



A PRIVATE GUIDE FOR ENTREPRENEURS

THE FUNDING ROADMAP

How we turn damaged credit into \$50K–\$150K+ in 0% business funding
— plus personal loans, LOCs, and every capital lane you qualify for.

OVER

\$5,000,000+

IN 0% BUSINESS FUNDING SECURED FOR OUR CLIENTS

WHAT'S INSIDE

- The 0% Business Credit advantage — why it's the hero offer
- The full menu of funding CSN can access for you
- The 3-step Credit-to-Capital system
- Real client results & the qualification checklist
- How to start with us this week

PREPARED BY

Credit Success Network

creditsuccessnetwork.com



OUR HERO FUNDING LANE

0% BUSINESS CREDIT.

It's the only capital that doesn't cost you interest while you build. That's why we put it first. Most of our clients walk out with \$50K–\$150K+ in 0% business credit spread across 3–6 cards — real spendable capital at zero interest for 12 to 18 months.

12–18 MONTHS

at 0% APR

Intro periods that give you real runway to deploy capital without interest eating you alive.

\$50K–\$150K+

typical funded amount

Most clients receive multiple cards that stack into a single usable capital pool.

UNSECURED

no collateral required

No house, no car, no personal assets on the line. Backed by credit profile strength, not equity.

REPORTS TO BUSINESS

credit, not personal

The right cards report to D&B and Experian Business — so your profile grows while you spend.

EXAMPLE CLIENT STACK - \$125,000 TOTAL AT 0%

Chase Ink Unlimited	\$30,000	18 mo at 0%
Amex Blue Business Cash	\$25,000	12 mo at 0%
Capital One Spark	\$22,000	12 mo at 0%
Bank of America Unlimited	\$20,000	12 mo at 0%
U.S. Bank Triple Cash	\$15,000	15 mo at 0%
Wells Fargo Signify	\$13,000	12 mo at 0%



EVERY CAPITAL LANE WE ACCESS

WE DON'T JUST DO 0% CARDS.

0% business credit is our hero product because it's the fastest, cheapest capital on the market. But every client's situation is different. Here's the full set of funding lanes we work — and yes, we'll use the ones that actually fit your file.

HERO

0% BUSINESS CREDIT CARDS

\$50K – \$150K+ · 12–18 mo at 0% APR · unsecured

The best capital available to an entrepreneur. No interest while you build, reports to business credit, and stacks into a single usable pool across multiple issuers.

UNSECURED BUSINESS LINES OF CREDIT

\$25K – \$250K

Revolving capital from a lender — draw what you need, repay, redraw. Best for cash-flow businesses.

PERSONAL LOANS

\$10K – \$100K

Fixed-term, lump-sum capital that funds fast. Great when speed matters or for pre-revenue businesses.

TERM LOANS / SBA

\$50K – \$500K+

Longer-duration capital for equipment, buildout, or acquisitions. SBA 7(a) for the right profile.

EQUIPMENT & AUTO FINANCING

\$10K – \$250K+

Asset-secured funding for trucks, equipment, or fleet. Often approvable even with thinner personal credit.

REVENUE-BASED / MERCHANT ADVANCES

\$20K – \$500K

For revenue-producing businesses needing working capital quickly. Weighed by deposits, not score.

REAL ESTATE LEVERAGE

varies

HELOCs, investor lines, DSCR loans — when equity is the right lever for growth capital.

IF IT'S A CAPITAL LANE, WE KNOW IT. WE RECOMMEND WHAT ACTUALLY FITS YOUR FILE.



HOW WE ACTUALLY DO IT

THE CREDIT-TO-CAPITAL SYSTEM.

Most entrepreneurs get denied for funding because they skip steps or go in the wrong order. This is the exact sequence we run every client through.

01

FIX THE CREDIT

The foundation · Months 1–2

Lenders don't fund people — they fund FICO scores. We clean up inaccurate items, lower utilization, and strategically add tradelines so your profile qualifies.

- Full credit audit across all 3 bureaus
- Dispute & remove inaccurate negatives
- Utilization strategy (the fastest score lever)
- Add primary + authorized tradelines if needed

02

STRUCTURE THE BUSINESS

The vehicle · Months 2–3

A personal credit score alone won't get you business capital. We set up the business entity lenders want to approve — so when you apply, you don't look new.

- LLC / Corp formation & EIN setup
- Business bank account + address alignment
- D-U-N-S number + business credit profile
- Clean up anything that triggers denials

03

APPLY FOR CAPITAL

The funding round · Months 3–6

Now we apply — in the right order, to the right lenders, with the right story. Most clients receive \$50K–\$150K+ in 0% business credit across this round, plus any other lanes that fit.

