

# marco

the tech-enabled financing platform

Designed for SMEs

Powered by Data Intelligence

marco

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[marcofi.com](https://marcofi.com)

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## Marco provides alternative financial solutions for established and growing businesses alike.



The U.S. & LatAm's first tech-enabled financing platform built for small and medium-sized businesses



Offices in Miami, New York, Dallas, and Montevideo



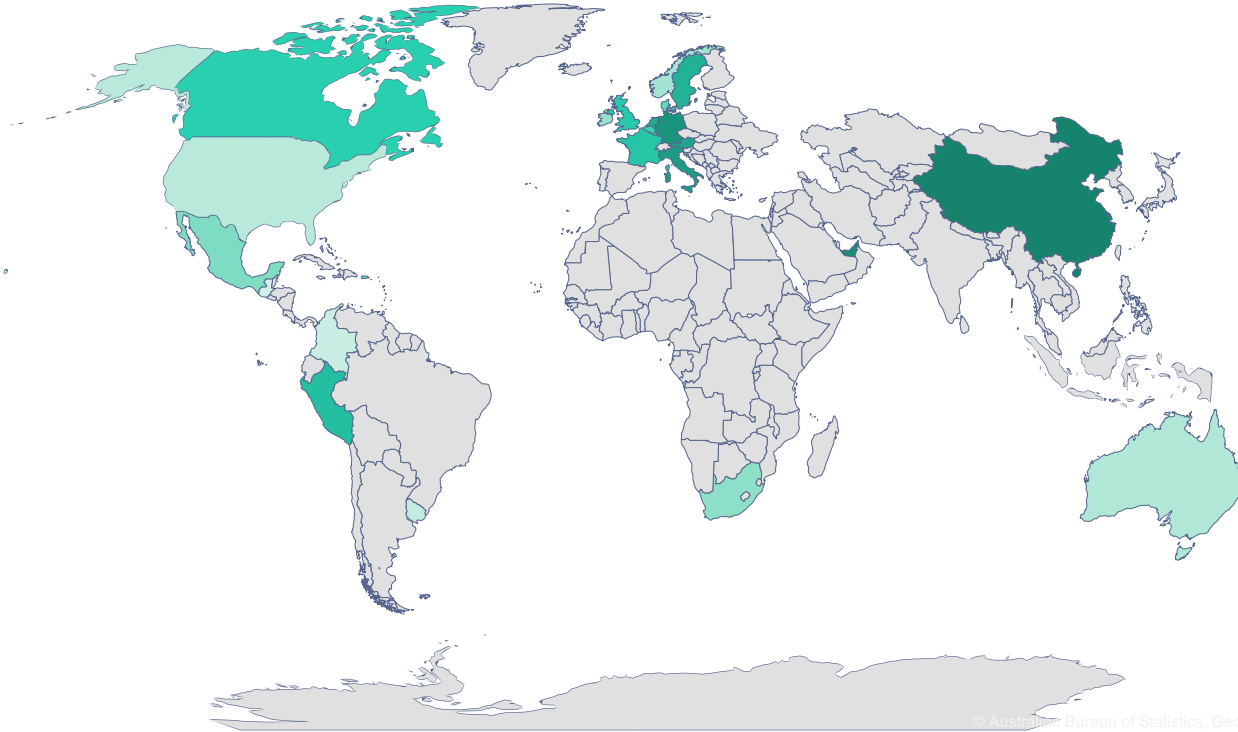
Our smaller clients are often unable to work with banks because of minimum revenue size requirements, excessive paperwork, and high fees



Bankable clients prefer to work with us because of our speed, flexibility, and cross-border focus:

- Post application funding decisions in **3 days**
- Current Credit Lines: **up to \$25M**
- **20+ countries** and growing

# Marco serves clients and manages partnerships across the globe.



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## As a non-bank lender, here are a few of the solutions we can provide your business:

### 01 International and Domestic Lending

Built by international trade experts specifically for US and LatAm markets

### 02 Innovative Structures

We can provide supply chain finance which is generally an *unsecured* finance facility, something that other lenders generally will not do

### 03 Varied Collateral

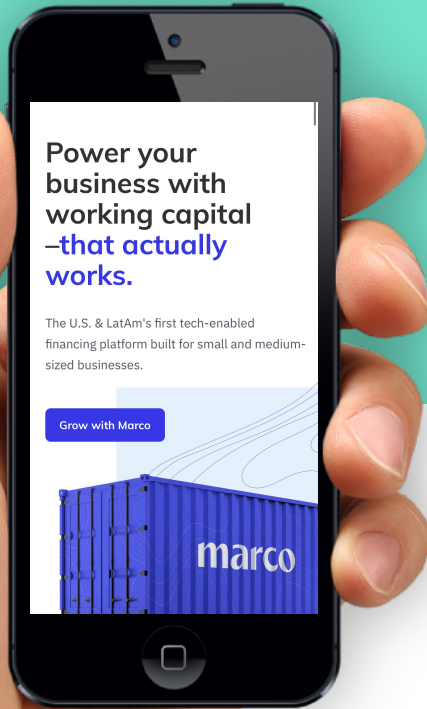
Use of your company's assets, *including foreign accounts receivable*, to structure asset-based or factoring facilities

