

A Flexible Alternative to Venture Capital

About TIMIA Capital

TIMIA Capital provides non dilutive debt financing to B2B SaaS, IoT, and tech-enabled businesses generating annual recurring revenue between \$2M and \$50M. Our flexible financing solutions enable tech entrepreneurs to keep as much equity and control of their business – for as long as possible.

Upfront cash injection of \$500,000 to \$15 million

Flexible repayment plans over 2 to 6-year terms with interest only or amortized loans

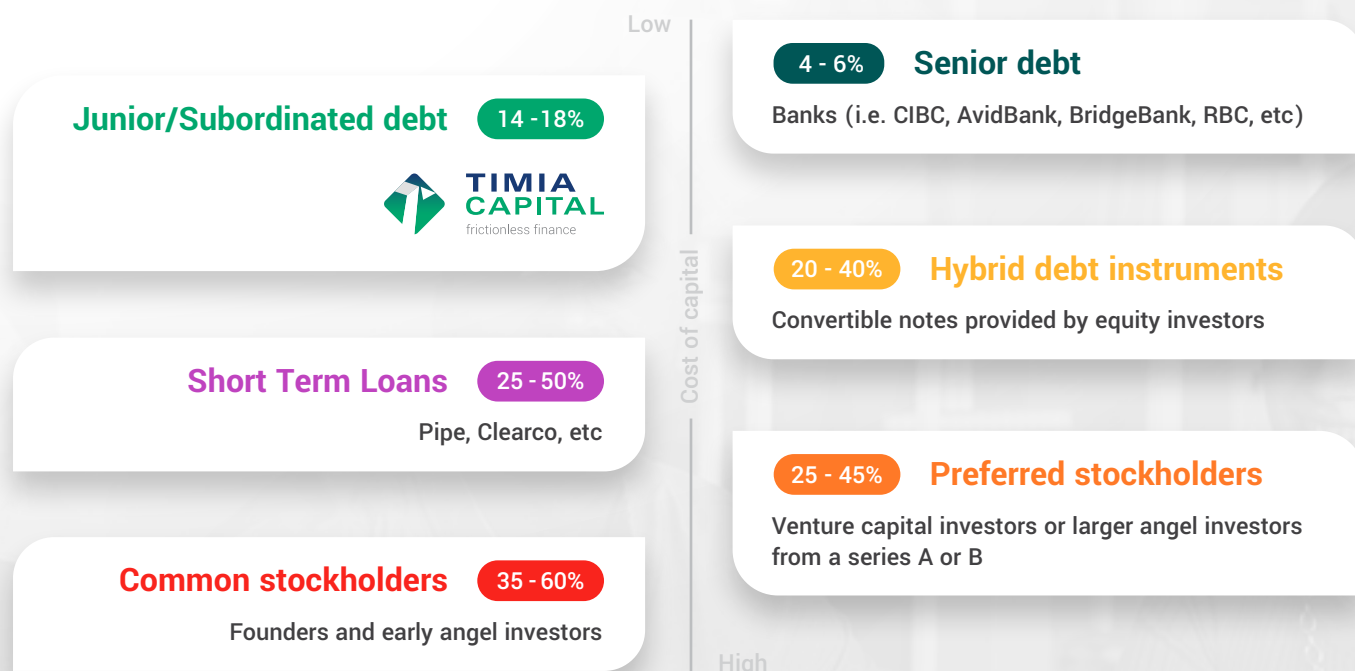
Fixed interest rate, transparent structure, flexible balloon payment structures

Startups retain control and ownership – no board seats, personal guarantees, warrants, or harsh covenants taken

No VC sponsors required

Subordination to senior lender for a lower blended cost of capital

Where We Sit in the Growth Capital Landscape



Help Your Clients Keep Equity in Their Business

Who We Lend With

We lend with B2B SaaS, IoT, and tech-enabled startups across any industry that meet the following criteria:

At least \$2 million annual recurring revenue

Growing recurring revenue

Proven product-market fit (10+ clients)

Gross margin >50%

Capital efficient growth

Based in the U.S. or Canada

Our Portfolio



Refer a Client to Us

Funding Timeline: 4-6 Weeks

Phase 1

Initial credit assessment of ~20 metrics including recurring revenue (past 3 months), recurring revenue (past 12 months), gross margin percentage, logo churn, net burn, debt outstanding, etc.

Phase 2

Deeper analysis of a company's metrics within the historical financial statements from the prior 24 months to determine if we can present a term sheet.

Phase 3

After a signed term sheet, the final stage comprises a credit scoring process due diligence process and TIMIA Investment Committee approval.

To expedite things when you're presenting a company to us, please provide the following:

Company legal name

Contact (phone/email) of key contact

Company address

B2B SaaS, IoT, or tech-enabled services

Annual recurring revenue or monthly recurring revenue

Monthly burn rate no less than -50% of MRR

Annual growth rate

Annual logo churn

Annual gross revenue churn