THE ULTIMATE GUIDE TO

Payroll Funding

THE ULTIMATE GUIDE TO **PAYROLL FUNDING**

In the fast-paced staffing industry, cash flow is the lifeblood of any successful business. Yet, navigating the demands of meeting regular payroll and managing day-to-day operations can be challenging, especially when clients take longer to pay for delivered services.

Staffing agencies are confronted with unique challenges, ranging from the constant demand for additional working capital to the urgent need for faster and more flexible financing solutions. These challenges include supporting extended payment terms, handling seasonal fluctuations, and navigating unexpected events, all of which demand innovative approaches to financial management.

This guide dives into the world of payroll funding and how this tailored financing solution assists staffing agencies overcome these hurdles. Whether you're a seasoned veteran or just starting up your business, our goal is to empower you with knowledge and tools to help you improve cash flow, meet financial obligations, and drive business growth.

eCAPITAL®

TABLE OF **CONTENTS**

Select a topic or **click on the arrows** at the bottom of the page to navigate through guide.

INTRODUCTION

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Payroll funding, also known as invoice financing or accounts receivable financing, is a flexible financing solution designed to address the unique cash flow challenges staffing and recruiting agencies face.

Payroll funding allows staffing agencies to leverage the value of unpaid invoices to access the capital they need to meet payroll obligations, cover operational expenses, and invest in growth opportunities. This can be accomplished through various financing options, **invoice factoring** or **asset-based lending** (ABL), to help staffing firms bridge the gap between invoicing clients and receiving payments, in order to improve their cash flow.

The Importance of Payroll Funding for **Staffing and Recruiting Firms**

For staffing agencies, consistent and stable cash flow is paramount. Providing firms with immediate access to necessary funds ensures that staffing agencies can meet payroll obligations promptly to attract and retain top talent while maintaining seamless operations. With payroll funding, these firms gain the financial flexibility to seize growth opportunities, expand their client base, and navigate the ups and downs of the dynamic staffing industry.

INDUSTRY **CHALLENGES**

INDUSTRY **CHALLENGES**

Staffing and recruiting firms are accustomed to navigating uncertainty. In a post-pandemic world, the industry has capitalized on growth opportunities sparked by worker shortages and fluctuating demand in manufacturing industries.

Here are **five common financial challenges** staffing firms face which can be overcome with payroll funding.

1 EXTENDED **PAYMENT TERMS**:

Staffing firms are struggling to make payroll and fund operations due to lengthy accounts receivable timelines. Cash flow can become strained as more businesses leverage extended payment terms.

2 RISING **OPERATIONAL COSTS:**

Attracting and retaining top talent is increasingly expensive. Besides an increasing payroll burden, staffing firms must continually invest in recruitment tools and new technology, such as automated pre-screening and skill validation tools, to remain competitive and efficient.

3 COMPETITION FOR **TOP TALENT:**

The staffing market is expected to grow to **$43.21 billion in 2023**. As demand for staffing services rises, staffing firms need to offer competitive wages and retention bonuses to keep top talent.

4 SEASONAL **DEMAND:**

While staffing's ebbs and flows force agencies to bolster their workforce a head of busy holiday seasons, the hiring windows for these seasons often open during slow months. Without an adequate supply of working capital, it can be difficult for firms to manage these abrupt transitions in business conditions.

5 ECONOMIC **UNCERTAINTY:**

Rising interest rates are changing how staffing companies do business. Companies straining to manage debt obligations are re-organizing their operations to preserve working capital and cash flow rather than investing in growth.

These challenges all impact staffing firms' cash flow management.

Delayed payments, rising operational costs, and industry competition stretch an agency's ability to manage short-term costs and meet payroll. Payroll funding is a financial solution designed to help businesses conquer these challenges.

BENEFITS OF **PAYROLL FUNDING**

BENEFITS OF **PAYROLL FUNDING**

Payroll funding provides staffing agencies with the financial stability and flexibility needed to thrive in a competitive industry.

Six advantages of **payroll funding**

ACHIEVE RELIABLE AND STEADY CASH FLOW

Confidently meet payroll obligations and have peace of mind knowing your employees are paid on time, even if you have outstanding receivables. With payroll funding, you'll have a predictable cash flow to help you confidently cover business expenses.

