



The Business Credit & Funding Platform

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It is said that almost 50% of new businesses fail in their first 2 years.

The reason for their failure in many cases is a lack of funding. If a business starts out with hundreds-of-thousands of dollars available to them, they then stand a much greater chance of succeeding. When businesses don't have funding to help them get started, they then use the personal assets and cash of the business owner and or profits to grow.

This is why almost every business owner you speak with will attest that having money to help start or grow their business is very important to the success of the business.

But today lenders are not eager to give business owners access to money. Even when the business meets all the lending requirements, many conventional banks still don't lend money and don't tell the applicant the reason why they won't lend, they simply tell them no.

This has made it harder through the years for business owners to access the money they want and need to start and grow their businesses. Most business owners only go to their own bank when they need money, and if that bank says no they have nowhere else to go.

Our Business Credit and Funding Suite solves this problem. The funding suite offers clients access to most legitimate funding options that are available today. Many of the funding options available are not offered through conventional banks, and are not programs that most people are even familiar with or would be able to find on their own.

The funding suite opens the funding door for businesses and gives them unprecedented access to funding, even if they are a startup business or if the business owner has personal credit problems.

The funding suite solves the cash access most business owners face and puts the owner in touch with credit and funding for their business.

In this guide we will walk through the funding suite to insure you are comfortable with the system. You will learn about the steps involved with business credit and funding, learn about the types of funding that are available, and you will learn about the benefits of the funding suite so you can offer it successfully to your clients.

Let's get started.

BUSINESS CREDIT AND FUNDING SUITE STEPS

The funding suite is a step-by-step platform that walks clients through the process of obtaining funding and building business credit. There are 6 steps in total, and each step has its own purpose in the business credit and funding process.



Step 1-

Step 1 is the "credibility" step. In this step the client starts to complete a funding application. As questions are asked on the application, we also explain what the lenders are looking for on the application.

So where we request their physical mailing address, we also tell the business owner about the importance of having a real physical office, not a PO Box or home office. When the application asks for an email address and phone number, the system will then explain to the client that the lender needs a professional email address and land line phone number to approve them.

As the client completes each aspect of the application, we explain what the lender is looking for and even offer them a one-click solution if they don't meet that specific qualifying criteria. So if the application asks for an address and we tell the client it must be a physical address, some clients might not have a physical address already setup. So the funding suite will then offer them a solution such as a link to a company who they can setup a virtual address with.

If they don't have a professional email, the system will give them a link to a company where they can setup a business email address. If their phone number isn't listed with 411, in one click we can add that number to 411. If the client doesn't have a fax number, the system then offers them a link to a company who can set them up with a fax number.

Some of these elements will have a cost to the client. For example, if they are getting a virtual address setup, that isn't free to do. Even though we can't get those companies to offer their service for free, we have arranged for massive discounts for the clients. So if they need to setup a new corporation, get a phone or fax, get a new email address or physical address, we offer them a solution and have already negotiated big discounts for them to get those services.

Some other aspects, like listing their number with 411, cost us nothing so the client will receive that benefit at no cost. The client will only pay for services they choose to get through the funding suite, and the rates on those services are much less than the client could find on their own.

The client also has the ability to obtain a merchant account in Step 1 if they want or need a merchant account. They don't have to apply for one, but if

they need one they can click to apply and get an account setup so they can process credit cards.

In Step 1 they can also setup an account with a bank and get a bank credit line which will help them grow their business credit profile.

The main purpose of Step 1 is to have the client complete the first part of their funding application, and insure while they are completing the application that they meet the requirements the lenders look for. By telling them the qualifying criteria before they apply, we can then help them meet the requirements to insure they have the best chance of approval once they apply.



Step 2-

Step 2 is the "fundability" step. In this step the client completes the application to see how fundable they are. In this section the funding suite asks for personal and business asset information. Each question that is being asked pertains to specific funding programs that are available. Answering the questions in this step is essential in us rendering a pre-qualification decision so the client will know the funding programs they do pre-qualify for.

