Charter Capital Awarded CFL License; Expands into California

The expansion brings new funding opportunities to California businesses and marks Charter Capital's commitment to excellence.

Charter Capital

HOUSTON, TX, UNITED STATES, November 25, 2025 /EINPresswire.com/ -- Leading invoice factoring company Charter Capital recently announced the issuance of its California Financing Law (CFL) license by the Department of Financial Protection and Innovation (DFPI), marking its official expansion into the state and allowing the company to provide invoice factoring services nationwide. Additional details about the company and its business funding options are available at CharCap.com.

> Over more than two decades, we've built a name based on fast, affordable, and reliable service. We couldn't be prouder to be one of the few factoring companies that truly offers nationwide coverage."
>
> *Joel Rosenthal, Co-founder and Executive Manager at Charter Capital*

The State of California imposes a rigorous application process on factoring companies seeking a license to offer their services to California companies, which includes a detailed review of the company and its principals. With fewer factoring companies authorized to operate in California, this development expands competition and provides small and mid-sized businesses with greater access to working capital.

"Being awarded a CFL license is a significant milestone for Charter Capital and a testament to our commitment to excellence in business funding," explains Joel Rosenthal, Co-founder and Executive Manager at Charter Capital. "More importantly, it opens doors for California businesses at a time when access to capital is limited, but much needed."

INVOICE FACTORING BROADENS ACCESS TO CAPITAL

Rosenthal says that factoring is often used by growing businesses, particularly when the customary need to offer business-to-business (B2B) payment terms creates cash flow gaps. He notes that it works differently from traditional business financing because it funds working capital tied up in open invoices, which makes it more accessible to small businesses and simpler

to use.
> Easy Approval: Approval is based on the creditworthiness of the customer account paying the invoice, not the business leveraging factoring, making it accessible to startups and businesses without established credit.
> Fast Funding: Advances are typically received within two business days, though some factoring companies, like Charter Capital, offer same-day funding.
> Debt-Free: Factoring does not add debt to the balance sheet; it simply lets the business access cash tied up in accounts receivable.
> Scalable: Funding levels increase alongside sales volume without needing to reapply.
> Flexible: Depending on the individual agreement, businesses can factor as much or as little as desired.

“Over more than two decades, we’ve built a name based on fast, affordable, and reliable service, and we couldn’t be prouder to be one of the few factoring companies that truly offers nationwide coverage,” Rosenthal adds.

Those who would like to learn more about factoring or request a complimentary quote may do so by calling 1-877-960-1818 or visiting charcap.com.

ABOUT CHARTER CAPITAL
Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit charcap.com or call 1-877-960-1818.

Keith Mabe
Charter Capital - Factoring Made Simple
+1 877-960-1818
marketing@charcap.com
