
AMERICA WEST
– ROADSHOW –
2020
– PRESENTED BY –
Capital Growth Solutions, LLC
WELCOME
TO THE ROADSHOW

Lending Technology

Closing Loans Faster, Safer, and more Efficiently

Facilitated by:

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2/22/80: The Miracle on Ice

…A bunch of American 'kids' defeat the dreaded, unbeatable Soviets at their own game. ***How did they manage to do it??***

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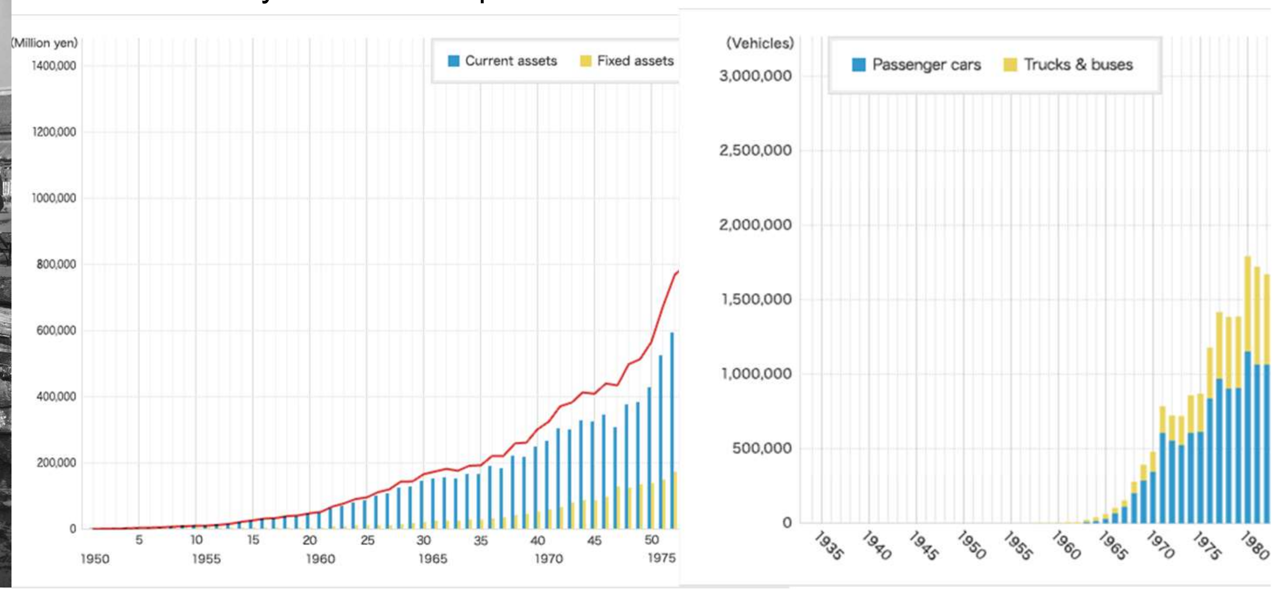
Also in 1980…

"It was in 1980, when for the first time Japanese auto makers outproduced their Detroit counterparts, that Americans started to take seriously Ezra Vogel's notion of "Japan as No.1," the title of the Harvard professor's book published the previous year." – Steve Lohr, *New York Times, 2/20/83*

