

# ALTERNATIVE FUNDING SOLUTIONS IN TODAY'S ECONOMY

Dallas Chapter of PAYO

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ROUND TABLE  
FINANCIAL  
Business Funding

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## Client Relationship Executive

### Round Table Financial

- Two decades in the financial services & payments industry
- Member, Round Table Financial Executive Team
- Member, APA's National Speaker's Bureau
- Payroll, HR, Treasury thought leader & event speaker



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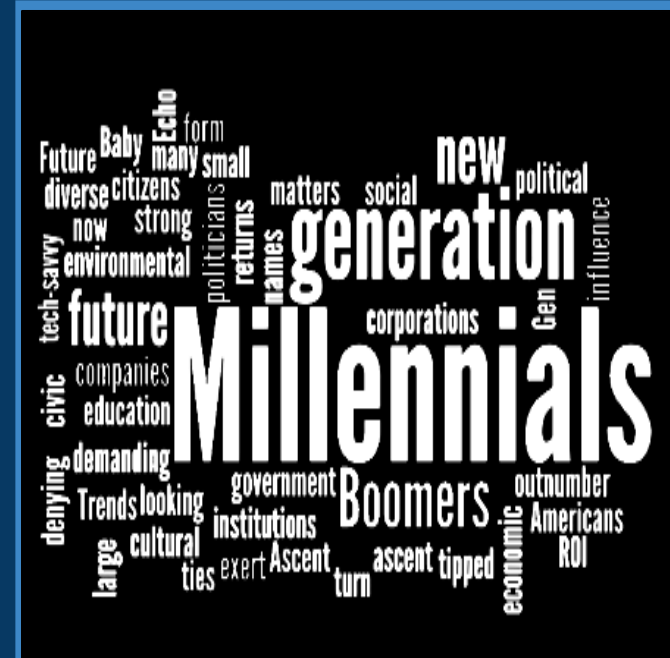
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# IN THIS PRESENTATION WE'LL COVER...

- RAPIDLY CHANGING MARKET DYNAMICS
- CURRENT ECONOMIC CONDITIONS
- TRADITIONAL BANKING OBSTACLES
- INTRODUCTION TO INVOICE FACTORING & PAYROLL FUNDING
- BENEFITS & INDUSTRY BEST PRACTICES
- KEY MARKET DIFFERENTIATORS
- Q&A



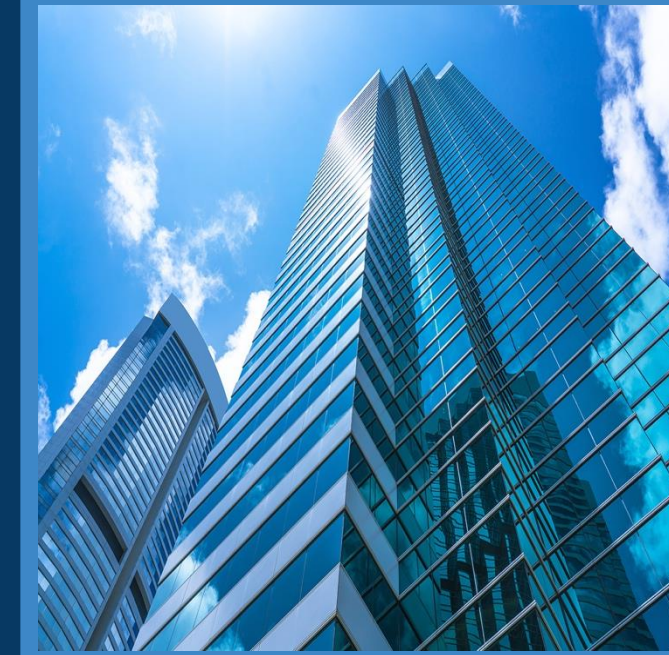
# RAPIDLY CHANGING MARKET DYNAMICS



Shift In Workforce



Consumer Trends Favor Speed & Flexibility



Rise of Non-Traditional Financial Products



# CURRENT ECONOMIC CONDITIONS

External events are forcing organizations to reevaluate established business funding practices . . .

- Continued Recovery from Global Pandemic
- Inflation (Rise in Price of Goods & Services)
- High Interest Rates
- Fluctuating Gas Prices
- Low Unemployment
- External Factors (Military Conflicts)



# TRADITIONAL BANKING & FUNDING OBSTACLES

## Traditional bank loans, lines of credit, as a funding solution

- Long application process (ongoing requests – tax returns, quarterly financial statements)
- Lengthy wait time for funds (if approved)
- High interest rates & fee structure
- Restrictive model & covenants
- Asset based lending
- Not scalable to your business needs



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# INTRODUCTION TO INVOICE FACTORING

## Speed and Flexibility are Key

Convert your unpaid invoices into immediate cash to keep your operations smooth & growth-focused



### Invoice Creation

A business invoices a customer for provided goods & services



### Invoice Verification

The business sends an invoice to the factor, who then reviews it and verifies its validity.



### Advance Funding

The factor purchases a percentage of the invoice amount and gives the business immediate access to cash flow.



### Payment

The factor then collects payment from the customer on the business's behalf.



### Balance Settlement

When payment is received, the factor settles the invoice balance minus its fee.



