

METRO ATLANTA RESOURCES

Your Guide To Successfully
Building Business Credit

METRO ATLANTA RESOURCES

Building Business Credit



© Metro Atlanta Resources
194 Jonesboro Rd Ste A-6 Jonesboro, GA, 30236
Phone 888.472.1457 • Fax 404.745.8752
www.metroatlantaresources.com



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Introduction

Stop using your personal credit to establish credit for your business! This manual serves as a tool in helping small businesses and entrepreneurs obtain business credit without using their personal credit. The types of businesses we have assisted are:

- Lawn care service
- Daycare's
- Restaurants
- Churches
- Hair Salons
- Barber Shops
- Trucking Companies
- Pressure Washing
- Music Studios
- Home-Based Businesses
- Dance Studios
- Non- Profits
- Entertainment Companies

And many more.....

Many vendors will check your business credit report before making critical decisions about your business. With our solid knowledge and years of experience, the business credit building tools used in this manual have helped businesses establish business credit without using one's own personal credit.



Metro Atlanta Resources will show you how business credit can help your company obtain:

- Major credit cards.
- Office supply accounts
- Equipment leases
- Store credit cards
- Lines of credit

In this manual, Metro Atlanta Resources uses solid business principles essential in getting a new credit report for every business you start. Having good business credit will be simple once you master the principles in our guide, even if you have poor personal credit! Additional benefits with our guide are:

- How to set up your business.
- The different business structures in creating a business.

Our formula will help protect your personal assets from that of their company by establishing a full credit profile and join the world's largest business database with over 100 million businesses and growing! Why not get better interest rates and credit terms from banks and lenders? This manual is an easy, step-by-step instruction that outlines how easy it is to establish corporate credit without the assistance of professionals who charge thousands of dollars! Congratulations on taking the first steps as an entrepreneur in doing business smarter! We at Metro Atlanta Resources wish you the very best in achieving your business dreams!



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What is Business Credit?

Business credit is the single largest source of business financing by volume, even exceeding bank loans (Source: National Association of Credit Management). Business credit is different from consumer credit, angel investor financing, or venture capital financing. Why? Because business credit is the credit extended between businesses, usually for the purpose of acquiring equipment, goods or services that will eventually be resold or used to generate a profit.



How do you get Credit?

As a customer, being granted business credit is a privilege by the creditor to defer the payment of a debt over time. Like consumer credit grantors (e.g., credit card companies), business credit grantors evaluate the creditworthiness of the credit applicant to determine whether or not to issue credit. That evaluation criterion is based heavily on the applicant's business credit score.

Obtaining credit for a business is a process that should be established over time. The older the business the more options the business will have to build credit and obtain loans and leases without the use of personal guarantees. It is not easy to do this, but yet it is not impossible. The first step is to start building the business credit today.



Who are the Business Credit Bureaus?

There are two major business credit-reporting agencies in the United States: Dun & Bradstreet and Experian:

- Dun & Bradstreet at www.dnb.com
- Experian Business Credit Services at www.experian.com

Most of the bureaus utilize information provided through Dun & Bradstreet to create their credit information reports. Though many different companies collect and disseminate credit information on businesses in America. Dun & Bradstreet and Experian are the credit-reporting bureaus that dominate the industry.

Dun & Bradstreet

Dun & Bradstreet is the largest business credit-reporting bureau with over 70% of the business credit reporting market. The website offers user-friendly tools for the business owner to check for their business listing and the feedback from the clients and customers. Dun & Bradstreet allows you to establish the framework for your business credit profile for \$499. However, if you are not pressed for time and don't your credit scores right away, there is another way to do this for \$0. Will we explain how in the next few pages.

Dun & Bradstreet offers a free form to apply for a new Dun & Bradstreet number only. This option does not establish a business credit profile. The process takes about three weeks to receive your business Dun & Bradstreet number and on the pages that follow we will show you the steps to build your own profile, absolutely free. Isn't that amazing?



Experian

As a subsidiary of GUS, PLC, a holding company based out of England that includes consumer and business information (credit) services, Experian manages large databases on consumers and businesses, but when it comes to business credit reporting, Experian's scoring model, known as Scorex Plus (formerly the Intelliscore), is not as universally utilized by credit grantors as the Dun & Bradstreet Paydex scoring model. A Paydex score is similar to a FICO score only it is the measure of your business credit worthiness. Having a Paydex score of 75 is like having a FICO score of 750. Go to <http://www.dnb.com/> to find out if your business is already listed and has a Paydex score.

Business Credit Rating

Will Having a Business Credit Rating help me with a Loan?

The best analogy is to think of your corporate credit to that of a house.... First, build a solid foundation, and then you can build the house. This philosophy is the same for building corporate credit; **it is a time-based accomplishment.**

The common mistake in this obtaining business credit is thinking a great credit score will qualify the corporation for a loan. A great corporate credit score is only one piece of the pie. The credit score is one of many items a bank might look at to make a loan.

Just because your corporation has a 75-80 corporate credit score certainly does not demonstrate the corporation's "financial capacity" to repay a large loan. Nor does the Corporate Credit Builder Program shortcut all the information a bank would need to make a business loan.



