



SBA Success Story, exclusively from KeyBank  
**Urban Air**

## Customer

Anthony and Nichole Rains could have stuck it out in their jobs at the phone company. Steady income, job security – that would have been enough for most people, but the Rainses dreamed of something more.

“I had hit 40 and knew that if we didn’t make a move, that this is it, I’m going to be working the same job for another 15 to 20 years,” said Anthony, a Marine who worked as a lineman.

“I was on call for 17 years, 24 hours a day, seven days a week and did that for 17 of 20 years,” added Nichole, who was an executive.

The couple wanted to work for themselves and do it with a business that allowed them and their customers to have some fun.

They’re now owners of Urban Air Trampoline and Adventure Park in Franklin, Indiana, a franchised entertainment complex with a variety of attractions, from trampolines and rope courses to climbing walls.

## Challenge

The Rainses had never run their own business before, let alone one that required a massive buildout and managing approximately 100 employees.

While buying into a proven franchise like Urban Air provided a certain amount of guidance and security, the couple still had to obtain financing for the down payment, as well as for construction of the rides and attractions that fill the sprawling 39,000-square-foot structure.

They needed a bank that believed in their dream enough to overlook the obstacles.

They turned to KeyBank, where both families have personal accounts and where Anthony had gone for his lending needs in the past. “It’s a natural thing for us to look to the bank we’ve trusted our whole adult lives,” Nichole said.

## Success summary

**Company:**

Urban Air Trampoline and Adventure Park Franklin

**Industry:**

Entertainment center

**Business challenge:**

Capital needed to open franchise

**Loan purpose:**

Construction

**Loan solution:**

SBA 7(a) loan



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“We’re absolutely thrilled to be working for ourselves and building our future. We’re in charge of ourselves.”

– Nichole Rains, co-owner, Urban Air Trampoline and Adventure Park Franklin

## Solution

KeyBank officials recognized the Rainses’ determination to realize their dream.

They determined the best option in this business’s case would be a Small Business Administration (SBA) 7(a) loan. The SBA loan requires a smaller down payment and has a longer repayment period than a conventional loan, two crucial advantages for a new business getting off the ground.

Obtaining the loan while finding a location and managing construction was a lot, Nichole said.

“But KeyBank was always willing to answer the phone, willing to answer any questions we had, and our local branch was right along with them,” she added.

## Results

Since opening in October 2017, Urban Air Franklin has been a success in the community and for the Rainses.

“We made the right decision. At the time, we didn’t know. It was stressful. We quit our jobs. We really didn’t know how it was going to turn out, but it turned out pretty good,” Anthony said.

The couple is currently looking to open a second Urban Air franchise in Indiana. They intend to apply for another SBA loan from KeyBank to finance it. They’ve also recommended KeyBank’s SBA program to other franchisees seeking financing.

“We tell them as many times as we can that the SBA loan through Key was good for us,” Nichole said.

To learn more, contact a local KeyBank Relationship Manager or visit [key.com/smallbusinesswellness](https://key.com/smallbusinesswellness)

To learn more about Urban Air Franklin, visit [urbanairfranklin.com](https://urbanairfranklin.com)

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