



A Proven System for Financial Credibility

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

“The dependency on personal credit is the primary factor of 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 exhausted out, the business owner has little or no access to alternative funding sources.

The result is over **50% of small businesses fail in their first five years.**

Your Business Credit Coach 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 one of the several critical errors 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 – all the more reason why business credit asset development is crucial for every small business.

A Business Credit Asset™ enables the business owner to create a financial capitalization asset that can be transferred with the business, in an exit for example.

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

Building a Business Credit Asset™

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: Establish your business as being credible with major credit agencies.

Businesses must comply with the corporate guidelines established by agencies and financial institutions, including Dun & Bradstreet and Experian, in order 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 file 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 has the opportunity to build a credit history **by working with credit and financial institutions who report to D&B**. 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 business credit history that maximizes access to 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.

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Your Business Credit Development Platform

CFP is 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 coach to lead, track and accelerate the stages of creating a business credit asset.

This is the only platform that has invested in the development of a database that accelerates business credit building. CFP'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.

Getting Started

Clients are assigned a personal credit coach that will guide them through the business credit building process. Through an innovative, state-of-the-art back office system, clients are able to review the overall program, identify where they are in the process and the necessary next steps.

After logging in the client is taken to their dashboard. Steps completed are in **bold** on the right of the dashboard and steps to be completed are grayed out on the list.

For each step, the client has access to the needed explanations and short videos that will help them complete the necessary actions to move closer to success.

The screenshot shows a dashboard titled "Business Credit" with a woman's image on the left. A message reads: "Your initial pass through the business credit building system is done. You can go back and access all the steps to review and update your information." Below this, it says "Your Business Credit Building Dashboard - Step 6 Completed". A section titled "You Have Completed The Business Credit Building System" provides instructions on maintaining credit. At the bottom, there are two panels: "Business Credit Asset Monitoring" listing Experian, Dun & Bradstreet, and Equifax, and "Step Completion Progress" showing a progress bar with steps 1-6, where step 6 is highlighted.

The screenshot shows a page titled "Business Credit" with a woman's image on the left. Text on the right says "Step by step instructions" and "Detailed FAQs". Below this is a section titled "Step 1.0 - The 20 Item Foundation For Building Strong Business Credit Scores". A sub-section "Our System Is Comprehensive And Will Guide You Through All 20 Items ..." provides an overview of requirements. A list of 7 items follows: 1. State Records, 2. Federal EIN, 3. Bank Account, 4. Business Licenses, 5. DBA, 6. Separate business phone, 7. 411 Directory.

The platform's real-time integration with the business credit reporting agencies, allow clients to easily access each Business Credit Reporting Agency to see if they have:

- An active credit file;
- A credit score assigned; and
- Trade lines reporting.

This is real-time information that is updated automatically as the file changes.

In addition, clients can order a full report or sign up for business credit monitoring so they are always in the know on their score.

When a business first signs up, they are shown whether or not their company already has an open profile with the credit reporting agencies.

<p>Business Credit Asset Monitoring</p> <p>Experian - Update Your Experian Credit Results Current Number of Reporting Tradelines: 561 Business Credit Score Assigned to File: Yes Experian Business Profile Active: Yes Recent Inquiries on Business Credit: Yes</p> <p>Dun & Bradstreet - Access DNBI SelfMonitor Plan</p> <p>Equifax - Access Business Monitoring Plan</p>	<p>Step Completion Progress</p> <p>1 2 3 4 5 6</p> <p>You have completed Step 6. If you want to change any answers or select other vendors or credit cards revisit the page it is on to make that change.</p>
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Since our system is integrated with the business reporting agencies, clients are able to easily search agency databases to see if they have a business credit score and how many trade lines are reporting.

Company Legal Name: City: State:

Current Experian Business Credit Reporting Status for:
Cash Money Inc., Trinity, FL

There are multiple businesses matching your company name and location. Please either select the best match from the list below or change your input and click "Refresh Result" to try again.

- **CASH MONEY**
134 SW FAIRMEN AVE, PORT ST LUCIE, FL
- **CASH MONEY OF PINELLAS, INC**
2310 W WATERS AVE STE F, TAMPA, FL
- **CASH MONEY, INC**
6100 W ATLANTIC BLVD STE 6, MARGATE, FL
- **CASH MONEY**
917 S 14TH ST, LEEsburg, FL
- **CASH MONEY**

Six Steps to Stronger Scores

Our program is based on 6 specific steps that have proven successful in strengthening business credit scores.

The entire program and back-end platform is built in a step-by-step format that guides users through the completion of each step. To ensure that clients stay on the path to success, the system does not allow users to jump around or skip steps.