- Bank financing
- Loans
- Equipment leasing

Large ticket items will most always require the corporation to produce financials that evidence the corporation's **ability to repay** the loan. If your corporation has the cash flow and profit, then certainly bank loans, equipment loans, and real estate acquisition are achievable without using personal credit.

However, if the corporation is two months old and has just achieved a great business credit score, the score alone would not qualify your company for a loan. The financial and other items will be required for the bank to consider the loan.

Purchasing tangible items such as open lines of credit with companies that provide products and services, obtaining leases, thus on credit while your company is still in the early stages of obtaining business credit from companies, one must have realistic expectations. Just because you may have a personal credit score of 720 does not necessarily qualify you to purchase an \$850,000 home. You must have the “financial capacity” to repay the loan as well



Why Business Owners Shouldn't Use Their Personal Guarantee to Obtain Business Credit?

When officers and owners use their own personal credit profiles to obtain credit for the business, they risk the chance of lowering their own personal credit scores. There are two reasons business owners should try not to use their personal guarantee on business credit. First, the individual signer is liable if the business cannot make the payments and second the credit obtained for the business can affect the person's personal credit score amount of available credit used, late payments, and much more.

Obtaining credit for a business is a process that should be established over time. The older the business the more options the business will have to build credit and obtain loans and leases without the use of personal guarantees. Even though the process seems lengthy and time consuming, it's not impossible to acquire business credit.



How and Why You Should Build a Business Credit Profile

Using personal savings in the beginning of financing most small businesses, or assets of the owners can rapidly reach a stage of growth where they are forced to seek credit or investment solutions to fund that growth. On the other hand, I am going to teach you how to build your business credit profile in order to assist you in obtaining the financing you need to grow and succeed. As a business owner, ask yourself the following questions listed below:

- Are you looking for a business loan or financing?
 - Been turned down?
- Do you need a business line of credit for working capital or growth?
- Do you want to lease or finance equipment for your business?
- Would you like to stop having to personally guarantee every loan?

As a business owner the most vital part in the growth of small business is **funding**. Not only is it important to have the right funding in place, but is the most important factor in having a strong foundation of your small business.

Business owners quickly realize that applying for business funding is a much more complicated process than applying for personal credit. Applying for business funding requires careful preparation. One must understand the demands in the building process and what it takes to qualify.

When you apply for business funding, funding sources will look at your personal credit and the business credit profile to determine: If they will approve your request; the amount; what the terms will be; and if you will have to give a personal guarantee. The chart on the next page illustrates the incredible amount of savings by having a “favorable business credit profile”.



Example

Let's say you have a personal credit FICO score of 650, but no business credit profile. Based on your personal credit, you are approved for a business loan of \$100,000 on terms of 13% interest over 10 years (higher risk to the lender because of no business credit track record). If there had been a favorable business credit profile the terms on the same loan might have been 7% interest over 10 years resulting in the savings of tens of thousands of dollars.

Here is what you could save by having a Favorable Business Credit Profile

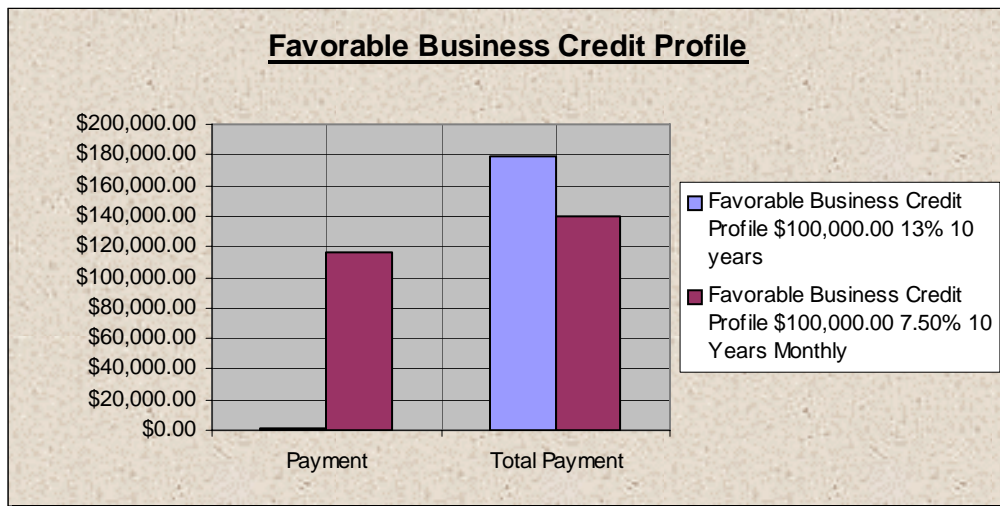


Figure 1 **Total Savings: \$39,843.60**

FIGURE 1 Chart Illustrates favorable business profile charts the progress over a 10-year period.



Whatever your financing needs are, it is possible to obtain funding for your business. Poor, ok, or good credit, it's a matter of getting the financing you're looking for and knowing how where to go. Knowing how to improve your chances of success in building your business credit profile are the keys to success.

