



Business Credit and Funding Drip Emails

Business Credit and Funding Drip Emails

Establishing a good email drip campaign is essential to your success in business credit and funding. This document contains 2 months of email content for your business credit and funding marketing.

Day 0

Dun and Bradstreet

Dun and Bradstreet is the biggest and major business credit reporting agency.

Dun and Bradstreet is commonly known as D&B and is a publically traded company with a headquarters in Short Hills New Jersey.

D&B provides information on businesses and corporations for use in credit decisions. Currently they hold over 200 million business records on file.

D&B roots track back all the way to 1841 with the formation of the Mercantile Agency in New York. In 1933 the Mercantile Agency joined with R.G. Dun & Company and became known as Dun and Bradstreet.

In 1962 D&B created the DUNS number which is now the worldwide preferred method of identifying businesses.

Dun & Bradstreet offers many products and services to consumers and business.

Some of these include risk management products such as the Business Information Report, Comprehensive Report and the DNBi platform.

These provide current and historical business information primarily used for lenders and financial institutions to assist in making credit decisions.

D&B also offers sales and marketing products such as the DUNS Market Identifier database,

Optimizer, and D&B Professional Contacts which provide sales and marketing professionals with business data for both prospecting and CRM activity.

Just as Equifax, Experian, and Trans Union are leaders in the consumer credit reporting arenas, Dun and Bradstreet is the leader in business credit data.

Contact me today to learn more about how you can establish a profile with Dun and Bradstreet, obtain your DUNS number, and getting approved for \$50,000 in business credit this year with no personal guarantee and regardless of your personal credit quality.

Day 5

You are APPROVED with no personal guarantee

Most business owners quickly get accustomed to using their personal credit and personal guarantee for their businesses.

As a result, most never realize that it IS possible to obtain considerable credit for their business with no personal guarantee or personal credit inquiry.

I am a business credit expert dedicated to helping business owners build positive business credit profiles, and then using those profiles to obtain substantial amounts of useable credit.

I can assist you in getting approved for \$50,000 or more in business credit with NO personal guarantee and NO personal credit check.

This means even if you have horrible personal credit, you WILL still qualify for \$50,000 or more in real usable credit.

First we setup a new business for you or we start working with your existing business if you own one now.

We help you establish your D&B DUNS number and start the establishing of your credit profiles.

We strategically help you get approved for new credit items that require shorter payback terms and report to the appropriate business credit reporting agencies.

Once those items are paid, you will start to establish your business credit scores. We will then quickly start qualifying for useable credit with major retailers on revolving terms.

Within months you will start qualifying for credit lines with retailers such as Dell, Home Depot, Office Max, Staples, Sears, and many more.

You will also have an excellent business credit score established.

Within a year you will be on your way to even more business credit with major card companies. These cards can be used at any stores just like a normal credit card.

It is very realistic that from one year on you will continue to qualify for high credit limits in your business's name with no personal guarantee.

Many of our clients continue on to qualify for \$100,000 or more in real credit in their business name.

All of this is possible for YOU and your business, with no personal guarantee and no personal credit check.

Call me today to learn more about getting approved for \$50,000 in business credit this year with no personal guarantee and regardless of your personal credit quality.

Day 10

\$150,000 in Business Credit Cards

Brand new startup businesses with no financials qualify for credit cards and lines up to \$150,000 through the business credit and funding suite.

There are NO financials required, the lender won't even look at your monthly revenue.

For this program all that is needed is a 660 credit score or higher. Personal credit, and only personal credit is used to qualify unless the business has a well-established business credit profile already.

The better the personal credit and the higher their credit limits now, the higher the credit line approval will be. Your clients can even use someone as a Personal Guarantor who does have good credit if they have credit issues now.

This is the best account in the country for new startup businesses and new franchises as they don't need any financials to qualify.

The credit line is revolving, and your clients can use it for any purpose. They will receive a debit card, even a checkbook so they can write from this account.

It only takes 2-4 weeks to close and have the money in their bank account.

This is one of several credit lines available through the business credit and funding suite.

Would you like \$150,000?

Call me today so we can talk more about securing funding for you and your business.

Day 15

(Make sure you input links to your business Facebook page in this email. You can create links to your Facebook page when they click on the word Facebook. Those words are highlighted so you know where to input the link, and you can learn more online by searching the words "hyperlink" and "hypertext")

9 Devastating Financial Mistakes Entrepreneurs Make

Become our [Facebook](#) fan and receive our powerful Free E-Book, *9 Devastating Financial Mistakes Entrepreneurs Make and How to Avoid Them*.

Don't make these financial mistakes for your business.

Follow us on [Facebook](#) today to receive your Free E-Book link, located in our Facebook photos.

Day 20

Your business IS your credit

Most business owners have very high expectations for their businesses. But with stringent banking standards, capital is hard to come by to help them meet those expectations.

As a result many business owners put their personal credit, funds, and guarantee on the line to try to finance their vision and dream.

I am writing you this email to tell you that you can get all the money and capital you need without your personal guarantee, personal funds, or your personal credit.

Let your business finance your business.

I can assist you with building your business credit profile. Over the next few months you will have access to real usable credit in your business's name.

This revolving credit can quickly grow to \$50,000 or higher within the first 6 months. Many of our clients are then approved for between \$100,000-\$250,000 in real usable credit within a couple years.

This type of credit is known as business credit and requires no personal guarantee. There is also no personal credit check whatsoever.

So even if you have horrible credit, you will still qualify for \$50,000 or more in business credit.

