

TESA

GREATER TORONTO AREA

Bespoke real estate development, *end to end.*

FIND . BUILD . FUND .

An integrated real estate development group. Every discipline under one roof, one point of contact from land to a stabilized asset.

INFORMATION PACKAGE

ESTABLISHED 2016

EVERY DISCIPLINE, ONE ROOF

A group built to remove the friction.

TESA was founded in 2016 on a simple observation: development has too many moving parts, and too many sources of truth, for one owner to manage alone. A single site needs an architect, an engineer, a builder, a broker, a lender, and a project manager, and any disconnect between them stalls the project. TESA was built to close those gaps. Every discipline under one roof, one point of contact from land identification to a stabilized asset.

For its first eight years the group built widely and deliberately, across custom residential, multi-family, retail, restaurant, office, and commercial fit-outs, while the engineering, construction, and capital infrastructure took shape. The team behind it brings more than twenty years of building experience. In 2024, with the missing middle opening across Ontario and the integrated model proven, TESA pivoted decisively to purpose-built rental and multi-family development.

HOW THE GROUP WORKS

Two questions, every property.

What it is worth as-is today, and what it could be worth at its highest and best use. The same lens an institutional acquirer applies.

One team, drawings to keys.

Design, engineering, approvals, construction, and development management carried by one group, so nothing is lost between the architect's intent and the finished building.

A turn-key superstructure.

Footings to framing, delivered turn-key: engineered cold-formed steel panels and conventional wood framing, supplied as one labour and materials package to TESA projects and external builders.

Institutional-grade paper.

Through its RECO-registered commercial brokerage, the group produces offering memorandums built to the standard institutional buyers expect.

Sourced at the manufacturer.

Materials, cabinetry, and finishes imported manufacturer-direct to project sites: tighter pricing, higher quality.

Capital structured in layers.

TESA Capital structures the capital behind a project, alongside licensed lenders, layering senior debt, mezzanine, and equity in ways few developers assemble themselves.

2016

FOUNDED

20+

YEARS OF TEAM
EXPERIENCE

4

DIVISIONS

Transnational
Executive
Strategic
Advisory

POINT OF CONTACT

THE INTEGRATED MODEL

Find. Build. *Fund.*

One group carries a project through its entire arc. Real Estate finds and underwrites the site. Development designs and permits it. SKLTN raises the structure. Capital structures the capital behind it. And a TESA feasibility study proves it first, before you commit a dollar. Every hand-off that usually stalls a project happens inside one team instead.

FIND.

The site, found and underwritten.

BUILD.

Designed, framed, and delivered by one group.

FUND.

The capital stack, structured.

THE FOUR DIVISIONS

Real Estate

TESA REAL ESTATE INC.

The brokerage that underwrites.

Development

TESA DEVELOPMENT INC.

Imagined. Designed. Built.

SKLTN

TESA SKLTN INC.

Turn-key superstructure.

Capital

TESA CAPITAL GROUP

The capital stack, structured.

When a client wants the entire arc handled as one bespoke engagement, land to keys, that is **Signature Build**. Prefer to lead it yourself, or invest alongside, and there is a program shaped to that too.

Explore the full group on [TESA.ca](https://tesa.ca) → tap to open the site

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The brokerage that *underwrites*.

VALUE. POSITION. CLOSE.

A commercial brokerage for land, development sites, and multi-family, with selective residential in infill and luxury custom homes, new or remodelled. We do not just list and search, we underwrite. Every engagement is built on the read of what a property is, what it can become, and what it can earn.

The underwriting edge

We underwrite on two axes. **Planning:** land-use consultancy reads the official plan, secondary plan, zoning, and permissions, what a site can become. **Financial:** market rent studies, proforma, and investment analysis, what it can earn. The feasibility fee is credited back when the studied property is sold or bought through TESA Real Estate.