The client probably won't have assets for each section or question that is asked. This will only mean that they might not qualify for that specific type of funding. For example if they don't have credit card sales, they are not going to qualify for a loan against future credit card sales. If they don't have a 401k, then they wouldn't qualify for

401k financing. The funding suite offers over 30 core funding products, so most of your clients will qualify for some funding even if they don't qualify for all of them.

You do not want to be an expert on the funding that is available, you simply want a general idea of what is available. The funding suite comes with funding advisors, and you want your clients going to their advisor for that knowledge, not you. Read through the available funding products, but let your clients know that it is their funding advisor who can better help them understand and navigate the available options.

When a client completes Step 2 their information is automatically cross-checked against lending guidelines to determine the types of funding they will qualify for. The client can then read a detailed description of each program, and apply in one click. Their application is then sent to their own personal funding advisor who calls them to review the application. Their advisor is their funding expert, and will help them with all aspect of the approval.

Pre-Qualify But Not Applied For:

- Equipment Financing
- MerchantCard Credit
- Purchase Order Financing
- Retirement Plan Financing
- Unsecured Business Financing

There are over 2,100 financing sources available through the funding suite, and over 400 direct lenders. This means the Business Credit and Funding Suite has more sources of funding available than you will find anywhere else. Having this great of access to funding insures many clients will qualify for funding even when they have been turned down by a bank.

Funding options also help clients qualify for funding based on the strengths of their business, not their weakness. So if the business owner has bad personal credit but has credit card sales, that client might very well qualify for a merchant advance of \$50,000 or more even with challenged

personal credit. This is one of the biggest benefits of having funding options, many clients can get money for their business based on the business strengths, while the business weaknesses are ignored.

Let's talk a little about the types of funding that are available.



FUNDING PRODUCTS

The Business Funding Suite hosts over 30 core funding programs offered by over 400 direct lenders. Many of these products are not available through conventional banks. Some are offered through smaller banks, factoring companies, merchant advance companies, and credit unions. With the wide array of funding programs most clients will qualify for some type of funding.

Here is an overview of some of the funding programs and how might qualify:

Merchant Card Advances and MerchantCard Credit- These funding vehicles are for clients who accept credit cards. If you have clients who accept credit cards and have sales over \$5,000 monthly, they might be candidates for merchant advances. They could then get approved for as much as \$250,000 borrowing against their future credit card sales. How much they qualify for is based on how much they process in credit cards.

The lender will look at credit, but if the business has good credit card processing history the personal credit won't be as big of a factor. The lender will

mostly review the credit just to make sure there are no large outstanding collections owed or judgments or liens. The lender just wants to insure no creditors are going to pursue that applicant causing them to default on the merchant loan.

This is a great funding program for a client who does a lot of credit card sales, even if they have personal credit issues.

Accounts Receivable and Purchase Order Financing - If your clients have outstanding purchase orders or receivables than this financing is perfect for them. Business owners can borrow against those receivables and purchase orders to qualify for financing.

Normally these business owners will wait weeks, even months to collect on their purchase orders or receivables. But with this type of funding they can be advanced as much as 80% of those receivables and purchase orders. It will take them 2 weeks or so to initially qualify, but then funds are delivered to them within 24-48 hours in most cases after their initially qualify. These loans can be obtained up to 25 million dollars.

The lender will then collect on the purchase orders and receivables so the business owner doesn't have to. And since the lenders are more worried about the credit of the company who owes the receivables or purchase orders, the personal credit of the business owner really isn't a factor.

This is a great funding program for a client who has a lot of purchase orders or account receivables, even if they have personal credit issues.

Equipment Financing and Leaseback - This type of funding is good for business owners who want to borrow money to get equipment, or for owners who want to borrow against existing equipment they already own. The lenders are looking for credit scores above 640, and no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report.

Clients can use this financing to leverage existing equipment they already own to qualify for funding. Many other business owners use this type of funding to lease equipment and gain tax advantages without using out-of-pocket money to purchase that equipment.

This is a great funding program for a client who has or wants equipment and has average or above credit to qualify.

