

Funding for cultivators. Built by cultivation experts.

UP TO \$500,000

We connect qualified cannabis operators with a specialized lending partner that funds packaging, extraction, testing — plus lighting, irrigation, and HVAC for owned facilities. One application. One relationship.

WHY IT CLOSES

Fluent in cultivation

We package files in the language the lender already underwrites. No translation tax.

WHO QUALIFIES

Established operators

3+ years TIB, consistent production, real cash flow. Start-ups under 3 yr still considered.

HOW FAST

2–5 day decisions

Cannabis-friendly underwriting from a lender that funds operators daily.

PROGRAM GUIDELINES

- Minimum credit score ~650 (flexible)
- **Start-ups OK** — under 3 years TIB
- Term length matched to TIB: 2-yr TIB = 2-yr term
- **5 years** max term overall
- Cannabis program ceiling: **\$500K**

Credit thresholds flex with strength of company.

EQUIPMENT CONSIDERED

- **Core:** Packaging · Labeling · Conveyor
- **Core:** Extraction · Testing · Weighing
- **Property-owned:** LED grow lighting
- **Property-owned:** Irrigation · Fertigation
- **Property-owned:** HVAC · Dehumidification

Property ownership unlocks the broader categories.

TO START THE PROCESS — 5 ITEMS

1

Credit Application
Digital or PDF

2

3 Months Bank Statements
Business, every page

3

HSC Equipment Invoice
We build it

4

Cannabis Questionnaire
Digital or PDF

5

METRC Reporting
If available

UP TO \$150K · APP ONLY

- Credit application
- 3 months bank statements
- Equipment invoice(s)

\$150K–\$500K · LIGHT FINANCIALS

- Everything above, plus:
- 1-year financials (biz + personal)
- Current-year interim financials
- Personal financial statement · debt schedule
- Equipment purchase justification

STACK WITH UTILITY REBATES

Bridge-finance now · rebate pays down the loan later



Participating partners: **What Rebates & Green Rebates**. Their Business & Industrial Lighting Initiatives help cultivators upgrade equipment and get paid back by their utility. Approved rebate disbursement flows directly to the lender via a signed 3rd-Party Authorization Form — paying down a portion of the loan balance.

Decision Timeline: **2–5 business days** once all items land with the lender. On approval, the lender wires funds to Hydro Supply Co. — equipment ships and installs on schedule with no capital gap.

APPLY ONLINE — TAKE 5 MINUTES — GET A DECISION IN DAYS

Hydro Capital Solutions · seanb@hydrosupply-co.com · (951) 454-5566

Apply online: hydrosupply-co.com/financing