

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+ ARP

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

Strong gross margins and retention
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