

THE BUSINESS BLUEPRINT

Step-by-Step Guide to Launching and Funding Your Business

Unlock the full potential of your
businesses Duns and Bradstreet Paydex score.
From company formation,
Duns number,
business credit
and more....

By Parks Wealth Strategies
www.ParksWS.com



THIS ENTIRE PROCESS CAN BE DONE IN 60-90 DAYS

(The info and website links in this book are suggested to help make your business set up decisions easier.)

(It is the info and websites we use. We encourage you do your own research)

1. Create A Business Name/

Be creative.

Pick a name you will be proud to call your business. Write ideas down. Mix and match Ideas. Some stick to straight forward obvious names so there potential customer knows exactly what service or services they offer. Sometimes other will pick a more abstract name. A play on words, something that means something to them. Keep in mind it is your business so name it as you want it to be respectfully seen.

2. Business address (Commercial address or use a virtual address)

This is very important as all the information here is, however don't make the mistake many have and use your resident address. This will severely hinder your chances of getting business funding to grow your business. Lenders lend to business with a business address and or a virtual address.

Virtual address are typically used in the beginning of starting your business when your business hasn't generated a lot of revenue yet and a professional address is needed until the revenue grows to obtain a brick and mortar site if needed.

3. Apply for your LLC

I've used the company below for my business but there are many business entity formation companies around. (Tailor Brands, Legal Zoom Etc. Always do some research to see which you want to work with.)

- **Business Rocket company formation services**

"Learn early. Learn often."

—Drew Houston, Dropbox Co-founder

4. Apply for your EIN (employer identification number) It's Free

- **www.irs.gov**

"Success is not final, failure is not fatal: It is the courage to continue that counts." - Winston Churchill

5. Apply for your DUNS (Duns and Bradstreet) number. (Business credit reporting company.)

● www.dub.com

Dun & Bradstreet (D&B) is a company that offers business data and analytics services. It helps businesses assess the creditworthiness and financial stability of other companies. D&B maintains a vast global database with information about companies, including financial performance, credit history, and industry classification. They provide a unique identifier called the D-U-N-S Number for tracking and identifying businesses. This helps companies and (banks) make informed decisions about partners, suppliers, and customers, managing risks and making strategic choices.

6. Make or have a business logo created.

● www.primelogodesign.com

There are many logo design options. This was the one I used at the time of making this book.

7. Get a business telephone number Local and Toll Free

● www.grasshopper.com

8. Register your business number with 411

● <https://www.listyourself.net>

9. Get your business a domain name /website.

● www.namecheap.com

Online presence is very important. It makes your business look professional. You can have a one page site or a few pages. You decide how many you need to describe and showcase your business. Keep in mind, keep your site with a clean easy to read look. A site that has too much info or not organized can scare away potential clients and customers.

10. Create a professional business email

Although Gmail and Yahoo emails are fine for your personal email, they are not good for professional business emails. Business emails usually have (yourname@yourdomain.com) Connected to that website you created in the last step of this guide.

● www.namecheap.com [Godaddy.com/Business](https://godaddy.com/business)

11. Find your Naics and Sic Code (you'll need this when opening a business bank account)

NAICS stands for - North American Industry Classification System - , and it is used throughout North America to classify businesses with a six digit number based on the primary type of work the business performs.

SIC stands for - Standard Industrial Classification system - SIC Codes represent different industries. They are commonly used for statistical analyses of businesses in the United States and other countries that have adopted the classification system.

● <https://www.naics.com/search/>

12. Open a Business Bank Account

A few business banking options are...

- Credit Unions (Not all offer business banking, however the ones that do are a great resource to build business banking relationships.) Some bank example options are:
 - Bank Of America, Truist Bank, Univest Bank www.doctorofcredit.com
 - Chase Bank, Navy Federal, Key Bank, TD Bank

I would suggest doing some research to find a bank that suits your needs. There are local and online banks to choose from.

"Success isn't always about greatness. its about consistency. Consistent hard work leads to success. Greatness will come."

— Dwayne (The Rock) Johnson

13. Freeze your Personal Credit (Sub Bureaus)

In the beginning of starting to build your credit profile I suggest freezing these sub-bureaus to start.

- [ChexSystems.com](#)
- [Innovis.com](#)
- [LexisNexis.com](#)
- [Corelogic.com](#)
- [ARS-consumeroffice.com](#)



These bureaus are where the primary bureaus get most of their information about you.

14. Make Social Media accounts for your Business (Facebook, Twitter, Instagram, Tiktok)

15. Add your business to Yelp and Google

- [Google Business Listing](#)

16. Create a Domain name and add Website Hosting

- [Namecheap.com](#)
- [Godaddy.com](#)

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If your personal credit is GREAT 750+, you can bypass Tier 1, go straight to Tier 3 get a few Cash Credit Cards, then circle back to Tier 1 to solidify your Business credit foundation.

Get 5-10 Tier 1 Accounts

Tier 1 accounts are accounts needed to start strengthening your business credit profile. Once you have obtained about 5 - 10 accounts and maintained them for 3 to 6 months and see your business (Experian, Transunion and Equifax) scores start to grow then you are ready to move on to tier 2 accounts. Do not try to move to tier 2 accounts until your business credit profile has matured some. You will be denied and even though you can reapply it will set you back in the time and progress. Also try to pick accounts to sign up for that offer services you will potentially use. It will make it easier to maintain the accounts.

PG Definition - Personal Guarantee - You will be responsible for debt if your business defaults on credit given.

