



Middle Market Equipment Financing for Growth and Special Situations

EQUIPMENT LOANS
AND LEASES FROM

\$1MM to \$20MM



INDUSTRIES WE SERVE

- Construction
- Distribution
- Food & Beverage
- Healthcare
- Logistics
- Manufacturing
- Technology
- Telecom



TRANSACTION PARAMETERS

- Base terms between 24 to 60 months
- Loans, True Leases, Finance Leases, and Sale-Leasebacks
- Advance rates up to 100% or more on a situational basis
- Flexible end of loan and lease options



ELIGIBLE ASSETS

- Located in the U.S. and Canada
- Most revenue-producing equipment
- No fixtures or leasehold improvements



BORROWER/LESSEE PROFILE

- U.S. or Canadian entities
- Non-investment grade
- Public, private equity, or privately-owned companies
- Annual revenues exceeding \$20 million

Gibraltar Equipment Finance (GEF) provides machinery and equipment loans and leases from \$1 to \$20 million to support middle-market company growth and special situations. GEF is led by an executive team with over 100 years of collective experience. GEF is an affiliate of Gibraltar Business Capital (GBC) and complements GBC's offering in the non-bank asset-based lending marketplace. GEF and GBC are portfolio companies of Hercules Capital, Inc. (NYSE: HTGC), a multi-billion-dollar specialty finance company.

Representative Investment History



DIGITAL TELECOM SERVICE PROVIDER | \$8,000,000

A cloud-based telecommunications provider required growth capital to support new contract execution and technology hardware acquisition that would reside in a co-location facility. A lease structure was created to support each new contract with end of lease flexibility.



WASTE TREATMENT COMPANY | \$3,000,000

A private equity-owned waste treatment and processing company sought to deploy its mobile processing assets to remediate waste at a customer location. A lease structure enabled the lessee to recover the majority of its value-added investment in the equipment and provide end of lease flexibility for customer negotiations.



EQUIPMENT RENTAL COMPANY | \$3,000,000

An entertainment industry equipment rental company required add-on funding outside of their constrained bank working capital facility. A lease providing 100% financing and flexible end of lease options satisfied customer needs without interfering with the bank's loan agreement.



HEALTHCARE SERVICES BUSINESS | \$2,200,000

A private equity-backed hospital platform opened a specialty hospital with a REIT investor and required equipment financing. A lease on the new hospital equipment combined with a REIT cooperation agreement enabled the customer to open the hospital with minimal new equity.



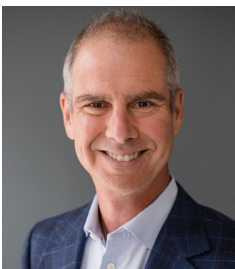
PROFESSIONAL SERVICES FIRM | \$5,250,000

A well-capitalized professional services firm requested financing for new handheld technology vital to delivering their consulting services. A finance lease with a guaranteed purchase option enabled the customer to activate a new practice area of their firm with attractive revenue and EBITDA margins.



RECYCLING SOLUTIONS COMPANY | \$2,600,000

A family-owned manufacturing business converts recycled rubber tires into lawn and garden products sold in big box hardware stores. After being turned down by their bank in financing its new capital expenditure plan, a lease structure helped to preserve working capital and was isolated on specific new assets.



Gibraltar Equipment Finance (GEF) Leadership

GEF is led by Jeffrey S. Pfeffer, President. Jeff has over 35 years of middle-market lending and equipment finance experience. Jeff helped launch a new equipment leasing division for American National Bank & Trust Co. of Chicago, which later was part of Banc One Leasing. After Banc One, Jeff co-founded and later sold CapX Partners, a middle-market equipment finance and growth capital fund manager. Throughout his career, Jeff has led over \$1 billion of capital deployment to hundreds of small to mid-sized companies across numerous industries in the U.S. and Canada.

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