

# FAST AND EASY WORKING CAPITAL

For Small-Mid Size Exporters

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**marco**  
capital



# SME EXPORTERS ARE UNDERSERVED

Problem: SMEs do not have the financing to support a 90+ day gap

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## Long payment cycles

60-120 day cycles



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## Buyer payment risk

25% of bankruptcies are attributed to unpaid invoices



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## Minimal financing options

Most are self-financed or dependent on friends and family



# SMEs ARE OVERLOOKED BY TRADITIONAL LENDERS

Problem: SMEs lack what lenders require

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## Strong Historical Financials

2+ years



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## Hard Collateral

Or personal guarantees from an individual with good credit and large enough assets



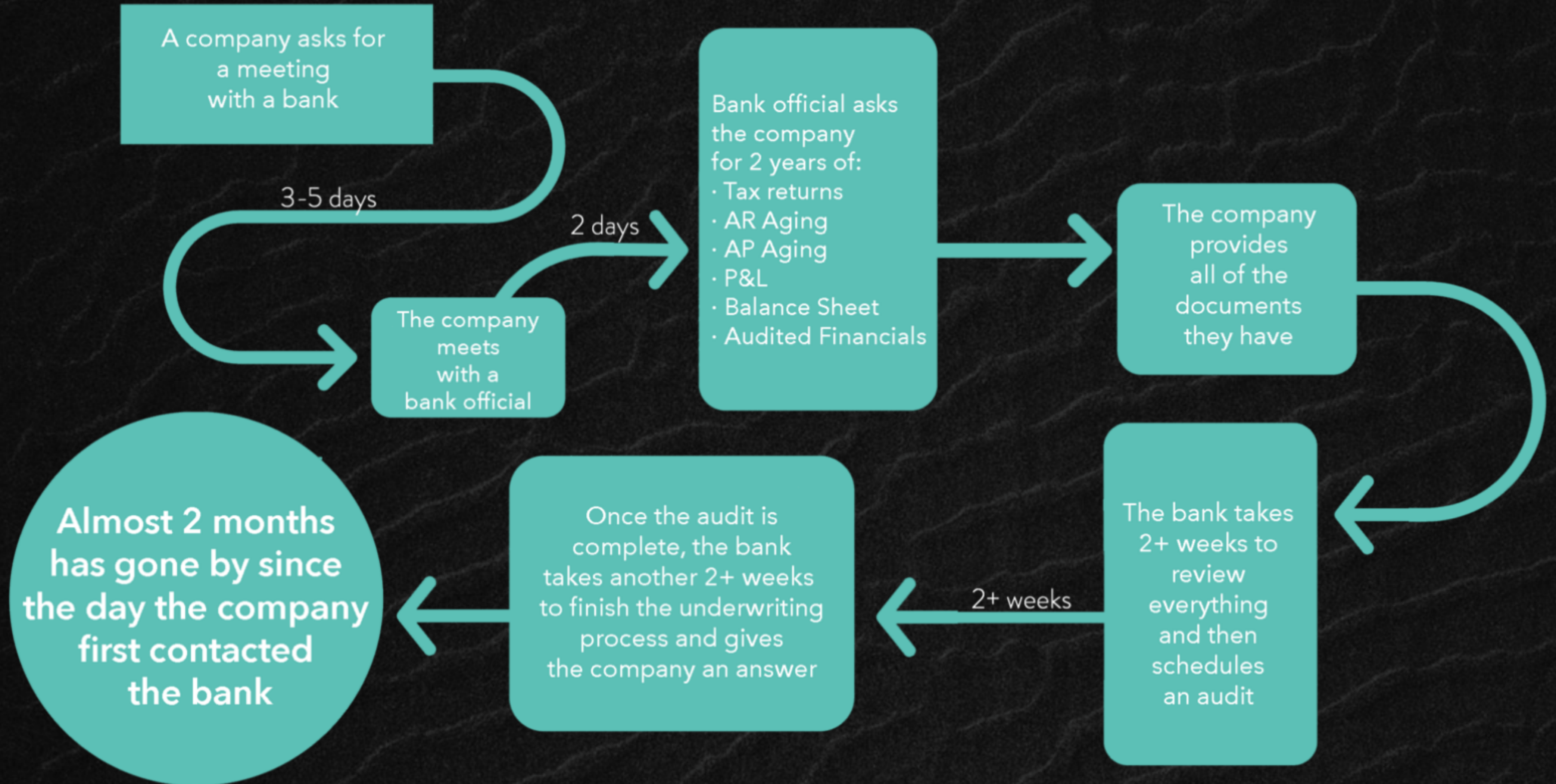
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## Large Volume Transactions

