



Centra Culinary Finance VS Traditional Bank Loans

“Why wouldn't I just go to the bank for money?”

There are times when going to the bank makes sense. Purchasing equipment isn't one them.

- **Bank loans are not generally intended for capital equipment.**
- **Banks often require large down payments.**
- **The process can take months and more documentation is often required.**
- **A lien may be placed on the business, not just the equipment.**
- **Once a line of credit is tied up at a bank, customers may be out of options when expenses pop up that cannot be financed, like payroll, building repairs, or marketing needs.**



FINANCING WITH CENTRA CULINARY FINANCE

Unlike an SBA loan, which can take 15–18 months to come through, our programs give you the ability to shop for the items you need now.

Finance your equipment, smallwares, signage, soft costs, and other expenses (consumables and disposables do not qualify)! Contact us today to learn more.

- **Choose term options that fit your operating budget.**
- **Open new locations faster.**
- **Improve your profitability by upgrading your equipment.**
- **Free up your working capital.**

Contact us today to learn how we can help you grow your business!

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