When Should You Build Business Credit Profile?

In order to obtain business financing you must know where you are right now. **Do you?** You must be acquainted with what any funding source is going to look at before you apply. If you don't you are completely wasting your time and will most likely be declined. In other words, "Pre-Qualify Before You Apply."

There are over 4,000 institutional sources of business capital in the United States and each one has different criteria for funding a deal. Each one of these sources will tell you NO for just "1" thing.

Less than 3% of businesses that attempt to receive funding on their own ever do! The bottom line is that you are foolish for going at it on your own. If you apply at multiple places without pre-qualifying, you may damage your credit and will destroy your chances of receiving funding from the sources that would have done your deal.

It is a good idea to start building business credit at least 3-6 months before your business will need funding.

Start by doing a **Business Credit Assessment** on you and your business. This process can greatly increase your chances of gaining a successful funding approval and at the very minimum tells you where you currently stand.

Business Credit Assessment



1. What steps have you taken to build your business credit?

2. What are your personal credit scores?

3. What is your available revolving credit?

4. How old is your business?

5. How many trade references do you have?

6. What amount of business credit are you looking for?

7. How would you use business credit?

8. How would business credit help your business?



The Business Credit Building Process

Step I: Formalize the Business and Choose a Business Structure

Regardless of how you choose to operate your business, in order to build a business credit profile you must have a “formal” structure. There are five different types of business structures in forming a company:

- Sole Proprietor
- C-Corporation
- L.L.C. Limited Liability Company
- L.L.P. Limited Liability Partnership
- S-Corporation

It is very important to know what type of company you are forming in regards to how much personal liability one has in operating a business. It's best to weigh the pros and cons in business operating alternatives.

Sole Proprietorship

Easy to start; owner and business are one in the same; owner is exposed to liability for business debts; if owner conducts business under a trade name, a DBA or “Doing Business As” must be filed with the cities or county.



C-Corporation

Owners are called stock or shareholders; ownership is easily transferable; owners are taxed at the corporate and shareholder levels (double taxation); corporation is a separate entity from owners; shareholders are not personally liable for business debts; requires filing of Articles of Incorporation with the Secretary of State. S-Corporation Limited ownership; no double taxation; income or loss is passed through to the owners; requires filing of Articles of Incorporation with the Secretary of State and IRS form SS-4 (S-Election).

Limited Liability Corporation (L.L.C.)

Limited personal liability of owners; unlimited number of owners; owners pay taxes based on their share of ownership; requires filing of Articles of Organization with the Secretary of State.

Limited Liability Partnership (L.L.P.)

Similar to the L.L.C., but designed for professional organizations such as CPAs and attorneys; requires filing of Articles of Organization with the Secretary of State Limited Partnership. Consists of at least one general partner and other limited partner or general partner is personally liable for the partnership's debts; limited partners are not personally liable, as long as they do not materially participate in the partnership's management; partners are taxed based on ownership percentages; requires filing a Partnership Registration with the Secretary of State. Once you have chosen how you will operate, you need to file your Articles of Incorporation, Articles of Organization, Partnership Agreement or "Doing Business As" with your Secretary of State or your respective Secretary of State. The cost to file will vary by state.

S-Corporation

An S-Corporation is a corporation for all purposes except for taxes. For tax purposes it is treated very similarly to a partnership. This means that S-Corporations don't pay income tax but report the results of their operations to the shareholders who report their share of corporate income or loss on their personal taxes.



Step II: Filing the pertinent paperwork

Obtain a Federal Tax ID Number

After choosing how you will operate and filing the necessary paperwork, you should obtain a Federal Tax ID Number (Known as an EIN). You will need this number even if you don't establish a business credit profile so it's a necessary part of doing business. You can apply for an EIN online at www.irs.gov. Once on the site, search for IRS Form SS-4. You can fill-in the form online and receive an EIN in about 5-10 minutes.

Business License

Every business is required to have a business license in order to operate. Be sure to check with your local city hall to find out the steps that need to be taken in order to obtain a business license.

Open a Bank Account in the name of the business

A business bank account reference is a part of the credit granting process for a lot of creditors. Basically, they want to ensure that you are actually in business. With the highly competitive nature of the current banking industry, it shouldn't be hard to find a bank where you can open a business account for as little as \$50.00. As long as you research potential banks before you apply, you shouldn't have any problems. Some banking institutions offer "free business checking" with free online bill pay and other features as well. Inquire with your banking institution of choice regarding additional requirements in opening a business account. Please note that most banking institutions require an EIN, business license, and incorporation status before opening an account.



Set-Up a Commercial Office

In order to maximize your chances of obtaining business credit, you need to establish a commercial business presence. A commercial business presence includes:

- A telephone number listed in the local telephone directory in the name of the business.
- An office address in a commercial office location.

Establishing your business as a “commercial” instead of a home-based business will not only create the illusion to business credit grantors that your business is a viable one, but in verifying your business status by checking with the telephone company and validating the address you gave is zoned for a business. Some low-cost alternatives to paying high commercial rents and telephone bills include:

Local Incubators - Shared space small business offices usually sponsored and operated by local non-profits or city government agencies.

