

A photograph of two men shaking hands in front of a brick building and a large black Freightliner truck. The building has large windows and the company name 'BANKERS CAPITAL EQUIPMENT LEASING & FINANCING' is mounted on the wall. The truck is a heavy-duty model with a chrome grille and a license plate that reads '72596'. The ground is covered in snow, suggesting a winter setting.

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Vice President – Senior Loan Officer



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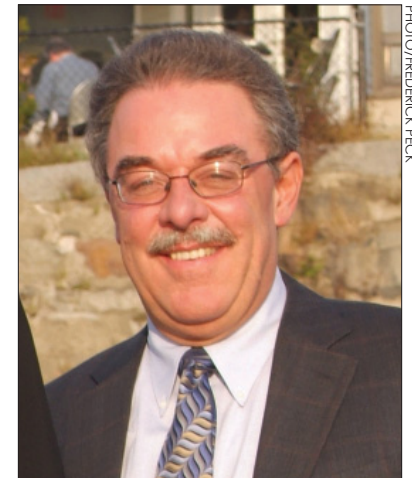
COVER PHOTO/RON BOULEY

Greetings From Bankers Capital

After twenty years of providing exceptional service to our clients, it gives me great pride to reflect back on that time, to remember the businesses that were started and the successes that emerged.

As a small businessman with big business resources, I'm proud of what Bankers Capital has evolved into. At one time, I had just a vision; today, with a team of professionals who support our customers through every step of their equipment leasing transaction, Bankers Capital has become a partner to hundreds of businesses, large and small, throughout the country.

My pledge to you is to provide a comprehensive approach to your next equipment financing transaction, and to offer you the kind of advice and thoughtfulness that our customers have come to rely on. In these challenging financial times, having a partner that can provide the open communication you need is essential; Bankers Capital is that partner.



To all of our customers, past, present and future – thanks for a great twenty years, and here's to many more ahead.

Sincerely,

Larry LaChance

PHOTO/FREDERICK PECK

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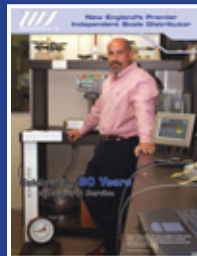
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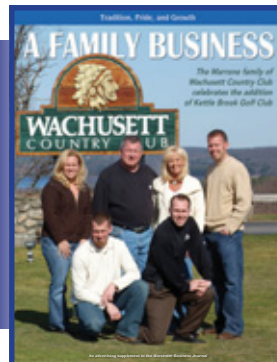

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Getting the Jockey Out of the Gate

Bankers Capital Calculates Best Bets For Growing Business

You won't find Larry LaChance at Saratoga Springs, or buying tickets a year in advance for the Preakness. Yet every day, he's placing his bets on his jockeys, and only choosing the ones that stand the best chance at winning Triple Crown. The difference is, his jockeys are his clients, and their victories are tied into the viability of their business plans – not the speed of the horse.

As the president of Northborough-based Bankers Capital, LaChance's equipment leasing empire has built its reputation not on the size of the deals but on the relationships that are formed, and remain long after the last piece of equipment is in place. After twenty years in business, Bankers Capital has established itself as not only a regional leader in non-conventional lending, but also nationally as a company that can perform miracles when it comes to arranging complicated transactions with minimal down time. From a national party supply retailer to a high-end bar and bistro, or a Napa Valley vineyard to an international telecom company, LaChance has worked with a lot of jockeys who credit much of their success to Bankers Capital. Fortunately, it's a simple recipe for success.

"We do what we say we're going to do when we say we're going to do it," says LaChance. "You will know what we're going to do in an hour or a day – not a week. Either you have the right ingredients to make a cake, or there's something missing and it's just crumbs."

From the Ground Up

LaChance didn't have a red carpet rolled out for him upon his arrival into the business world. Instead, he learned from others and applied that knowledge to his own formula, ultimately becoming one of the most successful non-conventional lenders in the region. After cutting his teeth in the business world by buying his first Arnold Bread franchise shortly after graduating from Millbury High School, he moved onto automobile leasing. Interestingly, it was this experience that set the tone for h

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Larry LaChance with Gary LiBrandi, president of Tropic Sun tanning salons.

