

The 4 Cs of Business Lending

If you are looking for money for your business than you will be happy to know you only need one "C" to qualify.

In lending when we look to see if a client is fundable we are looking for one of the 4 "C"s. You don't have to have all of the 4 Cs, only 1 to secure funding.

The first C is Cash Flow. When you have an existing business with good cash flow you can qualify for business funding.

If you do have verifiable cash flow this substantial increases your chances of being approved for funding. There are many funding programs you might qualify for including Business Revenue Lending.

If you don't have cash flow your business still might have Collateral, the second C.

Collateral for your business is really your business assets. Many things can be used as collateral including equipment, purchase orders, even account receivables.

Having Collateral greatly increases your chances of being approved.

If you don't have cash flow or collateral, don't worry you still can qualify for business funding. Lenders also look at your business Credit to qualify you. Business Credit is our third C.

Lenders will lend you money with no personal guarantee based on your business credit profile and score. If you have a good business credit profile you can use that as security to obtain funding.

If you don't have business credit built now, call me so I can help you quickly build an excellent business credit score and profile.

Maybe you are just starting a new business, and you have no business credit, cash flow, or collateral. In this case you can still qualify for funding. But lenders will use your personal Credit to qualify you.



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Personal Credit is the fourth and final C that lenders will look at to approve you for funding. You can secure credit lines, through me, up to \$250,000 with as low as a 650 credit score. These types of unsecured credit lines do not look at revenue or financials. Your credit is all that is used to qualify you for funding.

All you need is 1 of the 4 “C”s to qualify for much of the business financing that is available to you today.



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