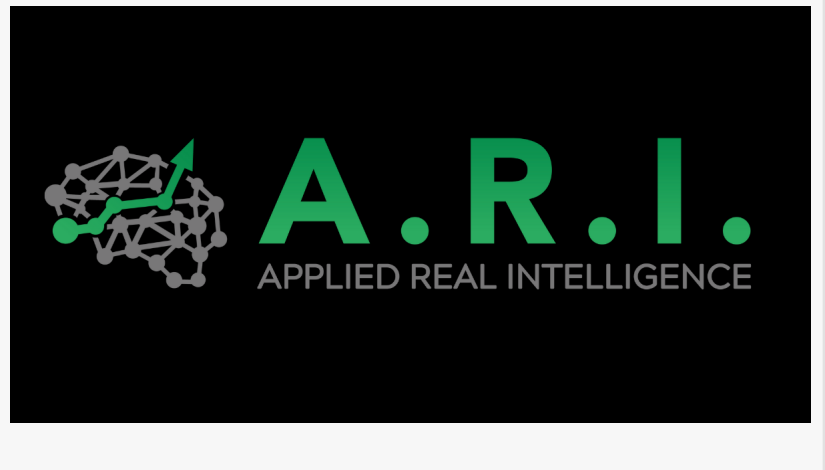


A.R.I. Senior Secured Growth Credit Fund Delivers Strong Results

26% Cash Return on Deployed Capital in 2024 With Additional Upside From Equity Warrants

ST. PETERSBURG, FL, UNITED STATES, October 3, 2025 /EINPresswire.com/ -- [Applied Real Intelligence \("A.R.I."\)](#), a fast-growing provider of growth credit and venture debt to the North American innovation economy, announced that its flagship fund generated a 26% cash return on deployed capital in 2024, not including upside from equity warrants.



Since its launch in 2023, the fund has achieved these results with no losses, underscoring A.R.I.'s disciplined approach to structuring and risk management. The [A.R.I. Senior Secured Growth Credit Fund](#) is now fully subscribed and closed to new investors, reflecting strong demand and validation of the strategy.

“

A.R.I. was founded on the principles that you don't have to choose between growth and security or between human and artificial intelligence.”

Zack Ellison, CFA, CAIA

Safely Accessing Innovation as an Asset Class

Innovation is one of the most important drivers of long-term value creation, yet investor access has historically been limited to illiquid equity positions with long life

cycles. By contrast, venture debt and growth credit provide consistent cash income while offering additional upside through equity participation. These strategies give investors a way to access innovation as an asset class with the downside protection of senior secured debt.

Institutional adoption has accelerated rapidly: according to the PitchBook NVCA Monitor, venture debt volume reached \$60.6 billion in 2024, surpassing the previous record of \$41.2 billion set in 2021. Year-to-date through June 30, 2025, volume is already \$30.8 billion, putting the market on pace for another record year.

A.R.I. is at the forefront of this evolution. The firm combines institutional discipline with a sourcing advantage that includes unique access to high-profile, brand-driven opportunities in sports, entertainment, media, and consumer products, alongside deep expertise in AI, SaaS, clean energy, civic technology, business services, and other innovation-driven sectors. This differentiated approach provides investors with carefully structured exposure to high-growth companies, balancing capital preservation with equity-linked upside.

“A.R.I. was founded on the principle that you don’t have to choose between growth and security,” said [Zack Ellison, CFA, CAIA](#), the firm’s Founder and Managing General Partner. “Our results demonstrate that exclusive deal flow combined with very disciplined structuring can deliver both exceptional current income and significant equity upside, even in volatile and uncertain markets.”

A Disciplined Strategy Focused on Alignment

A.R.I. specializes in senior secured loans to fast-growing North American innovators, with facility sizes typically ranging from \$1 million to \$30 million. These loans carry a duration of about two years and deliver cash yields in the mid-teens, with additional equity upside through warrant coverage. Each financing is structured with rigorous downside protection, including:

- Target loan-to-enterprise value of less than 10%
- Three financial covenants covering liquidity, leverage, and performance-to-plan
- Monthly reporting and compliance requirements

This disciplined framework ensures capital is safeguarded while giving companies the flexibility to scale and minimize ownership dilution. On the deal structuring side, A.R.I. works with leading law firms – including DLA Piper, Troutman Pepper Locke, Thompson Coburn, Prospera Law, and Aird & Berlis – to design solutions tailored to each borrower. “I’m proud that we push the limits of structural creativity to deliver borrower flexibility and alignment of interests, while always prioritizing disciplined risk reduction,” said Ellison.

A.R.I.’s deal flow is driven by longstanding relationships with top-tier venture capital firms, growth equity sponsors, and leading law firms, as well as direct founder access through the firm’s reputation as a trusted founder-friendly capital provider. This network allows A.R.I. to consistently source proprietary opportunities ahead of traditional lenders and to select from a



Zack Ellison, MBA, MS, CFA, CAIA,
Founder and Managing General
Partner, Applied Real Intelligence
(A.R.I.)

broad pipeline of high-quality innovators.

Harnessing AI to Enhance Efficiency and Reduce Risk

The name Applied Real Intelligence (A.R.I.) reflects the firm's philosophy: combining best-in-class technology with applied human judgment. A.R.I. has been leveraging artificial intelligence and automation for years to enhance efficiency, scale operations, and reduce risk. While much of the asset management industry is only beginning to experiment with AI, A.R.I. has already integrated it across the investment lifecycle – from capital raising and deal screening to portfolio monitoring.

By automating routine processes, A.R.I. can evaluate more opportunities, identify risks earlier, and streamline compliance, while freeing its team to focus on higher-value activities such as structuring bespoke financings and cultivating deep relationships with founders and investors. This balance of technology and human intelligence allows A.R.I. to deliver value in ways that traditional managers cannot.

This technological edge is paired with a countercyclical strategy intentionally designed for volatile markets. Ellison added: "The next 24 months are likely to bring turbulence across both equity and credit markets, and our strategy is built for these conditions. By combining the efficiency of AI with real human intelligence, and by maintaining a portfolio with low correlation to public stocks and bonds, we build in downside protection first, then layer on thoughtful exposure to equity upside. That balance is how we aim to deliver risk-adjusted alpha in any market environment."

About Applied Real Intelligence (A.R.I.)

Applied Real Intelligence (A.R.I.), based in St. Petersburg, Florida, is a private credit investment platform providing senior secured growth credit and venture debt to innovative companies. A.R.I. specializes in customized financings that fuel growth while minimizing founder dilution, giving investors downside protection with meaningful equity-linked upside. A.R.I.'s platform is backed by a diverse base of sophisticated family offices and institutional investors across North America. Discover more at www.arivc.com.

Zack Ellison, MBA, MS, CFA, CAIA is the Founder and Managing General Partner of A.R.I. and the Chief Investment Officer of the A.R.I. Senior Secured Growth Credit Fund. He has over two decades of experience in global capital markets, having previously worked as a loan underwriter, investment banker, corporate bond trader, and fixed income portfolio manager at five publicly traded financial firms, including three – Scotiabank, Deutsche Bank, and Sun Life – with more than \$1 trillion in assets.

Ellison holds an MBA from the University of Chicago Booth School of Business, an MS in Risk Management from NYU Stern, and is completing his Doctorate in Business Administration at the

University of Florida. He authors a monthly column in Venture Capital Journal on venture debt and has served on the boards of the CFA Society Los Angeles and the CAIA Southwest Chapter.

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