silcube

The End-to-End Platform for Private Credit Managers and Funds

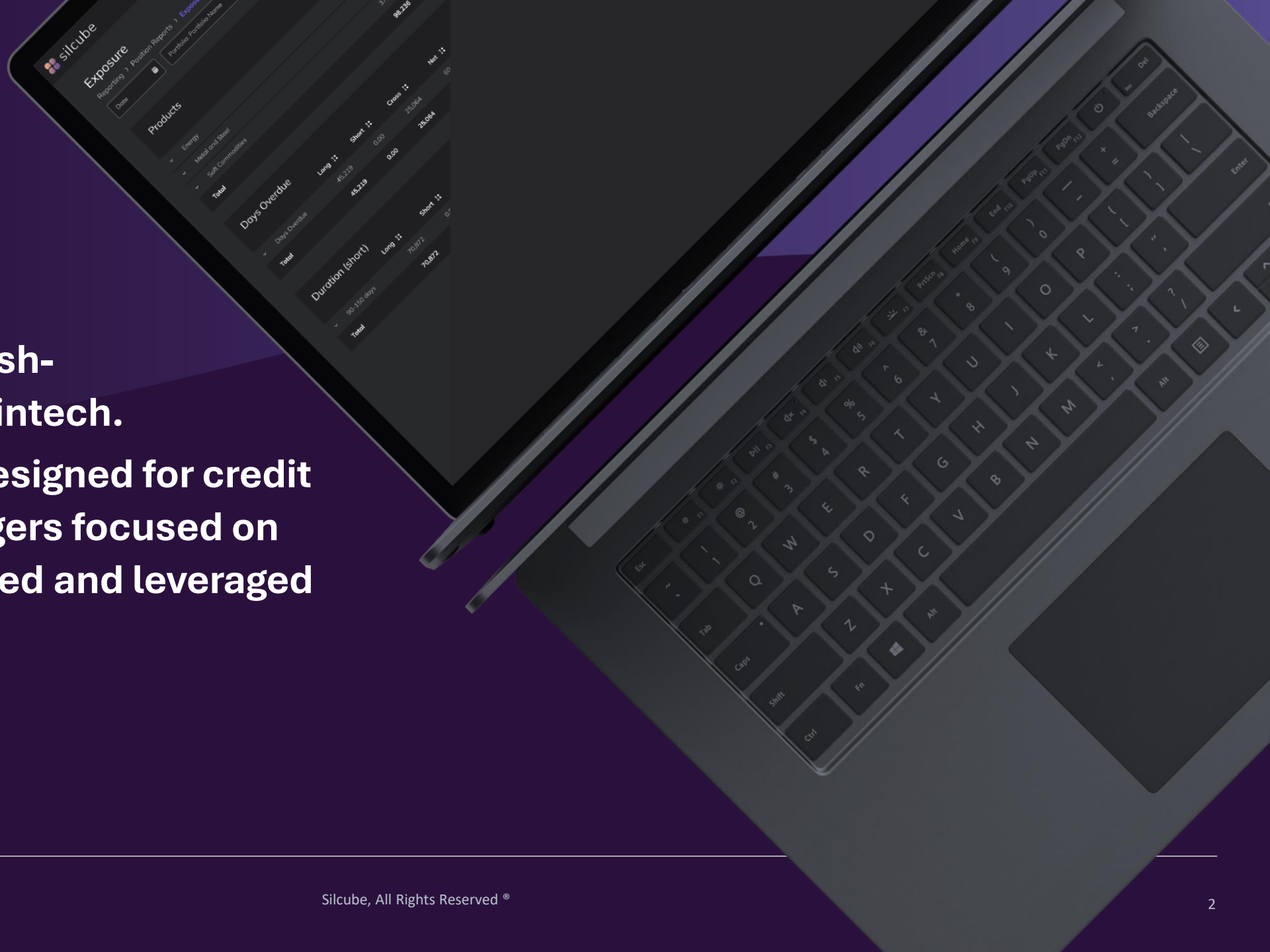Product presentation

1/2024

Silcube is a Finnish-Luxembourgish fintech.

