Business Credit Builder Checklist

Set your business up for long-term financial credibility

1. Register Your Business

- [ ] Choose and register a legal structure (e.g., Corporation, Sole Proprietor, LLP)
- [ ] Register federally or provincially via the Government of Canada

2. Separate Personal & Business Finances

- [ ] Open a business bank account
- [ ] Apply for a business credit card with a low limit

3. Apply for a DUNS Number

- [ ] Request a free D-U-N-S® Number from Dun & Bradstreet Canada
- [ ] Share your number with vendors and partners

4. Establish Trade & Service Accounts

- [ ] Open net-30 or net-60 accounts with vendors that report to credit bureaus
- [ ] Set up accounts with utility and service providers (e.g., phone, internet)

5. Practice Responsible Credit Habits

- [ ] Pay all bills early or on time
- [ ] Keep credit utilization below 30%

6. Monitor Your Credit Reports

- [ ] Check your credit regularly via Equifax Business or Dun & Bradstreet
- [ ] Dispute any errors or outdated information promptly

MERCHANT GROWTH