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Business Lending  
Databases:  
Growing Loan  
Portfolios

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# Business Loan Portfolio Growth: Driven By Superior B2B Databases From Mailinglists.com

Business lending has [recovered a great deal](#) since the Great Recession. Competition for qualified prospects is up. Successful direct mail marketing to business loan prospects is more effective when it is well conceived, consistently implemented, and powered by fresh, accurate contact data. Reaching the right audience with the right offer at the right time via the right channel – repeatedly – is key.

***Lenders Note: The National Federation of Independent Business (NFIB) Index of Small Business Optimism is at 107.5, an all-time high. (Figures released Nov. 2017)***

## We're All On A Journey

The customer journey has garnered a lot of attention in marketing. Business loan direct marketing now requires a customer centric approach. This demands that a lender must understand each potential borrower's journey from awareness of a loan product to application. It requires that lenders anticipate the ebb and flow of their target segment's financing needs, and beat their competition to the offer.

***Mailinglists.com is positioned to assist and guide business lenders throughout their own customer prospecting and retention journey. We offer multiple pathways to developing the most appropriate business loan prospecting mailing lists.***

## Serving Customers Versus Promoting Products

As the saying goes, “Failure to plan on your part does not constitute an emergency on my part.” The need for a business to borrow is not governed by the need of a lender to build its loan portfolio. Blatantly self serving, (“The quarter is almost over! We have to make our numbers!...”), poorly targeted direct marketing messages to a loan prospect may come off as irrelevant (spam), and potentially alienating. Good luck next time that prospect sees your name on a postcard or in a subject line.

So how do lenders know when and how to reach out to loan prospects? Especially if they have never done business together? In the past, intuition might play a significant role in gauging the timing, frequency, and point of contact. Fortunately, there is a wealth of data available to help sharpen campaign focus.

## Reaching Out To Specific Loan Prospect Segments

UCC filings are a good start point for assembling a list of business loan prospects. Each filing contains a lot of information, about the borrower and lender (as in, the competition), the nature of collateral, and more.

Suppose a lender is willing to take certain risks in exchange for charging higher rates? Everyone deserves a second chance, right?

Perhaps a lender wants to provide a boost to borrowers that are credit challenged for any of a number of reasons, as part of an economic development initiative, etc.

