

[How To Get \\$300,000 For Your Business](#)

This is a transcript of an interview between Travis Giggy of SmallBusinessVictory.com and Thomas Kish of BusinessCreditVictory.com.

Get the system for building your business credit at: <http://www.BusinessCreditVictory.com>

Travis Giggy: Hi, everyone! This is Travis Giggy. Today, I have Mr. Thomas Kish on the line with me. Tom is the President of Cash Flow Experts and the creator of the "Ultimate Investors Guide: How to Create Wealth without Using Your Own Cash." He's a nationally recognized expert in the field of business credit. He's generated millions of dollars of credit for thousands of people all over the world. Tom created a shortcut to money that allows everyone to start a business without using any of their own money. He loves teaching people how to protect their credit by getting money in the name of a new business instead of their personal name. This is perfect for you because you signed up with me to learn how to form your own business.

So, Tom, thank you so much for joining me on the call today.

Thomas Kish: Hey, Travis. It is a pleasure to be with you. I'm excited to get a chance to share some of that valuable information with your membership.

Travis: Great. I've been a part of your list for quite some time, and I've gotten amazing tips from you. I really can't thank you enough for agreeing to share some of your wisdom with the people that are on my list.

Thomas: Absolutely. I'm excited.

Travis: Great. So, Tom, is there any way that you can just get started by telling me a little bit about how you got your start as this small business credit and funding guru?

Thomas: You bet. Well, my beginning was, probably, like many other people. I, basically, have been in business for myself since I was eight years old. Got my first newspaper route. Back then, I had, actually, collected the money from my subscribers door-to-door. So, you learn at a very young age, what it takes in a business to succeed with that type of business model. I've been involved in many different kinds of businesses. I've been a franchise owner, as a JAN-tee National Office Cleaning franchisee during the dot-com boom. I built up and sold off a number of Internet service type of companies like online travel agencies.

But the one business that I was involved in for the longest amount of time, and it, actually, taught me the most about how to get and how to use business credit -- it was not very glamorous -- it was a landscaping company. So, if the folks on the call know much about that kind of business, it is what we call very capital intensive. So, over the 10 plus years that I was the principal in that

business, I got very good at learning where to get the money for our \$200,000 dump trucks, bobcats, back-hoes, things like that.

I really learned, Travis, that it's very hard to start up a business just with your own personal savings. For those people that tell me they understand that but they're going to grow their business from cash flow, I say, "That's great!" That's called bootstrapping, and I've done it, it's not that much fun. In fact, at the end of every month, I used to come home from a meeting with my accountant. I'd say, "Cash flow, what cash flow? We don't have any money left over at the end of the month. We literally have spent it all on living expense."

What I've learned through the fire of trial and error in my own business was how to get money using these business credit funding sources. Now, over many, many years, I have refined the perfect recipe on how to show other people, starting out in business; how to do the same thing and how to get the same funding. I've literally worked with thousands of people from all over the world. I helped them get millions and millions of dollars of business credit using my proprietary system.

Travis: Tom, why is it so important for a company to have enough operational money when they get started?

Thomas: Well, you have to have enough funding to last through the startup phase and to be able to grow. I mean, you cannot expect your business to be profitable the day you open the door. I've read that even Bill Gates wasn't profitable in his first year with Microsoft. So, we all know the statistics - 95 percent of all small businesses fail within five years just due to one, simple fact - they run out of funding. They lack the access to the capital to make that business last long enough to turn the corner and become profitable. So, you really need to know -- going into a business or going into an investment -- you need to know, "Hey, where can I get the capital that I'm going to use to sustain my business model?" It would be a good idea to have a rough ballpark figure of how much you need. Then, to have it planned, know where you're going to go to get that money so that you can turn your million dollar idea into a million dollars of profit.

Travis: That's perfect, and it segues right into the next question I wanted to ask you, which is how much money do you need to get your business off the ground? In other words, since lack of funds - like you mentioned - is the biggest reason that startups go out of business. How much money should I try to get in advance of starting?

