



The Florida Specialty Contractor Funding Guide – 2025 Edition - eBook

Helping Florida's specialty contractors access fast, flexible business funding.

Page 1 — Introduction

Florida's specialty contractor industry is one of the most dynamic and fast-growing sectors in the United States. Every year, billions of dollars are invested into residential development, commercial construction, infrastructure improvement, and coastal/marine expansion. As the demand for skilled trades continues rising, contractors across Florida—HVAC technicians, electricians, plumbers, roofers, marine contractors, concrete specialists, pool builders, and more—are positioned to grow significantly.

But growth requires capital.

Whether taking on larger contracts, hiring crews, purchasing equipment, or covering materials up front, Florida contractors face a unique challenge: **cash flow timing rarely aligns with project demands**. Many projects require 30, 60, or even 90 days before payment is released—yet contractors must pay for labor, materials, tools, fuel, and overhead immediately.

This guide walks Florida contractors through every major funding option available in 2025, how to qualify, how to use funding strategically, and how Funded Business Capital helps specialty trades grow, scale, and stabilize their business.

Page 2 — Why Contractors Need Funding

Specialty contractors operate in a project-based world where expenses arrive first and payments arrive last. Funding fills that gap.

Contractors commonly need capital for:

Materials & Supplies

Sheet metal, PVC, tile, shingles, lumber, wiring, copper, HVAC units, plumbing fixtures—material costs add up fast, especially for multi-unit or commercial jobs.

Equipment & Tools

Saws, lifts, laser levels, generators, welders, compressors, service tools, and repair equipment frequently require upgrades.

Payroll

Contractors must pay technicians, installers, admin staff, subcontractors, and crews weekly—even when clients haven't paid yet.

Commercial Vehicles

Work vans, trucks, dump trailers, flatbeds, and service vehicles often need replacement or expansion.

Jobsite Operating Costs

Fuel, rentals, dumpsters, safety gear, permits, inspections, and delivery fees all require upfront payment.

Subcontractor Costs

Specialty contractors often need to hire additional labor to complete larger or concurrent jobs.

Expansion & New Hires

New service areas, counties, or divisions require onboarding costs, marketing, tools, uniforms, and training.

Slow-Paying Invoices

Waiting 30–90 days to get paid can stall a project or restrict growth.

Seasonal Cash Flow Gaps

Page 3 — Funding Challenges for Contractors

Despite being essential to the economy, contractors are often under-served by traditional banks. Large lenders frequently misunderstand the construction industry, labeling it as “high-risk” due to fluctuating revenue patterns and project-based payments.

Typical bank challenges include:

Extensive Paperwork

Banks require tax returns, financial statements, project histories, collateral, and weeks of underwriting.

Slow Approvals

Approval timelines of 2–6 weeks can cause contractors to lose out on time-sensitive opportunities.

Uneven Revenue Disqualification

Banks prefer stable, predictable revenue—something most specialty contractors simply don’t have.

No Support for Short-Term or Job-Based Needs

Contractors often need capital for only 2–6 months to complete a project, but banks don’t offer flexible project funding.

Industry Misunderstanding

Traditional lenders often do not recognize the financial structure of labor/material draws, progress payments, retainage, or seasonal fluctuations.

This is why Florida specialty contractors rely on funding partners who specialize in construction-based financing—and understand how contractors truly operate.

Page 4 — About Funded Business Capital

Funded Business Capital was created specifically to serve **Florida's construction and skilled trades community**. Unlike traditional lenders, we evaluate contractor businesses based on project demand, cash flow needs, and the realities of the trades—not rigid banking standards.

We provide fast, flexible funding programs that help contractors maintain operations, bid on larger jobs, and expand with confidence.

We serve all specialty trades, including:

- HVAC
- Electrical
- Plumbing
- Roofing
- Pool construction
- Marine contracting
- Glass & glazing
- Masonry, concrete, and stucco
- Drywall & framing
- Landscaping & irrigation
- Flooring & tile
- Painting contractors
- General trades and specialty construction
- Mobile service contractors
- Solar installers
- Dock builders & seawall contractors
- Low voltage, data, and security

Page 5 — Funding Options for Specialty Contractors

Contractors face different challenges at different stages of their business. That's why we offer a diverse set of funding solutions to match real-world needs.

1. Working Capital Business Loans

Short-term funding designed to cover operational costs, emergencies, and opportunities. Ideal for payroll, materials, or unexpected project demands.

2. Business Lines of Credit

A flexible credit line that contractors can draw from anytime. Perfect for recurring needs like fuel, supplies, and payroll smoothing.

3. Equipment Financing

Allows contractors to purchase, replace, or repair tools, machinery, trucks, trailers, and heavy equipment without paying upfront.

4. Contract Funding / Project Financing

Receive funds upfront to start or scale a specific job—often used for large commercial or multi-unit residential projects.

5. Invoice Factoring / Receivable Advances

Get paid immediately on slow invoices. Instead of waiting 30–90 days, contractors receive cash within 24 hours.

6. SBA Loans

Up to \$350,000

10-year repayment terms

Low monthly payments

Low interest rates

Long-term loans backed by the US government

Great option for expansion, buying equipment or working capital

Use for paying off debt or debt refinancing

7. Commercial Vehicle Loans

Financing for work trucks, service vans, utility vehicles, and fleet expansion.

Each funding program is designed to remove cash flow stress and help Florida contractors take on more work without the financial bottleneck.

Page 6 — How Much Can Contractors Get?

