

Concord Arranges \$25MM Senior Debt Facility for ACMS Group

Transaction Summary

- **Client:** ACMS Group, Inc. (Indiana-based industrial services provider)
- **Transaction Size:** \$25,000,000
- **Type of Facility:** Senior Secured Revolving Line of Credit
- **Purpose:** Refinance Existing Debt & Support Working Capital
- **Timeline:** Efficiently executed process with timely closing despite unexpected documentation items

The Client

ACMS Group, founded in 1955 and headquartered in Indiana, has established itself as a leader in industrial services, successfully completing numerous projects across steel, refining, industrial gas, and power generation industries. Their comprehensive expertise spans engineering and construction, delivering solutions for complex industrial challenges.

The company distinguishes itself through an all-in-one partnership approach, ensuring projects are completed on-time, under budget, and to specification. Their track record demonstrates consistent success in translating plans into completed projects.

The Challenge

ACMS Group needed to expand their credit capacity (desired loan size too large for incumbent bank) to support rapid growth and new projects in the industrial gas and power generation sectors. The company required a financing solution that would:

- Provide sufficient working capital for ongoing operations
- Support the execution of new contract opportunities
- Maintain flexibility for future growth initiatives
- Accommodate the cyclical nature of project-based revenue

The Engagement

ACMS Group engaged Concord Financial Advisors to source a lending partner who could understand their business model and provide a customized credit solution. The company needed a lender with:

- Deep understanding of industrial services sector
- Flexibility to support project-based cash flows
- Ability to structure appropriate covenants
- Capacity for future growth

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The Concord Solution

Concord leveraged its extensive network of relationships to:

- Identify a seasoned lender specializing in construction and industrial services
- Structure a creative and favorable senior credit facility
- Negotiate terms that aligned with the company's operational needs
- Arrange competitive pricing and flexible covenants

Our team utilized 100+ years of collective corporate finance experience to craft a solution that matched ACMS Group's specific requirements while ensuring long-term sustainability.

Concord prescreened the deal with a nationally renowned contractor lender within 24 hours of meeting ACMS. Concord arranged a call with ACMS and lender prior to being engaged and Concord closed the deal with the same lender, saving ACMS a significant amount of time without the need to go to the broader lender market.

The Results

The transaction delivered:

- \$25MM Senior Secured Revolving Line of Credit
- No financial covenants
- Nominal opening availability requirements
- Flexible structure supporting growth objectives
- Enhanced working capital for new projects

Client Testimonial

"Concord pre-screened our deal and introduced us to our new lender to discuss the pros and cons of the deal, the structure, and how best to get it done prior to our engaging Concord. Once engaged, we were able to immediately start a deal process and close with that lender who has fulfilled our capital needs to provide for our future growth. We highly recommend Concord for anyone looking for debt financing. Their ability to move to a closing efficiently and economically is impressive. And their dedication to their clients and getting the deal done is equally impressive."

- Bo DePaoli, CEO

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Concord Arranges \$12MM Senior Debt Package for Purr-Ferred PetFood

Transaction Summary

- **Client:** Purr-Ferred PetFood LLC (Boca Raton, FL / Anchorage, AK)
- **Transaction Size:** \$10MM Senior Secured Revolving Line of Credit plus \$2MM accordion
- **Lender:** Private Credit Lender
- **Purpose:** Refinance Existing Debt & Provide Additional Working Capital
- **Timeline:** 35 days from engagement to closing

The Client

Purr-Ferred PetFood LLC, headquartered in Boca Raton, FL, has been a trusted supplier to major national pet food manufacturers for over 23 years. Their state-of-the-art processing facility in Anchorage, Alaska, specializes in premium seafood ingredients, processing salmon, cod, halibut, and ocean white fish for distribution throughout the U.S.

The company has built its reputation on quality sourcing, maintaining direct relationships with suppliers worldwide to ensure premium protein ingredients for pet food manufacturers.

The Challenge

Purr-Ferred was seeking more accommodating funding than its current bank could provide, specifically:

- Increased borrowing capacity
- Greater operational flexibility
- Enhanced working capital availability
- More responsive lender relationship

The situation required quick action after the initial new lender unexpectedly withdrew from the transaction.

