This booklet is for:

- Individuals seeking a **business loan or lease**
- **Business owners** with excellent or poor personal credit
- **Entrepreneurs** who would like access to **other people's money**
- Anyone with the desire to **build corporate or business credit**

Over 10,000 small business owners just like you have taken advantage of the benefits this booklet shares. All of these business owners have worked directly with Business Credit Services' **"Business Credit Builder Program"** during the last six years to assist them in developing their business credit. These business owners have:

- Obtained a business credit profile under the business name that is separate from the personal credit report of the individual owners or officers of the business
- Built a solid foundation for their business that put them in compliance with the lending markets and increased their chances of approval for business credit
- Built business credit reports and scores with ALL the top business credit bureaus
- Improved the business image to increase their likelihood of obtaining credit, loans, leases and even government contracts
- Collectively received over $225,000,000 in credit lines under the business name only
- Slept better at night knowing they had access to capital they didn't have before, allowing them to use other people's money to start and grow their business
- Reduced the use of their personal credit in business transactions
- Gained Piece of Mind knowing they reduced the use of personal guarantees
- Separated their personal and business life
- Saved thousands of dollars with lower interest rates

An example of what many of these businesses have been able to achieve individually and in most cases without a personal credit check or guarantee by working with Business Credit Services' Business Credit Builder Program are:

- Computer Line of Credit of $35,000
- Equipment Lease of $15,000
- Hardware Store Credit Line of $25,000
- Electronics Store Credit Card of $7,500
- Department Store Credit Card of $5,000
- Office Supply Credit Card of $7,000
- Corporate Gas Card of $5,000
- Printing Company Credit Line of $5,000
- Cadillac STS Lease
- Unsecured Working Capital Loan of $50,000
- Hummer 3 Lease
- GM Truck Lease
- Business Lines of Credit totaling $400,000

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Who is Business Credit Services, Inc?

In October of 2000, David Gass founded the first full service business credit coaching program in the nation, Business Credit Services, Inc. The purpose and vision of the company was to provide a simple and easy to understand system to provide entrepreneurs and small business owners the ability to rely on their company's credit and not that of the individual owners and officers. In essence to take advantage of the best leverage in business, the use of

- Other People's Money
- Other People's Time
- Other People's Resources
- Other People's Experience

In June of 2002 the company filed for a patent with the U.S. Federal Patent and Trademark Office. The patent was the system for small business owners to build a business credit profile and score separate from their personal credit. Since then Business Credit Services has been featured on the partners page of the I.R.S., and SCORE, articles published with Entrepreneur.com, AOL.com, Yahoo Business, Home Business Magazine and many others, been interviewed on business radio shows across the U.S. David Gass is also author of "Success Steps to Business Credit", "Success Steps to Business Financing" and creator of the seminar "Success Steps to Business Success".

This booklet will provide insights on the system of obtaining business credit and limiting the use of your personal credit in business situations.

Where to get cash for your business!

Every small business owner will need access to capital (cash) at every phase of their business. The sources for where the small business owner finds their cash will vary from business to business. Here is an example of typical sources business owners use during different phases of their business.

START-UP PHASE

- Personal Savings
- Home Equity Line of Credit
- Personal Credit Cards
- Loan from Retirement Funds
- Loans from Family and Friends

GROWTH PHASE

- Personal Finances
- Personal Credit Cards
- Home Equity Line of Credit
- Investors
- Business Line of Credit or Loan

Business Credit is not on the lists above because the typical small business owner doesn't think of it when starting and growing their business. In fact, in a review of ten top selling business start-up books I found no mention of the **single largest source of lending in the entire world.** That's right **not one** mention.

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Corporate Credit or Business Credit provides the ultimate use of leverage in business **– THE USE OF OTHER PEOPLE'S MONEY.** More businesses lend money to other businesses than any other type of lending. This type of lending is critical to the success of a small business.

Nothing is more important and vital to the health of a small business than having access to the right amount of capital to start, grow and run their business.

Most small businesses are initially financed by the personal savings or assets of the owners and can rapidly reach a stage of growth where they are forced to seek credit or investment solutions to fund that growth. Most business owners however neglect to take the proper steps before they need the capital to ensure they meet the lending markets requirements. **Lenders don't want to extend credit to those that need it they want to see you before you need the cash.**

The first step in getting a business loan or line of credit!