### 04 Flexibility

Funding of "out of the box" transactions and structure transactions according to the needs of our client and not based on strict regulatory guidelines



# Here are a few of the solutions we can provide your business.



Factoring



Asset-Based Lending



Supply Chain Finance



Purchase Order Finance

# Factoring

Financing provided by the sale of accounts receivable to Marco which requires:

- ✔ **Invoice Quality** - provision of goods & services, stated terms, and no representation/consignment/progress billing/contingencies
- ✔ **Debtor Quality** - creditworthiness as well as no business/ownership relationship to the factoring client
- ✔ **Lack of Encumbrance** - Marco will file a security interest in assets to include Accounts Receivable, thus all A/R must be free of any other encumbrance
- ✔ **Verification** - receipt of goods/services and acceptance of same must be verifiable

# Asset-Based Lending

\*USA & Canada only, financing based on a pool of assets which may include:

- ✔ **Accounts Receivable** - invoices payable by customers for goods & services
- ✔ **Inventory** - raw materials and finished goods inventory, generally
- ✔ **Real Estate** - verifiable equity in real property can be used for collateral to supplement the revolving loan
- ✔ **Equipment** - machinery and equipment can be used for collateral

# Supply Chain Finance

Financing used to purchase product from suppliers, requires:

- ✓ **Strong Sales** - \$30MM and above annually
- ✓ **Senior Lender** – evidence of a senior lending facility already in place
- ✓ **Business Strength** – positive net worth and historical profits
- ✓ **No Additional Collateral Encumbrance** – this is a fully unsecured loan and will not interfere with existing senior debt facilities

# Purchase Order Finance

Financing provided for the purchase of products needed to complete customer orders with the process of...

- ✓ **Customer PO** – process starts with a bona fide PO from a customer for specific products
- ✓ **PO to Supplier from Client** – the client then issues a PO to the supplier for goods (only complete products)
- ✓ **Supplier Invoice** – the supplier invoices the client and Marco makes payment, after which the product is delivered to the customer
- ✓ **Closing PO Finance** – Marco purchases customer invoice for products delivered and pays off the PO Finance. Customer pays Marco according to terms.

We have conducted transactions in over 20+ countries spanning across North America, South America, Europe, & Australia in the following currencies:



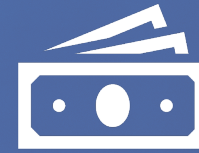
Dollar



Pound



Euro



Others Considered





### **Marco Application Accompanied By:**

- Most recent two-year financials
- Current accounts receivable & accounts payable aging reports
- An inventory report if inventory will be used as loan collateral in ABL



### **Executed Term Sheet Accompanied By:**

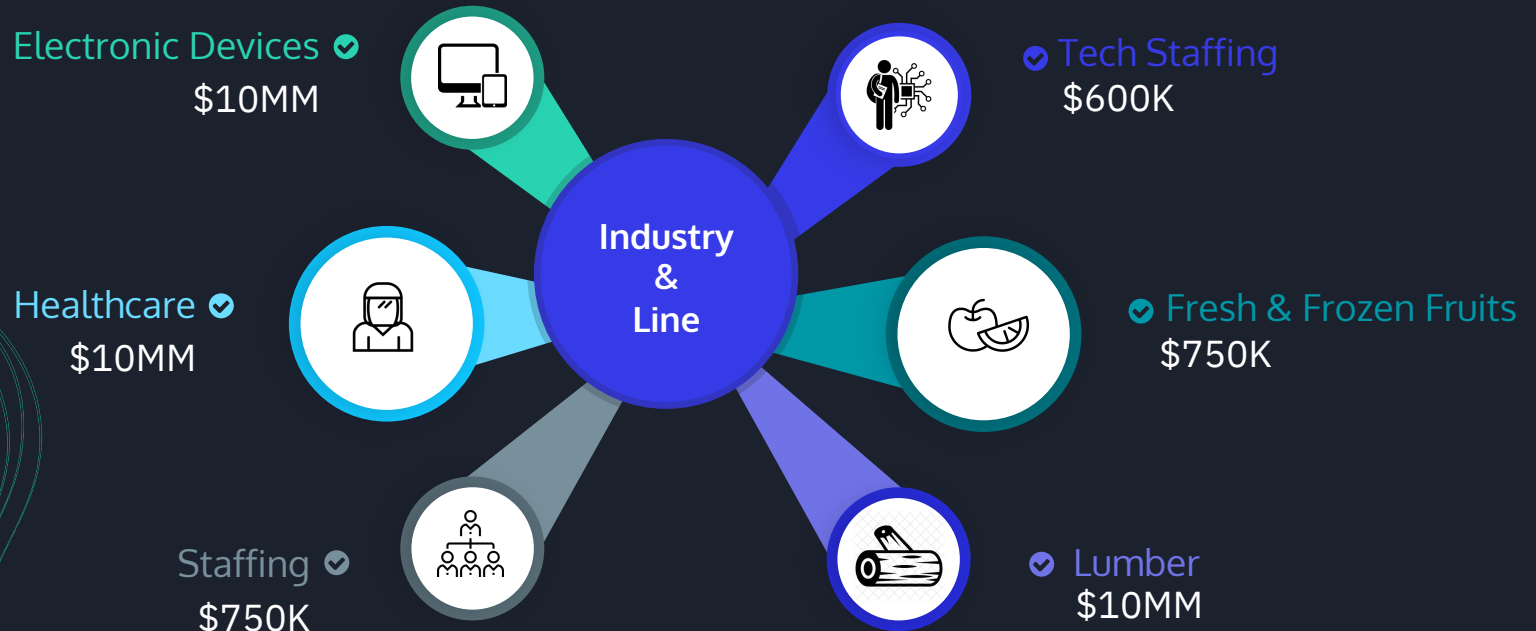
- Due diligence deposit
- Underwriting documents as outlined in the Term Sheet