ATTRACT AND RETAIN TOP TALENT

In a highly competitive talent market, attracting and retaining top talent is crucial. Payroll funding allows staffing agencies to offer competitive compensation packages and benefits, and timely and reliable paychecks, giving them a competitive edge in securing the best talent for their clients.

IMPROVE CLIENT SATISFACTION

The financial stability provided by payroll funding allows staffing agencies to maintain professionalism and timely service to their clients. By ensuring contingent employees are paid promptly, payroll funding helps foster positive client experiences leading to increased client retention and referrals.

FLEXIBILITY AND ADAPTABILITY

Whether you're experiencing seasonal fluctuations, changing business circumstances, or rapid growth, payroll funding can be adapted to accommodate varying demands. This ensures your agency gets the financial support when it's most needed. You can invest in essential resources, such as technology upgrades and marketing initiatives to enhance your service offerings. This adaptability ensures that your agency can stay agile, responsive, and ahead of the competition

BENEFITS OF **PAYROLL FUNDING**

FASTER ACCESS TO WORKING CAPITAL

Compared to traditional bank loans that can take months to qualify for, payroll funding offers significantly quicker approval and funding processes. After qualification, agencies can receive funds within 24 hours after presenting approved invoices. This enables them to confidently respond to unexpected challenges, and capitalize on exciting business opportunities.

MINIMIZE CREDIT RISKS

Alternative finance providers often perform credit checks on clients before extending funding. This helps to minimize the risk of non-payment or late payments from clients. This risk mitigation helps staffing agencies avoid potential financial losses and maintain a stable financial position.

> **Talk about flexible** – even when I'm late submitting invoices, **funding comes through like clockwork.**"
>
> – eCAPITAL STAFFING CLIENT

HOW **PAYROLL FUNDING WORKS**

HOW **PAYROLL FUNDING WORKS**

Payroll funding leverages the value of a business's outstanding invoices to provide immediate cash.

There are **two primary solutions** available for payroll funding:

INVOICE FACTORING

Invoice factoring provides staffing agencies, at any stage of company development, quick access to funds. Invoice factoring does not require restrictive covenants typically required in bank loans, making it an ideal solution for new staffing firms without an established credit history. This means that even start up staffing agencies can efficiently manage their cashflow and meet immediate financial needs with invoice factoring. Here's how it works:

1. A staffing agency sells its accounts receivables to an alternative finance company, also known as a factor.
2. The factor advances a significant portion of the invoice's value to the agency, typically between 70% to 90%.
3. Once the client pays the factor, the remaining balance (minus fees) is forwarded to the staffing agency.

HOW **PAYROLL FUNDING WORKS**

ASSET-BASED LENDING (ABL)

Asset-based lending caters to more established staffing agencies, that are seeking a more traditional line of credit, and are accustomed to regularly presenting a borrowing base certificate. This financing solution is tailored to support these agencies' specific needs, leveraging their valuable assets to secure funds for growth and operational requirements. Here's how ABL works:

1. The alternative finance company provides a line of credit to the staffing agency, secured by the agency's assets, including accounts receivable. The credit limit is usually based on a percentage of the eligible A/R value.
2. The agency can draw funds from this credit line as needed to cover payroll and operational expenses.
3. As the agency grows, the credit line can increase making it a flexible and adaptable solution for varying financial needs.

Invoice Factoring and Asset-Based Lending Streamline Payroll Funding and Fuel Business Growth

Both invoice factoring and asset-based lending offer staffing agencies at any stage of development the financial flexibility and stability required to navigate industry's unique challenges. By accessing these payroll funding solutions, staffing agencies can focus on growing their business, attracting top talent, and providing exceptional service to their clients, all without the burdens of cash flow constraints.

WAYS TO ACCELERATE FUNDING

WAYS TO **ACCELERATE FUNDING**

Alternative finance companies play a pivotal role in accelerating payroll funding. Unlike traditional banking institutions that mandate lengthy approval processes and strict eligibility criteria, these highly specialized financing firms offer a more streamlined funding process and tailored solutions that cater specifically to the staffing industry's unique needs.

QUICK APPLICATION AND APPROVAL

Alternative finance companies can fund companies significantly faster than traditional lenders. While a bank may take months to approve a loan or line of credit, alternative finance companies can approve payroll funding deals within weeks. With minimal bureaucracy and faster access to working capital, agencies are able to meet urgent payroll and operational needs efficiently.

