

# CHECK CASHING / PAYDAY LENDING BUSINESSES

## Two Treasure Valley Idaho Locations

**Special  
REDUCED  
PRICING!**

### THE BUSINESS

These well established locations, in two communities, are each positioned on very high traffic count arteries with easy entry and have ample parking. All locations—licensed by the State of Idaho's Department of Finance—cash checks, make payday check loans and send money orders. At any given time there is about \$165,000 outstanding in loans.

### THE COMPANY

All locations have been in business since 1997. Leasing information is as follows:

|                           | Sq Ft | Monthly Lease |
|---------------------------|-------|---------------|
| Western Idaho location #1 | 900   | \$1,450       |
| Western Idaho location #2 | 600   | \$450         |

A trained manager with 12 years of experience manages the stores. The strength of the control systems and the high degree of employee dedication allow the owners to operate the location with very little time expended. This is an absentee-owned business.

### THE REASON FOR SELLING

The owners recently redirected their efforts into other commercial ventures that are capital intensive on the Eastern side of Idaho. Accordingly, the owners desire to sell this business.

### THE OPPORTUNITY

New local ownership could increase revenues by bringing new excitement and actively marketing the business, increasing both the check cashing volume and number of payday check loans. Agreeing with other businesses to provide on-site payroll check cashing services is another alternative. Local ownership would also likely reduce existing payroll generating further increases to profit and cash flow. Prospective purchasers will be asked to produce current proof of liquidity prior to receiving further confidential information.



**ASKING PRICE**  
**2 Western Idaho Stores**  
**\$400,000**

### TERMS:

Cash or substantial down payment

### ASSETS

Loans Receivable (guaranteed) \$ 165,000

*All values provided by Seller*

### SELLER'S DISCRETIONARY CASH FLOW\* (SDCF)

Contact Agent for Confidential  
Financial Information

\*Seller's Discretionary Cash Flow is the ESTIMATED amount of money a new owner could expect to have after running the business for one year in the same manner as the seller before depreciation, debt service and payment for owner's compensation and owner's perks. **If purchaser will actively manage the business, the amount of the manager's compensation should be added to the SDCF.** Financial information provided by Seller.

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## ARTHUR BERRY & COMPANY

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For more information visit [www.arthurberry.com](http://www.arthurberry.com) or contact:

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TO RECEIVE FURTHER INFORMATION, sign and return the Confidentiality Agreement/Agency Representation found on our web site. The listing agent, **DAVE NORRIS**, will then contact you. If you prefer, this agreement can also be requested by contacting us at **208-336-8000**. The information above has been provided by the seller. Arthur Berry & Company makes no representation as to its reliability. Price and terms subject to change at seller's discretion. FILE 3697