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

Cost of capital: Low

4 - 6% **Senior debt**

Banks (i.e. CIBC, AvidBank, BridgeBank, RBC, etc)

Junior/Subordinated debt **14 -18%**

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20 - 40% **Hybrid debt instruments**

Convertible notes provided by equity investors

Short Term Loans **25 - 50%**

Pipe, Clearco, etc

25 - 45% **Preferred stockholders**

Venture capital investors or larger angel investors from a series A or B

Common stockholders **35 - 60%**

Founders and early angel investors

High

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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

Refine Labs
voxo
FLEETHOSTER
Lasso MD
megadata
LeadGenius
apiphani
sureify
BRIGHTORDER

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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

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*Deal structures are subject to change. Contact tysonb@timiacapital.com for the latest information.