



CapillaryConcrete

FINANCIAL SOLUTIONS

DRAIN | RETAIN | SUSTAIN

YOU DON'T PAY  
UPFRONT FOR YOUR  
MOWING EQUIPMENT...

**... SO WHY DO SO  
FOR YOUR BUNKERS?**





## Program Covers:

- Capillary Concrete
- Bunker sand
- Drain pipe (where applicable)
- Drain rock (where applicable)
- All labor
- Other project related costs

## Credit Package Requirements:

- One page credit application
- Financial disclosure on club depending on project size
- Vendor proposal / quote

## Credit Review Process:

- Complete package submitted to credit group for review
- 24-48 hour turnaround
- Decision will be communicated to sign off & term verification

# GAIN A COMPETITIVE EDGE

TURN YOUR BUNKERS INTO AN ASSET, NOT A LIABILITY

**Competition within the golf industry has never been more intense. Golfers expectations are higher than ever. Capillary Concrete can help you to gain that competitive edge required to succeed:**

- Capillary Concrete is unlike any other material, documented and fully insured by Lloyd's of London
- Capillary Concrete offers a financing program with terms ranging from 2-7 years
- With Capillary Concrete's unique quality, technical advantage and lifespan, it is the only bunker liner with 100 percent financial backing

## FLEXIBLE AND CONVENIENT FINANCING

- Eligible projects begin at \$25,000
- Lease or finance capital is available for all hard and soft costs
- Fixed rate / fixed term / unsecured financing with no collateral required
- Progress payment programs available
- HOA finance programs available
- Public funding programs with tax exempt rates and non appropriation documentation

DRAIN



RETAIN



SUSTAIN



## PROGRAM FEATURES

- Contract Types – Equipment Finance Agreement & Capital Lease (nominal purchase option)
- Amounts – Minimum finance amount of \$25,000
- Term – Tailored to meet the cash flow and/or tax objectives of the individual customer. Term range from two to seven years
- Downpayment – Not required. A club can prepay as much or as little of the transaction as they would like
- Structure – Standard monthly payments, seasonal payments, annual payments and deferred payments are all available
- Rate – Rates are based on current market indicators at time of credit review and approval

## GETTING STARTED IS EASY

- Work with your Capillary Concrete representative to determine the general dollar amount of your project and timing of installation
- Discuss Financial Solutions with your Capillary Concrete representative to learn about the flexible and convenient options available
- With your permission, our lending partner will contact the appropriate people within your organization to discuss financing options and obtain the required credit information



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CAPILLARY CONCRETE'S NEW BUNKER FINANCING PROGRAM OFFERS A CHOICE OF EQUIPMENT FINANCING AGREEMENT OR CAPITAL LEASE OPTIONS. MINIMUM PROJECT VALUE \$25,000. NO DOWNPAYMENT REQUIRED. CONTACT YOUR CAPILLARY CONCRETE REPRESENTATIVE FOR MORE INFORMATION.

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