

## What is Business Prep?

Setting Up Your Business for Funding & Success

Powered by Affluent Culture Inc.

At Affluent Culture, we know that securing funding is more than just applying for loans or credit, it's about properly structuring your business so lenders see it as a trustworthy, fundable entity. Business Prep is the foundation of your financial success, ensuring that your company meets the necessary criteria to access capital and grow sustainably.

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### ♦ Why Business Prep is Important

Before you can qualify for funding—especially Non-PG (Non-Personal Guarantee) funding—your business must be properly structured, creditworthy, and compliant. Business Prep ensures:

- ✓ Your business is set up correctly – Proper registration, structure, and compliance.
- ✓ You have a strong financial foundation – Business bank accounts, tax records, and credit setup.
- ✓ You meet lender and credit bureau requirements – So you can qualify for funding.

Without proper Business Prep, lenders and financial institutions may reject your applications or offer lower funding amounts. Our process ensures your business is ready to secure capital without delays or roadblocks.

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### 📌 What's Included in Business Prep?

#### ✓ Step 1: Business Registration & Compliance Check

We verify that your business is structured correctly and meets all compliance requirements. This includes:

- LLC or Corporation Formation (if not already established)
- EIN (Employer Identification Number) Setup
- Business Address & Phone Number Verification
- Business Bank Account Confirmation
- D-U-N-S Number Registration (for business credit reporting)

- ✓ If you don't have an LLC yet, we'll build it out for you.

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## ✔ Step 2: Business Credit Setup

To secure Non-PG funding, your business needs its own credit identity. This process includes:

- Establishing 5-8 Net 30 vendor accounts
- Registering with business credit bureaus (Dun & Bradstreet, Experian, Equifax)
- Guidance on how to properly use vendor accounts
- Tracking business credit score growth

💡 Even if you are pursuing Non-PG funding, we still check your personal credit, and since free credit repair comes with your service, we'll help you improve it!

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## ✔ Step 3: Financial & Funding Preparation

Lenders require proper financial records to approve funding. We help ensure you have:

- Up-to-date Business Bank Statements (last 3-6 months)
  - Profit & Loss Statement (if applicable)
  - Balance Sheet (if applicable)
  - Business Tax Returns (if applicable)
  - Funding strategy based on your eligibility
- ◆ If you already have an LLC and business accounts, we'll review your setup and ensure it's properly structured for funding.

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## ✔ Step 4: Funding Strategy & Execution

Once your business foundation is in place, we move forward with your customized funding plan:

- 1) For PG (Personal Guarantee) Funding: We fast-track applications for personal-backed business funding.
- 2) For Non-PG Funding: We build your business credit profile until it qualifies for funding on its own.
- 3) For Hybrid Strategies: We combine both approaches for maximum funding opportunities.


💰 With Business Prep complete, your company is ready to apply for high-limit business credit lines, loans, and other funding options!

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## **How Long Does Business Prep Take?**

 Timeline: 30-90 Days (varies by client)

 LLC Formation & Business Compliance: 1-2 Weeks

 Business Credit Setup & Net 30 Accounts: 30-90 Days

 Financial & Funding Prep: 2-4 Weeks

 Final Funding Readiness Check: 1-2 Weeks

Note: Your participation matters! The faster you provide documents and complete required steps, the sooner we can move to funding.

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## **Ready to Get Started?**

Business Prep is the first step toward securing capital for your business. Whether you're just starting out or looking to strengthen your credit profile, we ensure your business is structured for success.

- ◆ Need an LLC? We'll build it.
- ◆ Need to establish business credit? We'll set it up.
- ◆ Want to access Non-PG or PG funding? We'll guide you through it.

Let's Get Your Business Ready for Funding!

 Have questions? Contact our team today.

Affluent Culture Inc.

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