



Business Plan

A COMPREHENSIVE STRATEGY FOR A
PROPOSED SELF-STORAGE FACILITY AND A
MORTGAGE INVESTMENT CORPORATION
THAT DEMONSTRATES OUR PASSION FOR
CREATING SUCCESSFUL VENTURES.

Self-storage facility

LOCATION

██████████ zoning near Colleges, Universities, Corporate Offices, and Residential High-rises. The facility covers the needs of residents in newly-built condominiums which tend to lack storage space.

SERVICES

A range of self-storage units secured for valuable belongings, guarded against burglary with an alarm system, sensitive surveillance cameras, motion sensors, and temperature-sensitive units.

TARGET CUSTOMER

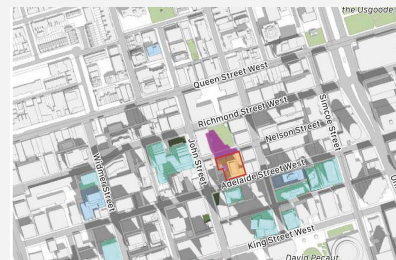
Individuals, aged 23-70, with a minimum income of \$60K per year. Per data provided by ██████████

OBJECTIVES

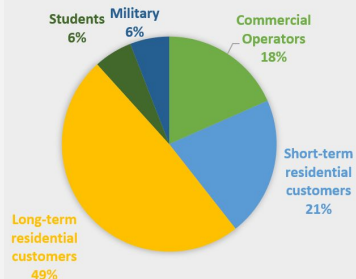
Obtain 2.5% of our target market as members/tenants; b) Use ESG programs to enhance our energy system and solar panels to save energy; and c) Expand our line of business and develop our facilities near industrial zones to provide cold logistics warehouses; and d) To expand our facilities to every major Canadian city

FINANCIALS

To start operations, we need to raise ██████████ through private investors, of which ██████████ would contribute ██████████. We expect to see returns on investment within the next 3 years.

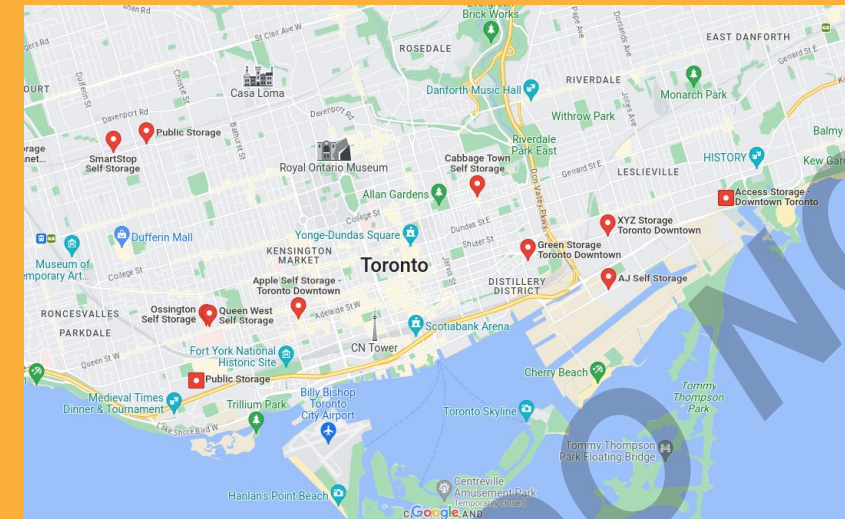


5x5	5x10	10x10	10x15	10x20
✓ Boxes ✓ Bookcases ✓ Small furniture	✓ Furniture ✓ 1 Bedroom contents	✓ Furniture ✓ Appliances ✓ Boxes ✓ Bookcases ✓ Motorcycles	✓ Appliances ✓ Boxes ✓ 2 Bedroom apartment	✓ Appliances ✓ Car ✓ 4 Bedroom apartment (standard one-car garage)



