

# Credit Platform for the Lower Middle Market



**\$3MM - \$20MM+**

LOAN SIZE

**6-48 Months**

TERM

## **SG** Software + Technology

SaaS, tech-enabled services, and recurring revenue companies seeking non-dilutive capital

\$3MM - \$15MM+ ARR  
Strong gross margins and retention  
Path to profitability or sufficient liquidity

## **SG** Consumer Products

Innovative, emerging brands, and consumer oriented businesses with B2B and/or D2C channels

\$15MM+ Revenues  
Demonstrated brand value  
Path to profitability or sufficient liquidity

## **SG** Structured Credit

Industry agnostic companies and entrepreneurs seeking financing outside of traditional lending parameters

### **Cash-Flow**

**\$10MM+ REVENUES**

\$2MM+ EBITDA  
<4x Leverage

### **Asset-Based**

**\$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

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

### **Structures**

Recurring Revenue (MRR/ARR) Facilities  
Working Capital (ABL) Revolvers  
Cash-Flow Term Loans  
Collateral-Backed Term Loans

### **Solutions**

Senior Secured  
ABL + Stretch (Cash-Flow or HNW)  
2nd Lien or Split Lien  
Unitranche