**How To Get $150K In Business Credit Without Using Your Credit Score**

**ABOUT THE AUTHOR**

**Charles McCutchen** ***Best-Selling Author, Motivational Speaker, Real Estate Expert and CEO of a Non-Profit to help homeless Veterans.***

Charles started out in very humble beginnings. He went on to graduate high school before enlisting in the United States Navy. He was able to attend college through the Navy and received a B.S. Degree in Criminal Justice, then went on to earn his Master’s in Business Administration in Human Resources.

Charles has been investing in real estate for over 20 years. He is passionate about helping others live the life they have always wanted by knowing the “why” and “how” of getting one’s business off the ground. He also teaches people how to do real estate investing, without using all of their life savings! He was also featured as a guest on CNN, CNBC and FOX NEWS. He’s able to show business owners how apply for funding to keep their businesses thriving.

Charles retired from the military as a Naval Officer, just five months shy of completing 22 years. He has been awarded numerous awards and led people in and out of war. As a Ballistic Missile Defense expert, he was able to help ensure the U.S. was prepared to fight. As he exited the military, a few top firms recruited him and he found a home working as a consultant doing Ballistic Missile Defense for a year and half before setting out to become a full-time entrepreneur.

Charles’ journey is far from over and he’s set out to help others to achieve greatness and get their time back so they can continue making memories and being with loved ones. Charles has been speaking in different Universities, Company’s, Churches, etc bridging the gap between what they need to know to be successful. Charles’ next book is an educational book designed to help mold the minds of high school and college students. It will address business, taxes, credit, money, corporate, entrepreneurship, etc.

The Journey: I was denied 5 times on my journey to getting it and people still try to say, “It’s easy!” Well I’ll be the first to say it’s not easy, but it’s worth it. You have to study though. You have to take the time out your day/month and make it happen. It took me a YEAR with NO HELP. So if I put the info out there I would hope it can be easier for you. You can actually do this for FREE with the exception of paying for your business set up and paying Vendors. But I guarantee you they’re not just giving out free money. One mistake and you have to resubmit paperwork. It’s not fun.

Before we dive into this I want you to know that there are a lot of FREE resources on this site. HiddenGemConsulting.com.

* How To Do Real Estate With Just $100
* Nonprofit Checklist
* How To Do Government Contracts
* How To Write A Book Using Just 5 Minutes Per Day
* How To Get Paid Speaking Engagements
* How To Get $150K in Business Credit and more…

**How To Get $150K In Business Credit Without Using Your Credit Score**

Myths: You need to have $50K or more in your business to get funded

Start-ups can’t get funded…

**Quick Questions: Stay with me here…**

* Do you clean up where you live?
* Can you use a P.O. Box for you business?
* Can you use a cell phone for your business?
* How much do you have to spend with Vendors?
* How long do you have to be in business to qualify?
* What happens when they ask you for your social security number?
* How many Vendors do you need?
* When should you apply for a Visa/MC?
* When should you get your EIN and LLC?
* What’s a Paydex Score?
* Do you go to Walmart, Sam’s Club, Lowe’s, etc?
* Did you drive to get here today or did you come by a vehicle?

**Things you’ll need for True Business Credit:**

* Business Name
* Business Bank Account
* Business Phone line
* Entity
* Website
* Business Email
* 411
* Dun & Bradstreet

**If you intend to be in business, you MUST separate your PERSONAL from your BUSINESS. Warren Buffet does.**

**Business Credit vs True Business Credit.**

I coined the term “TRUE” because there is so much confusion on Business Credit, but I’ll explain it briefly.

What hurts a lot of businesses is lack of access to capital. Most businesses are barely hanging on and with everything happening it will only get worse. We can act like it’s not happening or start to do something about it. Businesses failing will sweep across the country in record numbers. What I’m describing right here will not save us all, but it’s definitely a road more owners need to travel.

The way we get money has changed. Banks have changed it up to almost not giving out funding. Lenders have changed making it harder to get funded.

That’s why I would always tell people to separate their personal from their business and get Business Credit. Not the Business Credit that takes your credit score or social security number into account.

The kind of Business Credit where you have to actually build your business up where you get Vendors and they give you a Paydex Score so Lenders will want to fund you.

If you use your car for business you should have a Business Gas Card.

If you ever buy paper, a printer and ink for business you should have a Staples Business Card or something similar.

If you shop at Lowe’s, Walmart, Sam’s Club, etc you should have their Business Credit cards to attach it to your business.

There are more people that will still run to banks to get funded only to get just to enough to keep your head above water. Now that time may have dried up due to their concerns about a lot of industries.

There’s a TON of information out there. You have to do the research and make it happen for you and your business. It’s just a choice. We should all be following successful people and asking the question. Why do “they” separate their personal from their business?

**TRUE BUSINESS CREDIT**

Let me see if I can paint a picture. The goal is to help people. You can do this yourself with your OWN research family or you can reach out to me to use a computer based system that I have that walks you through this entire process and gets you PRE-APPROVED so you can get funding. It’s a choice. I say go through all the free content as you can, but don’t do like some people and wait 3 or 4 years to get funded. That’s just time wasted.

Imagine having a 500 credit score and STILL getting funded on Business Credit. You can do that because your personal credit doesn’t matter. Some people don’t believe it can happen.

Underwriters are getting new loan processing information on a daily. Lenders are asking for better credit scores. Less people qualify. So where’s your money coming from? It has to come from somewhere for your business to grow.

Year ago I lost out on $750K for a deal down in Texas where we were going to build out a Private community. I still cry myself to sleep at night. Haha. Once you get funded you just grow your money and put it back and request more with NO PERSONAL GUARANTEE.  I’ve been giving out information for over 6 years and I still see people trying to get it. I’ve done conference calls, LIVE webinars and hours upon hours of videos breaking it down.

