

CHOOSE YOUR FUNDING PATH

CAPITAL STARTS WITH A CLEAR DIRECTION.

When traditional bank financing is out of reach, a different strategy may create a path. Learn your options, complete the right request, then speak with your Finance Manager.

PATH 01 / 700+ FICO

0% INTRODUCTORY APR FINANCING

\$15K-\$300K

Potential combined credit target; not a guaranteed amount or typical result.

Uses: startup capital, inventory, marketing and working capital.

Review: credit history, utilization, inquiries and issuer fit.

Selected programs may not require income or revenue documents. Accurate disclosures and verification still apply.

PATH 02 / BELOW 700 FICO

ALTERNATIVE BUSINESS LENDING

REVENUE-LED REVIEW

Established businesses only; credit remains part of the review.

Starting screen: 6+ months in business, \$20K+ monthly revenue and approximately 525+ credit.

0 NSF's Preferred. Cash flow and current obligations matter.

Prepare six recent business bank statements and a current government-issued ID.



KELDRICK DODSON | FINANCE MANAGER

Your credit profile or business revenue should guide the strategy. My role is to review the facts, explain the tradeoffs and coordinate the next responsible step.

700+ FICO is a starting screen, not an approval. All amounts, terms and availability depend on issuer or lender underwriting. Introductory 0% APR is temporary and applies only to eligible transactions.

COMPLETE YOUR NEXT STEP. THEN CALL US.

Visit kd-funding.org/business | Call 877-789-6445



THE PROFILE BEHIND THE SCORE

700+ IS THE STARTING POINT. THE PROFILE TELLS THE STORY.

KD Funding's preferred profile for a 0% financing review. These targets guide preparation; they are not universal lender requirements or a guarantee of approval.

5+

PRIMARY REVOLVING ACCOUNTS

At least five active credit-card accounts in your own name. Installment loans are a separate account type; they add credit mix, not revolving depth.

24

MONTHS WITHOUT LATE PAYMENTS

No late payments in the last two years. Older late payments can still affect your score and a lender's review.

\$2.5K–\$5K

LIMIT ON ONE CREDIT CARD

A credit limit of at least \$2,500–\$5,000 on a single card. This means available credit capacity—not a balance to carry or limits added across cards.

<30%

CREDIT UTILIZATION · IDEALLY BELOW 10%

Keep reported balances low relative to card limits. Review both individual cards and total revolving utilization.

3+

YEARS ON EACH OF THE FIVE ACCOUNTS

Aim for three or more years of history on each of the five revolving accounts. Older, well-managed accounts strengthen the profile.

ACCOUNT TYPES, CLEARLY DEFINED

Revolving credit can be reused as you repay it. Installment loans are repaid over a set schedule. Do not open unnecessary accounts or take on debt just to match this checklist.

REVIEW YOUR PROFILE. COMPLETE THE 700+ QUALIFICATION FORM. THEN CALL US.



UNDERSTAND YOUR CREDIT

FIVE FACTORS. ONE COMPLETE CREDIT PICTURE.

FICO® scores summarize information in your credit report. These general-population weights explain the score—not the likelihood of receiving a funding approval.



35%

PAYMENT HISTORY

Whether accounts have been paid on time.

30%

AMOUNTS OWED

Debt levels and available credit used. Utilization is part of this category, not the entire 30%.

15%

LENGTH OF CREDIT HISTORY

The age of your oldest and newest accounts, average account age and account history.

10%

NEW CREDIT

Recent account openings and credit inquiries.

10%

CREDIT MIX

Experience with different account types, such as cards and installment loans.

UTILIZATION IN PRACTICE · ONE \$5,000-LIMIT CARD

\$1,500 balance = 30% | \$500 balance = 10% | \$400 balance = 8%

To stay below 10% on this card, the reported balance must be under \$500. You do not need to carry interest-bearing debt to build credit.

Weights and effects vary by profile and scoring model. Lenders also apply their own approval criteria. Opening several accounts quickly can work against a strong profile.

Source: myFICO, "What's in my FICO® Scores?" · Reviewed September 24, 2026.

