



**ENCINA BUSINESS CREDIT APPOINTS STEPHEN BERIAU  
TO LEAD ORIGINATIONS FOR MIDWEST REGION**

**Chicago, IL – January 19, 2018** – Encina Business Credit, LLC (EBC) announced today that Stephen Beriau has been appointed Managing Director of Originations with responsibility for leading new business development activity for the Midwest Region. Mr. Beriau, who is based out of the company’s headquarters in Chicago, assumes this new role with the benefit of 12 years of underwriting experience in asset-based lending. He joined EBC in August 2016 as Managing Director of Underwriting, having previously served as Vice President of Underwriting at First Midwest Bank and Assistant Vice President of Underwriting at MB Financial Bank.

Mr. Beriau can be reached at [sberiau@encinaBC.com](mailto:sberiau@encinaBC.com).

Launched in March 2016, EBC is an independent asset-based lending platform targeting middle-market borrowers in the U.S. and Canada that cannot obtain required financing from traditional banks. The firm provides revolving lines of credit and term loans ranging in size from \$5 – \$50 million and secured by accounts receivable, inventory, machinery & equipment and real estate. The platform lends to both privately-owned (sponsor and non-sponsor) and publicly-traded companies across a wide range of industries, including manufacturing, retail, automotive, oil & gas, services, distribution and consumer products. Borrowers use loan proceeds to fund working capital, acquisitions, refinancings, growth, restructurings/turnarounds, debtor-in-possession (DIP)/exit financings and other special situations. Positive cash flow is not a requirement.