

Founded in 2014, Alignment Credit provides **strategic credit solutions for growth and lower 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

2023



Senior Secured Facility

\$29.0 million

2023



Senior Secured Facility

\$15.0 million

2021



Senior Secured Term Loan Facilities

\$20.0 million



Exited Transactions

Repaid in 2022



Senior Secured Term Loan Facilities

\$12.0 million

Repaid in 2022



Senior Secured Term Loan Facilities

\$10.0 million

Repaid in 2021



Senior Secured Term Loan Facilities

\$5.0 million

Repaid in 2021



Senior Secured Term Loan Facilities

\$20.0 million

Repaid in 2019



Asset-Backed Term Loan Facilities

\$15.0 million

Repaid in 2019



Senior Secured Term Loan

\$18.0 million

Repaid in 2018



Add-On Senior Secured Term Loan

\$7.5 million

Repaid in 2018



Senior Secured Facilities

\$25.0 million

Repaid in 2017



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

Bijal Shah
 Partner
 (646) 616-9690
bijal@alignmentcredit.com