



Collateral-based credit for businesses in transition

The Inner Circle: Deals & Capital

Tuesday, September 22, 2026 Presented by Mark Wilk

Who we are

Dedicated capital, lent against collateral, in situations banks step away from, by a team which understands risk..

THE PLATFORM

— A lending platform

Backed by dedicated capital, we control our own credit process and we close. We don't complete every deal we look at, but those we like, we aggressively work to close.

— Collateral first

Receivables, inventory, equipment, rolling stock and real property
— margined weekly, swept to a lockbox.

— Where banks step away

Growth, turnaround, restructuring and special situations, including court-supervised processes in Canada or the USA.

Core facility \$1 million to \$10 million. Larger transactions with participation.

WHAT WE LEND AGAINST

Accounts receivable	85–90%
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Inventory	80% NOLV
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Equipment and rolling stock	80% NOLV
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Real property	65%
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Bridge · debtor-in-possession · turnaround and operating capital ·
receivable and inventory facilities · acquisition bridges

2026 deal flow

Twenty-three opportunities reviewed since June, from eighteen separate sources.

\$339.7M

Reviewed

23 opportunities since June

\$234.4M

In active diligence

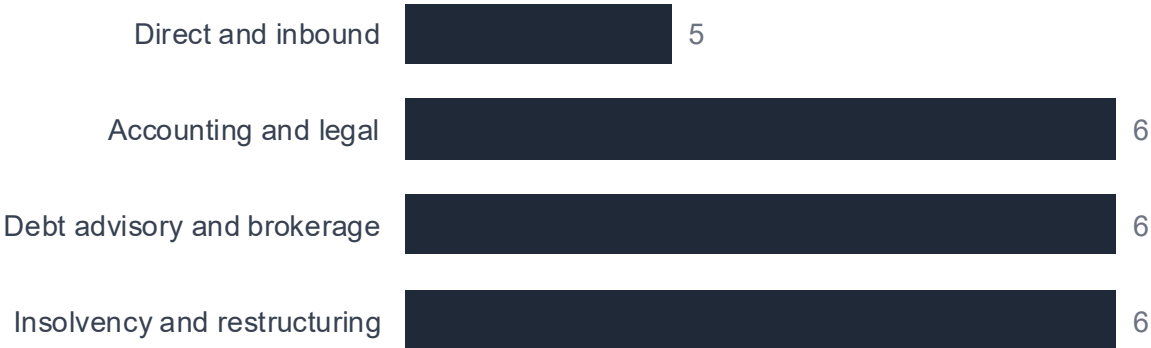
12 files

18

Referral sources

Largest contributed four

WHERE THE FILES COME FROM

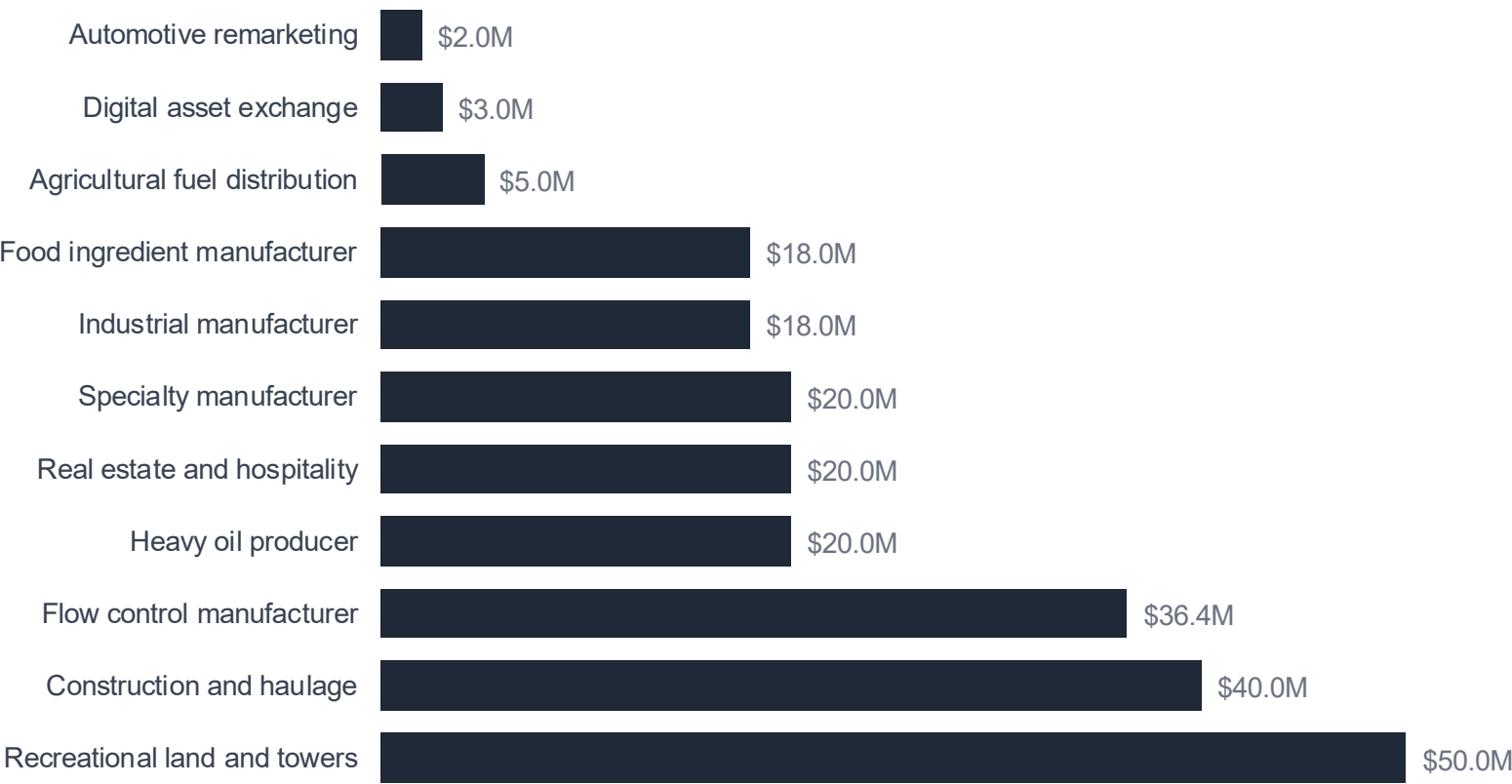


No single channel carries the book.

Eighteen separate sources produced twenty-three files, and the largest contributed four. Referral depth is what keeps the pipeline coming — and this room is part of it.

