CONNECTUP! BREAKOUT SESSION

Getting on Track:
Building Business Credit

Turning purpose into profit with a credit profile that lenders can actually say yes to.

Bri Barnes-Mobley

Founder & CEO, Affluent Culture Inc. | 16+ years in financial services | 800+ clients served

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Purpose driven results

Turning purpose into profit

THE PROMISE

What you walk out of this room with

1

The Four Pillars, plus your self-audit

You will know which of the four pillars is the one blocking your access to capital right now. Not all four. ***The one***.

2

Your Funding Readiness Score

A 12-point scorecard built on what lenders actually verify, scored before you leave, that tells you whether you are 30 days or 12 months out.

Both are yours on paper. Both get filled in during this session, not after it.

STAND UP IF

Let's find out who is in the room

1. You have applied for business funding in the last 12 months
2. You were denied, and nobody told you exactly why
3. You have ever paid a business expense with a personal card
4. You do not know your business credit score right now

Look around. Almost every hand in this room went up on at least two.
That is not a you problem, that is an information problem, and we are about to fix it.

THE REAL REASON

Most denials are **not about revenue**

They are about a business that a lender cannot verify.

No file

The business has no credit profile at all, so there is nothing to underwrite.

No line

Personal and business money run through the same account, so the business has no financial identity.

No proof

The paperwork does not match across the entity, the bank, and the application.

Underwriting is a verification exercise.
Every pillar we are about to cover exists to make you easy to verify.

PURPOSE WITH PROFIT

Capital is how mission scales

What a funded business can do

- Hire from the community it serves
- Pay a wage people can live on
- Survive a slow quarter without closing
- Buy the truck, the laptop, the equipment
- Say no to terms that do not serve it

Why greater Minnesota matters

Outside the metro, one business is often the employer, the gathering place, and the tax base for a whole block.

When that engine accesses real capital, the loss is not personal. It is a community wide.

Building your credit profile is a social enterprise act, whether or not that is what you call it.

TAKEAWAY ONE

The Four Pillars of a Fundable Business

1 STRUCTURE

The business exists on paper exactly the way a lender checks it.

2 SEPARATION

Your money and the business money never touch each other.

3 STRENGTH

There is a real credit file, and what it says is good.

4 STORY

The numbers tell a lender what happens after they fund you.

Four pillars. Only one of them is your bottleneck today. Find it and you stop wasting money on the other three.

PILLAR 1

1 Structure

Does the business legally and publicly exist?

- Entity filed and in active good standing with the Secretary of State
- EIN from the IRS on every application, never your Social Security number
- Business address and a business phone that are listed and searchable
- Licenses current, registered agent reachable, NAICS code chosen on purpose
- Name, address, and spelling identical everywhere: bank, IRS, state, website

TACTICAL TIP | One character of mismatch between your state filing and your bank record can auto-decline an application before a human ever reads it.

PILLAR 2

2 Separation

Can a lender see the business apart from you?

- Dedicated business checking account in the legal business name
- Business debit and credit cards that only ever buy business things
- You pay yourself through an owner draw or payroll, on a schedule
- Zero personal expenses running through the business account
- A bookkeeping system, even a simple one, reconciled monthly

TACTICAL TIP

Separation is the single most common failure point, and it is the cheapest one to fix. It costs a bank appointment and a habit change.

PILLAR 3

3 Strength

Is there a credit file, and what does it say?

- D-U-N-S number established and your Dun & Bradstreet profile claimed
- Tier 1: net-30 vendor accounts that report, opened first and paid early
- Tier 2: store and fleet credit once you have three vendors reporting
- Tier 3: cash credit, business cards and lines, once the file has depth
- Personal credit still matters. Most products want 680 or better

TACTICAL TIP | Pay early, not on time. Several business bureaus score early payers above on-time payers. It is free points.

PILLAR 4

4 Story

Do the numbers say what happens after they fund you?

