

# 6 Essential Questions to Ask Before Choosing Your Equipment Financing Partner



At Centra Culinary Finance, we're passionate about seeing the foodservice industry thrive. We understand the unique challenges you face—whether it's helping customers open their first restaurant, expanding to new locations, or upgrading essential equipment. You don't have time for slow, complicated financing processes or endless paperwork.

**Offering third party financing options helps you close more deals, reach a broader customer base, and provide the best solutions for your customers.**

It also means you can eliminate the risk and hassle of offering in-house terms, allowing you to preserve cash flow, reduce administrative burdens, and focus on growing your business while providing customers with easy payment options.

**Our commitment is to make financing simple and fast so you can focus on what you do best—supporting your customers and growing your business.** Prefunding options are available for qualified partners, and our innovative tools allow you to access progress updates, co-branded application links, payment calculators, and more whenever you need them.

**We want to be more than just a funding source; we want to be your partner in success.** This guide will help you choose the right financing partner who truly supports your business and your growth. You don't want a partner who is just checking off the boxes, you need a partner that is actively contributing to your and your customer's success!



## 1. DO THEY GIVE YOU A COMPETITIVE EDGE?

When it comes to equipment financing, all funding sources are not equal. Companies that own their own funds have distinct advantages; they can give customers flexible, fast funding, so they can make quick business decisions at the right time.

### THE CENTRA CULINARY FINANCE ADVANTAGE

As a self-funded, non-banking financing company with strong equity, here are some ways we're able to give you more control over your finances:

**Direct Lending Options:** Because we own our own funds, we can lend more flexibly. If your customer has credit concerns or is a startup, they can still receive financing without having to wrestle with complex approval processes. Your customer signs, and we send you the money. It's that simple!

**One-Stop Shop Financing:** We combine our own funding with a network of trusted lending sources to offer the best options for each customer. With us, you get competitive rates, flexible terms, and tailored solutions- all through one partnership.

**Fast Financing:** We can close deals within 24 hours, allowing your customer to make those urgent business purchases when opportunity strikes.

**Flexible Payment Options:** Our 90-day and 6-month deferred payment programs, along with early pay options, and a special Middleby program, give your customers flexible choices that align with their needs. Our consultative approach helps match each customer with the ideal option.

**Soft Credit Pulls:** We prioritize your customers' peace of mind. Our initial soft credit pulls allow customers to get financing quotes without it affecting their credit scores, giving them freedom to explore their options risk-free.

**Electronic Processes:** The days of overnighting documents or filing paperwork are over. We use all electronic processes, making the process fast for both you and your customers. If a customer prefers a paper app, we do have that available!

**WHEN IT COMES TO  
EQUIPMENT FINANCING,  
NOT ALL PARTNERS  
SERVE UP THE SAME  
VALUE!**



## 2. DO THEY GIVE YOU THE RESOURCES TO GROW YOUR BUSINESS?

Your financing partner should be on your team. The best partners will give you innovative resources that make it easy to track leads, provide application links, promote financing, and grow your business.

### CENTRA CULINARY FINANCE'S DEALER RESOURCES

**Free Dealer Dashboard:** Our dashboard provides insight into each opportunity you send us and allows you to get instant updates via email. Here's what you can do through our platform:

- **Real-Time Opportunity Tracking:** Monitor the status of all your deals and track their progress through each stage in real-time.
- **Lead Notifications:** Receive immediate notifications with customer contact information whenever a financing lead form is completed on your website.
- **Co-Branded Application Links:** Access co-branded application links to provide a seamless experience for your customers.
- **Financing Calculators:** Provide monthly payment ranges effortlessly using our financing calculators, allowing you to give customers a payment range before they apply. This makes upselling more effective!
- **Marketing Resources:** Access a library of marketing materials tailored to help you promote financing solutions effectively.
- **Training and Support:** Request training for your team to ensure they are fully equipped to offer financing options confidently.
- **Website Integration Tools:** Utilize our ready-to-use integration tools to add financing options directly to your website, enhancing the customer journey and boosting conversions.





### 3. DO THEY WORK FOR YOU?

Some financing companies leave you to do branding, back-office work, and application processing on your own. Your funding provider should be on your team! They should simplify documents and funding, making it easy for your customers to buy your equipment.

#### HOW CENTRA CULINARY FINANCE HELPS EQUIPMENT DEALERS

At Centra Culinary Finance, we tailor our approach to fit your preferences, whether you want to be deeply involved or prefer minimal engagement. We make offering financing easy and effective by providing a full range of marketing materials—flyers, presentations, website content, social media graphics, email templates, and showroom displays. By aligning with your go-to-market strategy, we ensure our support enhances your efforts and streamlines our partnership.

