

OVERVIEW

o15 Capital Partners is a provider of private growth capital to lower middle market companies led by and serving underrepresented entrepreneurs and communities in the Healthcare, Business Services, and Education industries.

Emerging America Credit Opportunities (EACO) Fund I

Emerging America Credit Opportunities (EACO) Fund I is a \$300 million vehicle to invest opportunistically in private credit and equity tranches of companies in the US.

INVESTMENT CRITERIA



INVESTMENT SIZE
▪ \$10 – \$40 million



COVENANTS
▪ Tailored to the Company's Business Needs



INDUSTRY SECTORS
▪ Healthcare, Education, and Business Services



OWNERSHIP
▪ Sponsor, Non-sponsor Ownership



EBITDA
▪ \$3 - \$15 million



o15 ROLE
▪ Agent, Co-Agent, or Club Participant

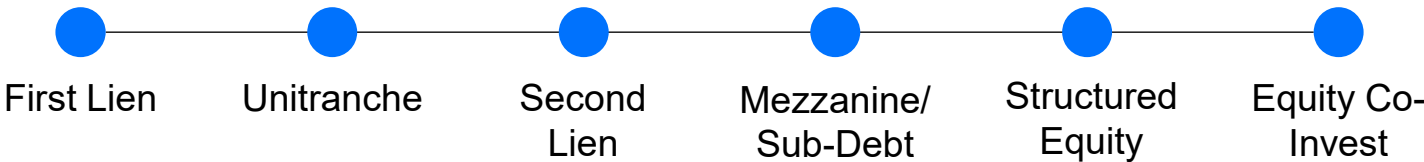


AMORTIZATION
▪ Flexible Solutions Catered to the Company's Business Plan



IMPACT CRITERIA
▪ Diverse-Led, Low and Moderate Income Regions, Customer/Patient Base, Diverse Supply Chain Partners

INVESTMENT STRUCTURES



INVESTMENT TYPES



VALUE PROPOSITION



01

Value Added Partner

Deep industry expertise to benefit the execution of transactions throughout the life of the investment. Focus is on building long-term relationships with private equity sponsors and management teams.



02

Speed and Creativity

Investment Committee representation on every deal team allows us to get up to speed quickly and provide more thoughtful structures on new transactions.



03

Flexible Capital

One-stop capital provider with the ability to invest in various tranches and direct lending in the lower middle market via debt and equity to serve as a true partner to our borrowers.



o15 Key Differentiators

Impact-focused, flexible, creative capital solutions, market-friendly terms, lean, experienced investment team, early involvement from investment committee, alignment with Sponsor through meaningful equity co-invest.

Colin Meadows

Managing Partner

colin@o15.com

Kenneth Saffold*

Managing Partner

kenneth@o15.com

Brian Morris

Chief Investment Officer

brian@o15.com

Javier Davila

Principal

javier@o15.com

Seth Boyles

Vice President

seth@o15.com

*Kenneth Saffold for new deal opportunities