

*The growing business of*

# CANNABIS

*Brought to you by:*



**TONY HALL**

Co-owner  
Torrey Holistics



**DOUG GANS**

Co-owner  
Torrey Holistics

**DIAMOND**  
Business Loans

  
**Lender420**

**TORREY HOLISTICS**  
YOUR CANNABIS STORE

*The fast-growing cannabis industry had been heating up. The landscape of managing such businesses rapidly evolved as well with laws, regulatory protocols, best practices, consumer and business needs and industry trends seemingly changing by the day.*

*Take a closer look at how the cannabis industry is shaping up in 2019, we asked some of the subject's top experts in the region to share their thoughts with us. Inside, you'll find relevant insights on topics within the rapidly evolving sector.*

# Green FUNDING

By ANIE DELGADO

The cannabis industry is often thought of as a 21st Century gold rush. Cannabis enthusiasts, business characters, and savvy investors alike are jumping at the opportunity to claim their stake in the rapidly growing industry. In many ways, the cannabis industry is like the Wild West. Washington's apprehension to legalize cannabis federally is one of many obstacles cannabis entrepreneurs are faced with. In the dawn of a new age for cannabis, the regional disparity is leaving entrepreneurs strapped for funds to get their business ideas off the ground.

The team at **Lender420.com** consists of long long-time bankers and financial professionals and noticed the blaring lack of opportunity for cannabis entrepreneurs to obtain capital from banks or traditional loan companies. Capable, smart and savvy entrepreneurs were being turned away and Lender420.com created something to offer the growing industry. Now, Lender420.com is in order to offer the cannabis industry this vital, missing piece: 420-friendly funding.

## YOUR EQUITY

What are your time and effort worth? Often times, entrepreneurs feel pressure to sign away part of their equity in exchange for investor capital to keep them afloat; but, it doesn't have to be that way. Successful business people know that taking out a loan is an integral part of a company's foundation story. Being strategic about what type of loans a business owner takes out can set them up for the

most success by providing them with the capital they need and ensuring that in the long term, they are keeping all of their hard-earned revenue. Likewise, this allows the entrepreneur to run the company as they choose. We encourage entrepreneurs to build lending into their business plan, so they are set up for success before taking out the loan.

## THE NEW STARTUP

Startups are traditionally difficult to fund and having a cannabis-related startup adds another layer of complication. The tech startup industry has relied on angel investors, crowdfunding, and venture capitalists, but the same investors aren't always as willing to sign onto a cannabis-related project with the inconsistency in legislation. Even so, developing a relationship with an investor comfortable with a cannabis-related project can take years only to result in giving up your hard-earned equity and creative freedom.

We've done the heavy-lifting for entrepreneurs. We've spent years developing relationships with lenders that are excited about cannabis-related businesses. Our goal is to offer advantageous loans to qualifying individuals who will keep the cannabis industry innovative and growing.

## EQUIPMENT FINANCING

Many cannabis business plans require a significant amount of overhead when it comes to equipment. Equipment financing is a great way to afford the best quality equipment for your company without continually wasting cash flow on a lease. Equipment financing is a great option for entrepreneurs who have some capital available to them but need to supplement their overhead

costs with a loan. Instead of taking out unsecured capital, for some entrepreneurs equipment financing is a great way to meet your needs while only borrowing what you really need.

## REAL ESTATE

Cannabis entrepreneurs are often-times tasked with finding 420-friendly real estate where they can set up operations. This can come in many shapes and sizes: farmland for a grow opp, green tenant-friendly storefronts for dispensaries, and more. Purchasing real estate versus renting is always advantageous. Owning real estate leaves business owners with a smaller monthly payment and allows them to work toward adding the property as an asset to their company. If you plan to sell your business in the future, this property adds value to your company and if you plan to operate long term, you will eventually eliminate this part of your overhead versus being tied to an expensive lease.

## EXISTING BUSINESSES WITH REVENUE

The bank has often turned down companies that do business with cannabis-related companies. Some examples are packaging companies, testing companies, transportation companies, security companies, auxiliary food services, and more. Lender420 can help these types of businesses with revenue-based business loans. We are able to work with credit challenges and are able to make faster decisions than traditional lenders.

