



Success Story

AIO Logic Helps Mizzen Capital Achieve Substantial Time and Cost Savings



ABOUT MIZZEN CAPITAL

Small businesses provide the vitality and foundation of communities and Mizzen Capital is dedicated to supporting the growth of small U.S. based businesses. As a direct lending firm, Mizzen Capital provides loans to growing small businesses across a wide variety of durable industries. With each loan that they issue, Mizzen Capital tailors the structure to fit the company's needs and objective while prioritizing transparency and aligned goals.

THE CHALLENGE

Fueled by their borrower-focused approach to lending, Mizzen Capital has experienced a period of growth in recent years, leading to an expanded loan pipeline and portfolio. The manual tracking processes that the company was using required many hours of costly human labor that could better serve the business in other ways. So, the leadership group at Mizzen Capital set out to find a cost-effective way to automate key aspects of their loan management process, including tracking of their pipeline and portfolio.

THE SOLUTION

From the very first time they saw a demonstration of the AXIS by AIO Logic platform, the team at Mizzen Capital understood exactly how beneficial it could be for them. Built with the goal of process automation and optimization in mind, AXIS perfectly addressed Mizzen's desire to automate the tracking of their pipeline and portfolio, as well as other aspects of the loan management process.

While many loan management platforms handle only one specific area of the overall process, such as origination or servicing, AXIS is a truly end-to-end platform. For clients such as Mizzen Capital, this means that tasks at every stage of the loan lifecycle are automated, creating seamless processes and data flows. Additionally, the intelligent end-to-end automation in AXIS allows the platform to handle complex workflows and diverse scenarios in ways that other platforms simply cannot.

As their firm continued to grow, it was crucial for Mizzen Capital to improve their pipeline tracking. This was solved for them through the Deal Management portion of AXIS. All deals in AXIS are aggregated into a dynamic pipeline report that includes key conversion analytics. Additionally, AXIS offers deal management functionality such as Deal Stages, which are fully customizable and can be changed conditionally by loan structure. Based on these deal stages, AXIS automatically tracks the firm's deal pipeline, including conversion KPIs that enable automated notifications and help identify bottle necks in the funnel.

Additionally, Mizzen Capital found the solution to their portfolio tracking needs in our portfolio reporting and analytics features. Using AXIS's robust suite of automated portfolio reporting and analytics, Mizzen Capital can now analyze their portfolio using features such as AXIS's portfolio stratification, which allows users to dynamically stratify loan data by any captured data point. Furthermore, AXIS automates tracking of key portfolio KPIs such as total yield, cumulative charge off rate, default rate, and more. All of these KPIs can be dynamically obtained by specific attribute, portfolio, or time range.

THE RESULT

Through their implementation of AXIS by AIO Logic, Mizzen Capital has successfully automated their loan management processes. As a result, they are now saving countless hours each month compared to before implementation. Not only has this time saving allowed their employees to focus their efforts on other vital aspects within the business, but it has also led to significant cost savings. Plus, with the real-time reporting available to them, Mizzen Capital can now make informed decisions on current and future investments.

“AXIS has automated most of our loan management processes, saving us countless hours each month. The ability to track our pipeline, portfolio balances, and other critical info in real time is now indispensable. I can't recommend the AIO Logic platform and team highly enough.”