Loan State Ledger: Investor Pitch Deck

Innovative financial solutions driving investment opportunities

Loan State Ledger Overview

Unified Transparent Record

Loan State Ledger replaces manual loan processes with a unified and transparent system of record for all stakeholders.

AI-Driven Compliance Automation

The platform leverages AI technology to automate compliance checks, reducing delays and operational costs significantly.

Scalable SaaS Architecture

Loan State Ledger features scalable architecture with integration of cloud AI services and supports SaaS business models.

Future-Ready Financial Innovation

The platform enables smart contracts and secondary trading, preparing financial institutions for modern loan operations.

The Problem: Agency Dilemma

Challenges in Syndicated Loan Management

Agency Dilemma and Information Asymmetry

The agent bank holds authoritative records while others receive delayed, fragmented updates causing inefficiencies.

Operational Inefficiencies

Manual reconciliation of Excel sheets and PDFs wastes hours and delays draws and payments.
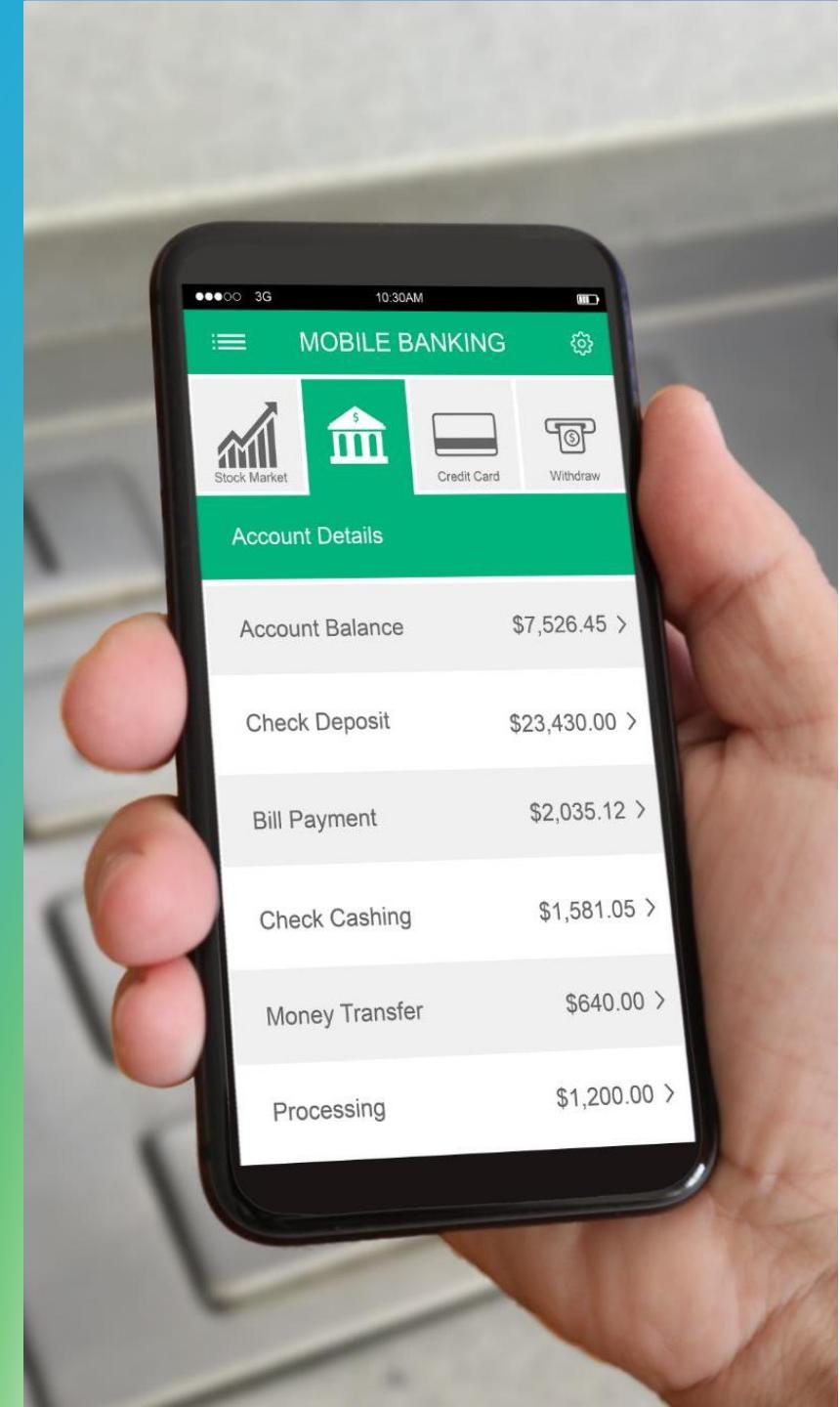
Lack of Real-Time Visibility

No real-time insight into covenant breaches increases risks and slows compliance confirmations.