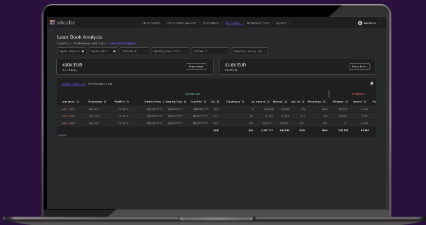## Our solution is designed for credit funds and managers focused on direct, asset-based and leveraged lending.
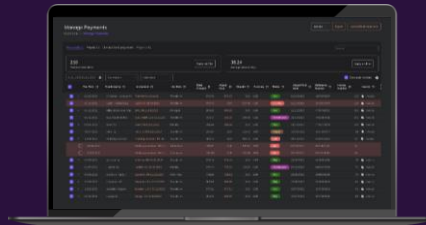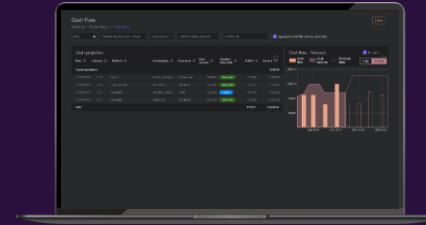
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How we help

Originate easily

Store documents, model payment plans, and get approvals with your workflow. APIs and imports enable integration to existing workflows.
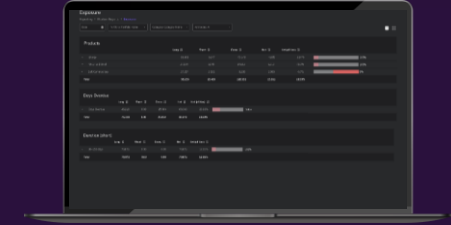
Manage payments and changes

Automated payment reconciliation and invoicing. Simple recalculations of payment plans when things change.
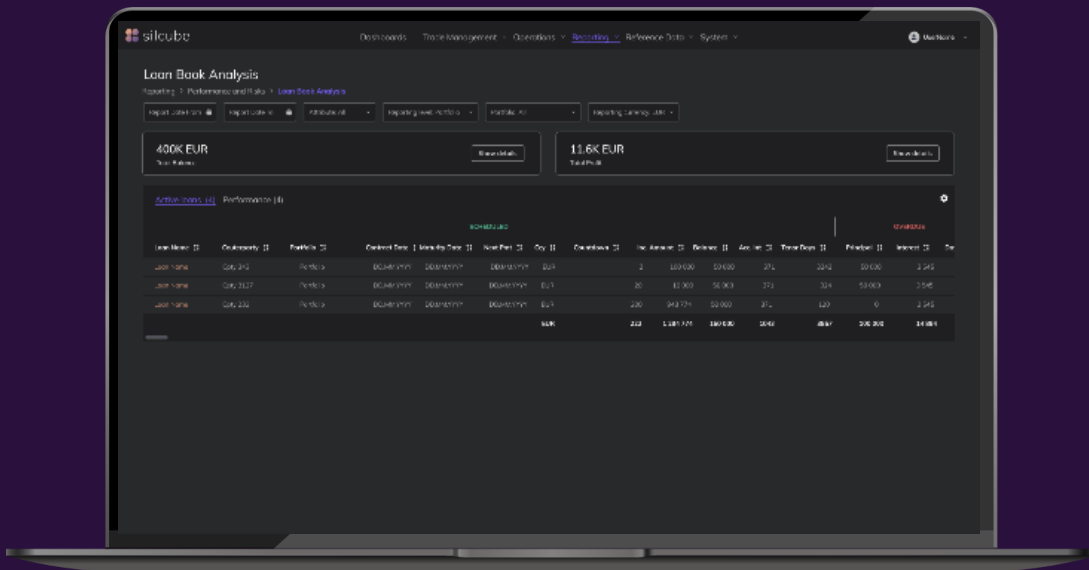
Monitor borrowers and exposure

Simplified covenant monitoring, performance and exposure drilldowns, and user-definable asset tagging.

Report success and raise more funds

Create reports for stakeholders, investors, administrators, and risk managers. Demonstrate performance, scalability and control to raise more capital. Simplify work with automated fact sheets and investor portal.

Loan origination made simple

Silcube supports standalone loans and credit facilities for inbound and outbound lending.

