



staffing times

HELPING YOUR STAFFING BUSINESS GROW

SUMMER 2011

The ABCs of
**BUILDING
AND GROWING**
*a Strong
Staffing Firm*



LEGAL / Non-compete agreements
MARKETING / Lace it up on a shoestring
FINANCE / It's all about the cash flow
SERVICE / Match staff to clients' needs

DEAR FRIENDS:

As the American Staffing Association's annual convention and expo, Staffing World, approaches, we here at TemPay are growing more and more excited to share our experience and insight with many of you who will be in attendance.

As the last issue of *TemPay Staffing Times* explored, the temporary staffing industry is growing faster than it ever has, and we're seeing staffing firms grow into an integral cog for business.

TemPay will be a significant exhibitor at this year's convention, and I look forward to personally meeting many of you, whether you're an old friend or a new acquaintance. I'd love to talk with you about some of the topics we discuss in this issue, whether it be the dos and don'ts of starting and growing a staffing firm or how to best match your staff to your clients' needs.

And, as always, we welcome the discussion of other topics that are important to you as well. TemPay is here to fulfill your needs and help you achieve your goals. If you have an idea you would like discussed or an experience shared, we welcome your input at info@tempay.com. See you in New Orleans!

LARRY HOLSTEIN
President, TemPay



LARRY HOLSTEIN,
PRESIDENT

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**TemPay believes in client privacy and uses pseudonyms to identify its clients.*



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NON-COMPETE AGREEMENTS: WHAT YOU SHOULD KNOW TO PROTECT YOURSELF

Staffing firms, as a general rule, should have non-compete and confidentiality agreements with their key in-house employees. After all, you don't want your staff to learn your business and either take that knowledge to a competitor or open up their own company to compete directly with you, says Marc Mellman, TemPay's COO.

"What you're trying to do with non-compete agreements is protect your business as much as reasonably possible from competition," he says. "You want to protect your assets and resources, which in a service business are your employees, from either going into competition with you or going to work for your competition."

These agreements typically include two provisions—time and space, Mellman says. The agreement is usually for a certain length of time—typically one or two years—and covers a certain geographic area depending on the size and nature of the firm. Enforcement varies from state to state.

LEGAL SCRUTINY

Depending upon the jurisdiction (i.e., state), some courts generally disfavor non-compete agreements, says Stephen Dwyer, general counsel of the American Staffing Association. Many are reluctant to enforce them because the courts generally don't want to stop workers from earning a living. As a result, the courts are very stringent in terms of how non-competes must be drafted to be enforceable, Dwyer says.

"The most important thing is to have legal counsel who is well versed in how the firm's state will or will not enforce these agreements," he explains. "I would recommend against doing it yourself because courts scrutinize the language so much that it's relatively easy for someone to make a drafting error and have the court not enforce the agreement."

"Also, if a firm tries to enforce the agreement in court, opposing counsel will attack the wording to claim it's overbroad or that the person didn't have access to trade secrets or other protected information."

Dwyer says the courts often focus on three questions:

- Is this agreement really necessary to protect trade secrets or other confidential information of the staffing firm?
- Is this agreement reasonable in terms of the length of time the employee will be prohibited from competing?
- Is this agreement reasonable in terms of the geographic area in which the employee will be prohibited from competing?

To answer those questions, courts most often rely on past judicial cases, Dwyer says. So in states where

non-compete agreements are supported, a two-year restriction from working may be acceptable, but in less-favorable states, a restriction of one-year or less may be the most the courts tolerate.

CRITICAL COMPONENTS

The agreement should be as narrowly tailored as possible. For example, if your firm doesn't operate nationwide, the agreement shouldn't bar employees from operating or working for a firm outside your geographic area.

"If you include overly broad, unnecessary restrictions, you're just asking to be struck down," Dwyer says.

Firms also should specifically outline the trade secrets they are seeking to protect. For example, if client information is publicly available through the Internet, it would be hard to consider those trade secrets and enforce the agreement. However, if the trade secrets are the staffing firm's pricing information, training information and client proclivities, the courts are more likely to uphold the agreement.

Staffing firms should have their employees sign the agreement before they start working because some courts won't enforce post-start-date agreements.