Acquisition, buy-side

We define the mandate, then find the site, on-market and off. Off-market reach is the edge: direct outreach to thousands of Ontario realtors, land-registry and corporate searches, head-hunting, and wanted campaigns reach what the listings never show, carried through due diligence and feasibility to close.

Disposition, sell-side

We evaluate the property and the buyer pool, set the strategy, and build the offering memorandum that consolidates every answer a buyer needs into one package. Then we launch across the major MLS and commercial platforms and to a database of thousands of Ontario realtors, builders, developers, and investors.

Land Assembly Program

A featured capability. We identify and assemble adjacent parcels into development-ready sites, negotiating with multiple owners to create scale a single lot cannot. Discreet, off-market, and built for developers who need a larger footprint than the market openly offers.

Because Real Estate sits inside the group, the site it secures can be designed and built by **Development** and raised by **SKLTN**, with the capital behind it structured by **Capital**. More than a brokerage.

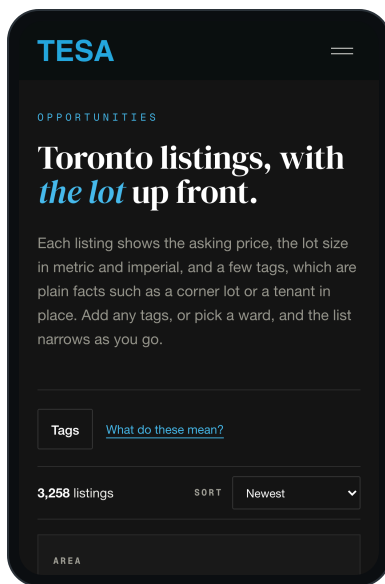
[Read the full Real Estate page on TESA.ca](#) → tap to open

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REAL ESTATE ON TESA.CA

Three free tools for *Toronto lots*.

Free on TESA.ca, and built for the City of Toronto. Browse Toronto listings with the lot up front, see the planning layers beneath them, and check any Toronto address. Tap a link, or scan a code.



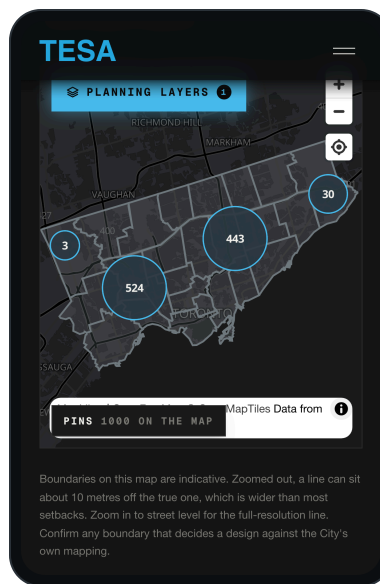
Opportunities

Toronto listings, with the lot up front.

Each listing shows the asking price, the lot size in metric and imperial, and plain tags such as corner lot, big lot or tenanted. Add tags, or pick a ward, and the list narrows.

tesa.ca/real-estate/opportunities →

tap to open, or scan



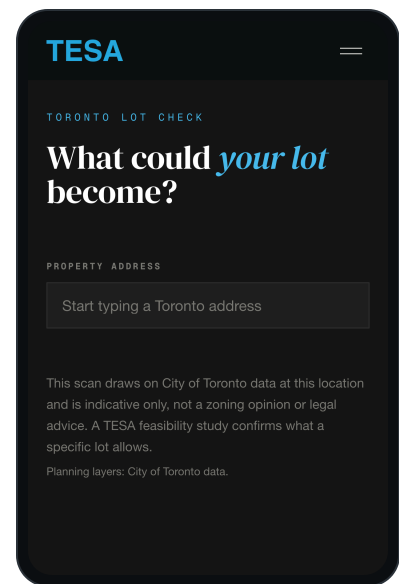
Planning map

The map underneath the listings.

Every pin sits on the City of Toronto's own planning layers: zoning, the overlays, heritage and natural constraints. The same layers a planner opens before answering your question.

tesa.ca/real-estate/map →

tap to open, or scan



Toronto Lot Check

What could your lot become?

