

Case Study

# Creating Optionality Extending Runway

How finity turned a 12-month capital need into 18 months of non-dilutive runway.



Your Financial Clarity Partner.

## Situation

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The business needed  
12 months,  
finitly Secured 18.

By creating competition across 35 lenders, finity turned financing optionality into six additional months of runway without giving up equity.



COMPANY  
**SERIES A BACKED STARTUP**



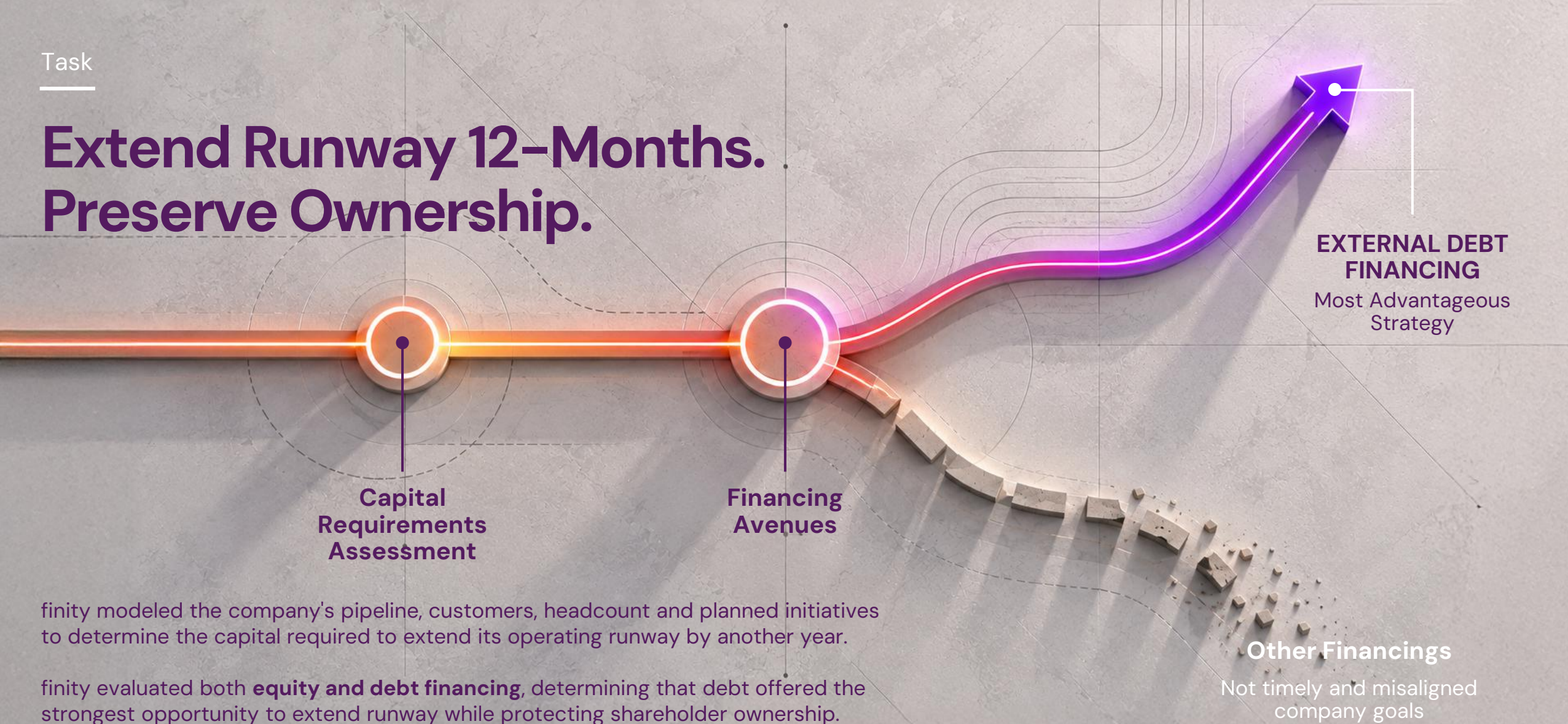
CURRENT SCALE  
**\$2M ARR**



TEAM SIZE  
**<30 EMPLOYEES**

Task

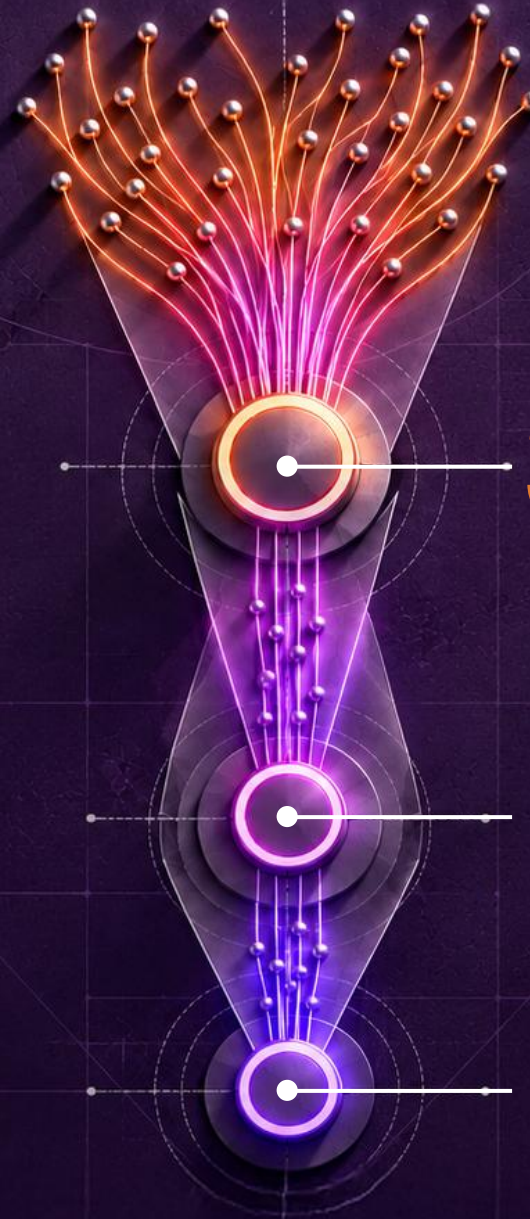