OTHER PROVISIONS

Non-solicitation can be included in a non-compete or be a separate agreement. Non-solicitation clauses allow employees to compete after leaving the staffing firm but prevent them from soliciting the firm's clients or other employees for some period, Dwyer says.

"It's my general understanding that courts scrutinize these less than a non-compete agreement because you're not completely barring someone from working in the industry," Dwyer says. "And if the non-compete is struck down, you still might be able to enforce a non-solicitation provision."

Client conversion agreements can be another protective consideration for staffing firms. In these documents, clients agree to pay a specified fee to the staffing firm if it hires a temporary employee either directly or through a third party, such as another staffing firm.

Dwyer recommends all staffing firms should incorporate client conversion agreements into their client contracts. **i**



LACE UP YOUR MARKETING ON A SHOESTRING

Developing business requires marketing. It doesn't require spending big dollars. These four low- or no-cost ways to marketing your staffing firm start with a little time and creativity.



1 THINK LIKE A NONPROFIT.

“I’ve always been awestruck by how much nonprofit organizations are able to do with such minimal budgets,” says Alex Buznego, business development and marketing services manager for Inktel Direct, a direct marketing company. He previously worked for a nonprofit that empowers Cuban youth.

Your firm can take advantage of the nonprofit strategy by inspiring your employees to think about and act on the greater purpose. They will then share their enthusiasm with clients, colleagues, friends, family and more, expanding your network and creating word-of-mouth marketing.

A simple way to motivate your firm’s in-house employees is to show them how their work has affected a client. Share positive feedback from a client or single out employees for their individual contributions to the firm’s success.

This tactic also can work with the temp employees despite your limited interaction with them. Pick a temp employee each week and ask how his or her placement is going. Your employees will be much more likely to enjoy their jobs—and subsequently share their positive views about your firm with others.

2 TAKE ADVANTAGE OF PR.

DNA 11, a company that creates personalized artwork from DNA, fingerprints and kiss prints, generates more than \$1 million in direct sales every year as a result of its public relations efforts. That's nearly 20 percent of the company's gross revenue. Founder Adrian Salamunovic says he bucks the trend to focus on marketing first and public relations second and it has paid off big.

"Even if your company itself isn't remarkable, you can come up with remarkable angles, such as creating a partnership with another business or charity or hosting an event that you can market to the media," he says.

Think big, Salamunovic says. If your firm is regional or national, don't just focus on the local media and assume the big media won't listen. Salamunovic and his co-founder, Nazim Ahmed, pitched an idea about DNA 11 when it launched to *Wired* magazine and got a feature story.

Pitch good ideas or story angles—opening a business, for example, usually merits little interest from media. Instead, give them a story that their readers will find helpful and want to read. Instead of an opening announcement, pitch an idea about how companies are changing the way they handle human resources and staffing agencies, such as yours, are leading that revolution.

"PR is free or close to free and only really takes time and perseverance," Salamunovic explains. "It is also more credible and effective in terms of getting attention than advertising."

"PR is free or close to free and only really takes time and perseverance."

—Adrian Salamunovic, DNA 11

3 CREATE CONTENT.

If you have a website, include a blogging component. If you don't have a website, create one on an easy and inexpensive platform such as Wordpress or Blogger, which are both free.

"Blogging helps with search engine optimization and allows interaction with customers and prospects," says Sheila Hibbard, a marketer who hosts her own blog, www.themarketingbit.com. "In addition to short blog articles that can be repurposed for an e-newsletter, blogging can include videos, podcasts of interviews with happy clients, PowerPoint presentations and more."

Don't ignore the blog. Post at least two or three times a week and respond to questions and comments. Include topical content in multiple categories for both clients (external audience) and temp employees (internal audience). Use keywords in those posts—words that your target audience would put into a search engine. This enables the blog to rank higher in search engine results, which means your business is more likely to be seen.

4 SCHEDULE FACE TIME.

When business coach Nancy Butler started her own business, Above All Else, she learned early on that getting in front of one client at a time would not build the business fast enough. With little money to spend on marketing, she looked in the Yellow Pages and contacted local clubs and professional organizations, offering to be a speaker for their meetings.