If you don't currently own a business, I can help you get one started.

If you do currently own a business you might qualify for even more credit depending on how many months you have been open.

You have just been let in on the best kept secrets in business. You CAN finance your business dreams and vision using only your business to qualify, not your personal credit or guarantee.

Call me today to be on your way to \$50,000 in business credit approvals.

Day 25

Do you have a Paydex Score?

You probably have personal credit scores established, and you are probably familiar with your scores at Equifax, Experian, and Trans Union.

But do you have a Paydex business credit score yet?

The main credit score used in the business world is known as a Paydex score provided by Dun and Bradstreet.

This number assess a business's lending risk much the same as a consumer credit score reflects a consumer's individual credit risk.

The exact definition from Dunn & Bradstreet, or D&B is: The D&B PAYDEX® Score is D&B's unique dollar-weighted numerical indicator of how a firm paid its bills over the past year, based on trade experiences reported to D&B by various vendors.

There are many BIG differences from a business Paydex credit score and an individual FICO credit score.

Consumer FICO credit scores range from 350-850. The Paydex Score ranges from 0-100 with 100 being the highest score you can obtain.

Having a Paydex business score of 80 or higher is very good, as scores below 70 are very bad.

Individual credit scores are calculated based on a number of factors. The Paydex score is calculated based on only one single factor; whether a business makes prompt payments to its suppliers and creditors within the agreed upon terms of payment.

For example, prompt payments will produce a Paydex score of 80. A 70 score reflects paying 15 days behind, 60 score is 22 days behind, a 30 score reflects paying 90 days behind, and a 20 Paydex reflects paying bills 120 days late.

If you own a business, your Paydex score is essential in establishing new credit and continuing to build credit limits exceeding \$100,000.

Call me on my number below to start the process of establishing your Paydex score and getting approved for \$50,000 in business credit this year with no personal guarantee and regardless of your personal credit quality.

Day 30

Equipment Financing

You can easily secure the equipment you need for your business.

One of the best and smartest ways to obtain the equipment you need is by using Equipment Financing.

You can deduct the interest you pay on the lease and you won't need a large down payment to be approved.

This is one of the reasons over 80% of U.S.

businesses use equipment lease financing to acquire equipment for their businesses.

Using Equipment Financing you can improve your business cash flow and increase capital.

You can keep your normal cash flow, leave your money in the bank, avoid major out-of-pocket expenses incurred by purchasing the equipment up-front, and benefit from multiple tax advantages.

Equipment Leasing is one of the most common types of equipment financing available today.

When leasing equipment you will find most leasing options offer you fixed-rate financing. This means your interest rate and payments will stay the same from month-to-month during the term of your lease.

Whether you need office equipment or large commercial equipment used for manufacturing, Equipment Financing is a perfect option for you and your business.

Equipment financing can also be used if you are starting a new business which needs equipment to operate.

There is typically no down payment required on equipment leasing loans. The lender will collect 1-2 of your monthly payments upon approval.

This amount of money required is usually equal to 3-7% of the total equipment cost.

You will have low monthly payments available. And your payments can be tailored to fit your company's individual needs.

You can also include taxes and other charges such as installation charges into your new equipment lease.

Equipment loans are perfect for any business owner looking to purchase equipment.

The most aggressive equipment loan and lease lenders are available for you through our business funding suite.

Your money is waiting, contact me directly so we can get you access to your own funding suite and start putting \$\$\$ in your pocket today.

Day 35

(You will need to insert a link in this video where it reads "Click Here". The link will connect to the site where you post the videos. You can learn more about where to post your videos in the video training folder.)

Discover Insider Business Credit Secrets with this video. [Click Here](#) to watch.

Day 40

Merchant Cash Advances

You can get money for your business quickly by borrowing against your future credit card sales. This type of financing is known as Merchant Cash Advances.

These loans use your past and current credit card history to determine how much financing you can be approved for.

Money is advanced to you based on how much you process each month in credit card transactions.

Then a small portion of each future credit card sale goes towards paying back the merchant advance loan not interfering with your cash and check receipts.

There are no fixed repayment amounts or terms which gives flexibility to your business if you are having a slow month.

One of the best benefits of merchant advances is you can receive money in your bank account as

soon as 24 hours after approval.

Another great benefit of merchant loans is you don't have to have good credit to qualify. These loans leverage your positive credit card processing history to get you approved, not your credit scores.

There are some credit score restrictions, but in most cases you can be approved with even below average personal credit scores.

And there is no personal guarantee required and no collateral is needed.

Merchant loans can be obtained up to \$150,000. How much you will be approved for will be determined based on how much you process in credit card transactions each month.

Every business has its strengths and weaknesses.

If you use credit cards as a payment source for your clients, a merchant advance can be the perfect way for you to obtain a lot of money in a short period of time.

These loans are available for businesses that process as low as \$3,500 monthly in credit card transactions. And the higher you do process the higher advance loan you will be approved for.

There are no application fees and no out-of-pocket costs.

And you can use the funds for payroll, marketing, increase business inventory, pay taxes, pay rent, advertising, order supplies and equipment, expand your business and open an additional location, or use the funds for working capital.

Merchant Advance Loans are a great source of capital for your business and is 1 of over 30 core funding products available with me.

Your money is waiting, contact me directly so we can get you access to your own funding suite and start putting \$\$\$ in your pocket today.

Day 45

Wow, great information for business owners directly from Entrepreneur.com...

