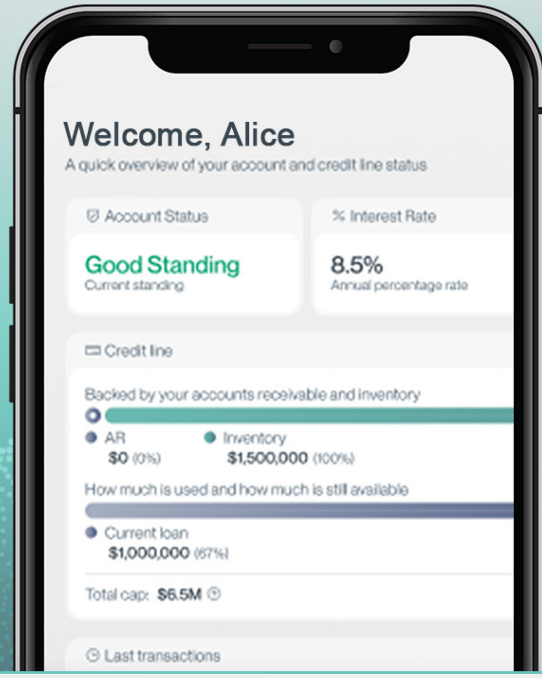
eCAPITAL®
LIQUIDINVENTORY

CASE STUDY

How MilkToast Brands funded growth and **prepared for peak season with Liquid Inventory**



Company profile

INDUSTRY:
Amazon Marketplace Seller

SOLUTION
Liquid Inventory
(revolving line of credit)

IMPACT:
46% YoY growth in units sold

FORECAST:
Revenue projected to grow from $1.2M to $1.7M

MilkToast Brands is an Amazon-focused e-commerce business where inventory planning and working capital management are critical to growth.

With approximately 60% of annual sales occurring during the fourth quarter, the business must make significant inventory investments months before revenue is realized.

THE CHALLENGE

Financing inventory months before revenue arrives

MilkToast Brands faced a common challenge among Amazon sellers: funding inventory months before sales revenue was realised.

Alice Trollan, Founder of MilkToast Brands, explained, “It can easily take 90 to 120 days from paying for an inventory order to seeing the first dollar come back. I have to make major inventory investments months before the revenue arrives. That creates a significant cash-flow gap even when the business is performing well.”

Previous financing solutions failed to align with the realities of inventory-driven growth. Alice shared, “The financing was expensive and repayment began immediately, while the inventory was still months away from generating cash.”

> **Liquid Inventory stood out because it was structured** around Amazon receivables and inventory”
>
> – Alice Trollan, Founder

THE SOLUTION

A revolving line of credit designed for inventory-driven growth

eCapital's Liquid Inventory solution provided MilkToast Brands with a revolving line of credit built specifically for Amazon sellers.

Unlike traditional lending with fixed repayment schedules, Liquid Inventory provides access to working capital that can be used to fund inventory purchases, vendor payments, and growth initiatives as needed.

Alice explained, "Liquid Inventory stood out because it was structured around Amazon receivables and inventory. I can draw funds based on what the business actually needs."

THE RESULTS

Lower financing costs and accelerated growth

After implementing Liquid Inventory, MilkToast Brands immediately reduced financing costs while gaining access to flexible working capital that better matched its operating model.

Alice explained, "I immediately used it to pay off my Cardiff financing, which saved me approximately $7,000 in remaining interest payments. Saving $7,000 right out of the gate was a fairly effective way to make me happy with the decision.

As of July, MilkToast Brands is up approximately 46% in units sold year over year and projected to grow from approximately $1.2 million to $1.7 million by year-end."

Alice added, "Liquid Inventory has helped me support that growth, continue launching new products, and prepare for the fourth quarter without trying to fund everything through credit cards and optimism."

She also noted, "The biggest day-to-day difference is that I'm dealing with significantly less cash-flow panic. I know capital is available when the business needs it, and because Amazon proceeds pay down the line directly, the process fits naturally into the way the company already operates."

LiquidInventory 1m ago
Get pre-qualified in minutes!

Liquid Inventory has helped me **support that growth, continue launching new products**, and prepare for the fourth quarter **without trying to fund everything through credit cards** and optimism."

– Alice Trollan, Founder

THE EXPERIENCE

Financing that fits the way the business operates

"My experience with the eCapital team has been very positive. They moved quickly when timing mattered, answered my questions, and made the structure easy to understand.

The platform itself is straightforward. Amazon proceeds automatically pay down the line, and I transfer funds into my operating account as needed. I don't have to draw the entire amount, and I'm not locked into aggressive fixed payments that ignore my sales cycle.

The financing behaves like working capital rather than becoming another problem for me to manage."

Advice for Other Sellers

Evaluate financing based on fit, not just approval size

Alice encourages sellers to look beyond approval amounts and evaluate how financing aligns with their inventory cycle and growth plans.

"Look beyond the approval amount and evaluate the full repayment structure. A large financing offer is not necessarily helpful if repayment begins before the inventory has a realistic chance of generating revenue."

LET'S TALK!

888.230.3479 | PartnerTeam@eCapital.com

eCAPITAL®