

## 🎯 Our Approach

Duration Growth Advisors helps founders secure term loans, revolvers, and warehouse facilities - **preserving equity and control**. We bring deep experience across the North American startup debt market and a vetted lender network, running the process end-to-end.

**1**

### Capital Strategy

Determine if/when debt is the right lever.

**2**

### Diligence Prep

Prepare investor-ready data room for diligence & underwriting.

**3**

### Lender Sourcing

Targeted process with banks, funds, and other relevant lenders.

**4**

### Negotiation & Close

Optimize terms, streamline closing & drive to funding.

## Venture/Growth Debt

**TERM LOANS + REVOLVERS**


### 🎯 IDEAL FOR

Venture-backed or bootstrapped • **\$5M+ ARR** • strong retention + efficient growth

### • ILLUSTRATIVE TERMS

CHECK SIZE

**\$2-30M**

TENOR

**2-5 years**

INTEREST-ONLY

**~6-24 mos**

ALL-IN COST

**~8-15%+**

COVENANTS

**Liquidity / Growth**

## Warehouse Facilities

**ASSET-BASED FINANCING**


### 🎯 IDEAL FOR

Equity-backed fintechs • **\$1-50M originations** • Consumer/Commercial assets

### • ILLUSTRATIVE TERMS

CHECK SIZE

**\$10-100M**

TENOR

**2-4 years**

ADV. RATE

**~75-90%**

ALL-IN COST

**~8-15%+**

COVENANTS

**Portfolio Metrics**

*📌 Terms are illustrative and depend on business metrics and market conditions.*

**EdTech SaaS**

Canada

**C\$4M****WORKING CAPITAL AND GROWTH CAPITAL**

We advised the founders of EdTech SaaS through the venture debt fundraising process, resulting in their first institutional debt facility for working capital and growth. Key inputs included preparing the data room, sourcing lender term sheets, negotiating final terms, and supporting diligence through closing.

**Auto SaaS**

USA

**US\$6M****GROWTH CAPITAL**

We advised the founders of Auto SaaS through the debt process. The business is bootstrapped and was able to receive a bank facility with manageable covenants. Key inputs included preparing materials, sourcing 3 term sheets, negotiating the final deal structure and supporting diligence through closing.

**Mortgage SaaS**

USA

**US\$5M****GROWTH CAPITAL**

We advised the founder of Mortgage SaaS through the debt fundraising process to secure growth capital and extend runway. Key inputs included sourcing term sheets from 3+ providers, negotiating the final term sheet, and supporting diligence through closing.

**Comms SaaS**

Canada

**US\$55M****GROWTH CAPITAL AND SECONDARY**

We advised the founder of Comms SaaS through the equity raise process. Key inputs included negotiating term sheets, preparing materials, and advising the founder on key decisions during the process, resulting in a material increase in final enterprise valuation.

**HR SaaS**

Europe

**€6.5M****GROWTH CAPITAL**

We advised the founder of HR SaaS through the debt fundraising process, resulting in a dilution-free structure with ample amount of availability to scale the business. Key inputs included sourcing the lenders, negotiating terms and supporting the business through closing.

**Consumer Lender**

USA

**US\$15M****WAREHOUSE FACILITY**

We advised the founder of Consumer Lender through the fundraising process sourcing a warehouse facility to scale their lending business. Key inputs included supporting the founder through the structuring and learning curve on warehouse facilities, attending management meetings to bring institutional confidence to the lender and supporting diligence through closing.