"After about six months, I found myself speaking on average once a month to groups from 10 to 100," Butler says. "This enabled me to get in front of a lot of potential clients quickly and build my business at minimal cost to me. I also contacted all the local newspapers to notify them of when I would be speaking, the topic and for which organization. That provided me with double public exposure again at little to no cost to me."

Getting in front of an audience gives you access to potential clients and temp employees. Provide statistics on the number of jobs you've provided in the area and revenue contributed to the economy. After the meeting, hand out business cards and get even more face time by networking with the stragglers. **i**





The ABCs of **Building and Growing** *a Strong Staffing Firm*

BY DANIELLE TOTH

Whether starting or growing your staffing firm, the concept is the same. You need to create a plan, find or develop your niche, develop clients and employees and account for the legalities and the financials.

While this may seem daunting, staying organized and focused is key. Follow these guidelines and you'll be in a strong position for future success.

KEEP A LEVEL HEAD

Before developing any business endeavor, it's important to outline a sound plan, says Barry Roberts*, president and CEO of an IT and security services company that uses TempPay for its funding needs.

New and growing business owners forget many nuances, such as the need for equipment, more space as the business grows and a review of pricing and hours of operations, without a detailed plan.

Roberts recommends completing a certification form from the U.S. Small Business Administration. You don't need to seek certification, but Form 1010C business plan offers a great way to evaluate your business, he says. The form includes often-overlooked questions such as a company's seasonal strategies, its growth potential in the market and its succession plan or exit strategy.

"You have to start with the right concepts in place if you're going to build a worthwhile business," Roberts says.

DEVELOP A NICHE

While it may sound like a good idea to be a "jack of all trades," it actually may be more beneficial to operate primarily in a niche. By concentrating in one area, you can narrow your focus so you can stay more updated on the current needs and trends, and you can stand out more from the competition. Niche industries could include light industrial, administrative, IT, construction, healthcare, legal, clerical, etc.

In selecting a niche industry, reflect on the intellectual capital of you and your key management, Roberts says. Evaluate your collective strengths and weaknesses to determine where the firm's center of expertise lies.

Don't forget to look at the community or geographic area served by your firm. Is it primarily industrial with many factories? If so, you might want to consider focusing on industrial placements. Are there a lot of hospitals and health care facilities? If so, medical placements might serve the community's needs well.

Not sure about your area's demographics or labor force data? Check out the U.S. Bureau of Labor Statistics. It provides helpful data showing the total labor force in your area as well as employment in specific industries such as information, financial activities, professional and business services and more.

"There's a reason why larger organizations do demographic marketing and statistical analysis," Roberts says. "Smaller business can take advantage of this too when starting or growing their business. It's a good business practice and shouldn't be forgotten."

Keep in mind, however, temporary office staffing always will be needed so plan to execute administrative placements no matter your niche.

GATHER CLIENTS STRATEGICALLY

You always can benefit from more clients. Ask for referrals from people already using your services and let all your contacts know your firm is open for business. Consider cold calling (searching in a phone book for potential clients and reaching out to them) and scheduling in-person meetings. You also can purchase mailing lists or trade association directories.

Once you've obtained a prospective client, it is imperative to perform proper credit due

diligence to ensure the client can pay for the temporary employees you place, says Brian Keuper, Client Relations Manager at TemPay.

Have clients submit credit applications and make sure to include proper disclosure (terms, finance charges, costs incurred for non-payment, etc.) on those credit applications as well as permission to run a credit check. Then process the credit application by calling the bank and credit references to see how the client's credit relationships have been in the past and what kind of balance they hold in their bank account, Keuper says.

Most credit reports cost about \$25 to \$35 per check, but many companies, such as Dun & Bradstreet, Experian, Equifax or TransUnion, offer monthly plans for frequent reporting. Your lender or funding company also may offer a credit monitoring service. TemPay, for example, can monitor the credit of its clients' customers through Dun & Bradstreet at no cost to the staffing firm.

Ensuring a client has good credit is critical to survival because staffing firms often are at a disadvantage when it comes to cash flow. They normally pay the temporary employees on a weekly basis, but clients typically pay them in net-30 terms so the staffing firms won't receive payment for about 40 to 45 days after placement, Keuper explains.

That delay can leave firms, especially those starting or expanding, at a disadvantage because they have to pay about six weekly payrolls (42 days) before getting the first check. "This could add up quickly and could be a financial disaster if the client fails to pay," Keuper explains.

