



## Doing it right the second time around, for family

In 2018, Zachary Ramirez launched ZR Consulting as a sales consultancy for loan brokers and lenders. But after the birth of his second child, he decided he'd rather build his own brokerage. He changed the name to US Capital, started finding deals to broker, and quickly grew his firm to 23 people with a wide-ranging portfolio of clients.

### I lost everything, partly because of payroll problems

I started my first company when I was 21 years old, and I lost everything, partly because of payroll problems. I didn't know what I was doing, so I had some people on 1099s that should have been W2s — I ended up getting sued for misclassification. And running payroll on online payroll software was a nightmare, just extremely difficult and time-consuming. When I finally accepted that I needed help, I went to ADP. They showed me what I had been doing wrong. But it was too late.

When I was ready to start hiring people for my new business, I went straight to ADP, because I know now that I can't do it all myself. It's way too much work. I need to focus on my core business, which is marketing and structuring the financing. I can't sit there and make sure I'm paying the correct amount of taxes based on everyone's withholdings. And especially in a state like California, where you have so many compliance laws, you never know when you're going to make a mistake and end up in a lawsuit that costs you 10-times what it would have if you'd done it right in the first place.

### I have ADP's wisdom at my fingertips

So far, ADP has given me a good handholding. I use the HR411 solution, so there are people who will give me HR best practices anytime I call. I feel like I have their wisdom at my fingertips whenever I need it.

We also use the ADP Time and Attendance solution, which makes life so easy. Every time one of my reps clocks in or out, it automatically fills out their timecard, so when I run payroll, I just check that it all adds up and it's done.


Zachary Ramirez  
Owner




### Quick facts

 **Company:** US Capital

 **Headquarters:** Anaheim, CA

 **Industry:** Business loans

 **Established:** 2018

 **Employees:** 23

 **Locations:** 1

 **Website:** USCap.com

**Business Challenge:** After losing a previous business to payroll mismanagement, an entrepreneur tries to manage a new, fast-growing venture without repeating earlier mistakes.

**How ADP® Helped:** HR411® helps me with my HR compliance challenges and keeps me up to date with employment laws. ADP® Time and Attendance helps automate the trickiest part of payroll.

  
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And ADP automatically applies the correct tax withholding for me. It's night and day from the way I used to do it.

And when it came time for me to get retirement plans for my employees, it just made sense to go with ADP. Now all my employees have 401(k)s [through ADP Retirement Services], and it was so simple.

### **The peace of mind you need to run your business**

At the end of the day, what ADP gives me is peace of mind. And with the time it saves me every month, I can close an extra deal or do something else that actually generates money. I would say those are by far the most important benefits of using ADP.

As a small-business owner, you owe it to your business to let a professional handle your payroll. Save yourself the hassle of a mountain of paperwork and the mind-numbing task of reading your state's labor statutes. Give yourself the peace of mind you need to run your business.

## #workingfor

As a new father, I want to be able to impart something to my kids, so my utmost concern is generating enough cash flow to secure a future for my family. Since we're in such an early stage of the business, we haven't been able to give much back to the community yet. But I think the betterment of society is one of the key things we should all be trying for in some ways, and that starts with my immediate family and stems out from there.

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