Thomas: Great question. Every business model is a little bit different. But I have found, in working with thousands of people, the great rule of thumb is if you can get your hands on \$200,000-\$400,000 in easy business credit that you can use for any purpose, then you have got the foundation that's going to lead you to success. So, we've created a training method for our clients that shows them pretty easily how they can use our system, go to our recommended, preferred lenders and get, on average, \$200,000-\$400,000 in a couple of months. If their needs are greater than that, then, obviously, we have techniques where they can repeat the process. They can, basically, generate as much capital as they need for their business. So, there are many ways to do this quickly and get your initial seed money. Then, you can repeat the process until you've built up however many millions of dollars of capital that your business truly needs.

Travis: That sounds pretty amazing. How long does it usually take to get this initial \$200,000-\$400,000 that you're talking about?

Thomas: Obviously, everybody is different. I have found that, on average, our average client takes two to four months to get about \$200,000. Obviously, if you work faster, you can do it more quickly. If you've already got a business name registered, then that's one step down, you don't have to wait to do that. So, this is something that anybody can do even if they haven't even begun the business registration process. But, we find that - as I said - on average, our clients - following our system - get the money in two to four months.

Travis: Is it harder or does it take longer to raise money for your business in this kind of economy that we have right now?

Thomas: It's interesting, Travis, that, actually, the lending programs that I'm working with are, actually, now seeking out business owners by a process of phone calls. In fact, that's known in the marketplace as cold calling. Two of the lenders that I'm working with, actually, are making out phone calls now. They ask people if they want to apply for business credit, if they have a business credit need. Now, why in the world would they be doing that if there wasn't money available, if it wasn't easy to get the money now? It is easy to get the money. The reason why they are doing that right now, with the clients that I'm working with, is because people are so hesitant now because of the media. The media really sells fear, the media hypes something that aren't reality. So, people have really a false belief now that it's not possible to get business credit. They're not even trying. That is leading some of the companies that we work with to aggressively seek out the people. They make it as easy as possible for them to get qualified for business lines credit.

Again, why would that be? Well, if you read the profit and loss statements in their annual reports like I do, you will see that the most profitable business model that many of these lenders have is business credit lending. In fact, in some cases, with the real estate problems that are going on in the mortgage business, business credit lending is the only profitable part of some of these lenders' business model. So this is something that is absolutely easy for people who are following my system, using my resources that is easy for them to get the money if they know the rest of it. If they know where to go and exactly step-by-step how to do it.

Now of course, this will not work down at your local corner bank, because your corner bank does not have the kind of program that we've sort out very carefully all across the country that make it easy for our clients to get plugged into and to get access to that money as I described.

Travis: I guess that makes perfect sense to me that these banks still got to stay in business, right.

Thomas: Absolutely.

Travis: So with that being said, is it smart to use credit cards to self finance my business?

Thomas: Well, I think what you are asking me is - is it smart to max out your own personal credit cards to buy a bunch of business equipment or get some cash off of them to get your business started. Honestly if that's the only way that you know how to start a business its better

than nothing. I mean I would never tell somebody not to start a business no matter what the consequences would be. But the reality is that's a very, very damaging way for you to start a business. It's a very poor way for you to start a business. And in fact it may be approved to you certainly to be much more costly way to start a business then following the techniques that we recommend. What we recommended people do and we teach them in our training program is to separate themselves personally from their business activity. So you do not want to max out your personal credit, your personal credit cards to do business or invest in activity because it will severely damage your personal credit score.

And the one thing I will agree with that the media is saying right now. The one thing I find to be reality is that because of this mess that the market is in it is going to be extremely important for you to have and maintain good personal credit, a good FICO score. That's the thing that the media is talking about that I whole heartedly agree with. I mean you will not be able to buy a car. You will not be able to buy a house. And in some cases you will not be able to get a job if a good credit score is dependent upon on those things.

So we really caution our clients not to run around maxing out their personal credit cards to start a business, but to use our system and get business lines of credit. Now why would that be better? Because our business lines of credit are invisible, literary. They are literary invisible. They do not report back on your personal credit report while you are using them, because if you understand the way that our nations credit reporting system works the way I do you will know that there is two different credit systems in play.

There is the personal FICO driven credit reporting system that all of us know about. And then there is a business credit reporting system that businesses can use their EIN or their employer Id number and have their business activity tracked completely separate from their own personal credit report. And some people say "Well, but wait a minute Tom. I am the only owner of the business so why wouldn't it report under my personal credit."