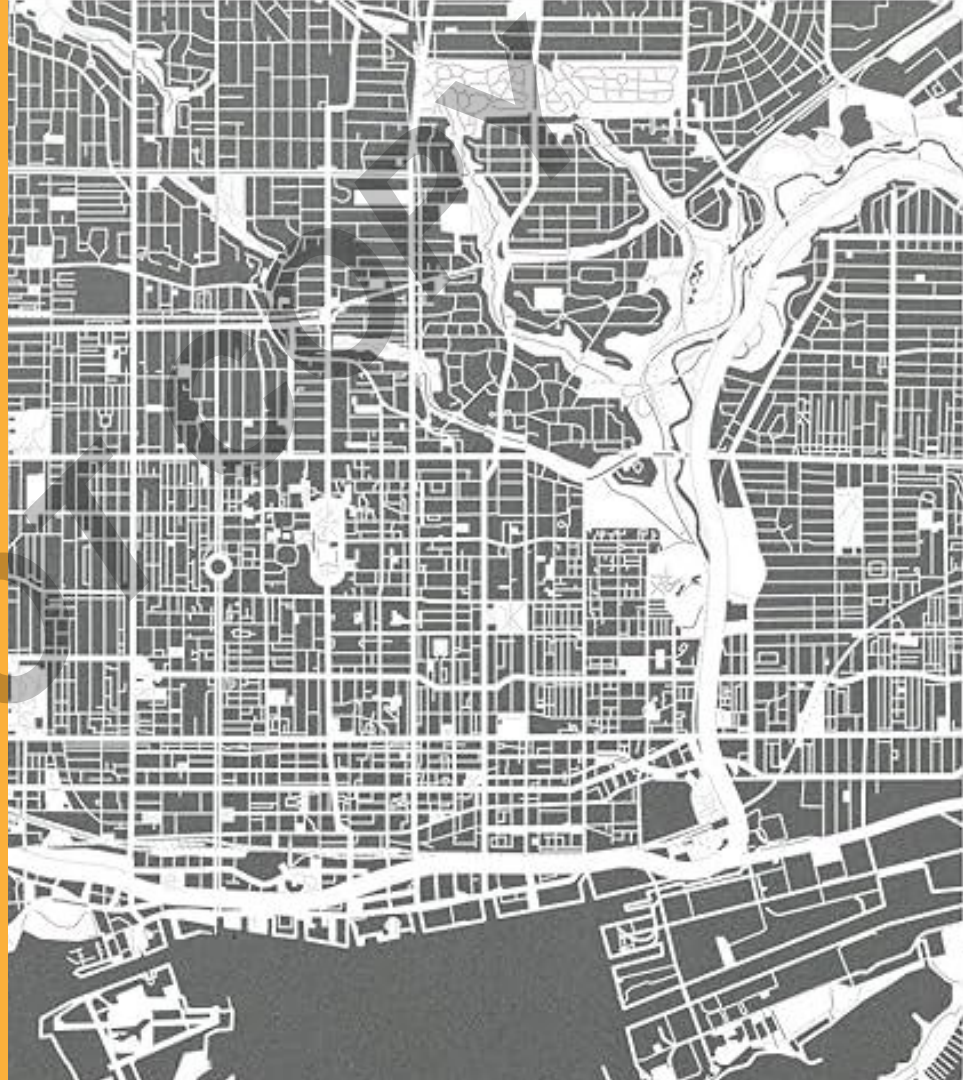
CHOOSING A LOCATION

- former auto-mechanic shop, on land unsuitable for real estate/ residential developments
- serves a high population density: a large customer base (residents, businesses, students);
- offers a maximum potential for a steady flow of tenants seeking flexible, convenient storage solutions;
- caters to the high demand for storage space
- lucrative market segment (in the downtown hub for business & commerce)



CUSTOMERS WILLING TO PAY THE PREMIUM

- accessible and convenient location, easy to get to by public transit;
- a wide range of options: Large, Medium, Small storage spaces, starting at \$175/mo



Demand & Supply

THERE IS A SELF-STORAGE DEFICIT IN [REDACTED]

The self-storage industry in [REDACTED] has experienced steady growth over the past decade.