# Extend Runway 12-Months. Preserve Ownership.



Action

# Creating Optionality Through a Competitive Financing Process

Rather than approaching a single financing source, finity created a broad lender market to generate competition, compare structures and strengthen the company's negotiating position.



35

LENDERS

Broad market outreach to identify competitive external financing partners.

11

NDAS & DISCOVERIES

Deep-dive financial reviews and operational diligence.

4

TERM SHEET

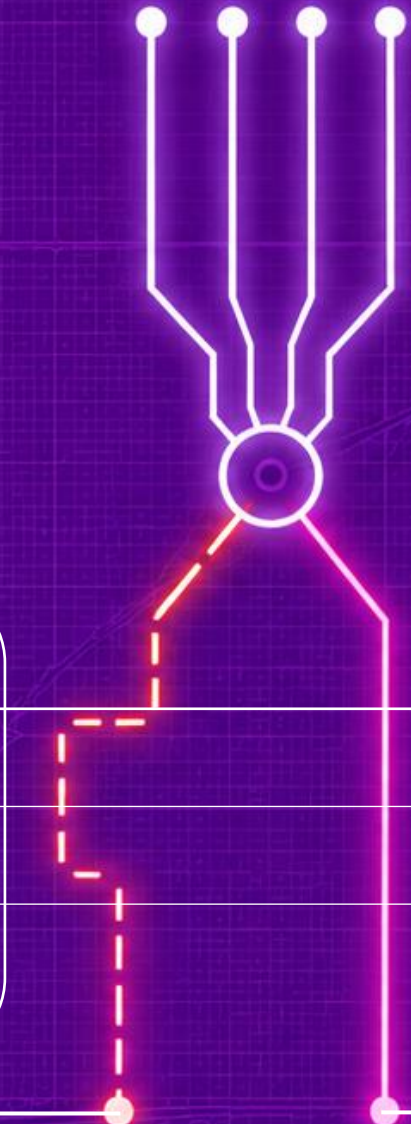
Secured multiple competitive offers to generate negotiation leverage.

