



# **MARLO**

World's first online lending platform for the \$100B+ maritime industry.



## SERVICES

Customer Experience, Strategy, Technology, Data



## SECTOR

**Fintech** 



## TECHNOLOGY

Web application



## WEBSITE

www.Marlo.online

MARLO (short for "Maritime Loans") was founded by a group of entrepreneurs with backgrounds in shipping, banking and risk management. The idea to create a lending marketplace for maritime was born out of a desire to help small shipping companies raise capital efficiently through technology.

### **CHALLENGES / OBJECTIVES**

With the tightening of regulations, banks have dramatically scaled back funding to the maritime sector. However, despite its size and history, shipping has always been looked at as an esoteric asset class by institutional investors, resulting in mispricing of risk and the infamous label, "lender of last resort." Increasing compliance requirements also mandates that lenders have to be ever more vigilant on who they are doing business with.

#### **SOLUTIONS**

- Provide a data-driven approach to evaluate credit risk in shipping.
- Help small and medium sized shipping companies improve their visibility to the global lending community.
- Create a Sector for lenders to identify excellent opportunities with credit-worth """MARLOunderwritten""" borrowers"
- Streamline the underwriting process using an algorithmic approach that speeds up the process for funding a loan.