**Credit Suite Customer Avatar**

Our prospects are mostly middle-aged males, averaging 44 years in age, with low credit scores of 613 on average.

The top industries our prospects come from include:

* Real Estate
* Construction
* Accounting/Finance
* Transportation/Logistics

The top states our prospects come from include:

* California
* Texas
* Florida
* New York
* Georgia

They don’t know much about business credit now, about half have tried to build business credit and failed, and the other half haven’t yet tried.

About two-thirds of prospects are coming to us directly to help them get credit and financing, because **they already know they can’t get approved for a loan now**.

Almost all prospects have revenues less than 100k annually, over 40% aren’t in business yet, and most of those who are in business aren’t growing quickly and not nearly as fast as they’d like to be.

**Almost two-thirds of our prospects think they know how to setup and grow their business, they just need the funds to do so.**

Nearly half of our prospects are looking for money right now, and most others want it in the next 6 months or less.

Here are the most common reasons our prospects are looking for money:

* Buying equipment
* Marketing
* Expansion
* Hire employees
* Purchase inventory

Most of our prospects’ **biggest pain point is not having the money and funds to start and grow**. Many of them also experience pain with not having enough time to dedicate to their business for things such as marketing and to get more customers, and having credit issues that are holding them back from getting financing.

Here is what keeps our customers up at night, in their own words:

* Trying to grow and maintain growth
* Need for money to grow business
* Not enough money to pay their bills
* Dreaming of financial freedom
* Get my business off the ground
* Not providing for my family
* Being successful
* Running out of capital

They watch TV shows like The Profit, Shark Tank, and Undercover Boss, listen to podcasts like The Tim Ferris and Dave Ramsey Show, listen to radio shows like The Paul Harvey Show, and read magazines like Entrepreneur.

Working… Additional Details and Survey Information

**Credit Suite Customer Avatar**

A LLC or corporation making $30,000 or less monthly who is actively looking for money, hoping to borrow $25,000 or more.

The business owner is a 44 year-old male with a 613 credit score

Reasons for buying include:

* Buying equipment
* Marketing
* Expansion
* Hire employees
* Purchase inventory

Top industries include:

* Real Estate
* Construction
* Accounting/Finance
* Transportation/Logistics

Top states include:

* California
* Texas
* Florida
* New York
* Georgia

They don’t own commercial real estate or have purchase orders or account receivables or a 401k.

**Survey Details:**

Magazines They Read:

* Entrepreneur 75%
* Forbes 8.33%
* Blomberg 8.33%
* Inc. 8.33%

Podcasts they Listen to:

* The Tim Ferris Show 27.27%
* The Dave Ramsey Show 27.27%
* Planet Money 9.09%
* Ted Talks Business 9.09%

TV Shows they Watch:

* The Profit 41.67%
* Shark Tank 25%
* Undercover Boss 16.67%

Radio Shows they Listen to:

 The Paul Harvey Show

What Keeps them Up at Night:

* Trying to grow and maintain growth
* Need for money to grow business
* Not enough money to pay their bills
* Dreaming of financial freedom
* Get my business off the ground
* Not providing for my family
* Being successful
* Running out of capital

What’s holding them back:

* Money, funds 80%
* Time
* Marketing, need for customers
* Consumer credit issues

How fast are they currently growing?

* Not fast enough, no growth, at a standstill 70%
* 100% want to grow faster

How long in business?

* Just opened 25%
* 1 year 25%
* 2-5 years 50%
* 6 years or longer 0%

100% don’t have business credit established now

Have you tried to build business credit before?

* 50% No
* 50% I have tried, but not succeeded

Have you been successful with getting money for your business?

* 100% No

What are you most interested in information about?

* Business credit 77%
* Financing 59%
* Partner 43%

What can I do to help solve your biggest problem now?

* Get money and credit 72%
* Create another income stream 40%
* Help start, build, grow your business 59%

Annual Revenue

* < 100k annually 36%
* Startup 50%
* 100-250k 10%
* 250k+ 4%

Current margins on services

* <500 53%
* 500—1000 20%
* 1000-2500 12%
* >2500 15%

67% think they know how to grow their business, they just need funds

What’s your business status?

* In credit repair 10%
* Don’t have a business yet 11%
* Currently working on a startup that hasn’t launched yet 29%
* Recently launched 26%
* Established business 26%

How is your business going?

* Not in business yet 43%
* Happy where I am 2%
* Business is stagnant 26%
* Going well, but need to grow faster 21%
* Business is in jeopardy 9%

How fast do you need funds?

* Within 12 months 11%
* Within 6 months 16%
* Within 3 months 23%
* Need it now 38%
* Not sure yet 14%

How fast are you growing?

* Not in business yet 33%
* Little to none 33%
* Less than 5k 23%
* 5-20k 7%
* 20-50k 2%
* 50-100k 1%
* At least 100k 2%

How well do you understand business credit now?

* I’m new, just started learning 39%
* I’m learning a great deal from you 49%
* I have an excellent grasp 11%
* It’s confusing 2%

Headlines… do you know you could grow an awesome business if you had the capital to do so.  Do you already know that you can’t qualify for a business loan now?  Direct marketing to people who can’t qualify for a loan

It’s not about someone affording what we have, it’s about them prioritizing what we have first, as their way to fund their business. It’s much easier for someone to pay us to get the funds to get their business going, versus them trying to fund the entire business on their own. This is why we should be prioritized first.