



7 Insider Secrets

to Getting Pre-Approved for Business Funding, even if you're a New Startup business, and even if the Bank Says No!

Introduction

Starting or growing a business is exciting - but let's face it - getting approved for business financing can feel like running into brick walls. If you've been turned down by banks or overwhelmed by paperwork, you're not alone. As a business funding expert, I've helped small business owners just like you access fast, flexible financing solutions - even when traditional lenders said "no."

In this quick guide, I'll reveal 7 insider tips that could mean the difference between getting denied and getting funded. And I'll show you how to get pre-approved without any detriment to your FICO credit score. Let's dive in!

1. You Don't Need Perfect Credit or a Seasoned Business

Many business owners mistakenly believe that if their personal credit score isn't 700+, they can't get approved. That's simply not true. Today's alternative lenders focus more on your business revenue than your FICO score. Some programs even work for credit scores as low as 650.

Today you don't have to be a seasoned business to get pre-qualified for credit. If you are a "New Startup business, know that here at ChicagoBusinessLoans.com we help new startup business owners with 0% financing get pre-approved for their new financing every day. Even if they are new to the business.

***Pro Tip:** If you are a seasoned business focus on keeping your business bank account active and showing consistent deposits. If a new start up, focus on maintaining your good personal credit record.*

2. Banks Aren't Your Only Option

Traditional banks only approve about 1 in 10 small business loan applicants. Luckily, there's a whole world of funding options outside the bank including revenue-based loans, merchant cash advances, lines of credit, equipment financing, and invoice factoring.

At ChicagoBusinessLoans.com we work with dozens of lenders and help match you with the right one without damage to your credit scores and all while shopping for the best terms. We use what's called a soft credit pull, so that the inquiries do not show up in the report!

3. You Can Get Funded as a New Startup even with -0- months of business history

Many lenders want 6-12 months of business history. But not all! If you're launching a new startup and have a strong business plan or industry experience, there are funding programs that specialize in helping entrepreneurs get off the ground. At ChicagoBusinessLoans.com we love helping New Startups get off the ground.

4. If an already established business, Cash Flow is King

Lender's love seeing consistent money flowing into your business bank account. A business bringing in:

- \$10,000/month consistently has a much better shot than one with inconsistent deposits even if both have the same credit score.

If an established business always keep your business checking account healthy, avoid overdrafts and maintain daily balances when possible.

5. As an Established Business Documentation Makes or Breaks You

If you are an established business, you don't need a mountain of paperwork, but you do need to be organized. Most lenders ask for:

- 3 months bank statements
- Voided check
- Driver's license
- EIN or business license

Pro Tip: Have digital copies ready. Faster uploads = faster a

6. Multiple Inquiries Can Hurt Your Credit Use a Broker

Applying to 5 lenders yourself means 5 credit pulls which can drop your score and hurt your chances for approval. Use us to pull your credit and your score is not harmed.

When you use ChicagoBusinessLoans.com, you only submit your application once and we match you with the best-fit lenders behind the scenes, often with soft pulls only.

You get to make one application with Multiple Offers and No hassle.

7. You Could Be Funded within 24-48 Hours

Many small business owners don't realize how quickly money can hit their accounts. With the right documentation and lender match, you can get approved and funded in as little as one day.

Time is money and at ChicagoBusinessLoans.com we can speed it up.

Your Next Step

Ready to See What You Qualify For?

Visit: ChicagoBusinessLoans.com and click on the "Apply Now" button and Get Pre-Qualified in minutes.

Getting funded could be easier than you think - especially when you have a team of experts on your side.

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