The following article comes directly from www.entrepreneur.com and contains some very valuable information regarding business credit.

As an entrepreneur, did you know you have a unique opportunity to build, maintain and acquire credit both individually and as a business owner? That's good news if you're trying to build and grow a company because you won't have to rely solely on your personal credit to do that.

As a member of the business credit industry, it's been my experience that fewer than 10 percent of all entrepreneurs know about or truly understand how business credit is established and tracked-and how it affects their lives and businesses.

So let's first take a look at how personal credit differs from business credit. Then we'll discuss some steps you can take to build your business credit.

At the point an individual with a social security number accepts their first job or applies for their first credit card, a credit profile is started with the personal credit reporting agencies. This profile, otherwise known as a credit report, is added to with every credit inquiry, credit application submitted, change of address and job change.

The information is typically reported to the credit bureaus by those who are issuing credit. Eventually, the credit report becomes a statement of an individual's ability to pay back a debt.

In some cases, the same is true for businesses. When a business issues another business credit, it's referred to as trade credit. Trade, or business, credit is the single largest source of lending in the world.

Information about trade credit transactions is gathered by the business credit bureaus to create

your business credit report using your business name, address and federal tax identification number (FIN), also known as an employer identification number (EIN), which you get from the IRS.

The business credit bureaus use this compiled data to generate a report about your company's business credit transactions. In many cases, those issuing credit to you will rely on your business credit report to determine if they want to grant you credit and how much credit they'll give.

The major business credit bureaus that compile and provide copies of the reports are:

- Dun & Bradstreet
- Experian Business
- Equifax Business
- Business Credit USA

Unfortunately, because the information provided to the business credit bureaus is sent in voluntarily--no business is required to send it in--the credit bureaus may never receive all or even any information about your business credit transactions. In fact, you could go for years racking up business credit without any of it being reported to the credit bureaus.

Establishing Business Credit

Let's start by talking about your business credit score. Business credit scores range on a scale from 0 to 100 with 75 or more considered an excellent rating. Personal credit scores, on the other hand, range from 300 to 850 with a score of 680 or high considered excellent.

It's important to note that there are many factors that affect a credit score; it's based on more than just whether you pay your bills on time. Your score can be affected by the amount of available credit you have on bank lines of credit and credit cards, the length of time you've had a credit profile, the number of inquiries made on your credit profile and more.

The mistake many business owners make is using

their personal information to apply for business credit, leases and loans. By doing so, they risk having a lower personal credit score.

Call me today to be approved in over \$50,000 in business credit with no personal guaranty or credit check.

Day 50

Secure Versus Unsecure Funding

Secured or Unsecured, that is the question

Our funding suite offers over 30 core funding products. Some of them are secured, and some are unsecured.

Due to our vast array of funding products our clients commonly ask which is better for them, secured or unsecured funding.

Secured funding is easier to be approved for. Even if you have credit issues, you can still obtain many types of secured funding.

This is because secured funding is using something as collateral for the funding you are receiving.

When you own a business there are many business assets you can use as collateral to obtain funding.

Equipment financing for example leverages your equipment as collateral for the debt.

Purchase order financing uses your purchase orders as collateral, while account receivable factoring uses your receivables as collateral.

You can also use real estate, revenue, and other business assets to qualify for specialized funding vehicles to help you get money fast.

And since these financing options are using an element of your business as security, your personal or business credit doesn't have to be great to qualify.

If you do have good credit with a score of 650 or higher, then you should qualify for unsecured funding options also.

Unsecured funding is where the bank will lend you money or approve you for a credit line with no security required.

This means you will not need to leverage any aspect of your business as collateral. The lender will base the lending decision on the quality of your personal or business credit profile.

Either your personal or business credit profiles can be used to get you approved.

With even a 650 personal credit score or higher you can qualify for these kinds of unsecured funding options.

And with a good business credit profile built you can also qualify for large amounts of business funding.

Through our business funding suite you have access to credit lines up to \$150,000 that are unsecured and require NO financials to qualify.

You also have access to credit lines up to \$250,000 if you do want to supply financials. These are unsecured credit lines using no business assets as collateral to qualify.

Interest rates on unsecured debts are obviously higher than secured debts as the lender's risk is higher.

Still, you can obtain good working capital loans and credit lines at very reasonable interest rates and payments.

Whether you are interested in secured, or unsecured funding we have the answer for you.

Give me a call today to learn more about all the funding you qualify for now.

Day 55

(Webinar marketing emails are to promote your automated webinars. You can access power points for webinar videos and more information on automated webinars in your webinar training folder. The webinar dates are highlighted below as you might want to change the dates for the webinars. Click Here is also highlighted so you can insert a hyperlink or hypertext to link to your webinar registration page.)

Get Approved for Business Credit with No Personal Credit Check and No Personal Guarantee

Come join us **Thursday** for a powerful FREE webinar on *How to Get Approved for Business Credit with No Personal Credit Check and No Personal Guarantee*.

You will learn exactly how to build an excellent business credit profile and score, discover how business credit scores really work, learn how you can be approved for \$50,000 in business credit, and how to be approved with no personal guarantee or personal credit check.

[Click Here](#) to register for your free webinar this **Thursday at 2:00 pm ET, 1pm CT, 12pm MT, 11am PT.**

Day 60

\$150,000 Unsecured Credit Line

Brand new startup businesses with no financials qualify for a credit line up to \$150,000 with us.

There are NO financials required, the lender won't even look at your monthly revenue.

