

# BUSINESS CREDIT BUILDING PLAN

EIN Only | No Personal Credit Pulls  
Cielo Azul LLC

GOAL: Paydex 80+ in 6 months, \$50K+ credit in 12 months

## PHASE 1: FOUNDATION (Week 1-2)

Task	Status
LLC registered with Oklahoma	■
EIN obtained	✓
D-U-N-S number	✓
Business bank account	■
Business phone (listed)	■
Claim D&B profile at dnb.com	■
Create Experian Business profile	■

## PHASE 2: STARTER TRADELINES (Week 2-4)

Net-30 accounts that report to credit bureaus. Pay EARLY to build Paydex.

### Tier 1 - Apply First (Easy Approval):

Vendor	Sells	Reports To	Website
Uline	Shipping supplies	D&B	uline.com
Quill	Office supplies	D&B	quill.com
Grainger	Industrial	D&B	grainger.com

### Tier 2 - After 2-3 Tier 1 Accounts:

Vendor	Reports To	Website
Crown Office Supplies	D&B + Experian	crownofficesupplies.com
Strategic Network Solutions	D&B + Experian	snsllc.com

## PHASE 3: FUEL CARDS (Week 4-6)

No personal credit check, reports to business bureaus:

Card	Reports To	Personal Guarantee
Shell Fleet Plus	D&B + Experian	Soft check only
WEX Fleet Card	D&B	No
Fuelman	D&B	No

## PHASE 4: BUSINESS CREDIT CARDS (Month 2-3)

After 3-5 tradelines and 60-90 days payment history:

Card	Credit Check	Personal Guarantee
Nav Prime Card	NO	NO
Brex Corporate	NO (checks bank)	NO
Rho Card	NO	NO
Rippling Corporate	NO	NO

## PHASE 5: LINES OF CREDIT (Month 6-12)

After Paydex 80+ established:

Lender	Amount	Website
Fundbox	Up to \$150K	fundbox.com
Kabbage (Amex)	Up to \$250K	kabbage.com
BlueVine	Up to \$250K	bluevine.com

## PAYDEX SCORING

Payment Timing	Points
30+ days early	100
20-30 days early	90
On time	80

1-14 days late	70
15-30 days late	60

**Strategy:** Pay ALL invoices at least 20 days early.

## 12-MONTH TIMELINE

Month	Action	Result
1-2	Apply for 3 Tier 1 Net-30 accounts	First tradelines
2-3	Apply for Tier 2 accounts	5 tradelines
3-4	Apply for fuel cards	Paydex building
4-5	Apply for Nav Prime or Brex	First credit card
6	Check Paydex score	Target 80+
6-9	Apply for Fundbox/BlueVine	\$25K-\$50K line
9-12	Apply for larger lines	\$50K-\$100K+ available

## CRITICAL RULES

DO: ✓ Pay EARLY (20+ days before due) ✓ Use each account monthly ✓ Keep utilization under 30% ✓ Monitor D&B; profile monthly DON'T: ✗ Give personal SSN unless required ✗ Miss any payment deadlines ✗ Max out credit lines ✗ Apply for too many accounts at once