

News

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CapX Partners Chooses Moody's Analytics to Simplify Access to Capital

SAN FRANCISCO, January 24, 2019 – Moody's Analytics announced today that CapX Partners, a Chicago-based equipment finance provider, has selected the Moody's Analytics RiskCalc™ Small Business solution to streamline and simplify access to capital for small and medium-sized middle-market businesses.

The RiskCalc Small Business solution leverages the [award-winning](#) RiskCalc platform to help small-business lenders determine the risk of credit default for private firms. The solution addresses one of the biggest challenges for lenders in this space: a minimum amount of readily available data on businesses seeking credit.

"The returns usually aren't there to spend a lot of time and money performing deep dives on smaller companies, but using the Moody's Analytics RiskCalc Small Business solution to adjudicate credit finally makes these smaller-ticket loans feasible for us," said Eric Starr, a partner at CapX. "We have not been able to find a comparable tool that incorporates both trade line and financial statement data."

"We are excited to collaborate with CapX in helping them expand credit access to a segment of traditionally underserved small and medium-sized borrowers," said Ed Oetinger, Director of Product Management at Moody's Analytics. "Assessing the creditworthiness of small businesses in a cost-effective manner is one of a lender's most challenging tasks. The RiskCalc Small Business solution opens doors to firms like CapX to capture market opportunities that may previously have been viewed as too unprofitable to pursue."

The solution's small business lending framework analyzes multiple borrower data sources, such as financial statements, trade lines, and loan payment information, and uses extensive Moody's Analytics research – including the world's largest dataset of private company financial information and default rates – to provide highly predictive credit risk metrics.

[Click here](#) to learn more about the RiskCalc Small Business solution.

About Moody's Analytics

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and

innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs. For more information about Moody's Analytics, visit www.moodyanalytics.com.

Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO). Moody's Corporation reported revenue of \$4.2 billion in 2017, employs approximately 12,600 people worldwide and maintains a presence in 42 countries.

About CapX Partners

Founded in 1999, CapX Partners is a specialty finance company that focuses on companies looking for debt financing in the \$2-\$20 million range. CapX provides senior loans and leases and favors manufacturing, distribution, technology, energy, and healthcare industries with an emphasis on revenue-producing fixed assets. For more information on CapX, visit www.capxpartners.com. CapX Partners is a member of the Accord Financial family.

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