For this program all that is needed is a 660 credit score or higher to qualify. Personal credit, and only personal credit is used to qualify.

The better the personal credit, the higher the credit line approval will be. You can even use someone as a Personal Guarantor who does have good credit if you have credit issues now.

This is the best account in the country for new startup businesses and new franchises as you don't need any financials to qualify.

The credit line is revolving, and you can use it for any purpose. You will receive a debit card, even a checkbook so you can write from this account.

It only takes 2-4 weeks to close and have the money in your bank account.

Would you like \$150,000?

Call me today so we can talk more about securing funding for you and your business.

Day 65

It all matters

You do qualify for up to \$50,000 or more in business credit with no personal guarantee and without a personal credit check.

Our goal is to make this process easy and fast for you to get approved for your new credit.

Even though we might make it seem easy, there is a lot involved with insuring you get approved for \$50,000 or more in credit with no personal guarantee.

When building business credit, everything matters.

Your approval is sometimes based on the exact number of employees you claim on your application. In other cases you might be denied if you don't claim the right amount of vehicle gas usage in a month.

Certain types of phone numbers should not be used, while it is essential to insure your number

is listed in places the business credit reporting agencies and creditors will look.

If you don't have the right type of phone number, or if it isn't listed in the right places, you will be denied.

The type of corporation you list, the years you company has been in business, and the type of ownership all factor in to getting you APPROVED for higher credit limits.

Most importantly, knowing and understanding which of the thousands of creditors to apply for and in which order to apply are essentials in the business credit approval process.

I am here to take care of all of this for you. This way you can enjoy the perks of having \$50,000 in available business credit without any hassles.

Call me today to get started and be on your way to \$50,000 in credit approvals with no personal guarantee and regardless of personal credit history.

Day 70

Experian Business

Dun & Bradstreet is the primary company used to evaluate business credit and issue a credit score known as Paydex.

There are also other companies that provide similar credit evaluation services to businesses based on their independent databases.

One of them is Experian Business who offers a credit score known as Intelliscore.

Experian, one of the three major consumer credit rating bureaus and also provides business credit evaluations for over 27,000,000 small businesses and corporations.

Experian's model is designed for companies that

provide goods and services to small businesses.

Some of the items listed on Experian's reports include...

- Business credit scores and credit summary
- Key facts about the business
- Corporate registration and contact information
- Summaries of collections and payments
- Uniform Commercial Code filing information
- Banking, insurance and leasing information
- Bankruptcy filings
- Judgment filings
- Tax lien filings

Credit scores range from 0-100 with a lower score indicating a higher risk for serious delinquency.

Experian does provide both consumer and business credit risk models, but there are considerable differences between the two.

Call me today to start the process of establishing your Experian business credit score and getting approved for \$50,000 in business credit this year with no personal guaranty or credit check.

Day 75

(Make sure you input links to your business Twitter page in this email. You can create links to your Twitter page when they click on the word Twitter. Those words are highlighted so you know where to input the link, and you can learn more online by searching the words "hyperlink" and "hypertext")

The Secrets to Building Business Credit

Follow us on [Twitter](#) and receive our powerful Free E-Book, The 6 Secret Steps to Building Business Credit.

Find out how to obtain over \$50,000 in business credit for your business with no personal guarantee and no personal credit check.

Follow us on [Twitter](#) today to receive your Free E-Book.

Day 80

Why is it secret?

You have most definitely heard of Equifax, Experian, Trans Union, and the FICO score before as they are household names.

But most business owners have not heard of a DUNS number, Paydex score, Intelliscore or Duns and Bradstreet.

Entrepenauer.com reported that less than 10% of business owners have any knowledge whatsoever of business credit.

WOW is this great for you!

It's great because now that you have found me you DO know about business credit. It is even greater because 90% of other business owners no nothing about it making it all YOURS.

Have you been affected by the changes in economy over the last few years?

Many creditors have lowered credit limits while others deny applications that once would be easily approved.

This means less money for you making it tougher and sometimes seemingly impossible to do business.

Well not anymore.

You qualify for \$50,000 or more in business credit. And this money can be secured with no personal guarantee or personal credit check.

Business credit is still vastly available because 90% of business owners know nothing about it. This means you just found the \$\$\$ goldmine you have been dreaming of.

Within a few months you will qualify for thousands in real useable credit. Within 6-12 months you will have access to over \$50,000 in revolving credit with major retailers.

In 1-2 years you can then continue on to qualify for \$100,000-\$250,000 based on how you utilize your newly acquired credit.

The credit IS available and waiting. And this is credit you can use to build the company of your dreams without the personal liability..

Call me today to get started and be on your way to \$50,000 in credit approvals with no personal guarantee and regardless of personal credit history.

Day 85

Your money is waiting

SBA Loans are only a few of many financing options available through our business funding suite.

One SBA program that might be perfect for your business is known as CAPLines. This is an umbrella loan program that helps small businesses meet their short-term and cyclical working-capital needs.

There are many types of CAPLine types of lines-of-credit including Seasonal lines, Contract lines, Builder lines, and Standard and Small Asset-Based lines.

Each line has a separate purpose which can help you and your business.

For example the Standard line is a revolving line-of-credit for cyclical growth, recurring, and short-

term needs.

The Seasonal lines can be used to offset lower revenues in slower seasons, while the contract lines can be used to pay for contract costs for expansion.

SBA offers many programs you can benefit from, and the money is ready and waiting.

Call me today to get started and be on your way to \$50,000 in business credit approvals with no personal guarantee and regardless of personal credit history.

