

# Lunr Capital's move from spreadsheets to a scalable loan backend

When consumer brands expand into national retailers like Target, Walmart, and Ulta, the sudden surge in demand can create a massive cash gap—one that often forces brands to give up equity for a quick infusion of cash.

Lunr Capital bridges this gap by providing non-dilutive inventory financing, allowing brands to fulfill demand and grow between production and retailer payment without sacrificing equity.

However, as Lunr grew rapidly to meet this need, they found themselves constrained by an ever-growing collection of spreadsheets. To support their rapid expansion, they switched to LoanPro, enabling them to automate and scale their processes, ditch their old spreadsheets, and better serve their clients.

## Reduction in manual loan management

Since switching to LoanPro, Lunr Capital has been able to reduce their time managing loans manually through spreadsheets by roughly ~20%.

## 9x loan growth

Since implementing LoanPro, they have grown the number of loans roughly 9x.

## Achieved a near-zero error rate in loan servicing

Because of automation and other self-service tools powered by LoanPro, Lunr Capital has achieved an error rate near zero.

## The challenge

Lunr Capital had been running all their loan operations out of spreadsheets. While this worked for them for a time, the rapid growth of their operations eventually created an unsustainable back-end strain. Data access became slow and cumbersome, and the files became increasingly prone to system failures—reaching a point where they had to purchase larger computers just to open them.

Working out of spreadsheets became error-prone, slow, and incompatible with their growth. They wanted their borrowers to have a frictionless, self-service experience embedded within their own client-facing applications and their spreadsheet based system had no answers for that.



We started out managing everything in spreadsheets, and that worked for a while until it didn't. So we started looking around for a loan management system. So for us, LoanPro [became our] loan backend for all the loan management that we do.

Mark Brose  
CTO, Lunr Capital



## The solution and its impact

Lunr Capital needed a solution to help them scale and move away from their former spreadsheet operations. They began to look for a Loan Management System (LMS) and found LoanPro.

The LoanPro team came on-site with Lunr Capital. They invested time in understanding their business and unique use case. Together they were able to co-build a solution that best fit what Lunr Capital was looking for.

As a leader in modern, flexible lending architectures, LoanPro established the new standard for Lunr Capital's operations.

- ✔ With LoanPro's API first architecture, this provided Lunr Capital with opportunities to embed platform capabilities directly into their own client-facing application
- ✔ Self-serve tools achieved their goal of providing their borrowers a high quality, low-friction experience without reaching out to the Lunr Capital team.
- ✔ Leveraging LoanPro's robust user interface saved Lunr Capital from building a system from the ground up, providing the team with direct access to real-time portfolio monitoring and client financial data.
- ✔ By introducing automation and real-time ledgering, they completely moved away from spreadsheets, automating their reconciliation process and reducing errors to near zero.

By automating key processes, Lunr Capital reduced manual loan management time by roughly 20%, allowing their team to shift focus from data maintenance to strategic growth and client acquisition.

LoanPro now serves as the single source of truth for all loan data at Lunr Capital. This replaced the need for fragmented and unreliable spreadsheet data and created a loan management backend that Lunr Capital can trust. Instead of using spreadsheets for all loan operations, LoanPro now handles all loan management needs, interest calculations, and automated statement generations.

One of the things that's really useful for us is the fact that we have multiple ways of getting at the information we need and integrating it into our workflow and making things available to our clients... The APIs that are available are great for us to embed in our applications.



**Mark Brose**  
CTO, Lunr Capital

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## Launching and onboarding with LoanPro

Lunr Capital now has a true partnership with LoanPro. The LoanPro team is embedded, responsive, and invested in Lunr Capital's success rather than simply collecting another contract. The platform and its tools have become "the engine that drives all communication" around the loans to their clients.



They [LoanPro] treat their clients as partners. They are a partner. They are really trying to understand what we do, trying to make sure that they are working with us in a way that enables our business.

**Mark Brose**  
CTO, Lunr Capital



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Are you stuck using spreadsheets to manage your loan operations? Curious how you could achieve a similar scale in your business? We'd love to hear about how you are managing and servicing your portfolio today and see how we can help you scale just like Lunr Capital.