

# 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

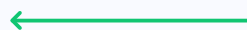
\$15MM+ Revenues  
Strong gross margins and retention  
Path to profitability or sufficient liquidity

## SG Commercial Finance

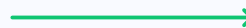
Industry agnostic platform focused on companies and entrepreneurs seeking financing outside of traditional lending parameters

### 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