

Cash Flow

SG Credit Partners serves as a cash flow lending partner to primarily non-sponsor, entrepreneur-owned lower middle market businesses underserved by traditional credit funds and banks seeking a structured credit solution.

INVESTMENT CRITERIA	
Loan Size	\$1M - \$10M+
Term	6-36 Months
Security	First lien Split lien Second lien Unitranche
Structure	Flexible term loan structures around proforma cashflow/EBITDA. Multi-tranche facilities for acquisitions/growth capital.

BORROWER PROFILE	
Size	\$10M - \$100M+ Revenue, \$1M - \$5M proforma EBITDA
Industry	Agnostic
Situations	Working capital, growth capital, acquisitions, shareholder buyouts
Underwriting	Cash flow for debt service, leverage, enterprise value

The SG Standard

TAILORED SOLUTIONS

Flexible structures to meet your specific needs

NON-DILUTIVE CAPITAL

Preserve ownership and grow your equity

SPEED & CERTAINTY TO CLOSE

No red tape
Streamlined due diligence
2-3 week timeline

Case Studies

PROCUREMENT INTELLIGENCE

\$9M

First Lien

Situation

GROWTH CAPITAL

Exercise buyout right of equity holder for 100% ownership and growth capital for new business segments

Key Metrics

- \$20M revenue, \$7M+ EBITDA
- Re-occurring service revenue + growing recurring revenue segment
- Blue chip customer base

MARKET RESEARCH & ANALYSIS

\$3M

Second Lien

Situation

GROWTH CAPITAL

Seasonal working capital need beyond ABL facility and non-dilutive growth capital

Key Metrics

- \$50M revenue, \$6M EBITDA
- Contracted annual revenue
- Large shareholder distributions permitted

DOCUMENT SCANNING

\$3M

Unitranche

Situation

GROWTH CAPITAL

Refinance existing bank-ABL lender and provide flexible growth capital as a bridge to profitability

Key Metrics

- \$12M recurring revenue, \$3M services revenue
- Tech-enabled services, strong retention rates