

# BLIZZY

MAGAZINE

Kamala Harris on  
Cannabis: *Is National  
Legalization Inevitable?*

**Drive Thru Weed:**  
Transformation of the  
Street Vendor

*Edibles vs Flower--Body  
High or Head High?*

*Cannabis Juicing--The  
Latest Trend in Personal  
Health Care*

**Marijuana as a Civil Right!**

**Dennis O'Carroll, CEO**  
**Suite 420 Solutions**  
*Providing Access to Capital  
for Cannabis Entrepreneurs*





### **Publisher's Message**

In this issue of Blizzy Magazine, we profile Suite 420 Solutions. This groundbreaking firm provides loans and access to capital for those looking into launching a cannabis enterprise. With four additional added to the 11 states to have already approved recreational cannabis, clearly the industry in growing rapidly. However, as with any company, the need for capital is paramount. As a matter of fact, the number one reason why African American business fail is because of a lack of access to the money they need to sustain operations. We pose a number of queries in this issue—for instance, can you be allergic to your chronic? How would you now? We also review our new Vice President Elect's position on the national legalization of cannabis. Is it a foregone conclusion? We also take a look at the benefits of cannabis oils. A new contract with NFL players removes punitive measures for smoking weed. The innovation of the pot entrepreneur knows no bounds as we begin to launch the "Drive Thru" dispensary. Find out the differences between the high of flower as opposed to that of edibles—head high vs body high! Today, according to the Pew Research Center, nearly 70% of Americans favor firing up the ganja. Our strain review this month is 'Girl Scout Cookie.' An op-ed by columnist LaQuane Smith asks whether cannabis should be considered a civil right? For the health-conscious weed smoker, you may want to try cannabis juicing. For years, we have been under the impression that marijuana was the perfect antidote for glaucoma—we present a fresh look at this myth. And finally, should you get high on or before a first date? Some experts say yes!

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**Blizzy Magazine**  
 Published by :  
 Vertex Learning, LLC  
 Aurora, CO  
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## **BLIZZY MAGAZINE**



**Taking You Higher**

[www.blizzymagazine.com](http://www.blizzymagazine.com)

A professional headshot of Dennis O'Carroll, a middle-aged man with short, graying hair, wearing a dark pinstriped suit jacket, a white dress shirt, and a patterned tie. He is looking directly at the camera with a neutral expression. The background is a blurred green, suggesting an outdoor setting with foliage.

**Dennis O'Carroll**  
**CEO**  
**Suite 420 Solutions**

**Providing Access to  
Capital for Cannabis  
Entrepreneurs**

# Suite 420 Solutions

## Providing Access to Capital for Cannabis Entrepreneurs

As the cannabis industry continues to experience monumental growth, new players are entering the fray virtually every day. With such rapid industry expansion, the need on behalf of companies seeking to make their mark, has also exploded. Therefore, access to capital is essential. It is the life

blood for any enterprise looking to thrive and grow. And because the legal cannabis industry is still in its infancy, the need for financial support is central to success. Yet, as a result of marijuana still being federally prohibited, finding necessary funding has been nearly impossible--until now!

Suite 420 Solutions is a trailblazer in proving funds for this new and burgeoning niche market. As the only Colorado-based direct lender in the marketplace, the firm is poised to quickly become a game-changer; specifically,

for minority entrepreneurs. The company provides much needed capital designed to aid in driving growth and enhancing market valuation. More critically, however, it provides the freedom for the business owner to focus on operations and business growth.

As a business owner himself, CEO Dennis O'Carroll has a thorough understanding of what businesses encounter when faced with the realities of maintaining a viable company.

"We provide financing

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We can help with more than 6,000 cultivation products, select pricing for minority-owned cannabis companies, expert consultants, and financing available through our partner, SUITE420 Solutions.

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solutions within a new niche market that have only been available to the traditional business model in the past," he says. "Our non-dilutive capital provides the cannabis business owner with the option to leverage company growth and drive valuation while not compromising ownership share."

As a burgeoning new sector, the cannabis industry is full of uncertainty, compliance and regulatory hurdles and ambiguity. The national banking system is not available to lend to cannabis entrepreneurs at this time. As a result, finding capital for cannabis most companies continue to be very challenging.

What Suite 420 provides is a level of assurance for businesses that there is a reliable partner capable of assisting with the regular financial tools needed in order to build.