Virtual Offices - Shared office space for small businesses usually operated by local office buildings. Below you will find a few recommendations:

- HQ Global Workplaces <http://www.hq.com>
- Office Suites PLUS <http://officesuitesplus.com>



What is a virtual number? "It's a telephone number outside of the physical area code you reside in and provided by telephone carriers and VoIP providers". It allows callers to make local calls from that area code to your phone. For example, if you live in Atlanta and have a virtual phone number with a San Francisco area code, anyone calling from San Francisco is making a local call. There are many companies that offer virtual numbers with the area code that you may live in or toll-free numbers.

Ureach.com, Ringcentral.com, Onebox.com, Vonage.com, and Earthlink.com is just a few to choose from. Be sure to do an internet search for the best virtual number for your company. If you decide to obtain a virtual number you can go to www.listyourself.net to list your phone number in the 411 data base. Warning not all carriers will list so know that numbers from Ureach does. This option will keep you from having to pay for a phone line to be installed in your home if you are running a home based business.

Virtual Fax Numbers

Every company must have a separate fax number from their business phone line. A virtual fax number works great because there are no extra phone lines to install. With a virtual fax you are issued a fax number that goes directly to your email account. Once you receive your fax via email you print it out and that's it! If it is a fax that needs to be signed, then you will need a fax machine to return the fax. You can always go to your local office supply store to return a fax. We suggest that you eventually purchase a fax machine. Efax.com and Packetel.com are great companies to establish fax numbers and send email to fax functions at a low monthly cost.

Resources

www.efax.com

www.packetel.com *\$3.95 a month*



Step III: Setting up the Business Credit Profile

Obtaining a DUNS Number

Dun & Bradstreet is the important institution in tracking businesses, and your DUNS number will make or break you in business credit. You need a DUNS number (a DUNS number is to a business what social security number is to an individual) because it is your business's identifying number for business credit. You can apply for a DUNS number on the Dun & Bradstreet website. If you do not plan on paying the \$499 it can take up to 30 days to obtain your Dun and Bradstreet number. Now, if your company plans on applying for a government grant then you can receive your Dun and Bradstreet number in 48 hours. Apply for your D&B number at www.dnb.com.

Tips on Applying for a DUNS Number

NEVER supply your financial information. Why? Dun & Bradstreet is in the business of reselling information and once you provide your financial information; your competitors can go to their site and purchase a copy of your report including the financial record. For instance you report one year because you had record profits and the following year you have record losses? Will you want to report those numbers too? What will the creditors think if you stop reporting because of a series of bad years? Not reporting once you have reported the financial information will raise a red flag and lower your business credit rating. If you feel you must post your financial information, it's best to state that your sales are at least \$1 million or more.

In order to help establish your business for longevity purposes, it is best to state that your business is at least 4-5 years old. It benefits your business profile. Keep in mind that even if you've only recently incorporated the business, it's possible that you've been operating as a sole



proprietorship prior to that point. In other words it's a common occurrence to have a recent incorporation of a 4-5 year old business.

Additionally, your employee status should be at least 10-25 and upward of 50 employees instead of a one or two person establishment because it may not be viewed as being a stable enough company for some creditors. And unlike personal credit, with business credit the higher credit ratings are reserved for the largest companies.

Step IV: Applying for Business Credit

How to Apply for Credit

The reasons businesses can't find funding is:

- Not knowing where to look for the "right" funding source.
- How to pre-qualify before they apply.
- How to successfully present their request.
- Missing "just one thing" and they will hear NO.
- Not knowing how "shooting blindly" will kill their chances.

"Shooting Blindly" is sending your deal to multiple lenders at the same time without pre qualifying before you apply. Some lenders say "NO" because they don't do the type of funding you want or your deal doesn't meet their exact funding criteria. The rest say "NO", even though they would have done your deal, because no lender wants to be third, fourth, or fifth in line. Remember creditors can be lazy. Example if your company name is ABC & D Inc and a creditor does a search for your business and they enter ABC and D and nothing comes up they will deny you on



the spot. Prior to starting my own business I worked in the credit department for a major corporation. Now speaking from experience I know that creditors do what they want to do. Some days I would pull a credit report on a company and some days I wouldn't. Some days I would go by company policy and some days I would give companies a chance to prove themselves. With that said know that even if you think you know the criteria of a creditor you can never be 100%.

How to successfully apply for business credit:

- Know every funding source's exact criteria for providing funding.
- Have a system that allows you to pre-qualify before you apply.
- Have an accounts payable person.
- Know how much revenue your company makes or plan to make.
- Know the credit terms of the credit grantor.

Creditors will ask how much revenue your company generates. As a new company you have not generated any revenue. Review your business plan or have strategic goals of your revenue for the upcoming year to get past that obstacle. The goal is to make your company look as stable as possible. For example, Jane Doe should not be the President and the Accounts Payable person (A/P). Accounts Payable means the person responsible for handling the bills for your company. If you plan on having a partner we suggest that you use their name as that A/P person. Listed below are key terms regarding **“net terms”** and **“revolving accounts”**.



