BREEZE WEALTH SOLUTIONS™

Business Credit Building Blueprint

Establishing Your Business Credit Profile & Accessing Tier 1 Funding

The exact step-by-step framework Breeze Wealth Solutions™ uses to build fundable business credit from scratch.

18 Pages | Free Resource Guide | breezewealthsolutions.com

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CHAPTER 1

Why Business Credit Is Non-Negotiable

Millions of business owners unknowingly use their personal credit to fund their businesses — personally guaranteeing loans, maxing out personal credit cards, and putting their own financial lives at risk every time they need capital. Business credit eliminates this vulnerability.

The Key Advantages of Business Credit

No Personal Guarantee Required

Established business credit allows you to access funding based entirely on your business profile — not your personal score or personal assets.

Higher Credit Limits

Business credit accounts routinely carry limits of $25,000 to $250,000 or more — exponentially higher than most personal credit lines.

Business & Personal Separation

Keeping business finances separate protects your personal credit score from the natural volatility of business operations.

Tax Advantages

Business expenses paid through dedicated business accounts are more easily tracked, documented, and deducted at tax time.

KEY STAT	According to the SBA, lack of access to capital is the #1 reason small businesses fail. Business credit is your direct solution to this problem.

CHAPTER 2

Properly Structuring Your Business Entity

Before a single credit account can be established, your business must exist as a legitimate, lender-recognizable entity. Improper structure is the single most common reason business credit applications are denied.

Required Business Foundation Elements

Business Entity Formation

Incorporate as an LLC, S-Corp, or C-Corp. Sole proprietorships and partnerships are not treated as separate entities by most lenders and do not build independent credit profiles.

Employer Identification Number (EIN)

Your business's federal tax ID, used in place of your Social Security Number on all business credit applications. Obtain free at IRS.gov.

Business Bank Account

A dedicated business checking account in your company's legal name is required. Many lenders verify account age and average balance as part of their underwriting.

Business Address

Use a physical, verifiable business address — not a P.O. Box or your personal home address. Virtual office services are acceptable for most lenders.

Business Phone Number

A dedicated phone number listed in your company's name and verifiable in national directory assistance. VoIP numbers are acceptable.

Professional Website & Email

A professional website and matching business email domain are expected by mid-tier and upper-tier lenders. Free email domains signal lack of professionalism.

CHAPTER 3 Establishing Your Business Identity

Business credit bureaus — primarily Dun & Bradstreet, Experian Business, and Equifax Business — each maintain separate files on your company. Your first task is to establish and verify your profile at each.

The Three Business Credit Bureaus

Bureau	Key Score/Report	Action Required
Dun & Bradstreet	PAYDEX Score (0–100)	Register for a DUNS Number (free at dnb.com)
Experian Business	Intelliscore Plus (1–100)	Accounts report automatically after activity
Equifax Business	Business Credit Risk Score	Accounts report automatically after activity

Your PAYDEX score is entirely payment-history based — it reflects whether you paid your vendors on time, early, or late. A score of 80 or above (paid on time) is required for most Tier 1 credit. A score of 100 (paid early) is the gold standard.

PRIORITY	Register for your DUNS Number the moment your business is formed. It can take 30 days to process, and you cannot build D&B; credit without it.

CHAPTER 4

The Vendor Credit Tier (Tier 0)

Before any traditional lender will extend business credit, you need an established credit history. The Vendor Credit Tier — also called Net-30 accounts — is how you create that history with zero business credit history required.

What Are Net-30 Vendor Accounts?

Net-30 accounts allow you to purchase goods or services and pay the invoice within 30 days. Many office supply, print, and business service vendors offer these accounts with no personal credit check, then report your payment history to the business credit bureaus.

Starter Vendor Categories

- Office supplies and business materials vendors
- Business printing and marketing material suppliers
- IT equipment and technology vendors
- Business apparel and uniform suppliers
- Safety and maintenance supply vendors

The Vendor Approval Strategy

Apply for 5–8 starter vendor accounts within a 30-day window. Make small, intentional purchases from each. Pay all invoices early — ideally within 10–15 days. After 60–90 days of positive reporting, your PAYDEX score will be established and you can begin Tier 1 applications.

TIMING	Do not rush to Tier 1 cards before your vendor accounts have been reporting for at least 90 days. Premature applications result in denials that can set your timeline back by months.

