

SMALL BUSINESS FINANCE FORUM



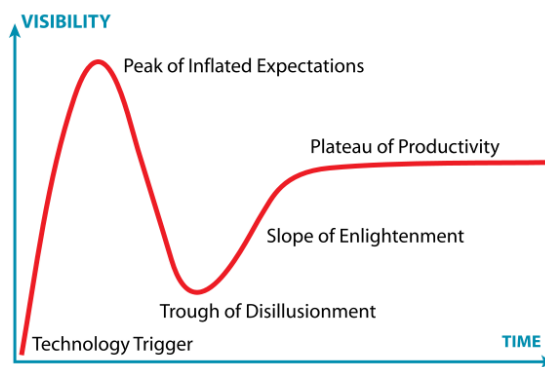
TECHNOLOGY PLATFORMS FOR ACHIEVING EFFICIENCY

Joyce Klein, Director, FIELD at the Aspen Institute
June 9, 2016

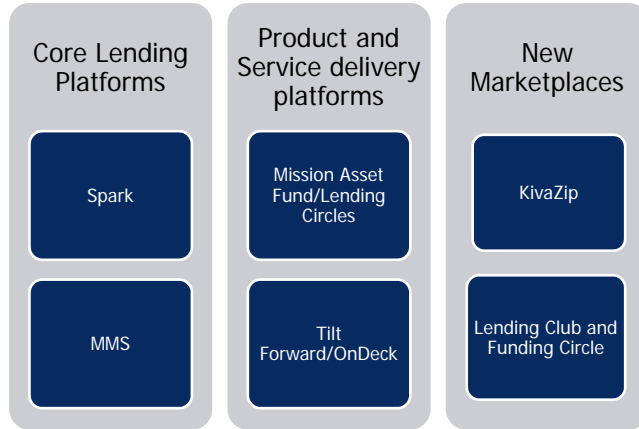
Lead Sponsor



Gartner Hype Cycle



Three types of platforms



OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 

PLATFORMS



TECHNOLOGY

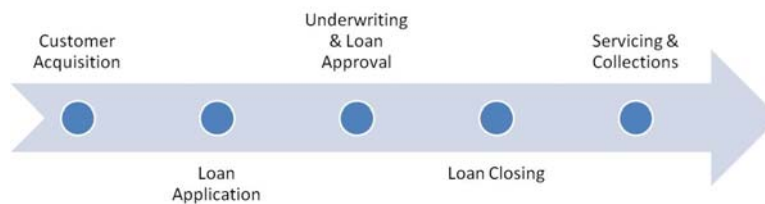
OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 

Platforms are about...



OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 

Lending value chain



OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 

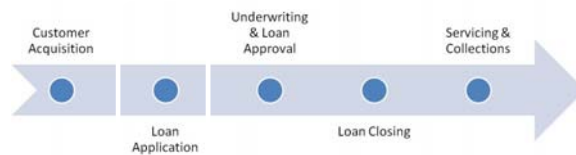
Lending value chain



- Customer marketing
- Customer tracking/sales pipeline management
- Market channel development
- Business advice

OPPORTUNITY FINANCE NETWORK™
**SMALL BUSINESS
FINANCE FORUM** 

Lending value chain



- Eligibility determination/pre-screening
- Collecting documents (tax returns, bank statements, credit reports)
- Identity verification
- Site visit
- Collateral valuation
- Business and credit advice

OPPORTUNITY FINANCE NETWORK™
**SMALL BUSINESS
FINANCE FORUM** 

Lending value chain



Credit/cash flow analysis
Deal structuring
Development of credit memo
Presentation to credit committee
Credit decision
Business and credit advice

OPPORTUNITY FINANCE NETWORK™
**SMALL BUSINESS
FINANCE FORUM** 

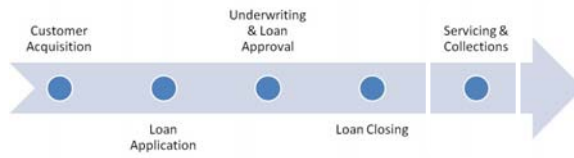
Lending value chain



Document preparation
Closing meeting
Check/payment issuance
UCC filings
Borrower education

