

USCAPITAL



CHARLES TOWLE

SPEAKING ENGAGEMENTS AND PUBLICATIONS

US Capital

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CHARLES TOWLE IN THE MEDIA

CHARLES TOWLE COO & MANAGING PARTNER



Charles Towle is Chief Operating Officer and Managing Partner at US Capital, a full-service global private financial group with primary offices in San Francisco, Philadelphia, Miami, London, Milan, Zurich, and Dubai. In addition, he serves as CEO of the group's FINRA-member, SEC-registered broker-dealer affiliate, US Capital Global Securities LLC, and Co-Managing Partner of the group's investment management division.

During his tenure, Mr. Towle has funded or advised on over \$25 billion in debt and equity investments, transactions, and projects globally in the middle market. Over the past 15 years, he has helped transform the group into a global FinTech investment bank and industry leader in debt and equity financing and capital formation services for the middle market. Championing a new values-driven approach in investment banking, Charles has helped build the group's strong focus on sustainable, impact, and ESG investing.

In 2021, Charles was selected as a winner of the Secured Finance Network's esteemed "40 Under 40 Awards." The awards, which takes place annually, seek to recognize and celebrate talented young professionals across the nation who are poised to impact the future of the financial industry.

From childhood, Charles developed a deep interest in the sacred texts and wisdom traditions of India. By applying its values and teachings in the arena of business and investment banking, Charles helps bridge the East and the West, the ancient and the modern. Charles is the author of a groundbreaking white paper in which he integrates the values of truth (*satya*), purity (*shaucha*), non-violence (*ahimsa*), and discipline (*tapas*) into business leadership. He is a thought leader in transformational leadership and values-driven approaches to investment banking, and is regularly invited to speak at conferences internationally.

In November 2020, Charles co-sponsored the purchase and development of a new 53-acre ashram and retreat center for meditation and peace in the stunning Catskills, an area of New York historically known as a haven for writers, artists, and musicians. The ashram specializes in cultivating personal growth and sacred experiences through yoga and the ancient musical practice of kirtan.

Dedicated to preserving the cultural and intellectual capital of the East, Charles is a longtime Board Member and the Finance Director of Gaudiya Vedanta Publications, an independent publishing house headquartered in California that has published more than 100 classics on Vedanta, yoga philosophy, and *bhakti* mysticism in multiple languages. Charles has established an endowment fund to ensure that each publication, once released, remains in print in perpetuity.

In pursuit of the Eastern aspiration of *seva*, selfless service, Charles takes a special interest in protecting and preserving spiritual heritage sites in India, as well as in supporting the education, development, and wellbeing of children from vulnerable communities in the United States and abroad. To that end, he has provided invaluable grassroots financial and strategic support for combatting the mass-hunger, loss of livelihood, and medical crisis caused by Covid-19 in India. In addition, Charles actively supports a number of local and international non-profits, including The Puente Project in California and Food for Life in India.

Charles received a B.S. in Business Administration (emphasis in Corporate Finance and International Business) and an M.B.A. (emphasis in Sustainable Business) from San Francisco State University. He holds Series 24 and 79 registrations from FINRA.

ARTICLES, INTERVIEWS, AND PRESS RELEASES



"From Relationships to Intelligence: How AI Is Reshaping Investment Banking"

US Capital – March 18, 2026

<https://uscapital.com/news/pdfs/from-relationships-to-intelligence-how-ai-is-reshaping-investment-banking.pdf>



"The Long Game: How Founders Build Institutions That Endure"

US Capital – March 4, 2026

<https://uscapital.com/news/pdfs/the-long-game-how-founders-build-institutions-that-endure.pdf>



"US Capital Leads the Way with More than Twenty Tech and Digital Assets Events on Three Continents in Q2 2022"

US Capital – July 2022

<https://uscapital.com/news/pdfs/us-capital-leads-the-way-with-more-than-twenty-tech-and-digital-assets-events-on-three-continents-in-q2-2022.pdf>



"Charles Towle Interview with SFNet: How do you define a good leader? What advice do you normally give to the junior talent you mentor?"