CHAPTER 5

Tier 1 — Starter Business Credit

With an established PAYDEX score and 90+ days of vendor reporting, you are ready to apply for Tier 1 business credit cards and lines. These are typically store cards and co-branded business cards with lower initial limits.

Tier 1 Account Characteristics

- ❖ Starting limits typically range from $500 to $5,000
- ❖ Often issued by retail/business supply companies
- ❖ May require a soft pull of business credit only (no personal inquiry)
- ❖ Report to Dun & Bradstreet, Experian Business, and/or Equifax Business
- ❖ 12–18 months of positive history qualifies you for Tier 2

Building Limits Over Time

Once a Tier 1 account is open, use it strategically for regular business purchases. Request credit limit increases every 6 months. High limits with low utilization on multiple accounts signal financial stability and accelerate your progression to Tier 2 and Tier 3 funding.

GOAL	Aim to have 5–7 Tier 1 accounts with a combined limit of $15,000–$25,000 before applying for Tier 2 cards. Lenders at this level look for depth and history, not just a single account.

CHAPTER 6 Tier 2 — Business Charge & Revolving Cards

Tier 2 represents a significant leap in purchasing power — these are bank-issued Visa and Mastercard business cards with higher limits, rewards programs, and in some cases no preset spending limits. Personal credit is typically reviewed at this tier.

Tier 2 Requirements

Requirement	Benchmark
Time in Business	2+ years (entity formation date)
Business Credit Score	PAYDEX 80+ / Intelliscore 60+
Tier 1 Accounts	5+ active accounts with good standing
Personal Credit Score	680+ preferred (680–720 minimum)
Business Revenue	$100,000+ annual (some lenders)
Business Bank Account Age	12+ months

LEVERAGE

At Tier 2, you begin accessing credit that can fund real business operations — inventory, equipment, marketing, and staffing. This is where business credit becomes a true growth tool.

CHAPTER 7 Tier 3 — Fleet & Specialty Credit

Tier 3 credit includes fleet fuel cards, equipment financing, and specialty industry credit lines. These accounts offer the highest limits and the most leverage for capital-intensive business operations.

Fleet Cards

Fleet fuel cards are some of the easiest Tier 3 accounts to obtain and among the most powerful for building large business credit limits quickly. They are designed for businesses with vehicle fleets and offer per-vehicle credit lines that aggregate into substantial total limits.

Equipment Financing

Equipment financing allows you to purchase or lease business equipment — from computers to heavy machinery — using your business credit profile. Properly structured, this adds both installment loan diversity and significant credit limit to your business profile.

Continuing to Tier 4 and Beyond

With a mature Tier 3 profile, you become eligible for bank lines of credit, SBA loans, and institutional funding in the $250,000–$5,000,000+ range. This is where Breeze Wealth Solutions™ clients access transformational capital for business acquisition, real estate, and major expansion.

MILESTONE	A complete business credit profile with Tier 1, 2, and 3 accounts typically takes 18–24 months to build properly. The investment in time is worth exponentially more in long-term access to capital.

CHAPTER 8 Monitoring & Maintaining Business Credit

Building business credit is the first step — protecting and growing it is an ongoing responsibility. Regular monitoring ensures your profile stays accurate and continues working in your favor.

Business Credit Monitoring Best Practices

- Review your D&B;, Experian Business, and Equifax Business reports quarterly
- Verify that all accounts are being reported with accurate payment history
- Dispute any inaccurate or unverifiable information promptly
- Monitor your business credit scores for unexpected changes
- Keep all business information consistent across bureaus and directories

Annual Business Credit Review Checklist

❖ Verify all business registration and EIN information is current

❖ Confirm business address and phone listing are active and accurate

❖ Review all active trade accounts and ensure zero late payments

❖ Assess credit utilization across all business revolving accounts

❖ Request credit limit increases on all seasoned accounts

❖ Evaluate whether new trade lines or financing would benefit your profile

About Breeze Wealth Solutions™

Breeze Wealth Solutions™ is West Palm Beach's premier credit repair and financial consulting firm. Our Business Credit Building service guides clients through every tier of business credit development — from entity formation through Tier 3 and institutional funding access.

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Disclaimer: This guide is provided for educational purposes only and does not constitute financial, legal, or lending advice. Business credit results vary based on individual business history, creditworthiness, and lender requirements.

— Additional Notes —

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