John Lewis*, who runs a California-based staffing firm, advises firms to recognize they sometimes may need to turn down or fire clients.

"Do a little research on who the potential client is and talk to that staffing company," he says. "Sometimes clients bounce from one firm to another because of problems. While

Not sure about your area's demographics or labor force data?

Check out the U.S. Bureau of Labor Statistics.



staffing is a very competitive industry, you can often have an open, friendly line of communication with other staffing firms and find the reason they're losing the account."

HIRE EFFECTIVE EMPLOYEES

Since your business is all about people, understanding and executing all the human resource issues are a must. Recruiting employees can happen through a multitude of resources, including advertisements in trade media (especially for niche firms), newspapers and online job sites. Don't forget your contacts—clients and current employees—ask them to help spread the word or pass along the name of someone they think would work well.

"Once a firm selects qualified applicants, I would strongly recommend performing a background check on the chosen employees to ensure they have no criminal history or personal traits that could have an adverse effect with a client," Keuper says. "This could cause legal issues down the road if an individual was portrayed in a positive light when in fact the employee has a criminal history."

Do a simple and free background check by running the applicant's name through an Internet-based search engine, which would bring up any social networking profiles, blogs or personal websites. You can also search your local court's website to look for any criminal or civil history.

Many staffing firms also outsource their background checks, and those professional

searches usually include more information, such as past employment and addresses, permit statuses and aliases. US Search is a popular background check site.

Don't forget your firm's internal employees. If you don't outsource the administrative and accounting services, make sure your firm is staffed properly to ensure prompt customer service and efficient payroll and billing. Evaluate your internal employment needs as you grow. You may want to add HR and information technology staff.

Have sales experience in the staffing industry. If you don't have it personally, make sure someone on your management team does, Keuper advises. Because your sales staff works with many clients, look for self-motivators

who have strong communication and organizational skills, with experience managing and maintaining multiple accounts at once.

"This will ensure that your start-up will be successful," he explains. "Many start-ups have one person with a great idea of starting a staffing agency but have no sales experience. Their great idea soon fizzles and they are back in the workplace reporting to someone else rather than running their own successful agency."

WORKER'S COMP IS A MUST

Typically, the second largest expense for most staffing firms is worker's compensation coverage. Worker's compensation is not an area to be shortchanged, Keuper says.

In most states, temporary employees are considered employees of the staffing firm rather than the firm's clients, thus the staffing firm is responsible for any work-related injury or disability costs, the depth of which can vary depending on the industry in which the firm operates.

"As a matter of fact, many start-ups never open their doors due to the cost of worker's compensation," Keuper says. "Staffing agencies must carry worker's compensation insurance so a temporary employee, as well as the staffing firm and client, are protected from injuries suffered by a temporary employee in an accident that occurs in the course of working at a client's place of business. A staffing agency will be at risk if an accident occurs and there is no worker's compensation coverage. There are also penalties handed down by states if insurance coverage is not maintained."


To reduce the risk of work-related injury issues, staffing firms should screen temporary employees through drug testing, background checks and prior injury history. Firms also should ensure employees are trained properly and provide proper safety equipment.

REMEMBER THE BASICS

Whether you're starting or growing a staffing agency, keep the big picture in mind. It is easy to become overwhelmed or sidetracked, but a good business leader finds success by constantly pushing the business forward, Roberts says.

Firm management should carve out time periodically to step away from the day-to-day activities and talk big picture items. Review the firm's goals, update their progress and revise and set new ones as appropriate.

"The most successful business people never forget the basics of business," Roberts says. "People overcomplicate business and lose that entrepreneurial feel in the process. It is important to be goal-oriented. You can't get stuck in any one stage of the process.

"Set your ego aside – this isn't just about you anymore. It's about the business and what is best for its success." 

Ask away

While the Small Business Administration's Form 1010C business plan is most often used by businesses applying for SBA certification, it is a helpful tool for both starting and growing staffing firms, says Barry Roberts*, president and CEO of an IT and security services company that uses TemPay for its funding needs.