All through the process users work with a personal credit coach. Upon completing each of the 6 steps, users are sent emails congratulating them on their accomplishments review their progress and describe the next step.

The program constantly encourages users. If they haven't logged in for more than 2 weeks, users receive an email and call from their coach prompting them to return and continue.

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Your Business Credit Building Dashboard - Step 6 Completed

You Have Completed The Business Credit Building System

Now it is vital that you pay all your open business accounts on time. After three (3) reporting cycles of timely payments you will have good business credit scores. To fully maximize those scores, it requires two (2) years of positive payment history and the combinations of at least 5 vendor lines of credit, 3 business credit cards and 1 bank loan.

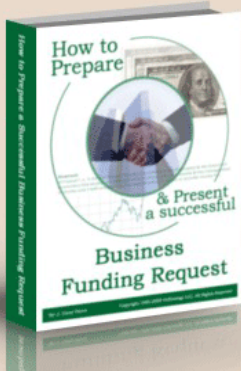
Use the right hand navigation panel to return to any step that you have completed.

<p>Business Credit Asset Monitoring</p> <p>Experian - Update Your Experian Credit Results Current Number of Reporting Tradelines: 561 Business Credit Score Assigned to File: Yes Experian Business Profile Active: Yes Recent Inquiries on Business Credit: Yes</p> <p>Dun & Bradstreet - Access DNBI SelfMonitor Plan</p> <p>Equifax - Access Business Monitoring Plan</p>	<p>Step Completion Progress</p> <p>1 2 3 4 5 6</p> <p>You have completed Step 6. If you want to change any answers or select other vendors or credit cards revisit the page it is on to make that change.</p>
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- Step 1: The Foundation
- Step 2: Your Fundability
- Step 3: Credit Agencies
- Step 4: Selected Vendor Credit
- Step 5: Selected Credit Cards
- Step 6 - Unsecured Business Financing
 - Step 6 - Business Funding Programs
 - Step 6.1 - Unsecured Business Financing
 - Step 6.2 - MerchantCard, On-going Access to Cash
 - Step 6.3 - Account Receivable Financing
 - Step 6.4 - Purchase Order Financing
 - Step 6.5 - Equipment Financing

In addition to business credit building there are many other useful tools the users can access throughout the program, including:

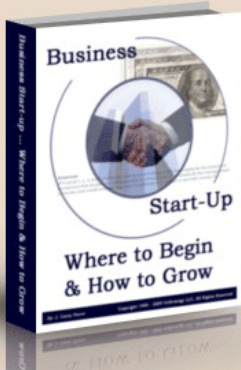
"How To Prepare & Present a Successful Funding Request"



- Plan and develop a strategic position
- Support the amount of money you will need.
- Plan and present a winning repayment plan.
- Prepare income statement projections.
- Prepare a compelling funding presentation.

To Access This "How-To" Book [CLICK HERE](#)

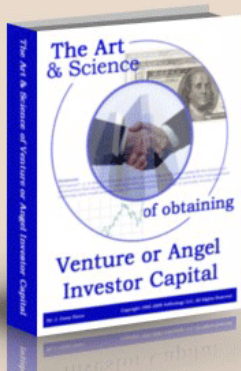
"Start a Business - Where To Begin and How To Grow"



- Getting your business started.
- Buying a business or a franchise?
- Regulations you must check out.
- Finding the money you need.
- High-impact marketing programs.

To Access This "How-To" Book [CLICK HERE](#)

"The Art & Science of Obtaining Venture or Angel Investor Capital"



- How to test your qualifications for venture capital.
- What are Angel Investors looking for in your deal?
- Where to begin your venture capital quest.
- Elevator pitch, 30 seconds that can mean success.
- The most common myths about venture capitalists.

To Access This "How-To" Book [CLICK HERE](#)

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Business Credit Builder Program™

Our proven certified coaching led program provides every business owner a path to achieving business and financial credibility and to leverage that credibility to tap a life time of commercial credit based funding.

The Business Credit Builder program and your personal Certified Coach will provide you with a system and support to successfully establish your business credit and ensure you can obtain lines of credit. With this foundation, businesses will be able to **establish trade or vendor credit, and build their Business Credit Scores** to the highest level possible. Our Financial Consultants will provide advice on how best to leverage your Business Credit Asset™ to obtain the cash and trade credit to help your business grow and thrive.

