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FINANCIAL SOLUTIONS

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## Care One

### Industry: Temporary Medical Staffing

Looking for a field with good growth potential, Steven Cook's industry research led him to start a business to fill the acute need for contract medical workers. His instincts proved to be accurate because Care One, his temporary medical staffing firm, took off immediately.

Despite the steady growth of Care One during its first six years, Cook found that irregular cash flow was an obstacle to reaching the company's true potential. In the healthcare field, it's not uncommon to wait 90 days for payments on receivables. Meanwhile, Cook needed cash to meet weekly payroll, pay insurance and grow the business.

Cook found the BusinessManager program at his local bank and strategically planned what to do with the company's cash infusion. First, he reinvested the initial cash by upgrading computers and purchasing new software. Next, he sought prompt-pay discounts from insurance providers. "Unpredictable payments on receivables are no longer a worry," says Cook.

With sufficient working capital, Cook began pursuing additional hospital and healthcare industry clients, as well as in-home healthcare contracts. "During our first year of using BusinessManager, sales increased by 25 percent. Every year since, we've seen an additional 20 percent increase. We expect that to grow even more in the near future," says Cook.

Today, thanks to BusinessManager, Care One is known as a prompt and reliable payer to contract medical workers, its insurance provider, and all other business associates. "Just knowing that we'll have money in our bank account shortly after we send an invoice to the bank is worth the cost of BusinessManager."



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