

Proven Track  
Record



Speed and  
Flexibility



Competitive  
Advantage  
Delivered

Enabling a unique competitive advantage to attract the best deals and fund them in the most efficient, tailored manner.

## THE GOAL

Abacus Finance was founded in 2011 by experienced commercial financiers with a unique vision.

They sought to finance an under-served but important and growing group of borrowers — lower-to-middle market pioneer enterprises backed by family capital or private equity sponsors.

Their goal, as a senior lender in a range of sophisticated sponsor-backed leveraged recapitalizations and buyouts, was to provide these enterprises with **\$10 – \$50 million in capital** through senior secured debt and equity investments in a quick, custom, and cost-effective manner while minimizing risk.



# THE CHALLENGES AT-HAND

In a sea of leveraged lending sameness, with a decent amount of debt in the marketplace, ambitious goals and bold strategies always present intriguing challenges, including:



Differentiating the Abacus brand by providing high-quality, high-speed service while protecting the interests of Abacus and its co-lenders in complex commercial loans.



Minimizing costs while providing senior-level attention to high-touch borrowers often led by founders or co-founders, requiring more personalized attention.



Facilitating high-efficiency group collaborations among all parties and their counsel and encouraging up-front buy-in to processes designed to minimize wrangling and delays.



Providing predictability of outcomes and processing times through well-designed replicable approaches.



Constantly looking for ways to improve on processes and outcomes, keeping an eye out for competitive innovations and new approaches, including unitranche financing through one lending agent for multiple lenders with one set of documents, lower deal costs, and equitably minimized deal risks.



# PATH TO SUCCESS

Abacus has focused on creating reliable, long-term relationships with select partners, a strategy that has given them a reputation in the market as “easy to do business with,” a crucial differentiator.

Choosing the right legal counsel has been key to their success. Over the years, Goulston & Storrs has worked in lockstep with Abacus and their partners to not only support this approach, but bring it to life. Our work has included:



1. Shrinking typical “upmarket” lending forms into shorter, simpler documents on equitable standardizations designed to work for almost all parties and circumstances.



2. Designing and implementing a process for weekly progress reports to facilitate early problem detection and resolution.



3. Using best practices in project management and process improvement to move each loan forward as quickly and efficiently as possible.



4. Providing senior-level legal management attention on demand while empowering a dedicated team of skilled associates to handle documentation and negotiation while quickly identifying material issues that require senior involvement.



5. Regularly investing in the relationship off-the-clock to better integrate with Abacus, its key personnel, and its evolving business needs.



# COMPETITIVE ADVANTAGE

Backed by proven processes executed in partnership with a dedicated legal team to provide a consistent experience to their customers, Abacus has successfully delivered on their **Total Partnership Approach™**, which, paired with **customized service**, **72-hour turnaround on loan decisions**, **fast documentation**, and **24/7 lifelong partnership support**, gives them a strong competitive advantage in a competitive marketplace.



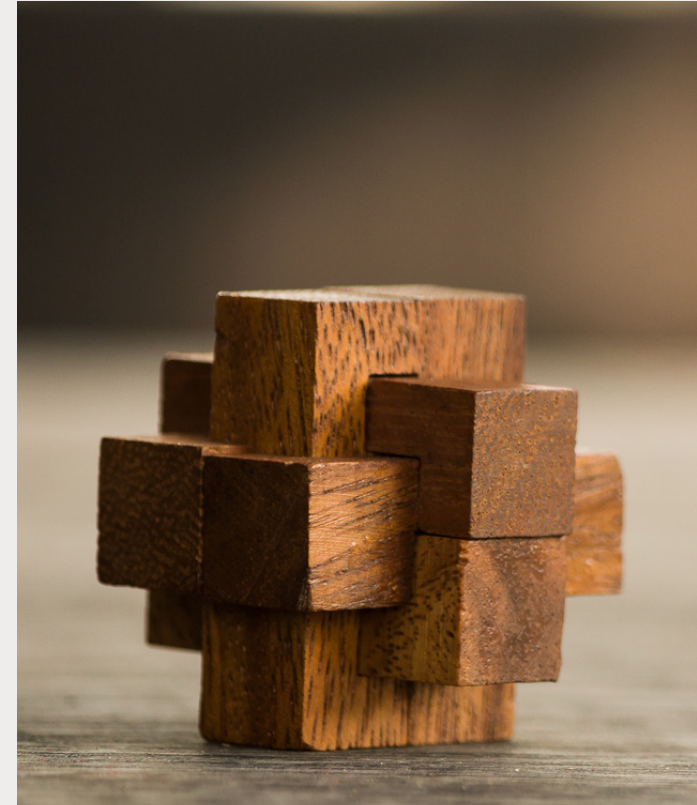
# THE RESULTS

Abacus has achieved its goal of leadership in the financing of enterprises in the lower-to-middle market spectrum that are backed by family capital or private equity sponsors.

In fewer than 10 years from its founding, Abacus has accomplished the following :

1. Provided more than \$2 billion in funding to its clients.
2. Served clients in 21 different industry sectors across 29 states.
3. Completed more than 100 deals.

Knowing that the Goulston & Storrs team will continue to be there every step of the way to keep pace with the speed of their business and protect their interests, the Abacus team can focus on building relationships and finding the next deal.



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*24/7 access to senior leadership, a high sense of urgency to close deals quickly, and the ability to foster great relationships with all parties involved are just some of the reasons we depend on the Goulston & Storrs team for our legal needs.*

- Timothy Clifford, President & CEO of Abacus Finance Group, LLP