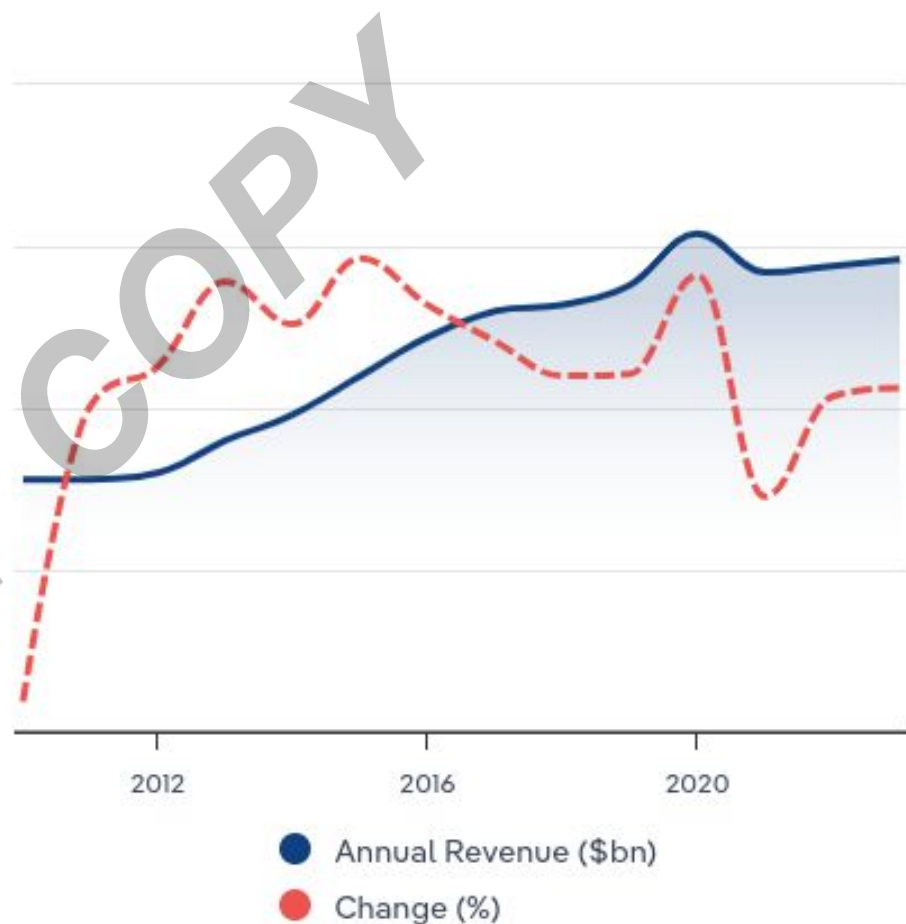
The number of storage facilities continues to rise due to a rise in demand as a result of smaller, less spacious residential units in condominiums being built.

THE INCREASED DEMAND FOR STORAGE SOLUTIONS IS INFLUENCED BY POPULATION GROWTH AND CHANGING DEMOGRAPHICS

The current estimates are that in [REDACTED], there are 2.3 sq ft per capita supplied by existing self-storage businesses, but there is a demand for 4 sq ft per capita [REDACTED]

IN THE GTA, DEMAND FOR SELF-STORAGE IS DUE TO HIGH HOUSING COSTS AND THE SHIFT TO REMOTE WORK AFTER THE PANDEMIC

There is a high demand for facilities in [REDACTED] to provide customers with space to declutter their homes and businesses, causing a lasting trend in demand for self-storage.

