# **II ALIGNMENT**CREDIT

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

### **Q** 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

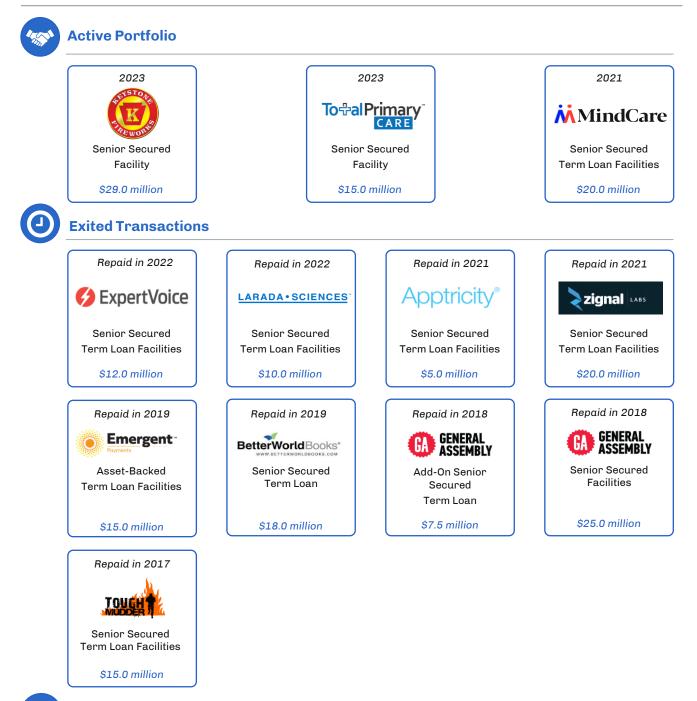
#### Maturity: From 6 months up to 5 years

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

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#### Contact Info

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