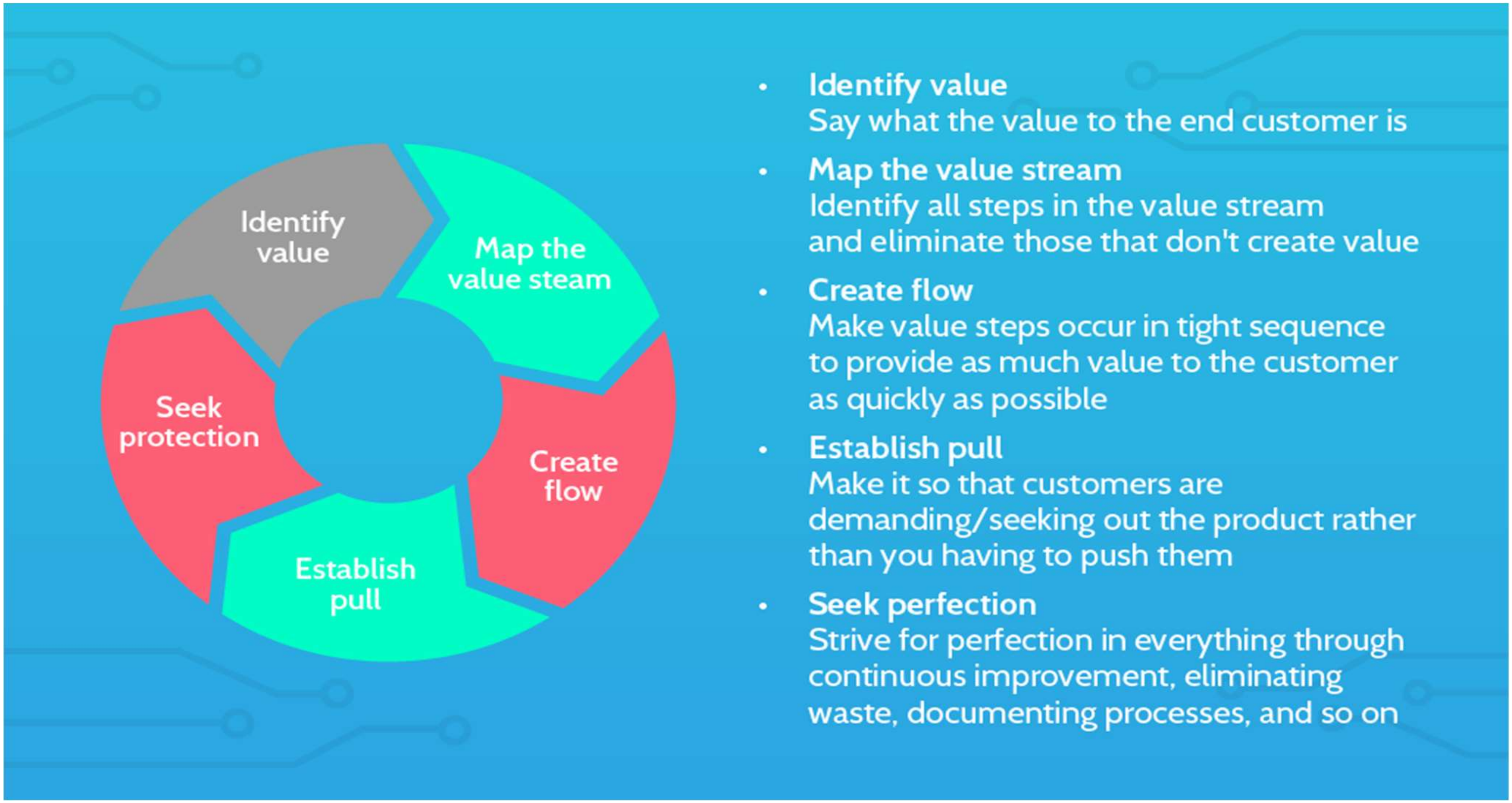
Toyota Motor Corporation: Asset and Production Unit Growth