The form's 52 questions encompass every aspect of a business and can help you evaluate your business by jogging thoughts on often-overlooked aspects. Some questions from the form:

- List your short- (12 months) and long-term objectives.
- Describe your company's major successes or achievements to date including difficulties and/or obstacles that your company has overcome.
- Describe how environmental factors such as the local or national economy, changes in population, interest rates, changes in levels of employment, climate for small disadvantaged businesses in your market, etc. may affect your business.
- If your business is seasonal, explain how the company adjusts to seasonal factors.
- List those firms you have identified as primary competitors in your market(s). Identify their strengths and weaknesses.
- Describe your management succession plan. Who will take over in the event of the incapacity or continued absence of any owner or key employee?
- Describe your quality control procedures. If you do not have quality control procedures, outline your plans to put them in place.
- Outline your strategy and timing for obtaining additional capital for expansion and/or to meet current needs.
- Estimate cash flow projections for a 12-month period for your next full fiscal year. Indicate the year and the beginning month.

— Source: *Small Business Administration, Form 1010C business plan*



IT'S ALL ABOUT CASH FLOW

You pay your employees weekly, but your clients often don't pay you for 30 to 45 days after you send an invoice. Bridging this gap is one of the most difficult challenges faced by staffing firms. Insight into how to manage your cash flow efficiently and effectively can help so you're never left without the cash you need to operate your firm.

CREATE A PLAN.

One of the best ways to manage cash flow is to create a pro forma document that must include a monthly as well a weekly cash flow plan, says Stuart Gelb, founder and president of The Liquidity Source, an independent financial advisory and consulting firm. This document outlines potential cash flow needs quarter to quarter and identifies ways to meet those needs. It can be readjusted as needed.

"A staffing firm should work closely with its accountant, bookkeeper, controller or CPA to establish the pro forma," Gelb says. "Lay out a framework for your business needs in the next year. Determine which quarters are typically busier than others and adjust your cash flow plan accordingly."

Having a pro forma plan will keep your firm ahead of the curve, Gelb says. When you have a good track record and a thought-out plan and a situation comes up in which you need money, a lender will be more willing to give you a loan or increase your line of credit.

"If you have a vision for your business and know where it's going, you can go to a bank before your need for money occurs," Gelb explains. "The worst thing you can do is wait until the last minute. You can't go to a bank and expect to get additional funds in a week or two."

Gelb recommends revisiting the plan weekly and adjusting it accordingly.

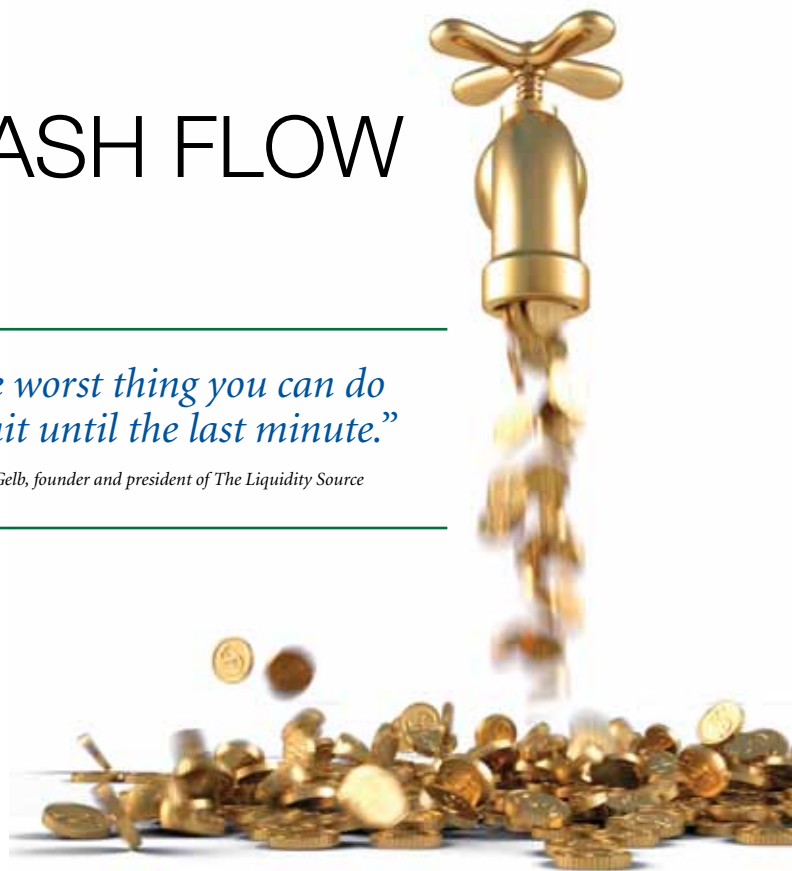
ESTABLISH PAYMENT TERMS.

