



IS YOUR BUSINESS FUNDABLE?

The 30-Point Fundability Checklist

What lenders check before they take your business seriously.

PREPARED BY

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MESSAGE FROM DEVYN

Over the years, I've helped 5,500+ entrepreneurs set up their business credit the right way. And the #1 thing I've learned is this:

Most small businesses don't get denied because they're bad businesses. They get denied because nobody taught them how lenders actually think.

90% of small business loan applications get denied or partially funded. Not because of bad ideas or lack of hustle — but because the business isn't set up the way lenders expect to see it.

This checklist covers the 30 things lenders actually look at before approving anyone. I'm giving it to you for free because I believe every entrepreneur deserves to know the rules of the game before they start playing.

Go through it honestly. Check what you have. Flag what you don't. Then decide: do you want to spend 6–12 months fixing it yourself... or have my team build it for you in 90 days?

Either way, you'll walk away from this checklist knowing exactly where your business stands. And that knowledge is power.

Let's get to work.

Devyn

Founder, BGD Communications | Biz Credit Devyn



SECTION 1 LEGAL FOUNDATION

- 1. Business is registered as an LLC, Inc., or S-Corp (not sole proprietorship)
- 2. LLC/Corp is in good standing with the state
- 3. You have an EIN (Employer Identification Number) from the IRS
- 4. Your EIN is separate from your SSN for all business activities
- 5. You have a formal Operating Agreement or Corporate Bylaws on file

SECTION 2 BUSINESS ADDRESS & CONTACT

- 6. You have a real commercial business address (not a PO Box or home)
Lenders flag PO Boxes, UPS Stores, and home addresses as risk factors.
- 7. Your address is NOT a CMRA (iPostal1, UPS Store, etc.)
Many lenders auto-deny CMRA addresses. Use a real commercial office (Opus, Alliance).
- 8. You have a dedicated business phone number (not your personal cell)
- 9. Your business phone has a professional voicemail greeting
- 10. You have a custom business email (you@yourbusiness.com, not Gmail)
- 11. Your business name, address, and phone match EVERYWHERE
One of the most common fundability killers. Even small mismatches get flagged.

SECTION 3 WEB PRESENCE

- 12. You have a professional business website on a custom domain
Lenders Google your business before approving you. No website = auto-flag.
- 13. Your website clearly shows your business name, services, and contact info
- 14. You have a verified Google Business Profile
- 15. Your business is listed in online directories (411, industry-specific)

SECTION 4 BUSINESS CREDIT PROFILE

- 16. You are registered with Dun & Bradstreet and have a DUNS number
The #1 most important business credit identifier. Without it, you're invisible to lenders.
- 17. You have an Experian Business profile
- 18. You have an Equifax Business profile
- 19. You have a Nav.com account for monitoring your business credit
- 20. You have an established D&B Paydex score (not just a DUNS number)
A DUNS number alone isn't enough. You need reporting tradelines to generate a score.

SECTION 5 TRADELINES & PAYMENT HISTORY

- 21. You have at least 3 active vendor accounts that report to credit bureaus
- 22. All tradeline payments are current (no late payments in the last 12 months)
- 23. Your vendor accounts are net-30 (or better) terms
- 24. You have a business bank account in good standing
- 25. Your business bank account shows consistent deposits and activity

SECTION 6 INDUSTRY & COMPLIANCE

- 26. Your NAICS code is optimized for your primary revenue source
Wrong NAICS codes get auto-denied by some lenders. Most people pick theirs in 30 seconds.
- 27. Your SIC code matches your NAICS code
- 28. You have no liens, judgments, or UCC filings you don't know about
Check PACER and your state's UCC database. Hidden liens destroy fundability.
- 29. Your business licenses and permits are current
- 30. Your personal credit and business credit are completely separate
Business expenses should NEVER run through personal credit cards or accounts.

Your Fundability Score

Count every box you checked. Write your total here: _____ / 30

- 25–30:** Strong. You're likely fundable or very close.
- 15–24:** Getting there. Foundation exists but significant gaps remain.
- 8–14:** Early stage. Not ready to apply for anything yet.
- 0–7:** Starting from scratch. You need a full build first.

Now You Know Where You Stand.

If you scored below 25, you're in the same boat as 90% of business owners. That's not a failure — it's a system nobody taught you. Every gap is fixable.

What BGD Builds For You in 90 Days

- ✓ **Legal Foundation:** LLC review, EIN, compliance, operating agreement guidance
- ✓ **Commercial Address:** Real commercial office via Opus or Alliance (not a mailbox)
- ✓ **Business Phone & Email:** Dedicated phone line + custom email on your domain
- ✓ **Professional Website:** Custom website built on your own domain
- ✓ **Google Business Profile:** Created, verified, and optimized
- ✓ **Credit Bureau Registration:** D&B, Experian Business, Equifax Business, Nav
- ✓ **Paydex Score:** Established through strategic vendor sequencing
- ✓ **5–8 Tradelines:** Tier 1 net-30 vendor accounts applied for on your behalf
- ✓ **Fundability Report:** Documented profile you can show any lender
- ✓ **Curated Lender List:** Matched to your industry and credit stage
- ✓ **Fundability Certified:** Official credential with verifiable badge and certificate

Your total time commitment: ~3–4 hours over 90 days.

You fill out one form. We handle everything else.

Ready to Become Fundable?

Book a free 30-minute Fundability Strategy Call with Devyn.
No pressure. No funding promises. Just an honest conversation.

bizcreditdevyn.com/call

*BGD Communications does not guarantee funding approvals. Funding decisions are made by lenders.
What we guarantee is fundability — the foundation that makes funding possible. In writing.*

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