

Yieldstreet

# Private Business Credit



## Asset class overview

The Yieldstreet Private Business Credit (“PBC”) vertical seeks to provide capital solutions to growing businesses to support expansion in both commercial and consumer enterprises. Yieldstreet provides flexible credit structures, coupled with decades of lending experience, with the goal of helping entrepreneurial businesses lower their cost of capital over time as their business matures.

Yieldstreet Private Business Credit offers direct lending, performing asset purchases, and acquisitions of participations in commercial and consumer loans. PBC can provide senior, pari passu, junior and equity capital. We have the capital, more than 50 years of combined experience, and a strategic vision to fund America’s growing businesses.

### Looking back

Since inception, Yieldstreet Private Business Credit has closed over **\$500M** in commercial and consumer transactions across **80+ deals**. In 2021 alone, the team closed over **\$330M** in commercial and consumer investments. Those investments ranged from 120 days to 60 months. Our exponential growth was achieved with strategic origination partners.

### Looking ahead

The Yieldstreet PBC team expects to deploy **\$700M+** of Commercial and Consumer focused capital across various geographies and positions within the capital structure over the course of 2022. We are actively seeking partners that can benefit from our unique capabilities.

## Why Yieldstreet?

### Innovation Driven

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### Flexible Structures

Lending programs designed for performance and scale, flexible funding terms of 3-48 months, access to a variety of payment structures including interest only, straight line amortization, and modified amortization with bullet payments with the goal of optimizing borrower growth.

### Modern Ideas

Progressive thinking and solutions aiming to balance the cost of capital to the borrower with the risk to the investor. With parity between the two, we can consistently grow our borrowers and investors extending the lifetime value of both on our platform.

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### Firm Commitment

Yieldstreet pre-funds all deals using our own balance sheet capital. We retain the syndication risk.

## Investment criteria

<b>Structures</b>	Acquisition of Performing Asset Purchases, Participations, First Out, Pari Passou and Last Out Participations
<b>Partners</b>	Speciality Finance Companies, Asset Managers, and Origination Platforms
<b>Facility</b>	Single & Multi-Tranche Term Loans
<b>Investment Size</b>	\$10M minimum
<b>Hold Period</b>	Term: 4-60 Months
<b>Collateral</b>	Cannabis (RE and Equipment Only)
<b>Target Returns</b>	8-12%

## Meet the team

### Barbara Anderson

#### Head of Private Business Credit

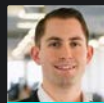
Barbara Anderson joined Yieldstreet in 2020 after co-founding and serving as the Chief Operating Officer at i2B Capital. Barbara brings more than 30 years of asset-based loan underwriting, management, and restructuring expertise to Yieldstreet Private Business Credit. Prior to founding i2B Capital, Barbara was Executive Managing Director at VION Receivable Investments. Barbara is a graduate of Colgate University after which she completed the National Westminster Bank USA, 18-month, Commercial Loan Officer Development Program. Barbara was also recently recognized in the ABF Journal as one of the top 25 women in Asset Based lending, and SFFnet.

## Connect

Want to spend less time raising capital and more time closing deals? Get in touch with Yieldstreet:

[originations@yieldstreet.com](mailto:originations@yieldstreet.com)

[Yieldstreet.com/originator-application/contact](https://yieldstreet.com/originator-application/contact)

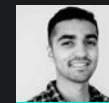


### Nicholas Paidas

Associate Director  
Originations Manager

P: (646) 201-9193

E: [npaidas@yieldstreet.com](mailto:npaidas@yieldstreet.com)



### Ashvin Viswanathan

Originations Associate

P: (516) 502-5213

E: [aviswanathan@yieldstreet.com](mailto:aviswanathan@yieldstreet.com)