Secured Finance Network – July 2022

<https://uscapglobal.com/news/pdfs/investment-and-capital-markets-outlook-top-five-themes-in-2022.pdf>



"Finding Joy in Serving Others: CEO and COO of US Capital Participate in Grassroots Philanthropic Work in Rural India"

US Capital – April 2022

<https://uscapital.com/news/pdfs/finding-joy-in-serving-others-ceo-and-coo-of-us-capital-participate-in-grassroots-philanthropic-work-in-rural-india.pdf>



"US Capital Global Sponsors Two Classrooms for Girls' School in Rural India"

US Capital – December 2021

<https://uscapglobal.com/news/pdfs/happy-holidays-its-the-charitable-time-of-the-year.pdf>



"Charles Towle Presents at The Battery in San Francisco: Global Capitalist Economy and AAPI Contemplative Traditions"

US Capital – July 2021

<https://uscapglobal.com/news/pdfs/eastern-wisdom-and-the-future-of-global-capitalism.pdf>



"Managing Partner Charles Towle Chosen as Recipient of the Secured Finance Network's '40 Under 40 Awards'"

US Capital – June 2021

www.thefintechtimes.com/digital-securities-assets/

ARTICLES, INTERVIEWS, AND PRESS RELEASES

WALL STREET
JOURNAL

"US Capital Global Appoints Charles Towle as Chief Operating Officer"

Wall Street Business News – March 2021

<https://wallstreetbusinessnews.com/us-capital-global-appoints-charles-towle-as-chief-operating-officer/>



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"US Capital Global Increases Back-to-School Support in Post-Lockdown India"

US Capital – March 2021

<https://uscapglobal.com/news/pdfs/us-capital-global-increases-back-to-school-support-in-post-lockdown-india.pdf>



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"CEO and Managing Partner of US Capital Global Co-Sponsor Meditation and Yoga Ashram in Catskills, New York"

US Capital – December 2020

<https://uscapglobal.com/news/pdfs/us-capital-global-co-sponsors-53-acre-catskills-yoga-ashram.pdf>

The Secured
Lender

"SFNet Members Respond to those in Need During COVID-19"

The Secured Lender – September 2020

<https://uscapglobal.com/pdfs/secured-lender-sfnet-response-during-covid19-excerpt.pdf>



"Philanthropic Foundation Supported by US Capital Global Provides Free Meals to Tens of Thousands in India During COVID-19 Crisis"

EIN Press Wire – April 2020

<https://www.einpresswire.com/article/514465805/philanthropic-foundation-supported-by-us-capital-global-provides-free-meals-to-tens-of-thousands-in-india-during-covid-19-crisis>

ORIGINATE
report

"Industry Spotlight: Charles Towle, Managing Partner, US Capital Global"

Originate Report – September 2018

<https://uscapital.com/pdfs/originate-report-sep-2018-industry-spotlight-with-charles-towle.pdf>



SPEAKING ENGAGEMENTS BY CHARLES TOWLE



CPAs & BUSINESS ADVISORS

Miami Referral Partner Luncheon

Miami - March 11, 2026

Sponsored by NR CPAs & Business Advisors (Nischay Rawal)

Charles Towle spoke on the role of philanthropy in leadership, business stewardship, and long-term value creation, highlighting the intersection of strategic capital deployment and social impact.



Newport Beach Referral Partner Luncheon

Newport Beach Office - February 18, 2026

Charles Towle delivered a presentation on Singapore markets and international expansion, with a focus on cross-border capital strategies, global market access, and opportunities for middle-market growth.



San Francisco Referral Partner Luncheon

San Francisco - February 12, 2026

Sponsored by TriNet

Charles Towle spoke on non-bank financing solutions, discussing alternative capital structures, private credit, and strategic financing pathways for growth-stage and middle-market companies.



Carmo Companies - Private Markets Conference

February 11, 2026

Charles Towle participated as a panelist in the Institutional Allocator Roundtable: Liquidity, Rebalancing, and the Rise of Secondaries as a Core Strategy.

The discussion focused on increasing secondaries exposure, strengthening portfolio resilience, governance considerations, and maintaining disciplined long-term allocation strategies in private markets.

Co-panelists included:

- Yangge Seaman - Children's Health System of Texas
- Chason Beggerow - Mercer
- Julia K. Bonafede - Jobs Peak Advisors
- Zach Jackson - QIC

SPEAKING ENGAGEMENTS BY CHARLES TOWLE



TriNet & US Capital Global – Closing Cocktail Event

Amador Club, San Francisco – January 14, 2026

Held in conjunction with the J.P. Morgan closing event, Charles Towle spoke on the convergence of wellness, healthcare, and investments, addressing innovation, sector growth, and capital market opportunities.



Miami Referral Partner Luncheon (Art Basel)

Miami – Brickell Office – December 5, 2025

Charles Towle served as keynote speaker, presenting on micro-cap business lending programs and sharing market insights surrounding Art Basel, with particular emphasis on capital formation, investor sentiment, and emerging opportunities.



