

Private Debt

Pioneering Financial Engineering

CGPH Banque d'Affaires

Beyond intermediation, we design innovative credit solutions to maximize capital efficiency and strategic advantage.



Executive Summary

Strategic Capital Solutions

CGPH Banque d'Affaires engineers bespoke private debt solutions, providing companies with tailored non-dilutive capital and investors with secure, yield-oriented opportunities.

Comprehensive Execution

As expert financial engineers, we structure, syndicate, and execute complex private debt transactions, optimizing capital efficiency and strategic advantage for all parties.

Proven Track Record

With over 60 private credit mandates structured between 2021 and 2024, we are a trusted partner for asset-backed, mezzanine, and hybrid transactions across Europe and beyond.

Targeted Connections

We connect issuers in real estate, infrastructure, industrial tech, and B2B services with capital from family offices, private funds, and institutional lenders.

Market Context: Private Debt as a Strategic Asset Class

Private debt has become one of the fastest-growing segments of alternative investments globally.



Key facts:

- Global AUM in private debt reached \$1.6 trillion in 2023 and is forecasted to exceed \$2.3 trillion by 2027 (Preqin).
- In Europe, private debt represents over 25% of all non-bank corporate funding (EBF 2023).
- Yield-seeking capital (family offices, insurers, pension funds) is increasingly replacing traditional lenders in the €1M–€50M credit segment.



Why it matters:

Private debt fills the gap between venture and bank lending – offering:

- Flexibility and customization
- Secured exposure and predictable cash flows
- Governance-enhanced protection for investors

CGPH positions itself as a technical gateway to this growing class – acting not as intermediaries, but as architects of credit.



The Global Private Debt Landscape

\$1.6T

In 2023, the private debt market globally surpassed \$1.6 trillion in assets under management (Preqin).

25%

In Europe alone, private debt accounts for over 25% of non-bank corporate financing (EBF 2023).

15%

Family offices now allocate up to 15% of their portfolios to private debt, seeking yield with partial downside protection.

Yet access remains fragmented – many companies are excluded due to structure, documentation, or lack of origination capability. CGPH solves this by bridging creditworthy businesses with professional capital.

What Is Private Debt?

Private debt refers to non-bank financing provided by private investors, funds, or family offices, typically structured as:

- Direct loans (senior, subordinated, unitranche)
- Mezzanine finance
- Convertible or PIK structures
- Asset-backed lending (real estate, invoices, inventory)

It allows issuers to access growth capital without equity dilution, and offers investors fixed income with tailored risk-return profiles.



Our Advisory Model

1

CGPH does not only “arrange” credit. We structure it from the ground up.

2

For companies:

- We analyse financials, assets, and cash flows
- We define optimal credit instruments
- We create term sheets, documentation, investor packs

3

For investors:

- We validate business models and collateral
- We prepare investment memos, risk matrices, and waterfall structures
- We facilitate deal negotiation and legal onboarding





Cross-Border Private Debt

CGPH Banque d'Affaires excels in navigating the complexities of international private debt, providing seamless solutions across diverse European markets.



Regulatory Alignment

Expert navigation of multi-jurisdictional legal and regulatory frameworks for compliant structuring in European markets.



Multi-Currency Transactions

Robust currency hedging strategies and flexible transaction capabilities to mitigate FX risk and optimize returns.



Cross-Border Structuring

Leveraging international legal frameworks to design advantageous debt structures for global capital deployment.

Investor Proposition

For private debt funds and family offices, CGPH Banque d'Affaires unlocks compelling opportunities in structured private credit.



Compelling Returns

Access stable, attractive yields with target IRRs ranging from **7% to 12%**, often uncorrelated with traditional market cycles.



Superior Risk-Adjusted Profile

Benefit from enhanced risk mitigation through bespoke structuring, strong covenants, and direct lender-borrower relationships.



Portfolio Diversification

Integrate private debt into your portfolio to reduce overall volatility and enhance long-term stability beyond public markets.



Enhanced Security

Invest with confidence, often backed by tangible assets, senior positions, and robust collateral packages providing downside protection.



Active Governance & Control

Exercise greater influence through direct negotiation, tailored covenants, and active monitoring, aligning interests with borrowers.

ESG & Governance Integration

CGPH Banque d'Affaires champions sustainable finance by embedding robust Environmental, Social, and Governance (ESG) principles into every private debt solution.



Sustainable Finance Frameworks

We align private debt structures with leading sustainable finance frameworks, ensuring compliance and contributing to a greener economy.



ESG Due Diligence & Monitoring

Our rigorous due diligence processes identify and mitigate ESG risks, with ongoing monitoring to ensure long-term sustainability performance.



