CreditSuite

Articles for Posting

Articles

You can use articles in many ways for many purposes. You can use them as blog posts, social media posts, get more traffic to your website through SEO and SEM, and even put them online in article directories to gain exposure and credibility.

You can use www.Fiverr.com to easily even hire someone who can take your article and mass-post it for you to hundreds, even thousands of article directories. This will give you mass-exposure and make it so if someone searches the topic, your name, or your name and the topic, they'll then find all of these published articles by you, giving you even more credibility.

So when you post one article on the Paydex score, that article will get submitted everywhere. Then you could go to Google and search your name and Paydex score to see page after page of articles you wrote on the topic. THAT will help you establish some real credibility.

This is why you use, and post articles. They help you appear as an expert on the topic, and you can use them to create your online persona or control what people see when they search your name or company's name. Plus they are awesome for blog posts and great to promote your website when dealing with SEO and SEM.

Below are some articles you can use to get started. Make sure you complete the biography info at the end of each article before submitting it.

You can then get started by posting the article yourself to a few directories, or get software setup to post your article to hundreds of directories.

1.
The Dun and Bradstreet Paydex Business Credit Score

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.
Paydex is essentially the business equivalent of your personal credit score.

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 consumer 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.

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.

Most lenders and suppliers are looking for a score of 70 and higher. Having a score of 80 and above is very good.

Here is a breakdown of how the Paydex credit score is calculated:

Payment Expectation	
Expect payment may come early	100
Payments generally come within early payment discount period	90
Payment is prompt	80
Payment comes 14 days beyond terms	70
Payment comes 21 days beyond terms	60
Payment comes 30 days beyond terms	50

Payment comes 60 days beyond terms	40
Payment comes 90 days beyond terms	30
Payment comes 120 days beyond terms	20
Unavailable	UN

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

It only takes 60 days to establish a positive Paydex credit score. To start you will first want to apply for a DUNS Number, a nine digit business identifying number, with Dun and Bradstreet.

Once your DUNS number is established you will next want to find a merchant who will extend you credit and then report that credit to Dun and Bradstreet.

Once you have positive business credit report to Dun and Bradstreet you will have a positive Paydex score established.

You will want to then apply for more business credit and use it regularly. Make sure you pay all payments back early to raise your scores to 80 or higher.

You can easily and quickly establish a positive Paydex credit score.

As you continue to pay your bills timely your scores will continue to raise giving you the ability to qualify for credit in your business name.

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2.
Three Business Credit Myths Debunked

A lot of people don't understand the consumer credit system, and many more don't understand the business credit system. Today I'm going to cover a couple of common business credit "myths", and explain the truth that can be learned from them.

Myth #1: Business Credit is Just Like Personal Credit

This sounds like it ought to be true, but it just isn't. Sure, the credit systems are similar. However, there are some very major differences that can seriously affect your business. For starters, the consumer credit system has, both in court and in congressional testimony, been demonstrated to be fairly anti-consumer. The system works against consumers in many cases, is prone to errors, and tends to resist the correction of any errors by consumers or their advocates. (In one example, even after a credit bureau was sued and lost in court, they continued to refuse for months to remove the incorrect information from the person's credit reports.) The business credit system is quite different. It is not anti-business (or anti-consumer), it is less prone to errors, and when there are legitimate errors, they are generally easier to get corrected.

Myth #2: It Doesn't Hurt To Use Personal Credit In Place of Business Credit

This is a problematic way of thinking that can lead to big problems down the road. Using personal credit for business purposes puts your personal credit at risk for the sake of your business. By using personal credit for business, you limit the resources available to you personally and to your business, and the end result could be disastrous. Imagine when your business credit needs exceed your personal credit capacity--and when YOU need to use your personal credit and can't because it's been tied up by your business. No matter how you spin it, in the end using your personal credit for business is a bad idea.

Myth #3: Business Credit and Personal Credit Are In No Way Related

While using your personal credit for business use is a bad idea, we can't exactly separate business credit and personal credit completely. In many cases, especially when starting out with business credit, an owner of the company will be required to provide a "personal guarantee" for the business credit loan or line of credit. When providing a personal guarantee, the company extending credit will not only check your business credit, but will check your personal credit history. While the business account won't show up on your personal credit report, the personal guarantee could eventually affect your personal credit in the event that the business fails to meet its obligations. Obviously, you should aim to avoid that scenario (and certainly can) by careful planning and smart use of business credit.