Terms:

Net Terms: payments' are applied to specific invoices. A monthly statement (with invoices attached) with balance normally within due 30 days after the statement date. Read your invoice carefully because some companies may be net 10, 15 or 20

Revolving Account: Payments are applied to the total balance, not specific invoices. One can pay his/her balance in full when due, or, to help manage cash flow, make minimum monthly payments with finance charges.

Now that you have taken the steps to establish your business the correct way it is time to start applying for credit. Due to the newness of your company there are certain credit accounts that your company will not qualify for right out of the gate. The key is to obtain a Paydex score without having to pay the \$499 Dun and Bradstreet to get it. In order to get a Paydex score you must have at least 5 vendors report your payment history on your Dun and Bradstreet report. There are certain vendors that will extend your company credit and report that you paid them on time without you having to pay Dun and Bradstreet to report them.

Now if you don't want to wait the 3-8 to get your Paydex score and you have creditors other than the ones listed in this manual then you can pay the \$499 fee to D&B and get your score a lot sooner. The vendors that are listed below automatically report to D&B without you having to pay. Because some of the vendors listed below have contracts to auto report to D&B if you tried to pay the \$499 to have them added quicker D&B will not accept them.



Time to Build Credit!

Below are lists of companies that **will extend business credit**. Apply immediately after your business has been established correctly. These companies can help you get the Paydex score that your company needs to open up greater doors. Please remember, patience is a virtue in establishing business credit. There are companies that will extend credit without having a Paydex score. If the application suggests a Dun and Bradstreet number and you don't have a Paydex score yet, I would suggest that you not apply until you get it. In order to open an account, some of the companies below will require you to purchase merchandise prior to opening a new account. Stay under \$100 and the account will be opened without prepayment. In certain instances a vendor may require that you pre pay your order. If this happens it is best go ahead and pre pay so that the account can be opened so your payment history can be reported

Reliable www.reliable.com (Make a purchase online or call and request a catalog)

Nebs www.nebs.com (Make a purchase online)

Staples www.staples.com (Be sure to fax over something addressed to your business when you fax over your application. It will make the process a lot smoother.)

Uline www.uline.com (Once you have decided on the items you would like call them and place an order and be sure to tell them that you would like to set up an account)

Interstate Battery www.ibsa.com- (Click on "my account" then click on "open a new business account")

A good rule of thumb is to pay the invoice to the company a week before they are due. Why? Because creditors report timely payments and reflects your account in good standing. If you need more supplies, it will be acceptable to place another order. The more orders that you place, the more credit you are building. Once you have established your Paydex score of 75 or above the key is keeping it! The only way to keep yours score good is to pay all bills on time and make sure that you order from your suppliers (or 1 or 2) suppliers monthly.



What's next?

Once you have received your Paydex score you can now apply to the companies listed below. Now was that hard? You now know the steps to building business credit. Metro Atlanta Resources wishes you continued success.

- Home Depot - www.homedepot.com/cards
- Amazon.com - www.amazon.com
- American Needle – www.americanneedle.com (clothing)
- Arco – www.arco.com
- Barnes & Noble - www.barnesandnoble.com (apply under Purchase order account)
- Best Buy - www.bestbuy.com - www.bestbuybusiness.com
- Borders – www.borders.com Citgo Fleet - www.citgo.com
- Chevron/Texaco – www.chevron.com
- Conoco / Phillips 66 / 76 - www.conoco.com
- Dell Computers - www.dell.com
- Deluxe – www.deluxe.com
- Exxon/Mobile- www.exxon.com
- FedEx / Kinkos - www.fedexkinkos.com
- Gemplers- www.gemplers.com
- HD Expo - www.expo.com
- Home Depot Master Card - www.homedepot.com/cards
- Lowes Commercial - www.lowes.com
- Marathon – www.marathon.com
- Nextel - www.nextel.com
- Northern Tools - www.northerntool.com
- Office Depot - www.officedepot.com
- Office Max - www.officemax.com



- Pens – www.pens.com
- Quill.com - www.quill.com
- Perazzi Apparel – www.Perazziapparel.com
- Radio Shack - www.radioshack.com
- Sam’s Club – www.samsclub.com
- Savannah Suites – www.savannahsuites.com
- Sears- www.sears.com
- Shell Fleet - www.shell.com
- Sprint –www.sprint.com
- Sunoco Corporate - www.sunoco.com
- Rapid Forms- www.rapidforms.com
- Rapid Fuel - www.rapidfuel.com
- T-mobile - www.tmobile.com
- Target –www.target.com
- TigerDirect - www.tigerdirect.com
- Toys R Us – www2.toysrus.com/guest/corpsales.cfm
- UPS – www.ups.com
- Valero –www.valero.com
- Wright Express - www.wrightexpress.com



Other Resources

Internet Sources

1800-flowers.com

<http://ww2.1800flowers.com/flowers/corporate/benefits.asp>

3M Company

<http://solutions.3m.com/wps/portal/lut...VAQA-irWmQ!!>

AAMCO Transmissions

http://www.aamcotransmissions.com/na...g_options.html

AAMCO Transmissions

http://www.aamcotransmissions.com/national...ng_options.html

Air Culinaire (Food Service)

