

Asset-Based Financing for Middle Market Companies

MAPLE BAY BUSINESS CAPITAL

Delivering senior debt capital when needed most. Because finding the right solution for your business is our business.

Typical Facility Sizes*

- $7,500,000 to $35,000,000
- Open to select smaller or larger credits, with larger credits subject to syndication

Revolving credit facility – lead product

- Up to 85% of eligible accounts receivable (90% on occasion)
- Up to 75% of eligible inventory, subject to appraisal and not exceeding 90% of net orderly liquidation value. Seasonal advances also available

Term loans & capex lines

- Up to 90% of net orderly liquidation value of fixed assets
- Up to 75% of appraised fair market value of owner-occupied real estate
- Capital expenditure facilities to finance new or used equipment
- Will selectively consider stand-alone term loans (Minimum $10,000,000)

Amortization**

- Revolvers interest only monthly, typically 3-year contracts
- Up to 7 years – equipment loans, including rolling stock
- Up to 20 years – real estate loans

About Maple Bay Business Capital

Customized asset-based financing to companies nationwide, primarily for needs related to acquisitions, dividend recapitalizations, growth, debt restructurings, refinancings, MBOs/LBOs, and collateral-rich turnarounds.

Flexible structures including revolving lines of credit supported by accounts receivable and inventory, and term loans supported by equipment, rolling stock, and real estate. Cash flow loans are considered based on historical and proforma performance.

Flexible covenants

- Tailored to meet the needs of Borrowers

Cash flow loans

- Up to 20% of the total collateral availability, supported by sufficient historical cash flow and strong capital structure
- Flexible amortization, structured alongside a revolving credit facility

Industries

Industry agnostic, with a focus on working capital-intensive manufacturers, distributors, and select service companies with sales generally between $25 million and $150 million

Performance

- While prospects should generally be cash flow positive, traditional covenant packages are not necessary, and structures can be tailored to the borrower's situation
- Turnarounds need a strong plan to return to profitability that can be documented through due diligence
- Cash Flow loans require consistent profitability, satisfactory proforma cash flow coverage, strong capital structures, and are mostly sponsor backed

Ownership / Geography

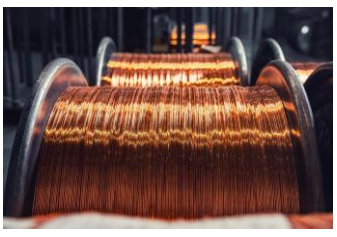
Multi-generational or entrepreneurially held, private equity-backed, family offices, and independent sponsors. Borrowers can be nationwide

Contact:
Joe Fobbe, *Founder, CEO*
312-771-8933
joe@maplebaybusinesscapital.com

www.maplebaybusinesscapital.com

**Not a proposal to lend. All credit facilities subject to Investor approval that follows comprehensive financial, collateral and other due diligence as well as comprehensive legal documentation.*
*** Term Loans coterminous with Revolver contract term*






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Representative transactions sourced and closed by Maple Bay's Founder/CEO at prior firms. Financings not completed by Maple Bay and are presented solely to illustrate the types of transactions being pursued.

Supplier of Doors

$22,000,000
Revolving Credit
$4,000,000
Mortgage

Large Bank Exit

Steel Plate Distributor

$22,000,000
Revolver / 75% Inventory
$4,000,000
M&E Loan
$3,000,000
Capex Line

New Platform Acquisition
Sponsor Deal

Consumer Product Mfg

$8,000,000
Revolving Credit
$2,000,000
M&E Loan
$2,750,000
Real Estate Mortgage

Refinance Bank Workout
Independent Sponsor

Precision Manufacturer

$17,500,000
Revolving Credit
$8,000,000
M&E Loan – 100% Gross OLV

Recap / Refi
Family Office (I-Bank Referral)

Metals Manufacturer

$13,000,000
Revolving Credit
$5,000,000
Fixed Asset Term Loan
$3,000,000
Cash Flow Term Loan

New Platform Acquisition
Family Office

Auto Body Components

$9,000,000
Revolving Credit
$4,000,000
Real Estate Mortgage
$4,000,000
Cash Flow Term Loan

Refi Cash Flow Deal
Family Office

Paint Supplier

$15,000,000
Revolving Credit
$3,000,000
Cash Flow Term Loan

Refi – Turnaround
Privately Held

Building Product Importer

$15,000,000
Revolving Credit

Initial Senior Debt Financing
Privately Held; 2-year-old company











Transactions were completed by the Founder/CEO at prior institutions and are shown for illustrative purposes only and are consistent with the type of financings Maple Bay will pursue; they are not Maple Bay transactions. Not a proposal to lend.

Joe Fobbe, Founder, CEO | 312-771-8933 | joe@maplebaybusinesscapital.com
Chicago, IL | **www.maplebaybusinesscapital.com**