
CEO TRANSFORMATION TECHNOLOGIES LLC

BUSINESS CREDIT FOUNDATION CHECKLIST™

Build the business before you build the credit.

FREE CEO RESOURCE

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BUSINESS CREDIT STARTS WITH THE BUSINESS FOUNDATION.

I would not start by asking, 'Which five Net-30 accounts should I open?' I would start by checking whether the company information is clean enough to support a commercial credit profile in the first place. Credit building gets harder when the legal name, address, industry classification and existing accounts do not line up.

WHAT I WOULD NOT DO

I would not buy products the business does not need just to collect tradelines. I would not assume a vendor still reports because an old social-media post says it does. And I would not promise that a certain number of accounts will automatically produce a certain score or funding limit. Build the profile with a purpose.

IDENTITY & CONSISTENCY

- ☐ Legal business name is consistent across core records.
- ☐ EIN information is accurate.
- ☐ Entity status is active.
- ☐ Business address, phone, email and website information are consistent.
- ☐ NAICS/SIC classification accurately reflects actual business activity.

COMMERCIAL CREDIT VISIBILITY

- ☐ Dun & Bradstreet profile has been researched and verified when applicable.
- ☐ Experian Business profile has been researched.
- ☐ Equifax Business profile has been researched.
- ☐ I know which existing accounts actually report and to which bureau(s).
- ☐ I monitor business credit data for errors or unexpected changes.

ACCOUNT STRATEGY

- ☐ I open accounts that are useful to my business, not just to collect tradelines.
- ☐ I verify current reporting practices directly when possible.
- ☐ I understand the account fees, terms and purchase requirements.
- ☐ I track statement dates, invoice dates and due dates.
- ☐ I avoid opening too many unnecessary accounts at once.

PAYMENT & UTILIZATION

- ☐ Invoices are paid by the contractual due date.
- ☐ I understand that early payment may be reflected differently depending on the reporting source and data available.
- ☐ Credit balances are managed responsibly.
- ☐ I do not rely on a specific score increase or timeline promised by third parties.
- ☐ I keep records of payments and account activity.

BUSINESS CREDIT ACTION PLAN

The identity issue I need to correct first:

The bureau or profile I need to review:

The account I need to verify:

My next credit-building move and why it makes sense:

CEO CREDIT RULE

The goal is not to collect accounts. The goal is to build a commercial profile that accurately reflects a real business paying real obligations responsibly.

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