Well go talk to your attorney. I mean you will understand if you talk to any legal professional that starting a business properly separates you. It is a separate legal entity. You are separated from liability and what your business activity is. You are separating your assets from being at risk or seizure. And what most people don't fully understand is you are separating the reporting of your business credit activity so it is completely separate from you and what you are doing personally. And it should be. Because it is not solely, truly your personal finance debt now, it belongs to your business.

Travis: That makes sense. That makes sense to me. And I think that you are selling me on this. I mean I am already a believer in the system that you have. But I am already...

Thomas: You don't have [audio interruption] hard to sell this because quite honestly it sells itself. I mean everything we are talking about right now. Everything we are teaching is totally logical. There is nothing here that people can say "Well that's fantastic" or "I can't imagine that possibly would work." I mean at a gut level everybody knows your business is its own separate entity. That's why it's called a legal entity. That's why in many cases your business lives on after you are dead and gone. That's why you have different tax structures. So people at a head heart and a gut level - people understand that what we are talking about absolutely works. The question is are they going to take the time and the effort to apply what we are talking about to

their life and their business or are they just keep doing it the old fashioned way where they draw equity loans out on their house and put their house at risk. They run a business they max out their personal credit cards ruin their credit score to try and start a business and put everything at risk. That's what's at stake here.

Travis: OK. So let's take that theme and run with it. What is the first step, the very first thing that I should be doing when searching for money for my company?

Thomas: Well the first thing you should do is get educated. If you make mistakes in the beginning it will be like shooting yourself in the foot and your business will never be able to get business credit. We really recommend to the clients that we work with that they read through our training program completely in the very beginning. It doesn't matter to me whether you have registered business name yet or not. We can show you the in's and out's, the pro's and con's of the different types of entities like the difference between an LLC and S-Corp, C-Corp and non-profit. And in fact, we show people it's very easy that they can register that business name online in their own state now. So this is not anything that is costly or prohibitive, but you really have to be educated in what you are doing at the very beginning. So we take people by the hand in our program and we lead them along step-by-step on exactly what they need to do to be able to get the full amount of business credit that is available out there.

And obviously one of those beginning steps for everybody is to have a business name registered because basically you can't get business credit until you have a business name.

Travis: So if I have already registered my business name and started my corporation or my LLC is that too late to start this process. Do I need to start that prior to registration?

Thomas: Yeah, you got one step done, and you are ready to go out of the box. What we show people - we show both the absolute beginner who hasn't even started yet what to do. And we show people who maybe already have a business. It's just not showing any revenue yet. They want to know how to get funding in that situation. And honestly we also help people that have more aged or seasoned corporations and show them how to leverage those to get business lines of credit. I mean that's the reason that we are the nation's number one business credit provider is because we have created a system to help people in every stage in the marketplace.

Travis: Tom how do I establish credit for the business when my cash flow - when I have just started. When it's still low or non-existent cash flow?

Thomas: Well that's the majority of the people that we help. The vast majority of people that come to us that we help get business credit have not even made one dollar of revenue yet. And the way that we show them how to do that. We have got very specific lending programs that we have scoured the country to find. You can get access to this money no matter where you live because we can show you how to apply for by mailing and paper application. And the secret to our system for those brand new businesses is that we have plugged into programs that make money available for business on a stated income application basis. I will make it easier for you to understand what that means. It's like projecting your future business revenue. So we've got programs that allow you, even though you don't have any proven revenue yet -- you don't have a business plan, you don't have tax returns -- we have selected those programs because they make it easy for new businesses to get qualified on these stated income basis.

Now, obviously, there's a formula that you need to hit in order to qualify for the full amount of money. Well, we give our clients all of the instructions, all the forms, all the cheat sheets so that they know line by line on these applications exactly how to fill them out to qualify for the full amount of money.

I mean if anybody on the call is familiar with real estate mortgages. That's a great example. OK, there's two kinds of real estate mortgage. There's a full documentation mortgage and there is a no documentation mortgage which we in the business call "stated income."

What do you need to qualify for a full doc mortgage application? Well you need everything. You need tax returns, pay stubs, asset verification, probably. What do you need to get qualified for a stated income mortgage? Nothing. That's why it's called a "no doc." But your broker has to know the formula for that particular program and that's really what the role of a mortgage broker is.

