

# Tech Lending: From Concept to Investment

How private credit is unlocking  
opportunities in technology







# Private Markets Are Evolving

- Private markets were long dominated by private equity & real assets
- Now, tech lending is emerging as a powerful complement





# Why Tech Lending ?

- Short duration
- Downside protection
- Yield
- Exposure to the world's most dynamic Tech sectors





# Access Requires Expertise

- Tech lending opportunities are often complex, bespoke, and beyond traditional banks
- Investors must rely on specialized private credit managers (GPs) with sector knowledge & structuring skills





# Strong Growth Drivers

- Banks stepping back from tech firms financing
- Growth in SaaS & digital infrastructure
- Founders seeking non-dilutive financing
- Venture & growth debt volumes have doubled in the past 5–7 years.





# An Investor's Market

- Capital demand > supply of lenders.

This creates:

- Favorable pricing
- Stronger terms & covenants
- Negotiating power for investors







# Conclusion

Tech lending is no longer niche

- It's becoming a core component of modern private credit portfolios, delivering yield, diversification & resilience
- Investors now hold the upper hand





**Read the full article to  
explore Tech Lending**

**decalia.com**



### **Disclaimer**

This LinkedIn page is a marketing communication issued by DECALIA SA and intended for informational purposes only. It does not constitute an offer, solicitation, recommendation, or public invitation to provide banking, financial, investment, or other services, whether in Switzerland or abroad. It is not intended for persons whose access to the information it contains is restricted or prohibited under the laws or regulations applicable in their country of residence, nationality, or domicile. Furthermore, the services mentioned may be subject to legal or regulatory restrictions and may not be accessible to all individuals or legal entities, nor in all jurisdictions.

Past performance does not constitute and is not a reliable indicator of future results. The scenarios presented are an estimate of future performance based on past evidence of changes in the value of this strategy and/or current market conditions and are not an exact indicator.

DECALIA SA disclaims all liability for any use that may be made of the information published in this page.