

Private Middle-Market Lending & Advisory

Creating unique solutions where traditional financing solutions are not appropriate or available

Caliber Advisors, LLC.

Since 2007, Caliber Advisors has been providing hands on advisory services to resolve business model and financing issues. Caliber works to evaluate and renegotiate credit facilities that more appropriately fit the current operating capabilities of business operations. In addition to its advisory services, Caliber provides capital raising services that are best understood as “bridge capital.”

Caliber’s Process:

Caliber focuses on clients who do not fit the traditional definition of “bankable”. Clients typically have a story. They could be a maturing business, not having a seasoned financial track record or having recent inconsistent financial performance. This requires working with clients to form a business narrative, pitch deck and financial model, connecting the who, what, where, how, along with the debt’s purpose, repayment, and collateral. All of these issues are connected and cross supported to form a concise and coherent written argument for a lender to provide the client the requested debt capital. Armed with this, Caliber then locates a private lender seeking this type of asset.

Market Outlook

- **THESIS:** Through the years, banks have become more regulated and restricted in which companies are considered good risk opportunities. This narrowing perspective leaves many worthy companies with limited financing options.
- According to [Dealogic](#), middle market lending fell 80.0% from January through April of 2020.
- **DRY POWDER:** \$5 Trillion of capital sitting on the side lines waiting to be deployed into the market. Source: [Market Watch](#)

Company Preferences

- **INDUSTRY:**
 - Agnostic
- **COMPANY CHARACTERISTICS:**
 - Asset rich with strong management team
 - Going through an inflection point – No Start-ups
 - In need of a wholistic financing solution
- **REVENUE:** Diversified, \$10MM+
 - In some circumstances, there may be limited positive operating history
- **EBITDA:** Declining to Negative with a feasibly clear path to profitability

Indicative General Terms

- **AMOUNT:** \$10-100MM+ Senior/Junior Secured Loan
- **RATE:** 8.0% to 12.0% (with Interest only period)
- **AMORTIZATION:** Flexible and driven by available cash
- **HORIZON:** 3-7 years
- **COLLATERAL:** Lien on current assets and fixed assets
- **COVENANTS:** Flexible – dependent on underlying company
- **PERSONAL GUARANTEES** – Required of all significant owners

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