

SG Credit Partners is the premier lender for entrepreneurs with \$1M - \$10M+ situational capital needs requiring customized structures and certainty to close.

\$350M+
DEPLOYED

A Tailored Approach

We established a broad credit platform to provide \$1M - \$10M+ lending solutions to lower middle market businesses through a range of structures.

INVESTMENT CRITERIA

Loan Size	\$1M - \$10M+
Term	6-36 Months
Repayment	Flexible structures around cash flow/ collateral / liquidity
Geography	United States Canada
Situations	Broad use of funds

STRUCTURES

Senior Secured	Split Lien	Second Lien
Unitranche		
Term Loan A (Collateral-based)	Hybrid +	Term Loan B (Cash Flow / HNW-based)

The SG Credit Platform

What makes our platform unique is our ability to quickly structure deals around a broad set of borrower types, use of proceeds, and situations. Our borrowers generally fit one or a combination of the following credit profiles:

Cash Flow

Solving the lower middle market credit void

Key Metrics	\$10M - \$100M+ Revenue \$1M - \$5M+ proforma EBITDA Underserved by traditional credit funds and banks
Underwriting	Cash flow for debt service, leverage, enterprise value

Technology

Non-dilutive solutions to grow enterprise value

Key Metrics	\$3M - \$10M+ ARR Path to Profitability or Sufficient Closing Liquidity Total Debt / ARR < 75%
Underwriting	Recurring revenue, liquidity, enterprise value

Collateral (+Stretch)

Wide range of asset-backed solutions

Key Metrics	\$0M - \$100M+ Revenue Asset Types: Accounts Receivable, Inventory, M&E, RE, and IP
Underwriting	LTV based on appraised collateral value

High Net Worth

Tap into guarantor asset value quickly & with discretion

Key Metrics	Asset rich entrepreneur requiring short term liquidity or bridge loan with speed to close
Underwriting	Sufficient net worth, dedicated collateral, future liquidity events

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

Situational Capital

GROWTH CAPITAL

- Equity alternative
- Execute new sales opportunities
- Extend runway/liquidity cushion
- Leverage equity round with non-dilutive capital

WORKING CAPITAL

- Seasonal/cyclical liquidity cushion
- Stretch pieces for borrowing base shortfalls
- Upfront capital for contracts or PO's
- Vendor payments
- Over-advance paydowns

ACQUISITIONS

- Platform/add-on/tuck-in acquisitions
- Shareholder/leveraged buyouts
- Independent sponsor opportunities
- Stretch piece junior to senior acquisition facility

SPECIAL SITUATIONS

- Bridge-to-equity/liquidity event
- Refinancing or lender paydown
- Bank workouts
- Litigation or tax liability settlement
- Turnarounds/DIPs

Case Studies

TECHNOLOGY

TELEPHONY SAAS PLATFORM

\$6.5M

Unitranche

Situation

GROWTH CAPITAL

Extend runway to delay Series B and improve metrics for higher valuation

Key Metrics

- \$6M+ ARR
- Initial Series B IOI at 60M+ pre-money valuation

COLLATERAL & CASH FLOW

AUTO PARTS E-TAILER

\$2M

Hybrid

Situation

WORKING CAPITAL

Refinance fatigued lender & provide additional working capital with cash flow stretch term loan

Key Metrics

- 85% advance rate on AR & NOLV inventory
- Operational turnaround, proforma cash flow underwriting

CASH FLOW

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
- Large shareholder distributions permitted

HIGH NET WORTH

PHARMACEUTICAL PRODUCTS COMPANY

\$3.5M

First Lien

Situation

ACQUISITION

Finance acquisition of corporate divestiture involving four prescription pharma products

Key Metrics

- Marketable securities and residential RE as collateral
- Funded within 2 weeks

SG Credit Partners has offices in Santa Monica, Newport Beach, Denver, Chicago, Boston, and Atlanta.

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