

Collateral (+Stretch)

SG Credit Partners provides liquidity solutions across multiple forms of collateral. Our point of difference is that we lend against working capital assets, machinery & equipment, real estate, and intangible assets individually or in a pool of collateral. In addition, we can provide stretch pieces based on cash flow or guarantor support.

INVESTMENT CRITERIA		BORROWER PROFILE	
Loan Size	\$1M - \$10M+	Size	\$0M - \$100M+ Revenue
Term	12-36 Months	Asset Types	Accounts receivable, inventory, M&E, RE, IP, guarantor assets
Security	First Lien Split Lien Unitranche Hybrid	Industry	Agnostic
Structure	Flexible term loans secured by specific or multiple forms of collateral + stretch pieces based on cash flow or guarantor support	Situations	Broad use of funds
		Underwriting	LTV based on appraised collateral 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

AUTO PARTS E-TAILER

\$2M

Hybrid

Situation WORKING CAPITAL

Refinance lender with hybrid structure & provide additional working capital to execute on turnaround plan

Key Metrics

- Hybrid: Collateral + Cash Flow
- 85% advance rate on AR
- 85% of NOLV on eligible inventory
- Operational turnaround, proforma based underwriting

RETAIL MATTRESS

\$3.5M

Hybrid

Situation ACQUISITION

Finance management buyout with hybrid structure and provide additional working capital

Key Metrics

- Hybrid: Collateral + Guarantor
- \$30M+ revenue, EBITDA positive
- 90% of NOLV on eligible inventory
- Guarantor based Term B secured by residential RE

FACTOR PARTICIPATION

\$4M

First Lien

Situation GROWTH CAPITAL

Participate in construction factoring facility so factor could stay within concentration limits and retain client

Key Metrics

- \$90M revenue, \$7M EBITDA
- Sponsor-backed
- \$15M factoring facility, pari passu participation