



Fintech-Based Finance Solutions

FOR REVENUE GENERATING TECHNOLOGY COMPANIES
OCTOBER 29, 2020

TSXV	TCA
OTCQB	TIMCF

A final prospectus containing important information relating to the securities described in this document has been filed with the securities regulatory authorities in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba and Ontario. A copy of the final prospectus, and any amendment, is required to be delivered with this document.

This document does not provide full disclosure of all material facts relating to the securities offered. Investors should read the final prospectus and any amendment for disclosure of those facts, especially risk factors relating to the securities offered, before making an investment decision.



**TIMIA
CAPITAL**
frictionless SaaS finance



Disclaimer

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In this presentation, all amounts are in Canadian dollars, unless otherwise indicated. Capitalized terms that are not defined in this presentation have the meanings ascribed to them in the Prospectus.

Any graphs, tables or other information in this presentation demonstrating the historical performance of TIMIA or any other entity contained in this presentation are intended only to illustrate past performance of such entities and are not necessarily indicative of future performance of TIMIA or such entities.

Risk Factors

An investment in securities of the Company involves a significant degree of risk and must be considered highly speculative due to the nature of the Company’s business. An investment in the Preferred Shares is subject to a number of risks that should be considered by a prospective purchaser. Investors should carefully consider the risk factors described under “Risk Factors” in the Prospectus before purchasing the Preferred Shares.

Forward-Looking Statements

The information set forth in this presentation may contain “forward-looking statements” that are not historical fact and are subject to certain risks and uncertainties. Statements in this presentation which are not purely historical in nature, including statements regarding beliefs, plans, expectations or intentions regarding the future, are forward-looking. Statements that are not historical facts, including statements that are preceded by, followed by, or that include such words as “estimate,” “anticipate,” “believe,” “plan”, “intend”, “expect”, “may” or “should” or similar statements, are forward-looking statements. Forward-looking statements which may be contained within this presentation include, but are not limited to, statements regarding the economic prospects of the Company’s investments, general economic conditions, the Company’s future plans or future revenues, timing of potential expansion or improvements. Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from estimated results. Such risks and uncertainties include, but are not limited to, the Company’s ability to raise sufficient capital to fund investment, changes in general economic conditions or financial markets, changes in interest rates, litigation, legislative, judicial, regulatory, political and competitive developments in Canada and world-wide, technological and operational difficulties and changing foreign exchange rates. There can be no assurance that the Company’s efforts will succeed and ultimately achieve sustained commercial success. These forward-looking statements are made as of the date of this presentation. There can be no assurance that beliefs, plans, expectations or intentions of the Company will prove to be accurate. For further details on forward-looking information included in this presentation, see the section entitled “Forward-Looking Information” in the Prospectus.

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TIMIA Capital

TIMIA is a publicly-listed company with **experienced managers** that focus on the fast growing, global, business-to-business **Software as a Service (“SaaS”) segment**.

TIMIA has developed a **proprietary, scalable, technology-driven fintech platform** to generate higher risk-adjusted returns on its financing for private technology companies that generate recurring revenue.

TIMIA’s platform on-boards and analyzes companies to determine growth characteristics and risk profile. Paired with TIMIA’s non-dilutive capital structure, the combination creates strong value for TIMIA’s shareholders.

Investment Highlights

- Experienced tech venture capital management team
- Advanced technology/algorithm to identify candidates, reduce risk and streamline lending process
- Targeting under-served technology sectors with significant growth potential, such as the Software as a Service (SaaS) lending market
- Expansion opportunities to adjacent technology markets

Investments in new and follow-on portfolio companies, and actively assisting the companies with their growth plans since 2015, has resulted in:

- Q2 interest revenue increased 28% compared to the same period last year. H1 2020 up 52% over H1 2019.
- TIMIA's Q2 investment portfolio increased 54% to \$25.3 million compared to the same period last year
- \$40 million in assets and growing.
- \$1.6 million gain on six exits in 2020: BasicGov, Wagepoint, Karbon, 7Geese, FormHero and one other validates business model and investment strategy



TIMIA's Fintech Platform

A faster, better, and cheaper lending process with **higher risk-adjusted returns**, creating value for shareholders, and leveraging TIMIA's non-dilutive capital structure.

