



Equally as important as raising the funding needed to capitalize your business is acquiring the knowledge and understanding to manage those funds as effectively, intelligently and profitably as possible. Many other finance consultants help clients with a capital raise yet offer no guidance afterwards in order to ensure the absolute highest likelihood that the client's investment will ultimately be a success.

This is the very reason Seed Capital offers a year's worth of financial consulting designed to impart our client's with an invaluable collection of financial skill sets that will reap rewards into perpetuity.

Here is a detailed breakdown the benefits that Seed Capital's continued consulting will provide:

1. **Liquidation of Credit Lines at 0%** - There are no other financing options in existence like those provided by Seed Capital that afford the borrower CASH funds with a zero percent introductory rate for up to 12 months.

Suppose you were granted an unsecured line of credit for \$50,000 from your bank at 10% (not a bad rate at all in this economic environment). You would expect to pay \$5,000 in interest your first year.

Compare that to \$50,000 raised with Seed Capital's consulting and liquidated into cash at 0%. You would be able to save \$5,000 in interest payments in just the first year alone.

2. **Continued Strategies to Minimize Interest** – Once the initial interest free periods expire, Seed Capital will consult you on how to reallocate existing balances to new 0% percent lines. With this technique interest savings can be realized into many future years.
3. **Credit Line Increases** – Over the course of the yearlong consulting, Seed Capital will assist you in requesting credit line increases with the goal of doubling the initial amount of credit acquired. There are NO additional fees associated with any further capital raised over the course of continued consulting. Other finance companies will continue to charge a percentage of any new credit established, whether it be new or increases to existing accounts.

4. **Reallocation** – Seed Capital will assist you in moving personal lines to non-reporting business lines throughout the year of consultation. Thus keeping as much credit as possible “off the radar” and off your personal credit report.
5. **Inquiry Management** – Seed Capital will continually monitor your credit file and keep all the bureaus locked to ensure no unauthorized credit inquiries are pulled to make certain that if/when you ready to apply for limit increases or new credit, the inquiry levels will not prevent you from getting more credit.
6. **Assist in Establishing a Dun and Bradstreet (DUNS) number.**
7. **Assist in Establishing Trade and Vendor accounts that report to business credit reporting agencies.**
8. **Assist in revolving and utilizing Trade and Vendor accounts to affect a strong Paydex rating.** Contrary to Dun and Bradstreet’s stance, if the correct vendors are selected, no money must be paid to a business credit rating agency to engineer a Paydex score. This technique will also result in equally robust credit ratings with both Experian (Intelliscore) and Equifax Business.

Please note: *\*\*\*This is truly the only way to eventually develop non-personally guaranteed business lines in the future\*\*\**

Furthermore, once an outstanding Business Credit rating is achieved, lenders will begin to send your business unsolicited offers for credit. No longer will you have to look for funding, banks will now find YOU and your business.

9. **Seed Capital will also assist you in obtaining equipment lease financing if applicable to your business model.** This allows the business owner to conserve cash and utilize very attractive loans collateralized by the very equipment being leased.

When added up, the potential hard dollar value created by the consulting described above is well over \$20,000. That is in addition to the unquantifiable, yet invaluable knowledge and understanding of business finance and credit utilization you, as the business owner, will attain. Not to mention the priceless piece of mind created by knowing that the business stands on its own solid financial footing.

Given these staggering list of benefits, the question is no longer “can I afford the additional year of consulting?” but rather; “how can I afford to pass up 0% interest, tools that protect my personal credit and the establishment of strong business credit?? The only prudent answer is: YOU CAN’T.