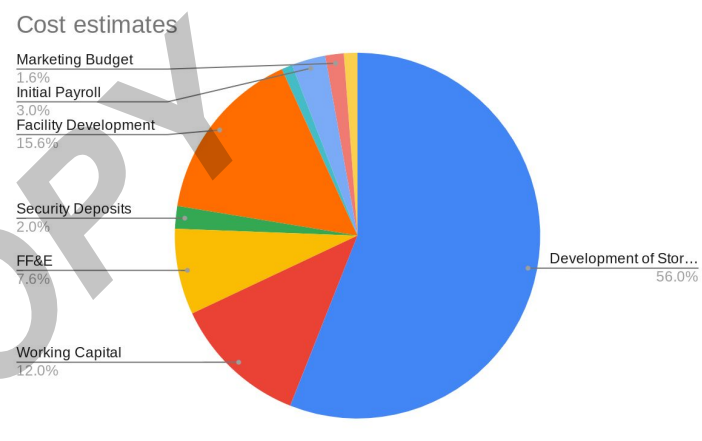


Source: IBISWorld

Financing

START-UP COSTS

1) Identifying demand for self-storage, analyzing competition, target market and potential customer base; 2) choosing a suitable location, determining the size and layout of the facility; 3) facility development, site preparation, building construction, security system instalment and other essential infrastructure; 4) Property and construction permits and licenses; 5) Insurance; 6) Marketing and advertising strategy; 7) Ongoing operational and management costs, utilities, administration.



SALES FORECAST

The company's goal is to generate a recurring monthly income stream from storage space rental. Potential and expected sales forecast, and reaching a steady growth and full ROI 3 years after launch.

Table 7: Sales Forecast

Year	1 (30%)	2 (60%)	3 (100%)
100 full units (10x15 feet), \$500/mo	180,000	360,000	600,000
100 medium units (10x5 feet), \$375/mo	135,000	270,000	450,000
500 compact units (5x5 feet), \$175/mo	346,500	735,000	1,050,000
Total	\$661,500	\$1,365,000	\$2,100,000

EQUITY

is planning to raise investments from private corporations (Provincially or Federally Incorporated) or individuals with valid residential status in , with a minimum of \$100K per share for up to \$1M of total investments. is one of the shareholders of . It will be registered as a private corporation where all investors are shareholders.



STRENGTHS

- Economically profitable business from a niche industry
- High gross margin from persistent renting storage space with low overhead expenses
- Monthly incoming cash flow as revenue.

OPPORTUNITIES

- Expansion of the business to maintain several facilities
- Attract additional equity capital firms to collaborate or take over these portfolios from [REDACTED]
- Refinancing the equity of the first facility to facilitate the development of additional locations in [REDACTED]
- [REDACTED] is willing to invest in cold storage facilities for their goal

WEAKNESSES

- Many regulatory guidelines.
- Large property tax expenditures
- Competitors within the Toronto metropolitan area market.

THREATS

- Many other businesses target the same customer base throughout the central metropolitan area
- Changes in interest rates can impact the future growth of the business and consequently affect our rate of return, which can cause anxiety among [REDACTED] investors
- Due to the industrial environment of these proposed businesses, liabilities from workplace hazards can negatively impact the business's reputation



TARGET MARKET

01

RESIDENTIAL

Individuals with disposable income living and working in condominiums in the downtown core

03

COMMERCIAL

Businesses needing warehouse space to store inventory, merchandise, equipment.

STUDENTS

Out-of-province or international students living in small dorms and during summer months

02

TEMP/SEASONAL

Temporary/ seasonal workers, expats, military members looking for flexible storage terms

04

MARKETING

OBJECTIVES

ONLINE PRESENCE

- [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

RELATIONSHIP BUILDING

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

UNBEATABLE OFFER

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

STRATEGY

VISIBILITY

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

CAMPAIGN COLLABORATION

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

INCENTIVES

[REDACTED]
[REDACTED]
[REDACTED]

MA-CAPITAL INC: MORTGAGE INVESTMENT CORPORATION

SERVICE

[REDACTED]

EXPERIENCE

[REDACTED]

OPERATIONS

[REDACTED]

TARGET

Potential customers include individuals with less-than-perfect or low credit score, Business For Self (BFS), Cash businesses, foreign buyers ([REDACTED]) who cannot borrow money from conventional financial institutes to secure property.