Platform uses advanced technology and proprietary algorithms to:

- Identify and prioritize potential loan candidates by “**Proprietary Credit Score**”
- Streamline and significantly shorten the lending process for entrepreneurs through “**automated secure data flow**”
- Reduce the inherent risks of financing startup companies by “**continuous and automated monitoring**”

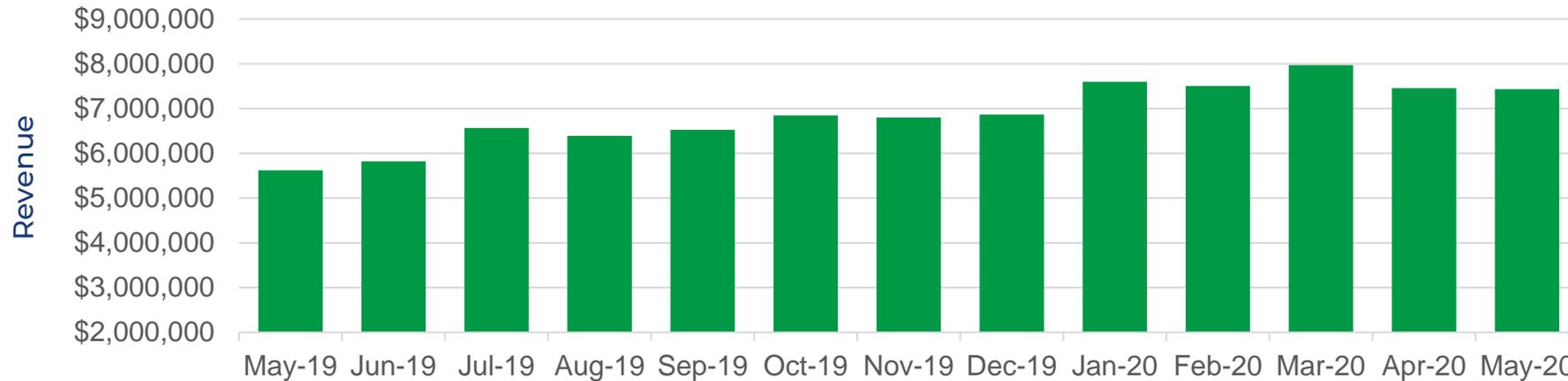


Monthly Portfolio Risk Management

Current Portfolio
across all vehicles



CONSOLIDATED PORTFOLIO SALES SHOWING GROWTH – INCREASING INVESTMENT SECURITY



Multiple Income Streams Deliver 24% Gross IRR since 2015

Superior results in Private Equity / Credit

How the returns are made:

Monthly payments from Portfolio Companies

Structured to generate 20% IRR per annum

Buyout Premiums

Have delivered IRRs of 35% to investors

Buyout premiums are an important part of the overall portfolio return. They have historically accounted for greater than 4.5% IRR on a portfolio-wide basis.

EXITED INVESTMENTS IRR > 35%



Experienced Management Team



Mike Walkinshaw
CHIEF EXECUTIVE OFFICER

- Mike joined the company as the CEO in August 2015
- Co-Founder and Managing Partner of Fronterra Capital
- Managing Partner, CFO at Chrysalix Energy



Andrew Abouchar
CHIEF CREDIT OFFICER

- 20-plus years of experience in Canada's venture capital and private equity industry
- Cofounder and partner in Tech Capital Partners Inc.
- Founder of TCP Property Inc.
- Accountant at PwC
- Investment manager at Working Ventures



Rob Foxall
VP – ORIGINATION

- Joined TIMIA in 2017
- Previously an Associate Director at Espresso Capital
- Actively involved in the startup community both advising early stage software companies
- Selection Committee for Canadian Financing Forum and BC Tech Summit Investor Showcase.
- Bachelor of Commerce (Honours) in Finance from the University of British Columbia.