Braj Bhumi Gurukulam / Bhakta Bhandav School

India – November 2025

Charles Towle delivered a keynote presentation on cross-cultural exchange between East and West, exploring the integration of wisdom traditions and modern technology. During his visit, he also met with faculty and educators to discuss educational development and collaborative initiatives.



Philadelphia Referral Partner Luncheon

Philadelphia – October 16, 2025

In collaboration with Bernstein Wealth Management

Charles Towle delivered a presentation on founders, succession planning, and market strategy, addressing long-term enterprise value, ownership transitions, and strategic positioning in evolving market conditions.



Capital via Family Offices – Funding Breakthrough Lab

September 13, 2025

With Natalie Pan

As keynote speaker, Charles Towle discussed family office investment strategies in early-stage companies, including capital deployment frameworks, risk evaluation, and long-term partnership models for emerging businesses.

SPEAKING ENGAGEMENTS BY CHARLES TOWLE



Presentation on Financial Advisors and Investment Banking Products

Bernstein Private Wealth Management Office, Washington, D.C. – July 23, 2025

In his presentation, Charles Towle spoke about delivering strong client outcomes, upholding fiduciary principles, innovating in investment banking, ensuring regulatory compliance, and strengthening advisor-client relationships.



Carmo Companies Conference: D.C. Private Markets Meeting

University Club of Washington, D.C. – July 22, 2025

Charles Towle moderated the panel “The State of Global Real Assets,” featuring Elizabeth Lewis of Blackstone and managing directors from top real estate investment firms. The discussion explored real asset performance amid high interest rates and drew over 150 senior institutional investors, family offices, and alternative investment professionals.



Presentation on Financial Advisors and Investment Banking Products

The Ned, London – July 7, 2025

During his presentation, Charles Towle highlighted the importance of achieving meaningful results for clients, maintaining high ethical standards, driving innovation in investment banking, meeting regulatory obligations, and deepening trust between advisors and their clients.



Sponsored by:

JMW Solicitors, LLP
Reward Funding



GENESIS BANK

Presentation on Financial Advisors and Investment Banking Products

Genesis Bank Office, Newport Beach, CA – June 11, 2025

In his presentation, Charles Towle spoke about delivering strong client outcomes, upholding fiduciary principles, innovating in investment banking, ensuring regulatory compliance, and strengthening advisor-client relationships.

SPEAKING ENGAGEMENTS BY CHARLES TOWLE



Carmo Companies Conference: US Real Estate Meeting West

Newport Beach, CA – April 22, 2025

Charles Towle moderated the panel “Real Estate Credit: Strategies & Opportunities,” where experts discussed investment approaches such as construction loans, mezzanine financing, and distressed debt. The panel explored best practices for due diligence and risk management—including credit, liquidity, and regulatory risks—and considered the role of credit funds in a diversified portfolio.

Panelists included:

- Mike Chen, VP, Sr. Investment Strategist, First Foundation Advisors
- Will Hensley, Managing Director, Coulton Creek Capital
- Todd Dawes, Partner and Founder, Merus Advisors
- Cory Johnson, CEO, Pender Capital



Presentation on Financial Advisors and Investment Banking Products

Bernstein Private Wealth Management Office, Philadelphia – April 9, 2025

In his presentation, Charles Towle discussed topics such as achieving the best outcomes for clients, upholding fiduciary standards, developing innovative investment banking products, ensuring regulatory compliance in securities, and fostering strong financial and client-advisor relationships.



Key Trends Shaping Middle-Market M&A: The M&A Summit in Philadelphia

Fitler Club, Philadelphia – April 8, 2025

The M&A Summit brought together leading investment professionals, corporate executives, and dealmakers from across the U.S. Charles Towle shared expert insights on key trends shaping middle-market M&A, including deal structuring, market dynamics, capital sourcing, and sector-specific opportunities.



Sponsored by:

First American Financial Corporation
CohnReznick LLP
Bernstein Private Wealth Management
Marsh McLennan
Loeb & Loeb LLP

SPEAKING ENGAGEMENTS BY CHARLES TOWLE



Charles Towle: Spirituality in Entrepreneurship

"My Journey to Valley" Podcast – July 7, 2023

Bridging the worlds of finance and spirituality, integrating ancient wisdom into our modern lives, and much more. Episode: <https://spoti.fi/3Q2iikT>



Fireside Chat at Braj Bhumi Philanthropic & Cultural Evening

SHACK15, San Francisco – June 14, 2023

A vibrant celebration of impact investing, philanthropy, and culture. This included an engaging fireside chat with Charles Towle and Rasik Swami, with three tips for tomorrow's leaders. Fireside chat: <https://bit.ly/3Djueao>



Opening of Bhakta Bandhav New Jagannath Puri Embassy

Orinda, California – August 13, 2022

Charles Towle gave an inaugural address for the opening of this California central office for philanthropic, cultural, and social impact projects in the United States and abroad.



iConnections Digital Assets Forum 2022: The Institutional Case for Digital Assets

South Beach, Miami – May 31 to June 2, 2022

Charles Towle discussed digital assets and US Capital's focus on FinTech and RegTech.