They maybe work with 15 or 20 different programs and they know the recipe for each and every one of them because they work so frequently with them. So they guide their clients through exactly how to fill that application out properly on a basis of projecting your future revenue or stated income basis to make sure they get qualified for the full amount of money.

Well we do the same thing for our clients on these business credit applications, so it really is very easy for people with a brand new business or one that doesn't have any revenue to get money in and again why is that. Because these lending resources that we selected want a new customer. The most valuable thing to them is to find a relatively new business owner and win them over and make them a customer for life.

So they have these specific programs that are set up so they can make money available to brand new business owners. Because that basically brings them into the fold and makes them a lifelong valuable customer that could potentially do other transactions or other business with them.

So we have, as I said, scoured the country to find the programs to do exactly what I'm describing. Can you do this at your local corner bank? Of course not this is something very special and that's one of the most valuable parts of what we show people on our program is not just the theory on how this might work, but exactly where to go and how to complete the application to guarantee you're going to get approved for the business credit union.

Travis: So the main difference between my bank on the corner and the ones that you work with is the stated verses full.....

Thomas: Correct, absolutely.

Travis: Tom, how much time would you recommend that I give my start up for being concerned with revenue or the amount of personal funds spent in hopes of getting things going? Now I know that how much of my own money I spend on my start up is my decision but is there a recommended cap before I start throwing good money after bad.

Thomas: Well Travis that's a tough question. That's on a case-by-case individual base. Let me give you though some benchmarks that I go by. I mean first of all if you've got a plan or you've got an idea that shows if you put this amount of startup funding into the business model and

you're able to acquire this number of customers over a period of time it's going to produce this amount of profit, then you know the answer. You're not flying by the seat of your pants, so that's a very easy answer to give you if we've got a business model. I'll give you two examples. One is a client of mine. She opened her own doggie daycare in Dallas, Texas. That means that people bring their pets in during the day so they're not alone at home or they leave them overnight if they're traveling, like the Thanksgiving holiday was huge. That day they were stacked ear to tail in this huge 5,000 square foot complex because of the travelling for the holiday. They're going to be busy again for Christmas and New Year's.

But she was a personal client of mine and I worked through her business model with her, and I showed her. I said look, Sara, as long as it's going to take to get to a breakeven point you can see in this business model that at the end of five years you will have a book of clients that will provide a consistent cash flow and that is now an asset that you can sell off for a huge profit.

So in Sara's case it was going to take about a year and a half to get it up to break even. Meaning that her income from the dogs that she was taking in on a day-by-day, week-by-week, basis was not covering her weekly or monthly operating cost including her own salary. Which some people would argue well you don't have to pay yourself a salary in the beginning to consider yourself profitable.

Well I would disagree. I always look at a business model where hey the work the owner is doing somebody has to get paid for that. And you might as well pay the owner that money out of cost because if the owner has to be replaced you're going to pay someone else.

So we look at things very logically and very fairly and we showed Sara hey, this is a great business model even though your business line of credit are going to have to fund the business start up till 18 months into it then it's going to start returning enough money that you can pay down your lines of credit. And again at the end of five years not only will you have a profitable vibrant business, but you'll have an asset that you can sell for a huge pay day many, many times what the book value is because it's got residual income.

That's one example. Another example is my own type of investing. I've done lots of different kinds of businesses. One of the investments I love is real estate investing. No matter what the media says about real estate today we're in a great buyer's market. I've been a long-term investor for many years. And what I do in the case of an individual investment if I take a house and I say I can see this house has a great opportunity. That house might have to set empty in some cases I've actually had a house set empty for eleven months while I was rehabbing it while I was looking for the perfect pretty house buyer.

Well we write up a business plan that says these business lines of credit are going to make the monthly mortgage payments, are going to pay the utilities while the house is kept heated and lights on. Going to pay for all the renovations and remodeling and at the end of that eleven months period of time we found the right buyer for the house, we sold for full retail value, and we made a huge \$145,000 net profit on that deal.

So it's simply about looking at what your business is trying to accomplish, determining what the cost is going to be to get you to the end result and how much profit you can expect at that point.

So as I said all businesses are completely different. The way that you treat your own pay or salary can be looked upon differently depending on whether you are keeping another source of income or another job at the time you are starting up a business.