Robust Governance Standards

Implementing stringent governance standards, we foster transparency, accountability, and ethical conduct within financed entities.



Value Creation & Investor Appeal

ESG compliance enhances creditworthiness, reduces operational risks, and increases attractiveness to impact-driven and institutional investors.

Advantages for Borrowers



No equity dilution



Flexible repayment schedules (bullet, interest-only)



Fast access to capital



Institutional-grade structuring



Possibility of bridge, expansion, or acquisition financing

Ideal for:

- Companies with EBITDA positive or asset-heavy models
- Scale-ups seeking bridge rounds without valuation events
- Developers, manufacturers, platforms with monetizable cash flows

Advantages for Investors

-  Secured exposure to private markets
-  Predictable cash flows and IRRs
-  Custom structures (e.g., revenue-based, hybrid debt)
-  Governance rights and covenants
-  Cross-border diversification with real economy visibility

CGPH works with:

- Family offices
- Credit funds
- Direct lenders
- Strategic investors

Credit Instruments We Structure

Instrument	Description	Use Case
Senior Loan	Secured, first position	Asset-backed or recurring revenue
Subordinated	Higher yield, 2nd position	Expansion or LBO support
Unitranche	Blended structure	Fast execution, no syndication needed
Mezzanine	Debt with equity options or warrants	Bridge to exit or strategic investor
Revenue-based	Linked to performance metrics	Platforms, SaaS, B2B services





Use Case Examples

■ Industrial Tech (France) → €8M unitranche, bullet 36m, 10.25% yield

■ Real Estate Developer (Spain) → €4.5M bridge bond via SPV, backed by land + pre-sales

■ Fintech (Germany) → €2M convertible debt with PIK interest + optional kicker

■ Platform (CEE) → €5.2M family office syndicated debt, 3-year interest-only, cross-border



Risk & Governance Framework

Every CGPH transaction includes:

- KYC and risk scoring of borrower
- Investor memos with exposure matrix
- Covenant design (DSCR, asset ratio, call/put terms)
- Exit strategies and early repayment options
- Trustee/SPV setup where required

We work to ensure transparency, enforceability, and monitoring ease for all parties.



Track Record & Impact

CGPH Banque d'Affaires consistently delivers exceptional results, driven by our deep expertise and robust structuring capabilities.

60+

Mandates

Completed since 2021, showcasing consistent deal flow and client trust.

€550M+

Capital Structured

Facilitated significant capital across diverse industries and markets.

€9M+

Avg. Deal Size

Reflecting our capacity to handle substantial and impactful transactions.

95% +

Success Rate

High completion rate, underscoring our meticulous approach and market insight.

Geographic Reach:

- Western Europe (France, Germany, Benelux)
- Southern Europe (Spain, Italy, Portugal)
- Central & Eastern Europe (Poland, Czech Republic, Hungary)

Sector Focus:

- Industrial Technology & Manufacturing
- Real Estate Development & Hospitality
- Digital Platforms & SaaS
- Renewable Energy & Infrastructure
- Healthcare & Life Sciences

Private Debt Asset Classes

CGPH Banque d'Affaires structures diverse private debt instruments, offering tailored solutions across various asset classes to meet specific investment and financing needs.

Direct Lending

Bespoke loans provided directly to mid-market companies by non-bank lenders. Offers flexibility in terms and covenants.

Use Case: Growth capital, acquisitions, management buyouts, and recapitalizations for established businesses.

Asset-Based Lending (ABL)

Financing secured by tangible assets such as accounts receivable, inventory, and machinery, providing working capital.

Use Case: Companies with significant asset bases requiring flexible liquidity, seasonal funding, or turnaround situations.

Mezzanine Finance

Subordinated debt that includes an equity component (e.g., warrants). Bridges the gap between senior debt and equity.

Use Case: Leveraged buyouts, expansion projects, or situations where additional capital is needed beyond senior debt capacity.

Distressed Debt

Investment in the debt of financially challenged or bankrupt companies, often acquired at a discount.

Use Case: Restructuring opportunities, gaining control of a company through debt-for-equity swaps during periods of distress.

Infrastructure Debt

Long-term financing for essential public and private infrastructure projects, characterized by stable, predictable cash flows.

Use Case: Funding for renewable energy projects, transportation networks, utilities, and digital infrastructure build-outs.

Real Estate Debt

Debt instruments used to finance various real estate activities, including acquisition, development, and refinancing of properties.

Use Case: Commercial property development, residential projects, land acquisition, and bridge financing for real estate assets.