Type any Toronto address and see the zoning, the overlays, and whether the lot sits in a sixplex ward. The check is free. The full Lot Report comes with a site review.

tesa.ca/lot-check →

tap to open, or scan



The Toronto Lot Check and the planning map cover the City of Toronto only. For a property anywhere else, contact TESA directly and we will take a look.

[Read the full Real Estate page on TESA.ca](https://tesa.ca/real-estate) → tap to open

RESIDENTIAL AND COMMERCIAL DEVELOPMENT AND CONSTRUCTION

Imagined. Designed. *Built.*

PLANNING. DESIGN. APPROVALS. CONSTRUCTION.

A residential and commercial development and construction firm. We carry a project across planning, design, entitlement, approvals, and construction management, guided by ownership with more than twenty years of building experience. The work runs in four parts.

Land Development Management

Design, Engineering & Approvals

Project & Construction Management

Smart Automation

Land to approval

We take a site from raw land to development approval, managing the municipality, the consultants, and the studies so you do not have to: pre-consultation and massing, the full consultant team, municipal correspondence, and the approval itself, official plan and zoning by-law amendments, severance, and site plan approval.

Procurement, where the model saves

Three channels, each measured against our own material take-off. Subcontractor procurement saves **8 to 17%**, material procurement **13 to 22%**, and overseas sourcing and importing **40 to 65%**. On a Cost Plus contract, the savings pass through to the client.

Custom, without the price tag

The flagship differentiator. We design bespoke kitchens, wardrobes and built-ins, interior doors, and bathroom vanities in-house, manufacture them overseas, and import them direct to the job site. Bespoke design, imported for you.

Client Portal

Full transparency for the owner: one hub for communication, the project schedule, daily, weekly, and monthly logs, progress photos, files, and payment and financial dashboards.

[Read the full Development page on TESA.ca](#) → tap to open

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SELECTED PROJECTS

Built by one team, drawings to *keys*.

Custom residential and purpose-built rental, from the first drawing to the finished interior. The role TESA carried is listed under each project.

**Custom residence, 557 m² (6,000 sq ft)**

Design, project & construction management by TESA.

**Custom residence, over 929 m² (10,000 sq ft)**

Land acquisition brokerage, design, development management and permits, project & construction management by TESA.

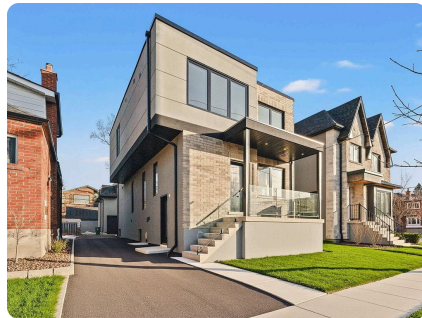
UNDER CONSTRUCTION

**Custom interior, kitchen**

Acquisition brokerage, design and build by TESA.

**Custom interior, principal bedroom**

Acquisition brokerage, design and build by TESA.

**Multiplex, new build**

Design, development management and permits, project & construction management by TESA.

**Purpose-built rental, 60 units**

Feasibility, design, development management and approvals, project & construction management, stabilization and capital stack strategy by TESA.

PREDEVELOPMENT

Site tours available upon request.

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[Read the full Development page on TESA.ca](#) → tap to open

SELECTED PROJECTS

Commercial, ground up and *fit-out*.

Offices, clinics and fuel retail, designed to the budget, permitted, and managed through construction by one team, with one industrial project in predevelopment. The role TESA carried is listed under each project.



RE/MAX office fit-out, 743 m² (8,000 sq ft)

Design, entitlement, project & construction management by TESA.



Medical clinic fit-out

Design and build by TESA.



Fuel station and convenience store, ground up

Design, full permit package, project & construction management by TESA.



Fuel station, the forecourt

Design, full permit package, project & construction management by TESA.



Industrial warehouse and office, 3,252 m² (35,000 sq ft)

Project & construction management by TESA.

