

# From \$1.4M Startup to \$92M Strategic Exit

**Industry:** Auto Finance

**Challenge:** Build a scalable loan refinancing business from scratch



## Background

Seeing a gap in the market for consumer-friendly auto loan refinancing, Lighthouse partnered with their Client set out to create a high-growth business that could deliver exceptional returns.

From day one, Lighthouse worked with the Client to design the business for scale, competitive differentiation, and eventual exit value.

## The Lighthouse Approach



### Launch & Capitalization

Built the business with an initial \$1.4 million investment.



### Leadership Recruitment

Hired a CEO and CFO with proven track records in high-growth lending and operational efficiency.



### Aggressive Growth Strategy

Implemented scalable lending processes, strategic marketing campaigns, and technology infrastructure to rapidly expand market share.



### Profit Optimization

Focused on margin growth, risk management, and lender partnerships to reach profitability while scaling.

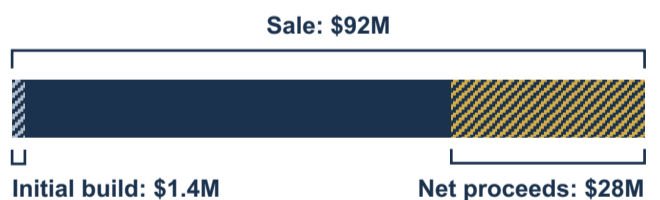


### Exit Timing & Market Positioning

Identified the perfect window to sell, just before interest rates began to climb—maximizing valuation.

## Results

- **Valuation Growth:** From a \$1.4M initial build to a **\$92M sale**.
- **Profit Performance:** Business was on track to deliver **\$9.2M in annual profit** at time of sale.
- **Exceptional ROI:** Net proceeds of **\$28M** from the transaction.
- **Perfect Timing:** Closed the sale before a sharp rise in interest rates, which would have reduced the buyer's return and potentially the deal value.
- **Investor Return:** Achieved a **10x multiple** on invested capital.



## Impact Statement

This deal showcased Lighthouse Value Partners' ability to **build, scale, and exit** a business with precision—aligning market conditions, operational readiness, and strategic leadership to deliver a rare, market-beating return.

## Optimization Team

**John Pappanastos**  
Managing Partner

**Shields Legal Group**  
Governance and Legal