What is on the desk now

We are industry agnostic but mainly focus on traditional industries due to there being collateral..



We avoid real estate development projects due to the extended industry timelines.

\$234.4M

live pipeline across twelve files

Canada and the United States

STRUCTURES

Asset-based revolvers

Acquisition bridges

Revolver and term

Purchase out of insolvency

Pricing

Our target yield is 18% through interest payments and fees.

We are flexible and create bespoke deals to match the cashflow of our Borrowers.

Target Borrowers

Target clients consist of those which are experiencing pain, be it due to losses, or high growth. We are a non-dilutive, non-equity solution. Some of our potential clients refer to us as “in lieu of equity.” We can provide capital for a certain purpose, in quick order, to meet the Borrower’s needs with certainty.

Deal Structure

Our facilities are on demand and do not include financial covenant tests. While we do have rules regarding how our Borrowers carry on their business, we leverage the Borrower’s collateral and provide them the capital needed to support the path of the return to profitability. Bank covenant tests make no sense.

Bring us a deal

What makes a file worth our time — and yours.

Tangible collateral

Receivables, inventory, equipment or real property we can value, perfect and margin.

A reason the bank said no

Transition, covenant breach, restructuring, speed. The story matters more than the ratios.

A path out

Refinance, sale or recapitalisation. We are bridge capital, not permanent capital.

Twelve months or less

Demand facilities on twelve-month terms. Longer with cause.



TALK TO US

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