PREDEVELOPMENT

Site tours available upon request.

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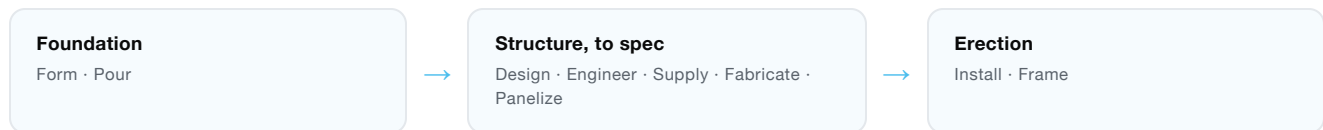
FOOTINGS TO FRAMING · UP TO 6 FLOORS

Turn-key *superstructure.*

FORM. POUR. FABRICATE. PANELIZE. FRAME.

TESA SKLTN delivers the turn-key superstructure, from footings to framing, as one package or any stage on its own: the foundation formed and poured, the structure engineered and fabricated to spec, then panelized, installed, and framed. Precision light steel framing is the core: non-combustible, dimensionally stable and fast to frame, hybrid with wood where it lowers cost. Up to six floors, for residential, commercial, and industrial.

THE TURN-KEY CHAIN



WHY STEEL

Exceptional strength-to-weight ratio

Builds up to 6 floors

2x to 3x faster to frame

Up to 10x less waste than wood

Non-combustible

Will not rot, warp, crack, or shrink

The multi-family advantage

Where a building calls for non-combustible construction and interior, non-load-bearing walls may be wood, we frame hybrid: steel where the code requires it, wood where it permits it. That delivers the non-combustible structure at a lower cost than other steel or concrete solutions.

SKLTN raises the structure that Real Estate found and underwrote and Development designed and permitted, with the capital behind it structured by Capital. A turn-key superstructure, footings to framing.

[Read the full SKLTN page on TESA.ca](#) → tap to open

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SELECTED PROJECTS

The structure, footings to *framing*.

Turn-key superstructure on TESA projects and for outside builders: the foundation formed and poured, the steel engineered and panelized, the frame raised in steel, wood, or both.

**Turn-key superstructure, the foundation**

Formed and poured by TESA SKLTN.

**Turn-key superstructure, the panels**

Engineered, fabricated, panelized and installed by TESA SKLTN.

**Turn-key superstructure, the frame**

Hybrid steel and wood framing by TESA SKLTN.

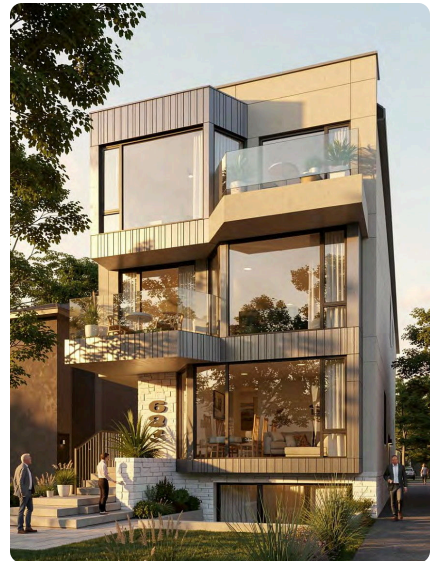
**TESA SKLTN on site**

Turn-key superstructure by TESA SKLTN, footings to framing, up to six floors.

**Garden suite, two storeys**

Structural framing by TESA SKLTN.

UNDER CONSTRUCTION

**Sixplex, three storeys**

Light steel framing structural engineering, hybrid steel and lumber structural framing by TESA SKLTN.

UNDER CONSTRUCTION

Site tours available upon request.

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[Read the full SKLTN page on TESA.ca](#) → tap to open

REAL ESTATE CAPITAL ADVISORY

The capital stack, *structured.*

DEBT AND EQUITY, IN THE RIGHT ORDER.