FINANCIALS

MA-Capital Inc is planning to penetrate the market with initial investment of [REDACTED]



CHARACTERISTICS

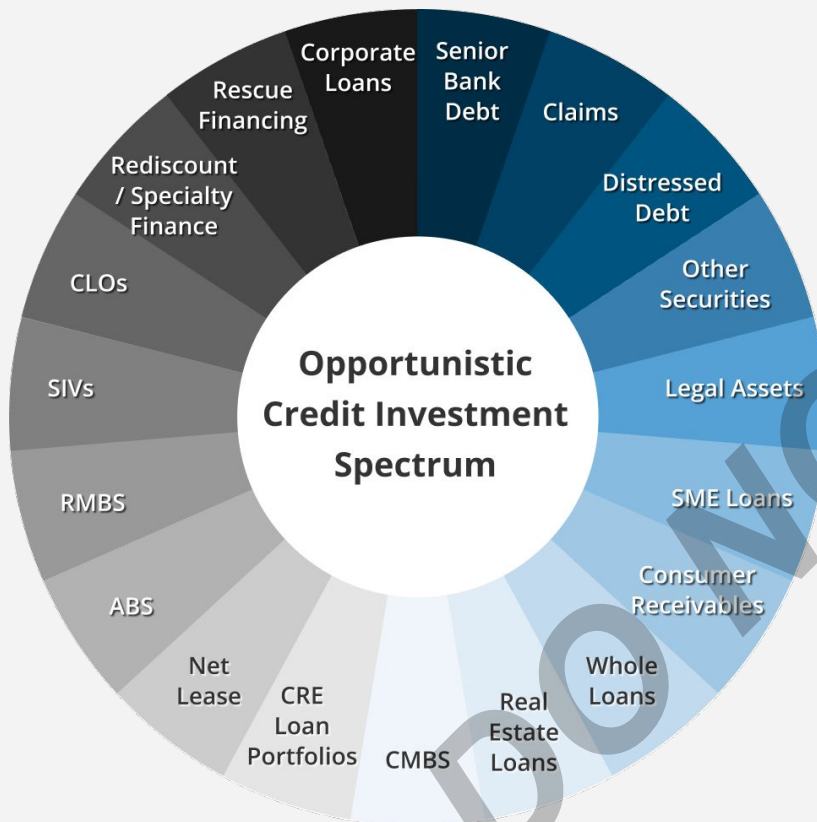
- Maximum 50% of the cost of all assets must come from loans secured by properties within the National Housing Act
- Income generated through the mortgage interest portfolio is not taxed
- The stability of cash flow makes [REDACTED] attractive to investors
- The management is making money through lending and other auxiliary fees (such as NSF)
- Loans issued by [REDACTED] is fully open-term, and lenders charge a lending fee for provided capital and risks, acting as a guarantee the loan can be paid off

OBJECTIVES

- Develop a solid corporate identity in our specified target market area
- Become one of the prominent private lender firms in the area by our 3rd year of operation
- Realize a positive ROI within the first 12 months
- Showcase the healthy functionality of our firm to investors
- Expand our portfolio
- Give a top-notch customer service to protect our clients

COMPETITIVE ADVANTAGE

-
- | Response | Percentage |
|---------------------|------------|
| Current government | 85% |
| Previous government | 15% |



WHY GO THERE?

DEMAND

With the significant increases in home prices across the GTA in recent years, and in mortgage rates in [REDACTED] overall, certain groups of individuals cannot afford traditional mortgage options. This creates a significant demand for alternative private mortgage services. The current housing market conditions - including supply shortages and affordability challenges - are fuelling the demand for alternative lending options. Additionally, the potential for increasing interest rates in the future may also contribute to the current demand as private mortgage borrowers may seek alternative services to secure financing before rates rise further.