Day 90

No Personal Guarantee

Most business owners use their personal credit and a personal guarantee for most of their business debts.

This causes a big problem as the business owner then becomes liable for the business debts.

And if the business has financial problems, the creditors then start pursuing the business owner's personal assets like their bank accounts and home.

This can easily be prevented. Business owners can build credit in their business name that requires no personal guarantee, and no personal liability.

This keeps business debts separate from the personal credit, and keeps the business owner safe as there is no personal liability.

Many hear that this is available and are very surprised, almost think it sounds too good to be true.

Business Credit is credit that is in the business name. This credit uses the business credit profile and score to qualify, not the personal credit.

Most consumers are familiar with regular consumer credit. You can go into a store like Wal-Mart and

apply for credit.

When you apply they pull a personal credit profile, and then approve you based on the strength of that credit profile and score.

You can secure store credit at places like Chevron or Wal-Mart, or you can apply for Visa and MasterCard credit that you can use in almost any store.

Business credit works the EXACT same way. You apply for credit at the same stores, and with Visa and MasterCard.

But with business credit the business credit profile and score are used for qualification, not the personal credit.

This means there is no personal guarantee required and no personal credit check.

The secret to success with business credit is you must first start building credit with vendors who report to the appropriate business credit reporting agencies.

Once this is done you then will have an excellent business score and profile that can be used to start obtaining credit in the business name.

All you need is a corporation to qualify. And approval limits are much higher than normal consumer credit.

Call me today to get started on building business credit with no personal guarantee or credit check.

Day 95

(You will need to insert a link in this video where it reads "Click Here". The link will connect to the site where you post the videos. You can learn more about where to post your videos in the video training folder.)

Do you have a Paydex Score for your business?

[Click Here](#) to watch a video and learn more.

Day 100

Do you have a DUNS number?

The Data Universal Numbering System (DUNS) is a business identifier code provided by Dun and Bradstreet.

This business identifier code was developed in 1963 to support Dun and Bradstreet's credit reporting practices.

Today the DUNS number is widely used to identify businesses lending for issuing new credit. It is also used by the European Commission, United Nations, and the United States government.

More than 50 global, industry, and trade associations recognize, recommend, or require DUNS. The DUNS database now contains over 100 million entries for businesses throughout the world.

The DUNS number is a nine-digit number issued by Dun & Bradstreet assigned to each business location in the D&B database having a unique, separate, and distinct operation for the purpose.

The DUNS number is a randomly assigned number used to identify the business.

Unlike national Employment Identification Number (EIN), a DUNS number may be issued to any business worldwide.

Certain U.S. government agencies require that a vendor have a DUNS number as well as a U.S. Employer Identification Number (EIN).

The Office of Management and Budget, a United States federal agency, announced in the June 27, 2003 issue of the Federal Register (68 FR 38402) that a DUNS number would be required for all grant applicants for new or renewal awards

submitted on or after October 1, 2003.

The DUNS number supplements other identifiers, such as the EIN, and is required whether the application is made electronically or on paper.

Other agencies such as some United Nations offices and the Australian government agencies require certain businesses to have a DUNS number.

A DUNS number is also a way in which separate corporate entities, having no official relationship, can be branded as one by sharing one DUNS number among the affiliated companies.

A DUNS number is sometimes formatted with embedded dashes to promote readability, such as 15-048-3782. Modern usage typically omits dashes, and shows the number in the form 150483782. The dashes are not part of D&B's official definition of the DUNS number.

Numerous other business numbering systems exist independent of DUNS—for example, the International Suppliers Network system. However, few, if any, register as many international businesses as DUNS.

Dun and Bradstreet's unique DUNS number is the most widely used worldwide method of identifying businesses.

Call me today to start the process of getting your DUNS number and getting approved for \$50,000 in business credit this year with no personal guarantee and regardless of your personal credit quality.

Day 105

The 4 Cs of lending

If you are looking for money for your business than you will be happy to know you only need one

"C" to qualify.

In lending when we look to see if a client is fundable we are looking for one of the 4 “C”s. You don’t have to have all of the 4 Cs, only 1 to secure funding.

The first C is Cash Flow. When you have an existing business with good cash flow you can qualify for business funding.

If you do have verifiable cash flow this substantial increases your chances of being approved for funding. There are many funding programs you might qualify for including Business Revenue Lending.

If you don’t have cash flow your business still might have Collateral, the second C.

Collateral for your business is really your business assets. Many things can be used as collateral including equipment, purchase orders, even account receivables.

Having Collateral greatly increases your chances of being approved.

If you don’t have cash flow or collateral, don’t worry you still can qualify for business funding.

Lenders also look at your business Credit to qualify you. Business Credit is our third C.

Lenders will lend you money with no personal guarantee based on your business credit profile and score. If you have a good business credit profile you can use that as security to obtain funding.

If you don’t have business credit built now, call me so I can help you quickly build an excellent business credit score and profile.

Maybe you are just starting a new business, and you have no business credit, cash flow, or collateral. In this case you can still qualify for funding. But lenders will use your personal Credit to qualify you.

Personal Credit is the fourth and final C that lenders will look at to approve you for funding. You can secure credit lines, through me, up to \$250,000

with as low as a 650 credit score.

These types of unsecured credit lines do not look at revenue or financials. Your credit is all that is used to qualify you for funding.

If you don’t have good credit, call me. I can also help you insure you have an excellent personal credit profile to secure funding.

All you need is 1 of the 4 “C”s to qualify.

