



Honored as One of the Most Admired Companies to Watch 2026, **Qollateral** is Setting the Gold Standard in Client-First Asset-Backed Lending with Speed, Trust, and Precision



Michael Manashirov
Chief Operating Officer

Trust is the true currency in financial decisions, especially when those decisions involve personal, high-value assets. Today's borrowers are no longer satisfied with rigid processes or impersonal service. They want transparency, speed, and a partner who understands both the value of their assets and the importance of discretion. This shift is redefining the collateral lending space, where experience is no longer just about access to funds, but about how seamlessly and respectfully that access is delivered.

Positioned at the forefront of this evolution, [Qollateral](#) is emerging as one of the **'Most Admired Companies to Watch 2026'**, setting a new benchmark for secured lending. Headquartered in New York City's prestigious International Gem Tower, the company offers a refined, client-first approach to

collateral loans, combining financial expertise with a deeply personalized touch.

Loans Against Rolex, Patek Philippe, Tiffany & Co., and Other Luxury Brands

Qollateral simplifies the borrowing process by enabling clients to access liquidity from luxury assets such as fine jewelry, watches, diamonds, and precious metals, without credit checks or delays. With loan amounts ranging from \$2,000 to \$10 million and same-day funding, the company ensures speed without compromising security or discretion.

Led by the Chief Operating Officer (COO), Michael Manashirov, a veteran with over a decade in luxury asset lending, the team brings deep expertise as appraisers, gemologists, and valuation

specialists. Michael co-founded Qollateral to prioritize relationships over rigid corporate models, ensuring every transaction upholds core values of security, discretion, integrity, professionalism, personability, and transparency.

Backed by secure storage, full insurance through Lloyd's of London, and an A+ BBB accreditation, Qollateral blends trust, transparency, and service excellence, redefining what modern collateral lending should feel like.

At CIO Bulletin, we had the distinct privilege of interviewing Michael Manashirov, the COO of Qollateral, who shared how the company prioritizes human connection through direct client interactions, consistent expert support, and tailored solutions delivered with professionalism and care, thereby setting a high standard in client-centric lending.

Inspiring Story Behind Qollateral

Qollateral's story is rooted in a simple yet powerful realization about a gap in traditional lending. As Michael Manashirov, the COO, shares:

“Qollateral was founded on a simple but powerful observation: many successful individuals own valuable assets but often struggle to access liquidity quickly through traditional banking channels.”

“Our founders saw entrepreneurs, collectors, and investors—people who owned high-value watches, diamonds, jewelry, and precious metals—being turned away by banks because of rigid underwriting rules focused on credit scores rather than the value of the asset itself,” he explains, highlighting the challenge that sparked the idea.

That moment led to a defining shift in perspective.

“The pivotal insight was recognizing that the asset itself could serve as the credit,” he adds.

From there, the vision became clear and purposeful.

“Qollateral was built to create a more human-centered lending model where clients can unlock liquidity from assets they already own without the friction of traditional financial institutions,” Manashirov says. *“From the beginning, the goal was to combine speed, transparency, and security with a premium client experience that feels more like a private banking relationship than a traditional pawn transaction.”*

Core Products and Services

Qollateral’s offerings reflect a clear focus on flexibility and value, designed to meet the evolving needs of modern borrowers. They provide asset-backed loans secured by luxury and investment-grade items, including:

- High-end watches such as Rolex, Patek Philippe, and Audemars Piguet
- Diamonds and fine jewelry
- Gold and precious metals
- Rare collectibles and ultra-luxury goods

Manashirov shares how the company caters to a diverse clientele with varying financial needs:

“Loan amounts range from \$2,000 to \$10 million, allowing us to serve a wide spectrum of clients—from individuals seeking short-term liquidity to high-net-worth collectors and entrepreneurs.”

At the heart of Qollateral’s model are several key differentiators:

- No credit checks – lending decisions are based on the asset, not the borrower’s credit profile
- Same-day funding for qualified loans
- Higher loan-to-value ratios than

traditional pawn or collateral lenders

- Discreet and secure asset storage
- A 5-star VIP white-glove client experience

He emphasizes:

“Clients are treated with the same level of professionalism and discretion you would expect from a private wealth manager.”

Operational Strengths Behind Same-Day Funding

Qollateral’s ability to deliver speed without compromising precision is rooted in a strong operational foundation.

“Delivering higher loan-to-value financing and same-day funding requires both expertise and infrastructure.”

Key operational strengths include:

Specialized asset expertise – Deep experience evaluating luxury watches, diamonds, jewelry, and precious metals for accurate valuations

Efficient underwriting – Streamlined process focused

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on collateral value rather than traditional credit bureaucracy

Integrated security and logistics infrastructure – Vaulting, insurance, and verification systems that ensure fast authentication and institutional-grade protection.

“This allows Qollateral to move faster than traditional lenders while maintaining the highest standards of diligence.”

Leadership Spotlight: Michael Manashirov

Michael Manashirov serves as the Chief Operating Officer of Qollateral, where he oversees day-to-day operations, strategic partnerships, and the company’s growth initiatives across the United States.