WAYS TO **ACCELERATE FUNDING**

FLEXIBLE FUNDING OPTIONS

Alternative lenders are adept at providing personalized and flexible access to working capital. Unlike a traditional loan, invoice factoring and ABL can be scaled to your company's working capital needs as your business grows or changes. Reputable alternative finance companies will help you discern which financing option best suits your business's current working capital needs.

Whether through invoice factoring or ABL, these adaptable options cater to varying cash flow demands, empowering agencies to access the right funding solution tailored to their unique circumstances.

FOCUS ON COLLATERAL AND INVOICES VS CREDIT HISTORY

Traditional lenders heavily rely on credit history and are tightening loan restrictions as rising interest rates threaten businesses' ability to pay their obligations. Alternative finance companies, however, prioritize the value of collateral and invoices as security. This approach makes funding more accessible for staffing agencies, especially those with limited credit history or facing temporary financial challenges. In these situations, agencies can leverage invoice factoring to acquire working capital without restrictive covenants. With ABL, agencies can leverage their assets and outstanding invoices to secure the working capital they need to maintain steady operations.

EXPERTISE IN THE STAFFING INDUSTRY

An invaluable advantage offered by certain alternative finance companies is their in-depth understanding of the staffing industry's unique needs. Comprised of seasoned staffing experts, these finance partners understand the specific cash flow and operational challenges staffing agencies face. This industry knowledge translates into tailored financial solutions, strategic advice, and a genuine commitment to supporting your agency's growth and success.

> “**eCapital is twice as reliable** as a hard lender and twice as cost-effective”
>
> – eCAPITAL CLIENT

CUSTOMER **SHOWCASE**

eCAPITAL®
INTERVIEW WITH:
Tom Ioele CEO, & founder of TalentBridge

TalentBridge®

TALENTBRIDGE: PARTNERING FOR GROWTH AND SUCCESS

With 35 years of experience, TalentBridge has established itself as a leading recruiting and staffing agency, supporting clients across 43 states with professional support and top talent across diverse industry segments. From supporting Fortune 500 companies to executing large-scale projects efficiently, their commitment to excellence has fueled remarkable growth.

In this interview, we sat down with Tom Ioele, CEO, and founder of TalentBridge, to learn about their story and financial partnership with eCapital that has been instrumental in supporting their growth.

Tom, to start, could you share a bit of your story with us?

"TalentBridge is a 35-year-old staffing company that provides recruiting, staffing and talent management solutions for clients across 43 states from 12 locations. We also have our own recruiting team in India. On a weekly basis we support anywhere from 2200 to 3500 W2 contingent employees.

Founded in 1985, our company has experienced tremendous growth, driven in part by a couple of significant acquisitions. As we continue our trajectory of success, our aim is to reach $250 million in revenue within the next 24 months. Specializing in professional

CUSTOMER **SHOWCASE**

support across IT, accounting, finance, and legal functions, our expert team connects talented individuals with assignments ranging from 90 days to 24 months. Our track record of success has led to many of our clients ultimately hiring our talent.

We also support large project work, which means we have the capability to fulfill requests for hundreds or even thousands of employees for extended durations. It's not unusual for a customer to call and request 700 people starting in September for a nine-month project. We have another customer that engages with us every year in September for about 2000 people."

> "eCAPITAL STANDS OUT WITH THEIR INDUSTRY **EXPERIENCE** AND **FLEXIBILITY**."
>
> —Tom Ioele

What has your experience been like working with eCapital for the past two years?

"Working with eCapital for the past two years as our senior lender has been good. We're an asset-based lending client of theirs. We also work with two mezzanine lenders. As the senior lender in the group, eCapital has a lot of the leverage over those other providers. What sets eCapital apart is their understanding of our business and industry. They have proven themselves to be incredibly supportive, offering valuable insights and creative solutions to meet our needs."

How has eCapital been as a partner?

"Our relationship with eCapital is more than just business; it's a partnership. We have a great relationship manager, Brian Cuttic, who understands our business. I found Brian to be a creative expert who looks out for our best interest. He's helped create a win-win situation for TalentBridge and quite frankly, he was successful in doing just that.

I also found eCapital to be very accessible, and their team is genuinely interested in our success. I've called from my cell phone many times, and I visit them often in Atlanta, whenever I'm there for work. We get together and strategize about the business."

It's interesting to know that eCapital is now a customer of yours too.

