Core financial metrics:

Revenue & sales growth

What is is:
Total income from sales over time.

Why it matters:
Shows overall business health and growth trends.

Net profit margin

What is is:
Percentage of revenue left after expenses.

Why it matters:
Reveals profitability, not just sales volume.

Cash flow

What is is:
Money coming in vs. money going out.

Why it matters:
Positive cash flow keeps operations running smoothly.

Operating Expenses (OPEX)

What is is:
Day-to-day costs like payroll, rent, and utilities.

Why it matters:
Helps identify cost control opportunities.

Debt-to-income ratio

What is is:
How much debt you carry compared to income.

Why it matters:
High ratios may affect creditworthiness and loan approvals.

Accounts receivable turnover

What is is:
How quickly customers pay you.

Why it matters:
Impacts cash flow and available working capital.

Working capital

What is is:
Current assets minus current liabilities.

Why it matters:
Indicates short-term financial stability.

Why these metrics matter for financing

Numbers don't lie. They show the state of your business's health.

Lenders and financing providers look at these metrics when reviewing applications.

Strong financial metrics = better funding options and more flexible terms.

Even if your numbers aren't perfect, Credibly focuses on your potential—not just your credit score.

Funding that works for your business

- Apply online in minutes
- Get funded in as fast as 4 hours, if approved
- Work with financing experts

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