

# Small Businesses Struggle to Cut Overhead; Turn to Factoring

*As rising costs squeeze small businesses, Main Street explores new ways to manage overhead costs without cutting growth.*

HOUSTON, TX, UNITED STATES, February 18, 2025 /EINPresswire.com/ -- Leading [invoice funding](#) company Charter Capital says rising costs are continuing to squeeze small businesses, creating renewed interest in overhead management and cash flow strategies. Additional details are available in "[9 Proven Strategies for Managing Business Overhead Costs](#)," which can be read at [charcap.com](#).



9 Proven Strategies for Managing Business Overhead Costs

While inflation has been easing since its peak of over nine percent in 2022, business costs remain high due to rising expenses in key areas such as rent, insurance, and equipment. With revenues stagnating and essential costs rising, small businesses are under increasing pressure.

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*Gregory Brown*

“For many small businesses, expenses are outpacing revenue, making overhead management more critical than ever for stability and growth,” explains Gregory Brown, Co-founder and Executive Manager at Charter Capital.

He says that by taking simple steps, such as reducing energy consumption, going paperless, and implementing just-in-time inventory systems, small businesses can bring down overhead costs considerably. However, for greater impact, many small businesses are turning to AI and

automation to streamline operations, reduce overhead, and improve efficiency, all critical steps in offsetting rising costs.

“When cash flow and profit margins are tight, business owners are understandably cautious

about making changes,” Brown notes. “But in many cases, strategic investments are the best way to build stability and drive long-term growth.”

Brown says businesses wanting to future-proof their operations are increasingly turning to invoice factoring to gain an edge. By providing instant payment on B2B invoices, freeing businesses from chasing invoices, and helping to reduce bad debt, factoring can help reduce overhead and provide the cash necessary to invest in technology and equipment to reduce the strain.

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](https://www.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](https://www.charcap.com) or call 1-877-960-1818.

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