Practically any payment profile is supported and calculated natively, with a wide selection of interest calculation and setting options.
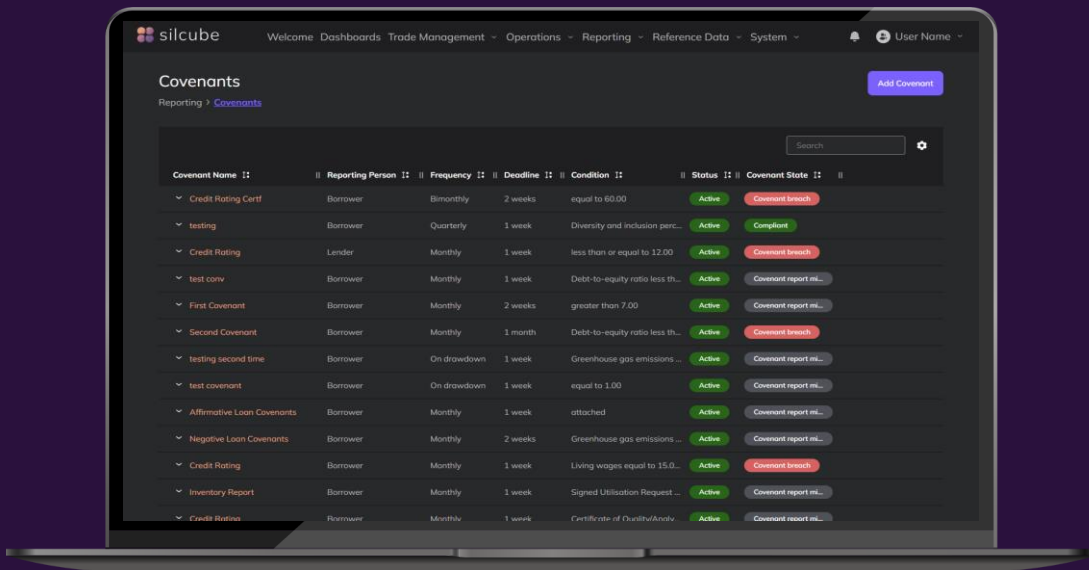
Floating rates are set automatically.

Process flow, to do lists and document approvals are user-customizable

Deals are captured either via an intuitive interface or API.

Unlimited, flexible attributes allow data collection for future reporting.

Manage payments and changes

Silcube automatically tracks receivables.

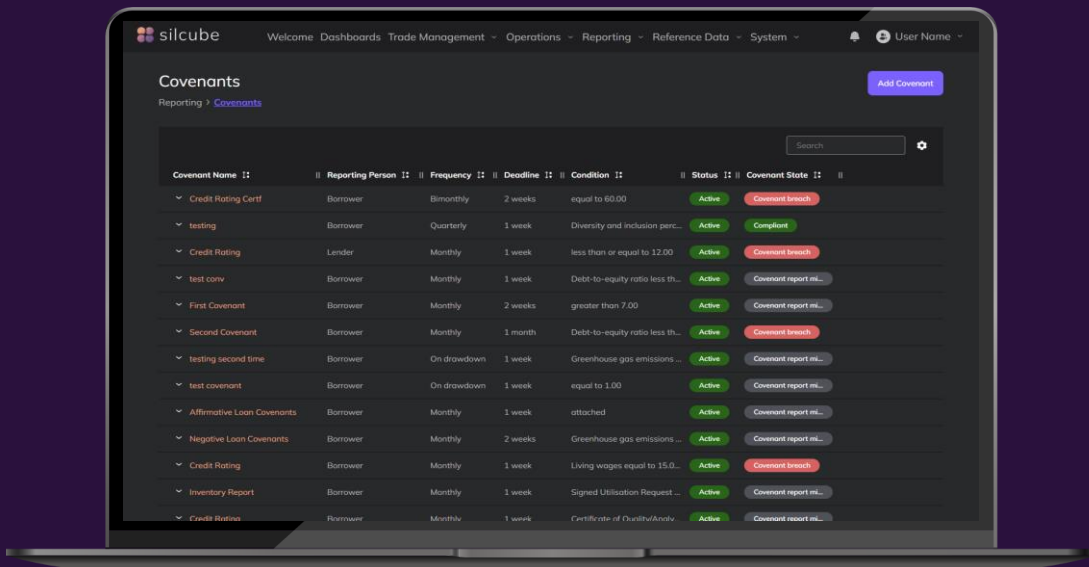Changes to payment plans are supported from extra drawdowns to early termination.

Collateral value changes and LTV are updated automatically.

Both payables and receivables are supported for reconciliation.

Overdue receivables are highlighted and can trigger workflows.

Payments can be input from CSV or ISO 20022 files or API.

