



## Equipment Financing for Gun Range Owners

**Carey's Small Arms Range Ventilation** has teamed with **Cobra Capital** to offer **Equipment Financing** solutions for owners and builders of indoor shooting ranges. Through Equipment Leasing, you can make a series of easy monthly payments over a two- to four-year period and avoid the need for a large upfront deposit. The Lease is guaranteed by a lien on the ventilation equipment – including manufactured components as well as the design, engineering and installation work that Carey's provides.

**Why lease range ventilation equipment?** This approach can make your money go farther and help you **build your business faster** by –

- Increasing your working capital and bank borrowing availability.
- Allowing you to build greater shooting range capacity to meet growing customer demand, even when budget constraints or lack of immediate cash flow may prevent a capital outlay.
- Protecting you from future interest rate hikes by providing fixed payment structures at today's low rates.
- Potentially reducing your tax expense as lease payments come out of before-tax dollars.

**Why Cobra Capital?** After careful research and consideration, Carey's has selected Cobra Capital as our financing partner. They're a well-qualified privately held financial services company that is dedicated to meeting the needs of America's small and mid-size businesses.

- Cobra's founder, Dale Kluga, has over 35 years of banking and leasing experience.
- Cobra has funded many young and worthy small businesses which have become highly successful operations (references available upon request).
- Cobra funds and services its own leases, start-to-finish, through Providence Bank and Trust and its investor base.

**Is this program a good fit for your business?** The Equipment Financing Program serves both new and established range owners who are seeking to build new capacity or retrofit their existing facility. As a privately-held financier, Cobra's underwriters can "think outside the box" in considering your unique circumstances including business assets, consistency of income, number of years in business (including related experience), and profitability.

**Equipment Financing can be a key part of your total financing package** – Equipment Leasing can work in tandem with Commercial Mortgage Financing, Construction Financing, and 504 SBA Financing to provide a total solution to meet your business needs. These products are all available through Providence Bank & Trust.

**For more information, contact Pat Tovey at [ptovey@careyscentral.com](mailto:ptovey@careyscentral.com) or (708) 532-2449. Or contact Dale Kluga, Cobra Capital at [dale@cobrallc.com](mailto:dale@cobrallc.com) or 630-985-3500. We would be delighted to help you open your new range, or grow your existing facility faster.**

**Solutions that work®**

**Cobra Capital • 2831 W. 83<sup>rd</sup> Street • Darien, Illinois 60561 • 630-985-3500 • [www.CobraLLC.com](http://www.CobraLLC.com)**



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### Monthly Payment Factors & Credit Criteria\*

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

<u>Term of Lease</u>	----- Years in Business -----		
	<u>0 – 1</u>	<u>2 - 5</u>	<u>Over 5</u>
<b>24 Months</b>	<b>4.79%</b>	<b>4.66%</b>	<b>4.58%</b>
<b>36 Months</b>	<b>N/A</b>	<b>3.29%</b>	<b>3.20%</b>
<b>48 Months</b>	<b>N/A</b>	<b>N/A</b>	<b>2.52%</b>

\* Funding Experienced Operators / Single to Multiple Shop Locations / Rates vary based on Credit History. Credit terms are subject to change, are not all inclusive, and are subject to credit approval.

### About Providence Bank & Trust



Providence Bank & Trust, headquartered in South Holland, IL, is a rapidly growing commercial bank serving business customers nationwide. The bank's mission is to serve its customers by delivering convenient competitive personal, professional & faith-focused products, as well as diverse trust and investment services – all with a level of personalized service that is unparalleled by its competitors. The bank has developed The Providence Bank & Trust Stewardship Program, designed so that 10% of the bank's profits are donated to local civic, non-profit and Christian organizations. Locally owned and operated, Providence Bank & Trust opened in September 2004 and currently has \$500 million in assets.

Visit [www.ProvidenceBank.com](http://www.ProvidenceBank.com) for more information.

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