



# LOWER MIDDLE MARKET

Our firm serves as a lending partner to lower middle market businesses and entrepreneurs underserved by traditional banks and credit funds. Our point of difference is that we can creatively structure flexible credit solutions around cash flow, collateral, a strong/secured personal guaranty or a combination thereof.

LOAN SIZE

**\$2MM – \$20MM+**

TERM

**6 – 48 Months**

## STRUCTURES

Cash-Flow Term Loans  
Working Capital (ABL) Revolvers  
Collateral-Backed Term Loans  
High-Net-Worth Term Loans

## UNDERWRITING

Cash-Flow  
Working Capital & Fixed Assets  
Guarantor Liquidity & Net-Worth  
Enterprise Value

### Cash-Flow

**\$10MM+ Revenues**  
**\$2MM+ EBITDA**  
**<4x Leverage**

### Asset-Based Lending

**\$10MM+ Revenues**  
**A/R, Inv., M&E, RE, IP**  
**Sufficient working capital & asset coverage**

### High-Net-Worth

**Asset rich, outside business net worth**  
**Sufficient income or liquidity to support debt**

### Hybrid

**We can underwrite based on cash-flow, collateral, a strong/secured HNW guaranty, or a combination thereof**

Charlie Perer  
Santa Monica, CA  
310-562-2020

charlie@sgcreditpartners.com

Spencer Brown  
Denver, CO  
949-375-3678

spencer@sgcreditpartners.com

Case Fedor  
Atlanta, GA  
502-767-1744

case@sgcreditpartners.com

Evan Waggoner  
Washington, D.C.  
336-512-6388

evan@sgcreditpartners.com