With deep experience in luxury asset valuation, operations, and secured lending, Michael has helped build Qollateral into a trusted platform that provides fast and discreet liquidity solutions for entrepreneurs, investors, and collectors.

Under his leadership, the company has developed a reputation for combining institutional-grade security with a 5-star VIP white-glove client experience, delivering flexible financing backed by luxury assets.

Balancing Accessibility with Responsible Lending

Qollateral’s growth is defined not only by accessibility but also by responsibility.

“While Qollateral has expanded access to liquidity for asset owners, responsible lending remains a core priority.”

Every loan is:

- Fully collateralized by verified assets

- Structured with risk-aware methodologies
- Internal frameworks include:
- Asset authentication and verification
- Conservative valuation methodologies
- Transparent loan structures
- Clear communication with clients

This ensures borrowers can access capital quickly while maintaining responsible lending practices that protect both the client and the company.

Security and Asset Protection

Security is a defining pillar of the Qollateral platform.

“Client assets are securely stored at the International Gem Tower in New York, one of the most respected and secure diamond and jewelry trading centers in the United States.”

Safeguards include:

- Comprehensive insurance coverage through Lloyd’s of London
- Secure vault storage with strict access control

- Professional cataloging and asset handling
- Fully insured shipping and transportation when needed

“Our goal is to ensure that clients receive maximum protection without sacrificing the speed and efficiency that defines our service model.”

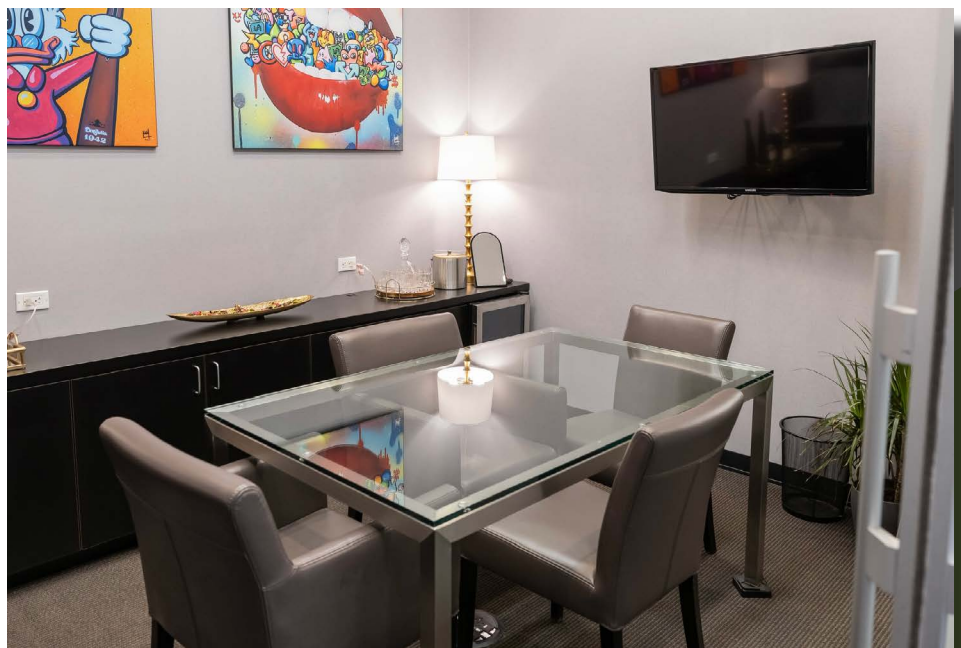
Cultural Values Driving Qollateral’s Reputation

Qollateral’s reputation is built on three core values:

- **Security** – protecting every client asset with institutional-grade safeguards
- **Integrity** – ensuring every loan is structured fairly, transparently, and ethically
- **Transparency** – providing clients with clear valuations, terms, and expectations

These principles have positioned Qollateral as a trusted name in asset-backed lending and contributed to its recognition among the ‘Most Admired Companies to Watch in 2026’.

“Our team is committed to delivering not just financial solutions, but a 5-star VIP white-glove experience that prioritizes discretion, professionalism, and trust.”



Strategic Vision for Growth

Qollateral's future is guided by a focused growth strategy aimed at expanding reach while enhancing client experience.

Key priorities include:

- Expanding remote lending capabilities nationwide
- Strengthening partnerships with secure logistics providers such as Malca-Amit
- Investing in technology that streamlines the loan process while maintaining high security standards

"Our goal is to make borrowing against luxury assets as seamless and accessible as possible for clients across the country."

Upcoming Innovations

Qollateral is actively developing new technology and services to improve efficiency and accessibility.

Initiatives include:

- Enhanced digital asset valuation tools
- A more robust online client portal for loan management
- Expansion into additional

- luxury collateral categories
- Technology designed to accelerate remote asset verification

"These innovations will allow Qollateral to maintain its speed, security, and white-glove client service while scaling nationwide."

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"Our team is committed to delivering not just financial solutions, but a 5-star VIP white-glove experience that prioritizes discretion, professionalism, and trust."