Action

# Turning Optionality Into the Right Capital Structure

From four competitive term sheets, finity narrowed the field to two leading structures, each offering a different path forward.

| DIMENSION               | LINE OF CREDIT                           | TERM LOAN                                                    |
|-------------------------|------------------------------------------|--------------------------------------------------------------|
| Capital Access          | Revolving, draw as needed                | Lump sum upfront injection                                   |
| Repayment Structure     | Variable based on draw                   | Predictable, fixed amortization                              |
| Ultimate Fit for Client | Good for short-term working capital gaps | Ideal for locking in a guaranteed, extended 12+ month runway |



## Results

# 12 Months Planned. 18 Months Secured.

The selected financing structure exceeded the company's original runway objective by **six additional months**, while preserving shareholder ownership and providing low-cost capital to continue investing in growth.

### 18-MONTH EXTENSION

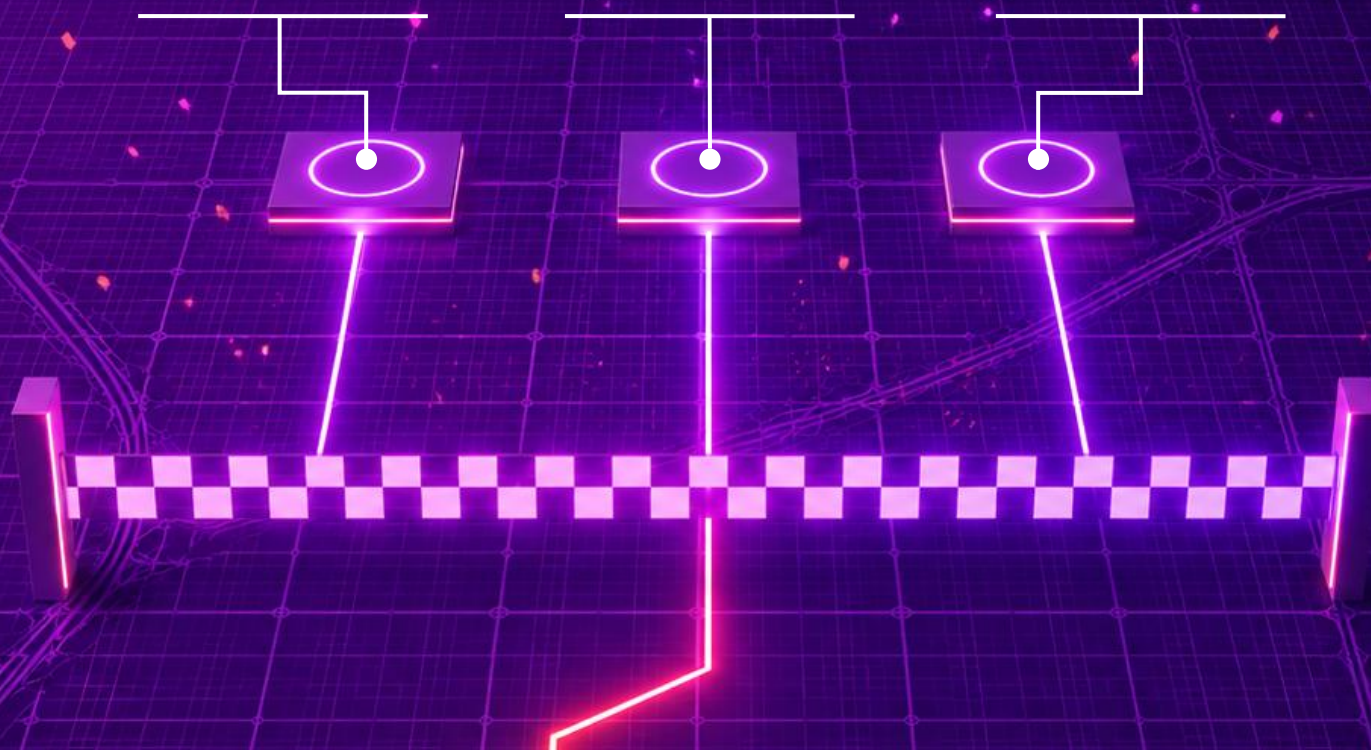
Secured a term loan that extended the runway 6 months beyond the initial 12-month target.

### ZERO COVENANTS

Negotiated highly flexible terms, removing operational restrictions and maintaining founder control.

### MORTGAGE LEVEL RATES

Leveraged the 4 term sheets to drive down interest to exceptionally cheap capital levels.



finity turned  
financing optionality  
into operational freedom.



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financial clarity for your business  
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