GOTHAM
ADVISORS

STRUCTURED FINANCE CONSULTING

DRIVEN BY RESULTS

Overview

Gotham Advisors develops capital markets solutions for its clients in the areas of structured credit and specialty finance, with a focus on FinTech

- Hands-on approach to identifying issues

- Tailor-made strategies to tackle complex problems

- Actionable recommendations with specific guidance

- Results-oriented and success-driven

- Support with financial modeling, legal structuring, document negotiation, regulatory analysis, strategic planning, and process or operational improvements

FinTech Expertise

We have deep knowledge of most prominent FinTech companies, having worked on transactions with several major ones over the years

- Affirm, Avant, Earnest, Borro, CommonBond, FastPay, FundingCircle, Kabbage, LendingClub, LendUp, LoanDepot, Marlette, MoneyLion, Mosaic, OnDeck, Prosper, Rapid, Square, Swift, Renovate America, SoFi, Square, Swift, Think Finance, Upstart and many others

We design and implement structures used by leading finance companies and investors

- Forward-flow
  - True lender, bank partner, "season and sell" issues, etc.
  - Purchase and sale agreement issues, reps/warranties, buy-back obligations, etc.
- Credit facilities
  - Bankruptcy-remote SPV structures, ABL corporate structures or venture debt
  - Senior / mezzanine structures when appropriate
  - Techniques to minimize/maximize equity contributions and advance rates
- Synthetic risk transfers
  - When necessary to accomplish specific counterparty goals

We have key relationships with major players in the FinTech ecosystem

- Investors that focus on this space
- Banks that finance this area
- Law firms that specialize in FinTech financings
- Service providers (back-up servicers, trustees, custodians, etc.)

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Preparing a Financing: Areas of Focus

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Investor Outreach
- Targeted List of Names
- Tailored Approach
- Assistance Preparing Materials and Data

Credit Underwriting
- Origination Analytics
- Underwriting Criteria
- Pricing and Yield optimization
- Risk Scoring
- Loss Forecasting

Data Preparation & Analysis
- Portfolio Surveillance
- Static Pool Analysis
- Portfolio Valuation
- Vintage Analysis
- Cash Flow Management

Financial Analysis
- Cashflow Modeling
- Stress Testing
- Reporting
- Liquidity Management
- Securitization Reporting

Regulatory Framework & Compliance
- Regulatory Compliance
- Data Management
- Data Governance

Loss & Collection Analysis
- Roll Rate Analysis
- Collection Forecasting
- Collection Metrics
- Behavior Scoring
- Delinquency Forecasting

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Advisory Services

Services for Finance Companies

- Financing Program Development
- Document Negotiation
- Finance and Treasury Operational Help
- Credit Risk Management
- Origination Strategies

Services for Investors

- Platform Due Diligence
- Program Evaluation
- Strategic Review
- Risk and Finance Review

MARC PORZECANSKI

▸ **Marc is the Managing Partner of Gotham Advisors. He has over 15 years experience in structured credit and specialty finance.**

▸ Chief Investment Officer and Head of Credit Opportunities at **CoVenture Management**, which invests in tech-enabled asset originator in bespoke, unpriced, novel and esoteric assets.

▸ Previously a Principal at **Ares Management** and a Vice President at **Angelo Gordon & Co.**, where he led the efforts to invest in esoteric structured credit transactions and specialty finance companies.

▸ Prior to that, Marc was a Vice President at **Credit Suisse**, where he was responsible for the development and securitization of new structured finance asset classes.

▸ Marc holds B.A. and B.S. degrees from the **University of Pennsylvania**, where he majored in economics, finance and legal studies.

▸ Received an M.B.A. from the **Wharton School**, where he concentrated in entrepreneurial management.

Asset Class Expertise

Aircraft
Auto loans
Capital relief
Catastrophe bonds
Cell towers
Charge-offs
Consumer loans
Containers
Debt collection loans
Equipment leases
Factoring
Farm land lending
Fix 'n flip / bridge loans
Franchise loans
Insurance premium finance
IP royalties
Life settlements
Litigation finance
Merchant cash advances
Mortgage servicing advances
Music royalties
PACE
Pawn loans

Payroll deduction loans
Peer-to-peer loans
Pharmaceutical royalties
Point-of-sale financing
Pre-settlement funding
Railcars
Rent-to-own
SaaS Lending
Ships
Slate film financing
Small business loans / SBA loans
Solar leases / PPAs
Structured settlements
Subprime auto & consumer
Tax liens
Taxi medallions
Timeshare loans
Trade finance
Utility tariff securitizations / rate reduction bonds
Whole business securitization
XXX securitizations / surplus notes
YouTube libraries

Contact Us

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