Jumpstart Loan Fund I

Senior secured private credit for the small business ownership transition

$50MM PRIVATE CREDIT FUND I | JULY 2026 | ACCREDITED INVESTORS ONLY

$50MM	~15%	~10%	8%
TARGET FUND SIZE	TARGET GROSS YIELD	TARGET NET RETURN	PREFERRED RETURN

THE OPPORTUNITY

America is entering the largest transfer of privately owned businesses in history: an estimated 10 million businesses — roughly $10 trillion of enterprise value — are expected to change hands over the coming decade. Yet acquisition financing is tightening. Banks and the SBA meet only a portion of demand, displacing otherwise qualified entrepreneurs and allowing senior secured acquisition loans to command premium yields with structured protections.

Meanwhile, advances in AI are lowering the cost to originate, service, and monitor loan portfolios — making sub-$5MM SMB lending more viable than ever. The Fund is structured for this segment: senior secured positioning, full personal guarantees, and diversification across many smaller loans rather than concentrated exposure to a few large credits.

> **Core thesis: a large ownership transition is meeting a tighter credit environment, creating room for disciplined private credit to provide senior secured acquisition financing.**

STRATEGY

Fund I originates and holds senior secured acquisition loans to established, cash-flowing U.S. small businesses, originated through the Jumpstart platform under established underwriting criteria.

1 ORIGINATE	2 MANAGE	3 DISTRIBUTE	4 HARVEST
Qualified acquisition loans through Jumpstart Finance.	Fund I holds and services the senior secured loan portfolio.	Quarterly distributions intended from available cash.	Principal returned as the portfolio amortizes.

CREDIT PROFILE & UNDERWRITING

Loan size	Typically $500K – $2MM; fixed-rate amortizing term loans, 5–7 years
Security	UCC-1 liens on business assets and full personal guarantees
Borrowers	Experienced entrepreneurs with strong credit and personal investment
Underwriting	Historical cash flow and debt-service capacity; full guarantor review
Diversification	Smaller loans across borrowers and industries; no reliance on SBA programs

FUND TERMS

Structure	Reg D Rule 506(c); accredited investors only
Size / Minimum	$50,000,000 target; $50,000 minimum (5 units at $10,000)
Economics	2.0% management fee; 8.0% preferred return
Returns	~15% target gross portfolio yield; ~10% target net return (not guaranteed)
Distributions	Quarterly, subject to available cash; principal may be reinvested during the investment period
Term / Liquidity	Expected 6–7 year lifecycle; investor capital is restricted

DISTRIBUTION WATERFALL

1	**Return of capital —** Investors receive contributed capital first.
2	**8% preferred return —** Annualized preferred return to investors.
3	**Profit split —** Remaining profits allocated 80% to investors, 20% to the Manager.

MANAGER

Fund I is managed by Jumpstart Capital Management LLC, led by Grant Ferguson, Nate Smith, and Graham Conran. Origination and servicing are performed by Jumpstart Finance LLC, which has facilitated approximately $1 billion in capital across more than 3,000 businesses and operates in partnership with FDIC-regulated sponsor banking institutions. Although Fund I represents the Manager's first pooled private credit vehicle, the Fund benefits from an established origination, underwriting, compliance, documentation, and servicing platform rather than building these capabilities from inception.

NEXT STEP

Schedule a brief introductory call

Qualified investors may then receive the Fund's Private Placement Memorandum and subscription materials.

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IMPORTANT NOTICE