

Tavalor Introduction

Tavalor seeks to disrupt the business lending industry by connecting investors and borrowers on a blockchain-based marketplace.

Small and medium enterprises (SMEs) have an unmet need for working capital and debt financing.

Retail and even some institutional investors lack access to unique asset classes like small business credit that can diversify their portfolios and provide attractive risk-adjusted returns.

Tavalor will become a market leader by using distributed ledger technology to offer a variety of lending products for underserved commercial borrowers.

Our blockchain technology reduces information asymmetries and lowers the cost to securitize lending assets, thus creating secondary market liquidity that also increases primary demand.

Banks are dinosaurs. – Bill Gates

Millennial business owners are twice as likely to use online lenders than older generations.
–*Business Banking Services: Keeping Up with Millennial Owners (Mercator Advisory Group)*

But, awareness is still lacking. Only 24% of small firms applied to online lenders in 2017.
–*Small Business Credit Survey, NY Fed*

More than half of small firms that applied for credit from banks were not able to obtain the desired financing. Firms seeking under \$250K had the largest funding gap.
–*Small Business Credit Survey, NY Fed*

Invoice financing has particularly low penetration, with just one percent of small businesses using factoring to finance their receivables.
–*Oliver Wyman Survey of Small Business Owners*

The Market

- SME credit gap:
\$2.6tr (global)
- Small business loans:
\$200bn (U.S.)
- Invoice financing (factoring):
\$120bn (U.S.) | \$2.5tr (global)
- Equipment financing:
\$1tr (U.S.)
- Securitization (non-mortgage):
\$250bn (U.S.) | \$1tr (global)

Tavalor's Technology Advantage



Integrated Technology Platform

Digital marketing, underwriting, servicing



Blockchain Technology

Increased efficiency and transparency



ML-powered Risk and Analytics Engine

Enhanced decision accuracy and risk-based pricing



Robotic Process Automation

Reduced operational costs and improved quality

Blockchain Benefits



Smart contracts through disintermediation can reduce or eliminate time lags in information and payment processing.



Immutable audit trail covering origination, servicing, secondary market loan transfers, and securitization resolves ownership and data integrity issues.



Transparency reduces information asymmetries, increases market efficiency and ultimately raises investor demand.



Transactional security facilitated by blockchain reduces fraud, e.g. fraudulent identities, double-pledging assets, etc.

Our Product Roadmap



**Invoice Financing
(Factoring)**



**Unsecured
Business Loans**



**Secured Credit &
Equipment Finance**



**Secondary Market &
Securitization**

Tavalor Team

Our founders met at Chicago Booth and come from backgrounds in online wealth advisory, treasury risk management, commercial credit risk management, ERP architecture, analytics strategy and project delivery for multi-national Fortune 500 companies, Big 4 public accounting, finance academia, and nuclear engineering. Collectively, we have invested our own capital to launch Tavalor, conduct regulatory groundwork, and build the MVP technology platform. Most importantly, we share a vision of using groundbreaking technology to increase access to high-quality credit solutions for small businesses.