

Thareller (2341 m) from Plansee, Lechtal Alps, Austria

AURELIUS FINANCE COMPANY

A supportive and flexible debt solution provider





Introduction to AURELIUS Finance Company

Independent, asset focused, direct lender providing debt solutions to mid-market companies

Founded in 2017, AURELIUS Finance Company is an independent, flexible, secured lender committed to providing asset-based debt solutions to UK and European midmarket companies seeking an alternative to the mainstream banks, or the mostly invoice finance focused asset-based lending market.

We provide clients with the necessary liquidity to navigate corporate challenges and achieve objectives, ranging from growth and M&A to restructurings and special situations. AURELIUS Finance Company typically offers debt facilities up to £30 million with a 3 to 5-year term, lent against all asset classes. Our facilities are structured with enhanced flexibility to provide maximum impact for our clients.



Relationship Driven

We take pride in spending the time to understand our client's needs which means our clients are in contact with key decision makers from day one. We strongly believe in the importance of relationships, so you will have a dedicated team which will partner with you through the life of our facility.

Flexibility

AURELIUS Finance Company exists to support businesses in a way that other mid-market lenders do not. The formulaic approach of the traditional asset-based lending market means fundamentally sound businesses can't access the funding they need. We provide a holistic funding solution as we have the ability to consider structures which do not necessarily include receivables. Our flexible approach means that we can lend across multiple geographies and across multiple asset classes, including, for appropriate opportunities, senior cashflow loans. Our tailored approach provides a vital alternative option for underserved enterprises and those navigating special situations.

Commercial Approach

AURELIUS Finance Company is focused on achieving positive outcomes for all its stakeholders. In challenging situations, we work diligently with businesses as an extension of their management team to find a funding solution. Our team has accumulated over more than 50-years experience across lending, restructuring and transactions enabling a hands-on approach to execution, underwriting and portfolio management.

Funding Solutions

Target Market

Facility Size	£3m – £30m
Currencies	GBP, USD and EUR
Term	3 years – 5 years
Structure	<ul style="list-style-type: none">• Revolving credit facilities• Amortising and bullet repayable term loans
Lending Focus	<ul style="list-style-type: none">• Asset-based with no restrictions on asset classes• Cashflow lending, offered as part of a full service debt structure
Sector/Geographies	UK, Ireland, US, Canada and other select European jurisdictions
Ownership	Listed, private equity backed or owner-managed

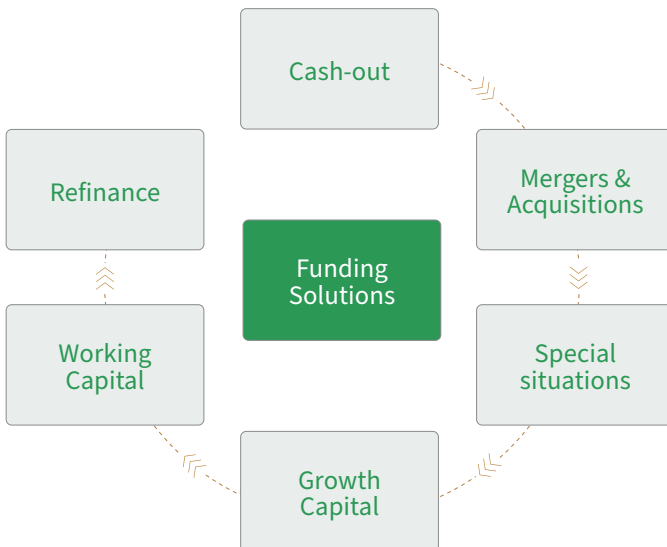
Products

Asset Based Lending

Cashflow Lending

Bespoke Structuring

Transaction Rationales





Case studies



£18.5m Acquisition & Working Capital Financing:

- AURELIUS Finance Company provided an £18.5m facility to one of the UK's oldest and best-loved school wear producers.
- The bespoke facility comprised a £15m revolving asset-based loan supported by inventory and AR and a £3.5m seasonal revolving cash-flow loan.
- As a result of this fully revolving, non-amortising facility, the business is able to maximise working capital headroom over the course of the school year. This supports the business in building its orderbook ahead of peak trading periods.

Ownership
Elaghmore Private Equity



\$30m Growth Financing and Partial Cash-Out:

- AURELIUS Finance Company provided FitFlop, a global manufacturer and wholesaler of ergonomic shoes with a \$30m RCF and term loan to finance a partial shareholder cash-out.
- The facility was structured against inventory located in the UK and US, and a global receivables ledger.
- The highly bespoke facility documentation permits ongoing shareholder distributions and represents a single lender solution compared to an alternative, and more operationally onerous, bank plus debt fund proposal.