## BEING PREPARED

The best qualification a cannabis entrepreneur can have is preparedness. The more solid your business plan means the more

information we have to get you the most advantageous loan possible. Commonly, cannabis entrepreneurs aren't sure how much money they need or what they want to use it for. Doing some reflection on these questions can make the process faster and ensure that you are taking the right amount of capital out. Most business loans require applicants to have a good personal finance background. It's best to ensure that your personal financial situation sets you up for success before pursuing a loan.

Our team has a diverse area of expertise from real estate to equipment and beyond. We are driven to help cannabis entrepreneurs achieve their goals and grow their businesses. For more information visit [Lender420.com](http://Lender420.com), email us at [info@lender420.com](mailto:info@lender420.com), or call us at 424-256-3090.

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Are you looking for the optimal solution to the financial needs of your business? Lender420 has you covered. Combining fine-tuned financial analyses, in-house direct lending, and partnerships with reputable and agile lenders, we work tirelessly to ensure our clients' satisfaction.

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# Elevating Awareness Around the Importance of

# SHOPPING LEGAL

Submitted by **SHELBY HUFFAKER**

In the near-century since Henry Anslinger, Director of the Federal Bureau of Narcotics, claimed that “marihuana[sic] is the most violence-causing drug in the history of mankind,” public perceptions around cannabis have been muddled by misinformation and sensationalism. Fast-forward to the present day and we are finding that cannabis has the potential to provide tremendous therapeutic value, particularly in a society riddled with opioid addiction. **Torrey Holistics**, a licensed cannabis store and delivery service based out of Sorrento Valley, is committed to dispelling the myths around cannabis and shedding light on its ability to thrive as a legitimate alternative for those seeking relief from pain, stress, insomnia, and more.

Originally founded in 2015 as one of the first four medical marijuana dispensaries in San Diego, Torrey Holistics went on to become the first dispensary in the state of California to receive a license to sell recreational cannabis. Its unequalled professionalism can be attributed to the acumen of Tony Hall, Torrey Holistics’s founder, who was later joined by Doug Gans as a co-owner. Hall and Gans befriended one another while studying at the SDSU Fowler College of Business and went on to form a lasting business relationship, eventually leading to their decision to join forces in the emerging cannabis industry. Since establishing Torrey Holistics, the company has led the way in erasing the stigma surrounding cannabis use and is a vocal advocate for the safe, legal market.

One of the core principles at the heart of Torrey Holistics’s mission is to educate. With Proposition 64 behind us, more and more individuals are looking to try cannabis for the first time, or are trying it again after a long gap, and need proper education to ensure the best and safest experience possible. Torrey Holistics’s staff are trained by Dr. Beth, their in-house cannabis science specialist with a Ph.D. in Molecular Biology and Biochemistry, on topics ranging from dosage to consumption methods to cannabinoids and more. Knowledgeable cannabis consultants accompany visitors throughout the duration of their shopping experience, listening to each customer’s concerns individually and recommending the appropriate products suited to their needs. Torrey Holistics’s decision to operate in this way is based out of the central belief that when individuals are properly educated, they are able to experience the utmost therapeutic relief



Torrey Holistics located on Roselle St. in Sorrento Valley.

Photo by Sandy Huffaker

afforded by the plant.

Within the community, Torrey Holistics seeks to elevate public awareness around the importance of shopping from legal, licensed dispensaries. As is common with any emerging research on the benefits of a health supplement, the facts around cannabis have the potential to be distorted by those seeking to cash in on the ever-expanding health and wellness industry. This is most evident in the explosion of hemp-derived cannabidiol—CBD—products available online and at convenience stores, gas stations, massage parlors, and more. The distinction between CBD purchased from a licensed cannabis dispensary as opposed to somewhere else is a crucial one that highlights legitimate concerns over the safety and ethicality of these products.

Many are surprised to learn that hemp-derived CBD products are still illegal under state and federal law; the only exception to which being Epidiolex, a CBD drug that must be obtained through a doctor’s prescription. Since the passing of the Farm Bill in 2018, and according to the FDA, hemp can be grown in the United States for industrial purposes only and no parts of the plant can be added to a product intended or marketed for human or animal consumption (including topical products). Retailers that do harvest the small amounts of CBD produced in hemp leaves are not required to test their products to meet consumer safety standards; they are not regulated to ensure the potency of their products or that they are free of pesticides, heavy metals, mold, and other toxic substances. By contrast, within the State of California cannabis products must pass testing for all of these substances and more, making these products potentially safer than the food we eat. When you shop at a licensed cannabis store like Torrey Holistics, you

can rest assured that all products carried are safe and effective.