Communication Challenges

Use of email and static documents causes information distortion and delays in large lender syndicates.

The Solution

Deterministic System of Record

Immutable Shared Ledger

All participants access a single, immutable ledger ensuring transparency and real-time updates.

State Transition Focus

The system tracks clear state changes like Pending to Asserted to Effective, eliminating ambiguity.

Operational Efficiency and Trust

Instant global updates reduce reconciliation needs, building trust through cryptographic certainty.

Foundation for Automation

Supports advanced features like automated compliance and smart contracts, enhancing workflow automation.

Smart Covenants

Automating Compliance with Azure AI

Manual Compliance Challenges

Traditional compliance relies on manual review of lengthy documents, causing delays and risk of errors.

AI-Powered Data Extraction

Azure AI Document Intelligence automatically extracts financial data and computes covenant ratios accurately.

Real-Time Risk Signaling

The system asserts Pass or Fail results onto the ledger instantly, enabling immediate risk management.

Enhanced Automation Benefits

Automation reduces human errors, accelerates workflows, and improves transparency for stakeholders.

Demo and Technical Architecture

Product Walkthrough

User-Friendly Dashboard

The dashboard offers a clear view of global loan exposure and highlights pending actions to streamline workflows.

Event Timeline & Accountability

An event timeline tracks user actions and timestamps to ensure transparency and accountability.
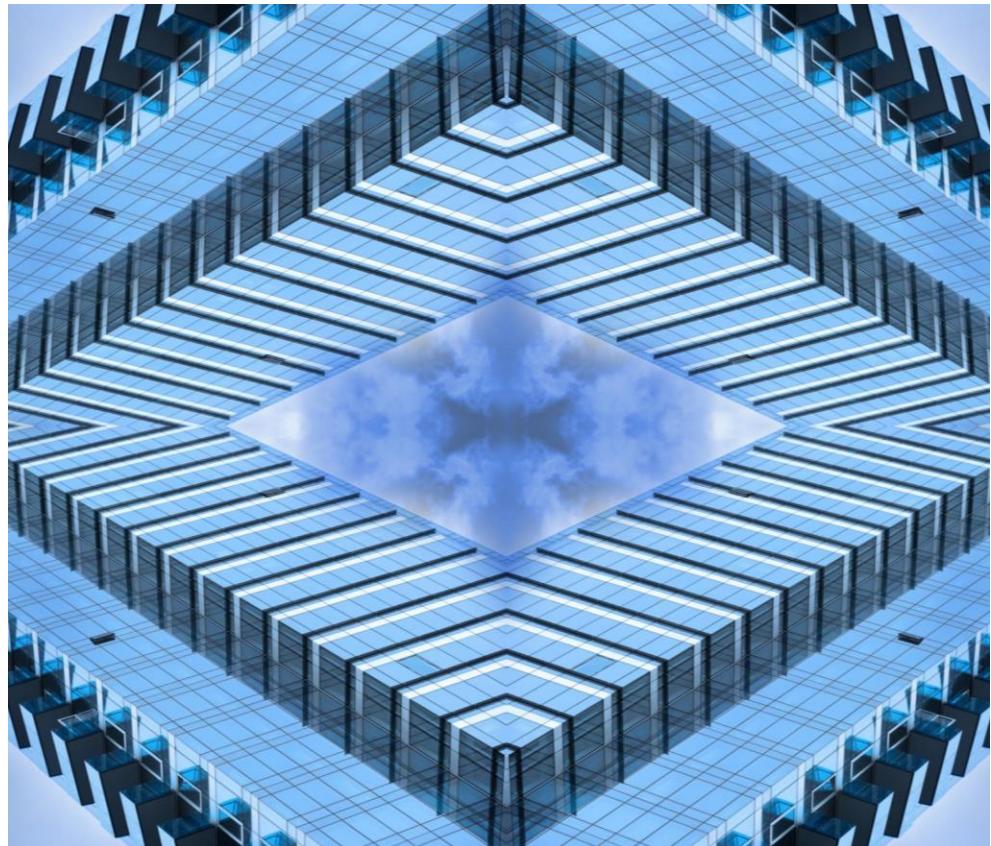
Real-time Notifications

Borrowers and lenders receive immediate alerts for waivers and approvals, reducing delays in processes.

Actionable Risk Insights

Interface flags risks in amber or red and highlights pending signatures for quick prioritization.

Modern, Scalable, Secure Architecture

Scalable Frontend Design

Utilizes Next.js with React Server Components to ensure fast and responsive user interfaces.