And I can help you build business credit and improve your personal credit so you WILL qualify for funding.

Call me today so we can talk more about obtaining money for you and your business.

Day 110

Micro Money

The SBA has a great loan program called The Microloan Program.

Although the name is Micro, the benefits to you can be huge.

The Microloan Program provides small, short-term loans to small businesses. Micro loans can provide you working capital and fulfill other purposes when you need money the most.

Some of the common uses for Micro loans include:

- Working capital
- The purchase of inventory or supplies
- The purchase of furniture or fixtures
- The purchase of machinery or equipment.

Terms, Interest Rates, and Fees and loan terms vary based on the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower.

Micro Loans are only a few of the 30 funding options available through your Business Cash Machine.

Contact me today to gain access to your very own business funding suite and access cash and credit to grow your business.

Day 115

(Webinar marketing emails are to promote your automated webinars. You can access power points for webinar videos and more information on automated webinars in your webinar training folder. The webinar dates are highlighted below as you might want to change the dates for the webinars. Click Here is also highlighted so you can insert a hyperlink or hypertext to link to your webinar registration page.)

Excellent Business Credit in 60 Days

Come join us **Thursday** for a powerful FREE webinar on *How to Build Excellent Business Credit Scores in 60 Days or Less*.

You will learn exactly how to build an excellent business credit profile and score, how you can be approved for \$50,000 in business credit and unsecured credit lines, and how to be approved with no personal guarantee or personal credit check.

[Click Here](#) to register for your free webinar this **Thursday at 2:00 pm ET, 1pm CT, 12pm MT, 11am PT.**

Day 120

Could money help you grow and expand your business?

Right now you qualify for cash, credit, funding, and financing for your business. But for too long you have not had access to all the money you qualify for.

Now, finally, you can get your hands on the money you want and need for your business.

The business funding suite is a funding suite complete with over 400 individual financing sources.

Through your funding suite you can easily get approved for over \$50,000 in business credit within 6 months with no personal guarantee and no personal credit check.

You also have access to hundreds of other funding sources including SBA loans, merchant loans, equipment loans, and many, many more.

Every legitimate financing and funding option available for your business is in one place with once-click access for you to easily get approved.

Finally, you have the access to the money you need that you already do qualify for. And you can start accessing your funds right away.

The business funding suite is your source of cash, credit, and capital for your business.

Your money is waiting, contact me directly so we can get you access to your funding suite and start putting \$\$\$ in your pocket today.

Day 125

In 60 days you can have excellent business credit

Your Business Credit Score is much different than your personal scores. Your personal scores are comprised of many factors which affect your scores.

But your business credit score is only based on 1 factor, how have you paid your accounts over the last 12 months.

Most business owners do not have any kind of business credit profile established. This prevents

them from getting approved for the endless money that is available for them and their businesses.

Your business funding suite comes complete with access to over 400 individual financing options.

Your funding suite also provides you a few simple steps to insure you establish a near perfect business credit score within 30-60 days.

This excellent business score can then easily be leveraged to get you approved for the money you want for your business.

You will be able to get immediately approved for major credit with retailers like Dell, Staples, Home Depot, Chevron, and hundreds more.

And, you can get these approvals with no personal credit check and no personal guaranteed required.

Plus you will have access to SBA loans, equipment loans, merchant loans, and over 30 core funding products designed to put money in your hand quickly.

We help you establish an excellent business credit score quickly, then get you one-click access to cash, credit, and capital to help grow your business.

Contact us today to gain access to your very own business funding suite and to quickly establish an excellent business credit score and money for your business.

Day 130

Purchase Order Financing

Seasonal sales, business growth and expansion, and large orders can restrict your business cash flow.

Many clients want to pay on terms of net 30 or 60, but many of your suppliers demand payment on delivery.

At the same time you have to cover other expenses including shipping, labor costs, materials, packing, and many more further restricting your cash flow.

Purchase order financing helps free up your cash flow so you can grow your business and your profits.

You can obtain funds based on outstanding orders with existing clients.

While a bank looks at your company's finances, these loans focus on the financing and credit of your customers.

This means this type of financing can be obtained even if you have damage to your personal or business credit profiles.

There are a few different types of Purchase Order Financing currently available to help you and your business.

One option that is currently available is to obtain funds that are paid directly to your suppliers.

You can receive advances up to 100% of the purchase cost to your supplier. The bank will then pay your supplier and you receive immediate access to your goods.

The bank will collect the invoice payments from your client and will also pay you the balance between the order value and the amount paid to your supplier.

You receive the net total minus any fees once payment has been received.

A second purchase order financing option is to issue a letter of credit to your suppliers.

This letter is a commitment to pay the supplier on their fulfillment of certain conditions. The conditions are normally related to the supplier providing necessary documentation. These Letter of Credits are also governed by the regulations of the International Chamber of Commerce.

A third option is a Supplier Guarantee. This is a commitment to pay the supplier from the availability generated on the funding of the receivables when generated relating to the purchase transaction.

The amount of purchase order financing available to you will depend on the volume of outstanding purchase orders you have.

It is very practical to obtain over \$500,000 in financing if you have that amount or greater in orders.

Funds can commonly be delivered within a week after approval, and interest rates and terms are typically very good.

Your money is waiting, contact me directly so we can get you access to your own funding suite and start putting \$\$\$ in your pocket today.

