

DEBT SOLUTIONS

US Capital Global Partners, LLC is a fully licensed commercial lender, and our team, with over 100 years of collective underwriting and lending experience, has funded and advised on several billion dollars in loans. Our debt financing amounts for small-cap and lower middle market companies range from \$5,000,000 to over \$500,000,000. US Capital makes both direct investments and co-investment from a family of private funds under our direct management.

GROWTH CAPITAL AND ASSET-BASED LENDING

The US Capital team has the experience and resources to leverage business assets and cash flow to secure maximum funding amounts for working capital and growth capital. We can provide financing for almost any company with assets—including inventory, accounts receivable, purchase orders, machinery and equipment, commercial real estate, and intellectual property.

CUSTOM CORPORATE FINANCE SOLUTIONS

Cash Flow Loans: Companies with above-average or exceptional positive cash flows can expect low commercial rates with affordable and flexible loan structures. We provide maximum availability with covenant-light structures and rapid funding.

Asset Based Loans: Companies with average or below-average cash flows or credit-worthiness can expect asset-based loans with a focus on collateral, rather than credit-worthiness, and therefore an attractive alternative to traditional bank financing. You can expect competitive pricing, expedited funding, and fewer financial covenants than bank loans. Often, US Capital is able to increase availability through the discovery of credit enhancers and ways to mitigate credit risks, ensuring you get optimal and custom financing for your business.

UNITRANCHE STRUCTURES

We favor a unitranche type structure with co-investment from our funds to maximize funding amounts and minimize cost. We often combine senior and subordinated debt into one loan for cost savings, convenience of underwriting, and speed to close.



LOAN TYPES

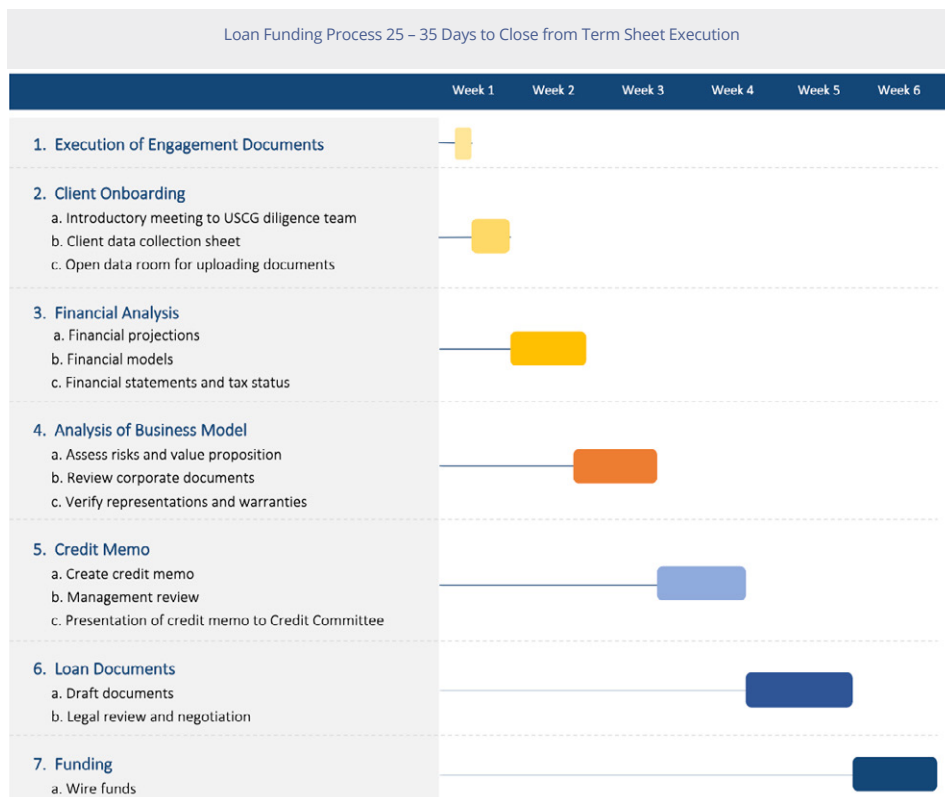
- **Asset-Based Revolving Lines of Credit**
 - Accounts Receivable
 - Inventory (Wholesale and Retail)
 - Purchase Orders
- **Asset-Based Term Loans**
 - Machinery and Equipment
 - Intellectual Property
 - Commercial Real Estate
- **Subordinated Debt/Cash-Flow Term Loans**
 - Cash Flow
 - Criticized Assets
- **Debt Private Placements**
 - Debentures/Debt

TYPICAL STRUCTURES FOR SENIOR OR SUBORDINATED LOANS

- **Senior Loan Size:** \$5,000,000 to \$500,000,000
- **Subordinate/Junior Loan Size:** \$3,000,000 to \$50,000,000
- **Company Type:** Private Companies or Publicly Traded
- **Location:** US and Worldwide

FINANCING SITUATIONS

- Growth/Hyper-Growth Capital
- Working Capital
- Refinancing
- Dividend Recapitalization
- M&A
- Bridge Loans
- Distressed/Turnaround



LENDING PROCESS

Clients are frequently locked into an inappropriate financial structure. US Capital can efficiently examine every aspect of a business and offer management a choice of the best available pathways to optimal financing. Having both principal capital and detailed, specialized knowledge of the marketplace allows US Capital to create financing solutions tailored to the specific needs of its clients.

