



6 SMART WAYS TO RAISE YOUR JDG CREDIT SCORE (WITHOUT BURNING OUT LIKE A CRÈME BRÛLÉE)



TABLE OF CONTENTS

1. Why Credit Matters (Even If You're Booked Solid Through the Fall)
2. What Banks Actually Look At
3. How to Serve Up Better Credit —
Gastronomy Edition



Let's Not Sugarcoat It...

You can run a kitchen during a Saturday night rush.

You can do inventory on three hours of sleep.

You can calculate food cost in your head while taking a call from a fish supplier who "just ran out of salmon."

But try to get a loan or lease on behalf of your one-person gastronomy biz?

Suddenly, you're "high risk."

It's not because you're bad at business, it's because Bank's credit system wasn't built for self-employed chefs and culinary creators. It was built for people who wear suits and schedule meetings about meetings.

Let's fix that.



Why Credit Matters (Even If You're Booked Solid Through the Fall)

You might think:

"I've got reservations. I've got regulars. I don't need a loan."

And that's true, until:

 The kitchen hood system breaks and needs replacing tomorrow

 A huge food order gets paid late

 Your POS system dies mid-shift

 You finally find a bigger space — but the deposit is 15K upfront

Credit isn't about needing a lifeline, it's about having leverage when the unexpected hits harder than a food critic on Pyszne.pl.



What Banks Actually Look At

Hint: Not Your Perfect Kluski Śląskie (unfortunately)

They don't care how many guests you served last weekend. They don't care that your brunch is fully booked until 2032.

They look at:

-  Net income (revenue minus cost of ingredients, staff, and oat milk)
-  Bank history (don't mix business with McDonalds)
-  Business age (12+ months helps a lot)
-  ZUS & tax debt (a single złoty overdue? Yep, they care)

How to Serve Up Better Credit — Gastronomy Edition

1. Show the Real Profit (Not Just the Daily Specials)

Revenue is what comes in. Net income is what's left after rent, food, staff, and 42 unexpected deliveries of biodegradable forks. Net income is what lenders want to see.

With PaveNow you can easily estimate it by:

- ✓ Tracking your income and see what's really profitable
- ✓ Monitoring unpaid invoices (like that catering gig from May 🙄)
- ✓ Sending friendly payment reminders in one tap

💬 Think of net income like plating: it's not just what's in the pan, it's how you present it.

2. Rethink Ryczałt (We Know... But Hear Us Out)

Ryczałt is simple and cheap — until you need to prove how profitable you are.

Flat tax makes it hard for banks to understand your margins. KPiR (simplified accounting) might help you look way more financially solid.

PaveNow won't replace your accountant for this, but it will:

- 🍋 Make expense tracking effortless
- 🍋 Help your books finally make sense
- 🍋 Stop you from texting your accountant at 23:00 in a panic

3. Keep Costs Tighter Than Your Fridge Schedule

You're probably bleeding cash and don't even know it:

- 📄 Lost receipts (the delivery guy swore he'd bring an invoice)
- 📦 Subscriptions to services you haven't used since 2022
- 🔌 Small leaks: utensils, gloves, sauces, extra baguettes "just in case"

With PaveNow, you can:

- 📷 Snap receipts instantly
- 🗂️ Auto-categorize your spending
- 📊 Spot waste before it becomes a problem

A clean cost structure tells banks: "this place is run like a pro."

4. Treat Your Bank Account Like Your Menu: Curated

When the bank sees a weird mix of gas stations, factoring, and random bank transfers... it doesn't exactly scream "stable operator."



Keep business and personal expenses separate.



Plug in PaveNow to automatically categorize and track.

Bonus: You'll actually know where the money went.

Even better bonus: your accountant will stop asking if "Crazy Frog Nightclub" is a supplier.

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

You may not have a huge cash reserve, but you might have:



An espresso machine worth 8K



A catering van



Commercial kitchen gear

That's collateral. It helps lenders say "yes," even when your income graph looks more like a rollercoaster than a spreadsheet.

6. ZUS + US: Pay On Time, Avoid Heartburn

ZUS doesn't mess around. Neither does the tax office. One late payment can drag your credit score down like a bad TripAdvisor review.

We get it, stuff happens. That's why we built a way to help.

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're already managing:

- 🍷 Staff drama
- 🍷 Supplier delays
- 🍷 Five online ordering platforms
- 🍷 A sink that won't stop leaking

You shouldn't also be doing part-time finance just to look good to a bank.

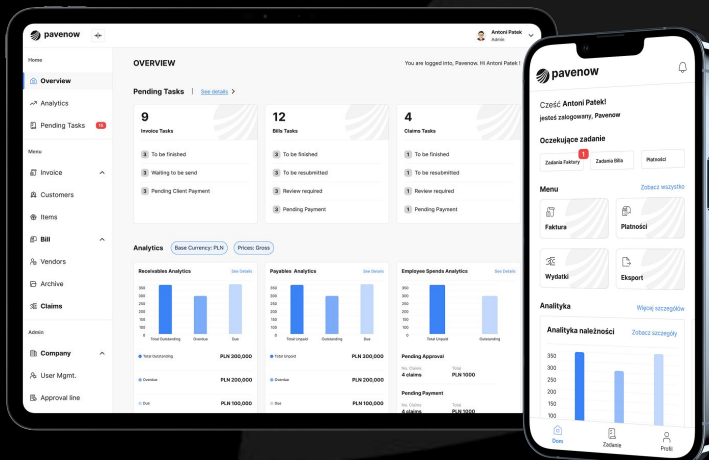
That's why we built PaveNow:

- 🛠️ No complicated software installs
- 📊 No IT headaches
- 🏗️ Start with one feature, scale as your business grows

Also, we have built this with one promise: your data remains yours. We do not share it with third parties. Your accountant sees only what you allow and 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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