"We are advancing and legitimizing the cannabis industry by providing the much-needed tools necessary for growth," O'Carroll said. "As a leader in cannabis-industry financing, we offer a menu

of debt financing products to entrepreneur-owners, allowing them to maintain their equity and drive their valuations."

According to the Pew Research Center, nearly 70% of all Americans now favor legalizing recreational cannabis. This has led to staggering growth throughout the industry at virtually all levels.

For instance, year over year from 2016 to 2017, the industry produced some \$8 billion in revenue. By 2025, it is anticipated that the legal cannabis sector will grow at a rate of about 15% annually, reaching more than \$24 billion in annual sales. This growth pattern is anticipated to continue through the foreseeable future.

According to O'Carroll, the financial services provided by Suite 420 Solutions can potentially become a game changer for entrepreneurs who often lack the ability to find appropriate financial options for their operations; particularly minority business owners.

"From a social equity vantage point, we have a unique focus on minority entrepreneurs," O'Carroll

insists. "Our goal is to give back to those communities that have been adversely impacted by marijuana laws in the past. We want to play a role in leveling the playing field by providing that ever-elusive access to capital they need to compete."

The industry is booming. Four more states legalized recreational cannabis recently as a result of 2020 ballot initiatives. The states of New Jersey, Montana, Arizona and South Dakota will join 11 other states where recreational cannabis is legal. The dash to service these new markets will become intense and businesses will need to leverage financing to do so.

What is also becoming clear is that the market is expanding beyond territory where cannabis products are legal. Products are becoming popular all throughout the nation. Many larger consumer product conglomerates have begun to infuse the benefits of cannabis into their global brands.

"The timing is perfect," O'Carroll says. "We are prepared with the team, the

products and the processes to help companies deliver their goods and services to this market segment.”

He says that Suite 420 Solutions is the perfect partner for a number of reasons. The firm has a proven track record of providing and executing alternative financial solutions. The company provides a variety of creative debt products that have historically been unavailable. It's debt vs selling ownership model has proven far more cost effective in the long-term helping companies reach a higher level of profitability.

Further, the Suite 420 Solutions possess deep, rich expertise in governmental regulations and compliance along with taxation issues related to the legal cannabis industry. It's ability to ensure strong monthly return on investments while being a secured creditor provides even greater insights into additional opportunities within the industry.

As CEO, O'Carroll brings a hefty portfolio to his role. He has spent his entire career in the area of finance—including more

than a decade at the C-Suite level. He has managed asset-based lending, purchase order financing and invoice factoring. He has broad experience having proved instrumental in funding more than 200 companies with some \$175 million in capital. He has an aptitude for selecting good, prime candidates for financing. He has been effective in implementing effective credit analysis processes and has worked extensively with alternative finance companies in developing best practices models that have resulted in improved efficiencies.

O'Carroll has evaluated over 1,000 firms to determine credit worthiness.

“We have an appreciation for why people go into business. It is because they have a passion to build something and in doing so desire to make a contribution,” O'Carroll said. “Our role is to help them maintain their ownership without diluting their stake. With our short and mid-term debt solutions, Suite 420 can provide the capital needed to grow and thrive.”

As a result of continued

federal prohibition of cannabis, business leaders in this industry do not have the same financial tools as traditional companies.

“I am excited to let entrepreneurs in the cannabis space know that we support them and will treat them as the legitimate firms they are—offering solutions for them to evolve like never before. And although we maintain high standards for potential clients to qualify, our role is also to educate, lead and demystify the industry moving forward,” he said.

Like small business owners everywhere, without access to funding, many cannabis entrepreneurs simply cannot see beyond the short term, or even past today. It is easy to get lost in the weeds as they figure out how to meet a payroll, and navigate the hundreds of transactional operating expenditures in the normal course of running a business.

“We take a far more personal approach when working with our clients,” O'Carroll says. “We don't look at businesses the same way the bank does. We

know every situation is different—that we are dealing with people and always look beyond... at character, collateral and cash flow. And we have the flexibility, speed and innovation to accommodate different scenarios.” Suite 420 Solutions has a stellar track record of assisting small businesses with access to the capital they need to expand operations, and has emerged as a major national force in alternative financing within the cannabis industry.



(Above) Dennis O'Carroll (Center) with prospects Gabe Lindsay (L) and Leelein Shead (R) at their cultivation center in Denver.



O'Carroll with Leelein and Lindsay at one of their dispensary operations. The men are owners of Loud Dispensary and Aroma Dispensary. Suite 420 has launched an aggressive social equity effort to help finance minority cannabis entrepreneurs.