<http://www.airculinaire.com/ordering.asp>

Alson's Jewelry

<http://www.alsonjewelers.com/services.htm>

Amherst Technologies

<http://www.amherst1.com/>

Amtech

<http://www.amtechdisc.com/payment.htm>

ASAP Coach (Limousine Company)

<http://www.asapcoach.com/openAccount.htm>

AT&T (Phone Services)

www.att.com

A-Vidd Electronics

<http://www.a-vidd.com/pdf/aviddcreditapp.pdf>

Axion Tech

<http://www.axiontech.com/corp.php>

Bacario

<http://www.bacario.com/Corporate.asp>



Ballantye Resort (Hotel)

<http://www.ballantynesort.com/>

Bed, Bath & Beyond

http://www.bedbathandbeyond.com/CorpSales.asp?order_num=-1

Belize Bank (Visa Corporate Credit Account) (NO PG REQUIRED)

<http://www.belizebank.com/pdfs/CorporateCr...Application.pdf>

Billing Direct (affiliate program, like CJ.com)

<http://www.billingdirect.net/>

BladeSmart

<http://bladesmart.com/bladesmart.com/statp.../corpsales.html>

Bloomingdale's

<http://www1.bloomingdales.com/about/shopping/corporate.jsp#>

Boston Coach (Limousine Company)

<http://www.bostoncoach.com/common/resources/account.jsp>

Bridgestreet (Corporate Housing)

www.bridgestreet.com

Carey International (Limousine Company)

www.careyint.com

Circuit City Business Sales

http://business.circuitcity.com/b2b_landing_page.htm

Cognigen PCs

<https://www.cognigen-pc.com/main/eaccount/c...pplication.aspx>

Continental Airlines

<http://www.continental.com/programs/uatp/>

Corporate Express

<http://www.corporateexpress.com/faq.html>

Corporate Outfitter

<http://corporateoutfitter.cabelas.com/>

Crestwood Suites (Hotel)

<http://www.crestwoodsuites.com/cwdirbill.p...0Bill%20Account>



Davel (Limousine Company)

www.davel.com

Discount Awards

<http://www.discountawards.com/CorpAccounts.asp>

Disney

<http://disneymeetings.disney.go.com/dwm/in...oupOverviewPage>

D'TV City

<http://www.dtvcity.com/help/corporate.html>

Earthlink Business Services

<http://www.earthlink.net/biz/majoraccounts/>

EBC Computers

<http://www.ebccomputers.com/Documents/netterms.PDF>

Empire Limousine (Limousine Company)

www.empireint.com

Exclusive Tickets

<http://www.exclusivetickets.com/corporateInfo.cfm>

Fairytale Brownies

<http://www.brownies.com/Corporate%20Credit%20Application.doc>

Franklin Sports

<http://www.franklinsports.com/fsm/files/cr...application.pdf>

FTD.com

<http://www.ftd.com/528/corporate/>

GAP

<http://www.gapincbusinessdirect.com/index.asp>

Gempler's

<http://www.gemplers.com/a/pages/corpsales.asp>

GETTY GAS

<http://www.getty.com/gettycardapp.pdf#>

Greyhound Bus

www.greyhound.com



Handago

http://www.handago.com/Information.jsp?si...CKey=1_BUSINESS

Harley Davidson

http://www.harley-davidson.com/wcm/Content/Pages/HDFS/financial_services.jsp?locale=en_US

Headsets

<http://www.headsets.com/headsets/credit/cr...pplication.html>

Hertz

<http://www.hertztrucks.com/business/bap.pdf>

Hewitt Packard HP

www.hp.com

Hilton Hotels

www.hilton.com

Huntington Bank (Relocation Direct Bill Service)

<http://www.huntington.com/pas/HNB1725.htm>

Hyatt Regency Lake Tahoe

http://www.cflr.com/courses/Dir_billing.pdf

HydePark Jewelers

<http://www.hydeparkjewelers.com/HPSite/dep...application.pdf>

IBM Computers

www.ibm.com

Ideal Industries

<http://www.idealindustries.com/pdf/EndUserSetUpForm.pdf>

Ingram Micro

<http://www.ingrammicro.com/>

Jacopos (Pizzeria)

<http://www.jacopos.com/CorporateAccounts.htm>

JDR Micro Computers

www.jdr.com/premier



JEB Leasing Company

<http://www.jbleasing.com/apply.html>

Kohls

<http://www.kohlscorporation.com/GiftCard/GiftCards01.htm>

Korman Communities (Corporate Housing)

www.korman1.com

L.L. Bean

<http://www.llbean.com/corporateSales/?feat=ln>

Linens n Things

http://www.lnt.com/corp/index.jsp?page=cor...2_corpsales_txt

Luberman's building

<http://www.lumbermens-building.com/pdf/con...-credit-app.pdf>

Luggage Pros

<http://www.luggagepros.com/>

Macys

<http://www1.macys.com/store/corporate/index.jsp?bhcp=1>

Masters Inn (Hotels)

www.mastersinn.com

Metro Hosting (Web Hosting Provider)