At least \$6MM in revenue a year



# TYPICAL LOAN ORIGINATION PROCESS





# MARCO PROCESS

72 hours vs. 2+ months



**Exporter submits a short application online**



**marco gets back to Exporter in as little as 48 hours**

If approved Exporter is now able to start uploading invoices



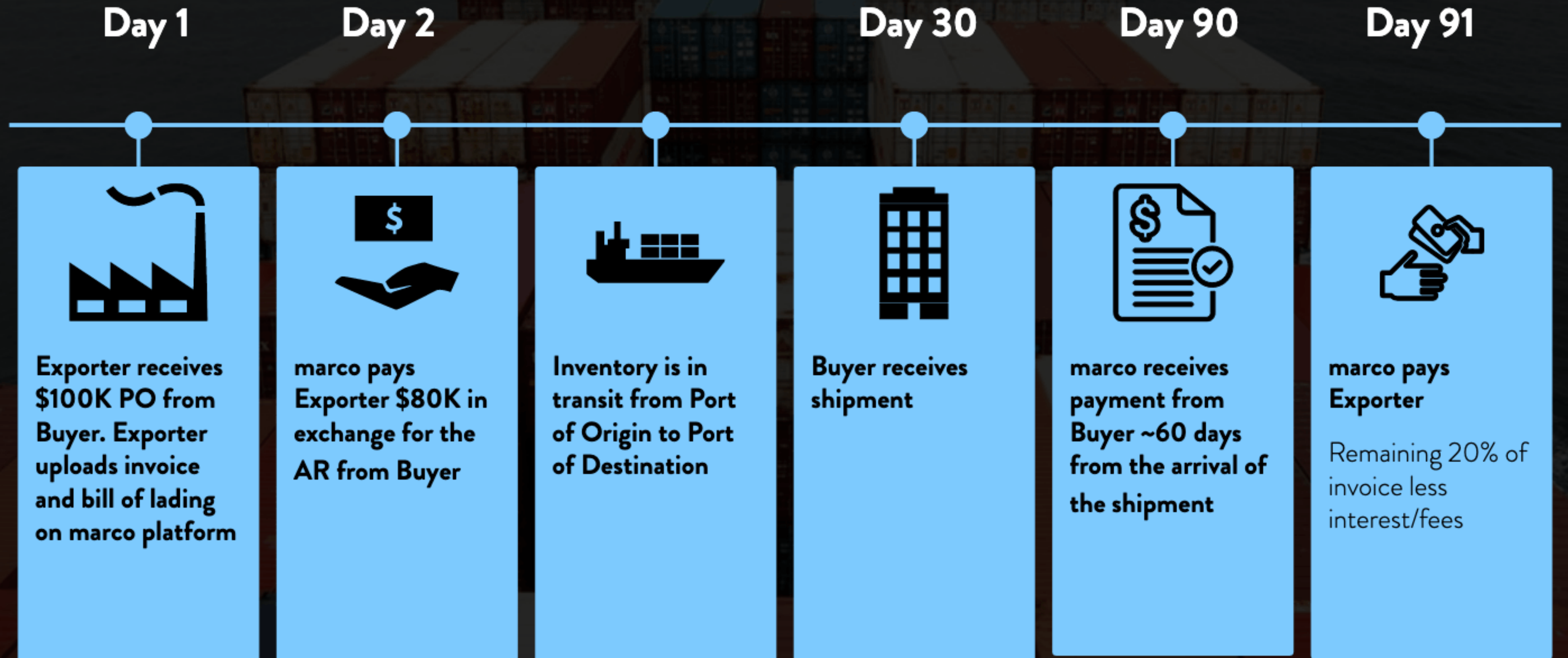
**Exporter receives up to 80% of invoice amount 24 hours after submitting**

Exporter receives funds up to 72 hours after contacting marco



# HOW DOES MARCO WORK?

How **marco** factors an \$100K invoice



# INNOVATION & VALUES

Modern Platform Engineered for SMEs

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## Regional Focus

We know our customers



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## Investing in Innovation

Leverage deep tech to increase transparency, security, privacy and confidence within the supply chain



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## Leading Support

Friendlier customer-centric experience



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## Blockchain Technology

Faster, more transparent & secure transactions



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## Built for SMEs

Committed to helping facilitate growth



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## Federated Learning

Privacy first ML architecture to facilitate smarter risk management



# CONTACT MARCO

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