"Yes, it's a good feeling to know they feel comfortable with TalentBridge, because of our size and scope. We've filled a couple of credit and banking-related positions for them, which is a great feeling knowing they trust our capabilities."

How does eCapital compare to your previous traditional bank lenders?

"eCapital stands out with their industry experience and flexibility. In terms of the support we receive, I would say eCapital is incredibly firm but also incredibly fair. They are very knowledgeable about what we do.

Working with eCapital, I realized that our junior lenders were not as knowledgeable in our industry as I thought. Now that we have somebody who knows our industry like eCapital does, it makes that much more obvious.

I don't think I will ever go back to a relationship with a lender who doesn't know our industry. There are too many peculiarities in every industry that make them unique. eCapital has a lot of knowledge about the staffing industry and as a result, can help us be a better Company and make better financial decisions through that knowledge."

The growth of your company has been accelerated over the last decade. Can you elaborate a bit on that?

"We've had a steady pace of growth for many years, but we really accelerated our growth in

CUSTOMER **SHOWCASE**

2013 after our first acquisition, and then after our second acquisition in 2017. We continue to look at acquisitions on a go forward basis, and currently have several targets that we are exploring.

Our goal today is to organically grow 15 to 20% every year, and to also look at acquisitions that fit within our existing verticals and are a good fit with our culture."

Are those acquisitions expanding your reach geographically as well?

"We look for acquisitions that either can get us into new markets or into markets where we have a large customer presence but no bricks and mortar. For example, we have a solid customer base in Seattle, WA but no local office. In that case, we found and engaged with a third-party provider who we felt was a good fit with us. We now have some ownership interest in that company, they deliver our services for us, and there is also the potential for future acquisition. In fact, that is how we've made all our acquisitions: Identifying organizations that could either be partners or help us provide services to our local customers. And then acquired them over time."

With your growth accelerating through 2013/2017, how did your financing needs evolve?

"We've always been focused on asset-based lending solutions. It's cost effective for us, and we've had the privilege of working with world-class customers who pay promptly. This financing option has allowed us to leverage a line of credit effectively. And today, eCapital provides us with a large line of credit, which has been a critical factor to support our growth."

Thinking back over your history, did you transition at some point from a bank to a specialty lender or have you always been working in the alternative lending space?

"After our first 25 years with traditional commercial banks, we originally transitioned to a specialty bank similar to eCapital. We had one prior specialty bank provider before eCapital, but we ended up leaving them and partnering with eCapital."

CUSTOMER **SHOWCASE**

And what's been your experience? What was the general thought process to make that transition from traditional bank to alternative lender?

Transitioning from traditional banks to speciality lenders has been crucial for TalentBridge's growth, Tom explains. "Traditional banks have charters that they have to follow, while specialty lenders may not have those same limitations. The large banks that we used in the past had charters and restrictions that a specialty bank like eCapital may not have.

For example, the specialty lender, that we had just before eCapital, just followed a different set of charters based on how they were set up and so they had a little more flexibility. They may have been a little more costly, but they had the additional flexibility that is required for a growing, entrepreneurial type business."

When you switched to eCapital, what were your priorities?

"Well, one of the things that I was very interested in... that was becoming really important to me was that they had industry experience. eCapital had a fair amount of experience working with staffing companies like ours. By comparison, in the past dealing with a larger traditional bank, we continually had to train them on the industry. As managers and account leads changed over time, we had to reteach them about our business; even though they should have known a lot about us since we were with them all those years. I haven't had that experience with eCapital at all. From day one, their entire team knew what we were doing and clearly got it.

For example, eCapital structured our terms to align with our customers profiles, many who are large Fortune 500 companies. We represent lots of them and eCapital was able to structure our deal around our customer base. And I feel this enabled us to grow our existing customers even more than we could have with a traditional bank."

> "WE COULD NOT HAVE GOTTEN IT DONE WITHOUT eCAPITAL ON THAT CALL. THEY CAME UP WITH A **CREATIVE SOLUTION** THAT EVERYBODY LIKED, **AND IT WORKED.**"
>
> —Tom Ioele

As you continue to grow your business, is eCapital able to provide support in that area?

"Absolutely... when we take on new customers, it would not be unusual for our CFO to call our contact at eCapital and say 'Hey.... we're looking to bring on, for example, a major aerospace company. The prospect is telling us their payment terms are in 60 days, but the spreads are very high, the margins are high, and we probably can do $10 million with them in the next six months. Do you have an appetite for that, and will you need to put a limit on it?' In this case, after doing their research, their response was: 'They're big company. I don't think we have to worry about them from a payment issue, so you can just take them under the traditional terms that we fall under and we're good to go'.