Darren Seed
VP – CAPITAL MARKETS

- Over 20 years of capital markets experience across various exchanges and industries
- Darren joined TIMIA as the Vice President, Capital Markets & Communications (VPCMC) in January 2018
- VPCMC of Avigilon Corporation
- President of Incite Capital Markets Inc
- Raised in excess of \$750 million for previous companies.



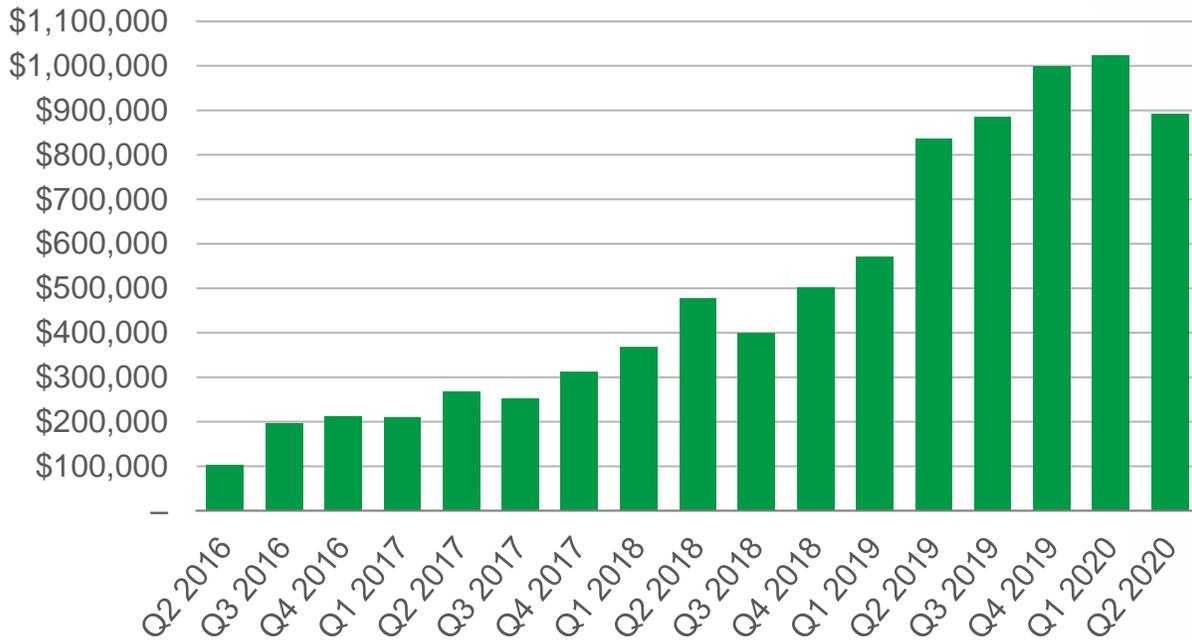
Brooke Jutzi
VP – FINANCE

- Canadian chartered accountant
- 16 years audit and assurance experience with PwC
- Specialist in accounting and financial reporting under IFRS, ASPE, Public Sector Accounting Standards, US GAAP, and SEC Reporting in a variety of industry including technology and insurance
- Graduate of University of Western Ontario