The first step most business owners take to obtain a business loan or line of credit is to go directly to their local bank and apply. This can be one of the most dangerous activities of a small business owner if they are not prepared beforehand.

There a several factors a bank will use to determine credit approval for a small business owner and the chances of getting the loan are less than 3% according to the SBA. A recent SBA study found that 97% of applicants for a small business loan were declined. The top reasons for declines of a business loan are typically:

- Business is not prepared to meet basic requirements (Compliance)
- Personal credit scores of signors on business are too low
- Business is not old enough
- Business has no business credit established

Why Do I Need A Business Credit Profile?

When you apply for business credit or loans, most credit grantors look at your personal credit and the business credit profile to determine if they will make a loan, the amount and what the loan terms will be.

Example
You have an average personal credit history (FICO of 650) with no business credit profile and the business is approved for a loan of $100,000 on terms of 13% interest over 10 years. If there had been a favorable business credit profile the terms on the same loan might have been 7% interest over 10 years resulting in the savings of tens of thousands of dollars.

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Here is what you could save by having a Favorable Business Credit Profile:

Loan Amount	$100,000	$100,000
Interest Rate	13%	7%
Term of Loan	10 years	10 years
Monthly Payment	$1,493.11	$1,161.08
Total Payments	**$179,173.20**	**$139,329.60**

Total Savings: $39,843.60

Whatever your financing need is, it is possible to obtain credit for your business. Poor credit, ok credit or good credit, getting the financing you're looking for is a matter of knowing how to go about it and where to go. We intend to teach you how to go about it the right way, improve your chances of success, build your business credit profile, and be able to get credit on great terms.

Personal Credit vs. Business Credit

There are several differences between personal and business credit. At the same time there are a lot of factors in the use of running a business that may impact both personal and business credit. The key to building business credit is to limit the use of personal credit and increase the use of business credit. This can be done by first building your business credit profile with the major business credit bureaus, obtaining vendor credit, receiving a credit score and then increasing the amount of credit you receive in the business name.

Most small business owners use their personal credit information to obtain leases, loans and trade credit under their business. Just by having the knowledge of the use of business credit you can limit the use of personal credit information. By limiting the use of the personal credit report you will increase your personal credit score, lower interest rates on loans and save money.

Business owners are not your typical or average credit consumer. The average credit consumer, according to Fair Isaac (The developer of the FICO Score), has only one inquiry on their personal credit report every year. The average business owner, according to our own studies, has a minimum of 10 inquiries every year. The more inquiries on your personal credit report the lower your score.

Personal credit scores are developed from a very complex formula that takes into account factors such as payment history, amount of available credit, years of credit history, making payments on time, types of credit, inquiries, etc. For the business credit score the one determining factor is how you pay your bills. If you pay on time or early you have a great credit score. If you pay late you lower your score. It doesn't matter how much credit you have with the business, in fact in most cases the more

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credit you have the better. Businesses want to see that other businesses have taken a risk and issued you credit also.

By continuing to use only your personal credit for business activities you are:

- Limiting the amount of credit you can obtain
- Lowering your personal credit score
- Limiting access to other people's money

Know Where You Are and Where to Start!

In order to obtain business credit you must know where you and your business stand with the lending market right now! Do you?

You must know what any lender is going to look at before you apply. If you don't you are completely wasting your time and will most likely be declined.

Start by having a Business Credit Analysis performed on you and your business. This simple process greatly increases your changes of gaining a successful credit approval.

The Business Credit Analysis lets you know where you are today and it will tell you exactly where to begin to obtain the business credit that is vital to your business success. The analysis is performed by experienced business credit consultants at Business Credit Services, Inc.

Don't seek credit without knowing where you are! Call Now.

Call for a FREE Business Credit Analysis
866.254.6076

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Building a Positive Business Credit Profile

In order to successfully obtain business credit, you must first build a favorable credit profile for your business. **To accomplish this you must:**

(The following steps are only a guideline and represent a brief description of the entire process required to build, maintain and grow your business credit. Business Credit Services offers a complete coaching program "THE BUSINESS CREDIT BUILDER", which will take you through all the steps of building your business credit and ensure no critical elements are skipped or performed incorrectly. Not performing each of the steps exactly as the lending market and business credit bureaus want may result in your company being listed in the no-credit or high-risk list. Call to work with the professionals at Business Credit Services 866.254.6076 to keep you in the low-risk category.)