PHOTO/FREDERICK PECK



PHOTO/FREDERICK PECK

Larry LaChance with Paul Petersiel of Red Rock Bistro.

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his career, and he entered the world of equipment leasing as a partner in a leasing company that became one of Inc. magazine's "500 Fastest Growing Companies" in 1983.

Despite never having taken an accounting course, his appetite for numbers was obvious. LaChance would eventually part ways with his partner and move on to form his own company in what is today known as Bankers Capital. Along the way, he formed the relationships that have stayed with him for the past twenty years, including one that has emerged as a predominant party supply store known as iParty. With stores around the country, CEO Sal Perisano certainly has a lot to keep track of; however, he hasn't forgotten the role LaChance played in the successful launch of not just iParty, but one of his first ventures into entrepreneurship, Videosmith. Through both of these challenging endeavors, LaChance has been there.

"Our relationship goes back twenty years," says Perisano. "We leased networking computers through Larry (at Videosmith) and

then used him for a lot of equipment at iParty. We love Larry – you work with him because he's the best."

A common thread that extends between all of his relationships is that LaChance is not just a lender – he's a shoulder to lean on, or a sounding board for an entrepreneur's next venture. But to LaChance, it's part of what sets him apart from the conventional lending environment of a highly-regulated banking institution. As a non-conventional lender, he enjoys the flexibility that his customers benefit from, as it allows him to support innovative businesspeople who may be limited by poor credit history or increasingly tight credit markets.

"I look for opportunities that make sense; most conventional lenders/ bankers look for ways to reject the deal," says LaChance. "A lot of people call me Uncle Larry – I'm not only their lender, I'm sometimes their accountant, advisor, marriage counselor – you name it."

Coupling that with his ability to put together deals in the blink of an eye, and it's no wonder his customers keep coming back.

"It's terrific to have a resource like Larry,"

says iParty's Perisano. "Quick thinking and he doesn't need a big commitment to make a decision."

Other area business owners echo Perisano's impressions of LaChance. When Paul Petersiel realized the potential for reworking his waterfront bar at Red Rock Bistro in Swampscott, his first call was to Bankers Capital – not to put together a deal, but to get his input on whether or not taking down the walls and expanding the bar footprint would make sense and offer a positive ROI. LaChance liked the way Petersiel was thinking, and they arranged financing for a new bar area and the required equipment. These days, Petersiel, proprietor of Red Rock Bistro, is enjoying the success of a wildly popular restaurant that has quadrupled in business since the renovations to the bar wrapped up.

"(Larry's) a guy I respect, and it comes from listening to him," says Petersiel. "He knows when something makes sense, and when it doesn't – and he's willing to take a chance."

If you build it, they will come

To keep a company humming as LaChance does with Bankers Capital, instinct is critical to success. Every day, potential customers introduce themselves to LaChance and his team, and oftentimes over the phone. He can't see them, but LaChance knows if they've got a game worth playing by listening – a simple but effective tool for structuring deals that ensures everyone's a winner at the end of the day.

In order to do that, it takes an approach that truly embodies the non-conventional nature of his business. LaChance has seen his competitors build a business out of merely identifying deals, and not actually seeing them through to completion. He's a self-described "non-flashy, non high-rent district" kind of guy, choosing instead to focus his investments of time and money into his customers and also, his business. Case in point: if Bankers Capital ends up selling lightly-used equipment, something's gone awry.

"Equipment should be producing income or producing savings," says LaChance. "If it's not making or saving

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you money, you shouldn't be acquiring it."

Fortunately, with a 20-year history of financing equipment deals around the country and right next door, LaChance's instances of having to auction off a tractor or sub-zero refrigerator are almost non-existent. "I have financed many leasing companies (both private and public) in my 35 year experience and never seen a company so efficiently run as Larry's," says

Roger Allard, vice president and senior loan officer at Barre Savings Bank. "His bad debt is next to non-existent which is the greatest testimony to the quality of operation that Larry manages." And given the number of customers he has that he hardly ever needs to lay eyes on, having the instinct to rely on the soundness of a business plan and avoid the web of restraints typical of a conventional lender is likely the best asset in his portfolio.

Bankers Capital helps me pay deposits quickly which results in equipment getting delivered fast.