Securities Based Loans and 401k Financing

Business owners can borrow money against their 401ks or stocks to get money for their business. With this type of funding 401k or stocks can be used as collateral for the business loan. The credit criteria isn't real stringent with these types of funding products. This is a great option for business owners who want to use funds from their investments or 401k, but don't want to incur penalties for withdrawing or using those funds.

Inventory Loans - This type of financing is for clients who have large amounts of inventory, and want to use that inventory as collateral for the loan. Clients can borrow against their existing inventory and qualify for financing. The inventory is used as collateral, so the business owner doesn't have to have great credit.

Borrowers will need at least \$300,000 in inventory to qualify, and they can secure loans up to 50% of their total inventory value.

This type of financing is perfect for business owners who have a large inventory and are looking for funding for their business.

Business Revenue Lending

Business Revenue Lending is great for an operating business that is generating revenue. The business must be able to show revenue using bank statements.

The lender will lend based on projected future revenue, and the repayment terms are based on the future revenue the business generates. So if the revenue decreases, so does the loan repayment.

The lender will lend up to \$150,000 based on the revenue the company is generating. Many business owners will still qualify even if they have challenged personal credit.

Borrowers will need at least \$300,000 in inventory to qualify, and they can secure loans up to 50% of their total inventory value.

This type of financing even permits clients with 520 credit scores or higher to qualify. The lenders will want to see no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report for the owner to qualify.

This is a great funding product for a business owner who has credit issues or is in a seasonal business.

Credit Cards / Credit Lines -The Business Funding Suite offers access to several working-capital credit cards/ credit lines. A business owner can secure as much as \$150,000 in cards for their business. These cards are designed for startup businesses and companies that do not want to provide financials.

The business will not need financials or revenue to qualify for this program.

The client will need good credit to qualify for this program as lenders want to see a 700 type credit profile and FICO scores all over 700.

The business owner must have good personal credit with no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report. They will only be approved if they have only a small amount of recent inquiries. Also they must have their existing credit card balances below 30% of their credit limits.

The business owner will typically get approved for between 2-5 cards with limits as high as \$10,000-15,000 per card. The approval limits will coincide with the business owner's existing card limits.

So if the business owner has credit limits on cards now of \$15,000, then they will typically see similar approval amounts on these cards. If the business owner only has small limits cards now, they might not get approved or only approved for smaller limit cards.

The first round of approvals might net them 2-5 cards with limits of \$10,000-15,000. After a couple of months the funder will remove the initial inquiries, then the business owner might be able to acquire another 2-5 similar cards.

Due to the number of cards, banks will be competing and should continue to raise the credit limits on the cards as the client uses the cards and requests an increase in limits several months after initial approval.

These credit cards do require good credit, or a personal guarantor with good personal credit, to qualify. This is an exceptional option for any good credit person who is just getting started in business or doesn't have or want to show financials.

Clients with multiple personal guarantors can also qualify for multiple lines up to \$150,000. How much they qualify for will be based on the personal credit criteria. You will have a lot of clients use this credit line.

The business owner can also secure other credit card approvals up to \$250,000. The credit requirements are the same, but these other cards will require financials and tax returns that reflect a strong net profit to qualify.

SBA Loans - The Funding Suite gives business owners access to SBA loans and loan bundles up to 12 million dollars. The client must have good credit to qualify with a 660 score or higher and no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report. These are great loans to help business owners expand their already existing businesses.

House Reseller Financing - The Funding Suite offers a house-reseller program that is perfect for real estate investors. The client must have good credit to qualify with a 660 score or higher and no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report.

The lender will lend up to 65% of repaired value on the home. They will release money in draws as the rehab work is done on the property. This is a great funding option for any and all real estate investors.

This financing is for investors who own property and want to obtain funds to rehab that existing property.

Auto-Fleet Leasing, Vehicle Wrap, and Signage Leasing - The Funding Suite gives clients access to several niche programs. One program is an Auto Leasing program where business owners can get auto leases in the business name.

The client can also get financing to put up commercial signage, or to wrap their vehicle with a graphic wrap. Signage and wraps can cost from \$2,000-25,000, so having these financing options can be very helpful for business owners.