Step 1 - Prepare Your Business with a Corporate Compliance Check™

Our business focuses on getting companies in compliance with the business credit market and matching companies seeking credit with those granting credit. It is extremely important for businesses to meet all requirements of the credit market in order to ensure a higher likelihood of an approval.

In fact, **not being in compliance with the credit market can cause red flags with credit bureaus and grantors.** The red flags are simple things such as not having a business license or phone line. Most businesses will not grant credit to another business that has not taken the steps to set the company up with the proper licenses and local, state and federal requirements.
One of the business credit bureaus states on their website they do over **2,000 manual and automated checks** on a business. Is your business ready to pass this test?

If you fail, it could prevent you from
ever getting financing under your business again!

We have spent over 10 years **researching these secret checks** of the business credit bureaus, lenders, and credit grantors. Some of the basics of compliance are:

a. Have a real business not a shell company just to build credit
b. Form a Corporation or L.L.C. to operate your business under and obtain a Federal Tax Identification Number with the I.R.S. in order to separate the personal and business activities and credit
c. Have a business address and phone line that are easier for creditors to find
d. Have all licenses, permits and fees paid to the appropriate government agencies

The **list goes on and on**...but we share it with you as part of our system.

As a business owner you need to protect your personal assets from the business. You also need to separate your personal credit completely from the business credit. You can do this by forming either a Corporation or Limited Liability Company.

Many people think that just because they are a single person or family, rather than a large business, that incorporating is not for them. Wrong! Incorporating can offer you and your business many advantages!

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A corporation is a legal entity created separately from those who own and operate it. As a separate legal entity, the corporation's debts are separate from its owners (shareholders), thereby, offering the greatest personal liability protection of all business structures.

Corporations can also be used to own real estate, automobiles, yachts, or aircraft while providing health and life insurance, retirement benefits, and expense accounts.
The following are the primary reasons individuals incorporate their businesses.

- Asset & Liability Protection
- Tax Savings
- Raising Capital
- Reducing Audit Risk
- Living the Corporate Lifestyle
- Building Business Credit
- Corporate Image

Quick Tip - Business Credit Services offers complete incorporation services in all 50 states. By calling Business Credit Services today at 866.254.6076 and mentioning code BCS101 you will be eligible to receive a free incorporation service with the purchase of our Business Credit Builder Program. You only pay state filing fees.

Step 2 - Register with the Business Credit Bureaus

There are a few major business credit reporting agencies in the United States that the majority of lenders look to for information about your company's credit profile. You will want to establish a presence with these companies. Once you have a number of businesses reporting your company's payment experiences, a credit score will be established. Just as an individual has a credit score and profile, so will your business. Remember, you will want to have a profile with ALL of the business credit bureaus.

Who are the business credit bureaus?

- Dun & Bradstreet™
- Experian™
- Equifax™
- Business Credit USA™
- And several other less known agencies that we work with on behalf of our clients so they have a presence with as many credit bureaus as possible.

How do they rate company's credit?

- Business Credit Scores
- Business Credit Ratings

Lenders and credit grantors may look at one or many of your profiles and scores with these business credit bureaus and will affect whether or not you are approved!

***Special note - You DO NOT need to pay the business credit bureaus in order to have a profile.**

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Step 3 - Establish Initial Business Credit with Tier 1 Credit Grantors

The business is going to need trade references that have given you a credit account and report your credit history to the credit reporting agencies. This can be one of the most difficult steps in the credit building process.

Do not take any short cuts or work with companies that 'sell a trade reference'. Stay away from companies that sell trade references. These companies offer to sell you a trade reference for $1,000,000 that is reported favorably to the credit bureaus. In exchange they charge you a small fee, (typically 5% - 20% of the amount of the trade reference). This practice is illegal and must be avoided.

Our system will provide you with a list of vendors that provide business credit. From the list of vendors you will have access to those who issue credit **without asking you for your personal guarantee or running a business or personal credit check.** To find these types of companies is extremely difficult, because they are so rare.

They are rare because no one wants to be the first to issue a business credit. However the companies are out there that want to issue new companies credit because it increases their sales by offering credit to their target market.

You will need at least 6 of these vendors or trade references. The amounts of these credit lines will be in the **$500 to $5000 range.** Once you have established favorable trade references by paying your bills on time, there are many lenders and retail credit card companies that will extend credit to you.