On the other hand, it would also not be unusual for our CFO to make a call if it was a company, we didn't know anything about. In that scenario we often look to them for advice. And they might come back and say: 'We've looked into them; they've got some payment issues. You might have an issue with these guys. You might want to dial it back a little bit on them.'"

CUSTOMER **SHOWCASE**

Would you have had a similar relationship working with larger banks?

"No, not unless you really knew the lender well. And if it's a large regional bank, they may not know the customer in Seattle, right? Now that we're spread out across the country with customers in 43 states, we really needed a far more educated lender that understands our business."

So, is it fair to say that eCapital is more of a partner than a supplier, than maybe you've had in the past?

"I absolutely view them as our partner. We've gone through some things with them in the last six months that have been really good for this company, and they've helped us get to that place. For example, we closed on a transaction yesterday that was worth around $26 million. I did a conference call with the all the parties last week, and it's because of that call that we were able to get the deal closed yesterday. And we could not have gotten it done without eCapital on that call. They came up with a creative solution that everybody liked, and it worked."

You were talking earlier about your mezzanine lenders and the fact that eCapital is now your senior lender. Can you just talk a bit more about that? How does that work for you?

"We have two mezzanine lenders that have focused on our acquisition growth. But in the big picture, they are considered junior to a senior lender, which in this case is eCapital. But at the end of the day, our number one concern is our senior lender. Because they're the ones that help us with the working capital, we need to grow the business.

What I liked about eCapital, and what was ultimately a challenge with our first non-bank lender was that our previous lender did not have the strength to deal with the junior lenders in the way that was needed to get things in order. There are times, as a senior lender, you've got to make a call on a junior and say, 'for the good of the company, this is the way this needs to go.'

Our first non-bank lender did not have the ability to do that. It just wasn't their philosophy, but eCapital had that it in their DNA. It was needed at the time, they needed to step in, and they did it in the right way. And overall, that approach has really helped us get to the place where we are today. That approach over the last five months has helped get us to the point where we were able to close that $26m transaction yesterday."

CUSTOMER **SHOWCASE**

As you mentioned, you've got a few other acquisitions you're looking at down the road. Now that you have your financing structured the way you want it, would you do that the same way in the future.... go through a separate mezzanine lender?

"Well, now that we're building such a good relationship, we might even go to eCapital if they had an appetite for it. After how far we've come in the last 6 months I think anything is possible.

You know, we're relatively new in the relationship, and I think we've established a lot of trust between us. If you talk to them, I think they would tell you, TalentBridge has done everything they said they were going to do. And I would unequivocally tell you that eCapital has done everything they said they were going to do. So, as you go through the process and see new deals emerging, I think we have a good enough relationship that I could bring them a deal, and they would look at it.

They would give us an honest evaluation of the deal and they will give us a straight-up answer. We can or we cannot do the deal. And if we can, here's how we would do it. Here's how it would look, and here's how we'll help you with it. If we can't, here's how you should do it. Here's what you might want to do. Oh, and by the way, we might have a third party that might come in and help you with that."

Do you think the financial industry is in general changing? Is the balance between larger banks and private lenders shifting, is it any different from what it was five years ago?

"I think there's been a lot of change. I mean, especially in the environment we're in right now. What I'm seeing is the traditional banks are looking at every deal with a high degree of scrutiny and I don't think they have the flexibility in their deals or their deal structure to accommodate a company like ours.

We've seen a real tightening of that market. They really want a perfect situation. A brand-new car. If you have any scratches on that car, they are not going to look at you. If you blink, they're not going to look at you. If you have more than three conversations, they're not going to want to talk to you. As a result, there's a lot of good companies out there who have trouble with the financing side of the business. So, I think there's an opportunity for companies like eCapital to capitalize on the market conditions right now. You go to an eCapital, and you realize .... you might need some flexibility, and if a company can provide a level of security and flexibility, it's a win, win situation. Certainly, it has been for a company like ours."

What advice would give to a colleague still working with traditional banks facing financial challenges?