Ownership
Owner-managed



£7m International Growth Financing:

- AURELIUS Finance Company provided a £7m loan facility to Music Magpie, the UK's largest re-commerce business, to support a growth-led turnaround.
- The facility generated significant incremental funding, which was used to support US expansion.
- It was structured against multiple asset classes, and across both the UK and US operations.
- The facility was repaid through a refinancing linked to an IPO.
- At the time of the transaction, Music Magpie was owned by NVM Private Equity, LDC Private Equity, Frontier Development Council and management.

Ownership
NVM, LDC, FDC and management



£12m Growth Financing:

- AURELIUS Finance Company provided a £12m inventory only revolving loan facility to support the growth of the business.
- The bespoke facility was structured with a flexible approach to the Borrowing Base calculation to deliver the maximum amount of funding.
- As a result of this fully revolving, non-amortising facility, the business was able to maximise cash generation and reinvest free cash to support future growth.

Ownership
Duke St Private Equity



Selected Financings

<p>Trutex School uniform producer & distributor</p> <p>£18.5m Inventory, Accounts Receivable and Cashflow UK Acquisition and working capital</p>	<p>Hale Manufacture, wholesale & retail</p> <p>€20m Inventory and Accounts Receivable Ireland Add-on acquisition and dividend recap</p>	<p>Phoenix Wholesale & distribution</p> <p>£22.5m Inventory and Accounts Receivable UK Growth and working capital</p>	<p>FitFlop Shoe producer & distributor</p> <p>\$30m Inventory and Accounts Receivable UK and US Working capital</p>
<p>The Original Factory Store Retail</p> <p>£12m Inventory UK Growth financing</p>	<p>Undisclosed Pharmaceuticals</p> <p>£10m Accounts Receivable and Inventory UK Working capital</p>	<p>Finders International Probate Research</p> <p>£10m Accounts Receivable and Cashflow UK Acquisition and working capital</p>	<p>French Connection Fashion wholesale</p> <p>£7.5m Inventory, Accounts Receivable and Brand UK Acquisition and working capital</p>
<p>Safestyle PVC windows & doors manufacturer</p> <p>£7.5m Real Estate and P&M UK Working capital</p>	<p>M&Co Fashion retail</p> <p>£10m Real Estate and Inventory UK Working capital</p>	<p>Undisclosed Book wholesale & distribution</p> <p>£10m Accounts Receivable UK Working capital</p>	<p>Amara Luxury goods online retailer</p> <p>£6m Inventory UK Working capital</p>
<p>Aeromet Aerospace & defence manufacturer</p> <p>£5m Inventory, Accounts Receivable and P&M UK Working capital</p>	<p>Music Magpie Online e-commerce</p> <p>£7m Inventory UK and US Working capital and growth</p>	<p>Medina Dairy Food production</p> <p>£6m Real Estate and P&M UK Working capital</p>	<p>Undisclosed Office equipment wholesale & distribution</p> <p>€6.5m Inventory and Accounts Receivable UK and Ireland Working capital</p>



AURELIUS Finance Company Team

Our team's experience is drawn from some of the world's leading financial services institutions. With expertise across various disciplines, our agile, sector-agnostic approach ensures that we operate as an extension to our clients' management teams, taking the time to understand their motives and to implement funding packages which tackle unique obstacles and challenges.



Karun Dhir

Managing Director

karun.dhir@aurelius-group.com

+44 (0) 7901 901 224



Martyn Cryer

Director, Head of Risk and Portfolio

martyn.cryer@aurelius-group.com

+44 (0) 7717 336 256



James Marler

Director, Head of New Business

james.marler@aurelius-group.com

+44 (0) 7815 094 374



James Sismey-Durrant

Principal

james.sismey-durrant@aurelius-group.com

+44 (0) 7815 856 301



Tom Haig

Manager

tom.haig@aurelius-group.com

+44 (0) 7864 972 828



Akash Gulati

Associate

akash.gulati@aurelius-group.com

+44 (0) 7505 146 921



Katie Dickinson

Analyst

katie.dickinson@aurelius-group.com

+44 (0) 7824 533 981



Kimberley McGregor-Burton

Analyst

kimberley.mcgregor-burton@aurelius-group.com

+44 (0) 7961 907 634



Christina Nayman-Mills

Director, Legal

christina.nayman-mills@aurelius-group.com

+44 (0) 7596 916 759