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The 5 C's of Credit

·A measure of your creditworthiness based on indicators like your credit score and credit history. ·Your financial ability to pay Capacity the lender back (compares your income to expenses. •A measure of how much skin you are willing to put in the game, usually in the form of a down payment. Capital ·An Asset you pledge Collateral to back the loan •Market analysis of the Conditions trends of your business' industry

The 5 C's of Credit are the five things many business lenders use to determine your creditworthiness as a potential borrower and ultimately whether to give you a business loan.

THE IMPORTANCE OF YOUR CREDIT HISTORY