Deterministic State Engine

A TypeScript-based resolver maintains consistency and reliability across all transactions.

AI-Powered Data Processing

Integrates AI and machine learning via Azure AI Document Intelligence to automate unstructured data handling.

Flexible Deployment & Architecture

Supports deployment on cloud platforms and blockchain without changing the user experience.

Market, Business Model, and Vision

Market Opportunity and Revenue Model

Large Market Potential

The syndicated loan market exceeds $5 trillion, creating significant opportunities for innovation and efficiency improvements.

Target Customers

Primary customers are administrative agents managing syndicated loans, with secondary focus on private credit funds for portfolio monitoring.

Revenue Model

Revenue comes from per-facility fees and premium licenses, ensuring recurring income aligned with customer value.

Scalable SaaS Solution

The SaaS model offers scalability, enabling rapid adoption across various financial sectors and geographies.

Vision and Roadmap

Phase 1: Foundational Ledger

Establish a deterministic ledger as the core system of record ensuring transparency and operational efficiency.

Phase 2: Smart Contract Automation

Introduce smart contracts to automate fund transfers, reducing settlement times and human errors.

Phase 3: Secondary Trading Platform
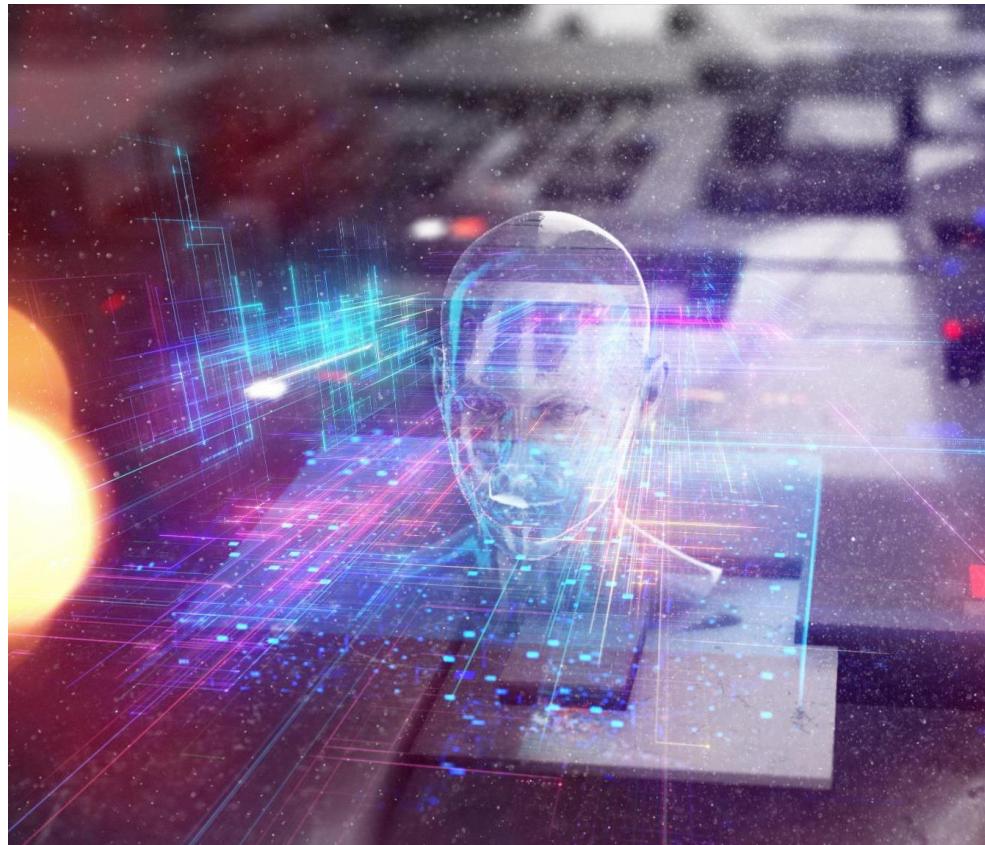
Enable instant secondary trading of loan positions using transparent, immutable state management.

Transforming Loan Ecosystem

Evolve from compliance tool to dynamic marketplace delivering efficiency, security, and scalability globally.

The Ask

Why Partner with Us?

Expertise and Rapid Execution

The team developed an AI-integrated prototype in under 48 hours, showcasing design, engineering, and financial expertise.

Innovative Compliance Solutions

Addressing agency dilemmas with a deterministic ledger and AI-driven compliance automation adds value to syndicated loan markets.

Strategic Partnerships and Growth

Seeking partnerships and investment to accelerate development, expand market reach, and add smart contracts and trading.

Industry Transformation Opportunity

Partners can help transform a multi-trillion-dollar industry with innovation, efficiency, and transparency.