

Simplifying access to capital for small businesses

Timely access to capital can make or break a business, and Canadian-born fintech startup Levr.ai is making it easier and faster for business owners to access loans.

Launched in late 2022, Levr.ai has experienced exponential growth: from a milestone of supporting 1,000 borrowers in late 2024, Levr.ai now boasts over 25,000 borrowers, via 150 brokers and 50 lenders.

The pace of growth accelerated last year when Levr.ai used an Easy Advance to fund a new marketing strategy tapping into AI-driven referrals, employing contractors to stay ahead of their competitors. Using SR&ED financing meant Levr.ai didn't have to choose between marketing and raising capital.

Making business loans easier

Building infrastructure to simplify business lending

Applying for loans is usually a time-consuming and manual process – for every loan there’s mountains of paperwork to be submitted, often more times than once if you need to go to multiple lenders, starting from scratch each time. That’s time that could be better spent achieving your business goals.

But Levr.ai’s AI-powered loan platform sets out to change that, with a goal of making it easier for small businesses to access capital. Brokers use the Levr.ai software to help your typical “Main Street businesses” which includes everything from a doggy day care, to a karate studio, or a gas station. By working with a broker using Levr.ai, businesses can upload information about their needs, find a match with the most suitable lender, then have their loan application streamlined.

CEO and co-founder of Levr.ai, Kaylan Pepin, calls it a B2B2B business. The platform is used by brokers to help find loans for their clients and smooth the application process; individual businesses can log in to access their loan applications and reuse previous submissions; and lenders can find new business and streamline loans.

With workflows powered by AI, brokers can autofill applications and match clients with lenders, while retaining 100% of their commission and no splits with the platform. Documentation submitted through Levr.ai is lender-ready, and data submitted from previous applications can be used across different products and lenders.

Turning SR&ED credits into growth capital

Levr.ai is venture-backed, having raised \$3 million in seed funding. But seed funding is hard-won, with Kaylan calculating, “*You can spend 4 months taking hundreds of meetings to convince a few people to invest.*”

So, when a marketing opportunity arose that required an injection of funds, Kaylan said he sought Scientific Research and Experimental Development (SR&ED) financing instead of a capital raise. He said his marketing team had noticed a surge in new business – “a gold mine of referrals” – from AI agents such as ChatGPT and Claude.

“We explored what we could do to capture more of those leads and found that we needed to generate more content, more SEO, more GEO-linked material on our website.”

But they didn’t have the staff needed to roll out a new marketing plan, so they took an Easly Advance and employed contractors to market into the new AI channel, with measurable impact: “*We’re up to 5 broker signups a week, from 2 or 3, and we’re still growing. If we had waited, our competitors could have caught up.*”

SR&ED financing allowed Kaylan to focus his energies on where it mattered most: “*I didn’t have to choose between raising capital or marketing. With the SR&ED advance, you’ve got the funding you need instantly: you can apply it and start reaping the benefits without having to spend the time and energy to raise capital.*”

“SR&ED financing is like a fast-forward button: why wait for your SR&ED refund when you could do the thing you want to do now?”

- Levr.ai CEO & co-founder Kaylan Pepin

Fueling expansion with funding

Using strategic financing when speed counts

Kaylan says SR&ED financing allowed Levr.ai to move at an accelerated speed.

"We saw the opportunity in November, but rather than wait for the R&D funding to come through in March or April, we chose to use SR&ED financing and continue the momentum to gain a competitive advantage."

He says more businesses should view their SR&ED credits as an asset and SR&ED financing as a tool to harness that asset earlier.

"Ask yourself, are you willing to wait, or does moving fast help your business? If you can generate more than the interest rate in enterprise value or net margin, pull the trigger."

Kaylan says the ease of accessing the funding was critical: *"Easily had a great turnaround and a simple application process. They went out of their way to make it easy for us. Plus, there's no personal guarantees or unnecessary future risk: I'm just leveraging something I've already earned and tracked."*

Building momentum for the next phase

The Easly Advance has helped position Levr.ai for its next raise. Kaylan says the marketing campaign funded by the advance has given the company the momentum to pitch to investors: *"With VCs it's trajectory and velocity, not just growth, so I took the Easly capital and increased broker signups from 3 a week to 5 a week or more. I can show that growth to our next set of investors, and so the funding has launched us into our next phase."*

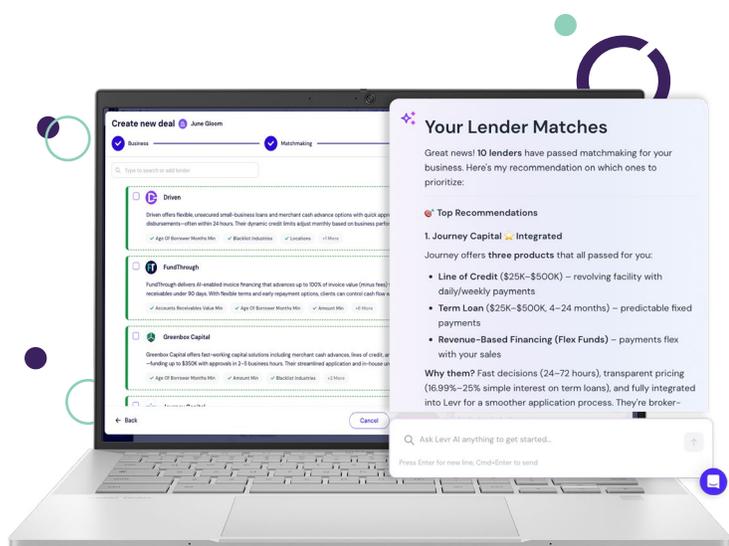
He says that phase includes expanding into streamlining business applications for insurance and grants.

"Right now we are a software that makes applications easy for brokering loans, but with Easly we've launched into our vision of becoming the infrastructure for all applications in the financial world."

We are now able to say, *"Stripe moves payments, Plaid moves banking information and Levr moves business applications."*

Turning earlier access to capital into momentum

By using SR&ED financing to act when the opportunity emerged, Levr.ai avoided slowing down or keeping the status quo to wait for its SR&ED credits. Accessing funds earlier allowed the team to invest in marketing when it mattered most, build momentum ahead of competitors, and strengthen the growth story they will take into their next funding round. For Levr.ai, SR&ED financing was about timing, speed, and maintaining control while the business scaled.



To learn how [Easly Advances](#) can help you access your SR&ED credits sooner and put capital to work when timing matters, speak with our expert team on 1-833-386-3632 or [fill out our application form](#) to get started.