

TIMIA Increases Investment Capacity with \$7.5 Million Credit Facility While Reducing Cost of Capital

VANCOUVER, Nov. 25, 2019 /CNW/ - TIMIA Capital Corporation ("TIMIA" or the "Company") (TSX-V:TCA/OTC: TIMCF) announced that it has entered into a \$7.5 million credit facility with Turnham Green Investments Inc. of Vancouver, BC. The one year term includes an additional 3 month extension and supports TIMIA's future investments into growing SaaS companies in North America with the expectation that 50% of funding for such new investments will be funded from the credit facility ("advance rate") and the remaining 50% will be funded from TIMIA's balance sheet. This new facility and its advance rate, combined with capital from TIMIA's own balance sheet, provides for new capacity of up to \$15 million in financing for growing software companies.

"This credit facility provides the non-dilutive flexibility to cost effectively build our investment portfolio," said Mike Walkinshaw, CEO of TIMIA. "With the addition of this lower-cost capital, we can accumulate and warehouse additional investments and look for other non-dilutive opportunities, such as Limited Partnerships, to continuously maximize the credit facility."

TIMIA has developed a proprietary, scalable, technology-driven fintech platform targeting higher risk-adjusted returns on its finance solutions, creating value for shareholders, and leveraging its non-dilutive capital structure.

Through its fintech platform, TIMIA continuously seeks new and exciting investments in the software as a service or SaaS industry. Under TIMIA's revenue-based financing model, TIMIA advances capital to a SaaS business with a recurring revenue stream that allows the portfolio company to make monthly payments to TIMIA that are a combination of principal and interest with a repayment schedule sculpted to the portfolio company's revenue streams. The amounts advanced are secured and may be repaid early. The Company expects to make further investments in the coming months, in the pursuit of its business model, which is to earn a combination of monthly payments and periodic gains on investments.

About TIMIA Capital Corporation

TIMIA Capital Corporation is a specialty finance company that provides growth capital to technology companies in exchange for payments based on monthly revenue. This alternative financing option complements both debt and equity financing, while allowing entrepreneurs and existing stakeholders to retain ownership and control of their business. TIMIA's focus is the fast growing, global, business-to-business Software-as-a-Service (or SaaS) segment. We align ourselves with entrepreneurial management teams growing their sales from \$1 Million to \$10 Million in Annual Recurring Revenue. For more information about TIMIA Capital Corporation, please visit www.timiacapital.com

Neither the TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this news release.

Forward-Looking Information

Certain information and statements in this news release contain and constitute forward-looking information or forward-looking statements as defined under applicable securities laws (collectively, "forward-looking statements"). Forward-looking statements normally contain words like 'believe', 'expect', 'anticipate', 'plan', 'intend', 'continue', 'estimate', 'may', 'will', 'should', 'ongoing' and similar expressions, and within this news release include any statements (express or implied) respecting funding of future investments as between the credit facility and Company's balance sheet, building the Company's investment portfolio and seeking other non-dilutive opportunities as a result of the

credit facility and expectations regarding making further investments in the coming months. Forward-looking statements are not guarantees of future performance, actions, or developments and are based on expectations, assumptions and other factors that management currently believes are relevant, reasonable and appropriate in the circumstances, including, without limitation, the following assumptions: that the Company and its investee companies are able to meet their respective future objectives and priorities, assumptions concerning general economic growth and the absence of unforeseen changes in the legislative and regulatory framework for the Company. Although management believes that the forward-looking statements are reasonable, actual results could be substantially different due to the risks and uncertainties associated with and inherent to Timia's business. Material risks and uncertainties applicable to the forward-looking statements set out herein include, but are not limited to, the Company having insufficient financial resources to achieve its objectives; availability of further investments that are appropriate for the Company on terms that it finds acceptable or at all; successful completion of exits from investments on terms that constitute a gain when no such exits are currently anticipated; intense competition in all aspects of business; reliance on limited management resources; general economic risks; new laws and regulations and risk of litigation. Although Timia has attempted to identify factors that may cause actual actions, events or results to differ materially from those disclosed in the forward-looking statements, there may be other factors that cause actions, events or results not to be as anticipated, predicted, estimated or intended. Also, many of the factors are beyond the control of Timia. Accordingly, readers should not place undue reliance on forward-looking statements. Timia undertakes no obligation to reissue or update any forward-looking statements as a result of new information or events after the date hereof except as may be required by law. All forward-looking statements contained in this news release are qualified by this cautionary statement.

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