Every time I post there are a lot of questions about this topic. And it should be. But no matter what your industry is we ALL must do two things. Figure out the money upfront to at least know where it could come from and we MUST separate our Personal from our Business expenses. That’s just good business.

This is what some people have said about getting Business Credit, “ All you need is an LLC and EIN!” Some have said, “All you need is a Dunn’s number!” Another guy said, “You need to have $50K or more running through your business!”

Well allow me to provide insight and those people are not wrong. We just haven’t been given ALL the information. They’re speaking on one side of Business Credit, but I’ll tell you about the other side that most don’t know about.

So there’s two sides to Business Credit. The great majority only discuss the side where you get an LLC, EIN and Dunn’s and go out to get credit cards. Well that’s for those people who wish to use their social security number and their credit scores to get funded.

The other side I had to coin the term “TRUE” Business Credit. That’s where you get money WITHOUT giving a Personal Guarantee. Where your credit score and social don’t matter.

Now with True Business Credit you CAN NOT just go get an LLC, EIN and Dunn’s. You CAN NOT just go get a business credit card from a bank. It doesn’t work that way.

What has to happen is your business MUST be built up over time. This takes getting your business set up correctly. Just because you have an LLC, EIN and Dunn’s number does not mean you are set up correctly. People ask me can I inbox it to them. If all we have to do is a few steps we’d all have all the funding we needed attached to our EIN’s.

This takes using Vendor credit with those same companies we use everyday. Walmart, Sam’s Club, Apple, etc. They provide Duns & Bradstreet, the Business side of Equifax and TransUnion with information on our business and hopefully it’s favorable. I’ve already typed too much and I haven’t even begun. This is one thing I know to be true. You have to follow the steps laid out. Some quit before they finish because it’s not as easy as others have told them.

This takes months because these companies have to report your business and give your company a Paydex score. Most have never heard that term. That’s our credit score for our business. Just like our personal credit goes from 350 to 850. Our Paydex score goes from 0 to 100. You want to get 80 and above. It lets lenders know you pay your bills on time and are lendable.

So it comes down to research. Just look it up for yourselves because you can actually fund your businesses with it.

**We’re suppose to be separating our Personal from our Business anyway. I made it easy for you and I provided videos for you on the site below. ☺**

**Charles McCutchen**

**HiddenGemConsulting.com and go to LIVE WEBINARS or click on** [**https://hiddengemconsulting.com/p/livewebn**](https://hiddengemconsulting.com/p/livewebn)

He can be reached at:

Watch McCutchen’s appearance on Capitol Connection here: <https://www.youtube.com/watch?v=rEtK3Kjd3ME&t=48s>

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**Resources The Author Recommends**

**Realtor**

Karin J. Owens

KarinJOwensRealtor.com

**Minority Business Exchange**

Chioma Adaku

[www.MinorityBusinessBarterExchange.now.site/home](http://www.MinorityBusinessBarterExchange.now.site/home)

**Virginia Housing and Community Development Corp**

James R Taylor III

[www.VHCDC](http://www.VHCDC)

**The Elevation Agency, LLC**

Max Bakhshizad   
[Www.theelevationagency.com](http://Www.theelevationagency.com/?fbclid=IwAR3kjtyoLGeDTyfr84YfiN1K0xUv6jo0VJYld7qhddnW9lHB4pS2cGZ4zLg)

**What’s in Your House - High end boutique/Thrift**

Tameka Edwards

[www.facebook.com/whatsnyourhouse](http://www.facebook.com/whatsnyourhouse)

**Minding My BLACK Business**

Dr. JaNaè Taylor  
[Www.mindingmyblackbusiness.com](http://Www.mindingmyblackbusiness.com/?fbclid=IwAR34liVd0X_M354svXw5VWrzOL0KgWWh_ErGaO7ErA1az33ewmY91pIhhKc)

**Alkalicious Juice Bar & Grill**

Lisa G Bey, C.W.C.,

[www.alkaliciousjuice.com](http://www.alkaliciousjuice.com)

**Heart to Heart Career Training Center**

Arleigh Hatcher  
[Hearttoheartctc.com](http://Hearttoheartctc.com/?fbclid=IwAR1DNkK0LF5nW6_5GRO2cGD9yO9k8sLNAlzPBbu1Per3x6NhgwKPJqXjUi0)

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**Just Jeanna’s Skin Care LLC**

Ronjeanna Harris LPN   
[www.justjeannas.com](https://l.facebook.com/l.php?u=http%3A%2F%2Fwww.justjeannas.com%2F%3Ffbclid%3DIwAR3Vco-5KxPSJa3p3eS3whBy1QC-YocpoSyLKUD62xhedUMHJND1gjHJY1I&h=AT23StpnxEwvpyuqiTVWTQy1G0lhWYoHhkkh6xVXy_GstEr0sYiSh4xJ9lcuhFZQKby-S1h5sQq3LVOI36TbvQDsSax5J-62eyNVpBDtLOsSNRZ5GqcYPAig_CzvoPi26tlZh7wcnA)

**Our Brother's Keeper**

Nadine Owens  
[www.ourbrotherskeeper.org](http://www.ourbrotherskeeper.org/?fbclid=IwAR1HAVa9SX3N7cWk-YCCBZ7zlQYyBp_cJykRdCZy4p7oCtNuCtGldJCHWlQ)

**The Creative House**

Adrienne Hibbert

ThCreativHous.com

As The Chasm Grows

Dwayne Kay

<https://rb.gy/knwlmc>