- **Quill - Everything Your Office Needs: Paper, Ink & Toner, Cleaning Supplies More**

www.quill.com

- **Grainger**

www.Grainger.com (Option for business account at checkout.)

- **Uline**

www.uline.com (Option for business account at checkout.)

Distributor of shipping, packaging and industrial supplies.

- **Supplyworks Home Depot Pro**

www.supplyworks.com

Tier 1 Accounts List (Continued)

- Sunbelt Rentals

www.sunbeltrentals.com

- Crown Office Supplies

www.crownofficesupplies.com

- Summa Office Supplies

www.summaofficesupplies.com

- Strategic Network Solutions

www.stntsol.com

- Wise Business Plans

www.wisebusinessplans.com

- Business Tshirt Club

www.businessshirtclub.com

- Nav - (Highly recommended) Small business resources. Sign up for Nav Business Boost. It reports Trade lines to all 3 business credit bureaus which will help build your biz credit.

www.nau.com

- CEO Creative - Graphic design, print services, customized products, branded apparel, office supplies, electronics and more. Sign up for a net 30 account.

www.theceocreative.com



Tier 1 Accounts (Continued)

- **Shirtsy**

Quality Direct to Garment Prints, Made in house, on NET 30 Terms. Once signed in click on (Apply For Net 30)

<https://shirtsy.com/>

- **Pilot Axle Fuel Card**

<https://pilotflyingj.com/creditapplication>

- **BP Business Solutions Fuel Card**

<https://www.bpbusinesssolutions.com/>

- **US Plastics**

<https://www.usplastic.com/>

- **AtoB Fuel card**

<https://www.atob.com/>

- **Circle K Fuel Card**

<https://www.circlekfleetcards.com>

- **Ohana Office Products**

<https://ohanaofficeproducts.com/>

- **Credit Strong 10K Business Loan**

<https://www.creditstrong.com/>



“Everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.”

— Andy Rooney, journalist

Next Step Get 5 -10 Tier 2 Accounts

- Honda Power Equipment
- Caterpillar Equipment (Tractors etc.)
- Newegg
<https://www.neweggbusiness.com/>
- Hertz Rent a Car
<https://www.hertz.com/>
- Enterprise Rent a Car
<https://www.enterprise.com/>
- Lowes
<https://www.lowes.com/>
- Best Buy Business Advantage
- Dell Business credit
- B and H Photos



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"The only thing that feels better than achieving your goals is helping someone else achieve theirs."

— *Unknown*

- Floor N Decor Business Account
<http://www.floor-n-decor.com>
- JC Penney
- Uber for Business
- Grubhub for Business
- Tiffany & Co
- Sams Club Store Card (must apply in store)
- Verizon Wireless Business Account
- Credit Strong 10K Business Loan
[Build business credit using an EIN](#)
- Tractor Supply Business Account
- Home Depot Business Account
[Home Depot Business Credit Card](#)
- Office Depot
- AT&T wireless
- Sherwin Williams Paint
- Auto Zone Business Credit Card



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Tier 2 (Continued)

- Oreillys Auto Part Business Account
- National Tire and Battery Business Account
- Advanced Auto Parts Business Account

Next Step Apply For All No PG (Personal Guarantee) Corporate Credit Cards. (Must have good bank activity. Capital On Tap Has To Not Be Frozen. Soft Pull.) All credit bureaus must be unlock and unfrozen for Capital On Tap.

- Capital On Tap

Capital On Tap Business Credit Card

- Get Klear Card

www.getkleercard.com

- GetDivvy

Divvy Business Credit Card

- Brex Business Credit

www.brex.com

- Torpago Business Credit Card

www.torpago.com

- Sams Club Mastercard (Must Apply In Store)



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"Remember that guy who gave up? Neither does anyone else."

— *Unknown*

Business Commercial Auto Loans Needs 15 - 20 Reporting Tradelines.

Now go to Ally's website to see what dealers in your area they work with.

www.Ally.com

Go there, choose car, ask for corporate finance manager (Fleet Sales) Get you car No PG (Personal Guarantee)

Commercial Housing AIRBNB

Call local upscale apartment complexes, ask for corporate leasing manager, schedule an appointment to go look at a few units. Rent Apartment Using Your EIN.

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"Entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't."

— Anonymous

Tier 3 Credit Cards

- Chase Bank
[Chase Ink Business Cash Credit Card](#)
- Bank Of America
www.bofa.com
- PNC Bank
www.pncbank.com
- US Bank
www.usbank.com
- American Express Green Business
[American Express Green Business](#)
- Wells Fargo
www.wellsfargo.com
- Truist Bank
www.truist.com
- NFCU (Navy Federal Credit Union)
[NFCU Business Member Link](#)



Stay away from Capital One and Discover business credit cards. They report utilization onto your personal credit reports.

Conclusion: Business Credit Step By Step

A man in a dark suit and tie is running up a wide set of concrete stairs. He is captured in mid-stride, with his right leg forward and his arms pumping. The background is a light, textured wall.

My hope is that the insights and strategies outlined in this book will provide you with a roadmap to start and or improve your creditworthiness, secure funding, and achieve your business goals.

I also want to thank my mentors who helped make this book possible. Their wisdom, insights, and support have been invaluable. Remember, building business credit is an ongoing process that requires discipline, diligence, and a commitment to financial responsibility. With the right tools, knowledge, and mindset, you can build a strong foundation for your business and achieve success.

Best of luck on your journey!

**Funding Consultant
Parks Wealth Strategies
www.ParksWS.com**

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