"Well, my first comment would be... banks are like umbrellas on sunny days. My question would be... if you need support most when the sun isn't shining, why are you there? And then I'd ask if they've looked at a non-bank lender? We had never looked at a non-bank lender until we did our first acquisition, but the alternative lender we engaged with helped us put together that deal and go outside traditional lending norms to get the deal done. And for us that was really important. A traditional bank probably would not have allowed that deal to happen. I can only tell you that, because of that alternative lender and now with the support of eCapital, we've been able to double the size of the company in the last five years."

As TalentBridge continues to thrive and expand, their partnership with eCapital stands as a testament to the power of having the right financial partner by your side, who truly understands the industry and provides the flexible support needed. The knowledge, creativity, and unwavering support from the eCapital team have played a key role in TalentBridge's accelerated growth and continued success.

Read more customer stories.

CHOOSING THE **RIGHT PARTNER**

CHOOSING THE **RIGHT PARTNER**

Understanding the benefits of payroll funding is just the first step. Finding a reputable and reliable partner is the key to a sustainable payroll funding strategy.

Here are **seven characteristics of a payroll funding company** to assess before inking a deal:

EXPERIENCE AND INDUSTRY KNOWLEDGE:

Look for a partner will a solid track record of supporting businesses in your industry. Their understanding of the unique challenges and opportunities in staffing will be invaluable.

CUSTOMER SUPPORT:

Dedicated customer support from the lender is crucial for the smooth operation of your payroll funding solution. Ensure the provider offers multiple support channels, including phone, email, and online support. Also, consider the hours of support and response times provided. If funding issues arise, they must be dealt with quickly and efficiently to appear seamless to your staffing company's clients.

TRANSPARENT COSTS

The cost of service is a critical factor, but it shouldn't be the ultimate consideration. Nonetheless, it is one of the top-of-mind thoughts for business owners, especially in low-growth, high-cost business environments such as the one we're currently experiencing.

Most payroll funding companies in the same market and industry face similar operating costs and overhead. If a payroll funding company offers a lower than competitive rate for their service, it typically indicates the lender is competing on price, not value. Beware of funding relationships based on the lowest cost, as it often results in service failures that can negatively impact your business credibility. The cheapest solution is usually the least reliable.

CHOOSING THE **RIGHT PARTNER**

FUNDING SCALABILITY:

Your business may grow and change, so choose a partner who can support your increasing financial demands. A partner that can accommodate your expansion plans will be valuable in the long run.

FINANCIAL STABILITY:

Investigate the financial stability of the payroll funding company. You want to partner with a company that is financially secure and can sustainably support your needs.

ACCESSIBILITY:

Whether through invoice factoring or an asset-based lending solution, ensure the alternative finance company can connect you with cash on your terms. With evolving financial technologies, the best alternative finance companies provide instant access to your funds through simple online portals.

REPUTATION:

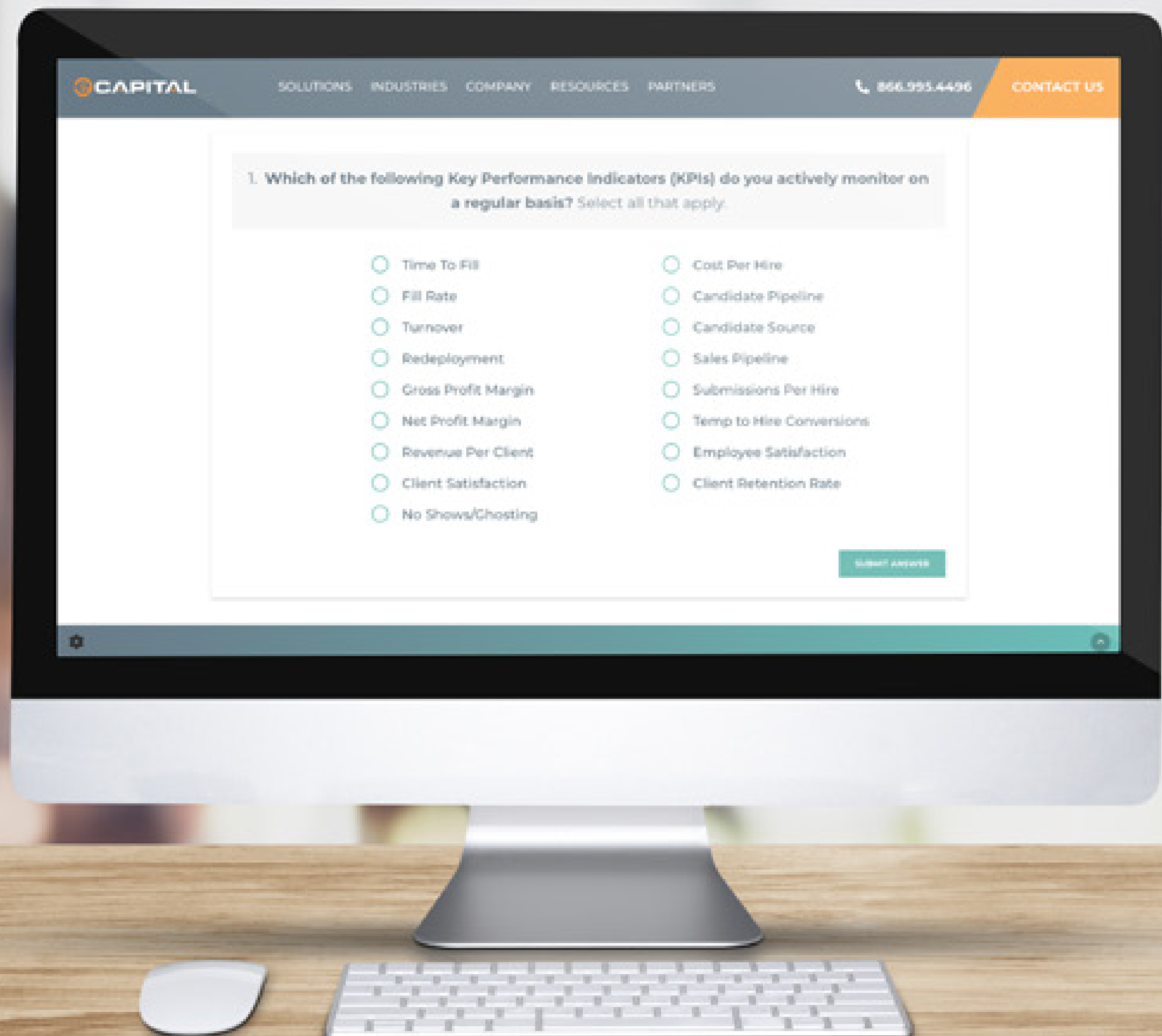
Since the alternative finance industry is growing as more businesses seek flexibility and personalized loan products, ensuring that any potential lending partner has deep roots in the industry and a positive reputation is essential. Check for reviews and testimonials from other staffing agencies that have worked with them. Positive references indicate a reliable and trustworthy partner.

> “eCapital stands out with their industry **experience and flexibility.”**
>
> – TALENTBRIDGE

STAFFING **ASSESSMENT TOOL**

STAFFING **ASSESSMENT TOOL**

Take the Staffing Business Assessment tool to find out in just a few minutes where your firm stands against industry standards and best practices.



- **Compare your business performance to other staffing firms.**
- **Identify strengths and key areas of for improvement.**
- **Provide insights that can help improve operational efficiency, talent management, and client satisfaction.**

TAKE THE STAFFING BUSINESS ASSESSMENT

SUMMARY

INDUSTRY GROWTH DRIVES DEMAND.

PAYROLL FUNDING ENSURES STABILITY.

The staffing industry's future looks strong, with experts forecasting high demand across a number of sectors, including manufacturing, healthcare, and IT. With business potential comes increased competition and unpredictable fluctuations in payment schedules and cash flow.

Payroll funding is the right solution for staffing agencies searching for financial stability and business growth. Securing payroll funding through an industry-leading alternative finance company is a step toward securing a prosperous future for your company, meet financial obligations, and drive business growth.

SUMMARY

ABOUT eCAPITAL

Whether you support a workforce of 10 or 10,000+, we understand that making payroll is critical to the success and growth of your staffing business. With our payroll funding solutions, you'll have faster access to the capital you need to make payroll, run your operations more efficiently and reach your business goals.

Our team of industry experts has funded over 30,000 clients with over $36 billion in working capital. Serving more than 80 industries from offices across North America, our team of staffing experts know the industry inside and out. We specialize in temporary and contract payroll funding for various staffing industry verticals including:

- Healthcare
- Administrative
- Engineering
- Professional/managerial
- Government contracting
- Information Technology
- Clerical / office
- Telecommunications
- Life sciences

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Request a free financing consultation and see what we can do for your business

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