



## **The Seed Capital Process**

The goal of the Seed Capital program is to meet your funding needs today while helping you to prepare for the future. It is essential to understand that the Seed Capital program is a systematic process that was designed to make working capital available for your business in 10 days. Waiting a year to get working capital just isn't practical so we address the immediate need for Working Capital Credit Lines by using the business owner's personal credit to jump start the process.

We strive to get our clients the lowest possible interest rates and can typically get at least a few credit lines at 0% for 6-12 months. You can use the lines now and then pay them off and they will remain open for you to use again and again.

The path to these incredible results can be achieved by following a systematic, master planned design that can only be formulated from Seed Capital's more than 50 years of combined experience in the finance industry.

### **1. Credit Analysis – Day 1**

- Get your FREE credit report from [www.CreditNav.com](http://www.CreditNav.com) and upload the PDF of that report here: <http://www.SeedCapital.com/uploadreport>
- Upon upload our Instant Automated Pre-Approval system will provide a comprehensive review of the client's credit file and provide a funding range Pre-Approval. We also determine if there are any accounts on the credit report that need to be paid down, paid off or disputed to enhance the appeal to banks.
- We understand exactly how the banks underwrite and what they do and don't want to see. Our credit analysis makes absolutely certain that our clients will get the most approvals at the highest limits with the best possible terms.

### **2. Cash Credit Applications – Target \$75-150k – Week 1**

- All submissions use stated income; therefore, you and your business are not required to furnish any financials or tax returns.
- Many credit lines offer 0% for 6-12 months, allowing for a revenue ramp up period from the new capital investment(s).
- All credit lines are unsecured, meaning no matter what happens, your home, savings, retirement, investments and ALL assets are 100% safe, secure and insulated from any recourse.
- You and your business establish relationships with multiple banking partners immediately setting you up for line increases and additional loans in the future.

### **3. Liquidation - Week 1-2 (optional consulting required)**

- Seed Capital is aware that the majority of business expenditures require cash.
- Our consultation will assist in liquidation of the credit lines into cash, at 0%, in the amount needed to properly capitalize the business or investment.
- NO OTHER financing option in existence can offer CASH with a 0% interest period.
- Only through Seed Capital's proprietary understanding of hundreds of individual bank's underwriting and logistical protocols are such extraordinary results possible.



#### **4. DUNS # and Supply Line Applications** – Week 4 (optional consulting required)

- An application for a DUNS number (akin to a social security number for your business) is filed with Dunn and Bradstreet.
- Applications submitted to establish vendor/supplier accounts.
- Industry specific vendor analysis determines precise list of suppliers.
- Many lines are not personally guaranteed, therefore supply accounts report much more aggressively to business credit reporting agencies.
- Seed Capital recommends a specific list of creditors that are known to report to all three business credit reporting agencies.
- Vendor accounts are actually more important in developing the company's credit rating and the ONLY way to ultimately obtain non-personally guaranteed cash lines.

#### **5. Credit Utilization Consultation** – Weeks 2 – 24 (optional consulting required)

- Consult client on how to strategically utilize cash and supply lines in order to maximize business credit rating and minimize interest.
- Systematically request credit line increases.
- Advise client on exactly what time frames each bank requires before a line increase.
- Goal is to eventually double line limits.

#### **6. Reallocation** – Week 24+ (optional consulting required)

- Once relationships have been established and lines liquidated and revolved, Seed Capital's consulting will assist client in methodically reallocating credit lines that report to personal credit into non-personally reporting credit lines.
- Can also assist client in reallocating any personal credit client possessed before entering into the Seed Capital program.

#### **7. Business Credit Score Development** – Week 24+ (optional consulting required)

- With the appropriate combination of trade lines and seasoning of the business credit profile, the scoring models of the business credit bureaus can assign a rating.
- If Seed Capital's consulting advice is followed faithfully and payments made on accounts are made as agreed, a Paydex score of 80 or higher can be achieved within 6 to 12 months.
- Once the 80 Paydex score is obtained, a client's business will be offered additional unsolicited, PREAPPROVED credit offers.
- This is the ultimate goal: Continuous credit offers made by banks on the best terms. When your business needs additional funding, just take your pick. Your business will no longer need to seek working capital.... banks will find you!

The fee for Seed Capital's consulting allows us to spend time imparting our knowledge to help protect your business from potential pitfalls as well as greatly reduce interest payments. The cost of errors in credit procurement and development can be disastrous, and when time is money, not having the working capital your business needs can be very costly. We firmly believe it's better to get the knowledge before you need it.

The Seed Capital proprietary credit development system has been derived and refined over two decades of research while leveraging an unmatched understanding of credit markets, technology and bank underwriting methods. Simply put, The Seed Capital Program cannot be recreated by any other company.