Day 135

(Make sure you input links to your business Facebook page in this email. You can create links to your Facebook page when they click on the word Facebook. Those words are highlighted so you know where to input the link, and you can learn more online by searching the words "hyperlink" and "hypertext")

9 Devastating Financial Mistakes Entrepreneurs Make

Become our [Facebook](#) fan and receive our powerful Free E-Book, *9 Devastating Financial Mistakes Entrepreneurs Make and How to Avoid Them*.

Don't make these financial mistakes for your business.

Follow us on [Facebook](#) today to receive your Free E-Book link, located in our Facebook photos.

Day 140

Equifax Small Business Credit Risk Score

Dun & Bradstreet is the primary company used to evaluate business credit and issue a credit score known as Paydex.

There are also other companies that provide similar credit evaluation services to businesses based on their independent databases.

One of them is Equifax who offers a business scoring credit model known as Equifax Small Business Enterprise/ Equifax Small Business Credit Risk Score.

Equifax, one of the three major consumer credit rating bureaus, is now providing business credit evaluations for over 22,000,000 small businesses and corporations to detect early signs of trouble by monitoring key customers, suppliers & partners.

Equifax's model is designed for companies that provide goods and services to small businesses.

The score was created to enhance risk assessment throughout the account lifecycle by predicting the probability of a new or existing small business customer becoming seriously delinquent on supplier accounts, or bankrupt, within a 12 month period.

Credit scores range from 101-816 with a lower score indicating a higher risk for serious delinquency.

There are also four reason codes which indicate top factors that impact the credit score for a better understanding of risk.

Equifax does provide both consumer and business credit risk models, but there are considerable differences between the two.

Contact me today to start the process of establishing your Equifax score and getting approved for \$50,000 in business credit this year with no personal guarantee and regardless of your personal credit quality.

Day 145

Unsecured Credit Lines

Unsecured revolving business credit lines are a smart way for you to grow and expand your business. You pay only on the credit you use making revolving credit lines a perfect financing source for your business.

Plus revolving business lines can be used, paid down, and then reused making them very practical for you as a business owner. This gives you tremendous peace of mind to know that additional money is available if needed.

The amount you will be approved for will vary based on your volume of business. You can secure a revolving credit line for over \$150,000 with no financials needed to qualify, and credit lines up to \$250,000 if you are showing business tax returns and financials.

Some revolving lines do require you put up collateral to qualify. Collateral can include accounts receivables, inventory, machinery & equipment, and even real estate.

Other credit lines are available with limited to no financial documents needed to qualify.

Most business revolving credit lines require a personal guarantor to be approved. This means that if you fail to meet the terms of the agreement you will be personally liable.

Your personal credit will also be used to qualify you for revolving business credit lines. You can also qualify with a strong business credit profile and score.

Through your business funding suite you can easily establish excellent business credit scores in less than 60 days. You can then use your newly established business credit profile and score to qualify for unsecured credit lines without personal credit being as much of a factor.

Most banks have cut back dramatically on the funds they are offering to small business owners. As a result many owners have found it very difficult to obtain revolving business credit lines.

Through the business funding suite you have access to the best revolving business credit lines available today with the most lenient personal credit score and documentation requirements.

You can easily and quickly get approved and receive your credit line in only a few weeks through your own funding suite.

Your money is waiting, contact me directly so we can get you access to your own funding suite and start putting \$\$\$ in your pocket today.

Day 150

Equipment Financing

You can easily secure the equipment you need for your business.

One of the best and smartest ways to obtain the equipment you need is by using Equipment Financing.

You can deduct the interest you pay on the lease and you won't need a large down payment to be approved.

This is one of the reasons over 80% of U.S. businesses use equipment lease financing to acquire equipment for their businesses.

Using Equipment Financing you can improve your business cash flow and increase capital.

You can keep your normal cash flow, leave your money in the bank, avoid major out-of-pocket expenses incurred by purchasing the equipment up-front, and benefit from multiple tax advantages.

Equipment Leasing is one of the most common

types of equipment financing available today.

When leasing equipment you will find most leasing options offer you fixed-rate financing. This means your interest rate and payments will stay the same from month-to-month during the term of your lease.

Whether you need office equipment or large commercial equipment used for manufacturing, Equipment Financing is a perfect option for you and your business.

Equipment financing can also be used if you are starting a new business which needs equipment to operate.

There is typically no down payment required on equipment leasing loans. The lender will collect 1-2% of your monthly payments upon approval.

This amount of money required is usually equal to 3-7% of the total equipment cost.

You will have low monthly payments available. And your payments can be tailored to fit your company's individual needs.

You can also include taxes and other charges such as installation charges into your new equipment lease.

Equipment loans are perfect for any business owner looking to purchase equipment.

The most aggressive equipment loan and lease lenders are available for you through our business funding suite.

Your money is waiting, contact me directly so we can get you access to your own funding suite and start putting \$\$\$ in your pocket today.

Day 155

(You will need to insert a link in this video where it reads "Click Here". The link will connect to the site where you post the videos. You can learn more about where to post your videos in the video training folder.)

Discover the Best Kept Secret in Business. [Click Here](#) to watch a quick video and learn more.

Day 160

Vendor Are the Gatekeepers

Entrepreneur.com reports that 90% of business owners don't have access to business credit.

The reason for this is that they don't know where to go to get VENDOR accounts to build their business credit profiles and scores.

Vendors are the Gate Keepers of business credit. They are the REAL secret of business credit building.

You can go to Home Depot today and apply for business credit. But you would be denied, or approved only with a personal guaranty.

To get approved with them with NO personal guaranty you must first meet their business credit qualifying requirements.

