

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>2026</p>  <p>GOAT FOODS</p> <p>Senior Secured Facility</p> <p>\$10.0 million</p>	<p>2025</p>  <p>REGO restaurant group</p> <p>Senior Secured Facility</p> <p>\$16.0 million</p>	<p>2023</p>  <p>KEYSTONE FIREWORKS</p> <p>Senior Secured Facility</p> <p>\$29.0 million</p>	<p>2023</p>  <p>Total Primary CARE</p> <p>Senior Secured Term Loan Facilities</p> <p>\$15.0 million</p>	<p>2021</p>  <p>MindCare</p> <p>Senior Secured Term Loan Facilities</p> <p>\$20.0 million</p>
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Exited Transactions

<p>Repaid in 2025</p>  <p>RIVERVIEW COMPANIES</p> <p>Senior Secured Facility</p> <p>\$40.0 million</p>	<p>Repaid in 2022</p>  <p>ExpertVoice</p> <p>Senior Secured Term Loan Facilities</p> <p>\$12.0 million</p>	<p>Repaid in 2022</p>  <p>LARADA SCIENCES</p> <p>Senior Secured Term Loan Facilities</p> <p>\$10.0 million</p>	<p>Repaid in 2021</p>  <p>Apptricity</p> <p>Senior Secured Term Loan Facilities</p> <p>\$5.0 million</p>
<p>Repaid in 2021</p>  <p>signal LABS</p> <p>Senior Secured Term Loan Facilities</p> <p>\$20.0 million</p>	<p>Repaid in 2019</p>  <p>Emergent Payments</p> <p>Asset-Backed Term Loan Facilities</p> <p>\$15.0 million</p>	<p>Repaid in 2019</p>  <p>BetterWorldBooks WWW.BETTERWORLDBOOKS.COM</p> <p>Senior Secured Term Loan</p> <p>\$18.0 million</p>	<p>Repaid in 2018</p>  <p>GENERAL ASSEMBLY</p> <p>Add-On Senior Secured Term Loan</p> <p>\$7.5 million</p>
<p>Repaid in 2018</p>  <p>GENERAL ASSEMBLY</p> <p>Senior Secured Facilities</p> <p>\$25.0 million</p>	<p>Repaid in 2017</p>  <p>TOUGH MUDDER</p> <p>Senior Secured Term Loan Facilities</p> <p>\$15.0 million</p>		



Contact Info

Vadim Margulis
 Managing Partner
 (917) 519-7414
vadim@alignmentcredit.com

Alignment Credit
 122 E 42nd Street, Suite 1610
 New York, NY 10168
www.alignmentcredit.com