	**$500,000**		

CHAPTER 14 The 180-Day Funding Roadmap

From credit profile assessment to funded account, this 180-day roadmap gives you a clear, actionable timeline for executing a complete funding strategy.

Phase	Timeline	Key Actions
Phase 1: Foundation	Days 1–30	Pull all credit reports. Dispute inaccuracies. Register DUNS. Verify business entity compliance. Open
Phase 2: Credit Build	Days 31–60	Open 5–8 vendor/trade accounts. Make strategic purchases. Pay all invoices early. Establish monitor
Phase 3: Profile Season	Days 61–90	Allow trade accounts to report. Monitor PAYDEX and Intelliscore. Address any new inaccuracies. Buil
Phase 4: Lender Prep	Days 91–120	Compile full lender package. Finalize financial projections. Identify target lenders by product type. Sch
Phase 5: Applications	Days 121–150	Submit prioritized applications. Start with highest-approval products. Respond to lender requests with
Phase 6: Stack & Close	Days 151–180	Close on approved funding. Deploy capital per plan. Open remaining stack positions. Begin relationsh

About Breeze Wealth Solutions™

Breeze Wealth Solutions™ is West Palm Beach's premier credit repair and financial consulting firm. Our Funding Strategy service is the culmination of years of lender relationship building, underwriting knowledge, and client funding success — delivering access to capital that most business owners never knew was available to them.

We work with clients at every stage of the funding journey — from building the foundation of business credit to closing on multi-million dollar commercial facilities. Our Diamond-tier clients receive our most comprehensive funding guidance, including direct lender introductions.

Ready to Discuss Your Funding Strategy?	
Email	info@breezewealthsolutions.com
Phone	917-553-9042
Address	500 S Australian Ave Suite 600, West Palm Beach FL 33401
Website	breezewealthsolutions.com

Disclaimer

This Funding Strategy Playbook is provided for educational and informational purposes only. The information contained herein is not financial advice, legal advice, or a guarantee of funding approval or any specific financial outcome. Lending decisions are made solely by independent lenders and financial institutions.

Interest rates, loan terms, qualification requirements, and program availability referenced in this guide are subject to change at any time and may not reflect current market conditions. Always verify current terms directly with the relevant lender or government agency.

Breeze Wealth Solutions™ is not a licensed lender, broker, or investment advisor. Our consulting services are designed to educate and prepare clients for the funding process. All funding transactions are conducted directly between clients and their chosen lenders.

— Additional Notes —

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