



Gibraltar Business Capital and Financial Sponsors — Partnerships That Work

At Gibraltar, we're proud of the successful financing solutions we've developed for our financial sponsor partners over the years. GBC's asset-based lines of credit provide fast and flexible capital when sponsor-backed companies want to proactively address challenges or capture opportunity.

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Meeting Private Equity's Unique Needs

We believe the following qualities make Gibraltar unique in serving the private equity/financial sponsor market:

Support for fast-moving opportunities, closing as fast as 30 days

Swift action is crucial for businesses. We know every day counts for our clients, so we strive to be quick and decisive when finalizing deals. We can close deals in as little as 30 days.

No minimum equity requirements for new acquisitions

Many asset-based lenders demand a minimum equity contribution, but Gibraltar doesn't have a one-size-fits-all approach to financing solutions.

Trusted long-term repeat-business relationships

Several of our financial sponsor clients have returned to us after their first transaction, seeking financing solutions for other companies in their portfolios. Pursuing our mission of building strong, mutually beneficial relationships has enabled us to fund multiple deals for multiple sponsors. These are clients who were happy with our past work and trusted us to deliver results again.

Borrowing base creativity for maximum liquidity

Gibraltar is innovative and flexible in appraising a company's assets in order to determine a borrowing base. This can provide greater liquidity for faster growth than going through a traditional lender.

Patient capital partners

Even the best-laid plans sometimes get off track. We know how stressful it can be to navigate bumpy transitions or problems with a bank owned lender. We offer clients support and stability when the going gets tough, working with them to overcome obstacles and start on a new path of growth and prosperity.



Creative Business Philosophy

We approach business with a philosophy similar to private equity companies and that is a major reason for the success of our relationships. Like sponsors, Gibraltar is looking for ways to enable businesses to thrive on their own.

“When there’s an opportunity that requires a little more digging underneath the surface and getting creative...Gibraltar does a good job of understanding all of the nuances. That’s what we do, too.”

- Diversis Capital VP Devin Scott

“We liked that they are like-minded. They look past the superficial and dig deep to uncover the potential for growth. Also, they move fast.”

**- Industrial Value Partners (IVP) partner
Rod Grandy**

Special Situation Expertise



Special situations are our specialty.

- Turnaround scenarios: acquisitions, refinances
- Customer concentrations
- Seasonal or cyclical businesses
- Businesses impacted by economic down cycles, tariffs, or new regulations

Because of this, unlike traditional lenders, Gibraltar looks beyond formulaic ratios and performance blips. This enables us to provide private equity investors more leeway than traditional funding sources might.

Alerion Partners — Sponsor Returns to Gibraltar for Trusted Results

Alerion Partners is a growth-stage private equity investor that has used Gibraltar to find solutions for more than one of its sponsored companies.

The Challenge

When financial sponsors uncover the unknown..

According to Sayles Braga, a Principal at Alerion Partners, **“Even in high growth and stable businesses, you’re going to get some surprises.”**

Alerion found working capital issues in one of its quickly-growing businesses—the cash available wasn’t enough to meet the current growth needs of the company.

The Solution

Alerion calls the Gibraltar team back in

“Instead of panicking, as some lenders might, and getting more restrictive with the loan, they sat down and worked with us to find a solution,” said Braga. **“That’s why we went back to Gibraltar again. They have been phenomenal partners.”**

The Results

A reliable source of ongoing capital

Gibraltar is still financing this sponsored company today as it continues on its path of strong growth. Having proven ourselves to be a strong partner and reliable source of capital, we’ve since been called on by Alerion to finance more of their portfolio companies.

Diversis Capital — Gibraltar Customer Spots New Opportunity

Diversis Capital is a private equity firm which applies its sharp financial acumen and expertise to accelerating revenue growth in companies.

The Challenge

Opportunity knocks...for a limited time

Diversis needed capital to fund an opportunity to acquire a business that was poised to grow well beyond its historical rate without the burden of its legacy business. Large adjacent markets and customers offered significant opportunities to move the company forward.

"Gibraltar was able to see what we saw in the acquisition," Devin Scott, VP at Diversis said.

"They were able to understand our plans for the business and for growth."

The Solution

Make Gibraltar the first call

"Gibraltar was definitely our first call," said Devin Scott. **"We know Gibraltar is good at understanding a company's story and the drivers of future growth."**

When this opportunity arose, Diversis was already knowledgeable about Gibraltar's benefits; a 2013 acquisition of a sporting equipment manufacturer was also financed by a line of credit from Gibraltar.

The Results

Opportunity maximized

Gibraltar was able to respond with an \$8MM line of credit that helped fund the acquisition as well as the strategic plans of the newly acquired company.

Industrial Value Partners — PE Chooses Gibraltar for Their Newest Venture

Industrial Value Partners (IVP) is a private equity firm focused on the textiles industry.

The Challenge

Make the right deal financially viable

IVP needed financing to assist in the turnaround of a manufacturer of fabrics that go into the production of shoe laces, bungee cords, medical elastic masks, hose tape, and military webbings. For this deal, IVP needed financing for their new acquisition that combined liquidity with a high level of flexibility.

IVP partner Rod Grandy,

“We have a specific game plan in mind when we buy companies and we take an active role strategically and operationally in making that plan work.”

The Solution

Find financing professionals with the same depth of focus

IVP partner Grandy had dealt with asset-based lenders (ABLs) throughout his career because of

their ability to look at each situation individually and customize their service to the needs of businesses in transition. He was very familiar with the process and the players in the industry. He called Gibraltar because he knew we could deliver on his top priorities — speed and reliability.

The Results

Capital that offers options

Gibraltar was able to provide the liquidity and flexibility IVP needed. Although the sponsor had the option of a traditional bank credit facility, they chose us because of the additional liquidity and flexibility of our asset-based loan.

The Preferred ABL Partner of Private Equity

Asset-based lines of credit \$2MM- \$20MM

\$430 million in total commitments to date

Nearly 200 borrowers funded

From speed and certainty-to-close to borrowing base creativity, Gibraltar is the patient and reliable capital partner that financial sponsors need to help their portfolio companies grow.

Here are some of the financial sponsors we've partnered with:

ALERION PARTNERS

www.alerionpartners.com



www.lionequity.com



www.diversis.com

STERLING
PARTNERS

www.sterlingpartners.com

CFB
CAPITAL FOR BUSINESS™

www.cfb.com



www.catalystholdco.com

ARGENTA
PARTNERS

www.argentalp.com

INDUSTRIAL VALUE PARTNERS, LLC

www.industrialvaluepartners.com



www.capitalviewip.com



www.fivecrownscapital.com

We value our partnerships with private equity groups. Call us to see how we can tailor a capital solution that fits you and your portfolio companies. **Let's talk today.**