**We Handle the Details:** You don't have to waste time calling customers for information, jumping through hoops for documents, or filing extra paperwork. We handle all the back-office work for receiving and processing applications so you can spend your time running your business.



TOGETHER WE CAN COOK UP CONVENIENT FINANCING OPTIONS FOR YOUR CUSTOMER'S EQUIPMENT NEEDS!



## 4. DO THEY MAKE THE PROCESS SIMPLE?

Complicated paperwork, prolonged verifications, and verbal interviews shouldn't stand between you and your money. If you want your customers to stay onboard, your application process should be seamless.

# CENTRA CULINARY FINANCE'S APPLICATION PROCESS

### STEP 1: TELL US WHO WE CAN HELP

You can refer customers to us and we'll walk them through the process, or you can send them a custom application link that goes directly to credit review.



### STEP 2: WE'LL SEND YOU UPDATES

You'll receive email updates when the application moves to the next stage or when we leave a note on the account. You can turn off these notifications if you'd like!



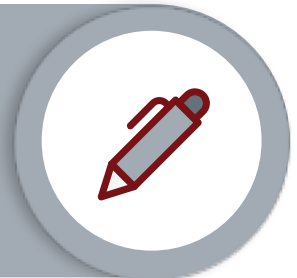
### STEP 3: SEND US THE INVOICE

As soon as you send the invoice for your customer's purchase, we'll expedite electronic documents for your customer to sign.



### STEP 4: GET YOUR FUNDS

Once the customer signs, we'll send 100% of the invoice amount to your company.\*





## 5. DO THEY UNDERSTAND THE FOODSERVICE INDUSTRY?

Industry experience is crucial because it ensures a financing partner understands the unique challenges and needs of the foodservice sector. Generalist partners often provide one-size-fits-all solutions that may not address specific industry nuances, resulting in missed opportunities for tailored support and less effective assistance with franchise complexities and key events. An experienced partner offers targeted insights and customized solutions that better support your business's success.

### **CENTRA CULINARY FINANCE: DEEP INDUSTRY EXPERIENCE**

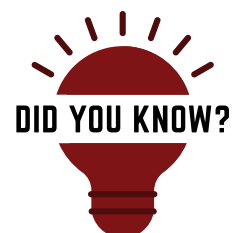
Our leadership team brings invaluable experience from the equipment dealer side; they've worked in industry buying groups, and consulting roles. This deep industry immersion allows us to understand the unique challenges faced by foodservice dealers and customers.

#### **Why Our Industry Expertise Matters:**

- **Specialized Programs:** We develop financing solutions tailored to the specific needs of the foodservice industry.
- **Franchise Expertise:** We understand the complexities of franchise operations and provide solutions that cater to these needs.
- **Trade Show Coverage:** We attend industry trade shows and can represent your interests at these key events.
- **Customized Support:** Our deep industry knowledge ensures we provide relevant and effective support, enhancing your business operations.
- **Insightful Solutions:** Our team's background allows us to create innovative solutions that address unique challenges in the foodservice sector.

69% of sales reps that led with financing closed a higher percentage of sales than those that didn't!\*

\*According to a 2020 Sawbux Survey





## 6. CAN YOU TRUST THEM?

Of course, your financial partner should be trustworthy. Do some research and dig into their background. Do they have a reputation you can count on? Do they have years of experience as a lender? Are they trusted by others in the industry?

### **CENTRA CULINARY FINANCE'S COMMITMENT TO TRANSPARENCY**

We prioritize transparency to ensure customers fully understand their contracts before signing. Our partnerships with industry buying groups, associations, and publications reflect our deep commitment to the foodservice sector. We recognize that your choice of financing partner reflects on your business, so we act with integrity and a customer-service focus to support your success and maintain trust.

### **WHAT OUR PARTNERS AND CUSTOMERS ARE SAYING**

*I have used Centra Funding as a vendor and as a customer. Excellent communication, fast and seamless transactions every time. We were able to finance equipment easily and hassle-free and Centra Funding has enabled us to serve a wider audience and get paid faster. We highly recommend partnering with Centra!*

*The entire process from start to finish couldn't have been more efficient or easily accomplished! Great communication throughout! I highly recommend Centra Funding as a financing solution for any small business!*

*My experience with Centra Funding was very seamless. They understood what I needed & got me the financing I needed quickly to purchase my new equipment. I would highly recommend them to anyone who needs financing.*

## Let's Turn Up the Heat on Success Together!

Contact us today to learn how we can help you and your customers achieve growth!

Click [\*\*HERE\*\*](#) or scan the code to schedule a call with us.

781-328-9511

[culinaryfinance@centrafunding.com](mailto:culinaryfinance@centrafunding.com)

