

INVESTMENT OPPORTUNITY



US Capital Global Business
Credit Income Fund, LP

LIMITED PARTNERSHIP
\$250,000,000

INVESTMENT OVERVIEW

US CAPITAL GLOBAL BUSINESS CREDIT INCOME FUND, LP

FUND OBJECTIVE

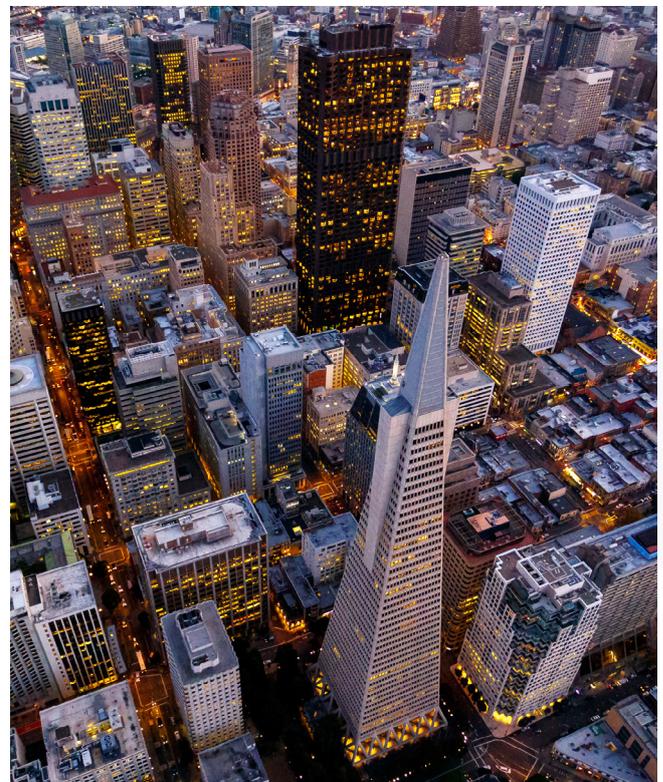
The General Partner's aim in creating the US Capital Global Business Credit Income Fund, LP (the "Fund" or the "Partnership") is to deliver a net return of at least 12% each year to its Limited Partner investors, primarily by providing direct senior loans of \$1 million to \$10 million to qualifying small and medium-sized businesses (SMBs). The General

Partner believes that there continues to be a thriving SMB segment seeking such alternative debt financing. The General Partner has a robust proprietary flow of lending opportunities from its affiliate company, US Capital Global Partners LLC, a licensed broker lender and believes that ongoing lending opportunities continue to exist.

THE OPPORTUNITY

SMBs are the engine of the economy. These businesses consistently demonstrate attractive performance metrics, with revenue growth for companies with \$10 million to \$100 million of revenue being higher and significantly more stable than that of the S&P 500. The lower and middle market has consistently delivered strong performance during both recessionary and growth periods of the overall economy.

Since the recent financial crisis, there has been a significant increase in the credit quality of many growth-oriented SMBs. However, large banks have curtailed their SMB lending, and smaller banks have been facing greater regulatory oversight since they took severe losses during the financial crisis in commercial real-estate lending. As a result, many SMBs now find themselves unable to access capital from the traditional banking sector to finance ongoing operations, fund expansion plans, or launch other strategic initiatives. Consequently, smaller companies have been increasingly seeking financing from alternative capital sources.



INVESTMENT OPPORTUNITY

Investment Objective: To both preserve principal and achieve consistent attractive returns by making primarily senior debt investment in small and lower middle market private and public companies located primarily in the United States.

DEAL HIGHLIGHTS

The Fund:	US Capital Global Business Credit Income Fund, LP (“The Fund”)
Fund Size:	Up to \$250,000,000
Fund Type:	Open-ended private investment fund
General Partner and Investment Advisor:	US Capital Global Investment Management, LLC
Distributions:	In general, realized gains income will be allocated to Partners (who may elect to receive distributions of the amounts allocated) in the following sequence every quarter: 1. 2% preferred return, if any, per quarter to the Limited Partners; 2. After the 2% preferred return hurdle has been met for the quarter, catch-up to the General Partner until the General Partner has received an amount equal to 0.5%; 3. Thereafter, 80% to Limited Partners and 20% to the General Partner
Management Fee:	2.00% of the amount of the Partnership’s Assets Under Management (as defined in Section IX of the Memorandum, entitled “Summary of Fund Terms”).

MANAGEMENT

Jeffrey Sweeney – Founder and Co-Managing Partner, and Chairman of Investment Committee

Charles Towle – Co-Managing Partner

Ish Spencer – Member of Investment Committee

RISKS

You should be aware that an investment in Interests in the Fund involves considerable risks, including the possible loss of all or a material portion of your investment. The abbreviated risks set forth below, as well as the detailed risk factors set forth in the Confidential Private Placement Memorandum, are not the only risks facing investors:

- The Fund may suffer losses in its portfolio.
- Poor economic conditions may cause the Fund to suffer higher default rates on its loans and decreased value of the assets it holds as collateral.
- Investments are generally risky and offer no guarantee of success.
- The Fund’s performance is dependent on key personnel and the loss of one or more of those key personnel may materially and adversely affect the Fund’s performance and prospects.
- The Fund may lack diversification which could increase the negative impact of the performance of a small number of investments.
- The Fund will make unspecified investments so Limited Partners must rely solely on the General Partner.
- The Fund’s portfolio will lack liquidity.
- The Fund has a limited operating history going back to Q1 2017.
- Portfolio investment selection may not fulfill investment objective.
- Projections may have no relation to actual events.
- Partnership investments are subject to general credit and interest rate risk.
- Leverage at portfolio company level increases Partnership’s exposure.
- Leverage by the Fund could result in Fund losses.
- Lender liability and equitable subordination may impede the Fund’s performance.
- The markets in which we operate are subject to the risk of natural disasters.
- The Fund and General Partner are subject to government regulation.
- Substantial competition in the market could adversely affect the Fund.
- The Fund is subject to systems, accounting and internal control risks.
- Our information systems may experience an interruption or breach in security.
- Our controls and procedures may fail or be circumvented.
- There is no participation by limited partner investors in the management of the Fund.
- The General Partner and its members enjoy limited liability.
- No negotiation of terms or independent legal representation.
- Valuations and appraisals at discretion of General Partner.
- Incentive allocation may lead to increased risk-taking by managers.
- Limited transferability of the Partnership interests.
- Long-term nature of investment and illiquidity.
- There is recourse to the Partnership’s assets and indemnification liabilities which could result in losses to Limited Partners.
- A Limited Partner may be liable for the return of distributions.
- Reserves may expose Limited Partners to losses.
- The General Partner may enter into side letters with certain Limited Partners.

If you would like to know more about how your business can secure the funding it needs, visit www.uscapital.com or call +1 415 889 1010



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