It's very logical to expect it to take you at least one year to build up enough of a client base, enough predictable revenue on a monthly bases for that business to turn from break even to profitable. So I don't really get concerned with businesses during the first year start up and I don't get concerned at all if I can see a business plan that has reasonable assumptions, that has good assumptions, that has accurate assumptions. We use the Internet now a lot to determine where our customers are going to come from in just about every business model.

The example I gave you with Sarah, she's getting the majority of her clients from Google ad campaigns. That's very easy to predict and track. You can actually go into Google and you can see historically how many people are doing a search for your specific kind of service or business. That lets you make very accurate projections and predictions going forward in the future on how many clients you can expect to build up over time.

Travis: That sounds like good business plan material although not what this conversation's about. Tom, let me switch gears for a second. What kind of programs are available for small business financing?

Thomas: Travis, what we offer our clients is money. OK, so some people say, "Well Tom is just an unsecured business credit card?" and I say, "No." Our programs offer our clients money that can be used for any purpose for their business. That money comes in several forms. We offer money in the form of a fixed loan in the name of your business at a fixed rate and a specific term of repayment. We offer unsecured business lines of credit that come in the form of checkbooks. You have complete check writing privileges. They're actually pre-funded with a fixed amount of cash and you can write those checks up to your credit limit for anything you want. You can pay yourself; you can write them as cash, you can pay to buy goods and services.

Then of course we also offer unsecured business credit cards that can be used anywhere credit cards are accepted. That's wired directly off into your account. They almost all now come with convenience check writing privileges which means you can access, in many cases, the full line of credit as cash not just some limited amount. Many of them, because there's so much competition with the programs we're using, many of them are offering the money with no advance fee and at the normal prevailing interest rate.

You have to understand that money is just a commodity. No matter what the media says, you know the media is hyping all this fear, there's still is a huge amount of money that is circulating through the system. There is competition from the lenders that we're working with. They want to win your business so they're always trying to go one better to who their competition is and give you the best deals.

We even show our clients how they can negotiate the best possible rate by using that competition to their advantage.

Travis: So if you can raise this much money, actually this quickly, then is venture capital even worth exploring.

Thomas: No, I don't see any value in venture capital or angel investors. In fact you know I mentioned my real estate investing that I've been doing for many years. Some people are familiar with hard money lenders or private money lenders. I tell my students I've done millions and millions of dollars of real estate deals over the last ten years. Done very well with them and I have never once used a hard money lender, a private money lender, venture capital or angel investor. The reason is because my sources of business credit are so much easier to get and they're so much cheaper than those sources of funding. When you talk about any of those kinds of models or methods of getting money, you're going to have to give up a very large part of your overall ownership of your business, your profit and sometimes control of your business.

We can show people how to get very attractive business lines of credit. They can do it very easily and they don't have to resort to these kinds of drastic measures that some people think are the only way they're going to be able to get funding for a new start up business.

Travis: And I know from personal experience approaching venture capitals and angels can take a very long time. Time is usually the worst enemy of a business that trying to get off the ground. You definitely already hit on this concept but I actually want to drive it in because I think it's a big fear point for a lot of people right now. Have the banks actually quit loaning money to small businesses all together or is there still money available?

Thomas: Absolutely not. The people, in fact I have clients that I worked with last week that were approved last week for business lines of credit. This is absolutely working right now with the clients that we're teaching how to do this and with the preferred business credit funding sources that we use. Again, you have to understand where money comes from. Every banking institution has what I call different pools of equity. It's very logical. They earmark certain amounts of money for all different kinds of programs. A lender might have a pool set aside for home mortgages. They might have pool set aside for business lines of credit. They might have a pool set aside for making personal credit card loans.

Well what we've done is we've tapped into a growing pool of equity that's actually getting bigger and bigger every month. The reason is because a lot of the money is coming from foreign investors who want a better and safer return than they can get in their home country. Here in the US, we have the best return on investment for any business startup.

I mean historically we have the best track record for new business starting and turning profitable. Not only that but some of the European friends that I have, you know I had dinner a few months ago with a couple and they gentleman said, "You know Tom with the exchange rate of the Euro over the dollar I can get a \$1.50 of US currency for one Euro." He said, "I'm getting a much bigger return by putting my money into investments like this business lines of credit in this country."

You've got to understand the money is getting easier to get if you know about the resources that we use, we recommend and teach people exactly how to tap into. Absolutely, positively money is available right now for the people who know our techniques and our resources.

