EIN Growth

FROM STARTUP TO SUCCESS

THE SMALL BUSINESS **BLUEPRINT** FOR BUILDING EIN-ONLY BUSINESS CREDIT

RACHELLE BIVINS
BUSINESS CREDIT STRATEGIST

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THE SMALL BUSINESS BLUEPRINT FOR BUILDING EIN-ONLY BUSINESS CREDIT

Build real business credit in your company's name—no SSN, no personal risk—with a proven 6-step method built for small business owners and designed for growth.

RACHELLE BIVINS, BUSINESS CREDIT STRATEGIST

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INTRODUCTION

Are you a small business owner tired of maxing out personal credit cards just to keep your business running? *From Startup to Success* is your 6-Step Blueprint to building real business credit in your company's name using only your EIN. No Social Security Number. No personal guarantees. No risking your personal credit.

Inside, you'll discover a proven 6-step method tailored specifically for small business professionals who want to unlock vendor accounts, revolving credit, and real funding in a smart and safe way. Whether you're just starting out or ready to scale, this book gives you the tools to build a credit-worthy business that stands on its own.

WHAT IS BUSINESS CREDIT?

Business credit is credit built in your company's name, not yours. It's tied to your EIN, not your Social Security Number.

When Done Right:

- You don't need to use personal credit
- You don't need a personal guarantee
- Your business qualifies for funding separate from your personal finances

Most small businesses have no idea they can qualify for high-limit vendor accounts, fleet fuel cards, and cash credit all under their EIN alone.

Why Business Credit Matters:

If you run a small business, you already know the cash flow struggles:

- Upfront materials
- Crew payroll

- Delayed payments from clients or insurance

Business Credit Helps You:

- Get approved faster
- Access higher limits than personal credit
- Preserve cash flow and stay operational
- Avoid personal credit card risks

Even if no one tells you, lenders check your business credit. If your profile is weak or nonexistent, you'll either get denied or pay more.

Bottom line: Business credit is often the real reason behind funding rejections (and approvals).

THE 6-STEP BLUEPRINT FOR BUILDING EIN-ONLY BUSINESS CREDIT (THE PROVEN METHOD)

Step 1: Build Business Fundability

Set up your small business to look legit to lenders:

- Business Structure/Legal Entity
- Tax Identification Number
- Business category based on the product or service provided
- Business bank account
- Website, email, business phone number
- Business address

Step 2: Get Business Credit Reports:

- Apply for a D-U-N-S Number
- Check business credit reports
- Set up monitoring to track what's reporting

Step 3: Get Vendor Credit

- Start with Net-30 accounts that report

Step 4: Get Retail Credit

- Revolving terms and higher limits than vendors

Step 5: Get Fleet & Cash Credit

- Apply for fuel cards
- Apply for a business Visa/Mastercard under your EIN only

Step 6: Graduate to Universal Cash Credit

- Access $50K–$100K+ in business credit
- Get loans, lines of credit, and equipment financing — all under your EIN

Ready to Build REAL Credit for Your Small Business? This Blueprint gives you the 6 steps. But if you're serious about getting funded fast, protecting your personal credit, and scaling with confidence, the full ***From Startup to Success*** **Step-by-Step Guide For Building EIN-only Business Credit** is your next move.

Here's What You'll Unlock in the Full Guide:

Verified Vendor Lists with Direct Links: Skip the trial-and-error. We will show you exactly:

- Which vendors report to D&B and Experian
- Which ones don't require a personal guarantee
- What to order and how much to spend
- How to get Net 30 terms, even if your business is new

Application Tips That Prevent Rejections: Credit applications are rejected every day, not because of bad credit, but because of simple mistakes. Inside, you'll learn:

- What lenders really look for behind the scenes
- The small errors that flag you as "high risk"
- How to match business info across all platforms
- How to apply confidently without your SSN

Pro-Level Funding Strategies: This is where most small business owners get stuck, but not you. We break down:

- How to scale from Net 30s to $100K+ in business credit
- When and how to request limit increases

- The ladder to go from vendor to retail to universal cash credit
- How to avoid personal risk and grow using your EIN

Bonus Tools: Email Scripts, Checklists, Tracker & More. We don't just give you information; we give you execution tools:

- Pre-written email scripts to request Net 30 terms, fix report errors, and verify trade lines
- Printable application checklists to verify fundability before you apply
- Business credit monitoring tools
- A 6-Step EIN Action Plan based on (The Proven Method)

Built for Small Business Owners and Designed for Growth

Every strategy, vendor, and tool is designed for real contractors, skill trades, and service businesses, not online-only businesses.

By the time you finish the guide, you'll know how to:

- Get high-limit credit accounts
- Access working capital without personal risk

- Build a credit profile that works for your business 24/7

Want the full Guide *Startup to Success* Step-by-Step Guide For Building EIN-only Business Credit?

Contact:

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About the Author

From Furloughed to Funded, and Now I Help Others Do the Same

Hi, I'm Rachelle Bivins, and like many entrepreneurs, my journey started with a challenge. In 2020, at the height of the pandemic, I was furloughed from my job for nine long months. But instead of waiting for things to change, I decided to change them myself. That's when I discovered the power of business credit, specifically how to build it using only an EIN, without tying it to my personal credit.

I didn't grow up knowing anything about business credit. Like most people, I assumed everything ran through personal credit, and when I launched my first business decades ago, I used personal credit cards and savings to cover printing costs, supplies, and other expenses.

One day, while opening a business checking account, a banker handed me a business credit card application. I applied and was immediately denied. As I was leaving, I

noticed a small flyer about business credit sitting on the counter. That flyer talked about the benefits of business credit, but not the *how*. That moment sparked a deep curiosity. What started as a few hours of online research turned into weeks, then months of study. I eventually realized there was a specific structure, a step-by-step process, for building credit in your business's name.

Soon after, I successfully built credit for my own business from the ground up. Because of my results and growing interest, I later partnered with a company that specialized in business credit education. That hands-on experience was fast-paced and full of lessons, and it opened my eyes to how many entrepreneurs were completely unaware of the funding options available to them.

Eventually, I took everything I had learned and launched my own consulting practice. Over the past five years, I've helped business owners across different industries structure their businesses properly, build strong credit profiles, and access real EIN-only funding, all without risking their personal credit or assets.

And here's proof of what's possible:

In August 2025, I was able to use my EIN to lease a brand-new Cadillac Lyriq titled 100% in my business's name. Once I complete this 24-month lease with on-time payments, I'll be eligible for even greater financing, including the ability to secure a full fleet of GM vehicles for my business. To me, that's the ultimate win, and it's exactly the kind of success I want for my clients.

My mission is simple:

To help and empower more entrepreneurs and contractors to build strong, independent business credit without risking their personal SSN. We believe every business should have access to funding, resources, and growth opportunities based solely on its EIN. By combining proven strategies, personalized consulting, and actionable tools, we help business owners protect their personal credit while unlocking the financial power of their business.

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