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# SECTORS SERVED (PARTIAL LIST)

- Staffing Agencies
- Healthcare Staffing
- PEO's
- Wireless Communication Infrastructure
- Information Technology
- Construction
- Security Guard Services
- Janitorial & Maintenance
- Manufacturing
- Hospitality Services



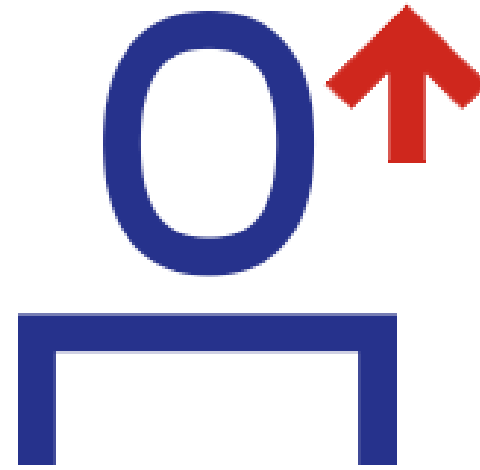
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# BENEFITS OF INVOICE FACTORING



Quick access to capital



Focus on Growing  
the Business



Hire Staff  
Buy Equipment  
Fund Payroll



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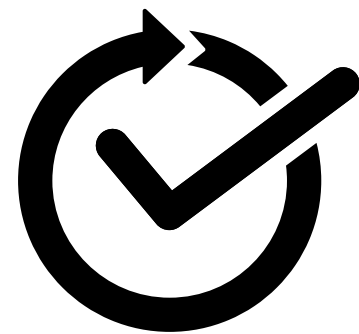


# Best Practices



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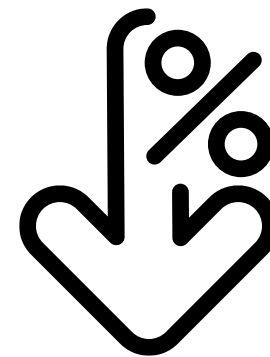
# KEYS TO SUCCESS



Easy application process



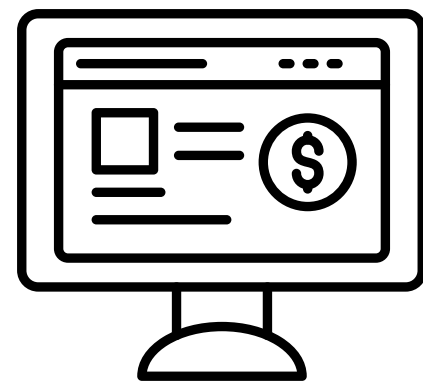
Quick Funding



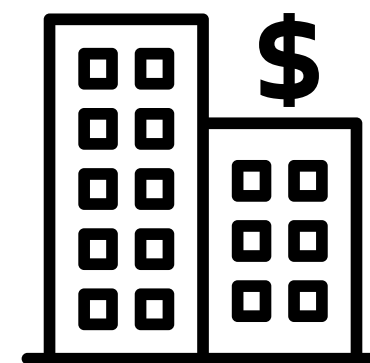
Decrease costs &  
Transparent Fees



Hire employees  
Grow your business



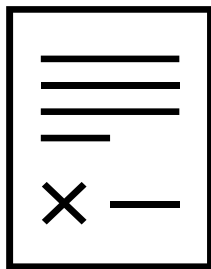
Real time Portal



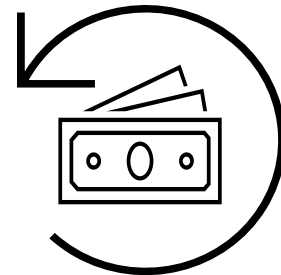
Account Management



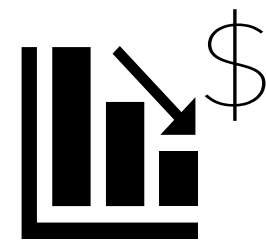
# MARKET DIFFERENTIATORS



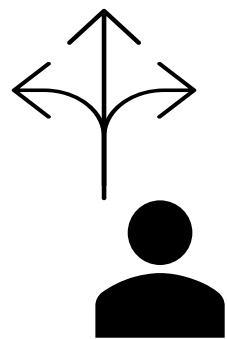
Simple Contract  
No Termination Fee



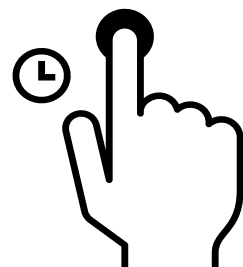
Quick Funding  
Turn Invoices into Cash in  
24hrs



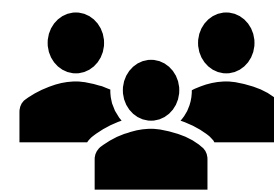
Decrease costs &  
Increased Revenue



Flexibility  
Not Required to Factor  
all Invoices



Real time Portal & 24x7  
Reports



Designated Project Mgr.  
Customer Service



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# KEY TAKEAWAYS

- Alternative funding represents a huge opportunity for small to medium size businesses to have immediate access to capital to grow their enterprise.
- Invoice factoring & payroll funding can overcome many financial challenges that traditional funding methods don't address.
- Prioritize expertise and resources when evaluating funding providers to mitigate risk and implement best practices.



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# Questions and Answers



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GET IN TOUCH

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# THANK YOU FOR ATTENDING !

Visit us to learn more about payroll funding and invoice factoring

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