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3.
5 Factors That Affect Your Business Credit

What makes up your business credit score? What gives you the best chances of getting a loan? Here are a few factors that play into your business credit picture, and what you can do to make the most of them:

1. Payment History - Your payment history is an important part of your business credit profile, and is what your D&B Paydex score is based on. Many credit opportunities come with a minimum Paydex requirement. What you can do: always pay vendors EARLY. On time is "okay", but paying early (as in before you receive the invoice) is best.

2. Credit Applications - Believe it or not, multiple applications for credit can be a red flag that will keep you from getting approved for a loan. Too many in a short period of time will make your company look desperate and be a sign to potential lenders that things are going downhill. What you can do: plan your use of credit accordingly, and keep applications to the minimum necessary to accomplish your goals.

3. Blanket UCC Filings - One thing that many people don't realize is that they need to pay attention to the order in which they get certain types of loans, and what UCC filings the lenders will file. Some lenders may file a "blanket" UCC filing, which essentially says they have an interest in ALL of your assets. These blanket UCC filings will then take precedence over any subsequent ones, which drastically reduces your ability to get credit elsewhere. What you can do: plan your credit carefully, and negotiate UCC filings according to what your needs are. For example, if you need particular assets excluded from a UCC filing to use as security for another loan, explain that fact in advance to get those items excluded from any blanket filings, or, alternatively, get the loan or account with the more specific UCC filing first. Some experts recommend opening accounts with competing UCC filings at the same time, and negotiating the details with each party simultaneously.

4. Company Financials - With D&B, it's important to make sure your financials in your credit file are up to date. If they are not, it could negatively reflect on your company when the lender is comparing the available data. What you can do: update your financials on your credit reports so that they reflect your current circumstances, and plan to do so periodically.

5. Company Legal Structure - The legal structure of your company (LLC versus INC versus Partnership, etc.) can also affect your business credit. Lenders are less likely to loan money to Sole Proprietorships and Partnerships than Corporations or Limited Liability Companies. What you can do: if you aren't incorporated, you should be. The advantages span far past just your ability to get credit.

There are other factors that affect your ability to get credit, such as the amount of debt you already have, how heavily invested you are in your company, and even your personal credit can play a role in your approval or denial. Here we've covered five of them. In the end, the better the all-around picture you can paint, the better your chances of getting approved for loans will be.

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4.
Denied Business Credit?

According to recent reports, as many as one third of applications for business loans are denied. If you find yourself as part of that group, there are some things you can do to help the situation.

The first thing you need to do is try to determine where the problem is. Possible areas of concern may include:

- Your business profits. Does your business have a healthy profit margin? Improving your profits by reducing and trimming down the operational excess and unnecessary business spending can help improve profits and boost your chances of getting approved.

- Your business assets and liabilities. If your balance sheet is out of whack, most lenders will run the other way. If your business is already heavy on debt, then this will be an area of concern that you'll want to address.

- Your payment histories and business credit profile. Obviously, how you are paying your existing obligations will play a role in your approval or denial for credit. If you've been denied business credit recently, check your Paydex and other payment performance data and make adjustments as necessary.

- Most payment experience data is only reported for 2 to 3 years (depending on the credit bureau), so if you've made a mistake or hit a bump or two in the road, don't let it worry you. Just keep the positive payment history building, and make sure what is being reported to date is accurate.

- Your bank ratings. If your business bank account balances are habitually low, this can actually rule you out for certain types of business credit. Try to maintain $10,000 or more in your business bank accounts to avoid trouble.

The bottom line, if you've been denied credit, is that there is something about your business that makes it appear to be a bad risk.

Your job is to analyze and understand your business credit report and business finances, determine where the problem is, and take the necessary steps to correct your course.

Sometimes the lack of history or data on your business will be a key factor in a credit denial.

This is something that can be easily remedied by taking careful steps to shape your business's financial picture and credit profile.

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5.
The 5 Cs of Business Credit

The 5 Cs of business credit are:

1. Character
2. Capital
3. Capacity
4. Collateral
5. Conditions

Character is all about you. It's about your personal history, your stability, and how reliable you are. This variable is more subjective than the others, and is one of several reasons it is beneficial to do business with a bank where you have built relationships with the people who work there. In determining your character, the lender may look at your education, your work history, your personal income, and personal credit history. Again, it's important to remember that this is one area of business credit where relationships do matter!