Monitoring borrowers and exposure

Built-in and user-defined covenants can be set for loans and facilities
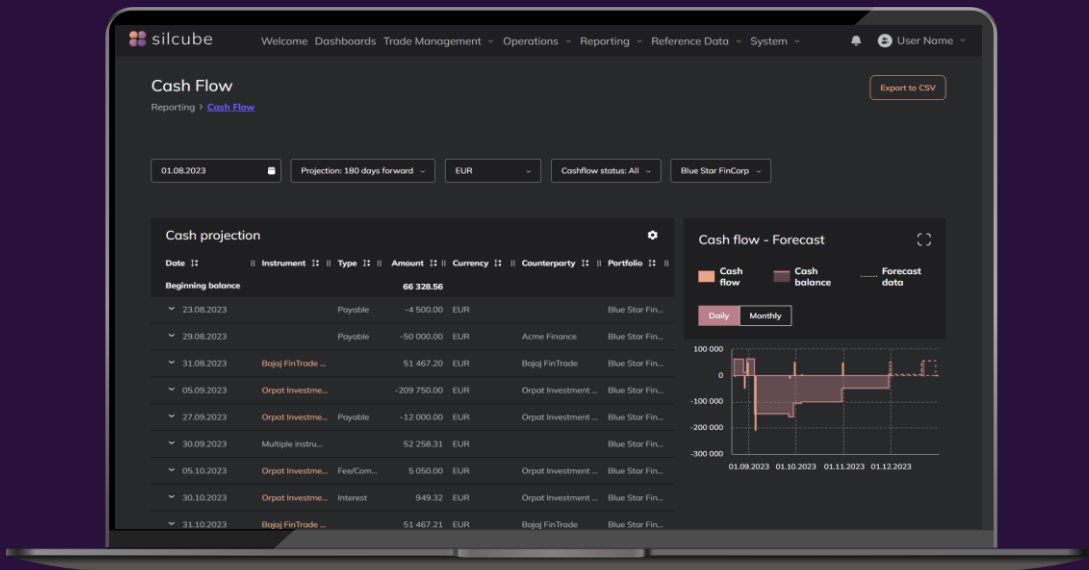
Covenant report delays and breaches are shown on dashboard

Covenants can be changed over time.

User can define unlimited tags to report exposure, collateral LTV and business metrics to report progress on dashboards, charts or the map.

All data can be exported or accessed via API.
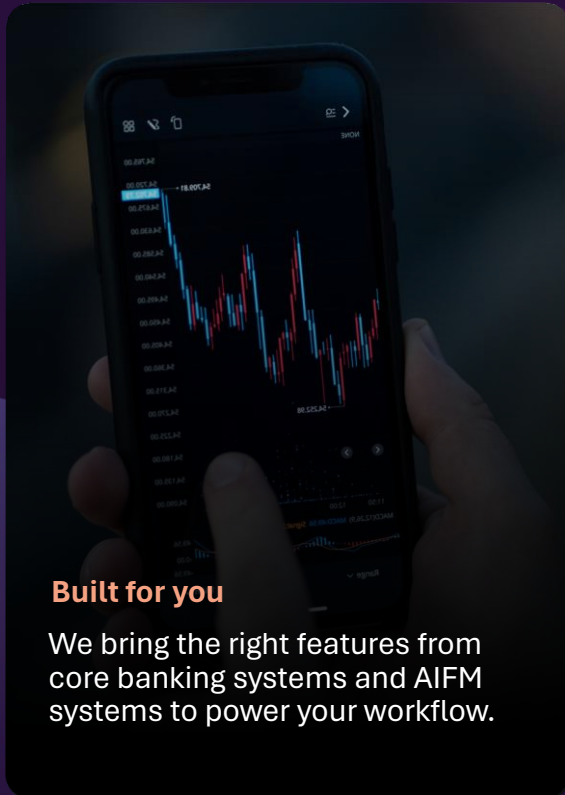
Reports and dashboards

Silcube provides out of the box reporting of:

- cashflow

- loan book profitability and performance

- Accrued interest and fees

- Geo mapping of assets and collaterals, including those in transit

- Fund factsheet

- User-defined dashboards doubling as investor portal.