Financial Results Demonstrate Growth

Revenue Growth

Q2 2016 – Q2 2020



Acceleration in Capital Deployment



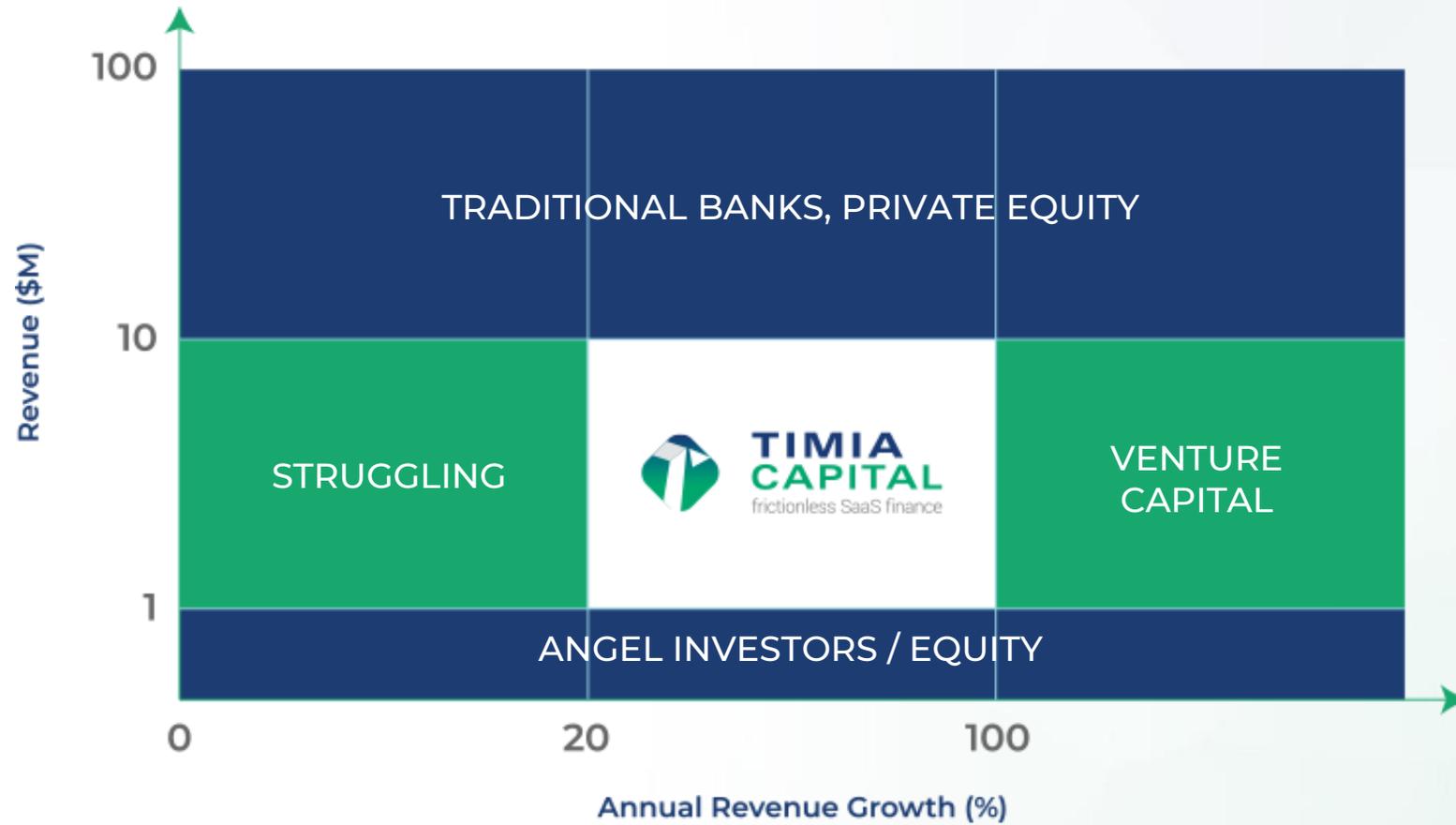
Rapidly Evolving Fintech Market Opportunity



