

\$100,000 Guaranteed To Start or Grow A Small Business



Business Credit Literacy Initiative (BCLI) is a 501(c)(3) non-profit that assists entrepreneurs in starting and growing businesses.

As a Member of the Money Smart for Small Business Alliance, co-developed by the FDIC and the SBA, BCLI educates entrepreneurs and provides access to capital.

BCLI has been selected to exclusively administer the Business Credit Builder™ program designed to provide a minimum of \$100,000 for entrepreneurs to start or grow a business without the use of personal guarantees or the use of the founder's Social Security Number. Thus, no minimum personal credit scores to participate.

Business Credit Builder™ Program Description

A partially, grant-funded program developed with input from SCORE Certified Mentors nationally, the Business Credit Builder™ Program offers entrepreneurs the capital needed to start or grow a business with the following features:

- Guarantee of at least \$100,000 of business credit/funding.
- \$0 upfront cost for the Program (however participants will be responsible to open and pay trade lines and related costs).
- Close mentoring/coaching to navigate the process to both become “business credit ready” as well as to build business credit thereafter.
- At no cost, to accelerate the business credit building process, BCLI will literally purchase and provide high dollar trade lines to be added to the participants’ business credit profile.
- Obtain credit cards, loans, lines of credit, auto loans/leases, buy real estate, etc. in your company’s name and EIN.
- Perfect for pre-launch, start-ups or existing businesses.

According to the SBA, there are three major benefits of building business credit:

1. Large credit capacity. Businesses have 10x to 100x the credit capacity of individuals.
2. Increase company value. As good business credit is transferrable, it increases the valuation of the business to investors and/or buyers.
3. Protect personal credit. This eliminates the use of personal credit and guarantees.



Business Credit Literacy Initiative

A grant- and sponsor-funded, 501(c)(3), non-profit organization
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