

**TORO®**

Count on it.

# Toro Dealer Financing

Grow  
Your  
Business  
and  
Improve  
Your  
Cash  
Flow

## Outstock and Outsell the Competition With Toro Financing Options

You need product on the shelves to win business, but you also need sales to pay for it. With low-cost dealer financing from Toro, you can stock up on inventory to meet peak demand without overextending your business. And with flexible customer financing, you can offer crop terms to growers while immediately collecting your profit. Either way, it all adds up to a substantial advantage in today's competitive economy.



### Why Finance?

The dealer who can supply the fastest is often the one who gets the order, regardless of price. That's where financing can help. Dealers throughout the Americas have used Toro financing to ensure product availability while matching their payments to their cash flow. It's a great way to reduce financial risk, improve your profitability and meet the delivery needs of your growers.

### Toro Dealer Financing offers:

- Highly competitive interest rates\*
- Fast, hassle-free approval
- No down payment required
- Flexible shipment and payment terms tailored to meet your needs
- The financial strength of The Toro Company



\*Subject to credit approval. Interest rates are based on the LIBOR (London Inter-Bank Offered Rate), with adjustable and fixed rates available. Arrangement fees vary by length of term and are expressed as a percentage of the amount financed. Please contact your Toro District Sales Manager or call 800-333-8125 for additional details and to learn how the program can be tailored to meet your individual needs.



# Toro Financing: Problem Solved!

## How It Works

This dealer financing program allows you to purchase your irrigation system products through Toro and pay for them over a period of months. You must finance a minimum of \$100,000, and the maximum finance term is 12 months. Simply work with your District Sales Manager to determine the details of your financing package:



- Provide two years of financial statements.
- Confirm products to be purchased and pricing.
- Set the length of the financing term and desired payment dates.
- Upon approval, sign the financing agreement and send it with your purchase order and prepayment to Toro Customer Service.
- Your order will be processed and shipped as soon as your financing agreement is received.

## Crop Terms for Growers

Sell large projects with extended terms without tying up your working capital. Toro Grower Financing allows growers to purchase Toro Micro-Irrigation and related products and pay over months or years, depending on the crop. You receive full payment upon final delivery of the order and your customers receive a convenient solution.



Find out how Toro Dealer Financing can help you compete in today's market. Contact your District Sales Manager today or visit [toromicroirrigation.com](http://toromicroirrigation.com) for more information.

## FAQs

**Q:** I sell most of my irrigation systems between March and May every year and collect from growers between May and July. How can I avoid a cash-flow crunch in this compressed selling season?

**A:** If you finance the purchase through Toro, you can take delivery on all of your inventory in February. You'll have the products to meet grower needs without tying up your available cash, and you can make a lump-sum payment to Toro in August after you collect from your growers (see example).

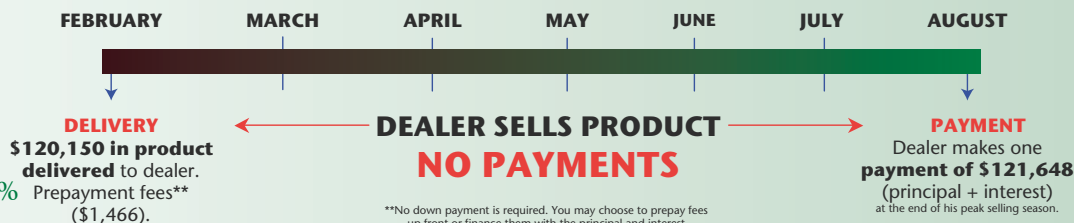
**Q:** There's a large project I want to pursue, but I don't want to tie up my credit on the products. Is there another option?

**A:** The customer can finance the purchase through Toro Farm Gate Financing. This eliminates your collection risk by paying you up front for your customer's purchase as soon as it's delivered. A grower can even finance non-Toro products such as pipe and fittings, so you don't have to use your credit lines with other suppliers. The grower receives the products he needs for the season and keeps his cash flow manageable, which helps make you the hero.

## EXAMPLE

Term: .....180 Days  
Rate: .....1-Month LIBOR  
Prepaid Fees\*\* : .....\$1,466  
Principal: .....\$120,150  
Total Interest: .....\$1,498  
Total Payment: .....\$123,114

**ALL-IN INTEREST RATE: 2.5%**



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