Our always up-to-date, developer-friendly API enables simple integration with other systems.
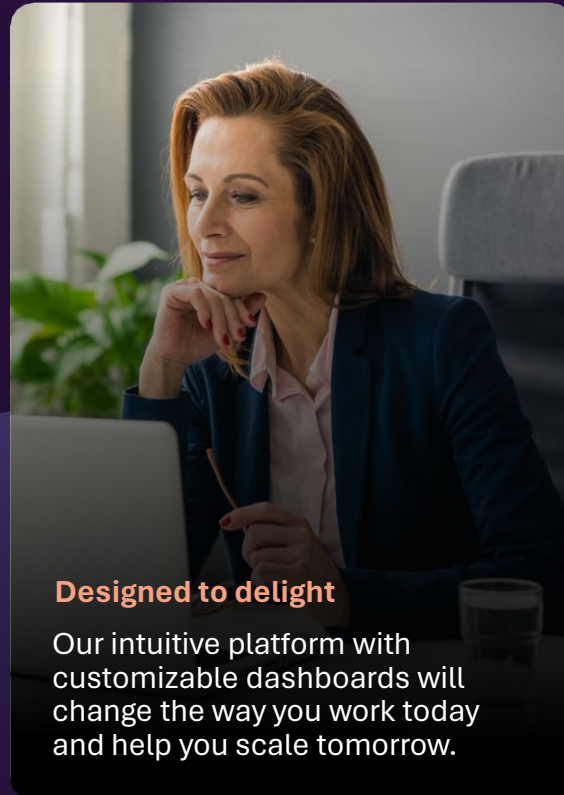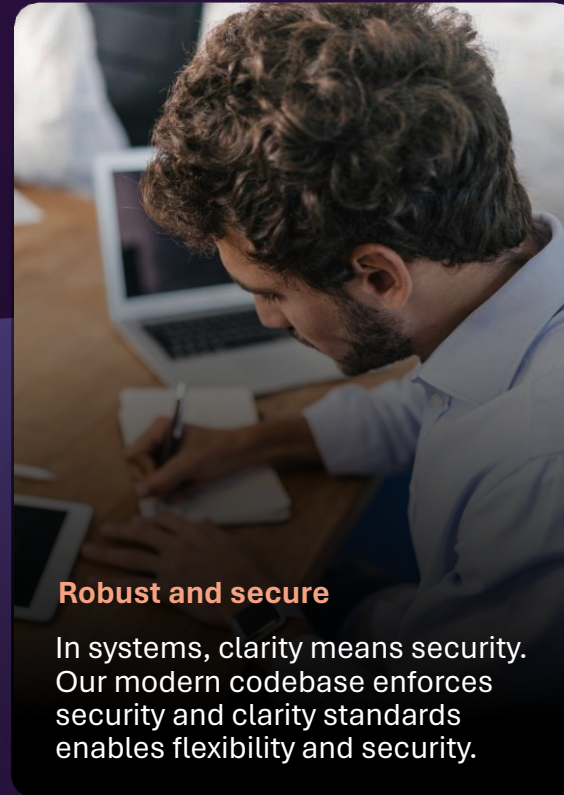
Your workday is our key priority.

Built for you

We bring the right features from core banking systems and AIFM systems to power your workflow.
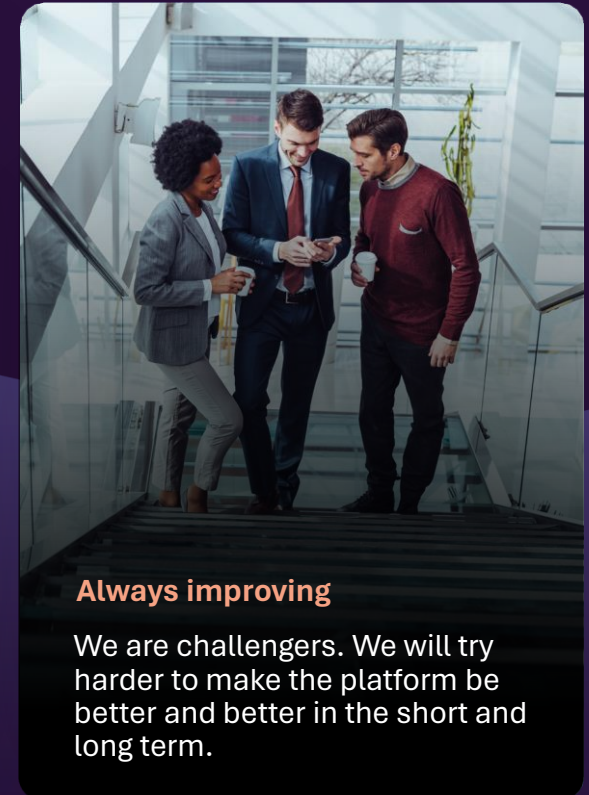
Designed to delight

Our intuitive platform with customizable dashboards will change the way you work today and help you scale tomorrow.

Robust and secure

In systems, clarity means security. Our modern codebase enforces security and clarity standards enables flexibility and security.

Always improving

We are challengers. We will try harder to make the platform be better and better in the short and long term.

silcube

Modular pricing that works

We quote based on

of users
$ of AuM
of transactions

Support level

We beat competition with service and price, and offer a special deal for funds in their early stages.

Let's talk.

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