### **Followed By:**

- Introduction to underwriting staff
- Underwriting process
- Field Audit (ABL only)
- Execution of closing documents
- Introduction to Operations team

# Recent Transactions





## Jacob Shoihet

### CEO & CO-FOUNDER

- ✓ 9+ Years Enterprise Sales/BD/Management experience.
- ✓ First 40 employee at Yelp NYC, multiple MVP awards at Groupon and top performer at Taboola.
- ✓ Led North American/Latin American Publisher Sales driving \$80MM+ in revenue from 2.5 Years at Series C computer vision technology company.



## Peter D. Spradling

### COO & CO-FOUNDER

- ✓ 9+ years of experience in international trade. Family business was largest exporter in Uruguay for 10+ years.
- ✓ Secured contracts with brands such as Newman's Own, Kraft Heinz, and General Mills.
- ✓ Proven entrepreneur, building and growing Organic Food Solutions to nearly \$10MM GMV before selling in 2019.



### Barry Kastner

EVP & SR. MANAGING DIRECTOR

- ✓ 40+ years experience in commercial finance and commercial banking
- ✓ Held senior management positions at Bibby Financial Services, Siena Lending Group, and served as Head of TD Bank's Asset Finance Group
- ✓ Served as COO of Congress Financial Corp, overseeing the company's evolution from a small factoring business to a multibillion-dollar factor and asset based lending enterprise



### Carlos Herrera

VICE PRESIDENT OF BUSINESS DEVELOPMENT

- ✓ 25 years of experience as a sales executive in the financial industry
- ✓ Spent the last nine years at Xynergy Capital, where he specialized in factoring for the healthcare industry
- ✓ Experience in trade finance, trucking and general factoring, supply chain finance and purchase order financing



### Chip Scoggins

SENIOR VICE PRESIDENT OF BUSINESS DEVELOPMENT

- ✓ 35 years of experience in the commercial finance and banking industries
- ✓ Experience with asset-based lending, factoring, healthcare finance and purchase order financing to commercial businesses across the United States.
- ✓ Experience structuring capital solutions for businesses involved in services, wholesale distribution, manufacturing, assembly, fabrication, importing and exporting



### Will Avedon

VICE PRESIDENT OF BUSINESS DEVELOPMENT

- ✓ Spent 12 years in Beijing building global brands from the ground up in the Greater China market
- ✓ A track record of developing client and distribution networks in more than 60 countries
- ✓ Former Vice President of Sales at Tradewind Finance operating in industries including consumer, tech, industrial and agriculture





## Christian Daly

SR. DIRECTOR OF BUSINESS  
DEVELOPMENT

- ✓ 12+ years experience in start-ups across Latin America in disruptive platforms and consumer products for export to the US
- ✓ Former advisory board member of Qwiki (acquired by Yahoo) and current advisor to Podz Inc and Dos Hombres Mezcal



## John D. Spradling

DIRECTOR OF LATAM GROWTH

- ✓ 5+ years of experience leading customer facing teams, and sales op technology implementation
- ✓ Top performer at Front, leading the LatAm outbound sales
- ✓ Former Co-Founder of Award Winning Mostrador Marram Restaurant in Montauk, NY
- ✓ B.A. in Interdisciplinary Studies from UC, Berkeley

# Say hello to Marco.



Carlos Herrera

VP Business Development

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