Take, for example, Ben Soldinger, director of Cosentino Signature Wines PLC in Napa Valley, California. When you operate a full-blown facility with 5 wineries and 4 manufacturing plants, getting quick response on essential equipment installs is a necessity – as is never dealing with the paperwork. Soldinger has relied on Bankers Capital for everything from the French Oak barrels that store the wine to the stakes in the vineyards that support the vines. When Soldinger ran into difficulty getting a bank to finance the purchase of



Mitch Cosentino, founder of Cosentino Winery, standing next to the French Oak barrels financed by Bankers Capital.

stakes for 240 acres of vineyards, he turned to Larry. When he needs the latest equipment from Germany, he calls Larry. And when he needs French Oak barrels from 15 different suppliers located around the world – well, there's a pattern here.

"Most banks wouldn't touch deals like the vineyard stakes," says Soldinger. "A conventional lender? Not a chance. I've been doing this for 16 years and it can be excruciating for the run of the mill stuff. Larry knows what kind of questions to ask "for business considerations – I like that."

Of course, the liquidity with which Bankers Capital operates wouldn't be possible without an exceptional supporting staff. Soldinger points to the level of staff involvement as an important reason for why he comes back to finance more deals as his business continues to expand. When you consider that his orders oftentimes circulate among numerous vendors from overseas, not having to coordinate orders and deliveries of equipment saves Soldinger a considerable amount of headaches.

"It's a big relief to know I don't have to deal with the vendors," he says. "I work with real people, who actually listen to what I need and get it done. Even when I'm establishing credit for the first time with some vendors, (Bankers Capital) helps me pay deposits quickly which results in equipment getting delivered fast."

Fortunately for its customers, Bankers Capital tends to hire only those professionals who understand LaChance's mission in the unconventional leasing environment. Debbie Wilbur, the firm's documentation

manager, monitors the movement of every last piece of equipment – from the computers at iParty to the stakes in the ground at Cosentino Signature Wines. She ensures all documentation is in order to ensure vendors are paid on time and equipment is delivered when it should be, saving their customers the hassle of tracking it themselves.

A veteran of the equipment leasing industry, Vicki Jones, controller, has seen her fair share of companies like Bankers Capital. She's also seen

many that grow too fast and build business based on bad bets – in other words, they didn't check out the jockey.

"Some companies grow their business just for the sake of growth and make bad decisions on who to lend to," says Jones. "They grow in such a way that they have more sales, more employees – but not more income. Larry's attention to detail doesn't let that happen."

For most employees, simply working

He allows me to stay on top of my competition, and he's never said no – Bankers Capital has been a big part of my success.

for a boss who knows which way the wind blows when it comes to making sound business decisions would be a great place to work every day; however, LaChance takes it one step further and applies his well-regarded flexibility to his office staff as well. Jones is actually a resident of Spokane, Washington, and "commutes" via internet-based phone service, which allowed her to maintain her home base after LaChance hired her following their meet-

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Ask Larry

1.) Despite having a sure-fire concept for a new business venture, your past credit history causes your bank to reject your loan application. What's your best bet for getting the new equipment critical to launching your business?

Finding a lender that's not constrained by the economy! While any lender must use discretion when finding a partner to invest in, non-conventional lenders can look at the entire person – not just a credit score or income statement. Non-conventional lenders can still lend when banks are being denied the ability to help worthy businesses get off the ground.

2.) I've gone to the traditional banks and federal business agencies, but I can't cut through the red tape. Will a non-conventional lender offer me quicker turn-around?

Yes. They can look at not only the numbers, but also the person. For an individual with a sound business plan, appropriate collateral and a willingness to work with their lender, they stand to experience a much quicker application process. It all comes down to the individual, however, and making sure they are as invested in their business as their lender is. Most lenders want you to have skin in the game. Banks and most government agencies are regulated and they have so much more compliance and red tape to deal with, there is no way they can be as quick as a non-regulated, non-conventional lender can be.

3.) What should you look for in a non-conventional lender when it comes time to find a partner to finance your equipment needs?

Applicants should investigate their lender as much as the lender will scrutinize them. Make sure they are someone you can work with for the long haul. Relationships are

not just for the short term – applicants need to make sure their lender is a partner that has a track record not only for successful deals, but also in fostering a relationship that grows over the long-term.