ADVANTAGE

Borrowers who have special financial circumstances commonly turn to private mortgage services over traditional ones. The flexibility offered in financing options appeals to these types of borrowers, especially the faster and easier approval process and quick access to funds under favourable terms. This trend also makes it easier for private lending firms to generate policies and provide easier access to applicants. On the other hand, as a private lender, we can charge a higher interest rate than banks and credit unions to help cover the risks, and accordingly provide more accessible cash.

RATIONALE

SWOT Analysis

STRENGTHS

- Principal broker's experience in the mortgage industry
- Federal government's new foreign investment regulations
- MA-Capital's corporate office location near all main real estate brokerage head offices
- Conventional lenders are tightening policies for BFS applicants
- Lower lending rate than the competition

OPPORTUNITIES

- Improving brand awareness directly to Mortgage brokers, lawyers, accountants, custom house builders/project managers
- Developing better operating software to enhance our operation and utilize AI technology to secure a more efficient service
- Increase funding volumes and attract more investment to obtain a \$100 million portfolio by 2030
- Through operating system improvement, achieve an ISO standard to increase credibility within our industry.

WEAKNESSES

- Heavily competitive market
- MA-Capital's limited lending resources
- Strict adjudication guidelines
- Transparency on investments received from our investors

THREATS

- Payment delinquency from our borrowers
- Economic crisis amid post-pandemic hyper-inflation
- More sophisticated fraud methods incidents
- Money laundry and untraceable funds

MARKET SEGMENT AND GROWTH POTENTIAL

FIRST-TIME HOME BUYERS

30%

- First-Time Home Buyer Incentive (CMHC)
- shared equity mortgage
- larger down payment
- smaller mortgage
- lower monthly costs
- eligible applicants only (no previous home buying or owning record anywhere in the world)

BFS

30%

- Substantial market segment
- Opportunity for MA-Capital to offer alternative options to individuals with less-than-perfect credit score or who may find it difficult to borrow capital from regular channels

REFINANCING

25%

- For applicants who need to take equity out or if they need to consolidate all their debts into a straightforward mortgage loan
- Applicants who have a property to secure the loan

SECOND MORTGAGE

15%

- Second mortgage or Construction loans for custom house builders (as property adds more value after construction)
- Other home buyers who can show consistency of net income

100%

PRICING STRATEGY

MA-Capital's pricing strategy is based on competitive market conditions
The prevailing interest rates in the market significantly affect the pricing and value of a MIC.
Lower interest rates may attract more borrowers, increasing the demand for mortgage services and potentially driving up the value of the MIC.

INITIAL INVESTMENT

[REDACTED]

RAISED CAPITAL FOR OPERATIONS

MA-Capital Inc plans to raise up to [REDACTED]

Our well-performing portfolio with low default rates and strong borrower credit profiles will be our asset which we will use to enhance the MIC's reputation, attract investors, and increasing value

TMACC

MA-Capital Inc will collaborate with [REDACTED]

[REDACTED] plans to become a member of its official private lender's in order to be able to offer special rates/special compensation to promote our services to the licensed brokers.

Start-up Assets

Cash Required	\$34,800,000
Other Cash (Principal Investment)	\$200,000
Total Assets	\$35,000,000
Total Requirements	\$35,158,300

Start-Up Funding

Start-Up expenses to Fund	\$158,300
Start-Up Assets to Fund	\$35,000,000
Total Funding Required	\$35,158,300

Liabilities & Owner's Equity

Liabilities

Long-Term Liabilities	\$34,800,000
Account payables	\$58,300
Total Liabilities	\$34,858,300

Equities

Mosa's Investment	\$200,000
Additional Investment	\$100,000
Total Investment	\$300,000
Start-Up Expense (Loss)	(\$158,300)
Total Equity	\$141,700

Total Equity and Liability	\$35,000,000
-----------------------------------	---------------------