- Lender stacking strategy (order matters)
- Application coaching to prevent denials
- 0% intro business cards + unsecured lines
- Personal loans, SBA, or equipment — if they fit



REAL FILES. REAL FUNDING.

WHAT OUR CLIENTS WALK AWAY WITH.

Every file is different, but the pattern is consistent. Clients come in with credit issues and walk out with real, spendable capital — most of it at 0% interest. Here are a few recent examples (names & details generalized for privacy).

MARCUS, 34 · ATLANTA

\$127,500

in 0% business credit

610 → 742 FICO in 4 months. Previous denial at two banks. Stacked 5 cards across Chase, Amex, Capital One.

DANIELLE, 41 · MIAMI

\$85,000

in 0% + \$40K personal loan

Thin-file entrepreneur. Needed cash flow for e-commerce inventory. Combined stack to bridge Q4.

TREVOR, 29 · DALLAS

\$156,000

in 0% business credit

Started with 3 recent inquiries & high utilization. Cleared the file, restructured entity, funded in 5 months.

YOLANDA, 38 · ORLANDO

\$62,000

in 0% + \$50K unsecured LOC

Real estate investor. Stack used to fund down payment + BRRRR rehab. Back to borrow a second round 9 mo later.

\$5,000,000+ in total client funding across the network · Growing weekly

Your results depend on your starting file. Every plan is custom-built on the strategy call.



HONEST FIT CHECK

ARE YOU A FIT FOR FUNDING?

Run through this honestly. You don't need every box — we help clients get there. But the more you can check today, the faster we can move.

THE QUALIFICATION CHECKLIST

- FICO score of 680+ (or willing to get there in 60 days)**
Most lenders require this floor — we can get you there.
- U.S. citizen or legal resident with a valid SSN**
Required for all personal-guaranty business funding.
- Active income — W-2, 1099, self-employed, or business**
Lenders want to see you can service the capital.
- A business or idea for the capital (don't need revenue yet)**
New LLCs qualify. We structure this part for you.
- Under 5 recent hard inquiries on your report**
Too many recent inquiries = instant denial. Fixable.
- Ready to follow the process and stay coachable**
This is the #1 thing that determines results.

WHAT TO HAVE READY FOR YOUR FREE REVIEW

- A recent credit score from all 3 bureaus (Credit Karma is fine to start)
- A rough idea of what you'd use the capital for
- Whether your business is formed yet — or if we need to set one up
- 15 focused minutes for the consult call



CAPITAL COST MATH

WHY WE LEAD WITH 0% — EVERY TIME.

If you can get 0% business credit, you should take it first. The math isn't close. Here's what \$100,000 of capital looks like across the different lanes.

CAPITAL LANE	RATE	YEAR-1 COST	SPEED	NOTE
0% Business Credit Cards	0.00%	\$0	Fast	HERO — no interest for 12–18 mo
Unsecured Business LOC	9–14%	~\$11,500	Medium	Good for revolving needs
Personal Loans	10–18%	~\$14,000	Fast	Fixed payments, speed over cost
SBA 7(a) Loan	11–13%	~\$12,000	Slow	Longer terms, heavy paperwork
Equipment Financing	8–15%	~\$11,500	Medium	Asset-secured lending
Merchant Cash Advance	40–100%+	~\$40,000+	Fast	Highest cost — avoid if possible

Year-1 cost assumes a full \$100K drawn and carried for 12 months at the midpoint rate. 0% business credit, when you qualify, is almost always the right first move — and the reason we designed our program around getting you there.

THE CSN PHILOSOPHY

Get you the cheapest capital you qualify for — first. Every dollar of interest you don't pay is a dollar that stays in your business. That's why we lead with 0% cards and only stack additional lanes when they truly fit the picture.



YOUR NEXT MOVE.

Reading this guide is step one. The difference between the clients who hit \$100K+ in funding and the ones who don't comes down to one thing: taking the next step.

START HERE

BOOK YOUR FREE STRATEGY CALL

A focused call with our team. We'll pull your credit, map out your exact funding potential across every lane — 0% cards first — and show you the shortest path from where you are now to capital in hand.

DM "FUNDING" ON INSTAGRAM TO LOCK IN YOUR CALL

HOW TO REACH US

INSTAGRAM

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WEBSITE

creditsuccessnetwork.com

BEST WAY

DM us the word "FUNDING"

Your comeback starts with one decision.

Make it today.