The problem is most people never know what their qualifying criteria is. So they apply and are approved only with a personal guaranty, or are denied all together.

You can't just walk into a merchant like Wal-Mart, Staples, or Home Depot and get approved for business credit with no guaranty.

You first must have a good business credit score and 5 or more trade-lines reporting on your business credit to get approved.

Here is where most people get stuck. They can't get credit since they have no credit, so they are never able to build their business credit.

The real secret to business credit are Vendor accounts. With these accounts you can get approved for credit with vendors who will report to the business reporting agencies.

This makes it easy for you to now build 5 or more trades and establish an excellent score.

Through our business funding suite we give you access to lots of vendors who will approve you and help you quickly build the business credit score and trades you need.

Once this is done you can then start getting approved for real business credit through your funding suite, enjoying the largest supply of business credit sources anywhere.

You will be approved for credit with companies like Dell, Wal-Mart, Costco, Shell, Chevron, Home Depot, Lowes, Staples, Office Max, Shell, Office Depot, Amazon, Sears, BP, Speedway, Sam's Club, Race Trac, and more.

You will have access to \$10,000 business credit cards with Key Bank, CSI, Fleet MasterCard, T-Check MasterCard, Volvo MasterCard, Pitney Bowes, and more.

Contact me today to take a free tour of the business funding suite and see how easy it is to get approved for MASSIVE amounts of business credit with no personal guaranty.

Day 165

Simply The Best

When it comes to business credit and funding we are one of the most accredited and highly ranked companies you will ever find.

One of the reasons for this is that we offer you the largest database of lenders available anywhere today.

Having thousands of lenders and over 30 funding programs allows us to offer you flexible funding options with great repayment terms.

And, we commonly get our clients approved for multiple forms of funding, even when they have credit issues.

Our business funding suite is also the only system in the world which integrates directly with Dun & Bradstreet, Experian, and Equifax.

You can actually monitor your business credit building and reports live, in real-time. And you can even obtain your DUNS number with Dun & Bradstreet right through your portal at no cost.

Our special relationship and access with Dun & Bradstreet also insures that you have the largest list of business credit sources available anywhere.

Our funding suite is also the only place in the nation where you have access to both certified funding advisors and certified business credit coaches.

Our certified coaching team helps you choose from all the funding options that are available and helps build your business credit profile quickly.

These are only a few of many reasons why I know we can help you secure the money you want for your business.

Call me today to learn more about the funding you already qualify for now.

Day 170

Business Revenue Financing

A great way for businesses to access money

is through revenue-based financing. It's also sometimes referred to as revenue participation or revenue sharing funding.

Revenue financing is a loan to a company which is paid back through a royalty on the revenues. Typically this royalty is in the 2 to 5% range.

With revenue based capital, instead of selling ownership in your company you sell rights to a percentage of your company's revenue for some period of time.

Funding is commonly available up to 25% of a company's annual revenue. You receive money monthly, sometimes equal to 10% of monthly revenues.

To qualify a company must have current revenue.

When you borrow money from a bank, you commit to repayment and you commit to a specific rate of repayment.

One of the benefits of revenue funding is that it provides a variable payment.

If revenue goes down, your payment also goes down equivalent. This is extremely helpful in seasonal industries.

Another difference compared to a bank: lenders want a personal guarantee and collateral. If you default you may lose that collateral.

Revenue based financing typically has no collateral requirement. There are also no personal guarantee requirements for the founder unlike bank loans.

This funding can be used for many purposes including growth capital. And there are no restrictive covenants like bank loans.

Revenue Financing is one of over 30 core funding products available to you through our business funding suite.

Contact me today to access money for your business.

Day 175

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Business Funding Suite Sneak Peak

Come join us **Thursday** for a powerful FREE webinar on the exclusive Business Funding Suite Sneak Peak - *Get Approved for Business Credit and Funding for your Business* .

You will learn exactly how you can be approved for \$50,000 in business credit, how to build an excellent business credit profile and score, who will approve you for business credit with no personal guarantee and no personal credit check, how to access your business credit reports, and more.

[Click Here](#) to register for your free webinar this **Thursday at 2:00 pm ET, 1pm CT, 12pm MT, 11am PT.**

[Click Here](#) to register for your free webinar this **Thursday at 9:00 pm ET, 1pm CT, 12pm MT, 11am PT.**

Day 180

Inventory Loans

Inventory financing is bank line of credit secured by the company's inventory as collateral.

With inventory financing, the borrower receives a loan in order to purchase inventory. The purchased inventory is then used as collateral against the loan.

This is a great finance option for business owners

as it provides the inventory that a business needs without tying up cash, receivables, credit cards, or bank lines.

This type of financing can help to free up some of the cash you have tied up in inventory for more pressing needs.

Inventory loans are perfect for businesses who enjoy a high inventory turnover rate but are short of the cash needed to replenish their supply.

These loans free up much needed cash, especially for businesses who maintain high levels of inventory.

Inventory financing loans are also convenient for businesses that need to keep some capital free for other interests and investments.

Lenders will typically need to see that you have a proven sales history to approve you. And they will require you possess tangible inventory.

Lenders will want to see that you have a proper inventory management system in place which provides accurate and timely information on your inventory size and cost.

Ensure that the inventory is protected from damage and shrinkage.

Most lenders will also require sales orders to verify you are actually selling.

Inventory Financing is one of over 30 core funding products available to you through our business funding suite.

Contact me today to access money for your business.