For these programs the client must have good credit to qualify with a 660 score or higher and no major collections, tax liens, judgments, foreclosures, or bankruptcies on the credit report.

Funding Summary - The funding suite offers a huge amount of funding available for most business owners. You want to ask prospects a little about their business to get a general idea of what types of funding they might qualify for.

Again, we don't want you to be an expert on all these programs, the client will have a funding advisor for that. Still, you should generally know about the types of funding available so you can help clients know if they might qualify for some of the available funding options.

A client with an open business that is active and generating income will qualify for more funding. They have cash-flow and business assets that can be used as collateral making it easier for them to be approved.

Inventory, purchase order, account receivable, and equipment financing is great for existing businesses that have those types of assets, even if the business owner doesn't have great credit.

Revenue and Merchant Advance lending is great for business owners who have revenue coming in and accept credit cards. Business owners can qualify for these programs even with bad personal credit, as long as they don't have major debts in collections that they still owe.

The unsecured credit line up to \$150,000 is perfect for brand new businesses as long as a personal guarantor is available of the business owner has good personal credit, even if they have no financials. If the owner has good credit and financials, then they can get loans up to 5 million and credit lines up to \$250,000.

The Business Funding Suite provides you a powerhouse of products so you can insure that funding is available for the majority of clients you speak with.

Step 3-

After your client completes Step 2 they will have access to their own funding advisor and should qualify for some funding. The funding advisor will call the client as long as the client does apply for any of the funding programs.

Now your clients have accessed funding, and it is time to move on to Step 3. In this step the client will start building business credit for their business.



Business credit is one of the greatest strengths of the business funding suite.

Business credit is exceptional because business owners can build this credit even if they have terrible personal credit. And, they can get his credit with no personal guaranty, so there is no personal liability for the debt.

In Step 3 the funding suite educates the client on business credit scores and profiles. The client can read more about their different scores and how they work. They can also get their basic Experian report data at absolutely no cost. They can input a little information about their company, and Experian will then instantly tell them how many trades they have reporting and if they have a score established. This is available to them for free, and this is the only place on planet Earth that Experian gives this information out for free.

The client can also enroll to receive their full credit reports with Experian, Equifax, and Dun & Bradstreet. They don't have to get their full reports, but they can elect to and get them setup right through their funding suite. If they do get the full credit monitoring reports from the business reporting agencies, they are given a big discount that is available only through our funding suite. This is the only place the business reporting agencies offer this type of discount. And clients can get their DUNS number with Dun & Bradstreet for absolutely free. If they call D&B they could be quoted as high as \$700 for a package with that number, but with us they get their DUNS number at no cost at all.

The client in real time, can access their credit reports and track their business credit building. It is important to note, this is the only place in the world that the business credit reporting agencies actually live-data-stream their report information. When something changes on the client's business credit reports, in real-time they can see those changes through our funding suite. This shows the credibility of the system as this is the only place where the bureaus do that and live data stream their report information.

This is important to bring up if a client is comparing our system against another business credit building system.

At the end of Step 3 the client will have access to their business credit reports and will be ready to build business credit.



Step 4-

In step 4 clients will start building their business credit with vendor accounts. In this step the client can go through and research many creditors who issue vendor credit. Some of these companies are well known such as Home Depot and Radio Shack, while others you might not heard of before.

Vendor accounts are accounts that are issued to business owners from vendors. These accounts are usually net 30 terms, which means the creditor wants paid back within 30 days. These vendors do report to the business credit reporting agencies. Once paid-as-agreed accounts are reported to the business credit reporting agencies your clients will

then establish a good business credit score.

The main purpose of Step 4 is to get the client approved for vendor credit they can use and establish a good business credit score. The client will first find the vendor they want to apply with, and can then read through our information on that vendor. The funding suite will provide details for each vendor including their name, details on products they sell, which business credit reporting agencies they report to, what their qualifying terms are, and the steps to qualify and be approved.

The client then will need to apply with at least 5 vendors, use each of those accounts, pay back the amount they borrowed using that credit, and will then have a business credit score established. Business scores are based solely on how the owner pays. So if the business owner gets credit, uses it, and pays it back early, the owner will then have an excellent business credit score established.

