

PRIVATE EQUITY SPONSOR FINANCE

Main Street Bank is a locally run, independent mutual savings institution serving New England, providing innovative products and financial services for businesses and individuals since 1860.

Why Main Street Bank

Entrepreneurial lenders providing cash flow terms to finance the acquisition of entrepreneurial businesses by private equity groups, independent sponsors, and family offices in the lower middle market. Delivering predictable deal execution – on time and on terms.

Closed Deals

\$11MM

Committed Private Equity
Southeast US HVAC Installer
/Servicer

Acquisition Financing and
Working Capital

\$6MM

Private Sponsor / Family
Office

Northeast US Traffic
Management

Refinancing Private Investor
Note and Working Capital

\$2.35MM

Committed Private Equity
Southeast US Medical
Equipment Refurbisher /
Distributor

Acquisition Financing and
Working Capital

Parameters:

- **EBITDA:** \$0.5 to \$5MM
- **Loan Size:** \$2MM – \$12MM, with appetite to fund add-on acquisitions
 - Up to 50% of Enterprise Value: including rollover equity, earn-outs and other contingent payments
- **Structure:** Cash Flow Term Loans, 5-7 Years, rate fixed at close
 - NOT dependent on assets or collateral
 - NOT SBA
- **Security:** 1st Lien Senior Secured by All Business Assets
- **Cash Equity Contributed by Buyer at Close:** 20-30%
 - Minimum 20% New Cash Equity Invested at Closing
- **Guarantees:** None for Investor-backed / Hired Management
- **Geography:** United States based borrowers, Equity anywhere
- **Industry:** Most industries
 - Ideally B2B with highly recurring and/or re-occurring cash flows and customers

Excluded industries

- Retail
- Brick & Mortar
- Online Sales to Consumers
- Clinical Healthcare
- Dental
- Treatment-based businesses
- Insurance Reimbursable Businesses

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Equal Housing Lender | Member FDIC | Member DIF