Not only that, but obviously the government is doing feats to continue to inject liquidity into the market place. The \$700 billion is hitting the market soon. The fed has lowered interest rates

again to all time lows. You know I would never bet against America ever. This is a bump in the road for us. Our entire system is based on the system continuing to work.

Yes, it's absolutely working today for the people who are following our instructions.

Travis: Here's another question we've already covered but business owners ask me this over and over again. I want to make sure that this is also driven home. How do I build a business line of credit without putting my personal credit on the line?

Thomas: All right, well this is the way you do it as we said earlier. You have to have a registered business name. It can be anything like an LLC, and S corp., a C corp. even a nonprofit. What you should not use is a sole proprietorship. That's what is known as a DDA or doing business as because that is not a separate registered business entity. It's exactly what the name infers. It's you, yourself personally, doing business under an assumed name. If you want to get access to the kinds of business lines of credit that we teach our clients to use and what we coach people to do is just to convert their sole proprietorship into something simple like an LLC.

As long as you create a registered business entity with an EIN number. Something as I said LLC, S Corp., C Corp., nonprofit, we can show you how to get business funding that is completely separate from your own personal credit. So this money is not going to report back on your personal FICO driven credit report while you're using the money. This is something that we've showed people all over the world exactly how to do with our step-by-step system.

As indicated earlier, one of the really important steps of this system is to have a registered business name. Now for some people, they hear this kind of information and they think that is so amazing. In fact, some people think that just seems too good to be true. How in the world can it work the way he's describing? How can it be invisible and not show up on my credit report? Well let me be clear at this stage. For those that feel like this has to be too good to be true, let me be clear about what I'm not teaching people to do.

I have been an invited speaker at some Moore business expos in stock market clubs and real estate investors' association meetings. I've done the Donald Trump learning annex 12 shows from L.A. to New York City. I'll be in those kind of environments and there are 40,000 people that I meet over the course of a weekend and somebody always comes up to me and they shake my hand and they say, "Tom, this is such powerful information. If I get the money in the name of my business, I don't even have to pay it back do I?"

And I laugh and say, "Of course you have to pay the money back." There is no such thing as walk away money. I don't agree with anybody that claims that they're teaching people how defraud these leaders out of their money simply because they lent it to you in the name of a business. That's not what's going on.

You're going to treat this money with the same care and the same respect you would any money that was given to you personally. What we're showing people that they find such value in is we're showing them a way to get the money without putting up any collateral that's why these are unsecured lines of credit because you don't have to commit any kind of equity in a piece of real estate. You don't put up any kind of tangible collateral to get the money. This the easiest money to get because it's unsecured. We're showing people how to get this money even if they don't

have any collateral and in a way that doesn't report back on their personal credit while they are using it. That's why people find such value in this kind of program.

Travis: Tom what can you tell me about alternative credit sources.

Thomas: Good question. I thought that might come up. What a lot of people think when they hear business credit, they think, "Oh that must just be vendor credit or trade line credit." My program has nothing to do with trade line credit. These are all cash lines of credit so the average client that I work with holds cash in their hands of two to \$400,000 using these cash lines of credit. Now what is trade line credit or what is commonly referred to as vendor credit? Trade line credit is a business line of credit but it can only be used at one store. So a trade line or vendor credit can only be used to buy gasoline or buy office stationary or buy lumber. So it is a business line of credit but it's not very useful because cash can't be drawn off it and it can't be used anywhere else other than just that one location. So again my program has nothing to do with getting you access to trade line credit or vendor credit. We give our clients access to the most valuable kind of business credit available and that is cash credit that can be used for any purpose.

Travis: Tom let me deadpan with you for one second. Does this really work? Do you have people that buy your stuff that end up with \$400,000 or \$1 million in credit?

Thomas: Every single day. Our website has unsolicited testimonials. I don't even know who most of these people are, but they got the program. They had success with it and it made them so excited they wanted to brag. They wanted to send in a testimonial and say how well the system works. So for those people that just suspect this isn't working anymore, get over it. These techniques are absolutely working in today's market place for the people that are using our instructions and our preferred lenders. Our system is not on trial. We know exactly what to do after working with thousands of clients who have reverse engineered all of the steps that it takes to become successful. We know exactly what you need to do. The people that follow our system absolutely positively get the money for their business funding because as I've said we've spent years developing these relationships with these particular lending resources which are more valuable today than ever.

