



Cash Flow Lending Division

Up to \$5,000,000

**Senior and Subordinated Term Loans
for the Lower Middle Market**

About Us



Super G Funding is an alternative lender with over \$100MM in committed capital specializing in residual and cash flow loans

- We are pioneers and the market leader in residual loans which enable companies with a recurring monthly residual or commissions to borrow against the life-time value of that cash stream
- We formed a cash flow division to take advantage of a credit void in the lower middle market

Timeline:

2000 Entrepreneur Darrin Ginsberg sells eCommerce Exchange

2002 Darrin begins purchasing ISO portfolios

2009 Darrin establishes SGF with personal capital, makes first ISO loan

2012 Jon Engleking joins as COO, first cash flow loan

2013 Marc Cole joins as CFO to capitalize on identified market opportunity in business lending

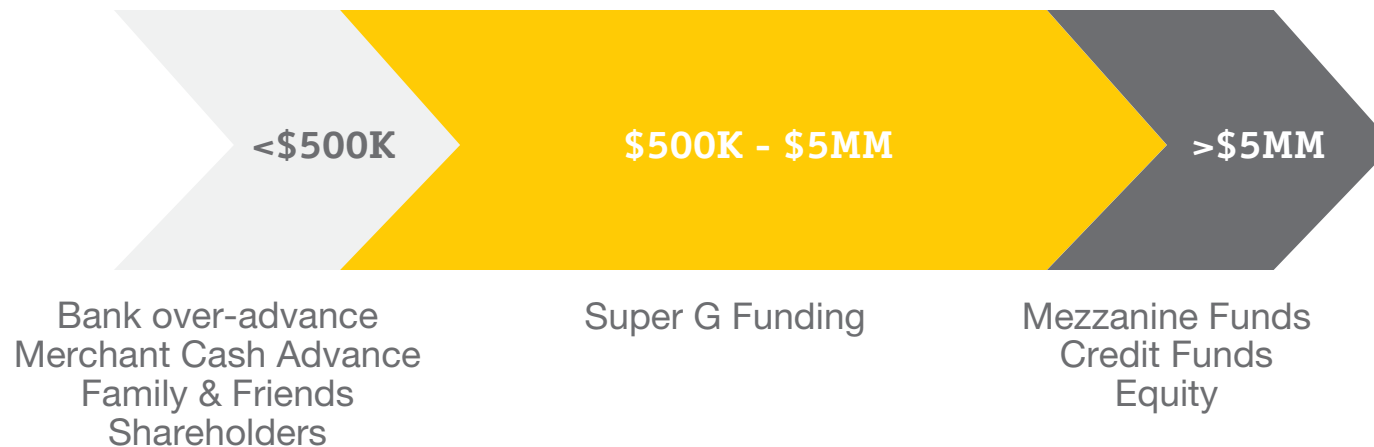
2014 \$100MM fund commitment; Charlie Perer joins to manage larger cash flow loan division

2015 Los Angeles office opened and team hired to create national cash flow lending platform

Cash Flow Lending – Senior & 2nd Lien Loans



Our Niche in the Market



Our Vision

- **Become the market leader in non-dilutive, subordinated debt ("2nd lien") financing solutions**
 - Finance working capital, acquisitions and special situations
- **Alternative senior lender for companies that cannot obtain traditional bank/ABL financing or need financing to become bankable**
 - Finance bank kick-outs/transitions

2nd Lien Debt



We provide 2nd lien debt to complement existing/new credit facilities:

- Companies who have additional capital needs beyond what their senior lender is willing to provide
 - General availability issues
 - Seasonality
 - Acquisition financing
 - Special situations
- Companies that need to fill a funding gap
 - Transitioning to a new senior lender
 - Acquisition stretch piece
- Companies seeking an alternative to mezzanine financing
 - Non-dilutive growth capital
- Companies seeking an alternative to purchase order financing
 - Avoid a short payback period and repay over a longer-term

Senior Debt



We provide senior debt as a lead-in to or an alternative to traditional financing:

- Companies that cannot obtain or require a lead-in to traditional financing:
 - Concentration issues
 - History of losses, uneven earnings
 - Industry restrictions
 - Inventory heavy
 - Asset light or underappreciated assets
 - Credit history
 - Non-traditional sales cycle
- Companies that are in the special assets group with current lender
 - Lender fatigue
 - Technical default
 - Out of formula
 - Portfolio readjustments

Deal Parameters



Client Profiles

- Broad industry coverage (no restrictions)
- Revenue: \$10,000,000 - \$100,000,000+
- Cash flow to support amortization
- Primarily private companies, but will work with public companies
- Geography: United States
- Broad Use of Funds

Deal Structure

- Loan size: up to \$5,000,000
 - \$500,000 - \$3,000,000 strike zone
 - Senior and Subordinated (“2nd Lien”)
- Term: 6-24 months
- Pricing contingent on credit profile
- Flexible repayment structure, but amortization required
- Covenant light
- Underwrite based on cash flow, secure with available collateral (corporate assets and personal guarantees)

Value Proposition



We fill a void in the marketplace

- \$500,000-\$3,000,000 loan size, non-dilutive, senior and subordinated debt
- Will finance special situations

Tailored, flexible solutions

- Interest-only periods available based on cash flow and business needs

Swift decision making and action

- Investment committee consists of CEO, CFO, and COO
- Capital sits on our balance sheet

Straightforward closing process

- Covenant light documents

Relationships

- We work in cooperation with and subordinate to commercial banks, asset based lenders and factors

Entrepreneurial team

- Current and former business owners and operators
- Experienced deal professionals

How We Work With Our Partners



Investment Banks

- Solve a working capital availability issue for your client
- Provide the stretch piece in your M&A transaction
- Provide a non-dilutive, growth financing solution for your client
- Solve a short-term working capital need for your client while you work on a larger capital raise
- Solve special situations
 - Industry restrictions
 - Unique use of funds: tax liens, divorce payments, etc.
 - Senior lender wants out now
- Refer leads and our portfolio clients in need of investment banking services

Lenders

- Provide subordinated working capital instead of over-advancing
- Provide the stretch piece required to obtain a new client
- Lend against collateral you cannot (inventory, purchase orders, etc.)
- Provide non-dilutive, subordinated growth capital (alternative to mezz)
- Work with companies in your workout/special assets group
- Review your declined deals due to industry, uneven earnings, credit history, etc.
- Refer our portfolio clients to you when they are ready for more traditional financing
- Refer leads seeking a revolving structure

Super G Residual Loan Products



Super G is the most active lender in the merchant services space as residual streams are not typically considered an eligible asset by traditional financing sources

- Our other loan products enable companies with a recurring monthly residual or commissions to borrow against the life-time value of that cash stream

ISO/ATM Loans

- Acquisition and growth capital for ISOs and ATM IADs
- Financing based on monthly recurring revenue and other business income
 - ISO: Minimum monthly residual of \$5,000
 - ATM: Minimum monthly surcharge and interchange income of \$5,000
- Over 400 ISO's funded
- We have direct relationships with every major processor

Insurance Agency Loans

- Acquisition and growth capital offered to retail and wholesale agencies
- Financing based on renewal commission and other business income
- Minimum annual commission of \$60,000

SaaS Loans

- Flexible financing solutions for online subscription/licensing based businesses
- Financing based on subscription revenue and other business income



We Look Forward to Working With You

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