



WHITE-LABEL SYSTEM

# Bread Squared

The white-label credit & funding system you can own.

A complete, replicable engine for positioning clients, funding outcomes, and recurring revenue — under your brand.

## 01 — THE OPPORTUNITY

# A proven system is worth more than a good idea.

Most people enter the credit and funding space from zero — no process, no playbooks, no compliance framework. You're being offered the finished system instead: a credit positioning & funding engine, built and ready to run under your brand — for thin-profile clients who need depth and structure, not damage remediation.

## THE ENGINE, IN THREE PARTS

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01

### A disciplined client model

Qualification standards that keep fulfillment predictable and messaging honest.

02

### A five-step client path

The core IP — a sequenced path from diagnosis to lender readiness.

03

### A recurring-revenue ecosystem

A branded monitoring platform that turns each client into monthly income.

| You're not buying a course. You're buying the operating engine.

# Five steps. One repeatable path.

**01**

## Credit Monitoring

A full credit diagnosis, updated monthly through the monitoring system.

**02**

## Tradelines Fulfillment

The client pays cash or finances the package that best fits their profile — core delivery in 30–45 days.

**03**

## Branded Account Guides

Pre-drafted, brand-tailored guides sent after purchase — how to set up bank accounts and prepare for seed money.

**04**

## Funding Applications

Once tradelines and new credit lines report to all three bureaus, the client is ready for personal or business funding.

**05**

## Long-Term Retention

Re-engage clients through your ecosystem — retarget every 90 days as their scores update.

**Each step is built to make the next one work.**

But the real value compounds after the funding. Every step deepens the relationship — and once a client lives inside your retention ecosystem, you become the team they rely on. They don't shop around; they come back to your system to apply for funding again and again, for years to come.

# Three libraries you inherit.

## 01 · FOR YOU, THE PARTNER

### Personal Funding Application Systems

Every proprietary personal funding method — step-by-step, teaching you exactly how to apply to each of our prime lenders.

Per-lender playbooks

Soft-pull-first

Application waterfall

## 02 · FOR YOUR CLIENTS

### Client Support Guides

Brand-ready guides that support each client's journey — so they learn the process and get the most from the program they purchased.

Banking setup

Seed-money prep

Next steps

## 03 · THE ECOSYSTEM — WHERE IT ALL CONNECTS

Served daily · monthly · yearly

COMPANY



### The Ecosystem

Your knowledge base, proprietary pieces, new offers & loan pre-qualification methods you develop.



CLIENT

# Three revenue lines.

01

## Financed Tradelines

Personal Tradelines	\$2,500
Business Tradelines	\$3,000
Total Tradeline	\$3,500

Fulfillment cost \$500–\$1,000 / package, by tradeline source. Sold upfront or financed.

02

## Seed Money Success Fees

**10%** of total funded

Market-average success fee, earned on funded outcomes.

\$0 fulfillment cost on seed-money approvals.

03

## Credit Monitoring

Customer pays	\$50 /mo
Your cost	\$20 /mo
<b>Net margin</b>	<b>\$30 /mo</b>

Recurring on every enrolled file — every month.

## 05 – THE REVENUE MODEL

# What a year can look like.

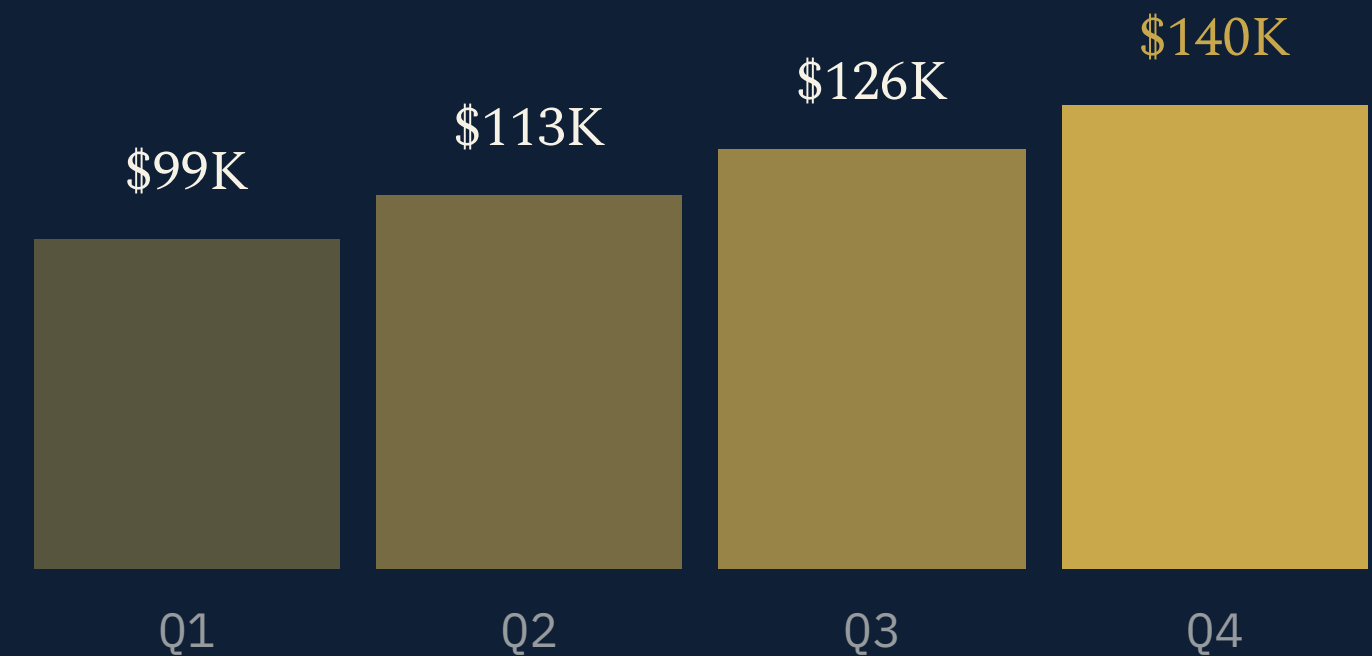
2 tradeline packages / wk

2 seed fundings / wk (\$10K + \$20K)

