



Rain Bird Financial Solutions

Gain a Competitive Edge

Competition among golf courses has never been more intense than it is today. Golfers have higher expectations for course conditions, and attracting players is a challenge facing nearly every private, public or municipal course. The better the look and playability of your golf course, the more likely you are to experience success. Because irrigation plays such a critical role in maintaining the appearance of your course, renovating your current system will help you gain that competitive edge.

Now, Rain Bird helps make your renovation even easier through its financing program. From product upgrades to complete irrigation system renovations, Rain Bird Financial Solutions can customize a program that meets all of your irrigation and owner/member requirements. Rain Bird has partnered with a leading lender in the golf course industry to create the Financial Solutions program. This lender has provided financial solutions to hundreds of courses, just like yours. Its credit officers have a great deal of experience working with various golf course ownership structures, and are always available to help you find the financing solution that meets your needs.

Program Features

Contract Types - Capital Lease (nominal purchase option) or Equipment Finance Agreement (EFA).

Amounts - Minimum finance amount of \$ 10,000.

Credit Guidelines - Application only approval for up to \$250,000 with no upfront collection. Requests over \$250,000 will require financial disclosure.

Term - Terms are tailored to meet the cash flow and/or tax objectives of the individual golf course. Terms range from 2 - 7 years depending on the size of the finance request.

Advance Payment - Advance payments are not required. A club can pre-pay as much or as little of the transaction as they choose.

Structure - Standard monthly payments, seasonal payments, annual payments and deferred payments are all available. We attempt to match the structure to the customer's cash flow needs.

Rate - Rates are based on current market indicators at time of credit review & approval. They are comparable to direct bank rates on similar-sized deals with similar credit, and with no additional collateral.



Flexible & Convenient Financing

- Eligible projects begin at \$10,000.
- Courses can be member owned, for profit, municipal or federal.
- No real estate collateral is required. The cash flow and credit history of the golf course are usually sufficient to secure the borrowing.
- Generally, no assessment of the membership is required. The project can be paid for with a modest increase in monthly dues.
- Additional equipment—turf maintenance, golf cars, clubhouse/pro shop equipment—can be added to the same master agreement, and can help to secure a lower borrowing cost.
- Lease or finance capital is available for all hard and soft costs, including in-ground pipe, wire, installation, even design costs.
- Progress payment programs are available depending on the size and scope of the project.

Getting Started is Easy

1. Work with your Rain Bird representative to determine the general dollar amount of your irrigation project and the approximate timing of installation.
2. Discuss Rain Bird Financial Solutions with your Rain Bird distributor and learn about the flexible and convenient options available to your course.
3. With your permission, Rain Bird's lending partner will contact the appropriate people within your organization to discuss financing options and obtain the required credit and /or financial information to initiate review.

For over eight decades, irrigation has been Rain Bird's only focus. Everything we do revolves around making irrigation products and systems work more efficiently and reliably. When you partner with Rain Bird and Rain Bird Financial Solutions, you can expect that we know golf course irrigation, and we understand how to make it work to your advantage.

To find out more about Rain Bird Financial Solutions, please contact your Rain Bird Distributor, or fill out our online [Information Request Form](#), or call us at (800) 603-1644.

