



SCALING WITH CONFIDENCE

# How Aperia bridged cash flow gaps to drive fleet innovation

Aperia Technologies, the market leader in tire management for medium- and heavy-duty truck fleets, has over one million tires under management.

The company's innovative solutions help fleets improve safety, reduce operating costs, and enhance sustainability. Experiencing rapid growth and securing major enterprise clients, Aperia needed a financing partner that could keep pace.

## THE CHALLENGE

### Supporting growth amid long payment cycles

Aperia was scaling quickly, which brought a specific challenge: large enterprise customers required extended payment terms and traditional lenders were too rigid to meet the company's needs and pace.

Bill Hoover, CFO at Aperia, explained, "Aperia was quickly scaling manufacturing to meet market demand, growth that required it purchase raw materials well in advance of delivery given the rate of growth and long lead times for some materials/components. Traditional lenders simply weren't creative nor agile enough to solve our growing working capital needs."

## Company profile



### LOCATION

California



### COMPANY SIZE

Mid-size



### INDUSTRY

Transportation, Logistics,  
Automotive Technology



### FINANCING SOLUTION

A/R Financing



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—Bill Hoover, CFO at Aperia

## THE SOLUTION

### Flexible, scalable financing designed for Aperia's needs

eCapital provided an A/R financing facility that addresses Aperia's unique structure—later expanding it by 2x as the business growth continued. eCapital took a uniquely flexible, collateral-focused approach, evaluating the quality of Aperia's receivables and tailoring a facility that fit the company's flow of goods, billing, and collections.

Bill said, "From day one, eCapital 'got it.' They worked quickly and creatively to set up a facility for our initial needs and built in planned support to grow with us down the line."

"What stood out was how eCapital worked to truly understand our business, customers, supply chain, and operations," Bill added. "They collaborated with us to find creative win-win solutions that really maximized the utility of the facility for our business."



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## THE RESULTS

### Reliable capital and partnership

With eCapital's flexible support, Aperia accessed the working capital needed to deliver on major customer contracts and strengthen its business.

Bill offered this advice for other businesses navigating cash flow challenges, "Effective financing is a key to driving sustainable growth. It is not easy to find access to cost effective and flexible solutions, but if you have a strong business case and are willing to put in the effort there are financing alternatives to traditional 'big bank' options that can prove to be great partners and often better serve your specific needs."

By bridging long payment cycles without taking on additional debt, Aperia expanded its customer base and operations. The company now enjoys a trusted partnership with eCapital, characterized by strong communication, flexibility, and responsiveness.

## LET'S TALK

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