Capital is about how much you have invested in your business. Whether you are seeking a bank loan or a loan from a private investor, the lender will want to see that you are heavily invested in your own business. Generally speaking, the more of your personal money that you've invested in your business, the better it will look to a

potential lender. (After all, if you're not confident enough to invest in your business, why should they be?)
Capacity is about your ability to repay a loan according to the terms. Things like cash flow, payment history, and the assets and resources of any person providing a personal guarantee will play a part in determining your capacity to pay back a loan.
Collateral is something offered up as security for a loan. Anything from equipment to inventory to a home you own can be considered collateral. It may be easier to get approved for loans with collateral, and many loans will require it. In some cases, the more that you can offer as collateral, the more likely you will be to get approved.

"Conditions" may mean any number of things, some of which could be out of your control. The current economy, for instance, may play a role in your ability to get approved for a loan. Other things that they may look at include your industry and its economical status, and the purpose of the loan.

If your industry is suffering and businesses in your industry are struggling, it could negatively affect your ability to get approved. Some loan purposes are more readily approved than others, too. Loans for riskier purposes such as new and unproven expansions are generally less likely to be approved.

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6.
Business Credit Benefits

Imagine having the ability to access $50,000, $100,000, even $250,000 for your business.

Now imagine doing this with NO personal credit check and NO personal guarantee. Your success in business will be determined based on your business credit profile and score. With a good business credit profile you will have near unlimited borrowing power.

Without having a good business credit profile it will be a difficult path to success without having access to working capital and funding.

This is why almost all Fortune 500 companies use their business credit to secure funding.

It's not that they need the money to operate. Successful companies use funding as leverage to grow their business.

Business Credit is the best kept secret in business. Over 90% of all business owners know nothing about business credit or business credit scores.

But when you do discover the power of what business credit can do for you and your business you will be floored at how easy it is to get money and grow your business. One of the many benefits of business credit is that you can obtain funding with no personal credit check.

With a strong business credit profile lenders will lend you money based on your business credit, not your personal credit.

This is excellent if you have personal credit issues as you can still qualify for funding. Even with exceptional personal credit, business credit gives you DOUBLE the borrowing power.

You can get approved for much higher funding amounts using your business credit than you would if you used your personal credit to qualify.

Another great benefit of business credit is there is no personal guarantee required for much of the funding you obtain.

This means you can be approved with no personal liability. So if you ever do default, the creditor can't pursue your personal assets like your home or personal bank accounts.

Business credit adds more value to your business and gives your business credibility. Stakeholders, partners, lenders, even potential buyers of your business will see more value in your business if you have a strong business credit profile built.

Most important by having a good business credit profile built you have security. It is much easier to run your business when working capital is easy to come by.

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7.
3 Big Differences between Personal Credit Scores and Business Credit Scores

There are many differences between personal and business credit scores.

One fundamental difference between consumer and business scores is the time frame the scores gauge someone's risk of default over.

A business credit score is a mathematical model that is used to depict a business's risk of going **90** days late on an account within the next **12** months.

A consumer credit score is a mathematical model that is used to depict a consumer's risk of going 90 days late on an account within the next **24** months.

Another big difference between consumer and business credit scores is what the score actually represents.

A consumer credit score reflects an individual's likelihood of defaulting on an obligation.

A business credit score reflects the <u>business's</u> likelihood of defaulting on an obligation, not the business owner's.

The business credit score is based on how the <u>business</u> obligations are being paid, not how the business owners pays their personal obligations.

Another major difference between business and consumer credit scores is the score range.

Consumer FICO scores range from 350-850 with 850 being the best score you can obtain. Business credit scores typically range from 0-100 with 100 being the best score you can obtain.

There are three of many major differences between consumer and business credit scoring.

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8.
Funding Sources

There are many sources who offer business funding today. Knowing the different sources will help you find the best funding options for your business.

Business Charge and Credit Cards are a fast and easy way to access cash for business. You can use the money for any purpose, and you can be approved for business credit with no personal guaranty or credit check. Many merchants will approve you for individual credit cards of $10,000 or higher.

Angel investors have been responsible for funding over 30,000 small businesses each and every year. With over 250,000 active angels in the country you may want to consider an angel investor network to simplify your search. These investors are a great source of funding when banks won't approve you, and perfect for projects where you need a lot of money.

Asset Based Funding is perfect if your company has collateral such as accounts receivable, inventory, equipment, purchase orders, or real estate. These assets can be used to secure the financing you need, and you can secure asset based funding even if your credit isn't very good.