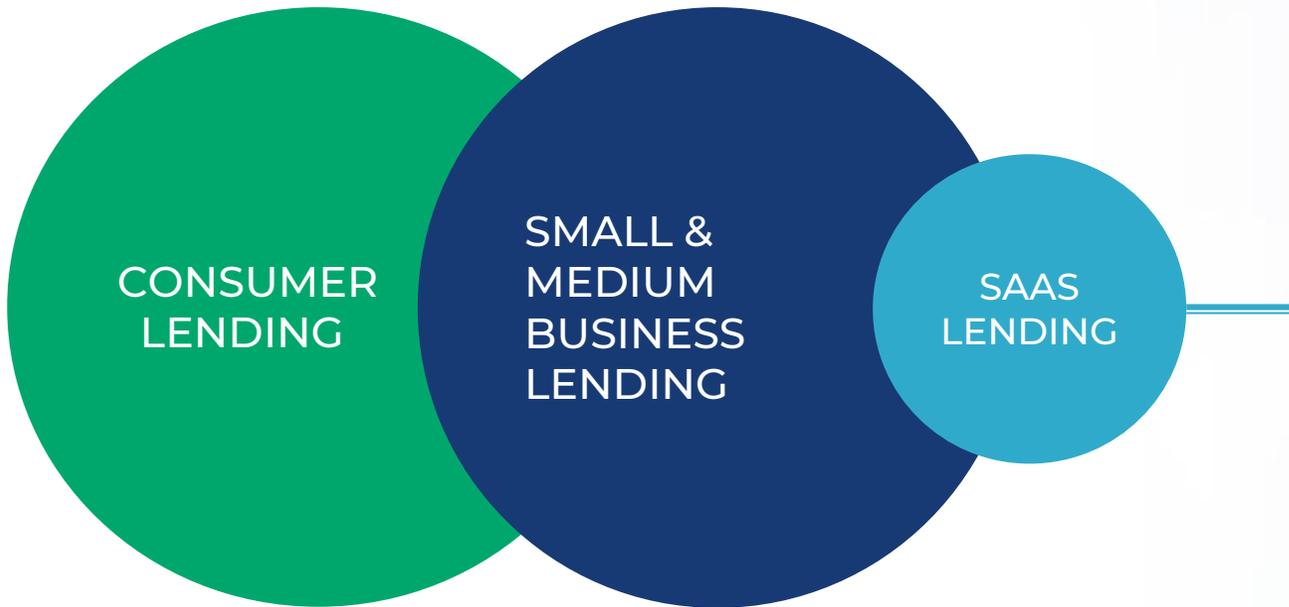
FINTECH COMPANY	REPORT & DATE	HEADLINE
	Street Insider June 2020	Fusion Acquisition Corp announces pricing of <u>US\$305 million IPO</u> for transactions within the fintech or asset and wealth management sectors.
	VISA January 2020	Visa to acquire Plaid for <u>US\$5.3 billion</u>
	Forbes September 2019	Startup Lessons: How Stripe Created a <u>\$35 billion giant</u>
	Markets Inside September 2019	Goldman Sachs reportedly <u>spent \$300 million</u> developing Apple Card
	Betakit July 2019	Clearbanc <u>raises \$300 million</u> to take entrepreneur funding model global
	Smallbizgenius July 2019	Kabbage <u>secures \$200 million</u> to fuel its AI-based loans platform for small businesses
	Canadian Accountant June 2019	Mindbridge and Wave fintech companies <u>secure big money deals</u>

Serving an Underserved & Growing Sector

Financing Landscape for Software Companies



TIMIA's fit in the Lending 2.0 Revolution



Initial application/market: SaaS Lending

- Cashflow based lending
- \$14 billion market - large and growing
- Higher risk-adjusted returns than other SMB loans
- Predictable cashflow = lower risk
- High volume of M&A
- SaaS Lending suited to technology and scale

