

**Global Financial Services**  
**468 N Camden Dr., Suite 305**  
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**Tel: 310-860-7510 Fax: 310-358-9960**  
*“Business Development and Financial Solutions”*

**The “Corporate – Dun and Bradstreet Business Package”**

**Dear Prospective Client:**

As your primary focus is on obtaining funding for your existing or new business have you considered the advantages of forming a Corporation or LLC? Most business owners either neglect to do so, think that they are just “too small” to be a corporation, or have received incorrect information about the benefits of incorporating their business from friends, business associates and other outside parties. At GFS we realize that financing is just a part of your overall “business financial health” and long term planning is essential in connection with your financing request. Our staff consists of experts in business structuring through years of “hands on” real world experience as well as personal attention to your financing via customized solutions to meet your individual needs. If *one or more* of the following applies to you then we highly recommend a free consultation with one of our experienced representatives about how a corporation or LLC can help you:

1. I am a sole proprietor in business for a number of years and cannot obtain a business loan due to my poor personal credit and/or that of other principals of my business.
2. I have been using my own personal credit for my business expansion and daily operations and have either ruined my FICO credit scores in the process or “maxed out” my personal credit.
3. I have been sued in connection with my business, am about to be sued, and/or am afraid of risking or losing my personal credit, home and assets.
4. I need to establish credit under a corporation or LLC and start building it immediately and keep my personal credit limits in tact.

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5. My vendors and suppliers have checked my Dun and Bradstreet Business Credit Profile and found it unacceptable to obtain goods and services. As a result I cannot effectively operate my business.
  
6. I do not know the procedures of how to incorporate, have been told that only a lawyer can do it for me, or my attorney does not understand or is not informed about related lender requirements and business structuring.
  
7. I do not know which state to incorporate in and the advantages and disadvantages of the forming a Nevada Corporation as it pertains to my individual needs, business growth and possible adverse ramifications.

After we have successfully formed your new corporation or LLC we highly recommend as well that we complete the following Dun and Bradstreet Business Credit Profile and Credit Builder (D&B) for your newly formed corporation or LLC entity. Often to expedite your loan request we can perform this work simultaneously via a customized written report on your business entity and have it ready for an immediate filing by you with D&B upon your receipt of the Certified State Articles of Incorporation. Please read the following D&B information while *paying attention to the details:*

**Five Reasons Not to Repair or Build Business Credit Yourself with Dun and Bradstreet – The High Risk Group and Your Business Health –**

**Dear Prospective Client:**

Are you aware that since the 9-11 attack and the creation of the **Patriot Act** the federal government has launched a crack down on the banking system to weed out terrorism and money laundering. This has resulted in increased use of Dun and Bradstreet Business inquiries from lenders in connection with business loan applications as a major factor in their decision process.

**1. The High Risk Group:**

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The greatest risk to business owners when trying to build, correct, or repair their Dun and Bradstreet Report (D&B Duns Report) is being placed in their “severe risk” or fraud list. D&B has a special high risk department for companies red flagged as a high risk due to numerous factors which you probably are unaware of. In such a scenario you will have to deal with a person at D&B who is assigned “your case” while you and/or your business is placed under scrutiny and investigation. This commonly can take months to rectify if at all while you deal with a bureaucratic “nightmare”. Also, did you know that D&B is not subject to the same consumer rights and protection laws as personal credit as this is business credit – not personal credit. The result is increased and often abused power by D&B which can make or break your chances of obtaining credit for your business.

## **2. The D&B Sales Force – Selling You What You Do Not Need:**

When contacting D&B customer service you are actually dealing with trained telemarketers that earn up to 50% of the price of products that they sell you! Depending on the telemarketer you will be quoted different prices for the same product or service let alone the fact that in most cases you do not need the product or service being “sold” to you.

## **3. Does D&B Really Want You to Have Good Credit?:**

The answer is “NO”! D&B has no interest in your business success! They are merely an “information gathering agency” to collect business and financial information on your company through public records and information that you provide them. This information is sold to subscribers to their service such as banks, collection agencies, investigators and even possibly your competitors! While D&B rates your business on a “Paydex” score it is not to D&B’s advantage to have your business profile and credit shown in the best manner possible. If every report looked good why would their subscribers buy them?

## **4. Information You Do Not Want On Your Report Will Show Up:**

When contacting D&B numerous questions about your business and financials will be asked. The fact of the matter is that in many instances you need not supply the information requested and information that should be on your report to portray you company in the best possible financial situation will not be asked. While you are dealing with trained “salespersons” who do this every day at D&B your best

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interest in obtaining financing simply is of no relevance to them. The result is often erroneous and/or negative information placed on your business file.

## **5. Wasted Time and Money:**

**In today’s fast paced business world time is money and wasted time is wasted money! As only a fool represents himself in court without competent legal counsel - why place your business financial health in jeopardy without an expert to build your Business Profile and Credit? At Global we have seen thousands of Duns reports and know what lenders are looking for on a report. We are also very informed on the methods that D&B employs to obtain information on your business and determine its Paydex rating. Why leave your “financial health” to chance? Go with the experts at Global Financial Services !**