



Business Credit Funding

Today there are approximately 26.5 million small businesses in the United States – and over 92% of these businesses leverage personal credit in their business. Investment capital and trade credit is the lifeblood of a business and for these small businesses ***is dependent on their personal credit score!***

“The dependency on personal credit is the primary factor why most small businesses fail.”

The business credit education, service and coaching marketplace is driven by the ever-increasing demand of small business owners who need access to funding and credit sources outside of their personal network. Often a business in its start-up and growth stages exhaust the availability of personally guaranteed credit based on their personal credit score. Once that personal credit is tapped out, the business owner has little or no access to alternative funding sources.

The result..... Over 50% of small businesses fail within the first two years of being in business.

Your Business Credit Advisor offers the tools and methods for small business owners to create and build a Business Credit Asset™ that enables consistent access to credit and cash.

Separating personal credit from business credit eliminates the main critical error a business owner can make, which results in the “piercing of the corporate veil’s limited liability”. When a business owner intermixes personal and business credit, their personal assets are potentially at risk in the case of litigation – more reason why business credit asset development is crucial for every small business.

A Business Credit Asset™ would enable the business owner to create a financial capitalization asset that can be transferred with the business. What this means is when the business owner plans to transfer or sell his or her business, the credit history and debt of the business can be transferred to the new owner as an asset, rather than liability tied to the previous owner’s personal credit. This is one reason why over 90% of small businesses can’t be successfully sold or transferred.

Building a Business Credit Asset™

Business Advantages

- Proven, step-by-step business credit building system that works every time
- 5 vendor lines of credit and 3 business credit cards that only report on their business
- Credit-reporting files with Experian, Dun & Bradstreet, and Equifax
- Strong business credit scores within 120 days
- Creative solutions for funding any kind of small business

What is business credit, and how do you build a Business Credit Asset? There are three primary tasks to create a business credit asset.



Step 1: COMPLY WITH MAJOR CREDIT AGENCIES

Businesses must comply with the corporate guidelines established by agencies and financial institutions, including Dun & Bradstreet and Experian, to establish credit. These agencies want to ensure that the entity is a real business and require that it be incorporated (LLC, S Corp or C Corp), have a physical address, a valid phone number, a website and other limited guidelines.

Step 2: CREATE A CREDIT FILE

Once compliance is established, then an actual business credit profile is created. The file establishes a unique profile with D&B and Experian to facilitate the tracking of credit history and the development of a business credit score. In the case of D&B, a PayDex score is the assigned numerical evaluation of a company or organization's credit-worthiness.

Step 3: BUILD A BUSINESS CREDIT HISTORY

After a credit file is established, the business can build a credit history **by working with credit and financial institutions who report to D&B and Experian Credit**. Approximately 10% of all credit and lending institutions report to D&B, so it's critical that a business owner is properly guided through building a credit history that maximizes access to business credit and lending while creating the strongest credit score possible.

The business credit score is analogous to a personal credit score except for one fundamental issue - the business credit score is not limited by the personal credit limits that are established for all consumers.

Business Credit Builder (BCB) Platform

BizCredit Experts are the first fully integrated platform dedicated to education and coaching for the development of business credit assets. Our technology incorporates over 15 years of experience in business credit and is backed by a world-class engineering development team. With a highly intuitive, easy to use platform, business users work with a certified Advisor to lead, track and accelerate the stages of creating a business credit asset.

“Innovations in our proprietary technology platform currently include complete integration with D&B and Corporate Experian credit agency databases.”

BizCredit Expert is the *first and only* platform that has achieved the creditability and trust of Dun & Bradstreet and Experian to allow our clients three key advantages:

1. They can check their business credit score and credit history anytime.
2. They have the ability to set up their credit file at a discounted price.
3. They can monitor their credit files for the life of the business.

BizCredit Expert has invested substantial resources, creating the best and most comprehensive database of financial institutions and credit vendors reporting directly to Dun & Bradstreet. This is the only platform that has invested in the development of a database of this kind that accelerates business credit building. BizCredit Expert’s critical and powerful intellectual property enables us to target the financial institutions that are going to expedite clients through the creation and building of their business credit history.

***These are just some of the reasons why Small Businesses
Need Business Credit and why YOU are partnered with the
Right Company at the Right time to help you achieve the Right result.***