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Business Credit can be referred to as many things, one of them being Trade Credit. Trade or Business Credit is the single largest source of credit and bartering on terms in the world so far, vastly out-seeding personal credit. We all know what a FICO score is and the algorithms used by Fair Issac, and in general everyone knows that when making a large personal purchase, a score over 800 is considered good. Based upon that score, we all know we are going to get approved for personal credit products running the gamut from [Small Business Funding Options](#) credit cards to home loans. What is truly amazing is that business owners do not know what their Paydex or Intelliscores are. Business credit is almost exactly like personal credit.



When you start a business and structure it correctly, it is a separate, living, breathing entity that has its own credit and it will outlive you as the primary principle or share holder. It certainly dumbfounds us at Business Builders LLC why 9 out of 10 businesses fail due to cash flow issues, especially when given basic common knowledge of business credit scores. Perhaps 5 years ago you didn't know, but this is the Internet age of unlimited information and there [Unsecured Loans Personal](#) is simply no excuse to not fully take advantage of the cash flow enhancements using a separate credit profile for your business offers.

Secondly, and almost as important, what if you are one of the 90 percent who don't make it when starting your business. Why in the world would you put you and your family as risk to lose everything? Every single day members sign up because they previously had good personal credit and leveraged every last penny to build their business. They simply did not [Funding For Tech Startup](#) have the cash flow to sustain until they reached their dreams. As entrepreneurs, it is in our spirit to try and try again until we do succeed and these hard lessons only make us stronger.

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