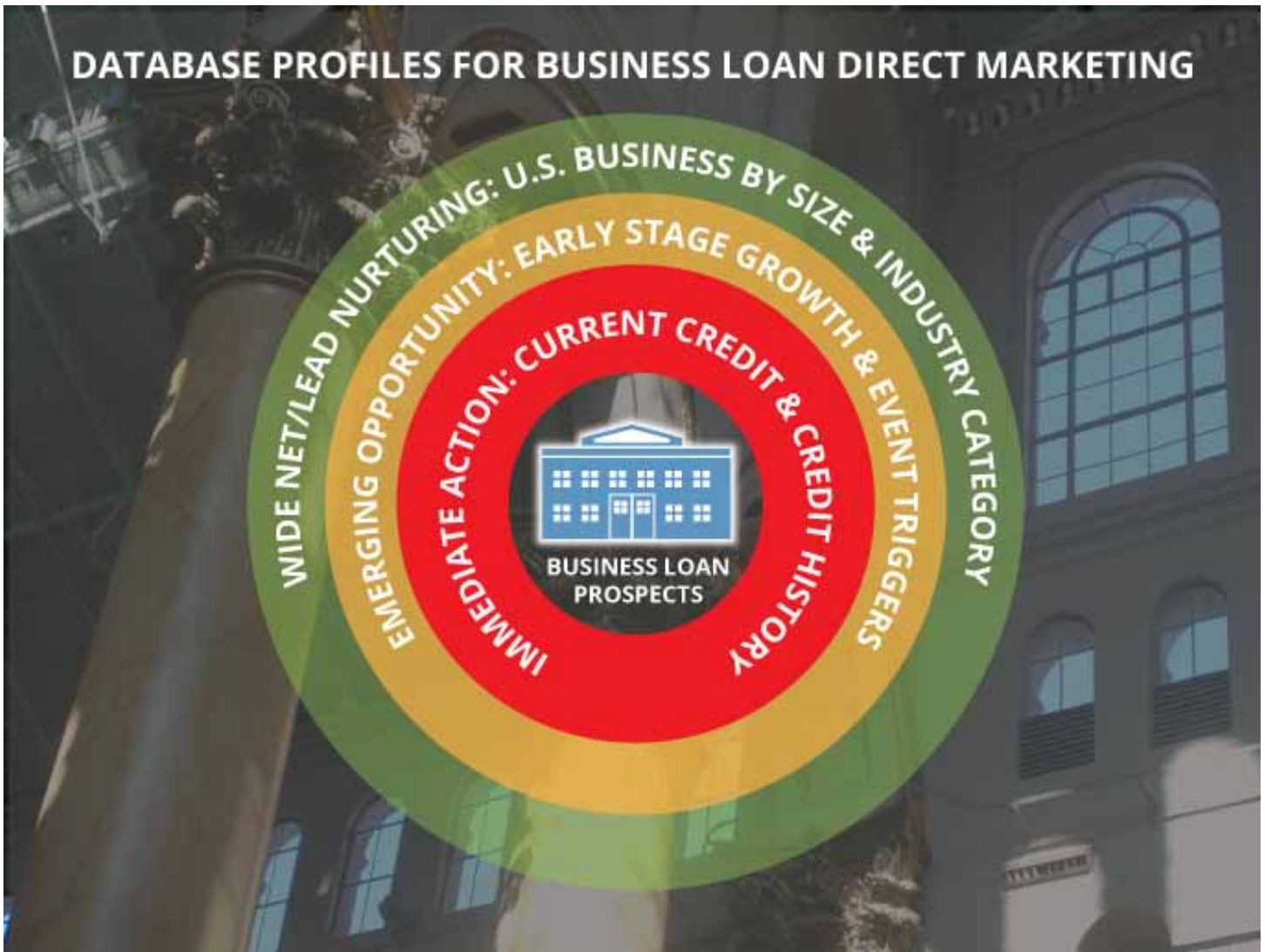
New business startup costs are a major driver of business borrowing. There are expenses that must be funded prior to actually opening, and then ongoing needs to stay up and running.

Upon surviving infancy, businesses may face the need to expand. Infrastructure, inventory, marketing and HR costs loom. With documented operational and even loan histories in hand, these businesses become prime prospects.

When things happen in business, it can be costly for a variety of reasons. Moving, merging, or changes to management all take money, often in the form of loans.

Every business is different. There is certainly no one “season” of funding need that they all experience in common. Covering as many businesses as possible, at various stages of their customer journey, is hard.

These are examples of databases that empower loan marketers to prospect smarter. Less is left to chance with regard to creating initial awareness, aligning risk tolerance, timing of prospect need, and being aware of triggers known to generate business loan leads.



## There Are Multiple Paths To Your Target

Following is our roster of databases that separately or in combination, can identify a path to targeting the right business loan prospects. They include databases of current credit usage and credit history – prospects with more immediate needs .

Others focus on businesses that vary by size, age, and industry. These may resonate with a lender’s particular domain expertise and institutional mission. All are developed with our long time data partner, Dun & Bradstreet. Together they represent businesses at some stage in their need for credit, and position lenders to meet that need.

For assistance call (914) 948-8300 or visit [Mailinglists.com](http://Mailinglists.com)

## **Immediate Action: Current Credit & Credit History**

**UCC Filing Database** – UCC filings document outstanding and perfected loans. Key details identifying both the borrower and lender (competitor) plus the nature of collateral are included. This helps determine the suitability of credit risk for a given lender on a case by case basis. Over 31 million UCC filings are in existence, with many thousands being created each year. A UCC Hotlist is available for the most recent filings.