 LendingClub

 MOGO

 lendified

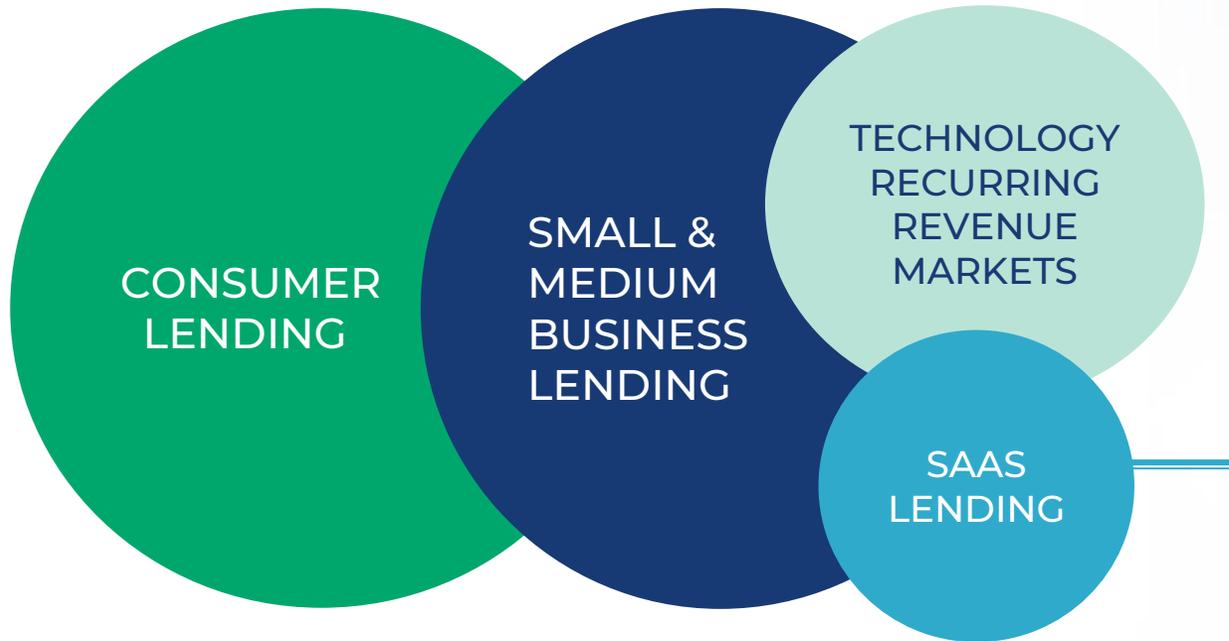
 Kabbage

 lendingtree

Source: Pitchbook.com combined with the Company's estimates on relative loanbook size

TIMIA's fit in the Lending 2.0 Revolution

(continued...)



Expansion opportunities to adjacent markets

MARKET & EXAMPLES OF MATURE COMPANIES

- Marketplaces (Shopify)
- B2C (Amazon, Facebook)
- Technology Enabled Services (Yelp, Paychex)
- Medical Consumables (Abbott Diabetes Care)

Target and invest in these companies in their early growth phases, allowing entrepreneurs to keep more of their company

 LendingClub

 MOGO

 lendified

 Kabbage

 lendingtree



5 Year Relative Performance

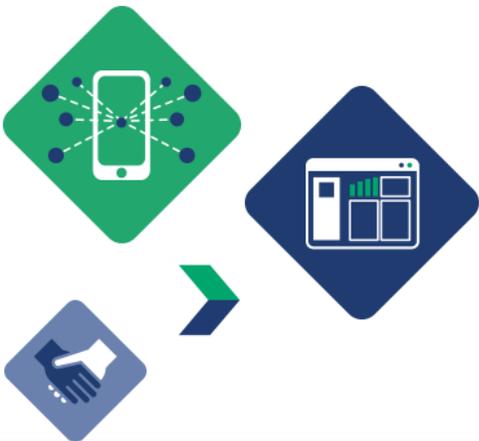
Aug-15 to Aug-20



Source: FactSet

Capital Structure

- Shares outstanding:
 - ~41.5 million total outstanding
 - ~50 million fully diluted
- Market capitalization: ~\$7.9 million
- Warrants outstanding: 6.8 million with weighted average @ \$0.24
- Options outstanding: 3.1 million with weighted average @ \$0.11
- \$633,500 convertible debentures @ \$0.14 convertible into 4,525,000 common shares. Mature on November 27, 2020
- Insider ownership: ~35%



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