4.) What's so different about a broker versus a non-conventional lender? Aren't the end results the same?

Typically, a broker is limited by a framework of requirements that do not allow for flexibility. A non-conventional lender can not only expedite payment, but also take into account other forms of collateral that a broker would not be able to consider. This not only helps to expedite the approval process, but gives the applicant multiple options. Brokers do not fund the transaction. They only look for lenders like ourselves to match the credit with our appetite. We approve the deal, we fund the deal, and live with the customer from "Cradle to Grave"

5.) After the economy's sudden downturn, your bank is no longer willing to lend you the money you need to support important upgrades to your business – even though your payment history and credit are excellent. What's your plan B?

Commercial lending is not going to loosen up any time soon. Banks cannot take risks right now, but a non-conventional lender can. Banks are betting on the lender; the lender is betting on the applicant. Smart lenders still have the record and reputation to gain access to capital, and they're your best friend

at times like these. Banks only like to lend money to companies who don't need it. They do not like to hear stories regarding your credit. Remember one thing: We are business people first and lenders second. If we can think like the business owner, it is much easier to lend to them and work together to develop a long term relationship.



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Sal Perisano, CEO of iParty.

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ing at a leasing conference. Jones credits LaChance with having the vision necessary to compile a team of individuals who work well together, and not let details like her address on the other side of the country interfere with the synergy the Bankers Capital team possesses.

"I've never worked anywhere for more than 4 years," says Jones. "Eventually I get bored, or hired away – I've been here for 5 years and I would never leave. (Larry's) smart about the way he manages the company, and he puts an incredible amount of effort into everything he does."

Room to Grow

Over the last twenty years, LaChance has converted numerous business acquaintances into friends. Ask any one of his customers what sets Larry apart, and despite being from a plethora of diverse industries – telecommunications, finance, leisure and restaurants, to name a few – they unanimously agree it's how LaChance's role has transitioned from that of a lender to one of a partner.

Gary LiBrandi, president of Tropic Sun tanning salons, has come a long way since opening his first store on Grafton St. in Worcester. Nowadays, Tropic Sun is synonymous with having the latest in high-end equipment for area tanners. Who does he credit that success to? Bankers Capital.

