

FUSION DESIGN CONSULTANTS

Responding to a need to optimize cash flow

THE MOMENT:

Looking around at his 20 employees in a building he now owned, John Kelly, CEO of Fusion Design Consultants, had a moment of realization. This business that he'd started out of his apartment in South Boston was no longer a vision. It was a reality –one that would need to be strategically sustained through ongoing growth.

To fuel that growth, John knew he wanted a local financial partner that was more responsive to his unique business challenges and opportunities. After interviewing several banks, he decided to make the move to Webster.

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“The exciting part was that we were growing. The scary part was that we were growing.”

–John Kelly, Fusion Design Consultants

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THE RESPONSE:

Webster started by listening carefully to what mattered most to John Kelly and Fusion Design Consultants. Those priorities included:

- **Cash flow optimization.** *While Fusion’s client roster was growing, their receivables were lagging, creating cash flow problems and hindering their ability to capitalize on new opportunities.*



John Kelly, Owner & Founder

CLIENT BACKGROUND:

John Kelly, Owner & Founder
Fusion Design Consultants
Webster client: 2 years

Type of business: Specialists in interior architecture and graphic design

Location: The Innovation District, Boston

What mattered most: To stabilize cash flow while providing sufficient cash to capitalize on opportunities

The Webster response: A business line of credit with tools to improve receivables and manage cash flow effectively

THE RESPONSE: (CONT.)

- **Operational efficiency.** To expedite payments from its growing client base, Fusion needed more automated solutions for its accounts receivables and business deposits.

To help Fusion achieve its goals, Webster responded with solutions tailored to its needs, including:

- **A higher business line of credit** to address lagging receivables and enable Fusion to capitalize on new opportunities
- **Automated solutions to create operational efficiencies** with Webster Deposit-Link and Web-Link streamlining business deposits
- **Automated solutions to improve the speed of receivables** with Webster's remote deposit capture system



THE RESULTS:

Fusion has grown from 12 employees to more than 20, with room to hire up to 30 people. Its operations are aligned with its growth goals for the next five years and beyond.

*“To me, responsiveness is everything.
Webster always delivers.”*

—John Kelly, Fusion Design Consultants

Watch his story and others at [WebsterMoments.com](https://www.websterbank.com/moments)

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