Deal Execution Timeline

1 Week 1–2

Needs assessment + structuring

Credit strategy

2 Week 3–4

Docs: term sheet, memo, teaser

Investor-ready

3 Week 5–6

Investor engagement + negotiation

Soft commitment

4 Week 7–8

Legal docs + onboarding + funding prep

Final closing

Most transactions close in 6–9 weeks depending on complexity.

For Whom We Work

Borrowers

- Companies seeking €1M–€25M in non-dilutive capital
- Real estate and infrastructure developers
- Scale-ups with €500k+ in recurring revenue

Investors

- Family offices and credit funds seeking 7–12% net IRR
- Strategic investors looking to anchor growth companies
- Platforms allocating capital to real economy sectors

Deal Size & Criteria

CGPH Banque d'Affaires structures private debt transactions designed for mid-market companies, real-asset platforms, and institutional investors. Below are the typical parameters for eligibility, execution, and capital deployment.

1	Ticket Size <ul style="list-style-type: none">• Minimum: €1 million• Typical range: €3–50 million• Larger transactions possible through syndication
2	Tenor <ul style="list-style-type: none">• 12 to 48 months• Extensions based on structure and asset coverage
3	Use of Proceeds <ul style="list-style-type: none">• Expansion and growth• Refinancing• Acquisition financing• Asset-backed liquidity• Working capital optimisation
4	Eligible Profiles <ul style="list-style-type: none">• Mid-market corporates• Industrial groups• Real estate and infrastructure platforms• Exporters and technology companies• Asset-heavy or revenue-stable businesses
5	Instruments <ul style="list-style-type: none">• Senior secured loans• Mezzanine• Unitranche• Asset-backed lending• Hybrid and structured private credit

All transactions require verified financials, collateral analysis, governance standards, and cross-border compliance.

What We Do / What We Don't Do

What We Do

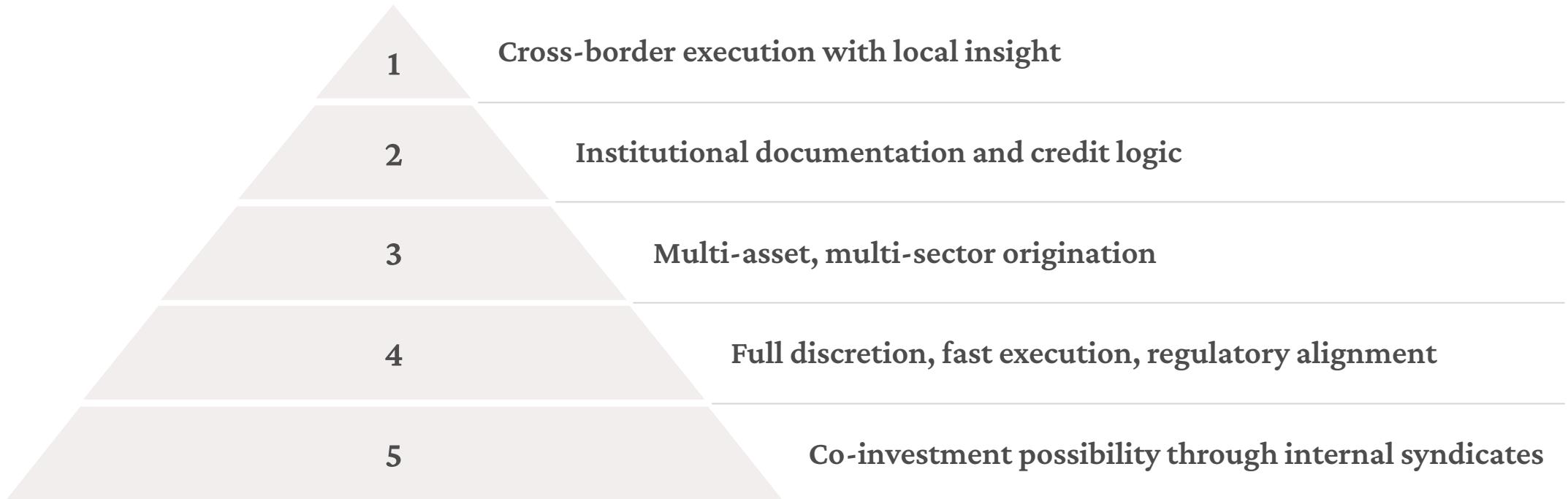
- Structure private debt transactions
- Arrange and syndicate institutional capital
- Deliver direct lending and asset-backed solutions
- Provide cross-border financial engineering
- Conduct financial modelling and covenant design
- Support documentation, negotiation, and closing
- Offer post-closing monitoring and governance
- Co-invest when strategic alignment is present

What We Don't Do

- No consumer lending
- No unsecured retail credit
- No brokerage or unregulated intermediation
- No crypto or speculative assets
- No distressed debt trading
- No "package products" or standardised solutions
- No financing without verified fundamentals, collateral, and compliance



What Makes CGPH Different



We are not brokers. We are financial engineers.