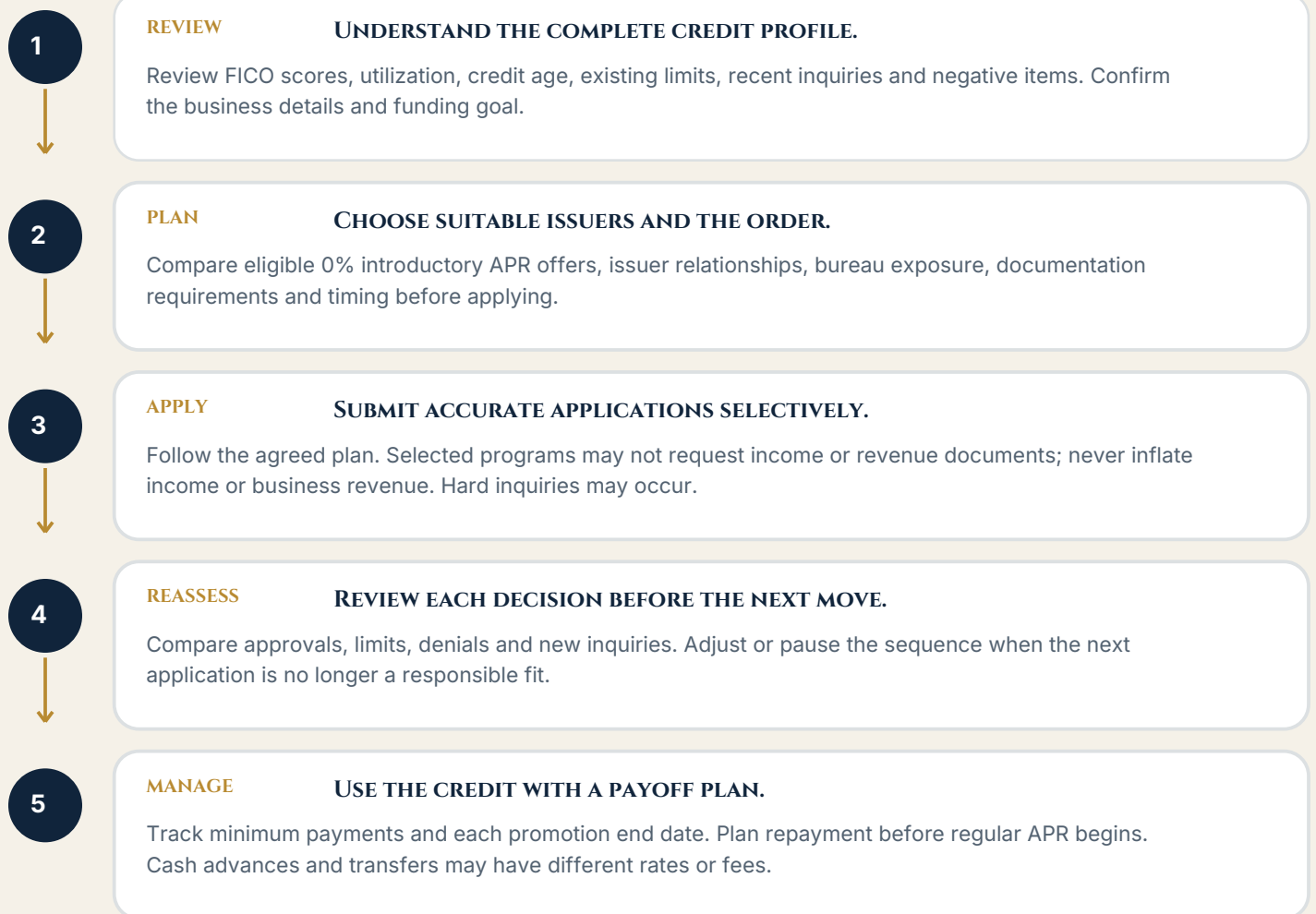
myfico.com/credit-education/whats-in-your-credit-score



700+ FICO / CREDIT-BASED CAPITAL

HOW A FUNDING SEQUENCE WORKS.

A sequence is a planned order of applications and review points. It is not a promise that every issuer will approve you or that every step should be completed.



THE AMOUNT IS BUILT FROM APPROVALS, NOT PROMISED UP FRONT.

A \$15K-\$300K goal may involve combined limits from multiple separately underwritten accounts. Available business credit is not automatically a cash loan. Fees may apply even during a 0% APR promotion; review each offer and any agreed brokerage fee.

START AT [KD-FUNDING.ORG/APR-PAGE](https://kd-funding.org/apr-page). COMPLETE THE CREDIT-REVIEW BOOKING FORM, THEN CALL 877-789-6445.

BELOW 700 FICO / ESTABLISHED BUSINESSES

HOW ALTERNATIVE LENDING WORKS.

When the 0% credit-based path is not the fit, established businesses may have options based on documented revenue, operating history and repayment capacity.

FROM APPLICATION TO FUNDING

- 01 APPLY**
Complete the business application with accurate ownership, revenue and funding details.
- 02 DOCUMENT**
Provide six recent bank statements and ID. Supply additional items only as requested.
- 03 REVIEW**
KD Funding reviews revenue, cash flow, NSF's, balances and existing obligations.
- 04 COMPARE**
Review available offers: net proceeds, total cost, payment frequency and contract terms.
- 05 DECIDE**
Accept only after the lender confirms terms and you understand the payment obligations.

WHAT LENDERS REVIEW

Revenue quality
Consistency, seasonality and verified operating revenue.

Bank account health
NSF's, returned payments, negative days and cash balances.

Current debt pressure
Existing loans, advances and daily or weekly payments.

Business fit
Time in business, industry, ownership and credit profile.

KNOW THE STRUCTURE BEFORE YOU SIGN.

Alternative funding is not the same as 0% APR financing. Products may include loans, lines of credit or revenue-based financing. Compare total repayment, net proceeds after fees, daily or weekly payment impact, prepayment terms, guarantees and any security interest. A factor rate is not an APR.

Gross deposits are not always revenue: transfers and financing proceeds must be separated from operating sales. Below 700 FICO does not automatically qualify a business for ALT funding.

COMPLETE THE APPLICATION AT [KD-FUNDING.ORG/ALT-PAGE](https://kd-funding.org/alt-page), THEN CALL 877-789-6445.

Sources: KD Funding /apr-page and /alt-page, reviewed September 23, 2026. All funding is subject to underwriting; this guide is educational, not a lending commitment.