

Zenith Group Advisors Highlights Structurally Different Model as Private Credit Faces Liquidity and Valuation Pressure

Insurance-backed, short-duration, non-collateralized, off-balance sheet, self-liquidating capital tied to real operating cash flows

NEW YORK, NY, UNITED STATES, May 19, 2026 /EINPresswire.com/ -- As private credit recalibrates around liquidity, transparency, valuation integrity, and resilience during market stress, [Zenith Group Advisors](#) today highlighted how its insurance-backed supply chain finance platform was built to avoid the structural vulnerabilities now under examination across the sector.

Recent headlines, including gated redemptions, widening BDC discounts, and scrutiny of NAV-based marks, point to one theme: the market is separating structurally sound platforms from structures that depended on stable marks and perpetual inflows.

"We never built this business around financial engineering, valuation expansion, or long-duration illiquid positions," said Cole Reifler, CEO of Zenith Group Advisors. "Our philosophy has always centered on preservation of capital, transparency of risk, and alignment between liquidity duration and real operating cash flows. Credit insurance is bound at the receivable level on every transaction, and underwriting is grounded in cash flow analysis, leverage, liquidity, payment history, industry conditions, and obligor credit quality. This environment favors operators with transparent assets, strong cash conversion, and real liquidity mechanics, and that is exactly where Zenith sits."

Risk Transfer at the Receivable Level

Each Zenith receivable is internally underwritten and bound by an A-rated trade credit insurer that absorbs the majority of obligor default risk, typically at 90% coverage with 10% retention. The protection is contractual and in place before capital is deployed, not credit enhancement layered over a pooled fund. Most traditional private credit arrangements do not have this structure.

Around that insurance core, the program is off-balance sheet, non-collateralized, short duration, and self-liquidating. Exposure resolves through contractual repayment rather than secondary sales, refinancing, or mark-to-model valuation.

A Structural Contrast

Portions of private credit are now confronting:

- liquidity mismatches
- redemption pressure
- valuation scrutiny
- sponsor equity impairment
- extended duration risk
- widening secondary market discounts

Zenith sits in a part of the market defined by the opposite characteristics:

- short-duration assets
- self-liquidating structures
- non-collateralized
- real-time transactional visibility
- insured receivables on every transaction
- disciplined cash flow underwriting
- rapid capital turnover
- low correlation to traditional private credit drawdown dynamics

Zenith's solutions are typically deployed for 30 to 180 days, sized between \$1 million and \$100 million or more, additive to existing bank facilities, and require no collateral, covenants or guarantees.

About Zenith Group Advisors

Zenith Group Advisors is a leading trade-payables and supply-chain-finance platform serving mid-market companies across North America and Europe. The firm structures unsecured, off-balance sheet solutions that extend payment terms, unlock working capital, and operate alongside existing and future bank facilities without triggering restrictive covenants. Backed by institutional capital, credit insurance, and technology-driven workflows, Zenith delivers scalable programs that support growth and strengthen financial resilience.

For more information, please visit www.zenithgroupadvisors.com

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