<http://www.hostingmetro.com/>

Mitsubishi Digital Electronics America

<http://www.mitsubishi-tv.com/>

Monster (They give net 14 terms)

www.monster.com

Monte Vista

<http://www.mvcoop.com/credit/index.asp>

My Coffee Supply

http://www.mycoffeesupply.com/corp_login.asp

My Tool Store

www.mytoolstore.com



Northwest Builder's Network Inc

<http://www.nwbuildnet.com/help/credit.html>

Oakwood (Corporate Housing)

www.oakwood.com

Patagonia

http://www.patagonia.com/custserv/corporate_sales.shtml

Peapod Food Delivery Service

www.peapod.com

Pioneer Electronics (USA) Inc.

<http://www.pioneerelectronics.com/pna/cont...?fpSiteId=2076>

Powell Company

www.powellcompany.com

REI

http://www.rei.com/cgs/?stat=footer_corp_sales

Rio Pavilion (Hotel)

http://www.harrahs.com/our_casinos/rlv/gro...ll_app_form.pdf

Rose City Software

<http://www.rosecitysoftware.com/corporate/>

Saab

<http://www.saabfleet.com/>

Sam's Club Credit Account

http://www.onlinecreditcenter2.com/sams/rf...app_direct.html

Samys

<http://www.samys.com/industrial.php?PHPSES...8f5165a2082651f>

Savoya (Limousine Company)

www.savoya.com

SelectATicket.com

<http://www.selectaticket.com/CorporateAccounts.asp>

Sencore

<http://www.sencore.com/orderinfo/corpopen.htm>



Sharper Image

<http://www.sharperimage.com/corporatesales/>

Sonesta Hotel and Suites

http://www.sonesta.com/coconut_grove/page.asp?pageID=10904

Staceys

<http://www.staceys.com/corporatesales.html>

Starbucks

<http://www.starbucks.com/business/bizgifts.asp>

Super Shuttle (Limousine Company)

<https://www.supershuttle.com/webrez/Update.aspx>

Surray Luggage

<http://www.surrayluggage.com/corporatesales.html>

Thrifty

<http://www.thrifty.com/images/rx/img2076.pdf>

Toys R Us

<http://www2toysrus.com/guest/corpSales.cfm>

TradeName.com

<https://www.tradename.com/fees/corpacc.html>

United States Postal Service

www.usps.com

US LUGGAGE

<http://www.usluggage.com/corpsales.htm>

USA LEGAL FORMS

<http://www.uslegalforms.com/accountopen.doc>

Vac Hut Plus, Inc.

<http://www.vachutplus.com/corpacct.htm>

Viracon

<http://www.viracon.com/corporateCreditApp.html>

Waiter.com (food take out company)

<http://www.waiter.com/documents/waiter-corp-account-form.pdf>



Walgreens

<http://www.walgreens.com/about/community/g...rds/default.jsp>

Weems Plath

http://www.weems-plath.com/corporate_sales.html

Wilkinson's Flowers

<http://www.wilkinsonsflowers.com/help.asp>

Williams-Sonoma

www.williams-sonomainc.com/bsa/index.cfm

World Lux

http://www.worldlux.com/corporate_sales.html



Other Resources, Phone Contacts

- Best Buy - Status; 1 (800) 811-7276
- Borders (734) 477-1039 - Fax Application: 1 (877) 254-9229 - Status Update
- BP/Amoco Status Update: 1 (800)365-6204
- Chevron/Texaco Business Card Status Update: 1 (888) 243-8358
- Citgo Fleet; (734) 477-1039 - Fax Application: 1 (877) 254-9229 - Status Update
- Citi AA: 1 (888) 662-7759
- Citibank Status: 1 (800) 645-7240, 1 (800) 288-4653, 1 (800) 750-7453
- Conoco - Status Line, automated 1 (866) 289-5622
- Experian Business: 1 (888) 211-0728
- Exxon Mobil Business Card: 1 (800) 903-9966
- HD Commercial: 1 (800) 685-6691
- HDMC Sondee: 1 (877) 969-9030
- Home Depot MC 1 (877) 969-9039
- Key Bank: 1 (800) 254-2737
- Liz Claiborne: (212)354-4900
- Lowe's - Status; 1 (800) 445-6937
- Lowe's – Underwriter: 1 (866) 232-7443
- Lowe's Fraud/UW: 1 (800) 444-1408
- MBNA – 1 (800) 673-1044
- Meijers MC: (801) 517-5560
- Office Depot - Status Line, automated 1 (800) 767-1358



