

ALIGNMENTCREDIT

Founded in 2014, Alignment Credit provides **strategic credit solutions for emerging growth and middle-market companies**. We seek to support management teams who share our core values of **passion, creativity and transparency**, and we excel in delivering **innovative solutions** uniquely tailored to their needs.



Benefits of Partnering with Us

- Greater flexibility than traditional bank facilities and venture debt
- Lower cost of capital and dilution than equity financing
- Extensive value-add capabilities and strategic partner network across:
 - Technology, media and communications
 - Consumer and retail
 - Education, healthcare and business services
 - Financial services and fintech
 - Capital markets and strategic advisory
 - International markets, including Europe and Asia
- Ability to meet tight timeframes and manage highly complex situations
- Passive investor with transparent investment process



Target Companies

- Industry sector-agnostic, targeting:
 - US-based and international companies
 - Under-banked and new asset classes
- Financial profile:
 - \$10+ million in sales
 - Lower- and core-middle market companies
 - Late-stage venture companies with proven business models
- Management teams with long-term strategic focus
- Ownership:
 - Founder or management controlled
 - VC or private equity backed
- Businesses committed to delivering a positive impact on their sectors and society



Representative Transaction Terms

Our role: Sole or joint-lead lender

Size: \$5 - \$30 million or more

- Tranched and delayed draw commitments

Structures:

- Term capital
- First and second-lien secured
- Cash and/or pay-in-kind (PIK) interest payments
- Bespoke asset, cash flow or operating metric-based covenants

Maturity: From 6 months up to 5 years

Repayment: Flexible amortization with extended interest-only ("IO") period

Flexible uses of proceeds:

- Growth initiatives
- Refinancings
- Mergers and acquisitions
- Management and sponsor buyouts
- Recapitalizations and shareholder liquidity
- Special situations



Active Portfolio

2021

 **MindCare**

Senior Secured
Term Loan Facilities

\$20.0 million

2020

 **ExpertVoice**

Senior Secured
Term Loan Facilities

\$12.0 million

2018

[LARADA • SCIENCES™](#)

Senior Secured
Term Loan Facilities

\$10.0 million



Exited Transactions

Repaid in 2021

 **Apptricity®**

Senior Secured
Term Loan Facilities

\$5.0 million

Repaid in 2021

 **signal LABS**

Senior Secured
Term Loan Facilities

\$20.0 million

Repaid in 2019

 **Emergent™**
Payments

Asset-Backed
Term Loan
Facilities

\$15.0 million

Repaid in 2019

 **BetterWorldBooks®**
WWW.BETTERWORLDBOOKS.COM

Senior Secured
Term Loan

\$18.0 million

Repaid in 2018

 **GA GENERAL ASSEMBLY**

Add-On Senior
Secured
Term Loan

\$7.5 million

Repaid in 2018

 **GA GENERAL ASSEMBLY**

Senior Secured
Facilities

\$25.0 million

Repaid in 2017

 **TOUGH MUDDER**

Senior Secured
Term Loan
Facilities

\$15.0 million



Contact Info

Vadim Margulis

Managing Partner

📞 917 • 519 • 7414

✉️ vadim@alignmentcredit.com

Alignment Credit

810 Seventh Avenue • 22nd Floor

New York • NY 10019

www.alignmentcredit.com