

FLEXIBLE CAPITAL SOLUTIONS FOR 2020 AND BEYOND

DCA is committed to supporting our region's economic recovery and future growth. We recognize that many high-quality businesses may be experiencing short-term challenges due to recent world events, but we want you to know that we can look past those circumstances and will evaluate your Company, and our ability to provide capital, based on the quality of your management team and the *long-term* prospects of the business.

EQUITY OR DEBT CAPITAL CUSTOMIZED TO MEET YOUR SPECIFIC NEEDS

No matter what your financing needs may be, it is likely that DCA can provide a solution:

- Short-term cash flow crunch
- Balance sheet deleveraging
- Long-term growth and expansion
- Acquisitions
- Shareholder/partner buyouts
- Wealth diversification and risk sharing

TYPICAL (BUT NOT THE ONLY) FINANCING STRUCTURES

Equity Investments

- Amounts from \$3M-30M
- 5-80% ownership
- No interest payments
- No amortization requirement
- Equity redeemed or sold in 3-7 years
- Board seat and governance assistance
- No covenants
- Management retains control

Subordinated Loans

- Amounts from \$3M-50M
- Small equity-like participation
- Option to pay or accrue interest
- Flexible amortization
- Typically refinanced out by another lender
- No board seats
- Covenants conformed to senior lender
- Management retains control

DCA has been investing in Sacramento and Central Valley companies for over 15 years and we have never had one of our portfolio companies fail—even during the great recession of 2008.

We would love to be part of your success story as well.

