

About

Founded in Berlin in 2021, re:cap helps growth-focused small and mid-sized companies in the EU and the UK find and secure the right financing. It has arranged more than €200 million in debt financing for its customers to date, working with banks, credit funds and alternative lenders.

Companies start on re:cap's agentic advisory platform by connecting their banking and accounting data. With that live picture, re:cap can give guidance on which financing instrument fits the company's situation, what that type of capital usually costs, and what would need to change for it to become fundable in the first place.

re:cap was founded by fintech experts Paul Becker (CEO) and Jonas Tebbe (CPO), who previously co-founded wealth tech pioneer LIQID. Leading tech investors Entrée Capital, Felix Capital, Project A, and Mubadala Capital have invested in re:cap.

Products

Debt facilities

While companies get agentic advice on various capital sources, including debt, equity and grants, re:cap arranges four types of debt facility, always with third-party capital providers.



Growth lending

Capital to invest ahead of the cash the business generates, usually for hiring, marketing, new markets or capacity. €250K - €5M, terms of 12-48 months.



Working capital finance

Capital against liquidity that is committed but not yet received, such as receivables or inventory. €50K - €3M.



Acquisition finance

Capital to buy another company. €1M - €20M

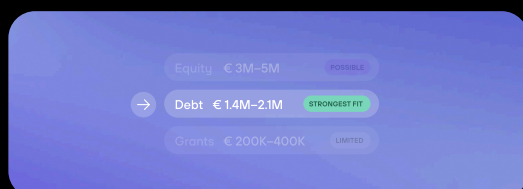


Refinancing

Replacing an existing facility with better terms, or consolidating several into one. Sized against the facilities being replaced.

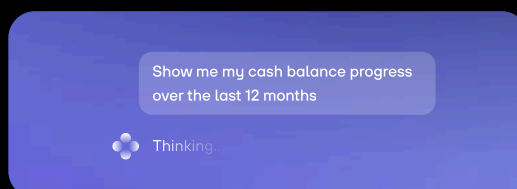
The platform

re:cap's platform works with its customers' live financial data and offers two advisory services: capital readiness and financial health.



Capital readiness

It shows which financing options a company may qualify for, how much it could raise, and on what terms. If options are limited, it highlights what's holding them back, such as growth or runway. Capital readiness continuously tracks fundability and alerts founders when their financing options improve.



Financial health

Financial health is the view of the business itself: financial metrics, peer benchmarks and cash forecasts, all calculated from banking, accounting and customer data and kept current. It answers how the company is performing and where the risks sit. Its numbers are what capital readiness works from.

Facts & figures

Company

- Legal name: re:cap Technologies GmbH
- Founded: 2021
- Headquarters: Linienstraße 214, 10119 Berlin, Germany
- Founders: Paul Becker (CEO), Jonas Tebbe (CPO)
- Leadership: Paul Becker (CEO), Jonas Tebbe (CPO), Mélanie Dufour (CFO), Philipp Schaaf (COO), Arne Zeising (CTO)
- Employees: more than 30 (August 2026)
- Markets: EU and UK for financing. The platform is used more widely

Volume

- Debt financing arranged, cumulative: more than €200 million (August 2026)
- Transaction value analysed on the platform: more than €20 billion (August 2026)

Regulatory status

re:cap Technologies GmbH holds a business licence as a loan broker under Section 34c paragraph 1 sentence 1 number 2 of the German Trade Regulation Act (GewO), granted by the Ordnungsamt of Bezirksamt Friedrichshain-Kreuzberg, Berlin. re:cap does not hold a banking licence and is not a credit institution.

Equity investors

- Pre-seed 2021: 1.5m USD, Entrée Capital and angel investors
- Seed 2022: 15m USD, Mubadala Capital, Felix Capital, Project A Ventures
- Series A 2024: 14.6m USD, Entrée Capital, Felix Capital, Project A Ventures

Capital providers

Facilities are provided by third parties: banks, private credit funds and alternative lenders in the EU and the UK. Publicly announced partners include HSBC Innovation Banking and Avellinia Capital. These are examples, not the full list. Every company is told which provider is financing it before signing.

Short bio Paul Becker, CEO & co-founder



Paul is CEO and co-founder of re:cap. In this role, Paul is responsible for strategy, commercial direction and investor relations of the company. Prior to launching re:cap, Paul co-founded the digital wealth management platform LIQID, today Europe's leading wealth tech for affluent clients managing more than 4bn EUR, and led it for over three years. He had also co-founded the fintech consultancy firm &do, with which he occasionally invests in early-stage startups. Paul holds a degree in Computer Science and Business Management.

Links & media contact

Press releases and coverage: re-cap.com/press

Structured company facts, kept current: re-cap.com/facts

House style. re:cap is written in lower case with a colon, including at the start of a sentence.



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