



## **PRIVATE LENDER EXECUTIVE SUMMARY**

### **Sweetlife Flora Inc. – Renovation Bridge Financing**

#### **Overview**

Sweetlife Flora Inc. is seeking \$775,000 in short-term private lender financing to complete renovations and activate a revenue-producing, owner-occupied commercial property configured as a controlled-environment houseplant production facility.

This financing is not equity, not long-term capital, and not growth funding. It is a bridge loan used to transition the property from renovation phase to stabilized, income-generating commercial use, followed by refinancing through a traditional chartered lender.

#### **Business Classification**

Sweetlife Flora operates as controlled-environment horticultural manufacturing, not agriculture and not traditional retail. Production occurs indoors, year-round, using standardized, repeatable processes. Output is planned and predictable, with no reliance on land, weather, or seasonal harvest cycles.

#### **Purpose of Capital**

Loan proceeds are deployed exclusively toward:

- Completion of renovation and production build-out
- Activation of tissue culture and greenhouse finishing infrastructure
- Conversion of the property into a revenue-producing commercial asset

The building is owned outright by the founder. No loan funds are used for land acquisition or speculative development.

#### **Cash Flow During Bridge Period**

During the bridge period, the property generates operating income through:

- Storefront plant retail
- Greenhouse-supported inventory production
- E-commerce sales

These revenue streams stabilize operations and support refinance underwriting. They are not relied upon for private loan repayment, which occurs via refinancing.

### **Exit Strategy**

Within six months of stabilization, the borrower intends to refinance the property through a conventional commercial mortgage, fully retiring the private loan.

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