How Sage Creek Capital Built a Scalable Lending Operation Without Adding Staff

Powered by Cloud Maven, Inc Credit Checker, Secure File Transport, and SOS Verification

ONE — **Connected Process**
Credit, verification and documents centralized

NO — **New Underwriting Hires**
Business volume increased without adding staff

FASTER — **Credit Processing**
Verification time significantly reduced

CLIENT & PROCESS CONTEXT

Sage Creek Capital represents a new venture into the equipment finance sector, where the company sources, finances, and manages equipment portfolios for businesses across various industries. To be successful as a start-up in this very competitive marketplace, Sage Creek Capital had to create effective internal operations with limited expenses for personnel and overhead.

To be successful in the equipment finance business, it is necessary that they are able to evaluate the creditworthiness of new customers quickly and accurately assess each customer's potential risk. Companies entering this area of business must operate at a high level of efficiency in terms of both operations and finances during their launch phase. Emerging companies that build a viable IT infrastructure early on can compete with existing competitors without requiring additional employee or support staff resources.

WHY CHANGE WAS NEEDED

1. **Fragmented Credit Checks**
   Credit data lived across separate systems
2. **Manual Business Verification**
   Company validation required additional research
3. **Document Collection Gaps**
   Documents required repeated applicant follow-up
4. **Incomplete Credit Files**
   Missing information delayed lending decisions
5. **Limited Scalability**
   Growth required more underwriting staff

THE BUSINESS CHALLENGE

A key challenge faced by Sage Creek Capital was conducting credit checks using processes or tools that were external to their loan origination system. They found it difficult to process credit checks dependent on manual steps, fragmented technology base, and frequent human errors causing inefficiencies in terms of time and quality.

Sage Creek Capital faced the following issues in terms of operations:

- Access to business credit data was limited within the loan origination platform, requiring employees to use multiple external systems for credit verification.
- Verifying company registration and legal standing required additional manual research across separate sources.
- Collecting financial and supporting documents required separate steps and frequent applicant follow-up, while missed uploads caused transaction delays.
- Incomplete information within the credit file impacted the accuracy and consistency of lending decisions.
- Transactions took longer than standard industry timeframes because of fragmented and manual processes.
- Growth was constrained because traditional workflows required proportional increases in underwriting staff and personnel costs.

How Sage Creek Capital Built a Scalable Lending Operation Without Adding Staff

Powered by Cloud Maven, Inc Credit Checker, Secure File Transport, and SOS Verification

THE CLOUD MAVEN, INC SOLUTION

Sage Creek Capital partnered with Cloud Maven, Inc to implement a fully integrated credit-checking solution which would operate entirely from within their existing loan origination system. It allowed Sage Creek Capital to obtain business credit reports, verify company information, collect supporting documentation, gather financial information, and ultimately make lending decisions all from their original system.

CORE CAPABILITIES

- **Business Credit Reports:** Retrieve business credit information directly within the origination system.
- **Business Verification:** Validate company registration and legal business information.
- **Secure Document Collection:** Collect financial and supporting documents through encrypted channels.
- **Centralized Credit Files:** Capture and organize credit information in one place.
- **Digital Decision Records:** Record and maintain every credit decision electronically.
- **Document Safeguards:** Identify missing or incomplete documents before processing.
- **Automated Workflows:** Reduce manual steps during credit verification.

IMPLEMENTATION APPROACH

Cloud Maven, Inc implemented the Credit Checker, SOS Verification, and Secure File Transport solutions, configuring the system to fit into its unique business model. Our team displayed significant awareness of the needs of an early-stage financial services firm through providing custom product bundles and pricing models designed for startup operations.

Cloud Maven, Inc thoroughly responded to all technical inquiries and offered detailed explanations of billing issues that support growing business. Sage Creek Capital was able to proceed confidently with their credit and underwriting infrastructure without having to use internal technical staff.

"The Credit Checker allowed us to streamline the process and capture, track and store the information necessary for our credit decisions, which has drastically improved our speed."

- Ethan Keeler, Sage Creek Capital

BUSINESS RESULTS

Sage Creek Capital established a streamlined, high-volume credit and business-verification process that allowed for significant business expansion without requiring proportional increases in staffing.

Integrated Workflow
for credit, verification and documents

ZERO Staff Increase
while business volume expanded

Faster Decisions
through streamlined credit processing

- Automated document uploads reduced manual errors and missing information
- Business-registration verification became part of the underwriting workflow.
- Supporting documents were collected securely within the same connected process.
- Consistent data capture improved credit-file accuracy and recordkeeping.

Learn more: solutions@cloudmaveninc.com | +1 (740) 470-0000 | Book a demo