

Credit Platform for the Lower Middle Market



\$5MM - \$50MM+

LOAN SIZE

24-48 Months

TERM

SG Software + Technology

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

\$5MM - \$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
Strong gross margins and retention
Path to profitability or sufficient liquidity

SG Commercial Finance

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

Asset-Based Revolvers

- \$20+ MM annual revenue
- Accounts receivable, inventory, M&E
- Sufficient working capital & asset coverage
- Working capital, turnarounds, restructuring, growth capital, acquisitions & DIPS
- Traditional ABL formulas

Revolvers & Term Loans Individually or Together

Term Loans: Asset-Backed & Cash Flow

- Asset-backed: IP, M&E, RE & other
- Guarantor-based: personal assets (brokerage accounts, select residential RE, other) in connection w/ business use
- Cash flow: Requires min. of \$20MM revenue and \$2MM EBITDA

We can underwrite based on working capital, cash-flow, collateral, a strong/secured high net worth 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