There are not a lot of vendors out there who report to the appropriate business reporting agencies. Most of the ones who do we list in the funding suite. Your clients might need to setup and use some vendor accounts that they normally would not use. This is what must be done to get them their 5 reporting trades and an excellent business score established.

Your client can get approved, use the accounts, and have a score established in 60 days or less depending on how fast they apply and pay back the amount they borrow.

At the end of Step 4 your clients will have positive credit scores established for their business and will be ready to start getting approved for business credit.

Step 5-

In Step 5 your clients will start getting approved for business credit. This is credit in their business name, and much of it doesn't require a personal guaranty or personal credit check. Based on their years in business some merchants will require a personal guaranty, but most won't

The client can first access store credit cards.

These are credit cards available to use in stores like Home Depot, Lowes, Office Max, Staples, Wal-Mart, Costco, BP, and more. In step 5 we separate these accounts by account type such as home improvement, gas cards, and office store cards. Your clients can go into their funding suite and read descriptions of each account. They can see who the merchant is, details on products they sell, which business credit reporting agencies they report to, what their qualifying terms are, and the steps to qualify and be approved.

They then follow the steps to apply for all the merchants they want. Many clients will be approved with limits of \$1,000-10,000. They can then use these accounts just like regular credit cards. These are revolving accounts that function much the same as consumer credit cards. The main difference is this is credit in the business name where a personal guaranty isn't required in most cases.

Once they build 7-10 trade-lines, they then can start applying and getting approved for credit with Visa and MasterCard. This is credit they can use anywhere, and limits are commonly around \$10,000. Once your client has a good business credit score and trades established, they can keep applying and getting approved for more and more credit.

Many clients are approved for \$50,000 in business credit within 6 months, and qualify for over \$100,000 in business credit in the months after that. The only restriction on how much credit they can get is how much they are applying for and using.

At the end of Step 5 your clients should have tens-of-thousands of dollars in business credit established.

Step 6-

Step 6 is the final step of the business credit and funding process. In this step the client can apply for the same funding programs that were available to them in Step 2. Now that their business credit profile and score are built, they can qualify for much of this funding with no personal guaranty. This



means they can get approved using their business credit profile and score, not their personal. So even if they have personal credit issues they still might be approved using their new business profile.

At the end of Step 6 your clients will be able to get approved for more funding with no personal guaranty.

EXTRA FEATURES AND BENEFITS

You now have a vast understanding of the steps in the funding suite and the types of business credit and funding that is available. Now let's talk about some of the extra benefits this groundbreaking software offers.

The main funding suite page is the Dashboard. This dashboard gives the clients an overview of which step they are on, gives them easy access to their business credit reports and report data, gives them an overview of the details they already completed on prior steps, and gives them quick tips about their business funding and business credit building process.

Each section and step of the funding suite has both written, and audio or video portions. This way your clients can read the information, they can also see and hear the information being presented to them.

The funding suite offers a Workbook section with several great workbooks on how to prepare a

successful funding request, the art and science of obtaining venture capital, and how to start and grow their business. These workbooks are tools that help your clients qualify for the maximum funding for their business as their business grows.

The business funding suite comes complete with a business funding advisor and business credit coach. These coaches are essential in helping the client understand and utilize the funding and credit that is available. This is the only system in the world which provides certified funding advisors for both business credit and funding. Their funding coach will get in touch with them when they submit a funding application. They will be speaking with their business credit coach on step 3, and sometimes sooner in the process.

SUMMARY

The Business Credit and Funding Suite is the most comprehensive funding suite available in the world today.

This system provides the largest amounts of lenders and merchants available today. This is the only system with certified business credit and funding coaches to help clients. This is the only system in the world that interfaces directly with Dun & Bradstreet, Experian, and Equifax where clients can see their business credit reports in real time. And the funding suite comes with a \$50,000 guarantee that each client will be approved for at least \$50,000 in business credit using the system.

All together you can look, but you will never find a better funding and business credit solution than what is available through the Dispute Suite Business Credit and Funding Suite. Enjoy!