



# Leveraging Business Credit Cards

A Financial Strategy To Grow Your  
Small Business

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## Agenda

- » About MasterCard
- » MasterCard Tools and Resources for Small Business Owners
- » Financing Options: Leveraging Credit Cards
- » Establishing Credit throughout the Small Business Lifecycle



## MasterCard



- Provide **leading global payments and marketing solutions** for financial institutions



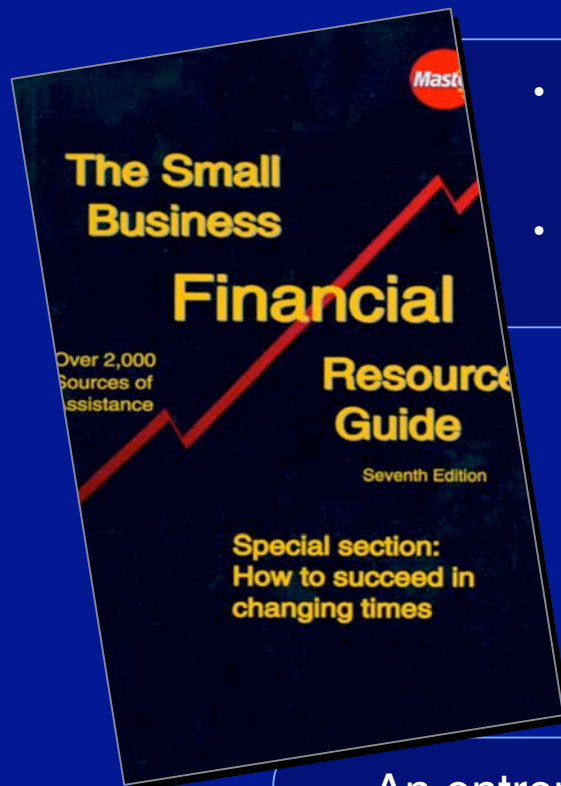
- Manage a family of **brands**
  - Issued by **more than 25,000 financial institutions** in 210 countries
  - Accepted in over **23 million locations**



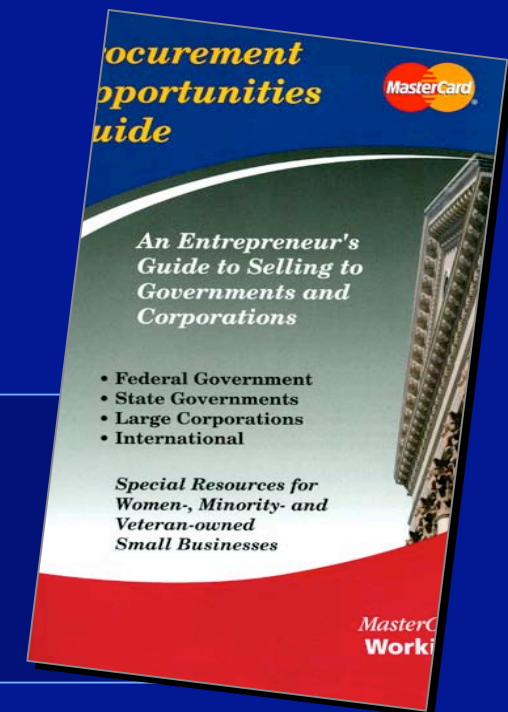
- Establish **standards and procedures**
- Provide **global payment network**



## Tools & Resources



- A guide to the resources and types of financing your business will need
- Financial information from many sources in both the public and private sectors



- An entrepreneur's guide to selling to governments and corporations
- Special resources for women-, minority- and veteran-owned small businesses



## Tools & Resources

[www.mastercardbusiness.com](http://www.mastercardbusiness.com)

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- ✓ Expert advice and articles
- ✓ Step-by-step business plan workbook
- ✓ How to market a business
- ✓ Guide to financial control
- ✓ Understanding commercial lending
- ✓ Buying and selling a small business



## Financing Options\*

- Personal Funds
- Informal Sources
- Venture Capital
- Equity Financing
- Banks and Non-Bank Lenders
- Commercial Credit
- **Credit Cards**
- Customer Financing
- Receivable Financing
- Factoring
- Leasing
- Public Offering

\* The Small Business Financial Resource Guide

### Why use a business card?

#### Financing

Readily available source of funds

#### Convenience

Easily track and report business expenditures by separating business and personal spending

#### Control

Expenses can be analyzed to make informed decisions

#### Credibility

Reinforces the impression of a solid business

#### Special Benefits & Rewards

Obtain access to insurances, offers rewards, and other benefits



# Establishing Credit throughout the Small Business Lifecycle



## What Happens

- Small business starts-up
- Obtains Tax ID
- Opens Business Checking

- Grows business
- Adds Employees
- Finds New Office
- Manages Payroll/Benefits/

- Adds More Employees
- New Address
- More Benefits and Payroll

## Financing Tools

- Business Line of Credit
- Business Debit Card
- Owner Business Credit Card

- Additional Debit Cards
- Add Business Credit
- Increase Line of Credit
- FSA's

- Additional Cards
- Multi-Card/One Card
- Savings Becomes important
- Installment/leasing card

## Other To Do's

- Update Business Plan
- Find Accountant

- Payroll Services
- 401K
- Health Benefits
- Merchant Services
- Check processing

- Investment Accounts
- Others

*MasterCard  
International*

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