The key is that these companies report to the business bureaus and not your personal credit report.

Step 4 - Build Business Credit with Tier 2 Credit Grantors

Once you have established a presence with the credit bureaus and have a score, your business will be eligible for a larger number of business retail credit cards, trade credit accounts and lines of credit in most cases without the need for a personal guarantee or personal credit check.
It will be okay for them to check your business credit because you have trade references from the Tier 1 process.

Tier 2 credit grantors will also report to the business credit bureaus. These credit grantors will be **issuing you credit in the $5000 to $50,000 range.** Our system will help you apply for the right credit with the right companies and will take the guesswork out of the process.

Step 5 - Access Cash Credit with Tier 3 Credit Grantors

Tier 3 credit grantors are in the realm of **lenders, banks, and leasing companies.** These credit grantors with some financing programs (such as unsecured business credit lines) **MAY be checking your personal and business credit scores.** However, you will want to find lenders who will **NOT report to your personal credit** but instead your business credit so you will be building your business credit and not hurting your personal credit.

Warning! Do not approach a lender until you have already developed your business credit profile.

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What do Tier 3 credit grantors look for when granting a loan?

- Business Credit Report from the Business Credit Bureaus
- Business Credit Scores
- Trade References
- Personal Credit Score
- Personal Credit Limit Available
- Past Bankruptcy
- Past Charge Off

Leases are very similar to loans in what the lending institution will look for. In fact many leases such as office equipment leases are fairly easy to obtain, many without a personal guarantee.
An exciting fact that many business owners don't know is there are a few exclusive Tier 3 lending and leasing programs available that do not require a personal guarantee. In many cases Tier 3 lenders... **won't need to see a business plan and can finance you from $50,000 to $250,000.**

Each of these sources has different criteria to approve a loan. **Some are more flexible than others,** so it is advisable to work with our network, other than just going to a local bank.

Step 6 - Achieve Financing of $250,000+ with Tier 4 Credit Grantors

Tier 4 credit grantors are the **ultimate level of financing.** The companies issuing these levels of credit will need to see a very strong company with strong sales (or even potential strong sales) in the form of a **professionally written business plan.**

In the process of obtaining a Tier 4 credit it is critical that you first carefully prepare the proper documentation. In order for a lender to even consider extending you $250,000+ in credit, they must first understand your business and your need for financing. **Most business owners apply first and prepare later.** However not having the proper documentation is where most businesses fail and why they get declined.

Do not approach a lender until you have already developed your business credit profile and have a well thought out and documented business plan. This plan must clearly state: the purpose of the loan, exactly how the money will be used, the amount of money you need and for how long, and how you will repay it and when. It will also need to be presented the way the lenders want to see the loan package.

Your “Loan Request” must include the following:

- Business Summary
- Personal Profile
- Loan Proposal
- Business Plan (With financials)
- Loan Repayment Plan
- Support Documentation

Quick Tip - Business Credit Services offers complete professionally written business plans. Call 866.254.6076 for more details and mention code BCS201 and receive a $500 discount on your business plan.

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The Business Credit Builder™

The Business Credit Builder program is the patent pending system that assists small business owners with **creating a business credit profile, score and credit lines separate from their personal credit.** The system will help you apply for the right credit based on your specific credit situation and will take the guesswork out of the process. In addition the coaching staff will work with you to put your business in compliance with the lending market.

In short, the Business Credit Builder finds you money.

As part of the Business Credit Builder Program you will receive:

- Access to Capital
- Credit under your business name without the use of your personal credit
- Business Credit Profile with the top business credit bureaus
- Positive business credit scores – (all you need to do is pay your bills on time)
- Access to unique lending opportunities once you have built your business credit profile and score
- Unlimited access to our business credit coaching staff for 1 Year
- Scheduled one-on-one coaching calls to walk your company through the process of building credit separate from your personal credit
- Access to our list of over 3,000 Tier 1 and 2 credit grantors
- Access to our list of businesses offering retail credit cards without a personal credit check
- Guaranteed $2,500 line of credit for graphic design, logo packages, web design, hosting and online marketing
- Exclusive membership to a national office supply company with discounts up to 50% off regular pricing
- Exclusive membership to a national electronics retail company with discounts up to 50% off regular pricing
- Entrance to all strategic conference calls with credit experts
- The Success Steps to Business Credit System shipped to your door which includes:
    - Workbooks describing every step of building and maintaining business credit
    - Set of DVDs from our seminars on Corporate Structuring, Business Credit and Compliance
    - Set of Audio CDs describing the Business Credit Process, How to Obtain a Business Loan, Corporate Structuring and More…
- Access to the Online Business Credit Success Steps Web Site with
    - Step by step instructions on building your business credit