50 new monitoring files / mo

REVENUE LINE	MONTHLY GOAL	NET / YEAR
<b>Financed Tradelines</b> ~96 / yr · \$3,000 avg – \$750 cost	8 sales / mo	<b>\$216,000</b>
<b>Seed Money Success Fees</b> ~\$1.44M funded / yr · 10% · \$0 cost	12 approvals / mo	<b>\$144,000</b>
<b>Credit Monitoring</b> grows to ~600 active · \$30 net / file	50 new files / mo	<b>\$117,000</b>
<b>TOTAL NET / YEAR</b>		<b>\$477,000</b>

### NET REVENUE, BY QUARTER



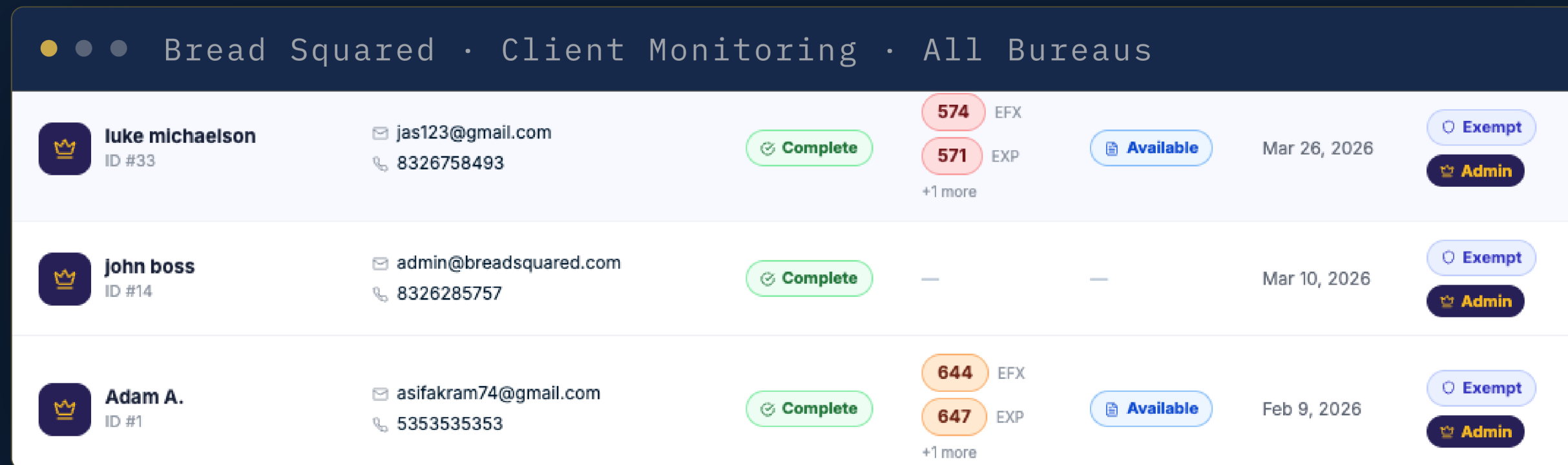
Exit MRR ≈ \$18K / mo – and still climbing.

Illustrative first-year model, net of fulfillment cost and excluding the one-time license. Figures scale with your volume, package mix, and tradeline-source costs.

# A branded monitoring platform that earns every month.

- A branded consumer-facing monitoring experience — the category clients already trust, except it's yours.
- A backend dashboard you fully control — branding, layout, client views, and reporting.
- A daily-use ecosystem hub — your offers, knowledge base, and entire customer base in one place.

Standalone services earn once.  
This earns every month.



Your brand, your dashboard — every client and every bureau in one daily-use view.

# A defined path to approval.

## Tradeline Depth

Which depth supports which funding goals.



## Posted Trades

How posted trades translate into lender standing.



## Sequencing

Sequencing tradelines against the funding timeline.



## Approval

Positioned to be approved on real terms.

### PERSONAL FUNDING

An optimized personal profile and the right banking foundation.

### BUSINESS FUNDING

Corps positioning and a separated commercial profile.

### LENDER PLAYBOOKS

A proprietary, bank-by-bank library on how to position for each institution.

# The complete asset list.

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01 The disciplined client qualification model

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02 The five-step client journey (core IP)

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03 Five proven fulfillment tracks

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04 Three ready-to-sell offerings + success-fee model

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05 The customizable monitoring system (MRR engine)

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06 The bank-by-bank lender funding playbooks

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07 The tradeline-to-approval methodology

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08 The personal + business funding framework

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09 An established compliance framework (CROA / FCRA)

Built on legitimate credit-building strategy inside CROA / FCRA guardrails – honest qualification, measured language, defensible by design.

## 09 — THE OFFER

One-time white-label license

# \$25,000

Own the complete Bread Squared system — rebranded as your own.

A limited, qualified partnership extended to a small group, not sold at scale. The exclusivity is the point.

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The full operating engine, under your brand.

Recurring monthly revenue infrastructure.

The playbooks, methodology, and frameworks that took years to build.

Most people spend years building this. You can own it today.

The next step is a one-on-one conversation to confirm fit and walk through onboarding.