"Larry understands the small businessman," says LiBrandi. "He allows me to stay

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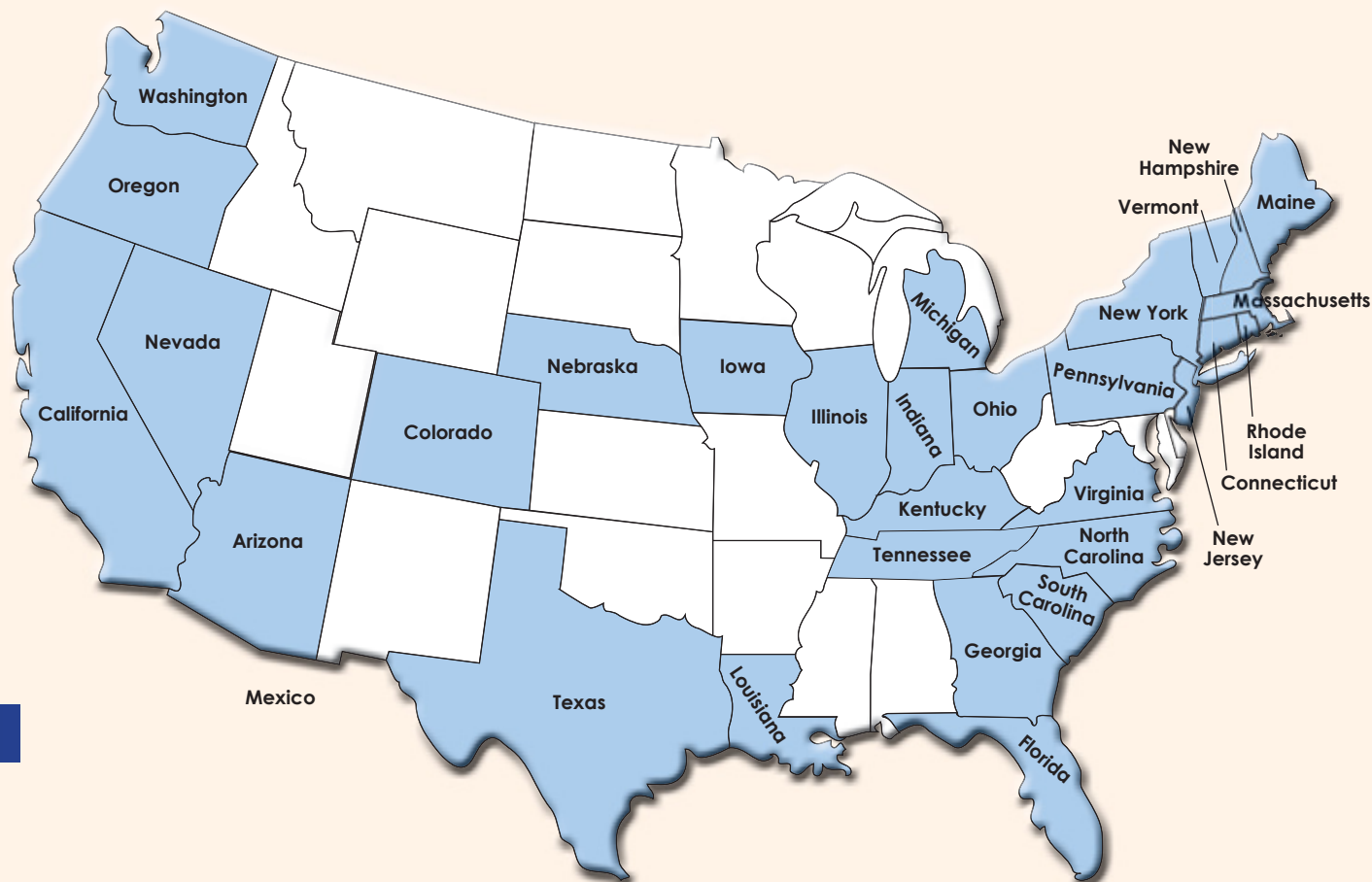
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on top of my competition, and he's never said no – Bankers Capital has been a big part of my success.”

Ron Contrado, CEO of Homisco, a global telecommunications company headquartered in Melrose, echoes Li-brandi's sentiments. LaChance has traveled with him to Texas to assist with the purchase of a company, as well as helping finance equipment deals at his local operations in their 22-year relationship. Though he recognizes they're both in business to make money, LaChance's operations are run differently than most lenders.

“I can ask him what he thinks about my ideas,” says Contrado. “Even though he would like to put together a deal every time, he won't do it – he's a friend. He's not just about the money.”

His clients' support notwithstanding, LaChance himself has earned a reputation among his peers for success in the equipment leasing world. Locally, he sits on



Leeber, president of the Marlborough Chamber of Commerce.

the boards of the Marlborough Regional Chamber of Commerce, and the Marriott Custom House in Boston. And recently, LaChance earned a place on the board of Certified Leasing Professionals Foundation, a national organization that recognizes its members who, through continued advancement and education, meet

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the high standards for professionalism as outlined by the Foundation. Susanne Morreale Leeber, president and CEO of the Marlborough Regional Chamber of Commerce, has seen first-hand the benefits of LaChance's experience, which



Roger Allard, vice president and senior loan officer, Barre Savings Bank.

he shares with Chamber leaders and its members on a regular basis. In 2006, the Chamber recognized LaChance as its Business Person of the Year.

"I have come to depend on Larry's financial expertise and experience to advise me with the financial decisions for the Marlborough Regional Chamber of Commerce," says Morreale Leeber. "The volunteer hours and contributions that he has given to the Chamber have truly helped position us as 'The Chamber of Choice.'"

Despite these milestones, LaChance sees the potential for more. With the financial crisis tightening up credit markets, he's seeing more opportunities than ever coming in the door. But with that comes the need for greater discretion, certainly a tactic he's sharpened over the years. Nevertheless, the desire to grow is strong, and the possibilities are endless for Bankers Capital.

"I have not even scratched the surface of the opportunities out there," says LaChance, "and our opportunities are only going to become greater."

Congratulations Bankers Capital on 20 years of success.



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