When entering into an agreement with a client, specify payment terms both verbally and in writing, says Brian Keuper, Client



"The worst thing you can do is wait until the last minute."

— Stuart Gelb, founder and president of The Liquidity Source



Relations Manager at TemPay. Firms should be aware that many clients will attempt to lengthen payment terms in order to help their own company's cash flow, he says. If the client seeks a longer term than the traditional net 30 days, Keuper recommends incorporating it into your bill rate.

"You may want to consider an additional 10 percent for every 15 days the client increases payment terms from net 30," he says. "Remember, time is money."

Also, if the client doesn't adhere to the terms, be proactive. "If payment terms are net 30 days and it's been 35 days, call your client for the payment status," Keuper says. "Too many staffing agencies are afraid to contact their client regarding payments because they feel it would have a negative impact on their business relationship, and they will allow a client to pay invoices well beyond terms. It is good business to contact your client for payment, and you will see a great improvement in cash flow."

CONSIDER FACTORING.

Factoring, in which staffing firms sell their invoices to a funding company for a cash

advance and the firm's clients then pay the factoring company, is a popular option for many firms, says Bert Goldberg, executive director of the International Factoring Association.

Most factoring companies are familiar with the staffing business model and many are willing to not only assist with managing cash flow but help with other issues, such as developing a business plan.

When searching for a factoring company, Goldberg recommends evaluating the company's credentials. For example, all members of the IFA, including TemPay, agree to adhere to a code of ethics. The IFA's website provides a brief questionnaire for staffing firms to complete that can be sent to the factoring companies matching each firm's criteria. [i](#)

Want to learn more about the best financing option for your agency? Contact TemPay's Brian Keuper at (800) 470-4670 or bkeuper@tempay.com.

MATCH STAFF TO CLIENTS' NEEDS

Building good relationships with clients and hiring excellent employees are no-brainers for success. However, your staffing firm can generate even more success by combining the two.

Understand your client's needs and hire the right people to meet those needs. By customizing each employee/client relationship, employee and client satisfaction are greater, leading to longevity and saving your firm (and your client) time, resources and money. Here are some thoughts to get the ball rolling on this easy-to-implement initiative.

NURTURE CLIENTS

The key to matching your staff to your clients is cultivating a relationship with the client, says Barry Roberts*, president and CEO of an IT and security services company that uses TempPay for its funding needs.

"Focus all members of your staff on getting to know a client or potential client," Roberts says. "You want to understand the client before you pitch to them so you can tailor the pitch to their needs and expectations."

That starts with research about the client itself, its competitors and the industry as a whole. If the prospective client is a nursing home, for example, learn about how many facilities it operates, what services are offered and what other facilities compete with it. Recognize this client also works in a highly regulated industry where an unqualified staff member could threaten its operating license.

Tailor your proposal to demonstrate you know what the client does and what it needs then show how you can help and how you've previously helped similar clients.

With your research complete, build client rapport by communicating regularly—use some of those times to send helpful industry-related information along, such as emailing an article you read or inviting your client to an event related to its industry.

THE HIRING PROCESS

Once you know the clients' industry as well as begin to know the client, you'll start to figure out the best type of employee.

John Lewis*, who runs a California-based staffing firm, advises sitting down with a client to discuss both the type of employee the client wants and the type already working there. For example, Lewis had a client who wanted detail-oriented employees because the company worked with computer microchips. When interviewing potential employees, Lewis kept this in mind and provided those who fit the bill.

"We have also videotaped clients' employees working so the employee knows exactly what he or she is going to be doing before we send him or her to work," Lewis says. "We try to give them as much information about the job as possible so they'll have the best success."

This approach benefits the firm, the client and the employee, Lewis says. "Employees usually stay longer and the turnaround is very small," he says. "We keep open communication on all sides—from us to the client and from us to the employee."