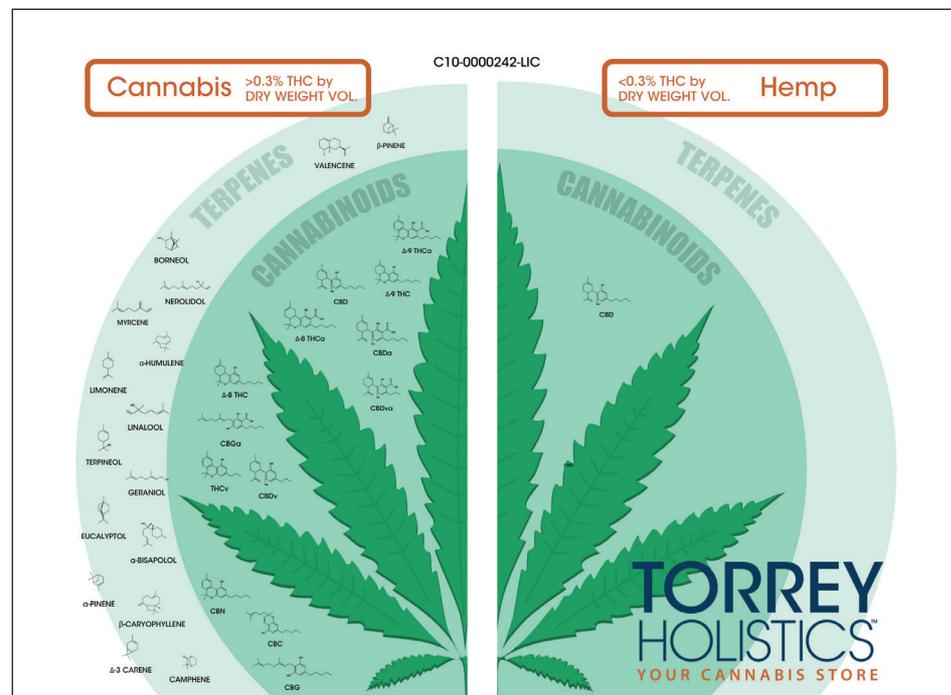
To showcase to the community the importance of buying legal, tested products, Torrey Holistics purchased several hemp-derived CBD products from various locations throughout San Diego and sent them to Infinite Chemical Analysis Labs, a state-approved cannabis testing facility. Among the dozen hemp products collected, two tested positive for Chlorpyrifos, a neuro-toxic pesticide. Interestingly, three products had no CBD in them at all. By marketing products as “full-spectrum hemp,” many manufacturers skirt federal regulations by exploiting the fact that consumers may not understand that a hemp product does not necessarily contain CBD. Again, education is critical.

One final distinguishing feature of cannabis versus hemp is that the former

produces over 500 therapeutically-active compounds including CBD, whereas the latter produces CBD only. This distinction is important because research shows that each of the cannabinoids, terpenes, and flavonoids of the cannabis plant interact synergistically to create a therapeutic effect that is greater than one compound alone ([www.ncbi.nlm.nih.gov/pmc/articles/PMC3165946/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3165946/)). Many find that CBD taken in conjunction with even micro-dosing levels of THC can provide exponentially greater effects than CBD alone. The concept is referred to as the Entourage Effect and is produced only by cannabis.

With all the benefits cannabis offers over hemp, those who do choose cannabis are encouraged to do so from a licensed dispensary or delivery service. Many of the same issues presented by hemp products are also prevalent among black-market businesses, which do not require their products to pass the testing necessary to sell in licensed shops.

In this new era of recreational cannabis, Torrey Holistics seeks to empower the consumer to make choices that promote, rather than deter from, their health and safety. As San Diego’s premium source of high-quality cannabis products for both medical and recreational consumers alike, Torrey Holistics offers private consultations with their in-house scientist, free on-site workshops, and presentations at your home, office, community center, and more. Through education and outreach, their hope is to clear the air around issues pertaining to cannabis as a viable option for managing the pain and stressors of everyday life.





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+ LIFE  
+ WELLNESS  
+ EXPERIENCE  
+ KNOWLEDGE**

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