



Phoenix Rose
Accounting

BUILD YOUR
**BUSINESS
CREDIT**
FROM SCRATCH

A Simple Starter Guide for
Small Business Owners





BY PHOENIX ROSE ACCOUNTING

01

WHAT IS BUSINESS CREDIT (AND WHY IT MATTERS)

Business credit is your company's financial reputation. Just like your personal credit, it helps lenders, vendors, and partners decide whether to trust you.

BENEFITS OF A BUSINESS CREDIT

-  Qualify for loans without a personal guarantee.
-  Get better terms on credit cards, leases, and vendor accounts.
-  Protect your personal credit from business liabilities.
-  Improve your credibility with suppliers and lenders.

02

**BUSINESS
CREDIT**

VS

**PERSONAL
CREDIT**

FEATURE



Tied To

**EIN and
Business Entity**

SSN and Individual

Credit Bureaus

**D&B, Experian Biz,
Equifax Biz**

**TransUnion, Equifax,
Experian**

Score Range

0-100

300-850

Used For Loans

Yes

Yes

03

7 Steps to Start Building Business Credit

- 01 Form a Legal Business Entity – LLC, S Corp, or C Corp.
- 02 Get an EIN from the IRS (irs.gov).
- 03 Open a Business Bank Account.
- 04 Register for a D-U-N-S number at dnb.com.
- 05 Establish accounts with Net-30 vendors.
- 06 Open a Business Credit Card (look for starter or no-PG options)
- 07 Monitor your credit with tools like NAV or bureaus.

04

NET-30

VENDOR STARTER LIST

VENDOR	PRODUCT	REQUIREMENTS
Uline	Shipping & office supplies	Basic business info
Quill	Office & cleaning supplies	EIN and business address
Grainger	Industrial supplies	May require prepay at first
Summa Office Supplies	Office products	Reports to Equifax/D&B
Nav	Credit monitoring	Paid plans report tradeline

05



COMMON *BUSINESS CREDIT* MISTAKES

- Mixing personal and business funds.
- Skipping DUNS number registration.
- Using vendors that don't report to bureaus.
- Making late payments.
- Using personal credit cards for business expenses.
- Not monitoring credit regularly.

06

BONUS! BUSINESS CREDIT TRACKER *(Fillable Table)*

VENDOR	DATE OPENED	CREDIT LIMIT	REPORTS TO	PAYMENT TERMS	LAST PAYMENT DATE	STATUS

07

HOW WE CAN HELP YOU

At Phoenix Rose Accounting,
we help small business owners:

- Clean up and organize your books for funding or tax season.
- Create the financial statements lenders and credit bureaus want to see.
- Understand how to use your business credit strategically.
- Avoid costly mistakes that hurt your financial reputation

- Ready to build your business credit the right way?
- Book a call: [[Insert your booking link here](#)].
- Email: raquel@phoenixroseacct.com