OPPORTUNITY FINANCE NETWORK™
**SMALL BUSINESS
FINANCE FORUM** 

Lending value chain

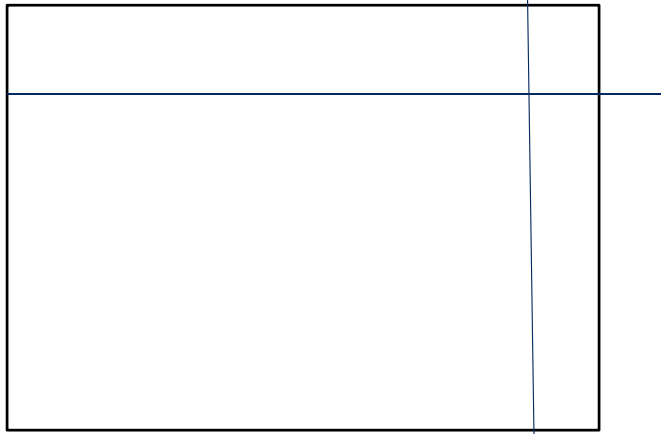


- Statement preparation and issuance
- Portfolio reporting
- Credit reporting
- Payment reminders
- Follow up on delinquent accounts
- Borrower support and education



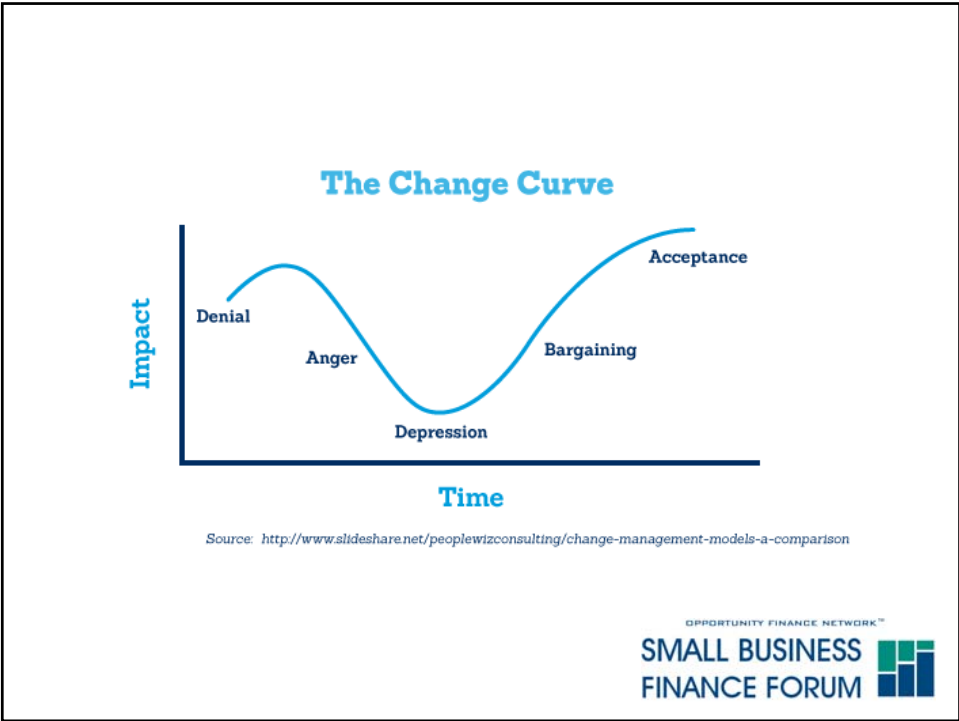
Uniqueness

Core



Value Add







OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 



 dreamstime.com™
OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 

TIME IS MONEY



OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS
FINANCE FORUM 