EXPERIENCED MANAGEMENT TEAM



Jeffrey Sweeney
Chairman & CEO



Charles Towle
Managing Partner
& COO



Ish Spencer
Partner,
Corporate Finance



Mitchell R. Cohen, Esq.
Senior Vice President
and Partner



Dr. Prodi Bhattacharya
Managing Director
and Partner



Steve Vargem
Vice President

EQUITY SOLUTIONS

US Capital has an extensive and broad network of private investors, institutional investors, and investment advisors who make equity investments from \$5,000,000 upwards in early and growth-stage companies. We reach our investor community in a variety of ways through our targeted equity campaigns. Our personal approach to our close investor relationships is complemented by very well-attended “road show” events to showcase our investment opportunities. We utilize the latest in securities Reg-Tech to digitally showcase investments on our custom offering platform, and widely advertise those same offerings through conventional high-impact PR and marketing, as well as social media. All securities are offered by US Capital Global Securities, LLC, a member of FINRA and SIPC.

DISTRIBUTION OF PRIVATE PLACEMENTS

Personal Investor Outreach: US Capital has strong relationships within its Wealth Management client base, with many clients interested in private placements. We screen investment opportunities and reach out to investors to present these opportunities to interested parties who are active. We regularly utilize CUSIP numbers for our investments, which makes them easily available to investment advisors nationwide on most of the clearing and custody platforms and the self-directed retirement custodian sites.

General Advertising: We utilize Reg-Tech for expanded distribution of our private placement offerings, allowing us to advertise offerings through social media and general press releases. There are tens of thousands of investors engaged through our weekly newsletter, which showcases our offerings.

Digital Investment Platform: US Capital meets the needs of businesses and projects seeking capital (issuers) by offering their securities to investors in the United States and globally on a proprietary FinTech investment platform, managed by affiliate US Capital Global Securities. Investor engagement is tracked and reported to our investment professionals for personal follow-up. Learn more at uscgs.com.

Targeted Investor Campaigns: In addition to our general advertising campaigns, we leverage knowledge discovery in databases using our own very large investor database as well as a number of third-party proprietary investor databases for institutional investors and family offices that have previously invested in similar offerings. Because we are able to generally solicit with our offerings, we reach out to potential investors through phone calls, social media, and email campaigns. We track interest and engagement using our marketing analytics.



Investor Events and Road Shows: US Capital offers traditional roadshow-type, one-on-one meetings and investor meet-up conferences, bringing together pools of potential investors across the United States, as well as in Europe and Asia. These events showcase a particular offering with lively exchanges between the issuer and investors, usually in an engaging setting and accompanied by entertainment. US Capital has tens of thousands of investors and investment advisors it communicates with weekly regarding its investment opportunities.

EQUITY SITUATIONS

- Growing a business to the next level
- Funding an add-on acquisition
- Achieving substantial liquidity
- Effecting a partial change of ownership
- Consolidating multiple ownership interests, such as inactive shareholders
- Early-stage private and commercial note-holder payoffs
- Other growth initiatives
- \$5,000,000 to \$50,000,000 and more
- Common, preferred, or convertible note offerings
- SPV structures for accommodating many smaller investors

It can take at least 12 weeks for the first closing initial funds, though the process can proceed faster or slower depending on the company and investors.



* Dependent on region and type of offering.

PRIVATE CAPITAL ADVISORY SERVICES

In pursuing growth, small and medium-sized businesses must make important decisions relating to their capital structure. US Capital can help these enterprises at all stages from start-up to pre-IPO.

If a business decides to raise private equity capital, it will need to make sure the deal structure is appropriate for its specific needs, as well as those of its investors. In the early days of venture capital, entrepreneurs often gave up control of their company in exchange for their first investment funds. Now they have many more options, allowing them to create an optimal share structure for their enterprise.

US Capital provides its clients with strategic guidance and tactical advice on capital formation, structure, securities valuations, pricing, timing, and terms. The firm offers comprehensive financial advisory services for buy-side and sell-side engagements and for capital formation, including early-stage financings requiring debt or equity.

DIRECT EQUITY AND BRIDGE INVESTMENTS

US Capital Partners makes well-structured equity and bridge investments between \$1 million and \$50 million through its own family of private investment funds and vehicles. Managed by private investment and asset management firm US Capital Global Investment Management, LLC, these funds include a variety of private equity, venture capital, and business credit funds and customized strategies.

Equity investments can be used to meet a variety of objectives, including:

- Growing a business to the next level
- Funding an add-on acquisition
- Achieving substantial liquidity
- Effecting a partial change of ownership
- Consolidating multiple ownership interests, such as inactive shareholders
- Early-stage private and commercial note-holder payoffs
- Other growth initiatives