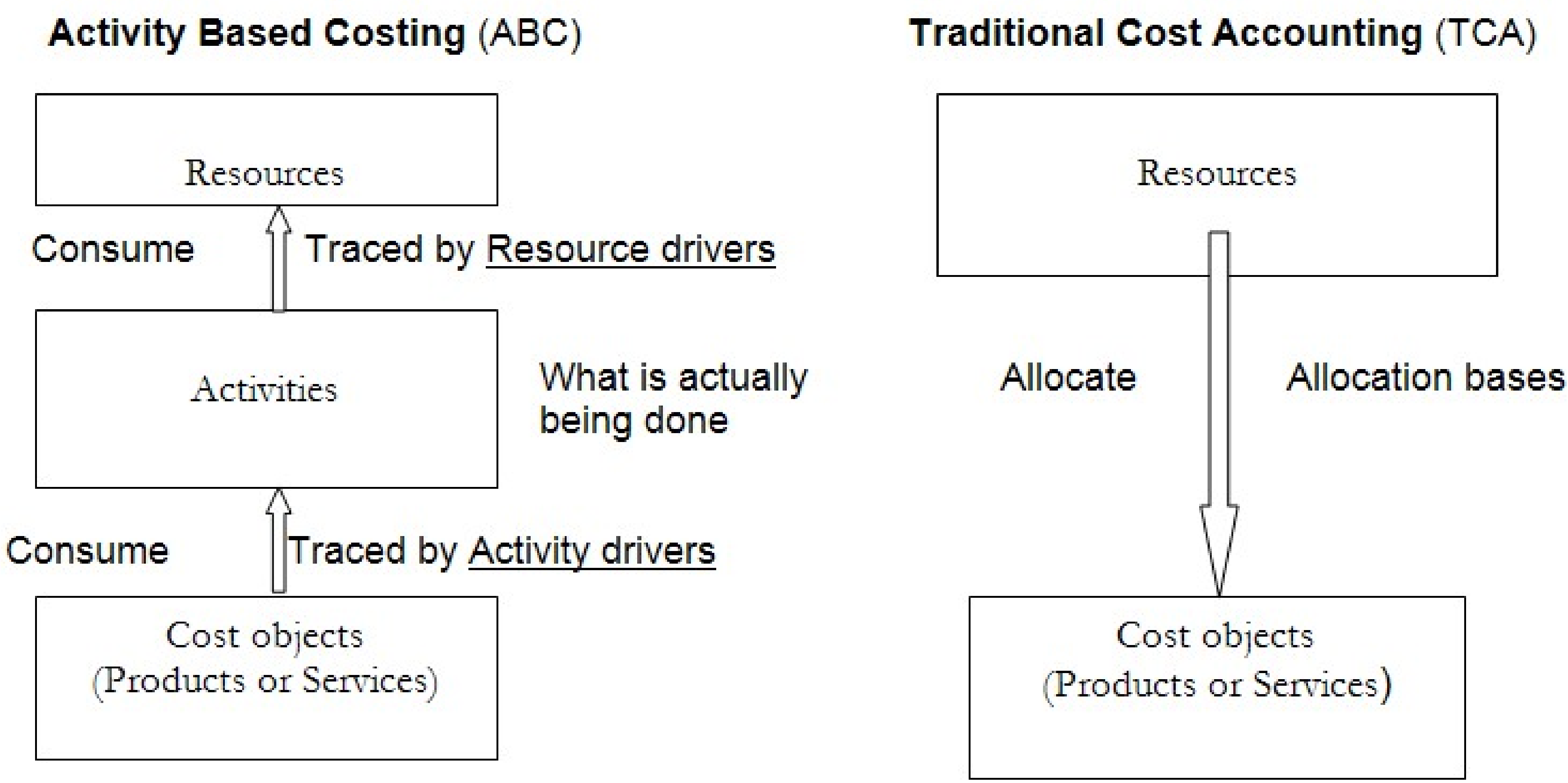
Principles from Industrial Science

- Lean Manufacturing / Just in Time
- Activity-Based Costing

Lean Manufacturing Principles



Activity Based Costing Concepts



Workflows

Internal Workflows

- Set stage with Lean Manufacturing concepts
- Use Poka-yoke (Idiot Proof).
- "Just in Time" Process to correct and identify defects
- Iterate existing flows and communication

External Workflows

- Bring borrower into the fold
- How do we do this? Hint: Value, Flow, Pull, Perfection!

Organization Type

- Is your bank generally an A, B, or C?

A Org – Just starting out, little tech or process

B Org – Medium size business, new arm in business, some solutions, not fully baked

C Org – Larger, well-established institutions with Large-scale SBA lending and legacy systems

- Workflow and Technology Challenges?

Consider: The Borrower

- How do we connect with the Borrower better?
  - Borrower's Terms
  - Offering Integrated Access
  - Integration Concerns
  - Security Concerns
  - Adoption Concerns

- Efficiency Gains
  - Direct access shows substantially higher engagement
  - Higher completion rates
  - Stronger adherence to workflows

Consider: The Team

- Identify your stakeholders and champions
  How do they resemble customers?
- How does technology connect your team more efficiently
- Inefficient processes create lost opportunities and personnel
- RM’s versus Closers
- Origination versus Portfolio Management
- Concentrating on the process and engagement
- Strive for perfection in the process

Branching Out

- Assessing your own IT Environment: A, B, or C?
- Finding the right fit for your Team and Goals
- Making the case for utilizing Technology
- Implementing and Embracing a new process
- Identify Technology Partners who share your values
- Questions