Now when the market place is gone completely haywire, the things that we spent many, many years to develop and perfect become more valuable than ever and for the people that feel like that's all good and well, but I've been turned down before or I think I've got something wrong with my own credit that's not going to allow me to do this. It doesn't matter what your personal situation is. We're talking about getting you business lines of credit off a new or existing business entity. So it doesn't matter if you've got bad credit, bankruptcy, or a judgment on your record. We show you a four step system that works every time.

Again our methods, our program, is not on trial. We've proven it over thousands and thousands of clients. We know exactly what to do to guarantee that you get the money as long as you're willing to follow the steps and follow directions. Now everybody would love to just move right to the fourth step which is going and getting the money, but there is a little bit of work involved in each one of the three steps before you get to that point. It's not going to happen overnight. Nothing valuable can. If somebody tells you that, I would be very suspicious of them.

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So this is something that is worth having. It's worth putting a bit of effort in, but it will happen quickly. If you don't have a business name registered yet, you can get that paperwork in seven days. You can get the applications from our lenders in order in 14 days. You can get approval in 21 days. You can be using the money in 28 days. It will happen quickly, but the first step is yours. As the small business owner, investor, or somebody that wants to take control of their own life and start their own profitable business, the first step is yours.

The ball is in your court. You should go to our website and you should get the program so you can start enjoying this kind of funding, these kind of benefits that we're describing. That website is real easy to remember, to write, or type into your Internet search bar. Simply go to www.businesscreditvictory.com. That's [businesscreditvictory.com](http://www.businesscreditvictory.com), all one word.

Travis: And what can they expect when they go to [businesscreditvictory.com](http://www.businesscreditvictory.com), Tom?

Thomas: We've got a complete program that shows people exactly how to get two to \$400,000 in unsecured business lines of credit at the best rates possible. We show people every step of the way. If you don't have a business name registered yet, we'll show you how to do that. We show them exactly where the 15 preferred lending programs are and how to get in touch with them. We give out those companies' websites and phone numbers, and we show them line by line exactly how to complete the application to make sure they're going to qualify for this business credit. Just as one example, there are eight major business codes you have to choose from on the application. If you pick the wrong one, you shot yourself in the foot and you'll never get any business credit. We tell people exactly which the correct one is to put down on this application to guarantee the full amount of business credit that's available. What kinds of lines of credit do we have available? One program has a \$50,000 business line of credit that has zero percent interest for the first nine months. I say to my people that's free money, literally, because there is no application fee. There's no backend points. There's no balloon payments. This is the cheapest money most business owners don't know about, aren't using.

Our second resource are the 15 offers \$40,000 business lines of credits for each business. And they recently offered 3.99 percent interest for the life of the loan. How long is the loan? Twenty-six-and-a-half years. So this is good long term money for your business funding. It's good short term money. And I use these lines of credit to do things that are very long term. And I use them in some cases to flip houses that I know I am going to be in and out of the deal in just a couple of months.

A third example is one of our business credit resources offers up to a \$100,000 in business credit as either a traditional interest-free grace period unsecured business credit card or with the checkbook and the check writing privileges that you can write up to the full amount.

Now, that example I offered was very specific, OK. Did you notice something? Am I going to show you how to get a \$5 million business line of credit from one particular lender? Is that I am going to show you to do?

Travis: That's not what it sounded like to me.

Thomas: Absolutely not. I am going to show you 15 of our best recommended business credit lending programs. And you are going to get a little bit of money from each one of them. You are

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going to get \$100,000 here, 25,000 there, 50,000 there, 40,000 there, 30,000 there. So you go to all of these 15 programs and you combine the money you get from each one of them and that is going to be a substantial amount of money. I mean nobody can show you with a brand new business, with no revenue, how to get a \$5 million line of credit from one lender. But I can very easily show you how to get a substantial amount of money from each one of these different 15 programs included all together and your business will have a large amount of capital that you can use for any purpose.

