

Safe Harbor Supports \$500K Upgrade at Denver Cannabis Facility

Safe Harbor Financial Closes \$500,000 Loan for Natty Rems' Energy-Efficient Upgrades

SHF Holdings, Inc., operating as **Safe Harbor Financial**, announced the successful closure of a **\$500,000 loan** to **PI 51st Avenue, LLC**, a subsidiary of **Pioneer Interests, Inc. d/b/a Natty Rems, LLC**. The loan, part of Safe Harbor's **Cannabis Resource Optimization Program (CROP)**, is aimed at supporting energy-efficient upgrades at **PI 51st Avenue's** cultivation and processing facility in **Denver, Colorado**.

This strategic partnership with the **Collective Clean Energy Fund (CCEF)** and **Partner Colorado Credit Union (PCCU)** provides Natty Rems with the necessary funding to invest in **energy-saving lighting** and other vital equipment. These upgrades will not only enhance the company's operational efficiency but will also support its commitment to **sustainability** within the cannabis industry.

Sustainability and Efficiency at the Forefront

The loan's proceeds will be directed toward **energy-efficient upgrades** designed to reduce energy consumption and enhance the overall environmental footprint of the facility. The improvements will include the installation of advanced lighting systems and other essential equipment aimed at maximizing energy efficiency during cultivation and processing operations.

In a statement, **Matthew Shifrin**, CEO of **Pioneer Interests**, emphasized the importance of the partnership in helping Natty Rems take significant strides toward sustainable cannabis production. "Safe Harbor's commitment to smart lending solutions is helping us take critical steps toward reducing our environmental footprint, while improving our operations," said Shifrin.

A Collaborative Effort to Promote Energy Efficiency

The loan marks a unique collaboration between **Safe Harbor Financial**, **CCEF**, and **PCCU** to provide cannabis businesses with tailored financial solutions that support sustainability initiatives. This collaboration brings together the resources of **CCEF**, a nonprofit organization focused on clean energy financing, and **PCCU**, which works to offer favorable loan terms for cannabis businesses.

Under this agreement, CCEF has also implemented a **cash collateral arrangement** and an **interest rate buydown agreement**, which significantly reduce the borrowing costs for PI 51st Avenue, making it easier for them to adopt energy-efficient technologies without compromising their financial stability.

Addressing the Environmental and Economic Impact of Cannabis Cultivation

Cannabis cultivation is an energy-intensive industry, and **Colorado's cannabis facilities** alone account for an estimated **2% of the state's total electricity consumption**. As cannabis cultivation becomes more widespread, reducing energy consumption is critical not only for environmental reasons but also for the long-term economic viability of these operations.

For Colorado cannabis growers, energy expenses—comprising electricity, natural gas, and propane—represent approximately **33% of their total operating costs**. The **CROP loan program**, offered by Safe Harbor Financial, aims to address these challenges by providing cannabis businesses with the capital needed to upgrade to more energy-efficient equipment, thus reducing overall energy costs and supporting sustainable operations.

“We are proud to partner with CCEF and PCCU to provide an innovative financing solution that helps cannabis businesses reduce their energy usage and operational expenses,” said **Paul Scharfenberger**, CEO of **CCEF**. “Innovative financing solutions are key to building a sustainable future, especially in energy-intensive sectors like cannabis cultivation. This partnership represents how targeted financial support can drive meaningful energy reductions and cost savings for cannabis operators, while also supporting Colorado's broader clean energy goals.”

Safe Harbor Financial: Leading the Charge in Sustainable Cannabis Financing

Safe Harbor Financial has positioned itself as a leader in **sustainable financing** for the cannabis industry, continuously providing **smart lending solutions** that help cannabis operators thrive while contributing to environmental sustainability. The **CROP loan program** reflects the company's commitment to facilitating energy-efficient upgrades for cannabis businesses and promoting broader industry-wide sustainability initiatives.

This loan is a step toward a greener, more **resource-conscious cannabis industry**. By helping operators like **PI 51st Avenue** reduce energy expenses and their environmental footprint, Safe Harbor Financial is proving that sustainable practices and financial growth can go hand in hand.

Looking Ahead: The Future of Sustainable Cannabis Cultivation

As cannabis cultivation continues to grow in Colorado and beyond, the importance of **energy-efficient practices** becomes more apparent. With continued financial support from institutions like Safe Harbor Financial and partners such as CCEF and PCCU, cannabis businesses can make strides toward more sustainable operations, reducing costs and environmental impact.

With the closure of this **\$500,000 loan**, **Natty Rems** is poised to lead the way in **sustainable cannabis production**, setting an example for others in the industry to follow.

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