- Office Depot; 1 (800) 767-1358, 1 (800) 729-7744 automated line to check status.
- Office Max - Status Line, automated: 1 (800) 283-7674
- OFFICEMAX STATUS: 1 (800) 283-7674
- Philips 66: 1 (866)289-5630, 1 (800) 610-1961
- Phillips: (801) 779-7369
- Radio Shack: 1 (800) 442-7221
- Sam's UW: 1 (800) 301-5546, 1 (866) 246-4282
- Sears - Status; 1 (800) 599-9710
- Shell Fleet Card Status Update: 1 (800) 223-3296
- Shell: 1 (800) 223-3296, 1 (866) 438-7435
- Shell: 1 (800) 377-5150
- Staples: Status Line, automated 1-800-767-1275
- Staples: 1(800) 767-1291, 1 (800) 282-5316
- Sunoco Corporate Card: 1(800) 935-3387,(800) 278-6626
- Sunoco: 1 (800) 310-4773
- Target: 1 (800) 440-5317
- Tiffany: 1 (800) 770-0800
- VALERO: 1 (800)324-8464 ACCOUNT STATUS
- Valero: 1 (877) 882-5376
- Wal-Mart: 1(800) 301-5546, underwriting 1 (877) 294-7548
- Wright Express: 1 (888) 743-3893



Hotel Resources

Best Western Corporate
6201 No. 24th Parkway
Pheonix, AZ 85014-2023
1-800-780-7234

Comfort Inn Corporate
10750 Columbia Pike
Silver Spring, MD 209001
1-800-228-5150

Country Inn & Suites By Carlson Corporate
11340 Blondo Street
Omaha, NE 68164
1-888-201-1746

Courtyard By Marriott Corporate
Marriott Drive
Washington DC 20058
1-800-321-2211

Crowe Plaza Corporate
3 Ravinia Drive, Suite 2900
Atlanta, GA 30346
1-800-227-6963

Days Inn Corporate
1918 8th Avenue. NE, Po Box 4090
Aberdeen, SD 57402-4090
1-800-329-7466

Doubletree Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-800-222-Tree

Embassy Suites Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-800-362-2779



Fairfield Inn By Marriott Corporate
Marriott Drive
Washington DC 20058
1-800-228-2800

Four Points Corporate
C/O Starwood Hotels& Resorts
1111 Westchester Avenue
White Plains, NY 10604
1-888-625-5144

Four Seasons Corporate
1165 Leslie Street
Toronto, Ontario M3C 2K8
Canada
1-800-819-5053

Hampton Inn & Suites Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-800-426-7866

Hilton Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-800-445-8667

Hilton Garden Inn Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-877-782-9444

Holiday Inn Corporate & Holiday Inn Express
3 Ravinia Drive, Suite 2900
Atlanta, GA 30346-2149
1-800-465-4329

Homewood Suites By Hilton Corporate
9336 Civic Center Drive
Beverly Hills, CA 90210
1-800-225-4663



Howard Johnson International Corporate
Po Box 27970
Minneapolis, MN 55427-0970
1-800-406-1411

Hyatt Corporate
200 West Madison Street
Chicago, IL 60606
1-800-233-1234

Inter Continental Hotel Group Corporate
3 Ravinia Drive, Suite 2900
Atlanta, GA 30346-2149
1-877-477-4674

Marriott Hotels& Resorts Corporate
Marriott Drive
Washington DC 20058
1-800-228-9290

Quality Inn Corporate
10750 Columbia Pike
Silver Spring, MD 209001
1-800-424-6423

Radisson Hotels & Resorts Corporate
11340 Blondo Street
Omaha, NE 68164
1-888-201-1718

Renaissance Hotels & Resorts Corporate
Marriott Drive
Washington DC 20058
1-800-468-3571

Residence Inn By Marriott Corporate
Marriott Drive
Washington DC 20058
1-800-331-3131



Sheraton Hotels Corporate
C/o Starwood Hotels & Resorts Worldwide, Inc
1111 Westchester Avenue
White Plains, NY 10604
1-888-625-5144

Staybridge Suites Corporate
3 Ravinia Drive Suite 2900
Atlanta GA 30346



Bibliography

Internal Revenue Service
1-800-829-4933 For Businesses
www.irs.gov

Dun and Bradstreet
The D&B Corporation
103 JFK Parkway
Short Hills, NJ 0707
www.dnb.com

Office Suite Plus
(770) 933-6222
www.officesuitesplus.com

Experian
Direct Marketing Services
1-800 588 3657
www.experian.com

HQ Global Workplaces
1 800 956 9543
www.hq.com

National Association of Credit Management
8840 Columbia 100 Parkway
Columbia, Maryland 21045
Telephone: 410/740-5560
Fax: 410/740-5574
<http://www.nacm.org/>



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Business Credit Quick Start

1. Incorporate or Form an LLC
2. Establish a Permanent Business Address
3. Obtain Federal Employer Identification Number (FEIN) (EIN)
www.irs.gov
4. Open a Business Bank Account
5. Business Email address
6. Obtain a D-U-N-S Number
www.dnb.com
7. **Comply** with Local and State Licensing Laws
Obtain all necessary business licenses, permits, etc.
8. Business Phone
9. Yellow Pages Listing (if you can afford it)
10. Apply for the Creditors Below after steps above have been taken
www.reliable.com
www.nebs.com
www.rapidforms.com
www.uline.com
www.staples.com (make sure you have a phone bill, utility bill or commercial lease before you apply)
www.ibsa.com (interstate battery)