TESA Capital Group structures the capital behind a project, alongside licensed lenders. Working with lenders, investors, and intermediaries, we plan the debt and equity from land through construction to the stabilized building, so the capital stack fits the project and the sponsor. We do not favour one product. We structure the most efficient stack for each deal, and licensed lenders provide the loans.

What we structure

The capital stack for land acquisition, construction, and the stabilized building: senior debt, mezzanine, and equity. Take the whole stack planned as one, or a single piece on its own.

CMHC MLI Standard

CMHC mortgage loan insurance for multi-unit rental of five or more units. Conventional terms and streamlined requirements versus MLI Select, used to acquire or refinance stabilized buildings and to support construction.

CMHC MLI Select

A points-based program that rewards affordability, energy efficiency, and accessibility. New construction can be financed up to 95% loan-to-cost from the entry tier, and higher scores buy longer amortization, up to 50 years, limited recourse, and reduced premiums. For existing properties, higher scores also lift the leverage. It can insure the construction loan and the permanent loan, or the permanent loan alone.

Why CMHC drives returns: more leverage means less equity in the deal, longer amortization means stronger cash flow, and lower premiums lift the bottom line. Together they can turn a marginal multi-family project into a strong one. Stated as CMHC program features, subject to CMHC qualification and the project's score.

[Read the full Capital page on TESA.ca](#) → tap to open

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DEVELOPMENT FEASIBILITY

The two most expensive questions, *answered.*

What should I build? Is it profitable? Settled before you commit.

Answered the usual way, these two questions mean assembling a dozen professionals, each at their own fee. It commonly runs up to thirty thousand dollars and months of time, and it often ends in no build. TESA brings the whole analysis into one study: one comprehensive, coordinated feasibility study, delivered in days, not months, at a fraction of the cost. One report, one point of contact, and the full picture you need to make the decision yourself.

What the City will let you build

- 34 planning layers, 55 by-law provisions tested.
- Chapter 900 exceptions read against your lot.
- Unit count, building forms, and severance assessed.
- Dimensioned site plans and 3D massing per scenario.

Whether it pays, and what approval takes

- Market rent study with a recommended unit mix.
- 5 to 10-year pro forma, CMHC MLI Select and Standard.
- DSCR, ROI, ROE, IRR, and yield on cost.
- Financing modelled to the capital stack.
- Approval position, variance roadmap, and precedent.

Twenty-three items in all, 40 to 60 pages, in 10 to 15 business days: itemised in the feasibility package.

Multiplex

Up to six units in a house form, plus an optional garden suite. The fourplex to sixplex, the semi-detached houseplex, and the duplex.

AS OF RIGHT \$2,490 + HST
OPTIMAL VARIANCE \$2,990 + HST
MAXIMIZED DEVELOPMENT ON INQUIRY

Apartment

More than six units, or any building the zoning treats as an apartment. Purpose-built rental at scale.

PRICED ON INQUIRY

WHITE LABEL AVAILABLE The full study delivered under your branding, for planners, architects, developers, builders, realtors, and mortgage brokers. Priced on inquiry.

Start with a free property consultation. Send the address; we review it and walk you through what we find, and if a project is not feasible, we say so before you spend a dollar. If TESA Real Estate Inc., Brokerage represents you on the purchase or sale of the property studied, the \$2,490 or \$2,990 fee is credited to you on closing.

[See the full feasibility breakdown on TESA.ca](#) → tap to open

WAYS TO BUILD

However you want it to *pay off*.

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DONE FOR YOU

Signature Build

Your signature. Built.

Tap to learn more on TESA.ca →

INVESTED ALONGSIDE

Syndicate Build

Invest in the build, not the burden.

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LED BY YOU

GP Support

You are the GP, with a full team behind you.

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LEARNED FIRST

Education

Taught by the people who build.

Tap to learn more on TESA.ca →

Reserved for *you*.

Start with a free property consultation. Send the address, and we take it from there.

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CALL

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