

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

<p>2024</p>  <p>Senior Secured Facility</p> <p>\$40.0 million</p>	<p>2023</p>  <p>Senior Secured Facility</p> <p>\$29.0 million</p>	<p>2023</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$15.0 million</p>	<p>2021</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$20.0 million</p>
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## Exited Transactions

<p>Repaid in 2022</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$12.0 million</p>	<p>Repaid in 2022</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$10.0 million</p>	<p>Repaid in 2021</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$5.0 million</p>	<p>Repaid in 2021</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$20.0 million</p>
<p>Repaid in 2019</p>  <p>Asset-Backed Term Loan Facilities</p> <p>\$15.0 million</p>	<p>Repaid in 2019</p>  <p>Senior Secured Term Loan</p> <p>\$18.0 million</p>	<p>Repaid in 2018</p>  <p>Add-On Senior Secured Term Loan</p> <p>\$7.5 million</p>	<p>Repaid in 2018</p>  <p>Senior Secured Facilities</p> <p>\$25.0 million</p>
<p>Repaid in 2017</p>  <p>Senior Secured Term Loan Facilities</p> <p>\$15.0 million</p>			



## Contact Info

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