

# Venture & Expansion Stage Capital Credit Line

\$1 MILLION TO \$15 MILLION

Privately managed venture capital funds provide nimble and flexible **Venture & Expansion Stage Plant & Equipment Credit Lines**, ranging from \$1 million to \$15 million for companies in growth or expansion stages. From start-up or pre-revenue to publicly traded, we are able to support a company's equipment venture leasing needs from infancy to maturity.

Credit lines are structured to meet present and future financing requirements and can be drawn upon as needed. Since our partnering focus is on the benefits the additional plant and equipment will generate, we are able to underwrite companies that may have challenges gaining access to significant expansion capital, including those in start-up,

pre revenue, pre or post IPO stage, have previous loss history or current negative cash flow, are maxed out on credit exposure, or whose credit is deemed too risky.

Determining factors are for the assets to generate a strong cash flow and ROI. Typically we do not ask for warrants or require blanket liens or restrictive operating covenants and we don't get hung up on valuation history or equity capital structure.

With only one decision-making layer, investment decisions are made quickly and terms are typically proposed within 2 to 4 days after receiving a full credit package and conferencing with company management.

## PROGRAM OVERVIEW

MINIMUM DRAW	\$250,000
TERM	12 – 60 months
ANNUAL REVENUE	Except in the case of start ups, we prefer companies with annual revenues of \$5 million or greater, although we will consider companies with lower revenues who can demonstrate projected upward growth generated by the additional plant and equipment we underwrite.
PLANT & EQUIPMENT	We have broad latitude on the equipment and industries we fund and the collateral we finance, ranging from heavy equipment to tools and production equipment to IT servers and software. We are bullish on underwriting rental equipment companies giving them the means to quickly add equipment to take maximum advantage of their market demands.
SALE LEASEBACK	Raise capital & improve liquidity as needed with sale lease back of qualified assets.
EXCLUSION	We do not fund titled vehicles
ACQUISITIONS	We will also fund the purchase of approved assets involved in mergers, acquisitions and consolidations
CUSTOMER PROFILE	Middle market, U.S. or Canadian companies. We may accept sole proprietorships that can demonstrate that they have clear succession and continuation planning in place.

Call us for a confidential discussion  
of your equipment capex requirements.

**925-788-4526** CELL **925-407-4779** OFFICE