Funded Business Capital provides funding amounts from:

\$10,000 to \$10,000,000+

Approval amounts depend on:

- Monthly or annual revenue
- Time in business
- Bank deposits and balances
- Current work volume
- Size of upcoming contracts
- Equipment or vehicle needs
- Business and personal credit profile
- Invoice or contract values
- Growth potential

We work with contractors across all revenue levels—from small, two-person operations to multi-million-dollar commercial contractors. Whether you need \$15,000 for materials or \$1M+ for a large development contract, we can structure a solution that fits your business.

Page 7 — What Contractors Use the Funds For

Contractors use funding to solve immediate challenges and accelerate long-term growth. Most common uses include:

Buying or upgrading tools & equipment

Keeping equipment updated improves efficiency and job quality.

Covering material costs

Especially important for roofers, HVAC companies, electricians, and plumbers.

Managing payroll during slow weeks

Funding ensures crews stay paid—even when payments are delayed.

Taking on bigger contracts

Many commercial jobs require substantial upfront capital.

Expanding into new service areas

Growth often requires hiring, marketing, and new vehicles.

Marketing & advertising

Google Ads, local SEO, truck wraps, and yard signs help contractors win more business.

Hiring additional staff

More jobs require more hands.

Replacing or repairing work vehicles

Service vans and trucks are mission-critical assets.

Accelerating job completion speeds

When materials and labor are funded, jobs finish faster and revenue increases.



Page 8 — How Fast Can You Get Funded?

Speed is critical in the construction industry, and Funded Business Capital delivers some of the fastest turnaround times in Florida.



Approval in hours

Most contractors receive approval the same day they apply.



Funding in 1 to 2 business days

Funds can be deposited into your business account within 1–2 business days.



Built for contractor urgency

Because contractors can't afford delays, our underwriting process is streamlined specifically for job-based workflows.

This speed allows contractors to secure materials, hire crews, or accept new contracts without waiting weeks for a bank decision.

Page 9 — Case Study #1 (HVAC Contractor)

HVAC Company – Orlando, Florida

Challenge:

A rapidly growing HVAC company needed \$65,000 to purchase new units, add two service vehicles, and hire additional technicians during peak season. Cash flow was tight due to long invoice cycles.

Solution:

Funded Business Capital approved the request the same day. Funds were deposited the next morning through a working capital loan + equipment financing combo.

Outcome:

- Hired 2 additional techs
- Expanded service coverage
- Completed more installs per week
- Increased revenue **34% within six months**

This contractor unlocked growth simply by solving cash flow timing issues.

Page 10 — Case Study #2 (Roofing Contractor)

Roofing Company – Tampa, Florida

Challenge:

A roofing contractor won multiple commercial bids but didn't have the upfront capital to cover materials and labor before progress payments began.

Solution:

We structured a **progress-based contract funding program** that released capital at key project milestones.

Outcome:

- Took on **3 large commercial roofing jobs**
- Doubled their crew size
- Increased year-over-year revenue by over \$700,000
- Reduced material bottlenecks

With access to reliable capital, the contractor no longer had to turn away large projects.

Page 11 — Case Study #3 (Marine Contractor)

Marine Construction Company – Fort Lauderdale, Florida

Challenge:

A marine contractor needed \$250,000 for dock equipment, seawall materials, and labor expansion. Seasonal slowdowns caused unpredictable cash flow.

Solution:

Funded Business Capital provided a **business line of credit**, giving the contractor both stability and flexibility.

Outcome:

- Expanded operations into **two new marinas**
- Added a second crew to handle concurrent jobs
- Completed projects faster due to improved equipment access
- Reduced financial pressure during slow months

The contractor now operates year-round with stable cash flow.

Page 12 — How to Avoid Cash Flow Problems

Contractors can protect their business by proactively using the right funding tools.

1. Don't pay out-of-pocket for materials

Use material financing or working capital loans to avoid draining cash reserves.

2. Use equipment financing, not cash, for big purchases

Preserve liquidity for labor and operational needs.

3. Use contract funding for large commercial jobs

Never turn down a project because of upfront costs.

4. Use lines of credit to smooth payroll cycles

Payroll must be consistent, even when revenue is not.

5. Use factoring to eliminate slow invoice payments

Get paid immediately on commercial work to keep cash flowing.

These strategies help stabilize operations, increase job capacity, and reduce financial stress.

Page 13— Why Choose Funded Business Capital

Funded Business Capital is built specifically for Florida contractors. We understand your business, your challenges, and your cash flow cycles.

What sets us apart:

- **Same-day approvals**
- **Funding within 24–48 hours**
- **Programs designed for contractors**
- **Flexible underwriting**
- **All credit profiles accepted**
- **No heavy paperwork**
- **Industry-specific solutions**
- **Dedicated contractor funding specialists**
- **Transparent terms and fast communication**
- **Funding that grows as your business grows**

Our mission is simple:

Help Florida contractors build, grow, and succeed without financial roadblocks.

Page 14 — Final Page / Call to Action

Ready to grow your contracting business?

Whether you're a small operation or a large commercial contractor, Funded Business Capital provides the funding you need—quickly, reliably, and with a deep understanding of how the construction industry operates.

Take the next step today.

 Visit us at: www.fundedbusinesscapital.com

 Call us at 305-897-0483 to speak with a contractor funding advisor

 Get a free funding review with no obligation

Funded Business Capital

Fueling growth for Florida's specialty contractors—one project at a time.