Business Credit Builder Commercial Funding Guidelines: Our goal is to provide each of our customers with the widest array of commercial lending opportunities tied to their business credit. Lending criteria is based on 4 factors including owners FICO score, business credit score, business revenues and assets. Each business is unique; however one way to estimate commercial funding opportunities is to use the owners FICO score or current business revenue as a measure. Here are a few examples of funding products based on owners FICO score or business revenues:

Trade Credit – up to \$40,000	(Based on Business Score Only)
Equipment Lease – up to \$100,000	(When Qualified – 640+ FICO)
Small Business Loan – up to \$25,000	(When Qualified – 580+ FICO, business revenue required, no personal guarantee required)
No P.G. Credit card– up to \$75,000	When Qualified – 580+ FICO, business revenue required, no personal guarantee required)
Business Credit Cards – up to \$150,000	(When Qualified – 580+ FICO)
Lines of Credit – up to \$20,000 to \$50,000	(When Qualified – 680+ FICO)



Business Credit Builder Program™

\$50,000 Guarantee

How would you like to know, with absolute certainty, that you are making the best decision in choosing a partner to build your business credit?

Well, Now You Can. We Offer an Unmatched \$50,000 Guarantee!

We understand that building a Business Credit Asset™ is serious, it takes time and dedication on your part and we want to make you certain that choosing us as a partner is the absolute best decision you could make to help you establish your business credit.

How Do We Ensure Your Success?

Simple...we have experienced Certified Business Credit Coaches that will guide you, step-by-step through the Credit Building Development Process™. We are there for you 100% of the time. You will have access to an interactive Business Credit Development Platform that will keep track of your progress and give you guidance on your next steps. The interactive Business Credit Development Platform, coupled with the help of your Certified Business Credit Coach is a sure fire way to achieve business credit results.

What is our Guarantee?

We want to make sure you are successful in your pursuit of business credit and financing options. While there are many things we can control, there are some things we cannot control. For example, we cannot control how soon you will be approved for financing. That will depend on the specifics of you and your business. The good news is that we can control many other aspect of the business credit-coaching program. Here is what we can control and what we guarantee:

1. Corporate Compliance and documentation review
2. Discount on D&B file and a D&B rating
3. D&B Paydex Score
4. Business credit file with Corporate Experian with an intelliscore
5. Business credit file with business Equifax with the appropriate business credit score.
6. Trade accounts and/or Vendor Accounts with and without a personal guarantee.
7. A Business Credit Asset™ that can be used to leverage financing opportunities
8. Access to a dedicated funding advisor
9. \$50,000 GUARANTEE: we will continue to work with you UNTIL you have been extended up to \$50,000 in business credit.

In other words, we are so confident in our system that if after the initial 6 months of following our program, you will be extended up to \$50,000 in business credit or we will continue to coach you, at NO COST, until you do!

Testimonials

This document contains testimonials that you can use to promote business credit and funding. These are real testimonials for clients already using the Business Credit and Funding Suite.

These are audio, MP3 format testimonials. You can simply copy the links below and paste them where you need them.

You can use testimonials in many places including on your website, through email marketing, on social media, and many other ways.

The name and location of each person is listed also making these testimonials easy to use and promote.

Ivan's 10 million dollar approval

<http://s3.amazonaws.com/DSBizCredit/Testamonial%2010%20million%20doallar%20approval.mp3>

Adam S Thomas Salt Lake City UT

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Adam%20S%20Thomas%20Salt%20Lake%20City%20UT.mp3>

Brett B Russell Indianapolis IN

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Brett%20B%20Russell%20Indianapolis%20IN.mp3>

Debra Cuyler Bixby OK

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Debra%20Cuyler%20Bixby%20OK.mp3>

Dorothy J Lowell San Luis Obispo CA

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Dorothy%20J%20Lowell%20San%20Luis%20Obispo%20CA.mp3>

Elizabeth A Morales South Orange NJ

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Elizabeth%20A%20Morales%20South%20Orange%20NJ.mp3>

Harold B Malley Dublin OH

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Harold%20B%20Malley%20Dublin%20OH.mp3>

Mari McClure Chalmette LA

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Mari%20McClure%20Chalmette%20LA.mp3>

Patricia M Guerra Niagara Falls NY

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Patricia%20M%20Guerra%20Niagara%20Falls%20NY.mp3>

Sadie R Williams Reading VT

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Sadie%20R%20Williams%20Reading%20VT.mp3>

Sarah R Greene Bloomfield CT

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Sarah%20R%20Greene%20Bloomfield%20CT.mp3>

Sherry O Hawkins Tampa FL

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Sherry%20O%20Hawkins%20Tampa%20FL.mp3>

Testamonial Stella H Mckenney Dallas TX.mp3

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Stella%20H%20Mckenney%20Dallas%20TX.mp3>

Steven M Trigg Norcross GA

<http://s3.amazonaws.com/DSBizCredit/Testamonial%20Steven%20M%20Trigg%20Norcross%20GA.mp3>