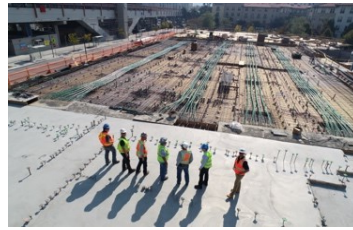




# SPRUCE FINANCIAL GROUP

a private equity firm



## Debt and Equity Capital for Lower-Middle Market Companies

Spruce is a southeast based private equity firm with deep experience in deploying capital in the lower middle market. We focus mainly on direct lending to small businesses and real estate developers, as well as co-sponsor equity investing in control situations. We do not typically invest in pre-revenue start-ups, but we will lend to them in select situations where there is strong outside collateral.

### Investment Structures

- Senior, Junior, or Unitranche Debt
- Real Estate Project Finance
- Preferred Equity and Mezzanine Debt
- Note Purchases, and note purchase financing

### Direct Business Lending

Flexibility to make bridge loans to lower market companies and other borrower types when banks and other firms can't.

- 6 months to 2-year term loans.
- \$500k to \$15 million in size
- Catering to companies with between \$100k and \$10 million in EBIDTA
- Mezzanine rates

### Real Estate Project Financing

Strategy is centered around identifying market inefficiencies, recapitalize or repositioning of assets, to maximize property cash flows

- Equity financing of \$1-7 million
- Short term bridge loans of \$500k-12 million
- Note purchasing in select situations

### Growth Equity and Mezzanine Debt

Customized capital solutions for a wide range of corporate needs for lower middle-market companies

- Growth initiatives
- Divestitures
- Recapitalizations
- Buy and build platforms
- Acquisitions

### The Direct Source of Debt and Equity for Urgent Projects

With offices in Atlanta, Georgia and Tallahassee, Florida, we provide funding to companies for growth, buyout transactions, acquisitions, turnarounds, and recapitalizations. We can create a minimally dilutive solution, often through providing private loans in urgent scenarios, where we can close as fast as 10 days

### Who Do We Partner with?

- Companies headquartered within the United States
- Experienced management teams with a history of building enterprise value
- Identifiable capital mandates and inflection points
- Effective financial controls and information systems

Contact: [Info@sprucefg.com](mailto:Info@sprucefg.com)