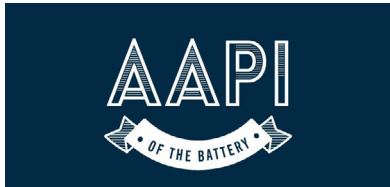


Vertalo Digital Assets and Securities Conference 2022

Austin, Texas – May 19–21, 2022

Charles Towle spoke on the intersection of digital assets and securities. <https://vimeo.com/717640284/790c2f7dd1>

SPEAKING ENGAGEMENTS BY CHARLES TOWLE



Intersecting Worldviews: Global Capital Economy and AAPI Contemplative Traditions

The Battery, San Francisco – May 26, 2021

Charles Towle's focus: In addressing the global challenges we are facing today, especially widening inequalities, we can look to the world's wisdom traditions for inspiration and for new approaches and paradigms.



Opening of New Meditation and Yoga Ashram in Catskills, New York

Bhakta Bandhav Ashram, New York – December 5, 2020

As a co-sponsor, Charles Towle gave an inaugural address at the opening of a 53-acre bhakti-yoga ashram nestled into the stunning Catskills landscape, an area of New York historically known as a haven for writers, artists, and musicians.



SPEAKING ENGAGEMENTS BY CHARLES TOWLE



Vertalo Digital Assets Forum - Austin, Texas



Vertalo Digital Assets Forum - Austin, Texas



Charles Towle, COO and Managing Partner, with Jeffrey Sweeney, Founder and Chairman



iConnections Digital Assets Forum - Miami, Florida



ADISA Annual Conference and Trade Show - Las Vegas



Jeffrey Sweeney and Charles Towle, with the US Capital team

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EXECUTIVE MANAGEMENT



JEFFREY SWEENEY
FOUNDER AND CHAIRMAN

The founder of US Capital, Mr. Sweeney has a strong entrepreneurial approach, which he has applied in the investment banking and equipment leasing arena for over 20 years. In 1998, Mr. Sweeney purchased the assets of US Capital Corporation, a small equipment leasing company. Changing the focus of the company to asset-based lending and investment banking, Mr. Sweeney grew the business to over \$4 billion in funding opportunities each year. Today, he oversees a growing network of affiliated companies under the US Capital flagship brand.



CHARLES TOWLE
MANAGING PARTNER & COO

Mr. Towle has helped grow US Capital into a leading private financial group for small and medium-sized businesses in the U.S. A structured funding and corporate finance specialist, Mr. Towle has over 15 years of business development, asset management, corporate finance, capital markets, and general business management experience. Prior to US Capital, Mr. Towle gained extensive entrepreneurial and investment experience, serving as a limited partner, financial officer, or board member of various investment and endowment funds and small and medium-sized businesses, both in the U.S. and abroad.



ISH SPENCER
PARTNER, CORPORATE FINANCE

Mr. Spencer is responsible for directing all aspects of US Capital's nationwide Corporate Finance business origination program, business development, underwriting of commercial loans, and client relationships. Mr. Spencer brings extensive multi-disciplinary experience to US Capital, including special expertise in particular verticals, such as healthcare, technology, and manufacturing. He oversees US Capital's deal teams at the group's San Francisco headquarters, made up of banking professionals, business analysts, and underwriters.



PANKAJ VASHISTH
PARTNER AND CCO

Pankaj Vashisth heads US Capital Global's administrative operations in Las Vegas while overseeing all regulatory and compliance functions, particularly in private placements, securities, and related services offered by US Capital Global Securities LLC, the group's SEC-registered broker-dealer affiliate. Mr. Vashisth's prior roles with industry leaders including Bank of America, Merrill Lynch, Swiss Re, First Data, and Deutsche Bank have equipped him with extensive experience in areas such as M&A, debt and equity financing, and risk management.





IN THE MEDIA

US Capital has been quoted and featured in leading publications including:

abfjournal

ABLADVISOR

BUSINESS NEWS DAILY
A guide for startups & small businesses

MERGERS & ACQUISITIONS

manex

WALL STREET JOURNAL

Bloomberg Businessweek

Inc.

The Secured Lender

The HedgeFund LAW REPORT

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