**Merchant Cash Advance Leads** – These are often small businesses – often retailers – that repeatedly need cash advances to pay overhead and finance inventory. Merchant Cash Advance lenders focus on helping them meet their needs.

**Credit Challenged Companies** – Existing businesses that have experienced difficulties need to borrow money to right the ship. Such credit challenged companies are often candidates for alternative funding solutions.

## **Emerging Opportunity: Early Stage Growth & Event Triggers**

**New Business Registration Database** – These are “newborn” entities that need funding prior to actually opening for business. Then they need to borrow money to start running and stay running. Databases are built from public records and various government sources including State, County and City filings including new incorporation, new d/b/a, trade and new business licenses and registrations. They may not yet have UCC filing histories but often still qualify for business credit.

**Business Trigger Events Database** – All businesses undergo change. Ownership, management and DBA change. Contact information can change. Financing needs often accompany these changes. Funders of

every stripe can select the sorts of business trigger events that represent opportunities for them.

**Business Database with Trade Activity** – Track the creation of trade lines – B2B lines of credit – as companies extend credit terms to young, small businesses, a telling sign of business health and activity. Businesses with active trade lines tend to be better credit risks. These businesses use a select roster of credit sources to help them stay healthy and grow.

### **Wide Net/Lead Nurturing : U.S. Business By Size & Industry Category**

**SIC Code Masterfile** – Reach businesses by their Standard Industrial Classification System (SIC) Code. The file includes over 20 million public and private businesses organized by the U.S. government’s SIC code system into over 1,000 categories.

**NAICS Code Masterfile** – Identify businesses by the North American Industrial Classification System. NAICS groups production-oriented economic activity into 21 broad Sections, 88 Divisions, 238 Groups, and 420 Classes. The structure has been updated for 2017

**Mailinglists.com provides a free Duns/SIC/NAICS Lookup** – One or more businesses may be researched using this feature. Also, a complete **SIC Code Directory** is available. If desired, please call (914) 948-8300 x000 for help with fine-tuning your mailing lists.

**The U.S. Small Businesses Database** – This is the definitive resource for reaching small business prospects. It is the largest and most comprehensive database of small U.S. businesses offering the broadest coverage available of almost 17 million U.S. small businesses.

**U.S. Business Database** – This business database allows you to target the greatest number of credit prospects of all sizes for your business loan

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prospecting campaigns. Through the wide variety of selectors available you can reach businesses and executives that are most likely to need and use your products and services. ***The U.S. Business Database is one of the many databases we offer for acquiring [Business Data Appends](#), to fill any gaps in your customer and prospect records.***

## The More You Know The More You Grow

These resources present both traditional and alternative funders with ample opportunities to grow their loan portfolios by marketing to the loan prospects that align with their business goals. Whatever path is chosen, however wide or narrow the net being cast, loan marketers can be assured that the data is fresh, accurate and represents an exceptional value.

By combining quality data with insights informed by their own experience, lenders are able to get out ahead of customer and prospect needs and beat their competition to loan opportunities.

When done right, target market messaging can be effective in meeting the dual challenges of business loan prospecting: successfully managing existing customer relationships plus generating prospect leads.

***Mailinglists.com has proven itself for over 25 years to be an ideal partner for business loan marketers. We help to research, procure and implement the highest quality mailing list data to satisfy whatever criteria for loan prospect targeting must be met.***



## One Goal: Your Success

For almost 25 years our mailing list brokerage, management and data analysis products and services have grown in scope and reputation.

### **What our clients receive with every list order, every day:**

- The highest quality direct mail list data at affordable prices
- The expertise of seasoned data professionals
- The ability to choose from over 75,000 B2B and B2C lists
- Privileged access to the complete Dun & Bradstreet file
- Mailing list orders delivered swiftly, in hours not days
- Patient consultation and clear options throughout the process

Of course, all those direct mail lists are just the raw material from which your custom list options are developed. Our mailing list brokers dig into the DNA of each list and tailor it to your particular needs. Custom selects and special orders are our forte. Just as your target audience is comprised of unique individuals, your business is regarded with just as much care.