

Small Businesses Moving to Debt-Free Cash Flow Strategies

Preferring the freedom and control that come with debt-free operations, more small businesses are exploring debt-free cash flow solutions.

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/EINPresswire.com/ -- Leading invoice funding company Viva Capital says small businesses nationwide are taking a firm stand against debt and exploring alternative ways to address cash flow concerns. Complete coverage of the topic can be found in [“4 Simple Debt-Free Cash Flow Strategies for Small Businesses,”](#) which is now live on the company’s website.

The report comes as interest rate hikes produce a new wave of debt-averse business owners. Meanwhile, those with existing debt face unprecedentedly high payments, often preventing them from paying down principal balances.



“The freedom and control that comes with being debt-free can be a game-changer for small businesses,” explains Greg DiDonna, President and Partner of Viva Capital. “They become more agile, able to seize opportunities, and develop a stronger growth mindset.”

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However, DiDonna acknowledges that cash flow management is challenging for roughly two-thirds of small businesses. Historically, many have turned to debt instruments such as loans and lines of credit to bridge

these gaps, which can make going debt-free seem like an unrealistic goal. Even still, he notes that there are many strategies to improve cash flow that don’t involve debt. Improving operational efficiency, diversifying revenue streams, engaging in strategic financial planning, and exploring

non-debt funding options can all play a role in effective cash flow management.

“Invoice factoring is a crucial strategy that empowers businesses by advancing money they’ve already earned and shortening the cycle to eliminate cash flow gaps,” DiDonna explains. “It’s also flexible and offers more control than many other funding solutions.”

DiDonna notes that businesses can factor one, some, or all of their invoices to ensure the funding level aligns with their needs and help them effectively manage costs.

Those interested in learning more about invoice factoring are encouraged to contact Viva Capital at VivaCF.net.

ABOUT VIVA

Founded in 1999, Viva helps B2B businesses of all types accelerate cash flow through specialized funding solutions like factoring, accounts receivable financing, and asset-based lending. Their simple qualification process makes it easy for small and mid-sized companies to get vital funding despite lack of credit or time in business. [Additional information is available at VivaCF.net](http://VivaCF.net).

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