CALL NOW FOR A FREE BUSINESS CREDIT ASSESSMENT And to Learn More about

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The Business Credit Builder Program
866-254-6076

Don't I already have business credit?

Many business owners think they already have business credit and don't even consider the use of this source of financing. Having a business credit card with your company name on it doesn't mean you automatically have business credit. There are several steps involved in building a solid foundation for your credit profile. Thinking it's as simple as applying for credit with your business name is very naive.

Business owners quickly realize that applying for business credit is a much more complicated process than applying for personal credit. Applying for business credit requires careful preparation and demands that you understand the process and what it takes to qualify.

What if my personal credit score is low?

No matter what your personal credit score, you will be able to build a business credit profile that is separate from your personal credit. Business owners need not rely on their personal credit to build their businesses.

On the other hand, if you have good personal credit, you will want to limit the amount of times you use your credit in your business. If you use your personal credit too often you can lower your personal credit score. No matter your personal credit you will benefit from having a business credit profile.

I'm told my business is too new to get credit!

Several lenders and credit grantors have requirements for the age of a business when determining credit approval. There are also several lenders and credit grantors who don't mind if you are a start-up or less than a year in business. The key is making sure your business complies with the business requirements of these lenders before you seek them out and apply. Because these lenders don't require you are in business for any period of time or a very short time, they do want to know that you are in compliance with the typical lending requirements.

To know if your company meets those requirements you should work with a company like Business Credit Services to perform an analysis on your business and give you a grade of where the business stands.

What clients of the Business Credit Builder™ are saying!

"The only obstacle I had was getting business credit without using my social security number to personally guarantee the credit. You can't even talk to a bank, even your own bank unless you have been in business for two years, minimum.

What I want to let clients and potential clients to know is that the 4 Tier Business Financing System is a powerful way to build credit quickly without using any personal guarantee. Over the past eight months I have obtained six different credit and trade references all using the corporate credit only. The staff is very helpful and they are dedicated to help your business grow credit quickly.

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So if you are already or soon to be incorporated, I strongly suggest the credit builder system. It has helped my business do things in less than a year that normally couldn't be done unless your business was two or more years old." ***- J. Loffredo - Custom Curb & Landscape Design***

"I was able to get as much as a credit line of $11,500 with the business name only."
- J. Mise - Alt Tech Company, Inc.

"With your help, we now save about $1,700/month in cash flow which includes about $900/month in aggregate interest payments." ***- R. Chace***

"I feel this service is one of the most valuable resources out there for the small business owner. This system has been a wealth of information and I am only half done with the course.
In a short time I have 2 lines of credit for office supplies which has freed up my personal credit cards and in turn has raised my personal FICO score." ***- B. York***

"We were so excited to receive a $2000 limit on our office supply business credit card. We had no idea we would receive such a high limit. We are looking forward to using the new card really soon. We are anticipating new purchases with our new card. Thanks to the office supply company for the card, and a great big thanks to Business Credit Services for making this all possible. Without your help we couldn't have done any of this. Thanks so much." ***- Tony Hughes and April Moles***

"By using the system with Business Credit Services, I was able to get the loan for the commercial truck that I have been trying to buy for the last three years and was unable because of my personal credit challenges. Thank you Business Credit Services, now my business is booming.

Despite my bankruptcy status and skepticism regarding this system, I was still able to build a credit score for my business and received a generous line of credit & credit card from a national retailer. I can't wait to spread the news about this system!" ***– Karen***

"My personal credit score was below 500 and you still worked with me until we got a loan for the real estate I needed for my business. No one else would even talk to me when they saw my score, but you were very open. Thanks again." ***- A.M. - Salt Lake City, UT***

CALL NOW FOR A FREE BUSINESS CREDIT ASSESSMENT And to Learn More about The Business Credit Builder Program

866-254-6076

Contact Information
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