The Engagement

The company engaged Concord Financial Advisors to:

- Conduct upfront assessment at no cost
- Screen and qualify potential lenders quickly
- Structure an improved credit facility
- Secure increased borrowing capacity
- Execute rapidly to meet timing requirements

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The Concord Solution

Leveraging our extensive network, Concord:

- Brought deal to market within 24 hours
- Sourced six proposals from three banks and three finance companies within 10 days
- Pivoted quickly when first lender withdrew
- Identified most appropriate lender and structured advantageous terms
- Closed transaction within 35 days

The Results

Successfully delivered:

- \$10MM Senior Secured Revolving Line of Credit
- \$2MM pre-approved accordion increase
- Improved terms versus previous facility
- Enhanced operational flexibility
- Rapid execution despite initial setback

Client Testimonial

"We are exceptionally pleased with our choice of Concord Financial Advisors, LLC. Tom Jones and the Concord team combine unique and extraordinary debt placement expertise with outstanding 24/7 personalized service. It is not an exaggeration to say that our transaction would not have happened without Concord's impressive services and Concord's diverse and extensive lender relationships, particularly with decision makers, throughout the U.S. I highly recommend Concord Financial Advisors for any company looking to get a debt transaction done quickly and professionally."

- M. Brooks Turkel, CPA, FACHE Financial Executive for Purr-Ferred PetFood, LLC

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Concord Arranges \$35MM Senior Debt Facility for Leading Wireless Infrastructure Provider

Transaction Summary

- **Client:** Private Equity-Backed Telecommunications Infrastructure Company
- **Location:** Southern U.S.
- **Transaction Size:** \$35,000,000
- **Type of Facility:** Senior Secured Revolving Line of Credit
- **Purpose:** Refinance Existing Debt and Support Working Capital
- **Timeline:** 9 weeks to closing (**6 weeks - before loan documentation**)

The Client

A private-equity backed company headquartered in the Southern U.S., specializing in mission-critical construction, maintenance, and infrastructure solutions for the telecommunications industry. Core services include:

- Cellular tower upgrades
- FTTX infrastructure development
- Virtual manufacturing solutions
- Custom cabling and interconnect systems
- Distribution of consumable construction materials

The Challenge

The company needed to:

- Support rapid expansion in wireless/broadband sectors
- Fund technology and operating infrastructure investments
- Decrease lead times and enhance customer support
- Position for growth amid 5G network buildout
- Secure flexible financing for future opportunities

The Engagement

The company sought a senior lending partner who:

- Understood telecommunications industry dynamics
- Could support aggressive growth timeline
- Offered flexibility for future expansion with flexible covenants
- Provided sufficient working capital availability

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The Concord Solution

Concord:

- Quickly identified qualified lending partners
- Sourced multiple competitive proposals from Banks and Non-Banks
- Leveraged deep industry relationships
- Structured favorable terms and conditions
- Executed efficiently within timeline requirements

The Results

Delivered comprehensive solution including:

- \$35MM asset-based facility
- Ample availability for growth
- Flexible structure supporting objectives
- Competitive terms and pricing with flexible covenants
- Rapid 9-week execution (**6 weeks before loan documentation**)

Client Testimonial

"The Concord Team pre-screened our transaction with a short list of preferred lenders (banks and non-banks), at no cost, before we even hired them. When we did hire them, Concord hit the ground running, quickly sourcing several attractive proposals, and closed our deal in about 60 days. We received a flexible, creative and favorable deal structure that provides us with plenty of availability to meet our growth objectives. We are very impressed with Concord's work ethic, ABL expertise, national network of lenders and their 24/7 dedication to customer service. We are very happy with our new lender and highly recommend Concord Financial Advisors for any company looking for debt financing."

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Concord Secures \$14.8MM in Senior Credit Facilities for Locomotive Manufacturer

Transaction Summary

- **Client:** Midwest Locomotive Manufacturer (Illinois)
- **Total Facilities:** \$14,800,000
- **Structure:**
 - \$6.0MM Line of Credit
 - \$5.3MM Term Loan
 - \$3.5MM USDA Real Estate Loan
- **Purpose:** Refinance Existing Debt & Support Working Capital

The Client

A family-owned locomotive manufacturer based in Illinois, serving the rail industry with specialized manufacturing and distribution capabilities.

