

Evolving Financial Challenges in the Small Business Sector

With 94 percent of small businesses reporting financial challenges and half citing uneven cash flow, Main Street calls for relief.

EL PASO, TX, UNITED STATES, May 28, 2026 /EINPresswire.com/ -- Leading [invoice factoring company Viva Capital](#) says financial challenges, such as increased costs and uneven cash flow are creating issues for businesses across the nation. Additional details are available in "[How to Maximize Cash Flow with Invoice Factoring and Trade Credit](#)," now live on VivaCF.net.

SMALL BUSINESS FINANCIAL CHALLENGES ARE MOUNTING

The latest Small Business Credit Report shows 94 percent of small businesses are reporting financial challenges. Issues are myriad, yet deep-seated.

> **Cost Increases:** 73 percent of firms say the increase in costs tied to goods, services, and wages is creating strain. Increases tied to tariffs were tallied separately, with 42 percent citing them.

> **Operating Expenses:** 54 percent say covering operating costs has become a challenge.

> **Uneven Cash Flow:** 50 percent indicate uneven cash flow is adding to their burden, a challenge that makes managing cash flow and covering expenses difficult.

> **Credit Availability:** 29 percent point to the availability of credit as an issue. Meanwhile, just 42 percent of those applying for financing receive all the funds needed.

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Savvy small businesses are getting more creative in how they think about cash flow management and business financing.”

*Armando Armendariz,
Director of Business
Development of Viva Capital*

“Pressure is being applied from all sides,” explains Armando Armendariz, Director of Business Development



Rising costs and delayed payments continue to pressure daily operations



Viva Capital Funding

of Viva Capital. "Savvy small businesses are getting more creative in how they think about cash flow management and business financing."

A COORDINATED APPROACH CAN ENHANCE CASH FLOW MANAGEMENT

While a single solution can work, Armendariz notes that businesses often benefit from adopting multiple tools to influence cash inflows and outflows simultaneously.

- > Maximize Working Capital Availability: Extending supplier terms while accelerating receivables creates a wider window of available cash.
- > Reduce Pressure on Obligations: Accelerating incoming cash keeps businesses current on payables, preventing late fees and strained relationships.
- > Support Continuous Operations: Faster inflows and delayed outflows allow businesses to meet payroll, move inventory, and take on work uninterrupted.

"One of the ways we're seeing businesses leverage this approach is by combining invoice factoring and trade credit," Armendariz adds. "Whereas factoring accelerates inflows and can also support supplier payments, trade credit slows outflows and provides more breathing room."

Those interested in [learning more about invoice factoring](#) or who want to request a complimentary quote from Viva Capital may do so by visiting VivaCF.net.

ABOUT VIVA

Founded in 1999 in El Paso, Texas, and often regarded as one of the best factoring companies, Viva Capital Funding helps B2B businesses of all types accelerate cash flow through specialized funding solutions like invoice factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to secure vital funding, even without credit or time in business. Additional information is available at VivaCF.net.

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