Bank Loans are still available, although they have become harder to get approved for. Many large banks tend to be much more conservative in lending so you may want to consider a community bank or credit union for a SBA loan.

Equipment Leasing helps when you want to lease expensive equipment, and some equipment leasing and financing also works for you to borrower against existing equipment you already own.

Factoring is perfect if you have high amounts of account receivables. You can obtain funding up to 25 million and you can receive your advance within 24-48 hours in most cases. With factoring, you sell your company's accounts receivables to a company (known as a factor) at a discount, in order to free up your cash. The company that purchases the receivables then assumes the responsibility for collecting them. This is a great option as they absolutely don't care about your own personal credit.

Grants are a great way to get money for your business, especially government grants. Depending on your business types and intended use of funds, there are many options available for you to receive grant money that doesn't need to be paid back.

Lines of Credit are perfect sources of working capital. A line of credit works like a revolving credit card but with much lower interest rates and higher available credit limits. You can get credit lines over $150,000 and write checks from the account or use a debit card to withdrawal funds or use for purchases.

Merchant Cash Advances and Merchant Lines of Credit are perfect for businesses who process credit card payments. This type of financing will advance you money against future credit card transactions. You can even get a debit card to use the funds you secure.

Microfinance Loans are less difficult and time intensive to qualify for with loan amounts ranging from $500 to $35k. Many businesses use several micro loans to get money for their business versus applying for one larger loan due to the easier qualifying criteria.

SBA backed Loans are still one of the most popular financing options available today. SBA backs, or insures about 80% of the loan while the lender lending the money takes on about 20% or so of the risk. Due to the lower risk to the bank, many major banks are more apt to lend money using SBA backed loans than regular loans.

Venture capital is neither easy nor fast to be able to tap into but can be a viable source of funding. This is a great source when you need higher loan amounts, and don't mind giving up a potential stake in your company. Plus you don't have some of the headaches that come with conventional funding.

It's always easiest to obtain financing when you know what you are looking for. Now you have a great understanding of some of the many financing options available to small business owners today.

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9.
Bank Credit

Bank credit is the total amount of borrowing capacity a business can obtain from the banking system.

Banks have their own internal way of scoring and rating businesses credit worthiness. They do this through a system called bank ratings, which rates the credit worthiness of a business from the bank's perspective.

A business can secure more business credit quickly as long as it has a minimum of one bank reference and an average daily account balance of at least **$10,000** for the past three months.

What lenders REALLY want to see is that a business has this $10,000 average balance. When a business has this, it yields a "Bank Rating" of Low-5, meaning the business has an average-daily-balance of $5,000 to $30,000.

A business that has a balance of $7,000 to $9,999 will net the business a lower rating such as a High-4, which will make it harder for a business to get approved for bank financing.

Here is the actual bank rating scale, so you can see where you business might rank:

- High 5, account balance of $70,000-99,999
- Mid 5, account balance of $40,000-69,999
- Low 5, balance of $10,000-39,000
- High 4, 7,000-9,999
- Mid 4, 4,000-6,999
- Low 4, 1,000-3,999

There are other factors outside of average bank account balances that affect this rating.

A business will be scored higher if it has the average balance of $10,000 for 3 months, so it's crucial that the money be in the account, and stay in the account for 3 months to maximize the bank rating.

Overdrawing the account and obtaining non-sufficient-funds charges is one big way any business can severely hurt it's bank rating.

For the best rating, a business should insure their bank statements reflect a positive cash flow. Positive free cash flow is the amount of revenue left over after the company has paid all its expenses

When the account shows a positive cash flow it indicates that the business is generating more revenue than is used to run the company, increasing the bank rating.

The bank rating is also improved when the business has a consistent amount of regular deposits.

Other factors can also affect the rating including age of the bank account, other bank products that the business uses, and how many investment and savings accounts the business has.
Having a good bank rating is essential with securing bank financing.

To maximize your bank rating insure you keep your bank balance average over 3 months as high as you can, preferably over $10,000 and that your account doesn't go negative.

Take advantage of and use other services your bank offers such as CDs, savings accounts, and other investment accounts and open your bank account when your corporation starts, and leave it open as this longevity will help your bank rating.

Make consistent deposits on a regular basis into your business bank account and insure each month you have good cash flow through your account by regularly putting into the account more money than you take out.

Taking these steps will insure you have an exceptional bank rating and can get approved for the greatest amount of bank financing.

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10.
The 4 Cs of Business 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.

All you need is 1 of the 4 "C"s to qualify for much of the business financing that is available to you today.

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