- Three or more months of business bank statements with consistent deposits
- Positive average daily balance, no NSFs, no negative days in 90 days
- Current profit and loss statement and balance sheet you can hand over
- Filed tax returns, business and personal, no missing years
- A specific use of funds. Not growth. The exact truck, hire, or inventory buy

TACTICAL TIP

A lender is not asking whether you deserve the money.
They are asking whether the money comes back.
Answer that question in your paperwork.

DO THIS NOW

Self-Audit: find your bottleneck pillar

On your worksheet, score each pillar honestly. Then circle your lowest one.

0	**Not earned.** I could not produce the documents I asked today.
1	**Partial.** Some of it exists, some of it is missing or out of date.
2	**Solid.** I could hand a lender everything in this pillar this week.

Your bottleneck is your lowest-scoring pillar. Work that one first.

Many papers are problems, not the process. **Fix one at a time** and move forward.
That's **momentum**, then **strength**, then **story**.

PILLAR 2

The Funding Readiness Scorecard

Tackle things lenders actually verify. Grade yourself and prioritize what's best to build.

FOUNDATION

- [ ] Entity aligned with the Secretary of State
- [ ] EIN issued and in use
- [ ] Business bank account in the legal name
- [ ] Listed business address and phone
- [ ] Live website and email in good domain

CREDIT FILE

- [ ] D-U-N-S number established and profile claimed
- [ ] Three or more vendor accounts reporting
- [ ] Personal FICO & SBSS in factor range
- [ ] No collections or charge-offs within 24 months

CASH FLOW

- [ ] Three months of consistent deposits
- [ ] No NSFs or negative days in 90 days
- [ ] Profit returns, or a current P&L and balance sheet

This scorecard is your roadmap. **Check every box. Build with purpose. Get funded.**

YOUR RANKING

So how far out are you?

10 - 12	**30 DAYS OUT** Apply now, credit is ready. | Target the right product instead of shopping applications.
7 - 9	**90 DAYS OUT** You have open/available. | Close them in one quarter and apply from strength, not from hope.
4 - 6	**6 MONTHS OUT** Foundation over finish. | Applying now buys you hard inquiries and a no. Build, then knock.
0 - 3	**12 MONTHS OUT** Start with mistakes. | Twelve months of discipline work beats five years of accidental work.

★ **A low score is not a verdict. It is a timeline, and now you own it.**

THE CONTACT FORMULA

Where credit lives in Marketing, Operations, Money

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MARKETING

Your public footprint is a screening data. A listed address, a live website, a matching email domain, and a claimed Google Business Profile are all things an underwriter checks. Marketing and verification are the same work.

O

OPERATIONS

Save-receipts, requests, problems, not a finance one. Decide who touches the account, set a monthly close date, and reconcile on a calendar. Discipline is what moves the paper work once when a lender asks.

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MONEY

Build to the buffer you need the money. Open vendor lines in order, keep utilization under 19 percent, and pay early. The best time to build credit is when you do not need it.

REPAIR. YOU EARN.

Your next 90 days, in order

1

This week

Confirm your strategy is in good standing and paid your DP or FSFs. Make sure there are no bad data and/or are there.

2

Days 8 to 30

Dane or clean up the business bank account. Move money between charge cards in 7 days to increase paying trades, and even out high balances.

3

Days 31 to 60

Open future vendor accounts that report. Buy things you already buy. Pay them early.

4

Days 61 to 90

Get the P&L and balance sheet current. Forecast the next 90. Then approach a lender who matches your timeline.

Write one date on your worksheet right now:
the day you will rescore. A goal without a date is a wish.

You are not behind.
You are unverified.

Fix that, and the funding conversation changes completely.

Bri Barnes-Mobley

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Financial Stability Accelerator | Credit repair, financial education, and funding consultation

TAKE THE WORKSHEET. RECONNECT IN 90 DAYS.