Travis: Tom, I know the statistics, and I know that the lack of funds will most likely kill your business within five years. And I try to preach to everybody that I talk to about the importance of getting your business started the right way. And so I really want to encourage people to go to businesscreditvictory.com. It's so much so that if they go in and purchase your system today I am going to also throw in some free bonuses from my side. Now if they take the receipt that they now receive from you and forward it to me at travis@smallbusinessvictory.com, I am going to give away for free a free copy of my ebook the very popular "Definitive Guide to Incorporation and LLC," which tells you everything you need to know about forming and starting your corporate entity, which is the first step of your system. And that also includes four hours of audio interviews with accountants and lawyers about all different sorts of topics. That's \$45 if you buy it directly.

I am also going to give away a three month subscription to PR stream, which is my new publicity service that blasts your name and company name all across the Internet with syndicated articles and press releases. I have used this system in less than one month to create 942 links back to my new website on Google. That's a \$117 value.

And I am also going to give away a special report and the associated process map that shows exactly how I make my money with my business online and how you can emulate it do to the same thing. That's worth \$19. So from getting what you are offering today and forwarding the receipt to travis@smallbusinessvictory.com, I am going to give away \$181 of extra bonuses just for checking out your system.

Thomas: Fantastic. And you know, Travis, but what I want people to be aware of is that a lot of people they want to make sure the business is going to be successful. They try to look at every angle in advance. They try and come up with every answer before they get started. We call that analysis paralysis. I mean I understand a good business plan, but it does not require a life time worth of research to launch a business. One of the things I want to point out is when it comes to the interest rates on these lines of credit a lot of people say "Well Tom, you talked about zero percent for nine months. You talked about 3.99 for one of your lines of credit. What's the average interest rate," a lot of people will say.

And what I say to them is, well, the individual lender sets the interest rates based on whatever the Fed has done. The Fed recently lowered rates again to an all time low. This is the best time that I have ever seen to start any kind of business or investment activity because it's a perfect situation. In this kind of market turmoil is where the best opportunities will present themselves. And it's very important for your listeners to understand where they are getting their information.

You obviously have a very high level of integrity in the kind of coaching and information you provide your clients. What I want them to understand is be sure you know where you are getting your information from.

So what we are is we are an education company. We have scoured the country, and we actually only recommend the lending programs that we've tried our own selves in our own businesses. I currently have 25 different businesses that are in operation. I have coached thousands of clients with their own businesses on how to use these lines of credit. So we have identified and we recommend the programs that have the best interest rates. That are the easiest to use. That have the quickest accesses. So you will not find any better rates in any other program in the country.

We literary have found the best interest rate programs and the easiest that access in the marketplace. Now again, it's very important to understand where your information is coming from, because as we have learned in the news lately how are mortgage brokers paid. Well, mortgage brokers they are paid when a loan is actually closed. They are paid directly by the lender on the backend fees or points.

And we recently found out that mortgage brokers got paid a lot more to put clients into bad loans -- adjustable rate mortgages -- that people didn't really know what was going to happen to them. And I am sorry to say that one of the biggest problems that this country faces today is that kind of behavior by those kinds of licensed mortgage brokers just to make a buck.

So you have to understand where people's motivation lies. I am an educator. I do not get paid in any way, any kind of fees or any kind of points from these business credit lending programs. So I am an unbiased opinion. I have no incentive to tell you about one program over another. We have done with 15 programs. We found them to be powerful and effective and now are available to you so that you can find which program is right for you.

So it would be very important to understand where your information is from. We are the advocate for small business owners because we are small business owners. And we are an education company that for many, many years, just like you, Travis, has been in the market to help business owners with what I feel is like the most important ingredient for success and that's where to get the money.

Travis: I couldn't agree more. When I send out surveys to the people on my list reliably and consistently with a much greater average percentage, the largest problem the people have on the list is getting the money to get my business started. That's why I have been so blessed and lucky to be able to speak with you about all this today Tom. I really appreciate your time. You've provided a wealth of information.

Thomas: You bet. I just again would encourage people to go right now to the website get that valuable information, go to [businesscreditvictory.com](http://www.BusinessCreditVictory.com). That's [businesscreditvictory.com](http://www.BusinessCreditVictory.com). And they will be able to get access to our full business credit building library, all of the preferred business credit lenders that we have. And obviously we do a very good job with our clients as an education company keeping them up on the latest trends and the latest important techniques that they need to learn and master for any kind of business success.

Travis: Fantastic. Thanks so much Tom.

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Thomas: All right, good night everybody.