



6 MOVES TO BOOST YOUR JDG CREDIT SCORE (WITHOUT STAGING YOUR FINANCES)



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Let's Be Real (Estate) for a Second...

You know how to sell a 50m² studio with a view of a parking lot as "cozy and full of character."

But try getting a lease or a loan for your JDG? Suddenly, no one's buying your story.

It's not you. It's the system. Banks weren't built for modern, independent real estate pros. They were built for desk jobs and fixed salaries, not commission-based ninjas who close deals from cafés, cars, and coffee-fueled open houses.

But your credit score doesn't have to be stuck in the basement. Here's how to renovate it, one smart step at a time.



But I Don't Need Credit, I Just Sell Apartments...

Sure, until:

-  A client ghosts you after weeks of work
-  A deal falls through last minute
-  Your laptop dies mid-contract
-  You want to open your own agency or lease an office space

Having credit access isn't about needing help, it's about having leverage when the market zigzags.



The Reality Check: What Banks Really Look At

Hint: it's not how hard you hustle (unfortunately).

They check:

 Net income (they want profit, not promises)

 Your bank account (They see all Biedronka wine on the business card)

 How long you've been in business (bonus points after 12 months)

 Any debts with ZUS or the tax office (Even 100 zł overdue? Red flag.)

How to Raise Your Credit Game – Real Estate Edition

1. Stop Hiding Your Profit

Revenue is nice. But net income is what lenders stare at. If your commissions come in wild waves and expenses are messy, your credit score won't love it.

With PaveNow:

- ✓ Easily track your real income
- ✓ See who's paid and who's ghosting you
- ✓ Follow up on invoices with one click

💬 Treat net income like your commission report: if it's strong, people listen.

2. Rethink Ryczaft (Yeah, We Know It's Easy)

Ryczaft is fast and light. But it also hides the real picture of your income. Banks want transparency. If they can't see how profitable you are, they assume... you're not.

Switching to **KPiR** might show a stronger financial profile.

3. Know Where Your Money's Going (Beyond Gas and Coffee)

Between fuel, phone calls, flyers, and 6 property portals you forgot you subscribed to... chaos builds up fast.

PaveNow helps you:



Snap and store receipts as you go



Sort expenses by category — automatically



Spot waste before your accountant does

Your cost structure shouldn't be as confusing as a shared ownership deal.

4. Make Your Bank Account Look Like You Know What You're Doing

Your statement is your business résumé. If it's filled with mystery transfers, personal buys, or impulse shopping between showings... yeah, lenders notice.

Clean it up:



Keep business and personal expenses separate



Use PaveNow to automate income & expense tracking to have it all easily arranged in one place

5. Use What You Have (Even If You Don't Own a Mansion yet))

Not all real estate pros have 10 mansions — but maybe you've got equipment, a car, or branded tech. Those are assets which can count.

When used as collateral, they can unlock better credit terms or help you get financing when your income alone doesn't do the trick.

6. ZUS and Taxes: Handle It Before It Handles You

You know how a deal falls apart because someone forgot to submit a document? Same thing here.

Even tiny ZUS or tax delays can hurt your credit score. The bank sees everything, and unfortunately doesn't forg

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.

We built it for business owners like you. People who close deals on the go, juggle clients and listings, and don't have time to play accountant between showings. You didn't get into real estate to chase down receipts or guess your monthly profit.

That's why PaveNow runs quietly in the background organizing your finances while you focus on listings, viewings, and signing that next deal.



No complicated software installs



No IT headaches



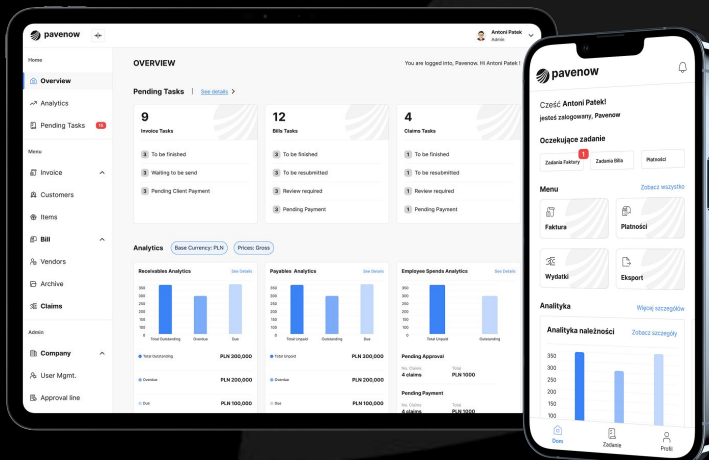
Start with one feature, scale as your business grows

Your client list grows — so can your tools.

And we'll say this loud and clear: your data is yours. We never share it with third parties. Your accountant only sees what you export. This is about empowering your business, not exposing it.



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



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