



6 STEPS TO GET YOUR JDG CREDIT SCORE UP (ESPECIALLY IF YOU'RE IN WHOLESALE OR RETAIL)



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Let's Be Honest...

If you've ever tried to get a loan or a lease for your JDG (sole proprietorship) and been told "not this time", you're not alone. And no, it's not because you're a bad business owner. It's because bank's credit systems weren't built with you in mind. They were built for suits and spreadsheets and the only praised one "Employment Agreement".

But that doesn't mean you're powerless.

This little guide is here to show you how to make your one-person empire look like the real deal it is. On paper, in numbers, and to whoever's deciding your financing.



Why Creditworthiness Matters (Even if Business Is Booming)

You may think:

"I'm moving stock. I've got cash flow. I'm fine."

Sure. Until:



Your top buyer delays payment



You need to stock up before seasonal demand



Your POS system crashes



A customs fee lands out of nowhere

Having access to financing isn't about being fancy. It's protection for when your margins are thin and the shelves are full.



The Reality Check: What Lenders Actually Look At

Hint: Not your product reviews (unfortunately).

They check:

-  Your net income (yes, actual profit and not just revenue)
-  Your bank account history (don't mix business with Biedronka snacks)
-  How long you've been operating (ideally 12+ months)
-  Any debts with ZUS or US (a single złoty overdue? Yep, they care)

Low score? The doors shut. But with the right habits, that score can rise faster than you restock your bestsellers.

How to (Actually) Boost Your Credit Game — No Magic, Just Moves

1. Make Your Net Income Your Star Product

Turnover looks shiny. But banks want profit, especially in retail and wholesale where margins can vanish overnight.

With PaveNow, you can:

- Invoice customers and track payments in real time
- Spot your actual profit after purchases and operational costs
- Never lose sight of your margins, even if prices fluctuate

 **More profit visibility = better creditworthiness = better deals from lenders and suppliers.**

2. Still on Ryczałt? Time to Rethink

Ryczałt is simple. But in retail/wholesale, it can hide your real profitability. Banks can't assess what they can't see.

KPiR may feel more complex, but:

- It gives lenders clearer visibility into how your business is doing,
- Helps if you carry inventory or handle large supplier transactions,

And guess what? PaveNow plays nice with your accountant either way — no headaches, just better numbers.

3. Don't Let Inventory Chaos Wreck Your Cash Flow

You're not overspending, you're just trying to stay stocked. But:

- Auto-replenished items
- Forgotten SKUs
- Random one-off supplier orders

...can quietly eat up cash.

With **PaveNow**:

- Snap receipts right at the warehouse or store
- Categorize purchases automatically
- Spot where your money *actually* goes before your account gets choked

 **Organized expenses = more stable cash flow = stronger credit profile.**

4. Your Bank Account = Your Business Resume

To a lender, your bank account is like a patient file. Mixed signals? Personal expenses? No clear structure? Risky.

To a lender, your bank statement says it all:

- Too many personal purchases? 
- Random transfers from side gigs? 
- No consistency in income or outflow? 

Set up a **clean, separate account** just for your retail/wholesale activity. And then connect it to PaveNow to keep it tidy without thinking twice.

5. Use What You've Got (a.k.a. Collateral)

Even if your net income is modest, you might still have serious value tied up in:

- Stock
- Tools or packaging machines
- Store fixtures or delivery vehicles

Don't underestimate the power of physical assets. These can help secure better credit terms or unlock lending options you didn't know you qualified for.

6. ZUS + US: Don't Let Them Kill Your Score

Got delayed by one large supplier payment and missed your ZUS contribution? It happens. But it also tanks your score.

With PaveNow Financing, you can access funding designed specifically to cover your ZUS and US obligations. Quickly, and before it snowballs into a bigger issue.

No credit shaming. No paperwork jungle. Just:

- Settle your obligations on time
- Keep your record clean
- Protect your credit score before it takes a hit

 [Learn more or apply here](#)



Okay But... Do I Need a CFO for All This?

Nope. Just PaveNow.

You don't need a finance degree to:

- Separate business from personal
- See if a product line is profitable
- Stay in the bank's good books

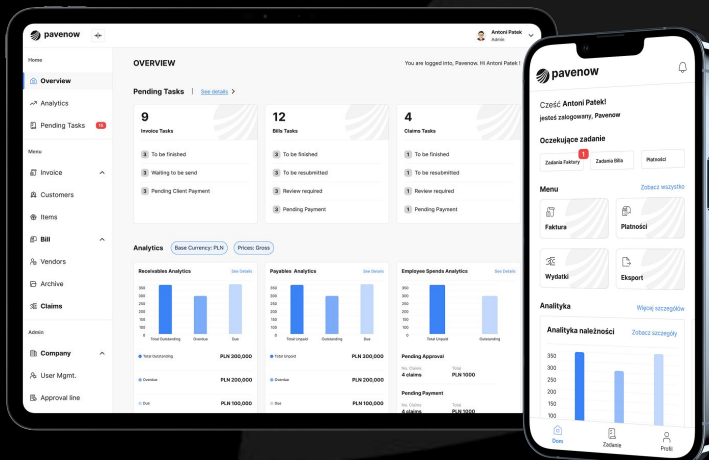
You need a system that understands how a retail or wholesale business actually runs.

And that's what we built.

- 🎯 No IT setup
- 🎯 No spreadsheets from 2006
- 🎯 Just a modern, flexible system you can start using today (even if you're in the backroom unpacking boxes.)



Ready to See How It Works?



You don't need to make a big decision today. But if any of this felt a little too familiar, chasing payments, guessing your net income, getting side-eyed by the bank, now's the perfect time to take control of your finances.

You can:

- **Book a short demo** - We will walk you through how it works. No pressure, no hard sell. Just practical solutions that fit the way you already work.
- **Create a free account** — Explore on your own terms. Start small, start invoicing, and see how much easier things get.

Let us simplify your financial life, so your credit score improves quietly while you focus on the stuff that actually matters.

Book a Demo

About PaveNow



*We recognize
the hard work
of Entrepreneurs
and SMEs.*

*As business owners
ourselves,
we understand
the challenges
of managing
business finances
and administration
while trying to grow
your business.*

Designed for Entrepreneurs, Built by SME Owners

PaveNow is the ultimate finance stack for growing businesses - combining streamlined expense management, automated pre-accounting, and seamless automation.

Our CFO Suite simplifies payables, receivables, and reconciliations. Cutting errors, saving time, and boosting financial clarity.

We go beyond software: **our lending solutions are live**, starting with ZUS and US tax loans to ease short-term pressure. More flexible financing options are on the way, built to match the real needs of SMEs.

Created by lifelong entrepreneurs, PaveNow helps small businesses move faster, grow smarter, and stay in control.



POSSIBLE | NOW



Poland Office:

Henderson Waves

CIC Warsaw

Chmielna 73

00-801 Warsaw



UK Offices:

St Martin's Court,

10 Paternoster Row,

EC4M 7EJ, London

www.pavenow.io

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