Our Credit Selection & Risk Framework

1

Financial Health

- Historical cash flow visibility
- EBITDA margin stability
- Revenue recurrence >60%

2

Asset Security

- Valuation buffer on collateral ($LTV \leq 65\%$)
- Exit value vs. outstanding principal

3

Sector Volatility Score

- Benchmarked against sector default indices (Moody's, ECB)
- Sensitivity to economic cycles

4

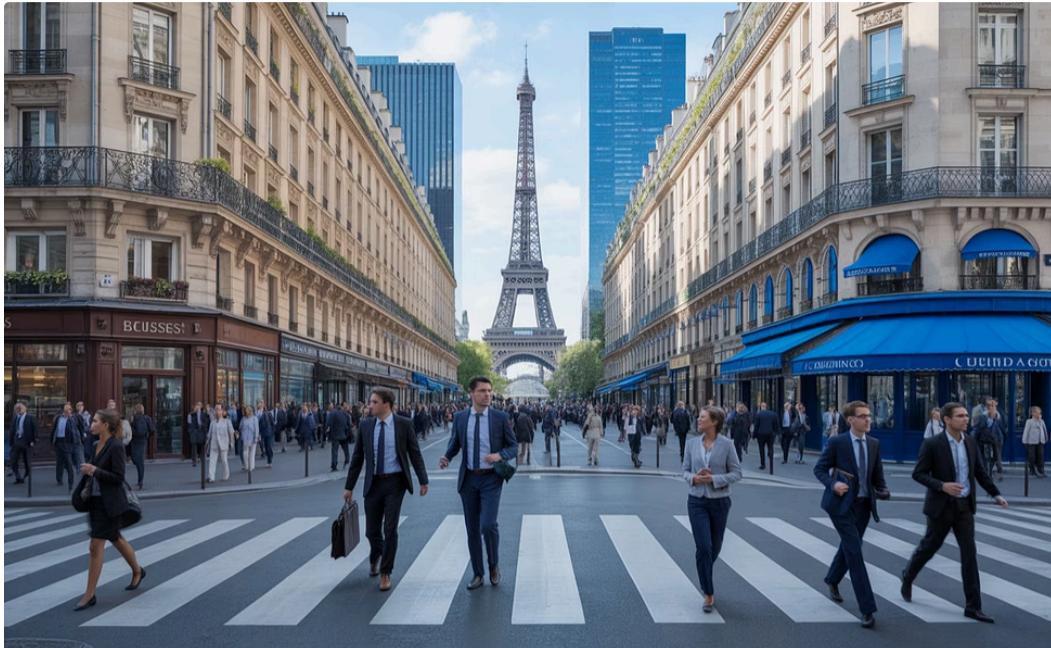
Operational Governance

- Promoter history and track record
- Covenant adherence and reporting discipline

👉 This credit matrix is used in pre-screening, investor packaging, and term sheet negotiation – ensuring institutional-grade transparency at every stage.

Ready to Transform Your Capital Strategy?

Partner with CGPH to navigate the private debt landscape with confidence and achieve your financial objectives.



Speed & Efficiency

Swift execution from structuring to funding.



Unrivaled Expertise

Deep market knowledge and tailored solutions.



Proven Track Record

Success in complex cross-border deals.

Take the Next Step

For Borrowers:

- Connect with our advisory team:** Discuss your financing requirements and explore non-dilutive capital options.
- Submit your project:** Provide financials for an initial assessment and tailored proposal.

For Investors:

- Request investor insights:** Access our detailed deal flow and risk matrices.
- Explore co-investment opportunities:** Discover bespoke private debt placements matching your criteria.

Why CGPH in Private Debt?

Partner with CGPH for a distinct advantage in navigating the complexities of private debt, ensuring your financial objectives are met with precision and confidence.



Unrivaled Expertise

Deep market understanding and specialized insights across diverse asset classes.



Proven Track Record

Consistent success in structuring and closing complex cross-border transactions.



Global Reach

Extensive network and capabilities for seamless execution across European markets.



Institutional Rigor

Applying best-in-class documentation, credit logic, and risk frameworks.



Client-Centric Solutions

Tailored strategies designed to align precisely with your unique goals.

We are not just advisors; we are your strategic financial engineers.





Contact

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CGPH Banque d'Affaires – Structuring credit. Activating growth.