INDEPENDENT CAPITAL STRATEGY + BUSINESS CONSULTING

The Trovo Funding Playbook

Put your credit to work.

Prepare the file. Understand the product. Plan the next move. A practical guide to credit card strategy for business owners, including new ventures.

$20K-$150K

Typical funding target, subject to issuer approval and your profile. A credit limit is not the same as cash in a bank account.

The funding is out there. We find it.

Not a lender. Independent strategy and coordination. Every application and credit review requires your authorization.

YOUR FILE, YOUR STRATEGY

Build the case before you apply.

Funding decisions depend on the product, the issuer and the information in your application. Preparation makes that information clearer and helps you choose an appropriate next step.

Three useful questions

- **What does the business need?** Identify the purpose, amount and deadline. Card-eligible purchases and unrestricted cash needs call for different plans.
- **What can the file support?** Review stated personal credit, existing balances, entity details and available business history. A new business with strong personal credit still merits a conversation.
- **How will it be repaid?** Write down the expected repayment source, a realistic monthly amount and a fallback if revenue arrives late.

> WHERE TROVO FITS
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> Trovo maps the card strategy and coordinates preparation, sequence and timing. The current program may use business credit cards, personal credit cards or both. Issuers make all approval, limit and pricing decisions. Trovo does not issue or broker loans.

A typical target and pace

$20K-$150K target range. Initial issuer decisions can begin in **24-48 hours**; access typically takes **2-3 weeks**. Some eligible purchase offers advertise **0% introductory APR**, commonly for **12-18 months**. Verify the actual offer and transaction terms. These are targets and typical timing, not an approval, quote or promise.

Inside: personal credit (3), business preparation (4), the context rubric (5), APR mechanics (6), sequencing (7), a 30-day roadmap (8), mistakes to avoid (9), and your next step (10).

FIRST, UNDERSTAND THE PROFILE

Your credit is part of the business story.

Card issuers may review the owner's personal credit and require a personal guarantee, even when the account is a business card. Requirements vary by issuer and product.

Read more than the score

Review reported balances and limits, payment history, recent inquiries, account age and any inaccurate information. A score range alone cannot predict a limit, an introductory offer or an approval. Use the actual reports and confirm what each score measures.

Watch the reporting date

Utilization compares reported balances with available revolving credit. Paying on time matters, but a balance can be reported before the due date. Check when your issuer reports, bring balances to a sustainable level and allow updated information to appear before deciding whether to apply.

- **Check accuracy.** Review your reports and dispute genuine errors through the relevant bureau or furnisher. Do not claim accurate accounts are fraudulent.
- **Map current obligations.** List each balance, limit, minimum payment and promotional end date. Include accounts that will affect your personal budget.
- **Preserve room to repay.** Avoid choosing a funding target solely because a card might offer that limit.

> A NEW BUSINESS STILL DESERVES A FIT REVIEW
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> Strong stated personal credit can support an initial strategy conversation even before the business has revenue or years of history. It does not waive an issuer's requirements. Personal card balances can affect personal utilization, borrowing options and liability.

Read the funding and credit-impact FAQ

MAKE THE DETAILS CONSISTENT

Build a business file you can explain.

Business history provides context. Use the documents you actually have and describe the business accurately, including when it is new or pre-revenue.

Entity and application details

Align the legal name, entity type, address and tax identifiers across relevant documents. Confirm the product permits your structure. Discuss formation or business setup separately from a credit application.

Keep a clean record of business use

Use a business bank account where appropriate and keep organized bookkeeping. If the strategy includes a personal card for permitted business purchases, track the business expense and the owner's repayment obligation clearly. Do not confuse permission to use a card with separation of legal liability.

Explain the cash flow you have

Review available statements, debt payments and cash buffers. For a new venture, document the actual startup stage, planned purchases, owner resources and repayment assumptions. Do not invent revenue or business history.

- **Use supportable figures.** Report actual revenue in the form requested by the issuer, with records that explain it.
- **Ask what is required.** Not every product needs the same statement history, revenue level or time in business.

PREPARE AROUND THE REAL USE

Separate card-eligible purchases from cash needs. Confirm acceptance, fees and terms before counting credit capacity toward payroll, rent, taxes or other bills.

THE 60-SECOND FUNDING CHECK

Profile context, not approval odds.

Add the three inputs for a 0-9 context tally. Your stated credit range also determines the next conversation; this is not underwriting.

MONTHLY REVENUE	PTS
Pre-revenue	0
Under $10K / month	1
$10K - $25K / month	2
$25K - $50K / month	3
$50K+ / month	3

STATED PERSONAL CREDIT	PTS
750+	3
700 - 749	2
650 - 699	1
Below 650	0
Not sure yet	0

BUSINESS HISTORY	PTS
Not yet started	0
Under 1 year	1
1 - 2 years	2
3 - 5 years	3
5+ years	3

Add the points for context only: ____ / 9. The next step also depends on your stated credit range.

700+ and 7-9 total: Strong position: discuss a sequenced strategy.

700+ and under 7 total: Strategy review, including new or pre-revenue businesses.

650-699: Strategy review with a closer look at fit.

Below 650: Preparation review before considering applications.

Credit not known: Confirm the credit range first. Confidence is limited.