The Challenge

The company faced multiple hurdles:

- Underserved by incumbent bank
- Insufficient liquidity for operations
- Bank unresponsiveness to needs
- Portfolio size concerns from current lender
- Need for extended amortization beyond standard 5-year terms

The Engagement

Client retained Concord to:

- Identify more suitable banking relationship
- Structure optimal financing package
- Improve debt service coverage
- Secure additional working capital
- Navigate multiple facility requirements

The Concord Solution

Concord executed a targeted approach:

- Conducted thorough lender search focusing on local banks with SBA and USDA loan capabilities
- Identified community bank familiar with company profile with strong government loan program track record

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- Structured creative solution combining conventional and government-backed facilities
- Served as "arbitrator" between company and incumbent bank
- Coordinated multiple lenders for optimal outcome

The Results

Delivered comprehensive solution:

- \$6.0MM Line of Credit for working capital
- \$5.3MM Term Loan
- \$3.5MM USDA Real Estate Loan
- Limited personal guarantees
- Improved debt service coverage
- 100% refinance of incumbent bank
- \$2.0MM over-advance coverage
- \$1.5MM excess liquidity at closing

Client Testimonial

"Concord saved us a significant amount of time and money by running an efficient transaction process that quickly identified the right lenders for our family business. Concord negotiated a creative and attractive loan structure with a local bank that understands our business. We are very happy with our new bank and with Concord's services."

- President, Locomotive Manufacturer

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Concord Arranges \$80MM Senior Credit Facility for Food Manufacturer

Transaction Summary

- **Client:** Food Manufacturer
- **Transaction Size:** \$80,000,000
- **Type:** Senior Credit Facility
- **Purpose:** Refinance Existing Debt & Provide Additional Working Capital
- **Timeline:** 30 days to closing from engagement

The Client

A well-established food manufacturing company with strong market position and solid management team.

The Challenge

The company sought to:

- Replace existing revolving credit facility within 60 days (incumbent bank desired to exit credit under forbearance agreement)
- Secure additional liquidity
- Support continued growth
- Enhance operational flexibility
- Establish relationship with growth-oriented lender during period of sub-par company performance

The Engagement

Company retained Concord exclusively to:

- Quickly procure new Senior Lender and meet timeline of incumbent lender exit
- Improve credit facility terms
- Increase borrowing capacity
- Structure growth-friendly facility

The Concord Solution

Concord:

- Created detailed CIM highlighting company strengths
- Conducted targeted search process with select lenders who understand the food industry
- Focused on balance sheet and collateral coverage and impressive history of company
- Managed efficient deal process by focusing on a few renowned industry lenders

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The Results

Successfully delivered:

- \$80MM senior secured credit facility
- Five-year term
- Expanded borrowing base availability
- Capital Expenditure Line of Credit
- Enhanced growth support with one covenant
- **30-day closing which exceeded client and incumbent lender expectations during year-end holiday season**
- **Note: Concord closed the deal with the first lender contacted - only this lender met with client, resulting in significant savings of time**

Key Transaction Benefits

- Additional borrowing capacity
- Improved operational flexibility
- Support for growth initiatives with strong new lender
- Streamlined credit structure
- Enhanced liquidity position

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Case Study 6: \$20MM Senior Debt Facility for Intelligent Transportation Services Company

Transaction Summary

- **Client:** Intelligent Transportation Services Company
- **Transaction Size:** \$20,000,000
- **Facility Type:** Senior Secured Revolving Line of Credit
- **Purpose:** Refinance Existing Debt & Support Working Capital

The Client

The company is a leading provider of intelligent transportation solutions in North America and one of the top four players in its space. Its European-based parent company, a €575M public entity, is among the top three in Europe. The client's cutting-edge stereoscopic capabilities have positioned it as a market leader in North America with a robust pipeline of projects and customers

The Challenge

The company needed:

- A line of credit sufficient to fund operating needs and large multi-year projects in the U.S. and Canada
- A lender experienced in financing large, milestone-driven projects
- Flexibility to manage tax and non-tax-related funding requirements

The Engagement

Concord Financial Advisors was engaged to

- Navigate the company's complex financial needs
- Identify lenders specializing in milestone-based financing
- Arrange a creative and structurally favorable credit facility

The Concord Solution

Concord:

- Introduced the company to a leading ABL progress billings lender
- Leveraged its deep network to source competitive proposals
- Structured a \$20MM asset-based facility tailored to the company's needs

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Results

- \$20MM Asset-Based Facility
- Flexible terms supporting growth plans that exceeded client expectations
- Excess liquidity to meet ongoing capital needs in the U.S. and Canada

Client Testimonial

"Concord's broad nationwide network and expertise in navigating unique receivable structures made all the difference. They secured a creative deal structure and provided exceptional support throughout the process. We are thrilled with the outcome and highly recommend their services"

- **Brian Tom, CFO & J.B. Kendrick, President**

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Conclusion

Concord Financial Advisors is committed to sourcing the most creative and effective financing solutions. With over 100 years of collective experience, we deliver tailored strategies that save clients time and money while driving sustainable growth.

Contact Us Today:

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