



TIMIA CAPITAL

Technology Innovation in Private Credit
December 2021

TSX-V: TCA

Price to Sales ~2.9x

Industry Average ~3.7x

OTC: TIMCF

Shares Issued & Outstanding ~53M

Shares in Float ~23.7M

TIMIA utilizes a proprietary loan origination platform to originate, underwrite and service private-market, high-yield loan opportunities through two operating divisions: Pivot Financial which specializes in asset-based private credit targeting mid-market borrowers in Canada, and TIMIA Capital which offers revenue-based investment to fast growing, business-to-business Software-as-a-Service (or SaaS) businesses in North America.

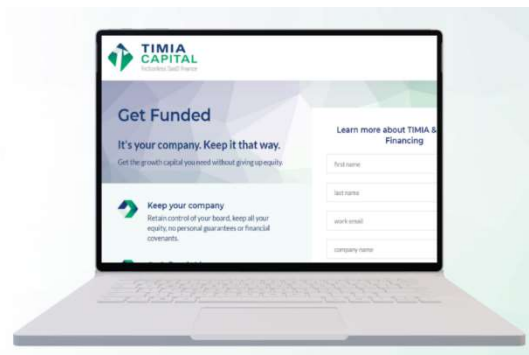
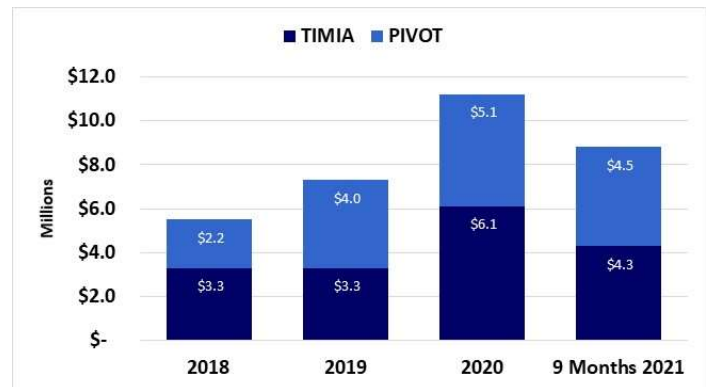
TIMIA's Fintech Origination Platform

- Highly scalable platform using online tools to source and rank private technology companies looking for debt financing
- Efficient and low-cost origination unmatched by competitors
- Identifies attractive technology investment opportunities for yield investors
- Auto-qualifies the most attractive opportunities and manages both risk and cashflow monthly
- Collects payments for yield investors, charges recurring fees over the life of the facility
- Leveraging Limited Partnerships to fund loan transactions limiting dilution to common shareholders

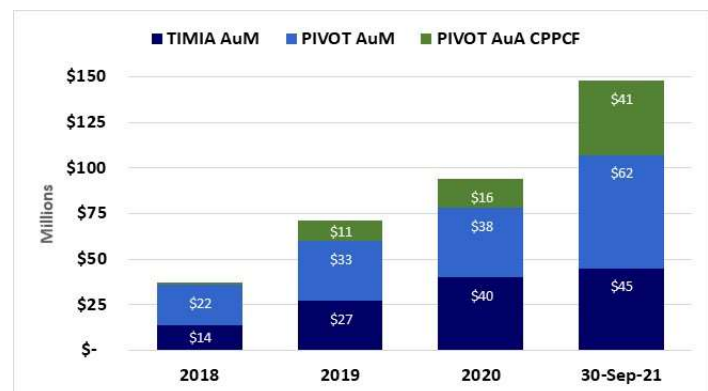
TSX-V: TCA Investment Highlights

- **Deep industry expertise:** over 40 years of specialty lending in SaaS and SMB
- **Proprietary platform:** efficient, mitigates risk resulting in cheaper loans, no defaults, and increased in deal flow
- **Scalable:** highly scalable cloud-based fintech platform leveraging online tools & systems
- **Accelerating growth:** number of deals originated and revenue growth are accelerating
- **Growth through acquisition:** Pivot Financial acquisition (Sep-2021) significantly increases assets under management, expands market reach and improves operating leverage

Revenue Growth



Combined AuM Growth



Pivot Financial Transaction

The Pivot Financial acquisition takes TIMIA's assets to **over \$100 million** creating critical economies of scale and more. TIMIA's scalable fintech-based loan origination and underwriting platform has proven to effectively originate and manage loans and will be used to integrate loan facilities sourced and managed by Pivot.

TIMIA Capital Investments (partial list)

TRANSIT SCREEN

attendease

zmags

Resilio

MEASURED

EXITED iCompass

surefire local.

EXITED Wagepoint

COVA

EXITED RealSavvy

Market Potential



Revenue Based Technology Lending

- + 50,000 companies in North America
- Growing at > 25% per annum



Asset Backed SME Lending

- + 1,200,000 companies in Canada
- Term Loans, AR Factoring
- Lender Finance

Q3 Financial Summary

(pre- Pivot acquisition)

BALANCE SHEET	Q3 2021	Q4 2020
CASH	\$8,927,987	\$12,872,769
INVESTMENT PORTFOLIO	\$34,653,176	\$27,247,297
TOTAL ASSETS	\$46,087,453	\$41,923,767
INCOME STATEMENT	Q3 2021	Q3 2020
REVENUE		
Interest	\$1,246,042	\$1,254,651
Other	161,637	\$645,129
NET INCOME	\$307,161	\$333,243

Management Team

Michael Walkinshaw

CHIEF EXECUTIVE OFFICER

- Mike is a Charter Professional Accountant and was appointed CEO in August 2015.
- Former Managing Partner, CFO at Chrysalix Venture Capital.
- Co-Founder and Managing Partner of Fronterra Capital.
- Former Member of the Board of Directors of the Canadian Venture Capital Associations.

Andrew Abouchar

CFO & CHIEF CREDIT OFFICER

- 20-plus years of experience in Canada's venture capital and private equity industry.
- Co-Founder & Partner of Tech Partners Inc.
- Founder of TCP Property Inc.
- Prior Investment Manager at Working Ventures and Accountant at PwC.
- Advisor to the Government of Canada, Province of Ontario, and Board of Ontario Centres of Excellence.

Ken Thomson

CHIEF STRATEGY OFFICER

- Founder of Pivot Financial
- Over 20 years of experience in the investment industry.
- Past Director of a family of TSX-listed investment funds.
- Independent Review Committee member of Timbercreek Asset Mgmt, and Algonquin Capital, and Educators Financial Group.

Rob Foxall

VP, ORIENTATION

- Rob joined TIMIA Spring of 2017 as Director of Business Development.
- Prior Associate Director at Espresso Capital.
- On the selection committee for the Canadian Financing Forum and BC Tech Summit Investor Showcase.

Brooke Jutzi

VP, FINANCE

- Over 15 years of experience working in a range of industries, with a focus on the technology sector and serving these businesses at all stages of growth
- Prior Director in the audit & assurance practice of PwC.

Dan Flaro

PRESIDENT, PIVOT FINANCIAL

- Former SVP with Fifth Third Bank
- Former VP & Group Head of Scotiabank's asset-based lending division
- Senior positions in underwriting & portfolio mgmt at TD Asset Finance.
- Board Member of the Canadian Chapter of the Secured Finance Network.

BOARD OF DIRECTORS

Robert Napoli
Paul Geyer
Jan Lederman
Mike Walkinshaw

Thealzel Lee
Howard Atkinson
David Demers
Ken Thomson

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