Unknown credit earns 0 points because information is missing, not because it is adverse. These routes are conversation guidance, not issuer eligibility rules or approval odds.

KNOW WHAT THE OFFER COVERS

0% on eligible purchases. A plan for everything else.

An introductory purchase APR applies only to transactions covered by the issuer's offer and account terms, during the stated promotional window.

- **Eligible purchases.** Confirm which purchases qualify, when the introductory clock starts, its end date and any exclusions. Business and personal cards may have different terms.
- **Cash advances and transfers.** These can carry separate fees and APRs, and may not receive the purchase promotion. Do not assume a 0% purchase offer gives you 0% cash.
- **Minimum payments.** Pay at least the required amount on time and comply with the agreement. Minimum payments alone may leave a substantial balance when the offer ends.
- **After the introduction.** Any remaining balance is subject to the applicable ongoing APR and account terms. Verify the disclosed rate and consequences of late payments.

A SIMPLE PLANNING EXAMPLE

$20,000 of eligible purchases repaid over 12 months requires about $1,667 per month toward principal. This illustration excludes fees and new spending. Use the actual promotional dates and required payments, and leave a buffer for slower cash collection.

A card limit is spending capacity under an account agreement. It is not automatically a cash deposit or a business loan. Assess conversion methods, fees, restrictions and repayment risk before treating it as liquidity.

Verify current Chase business-card offers

Verify American Express introductory-APR offers

ORDER FOLLOWS THE GOAL

Apply with a plan. Keep control of the next move.

Opening accounts can change what later issuers see. A strategy should account for the full profile, current product terms, recent applications and your other borrowing plans.

Start with the use and the terms

Match expected purchases and repayment timing to the product. A short promotional period may suit a contained project with a credible payback plan. A multi-year investment or immediate cash need may call for a different provider or instrument.

Review the application before it goes out

Confirm the information, possible inquiry, personal guarantee, annual fee, introductory terms and repayment obligation. Trovo coordinates the process; you authorize the move. Do not apply to multiple products simply to test what happens.

Leave room for later decisions

Discuss a planned mortgage, vehicle purchase, loan or other major application with the relevant provider before opening more accounts. New inquiries, balances and obligations can affect those decisions. Timing and trade-offs belong in the plan.

- **Before each application:** Check current information and product fit. Record the authorization and decision.
- **After each decision:** Reassess the amount still needed. A smaller useful round can be better than unnecessary capacity and fees.

COORDINATION IS NOT A GUARANTEE

Sequencing cannot override underwriting or make a product suitable for every applicant. Issuers control approvals, limits and pricing. If the file or terms change, pause and revisit the plan.

A 30-DAY PLANNING FRAMEWORK

Four stages.
One clear sequence.

Use this as an illustrative roadmap. Preparation, identity checks, document requests and issuer review can extend the timeline.

01 Discovery and file review

DAYS 1-3

Clarify the goal, purchases versus cash needs, stated credit range, entity status and obligations. Any credit review requires your authorization.

02 Strategy delivery

DAYS 4-7

Review issuer targets, terms, application order, timing and estimated ranges. Prepare documents and a payoff plan.

03 The sequenced round

DAYS 8-21

You authorize each application. Issuers decide approvals, limits and pricing. Initial decisions can begin in 24-48 hours.

04 Activation and repayment setup

DAYS 14-30

Confirm account access and eligible uses. Access typically takes 2-3 weeks, depending on product and issuer. Record due dates and promotional end dates.

YOU APPROVE EVERY MOVE

Start with a conversation and a plan. Do not assume an application, account or credit review has been authorized merely because you completed a funding check.

AVOID PREVENTABLE FRICTION

Six mistakes that make funding harder.

The strongest plan protects both the business decision and the repayment decision.

01 Applying under pressure

A deadline can lead to scattered applications and poorly understood terms. Prepare the file and alternatives before the need becomes urgent.

02 Treating a score as an approval

A score range is one input. Account history, obligations, issuer criteria and product fit still matter. Confirm the whole picture.

03 Confusing credit capacity with cash

Purchase offers may not cover cash advances, transfers or every bill you need to pay. Verify eligible uses and fees before committing to a project.

04 Opening accounts without an exit

Write the payoff calendar before the first charge. Test the plan against slower collections and the ongoing APR after the promotional period.

05 Forcing the application to fit

Keep entity, revenue and business-age statements accurate. A pre-revenue company is a valid situation to discuss, not a reason to invent operating history.

06 Dismissing the owner or the business

A new venture with strong personal credit may merit review. An established business with revenue still needs a sustainable personal and business repayment plan.

MAKE THE NEXT MOVE INFORMED

Find out where to start.

Bring your goal, stated credit range and business stage. Trovo can help you explore the current card strategy or identify preparation work before an application.

> START WITH THE 60-SECOND FUNDING CHECK
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> Three questions summarize your profile context and suggest a conversation route. No credit pull occurs in the online check. Unknown credit calls for clarification, and a new business with strong personal credit can still merit a strategy review.

Check your profile context

`trovocapital.com/funding-check`

Map your funding with a strategist

Ask Vera a question

Browse practical business resources

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Trovo Capital provides independent capital strategy and consulting. We are not a lender, loan broker or credit repair organization. Our current funding program is credit card stacking using business cards, personal cards or both. Any balance used must be repaid under the account terms.

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