ONE-ON-ONE CUSTOMIZATION


Like Lewis' firm, Inktel Direct works to identify the best employee for each client, says Alex Buznego, business development and marketing services manager for the direct marketing company.

However, Inktel takes it a step further by using a third-party program called the Predictive Index Assessment Tool. Each job candidate is required to take the two-part survey, which evaluates a candidate's personality.

"We gain real insight into who the candidate really is," Buznego explains. "Then we put people in positions where they're going to be successful. If you're not a naturally extroverted or patient person, you're not going to be hired for a customer service position. But if you're an independent-minded, impatient extrovert, you might be perfect for a sales role."

The client also fills out a questionnaire. Inktel then matches the client and the employee before providing specific training and beginning the relationship. The company also provides ongoing career development training on leadership, emotional intelligence, goal setting, public speaking and more.

This approach is part of Inktel's company culture, and it's an approach Inktel's clients value.

"Most say they've never seen anything like it," Buznego explains. "It helps gain client trust because they appreciate that we think about hiring, growth and development so critically. As a business, it certainly helps and allows us to grow faster than we would have otherwise because our clients tend to stay with us for a long time. Once they're on board, they're pretty satisfied because we go about things the right way." 

A LEADER IN STRATEGY

With more than 30 years as an attorney and business executive, including spending the past four years as Chief Operating Officer at TemPay, Marc Mellman knows a thing or two about business strategy. We tapped into that knowledge to learn more about his role, his outlook on TemPay and one of his favorites of the hundreds of books he's read.



Marc Mellman
Chief Operating Officer

WHAT DO YOU DO AS COO?

MM: I provide strategic and operational management to the company in addition to acting as in-house counsel. I primarily work with President Larry Holstein and Client Relations Manager Brian Keuper to plan and implement the business strategy that we develop. This includes everything from managing the company's banking relationship to other relationships with outside vendors, sourcing and negotiating all vendor contracts and preparation and negotiation of new client contracts. Essentially, I get involved in anything related to moving the business forward and expanding its operation.

WHAT DO YOU LIKE MOST ABOUT WHAT YOU DO?

MM: I really like developing a strategy and business plan and then implementing it. When it proves successful, it is ultimately satisfying. And, with TemPay, since we have been planning for growth and expansion for the past few years, it is fun to see our planning come to fruition.

WHAT IS SOMETHING ABOUT TEMPAY THAT THE AVERAGE PERSON MAY NOT KNOW?

MM: TemPay is a small company in terms of numbers of employees, but we operate as a well-run large company. Yet, at all times, we remain small and user-friendly to our client base, thereby delivering true customer service on a very personal level.

BEST PIECE OF ADVICE YOU'VE EVER RECEIVED?

MM: Always return phone calls in a timely manner. The biggest knock about lawyers and other professionals, other than their high fees, is that they rarely return phone calls. I learned a long time ago that returning a phone call within 24 hours, if possible, goes a long way to being successful.

BIGGEST CHALLENGE YOU'VE OVERCOME?

MM: I didn't get into the elite schools because I was not a good standardized test taker; but what I lacked in pedigree I made up for with hard work.

WHERE DO YOU SEE TEMPAY IN FIVE YEARS?

MM: TemPay will unquestionably be one of the top three financial services companies in its niche market, the staffing industry. And yet, it will remain true to its roots; that is, a larger company but with a small company and friendly feel, always delivering excellent products and services to its clients.

IT'S A BEAUTIFUL WEEKEND. WHERE ARE YOU?

MM: I'm with my wife and dog, enjoying the outdoors during the day and a show and/or a good dinner and wine in the evening.

THREE WORDS TO DESCRIBE YOURSELF.

MM: Resourceful; Dependable; Personable.

YOUR FAVORITE BOOK AND WHY?

MM: I've read hundreds of books, mostly fiction, but I have a strong recollection of reading, as a teenager, Sammy Davis Jr.'s autobiography, *Yes / Can*. I remember being so impressed about reading what he went through as a young black man in America and how he overcame all of the strikes against him to become the successful entertainer and person that he was; true to himself and his close circle of friends and family. A truly inspirational read. **i**



Plants need water to grow.

BUSINESSES
NEED CASH TO
GROW.

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